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T. Chitra Devi* & S. Vivek Muthaiyah*
ONE DAY NATIONAL CONFERENCE
ON
DEMYSTIFYING TECHNOLOGIES IN COMMERCE FOR MODERN ERA
21st MARCH 2019

Organized by
Department of Commerce,
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**Swot Analysis of Flipkart Business Model**

**Dr. R. Prakash¹, P. Pavithra², A. Anu³ and S. Saranya⁴**

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**ABSTRACT:** Flipkart was Introduced in 2007 founded by Sachin Bansal and Binny Bansal, both graduates of The Indian Institute Technology Delhi. Flipkart is a company which entered online E-Commerce Industry very early. It has a strong brand value in India. It has broken the technological and geographical barriers over the years and has got a huge amount of success. Flipkart which has good market structure, popularity, and goodwill in the online market. Due to the great discount and smooth operation, it becomes a threat to the retailers to most extent. This object reviews “swot analysis of Flipkart Business Model”

**Keywords:** Flipkart, Online marketing, Swot

---

**1. Introduction**

Flipkart is an online retailers industry one of the leading E-Commerce players in the country founded by Sachin Bansal and Binny Bansal they are alumni of Amazon.com and both are left from that place to create a new company as Flipkart online service Pvt.Ltd Indian e-commerce company Headquarter in Bangalore, Karnataka which was started with the initial capital of Rs 4 lakhs. Early they were focused on online sales of books and later Expansion of products like clothing, consumer electronics, home decoration products, appliances, Beauty and Fashion products etc. It Allows payment methods such as cash on delivery, credit or debit card transaction, Net banking and card swipe on delivery. Due to Powerful Network all over India and effective relationship between customer and management. Flipkart has earned a topmost position in India.

**Company History**

Flipkart was traditional in 2007. A few months later, the company sold its first book on flipkart.com "John woods" departure Microsoft to alteration the world. Flipkart is among the top 30 Indian websites and has been attributed with being India’s main online bookseller with over 11 million titles on offer. The store started with selling books and in 2010 branched out to selling CDs, DVDs, mobile phones and accessories, cameras, computers, computer accessories and peripherals, pens and office supplies, other automated items such as home appliances, kitchen appliances, personal care appliances, health care products etc.

**Objectives**

- It aims to become the largest retailer in India.
- It wants to be present across all the categories.
- It mainly aims to expand as enter the global market.
- It Flipkart they deliver more sales on low marketing spend.
- It has the aim to provide its customers with a memorable online shopping experience.
- They also ready to expand a self-owned delivery network.

**Statement of the Problems**

- The high cost of shipping charge affect the customer who buys the products
- Sometimes customers may receive inferior products

**Reason**

- Customers are from various platform suffered Due to the high cost of Hypothesized
- There is a varied customer buying the products. They do not have knowledge about online products. So sometimes they receive inferior products.
Solution

- Distribution fee is high and people of all kinds cannot afford to buy goods so they should reduce the supply chain.
- At sometimes we get the countless item that are goods things we receive.

Findings

Data Analysis

The biggest online sale ever in India which has recently concluded at Flipkart and despite some technical hiccups And increasing their pricing level in day by day. All in all, they definitely look like a good online sale. Acquires fashion e-tailer myntra, reports dollar 1.9 billion in gross merchandise value. Acquires antiquity and appleterate to be launches home and maternity categories. It crossed 100 million registered customers raises dollar 1.4 billion from Tencent eBay a Microsoft and also Softbank invests in Flipkart to become one of its largest shareholders. Walmart buys a controlling stake for 16 Billion Flipkart becomes the third-most-funded private company in the world.

Flipkart Pie Chart

In recently Flipkart captured the highest market share at 51% by sales in mobiles and fashion groupings. flipkart accounted for more than half of the GROSS MERCHANDISE VALUE for the entire industry. Between just Flipkart and Amazon the share is 62% and 38%. However, Flipkart has recorded over a 70% share of the entire E-commerce market.

Major Competitors

- Amazon.in
- Junglee.com
- Shopclues
- Home shop18
- eBay
- Yebhi.com
- Snapdeal

**Product Portfolio**
- Books
- Movies
- Music
- Games
- Cameras
- Computers
- Health care and personal products
- Home appliances and electronics
- Stationary

**Payments Options**
- Cash on delivery
- EMI
- Net banking
- Flipkart e-gift voucher
- American express
- Mastercard

**Swot Analysis**

**Strengths**
Make Different advertisements and Improve their products. Flipkart is Worldwide investors like tiger worldwide, DST worldwide and Naspers Flipkart has a strong logistics support of Ekart Flipkart is the first billion-dollar e-commerce company in India.

**Weakness**
A large amount of investment sometimes leads to loss and also affect the brand image of Flipkart. Losses making a firm more burden. There is less reached among the people compared with physical stores.
Opportunities
Expanding business in different countries can be a big boost for Flipkart. Online payments are best to secure to the people give hope to shop in the online market. It increases the access to the internet and it adopted the mobile platforms quickly.

Threats
There are economic downturns and global competitors like Amazon reduce the Flipkart market share. Flipkart Business can be affected by fluctuating unfavorable market condition. Insecure online transactions increase cases of hacking.

Challenges Faced by Flipkart
- Primarily when they started out, it is situated easily for them to earn the trust of the customer, management customer protests, without having a "face". The discomfort of paying by cards on account of security fears is another challenge. They addressed these by introducing the 'cash - on - delivery' option.
- The highest number of orders and sales get registered during visits proves to be tough at times for customer service.

Pros
- There are huge products available
- The different products are accessible at a cheaper rate when compared with local stores
- They are easy to use and adapted website and high responsive websites
- It will be good in positive shipping and transaction methods with good customer support
- They have a wide range of Blu-ray and 3D movies flyte music download, the game available
- Flipkart sells only non-damaged products

Cons
- They deliver products only in India.
- The service is not up to the marking villages when compared to the urban areas. Sometimes they take a lot of time to deliver the products in rural areas.
- The minimum order for free home delivery is increased to 500/- recently while some other sites or doing it for lesser than that.

Suggestion
Flipkart online shopping is a perfect thing that it really does put the world at fingertips. It is important, though, to know a few tricks and tips before striking the keyboard and spending some money. By keeping the above information close at hand, it can take full advantage of everything the Flipkart online market place has to offer.

Conclusion
The overall brand value of Flipkart is good. Since it is facing some tough competition from its global competition like eBay and Amazon. But if we talking about E-Commerce in India, it is the most superior E-Business portal which is hostilely expanding and planting its heritages deep into the India market and at the sometimes fluctuating the mindset of the people that is from going and shopping from corporal store to online stores, which is glorious E-commerce is just hotting up in India and we may shortly see may more internet companies accomplishing similar success.

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Impact of Employee Motivation on Job Satisfaction at TNPL, Chennai

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ABSTRACT: Motivation is a tool which influences an individual to work better. Motivation improves the performance of the employees and helps in the growth of organization. This Paper attempts to find how employee motivation helps in improving employee performance and job satisfaction of employees. The survey was done among 82 employees working at TNPL, Chennai. Sample size was derived using Simple random sampling Technique. The Statistical tool used in this paper for data analyze was multiple regression. The researcher found that there was impact of employee motivation on job satisfaction of employees

Keywords: Employee motivation, Job Satisfaction, Multiple Regression, TNPL

1. Introduction
A motivated person is loyal to the company and works for the success of organization. Employers have to find what motivates the employees and they should concentrate on motivating their employees. Only when an employee is motivated at work, he shows his maximum performance in his work for organization success. Employee Motivation is an integral part Human Resource Management and it plays a major role in the long-term growth of an organization. Employee motivation helps the employee to perform better and increase productivity. It leads to job satisfaction of the employee.

2. Review of Literature
Datuk (2018) explored the impact of employee motivation on work performance. Sample size was 50. Primary data collected through questionnaire. Percentage analysis was used to analyze the data. From the research it can be concluded that in positive and affirmative way it is a fact that the motivated employees can bring the desirable success for the various business organization
George (2018) studied employee motivation; an organizational performance improvement strategy (A Review on Influence of Employee Motivation on Organizational Performance). The paper explores the ways how employees get motivated. Employee motivation was important thing leads to success of organization. Relevant information was gathered by document analysis. Researcher agrees that motivation of employee can affect performance of an organization. Motivated employee remain focused to the organizational goals hence improved productivity and performance.
Gunasegaram V M (2018) researched the impact of motivation on executive level employee's job performance. Objective of the research is to identify the impact of motivation on job performance of executive employees in Listed Leasing Companies in Sri Lanka. The data was collected from a convenience sample of 100 employees. Primary data was collected using structured questionnaire. Data were analyzed using univariate analysis, correlation analysis. From the research Gunasegaram found that there was a significant impact of monetary motivation and non-monetary motivation on the job performance of the executive level employees.
Jalal and Muhammad (2018) explored employee motivation and its role in improving the productivity and organizational commitment. Data gathered through online survey from 242 employees. SEM model was used to analyze the data. Researchers found that employee motivation has a significant positive effect on employee productivity.
Ketut et.al., (2018) researched the effect of compensation, motivation of employee and work satisfaction to employee performance. Simple random sampling technique was used because sampling includes employees of 24 branches. Sample size was 346. Data collection was done by collecting questionnaire. The paper adopts SEM technique. From the study it is clear that compensation has positive effect on motivation. Researcher concludes that both financial and non financial compensation has positive influence.
3. Research Methodology
The main objective of this research was to analyze the impact of employee motivation on job satisfaction at TNPL, Chennai. Dependent variable chosen for this research was Employee motivation. Independent variables chosen for this research were job role, salary, leave, job security and work environment. Primary data was collected through questionnaire from the employees. Data was collected from sample of 82 employees which was derived from total population of 103 employees working at TNPL, Chennai. Sample size was calculated using RAO software. Simple Random Sampling technique was used. The sources of secondary data were journals, websites and books. Multiple Regression was used to analyze the data collected.

4. Data Analysis
4.1 Impact of Employee Motivation on Job Satisfaction using Multiple Regression

H₀: There is no impact of employee motivation on job satisfaction

Interpretation: The R Square value (.253) shows 25% of impact of factors on job satisfaction. The value R (0.503) shows that there is a significant impact of factor of motivation on job satisfaction. The researcher concluded that there is strong impact of motivation on job satisfaction.

4.2 Anova

Interpretation: The table shows that the significance value 0.000 is less than P value 0.05. The result shows that there is impact of motivation on job satisfaction.

4.3 Coefficient

Interpretation: The table shows that there is impact of motivation on job satisfaction.
Interpretation: The coefficient table value shows that factors job security and leave has significant value less than P value (0.05). Results shows there is a strong impact on job satisfaction.

5. Conclusion
The paper concluded that there was impact of employee motivation on performance and satisfaction. When the employees get motivated they become loyal to the organization and it helps in maintaining the retention rate. It leads to increase of job satisfaction of employees. Employees were the asset of organization. Organization has to keep interest on motivating their employees for success of their organization.

Reference
A Study on Customer Satisfaction Towards IRAI Academy with Reference to Thanjavur District

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ABSTRACT: Every organization is ready to pay any means to identify and realize the customers and their needs. It is an effective reaction of the customers when their desires and exceptions have been either met or exceeded in the course of experiencing the service. Customer satisfaction is defined as the number of customers or overall customers, who reported their experience about the products. If the organization satisfied the customer needs it gains good reputation among the customers. This research is mainly focused on the level of satisfaction of customers towards IRAI Academy. The primary data was collected through a set of questionnaire with sample size of 80. The samples were selected using simple random sampling method. The tool used in this study was percentage analysis and descriptive analysis.

Keywords: Customer Satisfaction, IRAI academy, Reputation, Service, IRAI academy

1. Introduction
Customer satisfaction is the pillar of all service industry. It can brings prosperity in success to any organization. Customer satisfaction is a marketing tool which shows whether the customers are satisfied with the services or provided by the industry or not. Customer satisfactions increase the buying capacity of the product. Normally they company provides provided discounts, offers, free coupons to the customers for their satisfaction to increase the sales.

2. Review of Literature
Arlyn Selga Cristobal (2018) Stated that the Customers were satisfied with the circulation service, internet/online service, library instruction, current awareness services, reference service, multimedia service, and depository area/service. Customers’ satisfaction with the different library services is positively correlated with their loyalty towards the library which is displayed through using the library for related purposes aside from using books encouraging friends and classmates to use the library saying positive things about the library services to other people and commends the library to someone who seeks their advice. Correlation specified that there is a significant direct relationship between library service quality and customers’ satisfaction.

Md Shahrulk (2017) The objective of this research paper is to evaluate factor that have a significant influence on footwear selection and customer satisfaction. This is a descriptive study conducted on 127 respondents. Examined the Customer footwear selection according to the need and demand is the major analytical target of this study and make a proper result to its demonstration according customer satisfaction. Mohammad Mizzen AL Mutated (2016) Founded that deals with customer satisfaction dimensions and their impact on customer loyalty to online shopping sites from behavioural perspective. Random sample of 120. The study aimed at identify the extent of online shopping positions maintaining of satisfaction measurements in market, and the role of those dimensions which were determined by the researcher as (service quality, perceived value, brand reputation, trust) to increase and develop customer satisfaction to reach the loyalty level.

Muzammil Hanif (2010) Studied that customer satisfaction is very important as satisfied customer would add value to the brand and spread a positive word of mouth and help in making good reputation of brand. Satisfied customers would be able to make long term profitable relationship with organization.

3. Research Methodology
3.1 Objective
- To measure the level of satisfaction of customers at IRAI academy
- To identify the factors which influencing the customers to join in the academy
3.2 Variables
Dependent variable: Customer satisfaction
Independent variable: Payment process, learned skills, communication, relevant books, technological usage, classroom facilities, placement training, feedbacks on courses. Customer disciplinary process, knowledgeable Lecturers, flexible timing, guidance, communication with instructor.

3.3 Area of Study
This research paper based on the survey taken from customers at IRAI academy Thanjavur District.

3.4 Sample Design and Sample Size
The researcher used simple random sampling method to select the samples with a total population of 100. Sample size is 80 (using RAO software).

3.5 Tool Used: Percentage analysis and Descriptive statistics

3.6 Data Collection
Primary Data: Questionnaires were collected from customers, the age between 16 years to 30 years.
Secondary Data: The source of secondary data was collected from various journals and websites.

4. Data Analysis

Table 4.1: Level of satisfaction of customers at IRAI academy

<table>
<thead>
<tr>
<th>Variables</th>
<th>N(no.of.respondents)</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disciplinary Process</td>
<td>80</td>
<td>2.58</td>
</tr>
<tr>
<td>Knowledgeable</td>
<td>80</td>
<td>2.61</td>
</tr>
<tr>
<td>Flexible Timings</td>
<td>80</td>
<td>2.55</td>
</tr>
<tr>
<td>Opportunity to Get Guidance</td>
<td>80</td>
<td>2.60</td>
</tr>
<tr>
<td>Regularly Communicated with the Instructor</td>
<td>80</td>
<td>2.54</td>
</tr>
<tr>
<td>Valid N (list wise)</td>
<td>80</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary data

Interpretation
The above table (4.1) shows the level of satisfaction towards IRAI academy. 37% of respondents are highly satisfied with the learning skills and 36% of respondents are partially satisfied with the classroom facilities provided by IRAI academy. 34% of respondents are satisfied with their communication with the instructors.

5. Descriptive Statistics

Source: Primary data
**Interpretation**

The above table shows that the factors knowledgeable trainers show the highest mean value of (2.61). This is the most influencing factor which attracts the customers to join IRAI academy.

**6. Conclusion**

This research provided an overview of satisfaction levels with different aspects of service delivered at IRAI Academy. Majority of the respondents are very much satisfied with the learned skills by the IRAI Academy. The courses available at the academy are adequate to fulfil the educational needs of the majority of respondents.

**Reference**

The Effectiveness of Welfare Benefits for Employee -Reference To BHEL Trichy, Tamil Nadu

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ABSTRACT: Welfare benefits are the vital component of any organization. Labor law states the important of benefits that to be given to the employees. The purpose of this research paper is to analyze the effectiveness of welfare benefits provided by BHEL, which is one of the leading manufacturers in India. The primary data was collected through a questionnaire distributed in Unit II of BHEL. A sample size of 103 was used in this research. Statistical tools used for analyze the date are cross tabulation percentage analysis and ANOVA. The result reveal that employee have high level of satisfaction at BHEL especially towards welfare benefits. These welfare benefits like water facilities, First aid facilities, safety material and medical benefits were highly appreciated by the employee. The researcher concluded that the Welfare benefits provided by the organization should be improved for transportation facility and insurance plan.

Keywords: Anova, Bhel, Effectiveness, level of satisfaction, Welfare benefits

1. Introduction
The organizations providing welfare benefits to their employees to keep their motivation at high level. The mostimportant aspect of the welfare benefit is to bring in many ideas, meaning to started well being, good health, happiness, prosperity and the effectiveness of employees satisfaction. Welfare has been aconcept involving physical, mental, moral and emotional well being of individual. The welfare benefit implies the welfare of employees, his family and his community.

2. Literature Review
Aarthi. G (2018) researched on impact of employee welfare measures in automobile industry. The sample size 250 employees of TVS company Private Ltd. Convenience sampling technique was used. Statistical tool like descriptive analysis, F-test, T-test, and ANOVA was used in data analysis. The questionnaire was designed with 5 point scale technique. The project would be helpful for the company and also improve some welfare and safety activities inside the company. The strength of any organization depends entirely on sincerity of all the employees.

MagdalenePeter & PraveenKumar(2017), researched on effectiveness of welfare measures. Simple random sampling technique was used. The 92% of respondents were aware of the welfare facility provided by the organization. Welfare facilities like safety measures, medical facilities, ESI benefits, provident fund provided by organization.

Kirthika. J(2016), looked into impact on welfare measures taken for the productivity of the employee at BHEL. The statistical tools used for this research were percentage analysis, chi-square, one way ANOVA, regression. The sample size was 153. Simple random sampling was used in this study. In BHEL, they provide educational allowance and travel allowance given to the employees beside allowances the organization provide community hall also provide to employees.

Vijayarani. k (2015), studied on employee welfare measures towards productivity. Primary data were collected form 825 employees comprise of Labor, Supervisor, non-executive, executive. The author explain that intramural welfare facilities will have direct influence on employee productivity. Once this relationship is established, high employee productivity may lead to high satisfaction. The extramural facilities of medical, township administration, education, and vocational training are also important factors among the employee productivity.

UshaTiwar (2014), studied on employee welfare facilities and its impact on employees efficiency. The employee welfare benefits and it impact on employee efficiency. The employee welfare facilities provided by the company to employees were satisfied and it was commendable.
3. Research Methodology
3.1 Objective
- To know their level of satisfaction towards the welfare benefits.

3.2 Variables
Dependent variable: Employee
Independent variables: first aid facilities, water facilities, sick leave, bonus and incentives benefits, insurance plans, loan benefits, medical benefits, retirement benefits, safety materials, maternity benefits, education benefits, overtime allowance, lunch break, transport facilities.

3.3 Research Design
The study was used for descriptive research method.

3.4 Area of studying
This research paper based on the survey of employees at BHEL Trichy - unit II.

3.5 Data collection method
The primary data was collected through the questionnaire.
The secondary data was collected from various websites and journals.

3.6 Sample Design and Sample Size
The researcher used simple random sampling method to select samples, universal population was 140 and sample size was taken as 103 (using RAO software sample size calculated).

3.7 Statistical Tools
Percentage Cross tabulation and ANOVA was used to know their level of satisfaction towards the welfare benefits.

4. Data Analysis
4.1 Percentage Analysis
The percentage analysis carried on the variable (first aid facilities, water facilities, sick leave, bonus and incentives, insurance plan, loan benefits, medical benefits, retirement benefits, safety materials, maternity benefits, education benefits, overtime allowance, lunch break, transport facilities).

Table No: 1

<table>
<thead>
<tr>
<th>Welfare Benefits</th>
<th>Percentage Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>first aid facilities</td>
<td>77.70%</td>
</tr>
<tr>
<td>water facilities</td>
<td>86.40%</td>
</tr>
<tr>
<td>sick leave</td>
<td>40.80%</td>
</tr>
<tr>
<td>bonus and incentives</td>
<td>47.60%</td>
</tr>
<tr>
<td>insurance plan</td>
<td>75.70%</td>
</tr>
<tr>
<td>loan benefit</td>
<td>60.20%</td>
</tr>
<tr>
<td>medical benefit</td>
<td>49.50%</td>
</tr>
<tr>
<td>retirement benefit</td>
<td>65.00%</td>
</tr>
<tr>
<td>safety materials</td>
<td>46.60%</td>
</tr>
<tr>
<td>maternity benefits</td>
<td>8.50%</td>
</tr>
<tr>
<td>education benefits</td>
<td>39.80%</td>
</tr>
<tr>
<td>overtime allowance</td>
<td></td>
</tr>
<tr>
<td>lunch break</td>
<td></td>
</tr>
<tr>
<td>transport facilities</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary data
Interpretation
The above table shows that the highest value in level of satisfaction identify the welfare benefits. The level of satisfaction different between 75% above high level satisfaction, 50% above medium level satisfaction, 50% below low level satisfaction. The identify benefit were 86.40% water facilities, 77.70% first aid facilities, 75.70% safety material, 75.70% medical benefits. This research show most of the employees were highly satisfied with the welfare benefits of the organization.

4.2 Anova
ANOVA analysis calculated on the highest value attain by variable.

| Source: Primary data |

<p>| Table No: 1.1 |</p>
<table>
<thead>
<tr>
<th>SS</th>
<th>df</th>
<th>MS</th>
<th>F</th>
<th>P-value</th>
<th>F crit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>1.679611</td>
<td>3</td>
<td>0.5598</td>
<td>2.6253</td>
<td>0.05009</td>
</tr>
<tr>
<td>Within Groups</td>
<td>87.00970</td>
<td>408</td>
<td>0.2132</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>88.68932</td>
<td>411</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Hypothesis
HO: There is no significant relationship between welfare benefits and satisfaction level of employee.
H1: There is a significant relationship between welfare benefits and satisfaction level of employee.

Interpretation
The above table shows that the calculated value of F is 2.62 which is equal to the table value of 2.62, the calculated value (0.05) is equal to the P value (0.05). So the author reject the null hypotheses and accept the alternate hypotheses. This clearly shows that there is a significant relationship between welfare benefits and level of satisfaction.

5. Conclusion
Employee welfare benefits state of well being, happiness, satisfaction and also help to motivate the employee. The employee performance based on same benefits provided for two categories; (statutory and non statutory welfare benefits). The statutory welfare benefits for BHEL employees having high level of satisfaction towards drinking water benefits, first aid facilities, safety material, and medical benefits. The employee felt low satisfaction for the other benefits like loan benefits, retirement benefits, insurance plans, bonus and incentives. The most of the BHEL employee were happy with the welfare benefits given to them.

6. References
A Descriptive Analysis on Effectiveness of Rewards and Recognition on Employee Motivation at Bharat Heavy Electrical Limited, Trichy

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ABSTRACT: Rewards and Recognition are the key factors which motivate the employees in an organization. This study is about effectiveness of Rewards and Recognition (R&R) program and how they motivate the employees in an organization. This is a descriptive research and the data were collected using questionnaires and survey method was used. Simple random sampling technique is used to select 103 respondents from a population of 140 employees in the organization (unit-2 at BHEL). Chi-square and descriptive analysis tools were used. The result of the study showed a positive relationship between R&R and employee motivation.

Keywords: BHEL, Chi-square, Employee Motivation, Rewards and Recognition.

1. Introduction
Rewards and recognition are main factor for employee motivation. Reward is something given in substitute for good work/ good behaviour whereas recognition is something as given to a person(employee)as an appreciation for his/her good performance. Employee reward systems refer to programs set up by a company towards employee performance(rewards) and motivate employees on individual employee/group basis. They are normally different from salary, but may be monetary in nature. Recognition is something which is given to the outstanding employee as an appreciation towards his/her unique performance. This can be in the form of a certificate, a medal, a trophy, cash prize, etc. Usually, the organizations club rewards and recognition.

2. Review of Literature
Rita.T et.al (2018) examined on the practice of rewards and recognition system Is the Key to Employee Motivation and Improved Efficiency. The Sample Size was 40. The Primary data was collected by using questionnaire. The Researcher used techniques are U test, Spearman Correlation and Ordinal Regression to analyze the data. As a result of the study, an action plan is generated that would improve employee participation in Rewards and Recognition Program which in turn would improve the effectiveness of the R&R Program in Logistic companies.

Ayesha Ajmal et.al (2015) examined that the effects of intrinsic and extrinsic rewards on employee attitudes; mediating role of perceived organizational support. The sample size was 230. The primary data was collected through the questionnaires. Descriptive analysis, Regression and correlation test is useful to find out the effect of intrinsic and extrinsic rewards. The researcher concluded that, highly fulfilled employees will work effectively and efficiently for their organizations.

Ayesha (2014) explored on impact of rewards on employee motivation of the telecommunication industry of Bangladesh: an empirical study. The Sample size was 81 by convenience sampling method. The primary data was collected using the Questionnaires. The researcher used some type of analysis from the survey questionnaires. The analysis is percentage analysis and descriptive statistics. From the research she concluded that in the organizations both intrinsic and extrinsic rewards are important for employee motivation in telecom industries and then it turns into increase high performance in telecom industry in Bangladesh.

Baskar and Prakash (2014) researched on the impact of rewards and recognition on employee motivation. The Sample Size was 50. The researcher used percentage method, Chi-square test, correlation. They concluded that, the employees with no awards tended to be less motivated by the organization. Given the fact that the organization and thus the business unit is in a state of transformation, employees in this category may want to quit the organization.

Zargham (2013) studied on the relationship between reward and recognition programs on employee's motivation and productivity. The Researcher used the Sample Size is 110 but researcher collected only 100
sample peoples. The data was collected by using questionnaires. The researcher used the techniques to find out the results. The technique is descriptive analysis technique. Finally he came to know Reward and recognition programs are positively related to employee motivation and productivity. And recognition is considered as very important in the banking sector and affects motivation on productivity.

Reena and Shakil.M (2009) explored on the impact of reward and recognition programs on employee's motivation and satisfaction: An empirical study. The Sample size was 80. The researcher used descriptive statistics and co-relation. The business unit used revisit current Rewards and recognition program and force on different group of employees within the business unit.

3. Research Methodology
3.1 Objectives
✓ To analyze the most effective factor among rewards and recognition.
✓ To determine the relationship of rewards and recognition with employee motivation

3.2 Variables

![Diagram showing variables and sub-variables related to employee motivation and rewards and recognition.](image)
3.3 Designing Hypothesis
H0: There is no association between employee motivation and rewards recognition.
H1: There is an association between employee motivation and rewards recognition.

3.4 Research Design
Descriptive study is used for this research by using survey method.

3.5 Data Collection
This study is based on primary data. The primary data was collected among the employees of Unit-2 of BHEL through questionnaires. The questionnaires having two sections (1st section- Personal details, 2nd section - Variables).

3.6 Sample Design and Sample Size
Simple random sampling technique is used. With that 103 respondents from a population of 140 employees in the organization (unit-2 at BHEL) were selected. RAO Software is also used to confirm the sample size with the confidence level of 95% and at 5% error acceptance.

3.7 Statistical Tools
Chi-square and Descriptive statistics are the tools used.

4. Data Analysis
4.1 Chi-Square
The Table-1 shows analysis of chi-square and significant values of the respective variables

<table>
<thead>
<tr>
<th>Variables</th>
<th>Significant value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good salary</td>
<td>0.424</td>
</tr>
<tr>
<td>Retirement benefits</td>
<td>0.449</td>
</tr>
<tr>
<td>Individual performance based rewards</td>
<td>0.013**</td>
</tr>
<tr>
<td>Group based rewards</td>
<td>0.942</td>
</tr>
<tr>
<td>Organization based rewards</td>
<td>0.269</td>
</tr>
<tr>
<td>Bonus</td>
<td>0.868</td>
</tr>
<tr>
<td>Allowance</td>
<td>0.063</td>
</tr>
<tr>
<td>Health insurance policy</td>
<td>0.720</td>
</tr>
<tr>
<td>Transportation facilities</td>
<td>0.019**</td>
</tr>
<tr>
<td>Accommodation facilities</td>
<td>0.998</td>
</tr>
<tr>
<td>Pf and Gratuity</td>
<td>0.992</td>
</tr>
</tbody>
</table>

* Level of significant is 0.05.  ** Lesser than 0.05
# SPSS Software package was utilized for chi-square analysis

Inference
From the above table-1, the level of significant value is 0.05, H0 is rejected for the independent variable (Individual performance based rewards (0.013) and Transportation facilities (0.019)) and alternative hypothesis (H1) were accepted.

4.2 Descriptive Statistics
The Table-2 shows analysis of descriptive statistics and mean values and standard deviation of the respective variables.
### Table -2

<table>
<thead>
<tr>
<th>Descriptive Statistics#</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Career objectivise</td>
<td>4.79</td>
<td>0.554</td>
</tr>
<tr>
<td>Personal development</td>
<td>4.05</td>
<td>0.616</td>
</tr>
<tr>
<td>Good working Environment</td>
<td>3.97</td>
<td>0.934</td>
</tr>
<tr>
<td>Performance Recognition</td>
<td>3.83</td>
<td>0.919</td>
</tr>
<tr>
<td>Variety assignment</td>
<td>4.32</td>
<td>0.910</td>
</tr>
<tr>
<td>Creative assignment</td>
<td>4.68</td>
<td>0.717</td>
</tr>
<tr>
<td>Challenging leadership</td>
<td>4.02</td>
<td>0.686</td>
</tr>
<tr>
<td>Interesting job task</td>
<td>3.90</td>
<td>0.924</td>
</tr>
<tr>
<td>Greater responsibility</td>
<td>3.92</td>
<td>0.977</td>
</tr>
<tr>
<td>Meaningful job task</td>
<td>4.14</td>
<td>0.981</td>
</tr>
<tr>
<td>Feedback</td>
<td>3.88</td>
<td>0.878</td>
</tr>
<tr>
<td>Stable employment</td>
<td>4.08</td>
<td>1.064</td>
</tr>
<tr>
<td>Good salary</td>
<td>4.69</td>
<td>0.627</td>
</tr>
<tr>
<td>Retirement benefit</td>
<td>4.13</td>
<td>0.696</td>
</tr>
<tr>
<td>Individual performance based rewards</td>
<td>4.04</td>
<td>0.851</td>
</tr>
<tr>
<td>Group based rewards</td>
<td>4.03</td>
<td>0.891</td>
</tr>
<tr>
<td>Organization based rewards</td>
<td>4.17</td>
<td>0.954</td>
</tr>
<tr>
<td>Bonus</td>
<td>4.68</td>
<td>0.689</td>
</tr>
<tr>
<td>Allowance</td>
<td>4.11</td>
<td>0.640</td>
</tr>
<tr>
<td>Health insurance policy</td>
<td>3.90</td>
<td>0.902</td>
</tr>
<tr>
<td>Transportation facilities</td>
<td>3.77</td>
<td>0.972</td>
</tr>
<tr>
<td>Accommodation facility</td>
<td>4.24</td>
<td>0.880</td>
</tr>
<tr>
<td>Pf &amp; gratuity</td>
<td>4.06</td>
<td>1.018</td>
</tr>
<tr>
<td>employee motivation</td>
<td>3.97</td>
<td>0.934</td>
</tr>
<tr>
<td>RR</td>
<td>4.1404</td>
<td>.31071</td>
</tr>
</tbody>
</table>

* N= number of sample, N= 103.

# SPSS Software package was utilized.

**Inference**

From the above table-2, the most effective factors are Career objective(4.79), Creative assignment(4.68) and Good salary(4.69).

**4. Conclusion**

From the study, it is found that there is a significant relationship between reward and recognition towards employee motivation. Extrinsic rewards such as career objectives and good salary are considered as the most effective factors which motivate the employees to work better.

**5. Reference**

2. Ayesha Ajmal, Mohsin Bashir, Muhammad Abrar, Muhammad Mahroof Khan and Shahnawaz Saqib. "The Effects of Intrinsic and Extrinsic Rewards on Employee Attitudes; Mediating Role of Perceived Organizational Support" Journal of Service Science and Management, 2015; 8:461-470


A Study on Organizational Culture and Its Impact on Employee Performance with Special Reference to Bhel Trichy

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ABSTRACT: Organization culture is an invisible but powerful force that influences the behavior of the members of that group. The purpose of the study is to investigate the organization culture and its impact on employee's performance with special reference to BHEL Trichy. The primary data was collected through questionnaire; secondary data was collected from journals, books, and websites. The researcher used tools like multiple regression for analysis. With the sample size of 108 (RAO software) the researcher conclude that all the independent predictors were significant, which the p-value is <0.05. Moreover, the independent variable called employee issue has the highest impact among all the independent predictors. The study revealed that the organizational culture has a positive impact on employee performance.

Keywords: Employee performance, organizational culture, productivity, employee

1. Introduction
Organizational culture includes an organization’s expectations, experiences, thinking, as well as the values of that guide member behavior, and is articulated in member of personality, inner workings, interactions with the outside world, and future expectations. Culture is based on public attitudes, beliefs, customs, and written and unwritten rules that have been developed over time and are considered to be valid. Organizational culture encompasses values and behaviors that give to the restricted social and affecting environment of a business. The organizational culture influences the way people interact, the context within which knowledge is created, the resistance they will have towards certain changes, and ultimately the way they share knowledge.

2. Review of Literature
Beverly Cutajar (2012) stated that Organizational Culture On The Management Of Employees’ Talents: The Case Of Maltese Ict Organizations. This study investigates the effect of organizational culture on employee talent management, taking the case of Malta based ICT companies this study reports the findings established in research conducted among identified stakeholders who are related to the Maltese ICT sector, the sample size is 128, they analysis is used by factor analysis.
Ng Yu Seen et.al. (2012) stated that the Organizational Culture and Employees examines cultural traits of Empowerment, Team Orientation, Capability Development, Creating Change, Customer Focus and Organizational Learning on Innovation. The sample size is 249 Malaysian employees served to provide empirical evidence for the importance of organizational culture in predicting innovation despite the fact that the proposed framework was partially validated. He research conducted by Innovation among Malaysian Employees.
Ali Ibrahim Mohamed et. a1 (2013) observed that Organizational Culture On Employees Performance Of Mogadishu Universities, the sample size is 70, they tools analysis were used by spss package, the organizational culture have provide the continuous development of their employees skills and capacity in order to find improve employee performance.
Okechukwu Agwu (2014) stated that organization culture will increased employee performance and they find their many things from the analysis, employee performance have been determines to the organization culture, the sample size is 420, they tools used for analysis is simple random technique in National Agency for Food and Drugs Administration and Control (NAFDAC) Nigeria.
Sengottuve,A,et.al, (2016) focused on the paper is relationship organizational culture and performance Besides, when all dimensions of organizational culture are combined together and viewed as single dimension, it produces positive impact on organizational performance. It can be concluded if there is
effective and healthy organizational culture, A sample size is 120 , the analysis by empirical study revealed
that among the various dimensions of organizational culture.

3. Research Methodology
3.1 Objective of the study
To find out the impact of organizational culture on employee performance

3.3 Variable under this study
Dependent Variable: organization culture
Independent Variable: a. Predictors: (Constant), Value of behavior, complications, competitive, Employee
issue, Skills and abilities, Empower engagement, Attracted, expectations, Job accordance, Due to time,
Progress tracking, New technology, Feel part of organization, Working hour, Employees value and issues,
Challenging task, Informal voluntary, Encourage some input, Open to change, Value on employee, Behavior
consistent, Set of attributes, Working co-operate, interview, Work assignment

3.4 Research Design
The research design is used for descriptive type of research for the study. the present study was followed by
descriptive statistics

3.5 Area of the study
The research paper based on survey of employees ,The research has done in BHEL Trichy .

Data Collection Method
3.6 Source of data
The research is descriptive study based on survey method both primary and secondary data have been used
this study
(i) Primary data
The primary data was collected through questionnaire at BHEL Trichy

(ii) Secondary data
The secondary data was collected from various journals, books, article, website, newspaper, e-books, etc.

3.7 Sample Size and Sample Design
Simple Random sampling is adopted for the present study. The total population was 148. The researcher
selected the for the sample size was taken by 108(using RAO Software)

3.8 Statistical Tool
4. Data Analysis and Interpretaions
Impact of organizational culture on employee performance
Hypotheses(H0) : There is no impact of organizational culture and employee performance

Table 4.1

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.913</td>
<td>.833</td>
<td>.782</td>
<td>.445</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Value of behavior, complications, competitive, Employee issue, Skills and abilities,
Empower engagement, Attracted, expectations, Job accordance, Due to time, Progress tracking, New
technology, Feel part of organisation, Working hour, Employees value and issues, Challenging task, Informal
voluntary, Encourage some input, Open to change, Value on employee, Behavior consistent, Set of
attributes, Working co-operate, interview, Work assignment

Inference
From above table 4.1 regression value R square is 0.913 .it is understood that factors have significant
impact to a limited extent on employee performance
Table 4.2 Anova Table

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>80.982</td>
<td>25</td>
<td>3.239</td>
<td>16.393</td>
<td>.000a</td>
</tr>
<tr>
<td>Residual</td>
<td>16.203</td>
<td>82</td>
<td>.198</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>97.185</td>
<td>107</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Value of behavior, complications, competitive, Employee issue, Skills and abilities, Empower engagement, Attracted, expectations, Job accordance, Due to time, Progress tracking, New technology, Feel part of organization, Working hour, Employees value and issues, Challenging task, Informal voluntary, Encourage some input, Open to change, Value on employee, Behavior consistent, Set of attributes, Working co-operately, interview, Work assignment

b. Dependent Variable: Organizational Culture

Inference
From above table 4.2 shows that p value is less than 0.05, therefore there is a significant impact between factor and employee performance.

Table 4.3 Coefficient Table

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>Attracted</td>
<td>.183</td>
<td>.086</td>
<td>.140</td>
<td>2.132</td>
</tr>
<tr>
<td>New technology</td>
<td>-.179</td>
<td>.067</td>
<td>-.162</td>
<td>-2.690</td>
</tr>
<tr>
<td>Competitive</td>
<td>-.137</td>
<td>.070</td>
<td>-.130</td>
<td>-1.971</td>
</tr>
<tr>
<td>Progress tracking</td>
<td>.228</td>
<td>.064</td>
<td>.211</td>
<td>3.561</td>
</tr>
<tr>
<td>Employee issue</td>
<td>.923</td>
<td>.061</td>
<td>.895</td>
<td>15.129</td>
</tr>
<tr>
<td>Encourage some input</td>
<td>-.168</td>
<td>.075</td>
<td>-.147</td>
<td>-2.248</td>
</tr>
<tr>
<td>Working co-operately</td>
<td>.220</td>
<td>.075</td>
<td>.220</td>
<td>2.940</td>
</tr>
</tbody>
</table>

Inference
From above Table 4.3 shows only the significant independent variable of employee performance. Out of 25 independent variables only 7 independent variables is significant. Therefore it reveals the above the 7 independent value has real impact on employee performance.

5. Conclusion
This study was conducted to reveal the impact of organizational culture on employee performance. There are 6 hypothesis framed to check the effect of independent and dependent variables. The variables discussed in the study shows that these independent predictors had an impact on the organizational culture. Further, all the independent variable and dependent variable were analyzed using the statistical package. The researcher used the multiple regression analysis to find the impact of organizational culture on employee performance. The researcher observed that all the independent predictors were significant, which the p-value is <0.05. Moreover, employee issue has the highest impact among all the independent predictors. The study revealed that the organizational culture has a positive impact on employee performance. Therefore, the organizational should develop and give more importance towards the employee performance which would be strengthening the organizational culture.

6. Reference


A Study on Relationship Between the Career Development Programs and Commitment of Employees at Bhel, Trichy

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ABSTRACT: Career development increases the capacity of employee to achieve the organisational goals. Employee commitment refers to the connection of employee with their workplace. The objective of the study is to study the effect of career development programs on employee commitment. The study was conducted on employees of BHEL in UNIT – 2. A structured questionnaire was developed from literature review. The researcher collected the data from 104 sample respondents. The researcher used the Descriptive statistics and ANOVA for data analysis. The study reveals that there is a difference in employee commitment with the experience of employees.

Keywords: BHEL, Career development, Employee commitment.

1. Introduction
Career Development refers to the training for workers to promote managerial skill. It is primarily involved with producing better employees and maximizing employee potential. Career development increases the capacity of employee to achieve the organisational goals. It gives both professional and individual growth for employees. It gives assistance for improving themselves.

2. Literature Review
Ahmed Mohamed Diriye (2015) The study found that mentoring and job enrichment enhances employee commitment in the higher institutions in Abia State. The author concluded that career development considered in terms of mentoring and job enrichment develops the employee commitment. The survey was conducted with the sample of 120 senior staff. The author suggested that mentoring and job enrichment should be focused to improve the employee commitment.

Festus Nkpoyen et.al (2010) analysed the relationship between career development and employee commitment in Calabar, Nigeria. Purposive and stratified random sampling methods were used. The structured questionnaires were collected from 530 respondents from Niger Mills PLC, Calabar. The author recommended that Employees should be provided with programmes for personal and career development.

Isah Adamu et. al (2017) investigated the impact of career development on staff commitment.30 senior staff were selected as sample. The result were analysed in the form of t-test. The author examined the training has the strong impact on employee commitment and career growth and mentoring impact significantly on employee commitment. The study concludes that organisation needs to identify career development to motive their employees.

Dialoke et.al (2017) studied career development and employee commitment. 92 staff was taken as sample for this study. Spearman's Rank order correlation coefficients were used. The study suggested that the human resource should be integrated mentoring and job enrichment as the factor that can improve career development of employees.

Moses Kamau et.al (2015) examined training and development strategies on employee commitment. Sample sizes of 340 employees were taken. Multiple regressions were used to analyse the data. The study revealed that there was a significant positive correlation between employee training and development opportunities and employee commitment.

3. Research Methodology
3.1. Objectives
- To study the effect of career development on employee commitment at BHEL.
- To suggest some possible improvements in the career development programs in BHEL.
3.2. Sampling method
Convenient sampling method has been used to collect the data.

3.3. Sampling size
103 sample respondents (BHEL employees) were used in this study.

3.4. Statistical tools used
- Descriptive statistics
- ANOVA

3.5. Variables

4. Data Analysis

4.1. Descriptive Statistics

<table>
<thead>
<tr>
<th>Description</th>
<th>N</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>The organisation has policy that governs career growth for employees</td>
<td>103</td>
<td>4.30</td>
</tr>
<tr>
<td>The organisation has dedicated officer responsible for career planning for</td>
<td>103</td>
<td>4.10</td>
</tr>
<tr>
<td>employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Developing employee for future positions in organisation</td>
<td>103</td>
<td>4.16</td>
</tr>
<tr>
<td>The organization has adopted formal discussions about career development</td>
<td>103</td>
<td>3.89</td>
</tr>
<tr>
<td>among its employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organisation recognizes employee interest/goals and is willing to meet</td>
<td>103</td>
<td>3.89</td>
</tr>
<tr>
<td>employee interest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Career counselling is a fundamental HR policy in the organisation</td>
<td>103</td>
<td>3.73</td>
</tr>
<tr>
<td>The organisation dedicates formal sessions for discussing career development</td>
<td>103</td>
<td>3.75</td>
</tr>
<tr>
<td>of each employee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organisation provides incentives to employee for career achievements</td>
<td>103</td>
<td>4.00</td>
</tr>
<tr>
<td>The organisation prepares career forecast for each employee</td>
<td>103</td>
<td>3.67</td>
</tr>
<tr>
<td>The organisation has linkage with educational institution for employee</td>
<td>103</td>
<td>3.79</td>
</tr>
<tr>
<td>The organisation provides guidance for career related rights and obligation</td>
<td>103</td>
<td>3.74</td>
</tr>
<tr>
<td>hand book</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The management provides junior employee guidance for achieving career goals</td>
<td>103</td>
<td>3.59</td>
</tr>
<tr>
<td>The management suggests specific strategies to accomplish work objectives</td>
<td>103</td>
<td>3.56</td>
</tr>
<tr>
<td>The management gives junior employees assignments that prepared them for</td>
<td>103</td>
<td>3.93</td>
</tr>
<tr>
<td>higher positions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The management exchanges experience with junior employees to improve job</td>
<td>103</td>
<td>4.03</td>
</tr>
<tr>
<td>problems in the workplace</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The management gives employees the opportunity of training</td>
<td>103</td>
<td>4.11</td>
</tr>
<tr>
<td>There is a well designed and widely shared training policy</td>
<td>103</td>
<td>4.13</td>
</tr>
</tbody>
</table>
Training need analysis is conducted before embarking on any training. Employee training is well planned and given adequate importance. There is adequate emphasis to develop managerial capabilities through training. The organisation discusses career plans with employee before taking decisions. If I left my organisation now, I would feel guilty. I would be very happy to spend the rest of my career with this department. I owe a great deal to my organisation.

Valid N (listwise) 103

Interpretation

- The table shows that the commitment of employees has the high mean value which clearly specifies the employees are more committed to the organisation.

4.2. Anova

Hypothesis

H0: There is no difference in employee commitment with the experience of employee.
H1: There is a difference in employee commitment with the experience of employee.

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>If I left my organisation now, I would feel guilty</td>
<td>Between Groups</td>
<td>1.209</td>
<td>1</td>
<td>1.209</td>
<td>4.306</td>
</tr>
<tr>
<td></td>
<td>Within Groups</td>
<td>28.345</td>
<td>101</td>
<td>.281</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>29.553</td>
<td>102</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would be very happy to spend rest of my career with this department.</td>
<td>Between Groups</td>
<td>1.495</td>
<td>1</td>
<td>1.495</td>
<td>5.349</td>
</tr>
<tr>
<td></td>
<td>Within Groups</td>
<td>28.233</td>
<td>101</td>
<td>.280</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>29.728</td>
<td>102</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I owe a great deal to my organisation</td>
<td>Between Groups</td>
<td>2.092</td>
<td>1</td>
<td>2.092</td>
<td>8.237</td>
</tr>
<tr>
<td></td>
<td>Within Groups</td>
<td>25.655</td>
<td>101</td>
<td>.254</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>27.748</td>
<td>102</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Interpretation

The table shows that p value is less than 0.05, therefore there is a difference in employee commitment with the experience of employees.

5. Conclusion

Career development is necessary for improving competent employees in organization. In this study, most of the respondents agreed that career development programs have influenced the employee commitment. It shows that the employees of BHEL are committed towards their work and also the researcher found that the employees who have more experience are more committed to the work and organisation.

References


“A Study on Profitability Position of Select Fast Moving Consumer Goods (FMCG) Companies”

Dr. M. Senthilkumar and D. Parameswaran

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2Ph.D. Research Scholar, PG & Research Department of Economics, Government Arts College (A), Salem-7, Tamil Nadu, India

ABSTRACT: FMCG industry is volume driven and is characterized by low margins. The products are branded and backed by marketing, heavy advertising, slick packaging and strong distribution networks. The FMCG segment can be classified under the premium segment and popular segment. The premium segment caters mostly to the higher/upper middle class which is not as price sensitive apart from being brand conscious, there are more fmcg companies are operating their business in Indian market. But the present of these market conditions has changing tremendously, if analyze the market there are lot of different between the pre liberalization and post liberalization. under this post liberalization a Nemours competition was created them because of this competition almost all the industry arte imposed to do implementing their strategic planning, to enhancing the stakeholders expectation from the company on which the profitability and performance of the business concern is playing a vital role. In these situations analyzing the financial performance is most important and controlling the expenses and other cost factor to maximize the profit, so we have made no attempt to study this topic. To analyze the profitability positions of the select fmcg companies. To make a comparative study for the last five years, to offer suggestion for the improvement of the profitability of the select FMCG companies. The FMCG companies can use the findings of the study for better financial management. Researcher can also use the findings as the basis for their future work.

Keywords: FMCG, Industry, Liberalization, Financial, Performance

1. Introduction
The FMCG industry is volume driven and is characterized by low margins. The products are branded and backed by marketing, heavy advertising, slick packaging and strong distribution networks. The FMCG segment can be classified under the premium segment and popular segment. The premium segment caters mostly to the higher/upper middle class which is not as price sensitive apart from being brand conscious. The price sensitive popular or mass segment consists of consumers belonging mainly to the semi-urban or rural areas who are not particularly brand conscious. Products sold in the popular segment have considerably lower prices than their premium counterparts.

Statement of the Problem
There are more fmcg companies are operating their business in Indian market. But the present of these market conditions has changing tremendously, if analyze the market there are lot of different between the pre liberalization and post liberalization. under this post liberalization a Nemours competition was created them because of this competition almost all the industry arte imposed to do implementing their strategic planning, to enhancing the stakeholders expectation from the company on which the profitability and performance of the business concern is playing a vital role. In these situations analyzing the financial performance is most important and controlling the expenses and other cost factor to maximize the profit, so we have made on attempt to study this topic.

Review of Literature
1) Smith’s (1974) was related to “profitability versus liquidity trade-off in working capital management”. He has suggested that the role of finance managers lied in achieving a trade-off between liquidity and profitability.
2) Kulshrestha (1980), in his study on “corporate liquidity – x rayed” has established that excessive liquidity would result in lower profitability and determination in managerial efficiency.
Objectives of the study
The main objectives of the study is to analyze the profitability of the FMCG industry in India, the specific objectives are follows:
1. To analyze the profitability positions of the select fmcg companies.
2. To make a comparative study for the last five years.
3. To offer suggestion for the improvement of the profitability of the select FMCG companies.

Scope of the study
The present study includes analysis of profitability positions of the select fmcg companies in India; the study examines the profitability positions of the select companies.

Research Design
Research design constitutes the blue print for the collection, measurement and analysis of secondary data. The research design applied in the study is analytical research design. In analytical research, the researcher has to use or information already available and analyzes these to make critical evaluation of the material.

Tools and Techniques
Accounting tools include Ratio analysis and Comparative statement

Current Ratio
Current ratio is defined as the study of relationship between current assets and current liabilities of the company. It indicates the firm's ability to meet its short-term obligations whenever there is any demand from the sundry creditors. The standard rule for current ratio is 2:1. Current ratios are those assets, which can be easily converted into cash within a short period of time, generally, one year. It includes cash, bank balance, bills receivable, prepaid expenses, inventories, sundry debtors and other marketable securities.

\[
\text{Current Ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}
\]

ITC limited
(Rupees in crores)

<table>
<thead>
<tr>
<th>Year</th>
<th>Current assets</th>
<th>Current liabilities</th>
<th>Current ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-2008</td>
<td>7031.30</td>
<td>4444.33</td>
<td>1.58</td>
</tr>
<tr>
<td>2008-2009</td>
<td>8171.61</td>
<td>4715.51</td>
<td>1.73</td>
</tr>
<tr>
<td>2009-2010</td>
<td>8143.20</td>
<td>8064.36</td>
<td>1.00</td>
</tr>
<tr>
<td>2010-2011</td>
<td>9054.22</td>
<td>8464.86</td>
<td>1.07</td>
</tr>
<tr>
<td>2011-2012</td>
<td>10080.26</td>
<td>9090.03</td>
<td>1.10</td>
</tr>
</tbody>
</table>

Source: Annual report of itc Ltd.

From the above table inferred that the current ratio is fluctuating trend in all five years with the highest current ratio in the year 2008-2009 and lowest current ratio in the year 2009-2010 the above current ratio slightly increasing trend from the year 2010-2011 onwards.
The current ratio of the company ranges from 1.00 to 1.73 which is below the standard norm of 2:1 and it indicates unsatisfied liquidity position. The company has to take effective steps to improve its liquidity position. By increasing cash and bank balance and reducing the inventories.

Current Ratio Hindustan Unilever Limited
(Rupees in crores)

<table>
<thead>
<tr>
<th>Year</th>
<th>Current assets</th>
<th>Current liabilities</th>
<th>Ratios</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-2008</td>
<td>3277.41</td>
<td>5110.98</td>
<td>0.64</td>
</tr>
<tr>
<td>2008-2009</td>
<td>5600.96</td>
<td>5783.80</td>
<td>0.97</td>
</tr>
<tr>
<td>2009-2010</td>
<td>5367.76</td>
<td>6733.21</td>
<td>0.80</td>
</tr>
<tr>
<td>2010-2011</td>
<td>5834.16</td>
<td>6620.07</td>
<td>0.88</td>
</tr>
</tbody>
</table>
From the above table inferred that the current ratio is fluctuating trend in all five years with the highest current ratio in the year 2008-2009 and lowest current ratio of the year 2007-2008 above the current ratio slightly increasing trend from the year 2009-2010 onwards. The current ratio of the company ranges from 0.64 to 0.97 which is below the standard norm of 2:1 and it indicates unsatisfied liquidity position. The company has to take effective steps to improve its liquidity position. By increasing cash and bank balance and reducing the inventories.

Current Ratio
Comparision of ITC Limited and Hindustan Unilever Limited

<table>
<thead>
<tr>
<th>Year</th>
<th>ITC Ltd., ratio</th>
<th>HUL Ltd., ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-2008</td>
<td>1.58</td>
<td>0.64</td>
</tr>
<tr>
<td>2008-2009</td>
<td>1.73</td>
<td>0.97</td>
</tr>
<tr>
<td>2009-2010</td>
<td>1.00</td>
<td>0.80</td>
</tr>
<tr>
<td>2010-2011</td>
<td>1.06</td>
<td>0.88</td>
</tr>
<tr>
<td>2011-2012</td>
<td>1.10</td>
<td>0.86</td>
</tr>
</tbody>
</table>

Compared to ITC and HUL recording the current ratio for ITC Company has higher current ratio than HUL. In Both the company's current ratio is fluctuating trend.

Return on Investment
Return on investments establishes the relationship between profit and share holders’ funds. Profit means net profit after interest and tax. It shows how much profit is available to the shareholders in the form of dividend. Share holders’ funds include equity share capital, preference share capital, reserves and surplus etc. in this ratio net profit is visualized from the viewpoint of owners. Thus, net profits are arrived after deducting interest on long-term borrowings and income tax. It is calculated as follows:

\[
\text{Return on shareholder's investment} = \frac{\text{Net profit after interest and tax}}{\text{Share holders' funds}}
\]

Return on Investment
ITC Limited
(Rupees in crores)

<table>
<thead>
<tr>
<th>Year</th>
<th>Net profit after interest and tax</th>
<th>Share holders’ funds</th>
<th>Return on investment ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-2008</td>
<td>3120.10</td>
<td>12057.67</td>
<td>0.26</td>
</tr>
<tr>
<td>2008-2009</td>
<td>3263.59</td>
<td>13735.08</td>
<td>0.24</td>
</tr>
<tr>
<td>2009-2010</td>
<td>4061.00</td>
<td>14064.38</td>
<td>0.28</td>
</tr>
<tr>
<td>2010-2011</td>
<td>4987.61</td>
<td>15953.27</td>
<td>0.31</td>
</tr>
<tr>
<td>2011-2012</td>
<td>6162.37</td>
<td>18791.89</td>
<td>0.33</td>
</tr>
</tbody>
</table>

Source: Annual report of ITC Ltd.,

From the above table inferred that the return on investment ratio is fluctuating trend in all five years with the highest return on investment ratio in the year 2011-2012 and lowest return on investment ratio in the year 2008-2009 the above return on investment ratio slightly increasing trend from the year 2007-2008 onwards. The company’s return on investment ratio ranges from 0.24% to 0.33% and it indicates an fluctuating trend. It indicates more percentage of profit was provided to the shareholder’s as a dividend.
Return on Investment
Hindustan Unilever Limited
(Rupees in crores)

<table>
<thead>
<tr>
<th>Year</th>
<th>Net profit after interest and tax</th>
<th>Share holders' funds</th>
<th>Return on investment ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-2008</td>
<td>1925.47</td>
<td>1439.24</td>
<td>1.34</td>
</tr>
<tr>
<td>2008-2009</td>
<td>2496.45</td>
<td>2061.51</td>
<td>1.21</td>
</tr>
<tr>
<td>2009-2010</td>
<td>2202.03</td>
<td>2583.52</td>
<td>0.85</td>
</tr>
<tr>
<td>2010-2011</td>
<td>20305.99</td>
<td>2659.52</td>
<td>7.63</td>
</tr>
<tr>
<td>2011-2012</td>
<td>2691.40</td>
<td>3512.93</td>
<td>0.76</td>
</tr>
</tbody>
</table>

Source: Annual report of HUL Ltd.,

From the above table inferred that the return on investment ratio is fluctuating trend in all five years with the highest return on investment ratio in the year 2010-2011 and lowest return on investment ratio in the year 2011-2012 the above return on investment ratio slightly increasing trend from the year 2009-2010 onwards.
The company’s return on investment ratio ranges from 0.76% to 7.63% and it indicates an fluctuating trend. It indicates more percentage of profit was provided to the shareholder's as a dividend.

Return on Investment
Comparision of ITC Limited and Hindustan Unilever Limited

<table>
<thead>
<tr>
<th>Year</th>
<th>ITC Ltd ratio</th>
<th>hul Ltd., ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-2008</td>
<td>0.26</td>
<td>1.34</td>
</tr>
<tr>
<td>2008-2009</td>
<td>0.24</td>
<td>1.21</td>
</tr>
<tr>
<td>2009-2010</td>
<td>0.28</td>
<td>0.85</td>
</tr>
<tr>
<td>2010-2011</td>
<td>0.31</td>
<td>7.63</td>
</tr>
<tr>
<td>2011-2012</td>
<td>0.33</td>
<td>0.76</td>
</tr>
</tbody>
</table>

Compared to ITC and HUL recording the return on investment ratio for HUL Company has higher return on investment ratio than ITC. In both the companies return on investment ratio is fluctuating trend.

Findings
- Compared to ITC and HUL recording the current ratio for ITC Company has higher current ratio than HUL. In Both the companies current ratio is fluctuating trend.
- Compared to ITC and HUL recording the return on investment ratio for HUL Company has higher return on investment ratio than ITC. In both the companies return on investment ratio is fluctuating trend.

Suggestions
- When comparing both ITC and HUL companies, the ITC company is better but in some ratio of ITC company is less than HUL.
- The hul company has to increase the current ratio as it is less than the itc.
- The return on investment is less in ITC comparing to HUL, so ITC has to work efficient to increase the return on investment.

Conclusion
The present study entitled “A Study on profitability position of select fmcg companies” analyzed cost structure, profitability, company performance and factors influencing the profitability in the FMCG companies, the study is useful especially fmcg companies and investor. The fmcg companies can use the findings of the study for better financial management. Researcher can also use the findings as the basis for their future work.

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Websites

A Study on Performance Appraisal System and Its Implication to Employee Performance at TNPL Karur

Gayathri S.S¹ and Dinu Raj S²

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²Assistant Professor, Department of Management Studies, Periyar Maniammai Institute of Science and Technology, Thanjavur, India

ABSTRACT: A performance appraisal analyses the performance of employees. It is a method by which the job performance of an employee is recorded and assessed. This paper deals with performance appraisal of employees in Tamilnadu Newsprint and Paper Limited Karur (TNPL). The data was collected from questionnaire method from 150 permanent employees. Tools used for analysis of the data are ANOVA and Descriptive statistics. The test revealed that there is a strong impact of performance appraisal system over the actual performance of the employees.

Keywords: ANOVA, Descriptive statistics, Performance appraisal, TNPL.

1. Introduction
Performance appraisal in the review of an employee satisfaction and motivation. It is the process of evaluating the growth of an employee and his skills using various effective methods. In this paper the researcher focuses on effectiveness and relationship between employee motivation and employee satisfaction level.

Factors Affecting Performance Appraisal

Performance
The appraisal of an employee is directly dependent on the performance to show over a period of time. Every business wants to maximize their profits and it depends upon the collective effort of employees.

Team work
The performance appraisal is more effective to improve their performance level. In this we can easily identify the employees’ levels in their work.

Attendance and punctuality
This is the main factor of performance appraisal. In case any one of the employee is sick it will consider as medical leave. But they should follow the rules given by the industry.

Motivation
The employees are having vigour and excitement about their jobs. The employees are having some positive attitude in the organization are to be rewarded to their efforts.

Organizational skills
This is one of the skills used by the managers. The senior employee in the organization is always ready for any additional responsibilities. An organizational skill helps to improve their attribute level.

Customer Service
This method is used to solve the employee problem. If an employee have some problem in the organization he can complain to the human resource department and it will be solved smoothly.

2. Literature Review
Cardy and Leonard (2011) defined the statement is fully explained about necessary component for the individual and organizational effectiveness. In this we have identified the basis of focusing our efforts to improve the employee performance. It has the form of functions are effectively setting the standards to drive recruiting efforts to form the good performance among employees.
Almuth Mc Dowall (2009) defined that due to the high level of competition training and development become very important. Positive response prompt the employees and they become more willing to work for further development programs.

Graeme Redshaw (2008) has written in this article they discussed that motivation and performance appraisals are interrelated. Motivation is dependent on performance management. If the successful appraisal system is established so there will be able to implement fairly. Proper training will be provided to the mangers to appraise the staff correctly.

Kneya (2002) defined the conducting employee performance appraisal will balance their employee work. They are having no initiative; they will take the excuse their excuse to be off duty, because this gives them more pleasure than working.

Cummings (1973) defined the effects of several elements of performance appraisal designed the level of performance appraisal system. This is fully identified the performance of the employees motivation.

3. Research Methodology

3.1 Statement of the problem

The performance appraisal is one of the important factor for the employees. Performance Appraisal includes testing, measuring, valuing, justifying the performance with in a period of time. If performance appraisal system is not properly implemented, there may not be any improvement in the employee performance which is the ultimate purpose of performance appraisal. So here we need to verify the effectiveness.

3.2 Objectives of the study

1. To find out the effectiveness of current performance appraisal method.
2. To study the relationship between employees motivation and employee satisfaction level with the existing performance appraisal systems.

3.3 Variables

**Dependent variable:** Performance Appraisal

**Independent variable:** Employee motivation, provide opportunities to improve performance, outcome accurate, Satisfied with appraisal outcomes, Fairness in appraisal.

3.3 Research Design

The researcher used descriptive type of research design for this study.

3.3.1 Sampling Technique

The researcher used simple random technique method

3.3.2 Data collection

Through the questionnaire method primary data has been collected among the Tamilnadu Newsprint and Paper Limited Karur.

4. Data Analysis and Interpretation

**Objective 1:** To find out the effectiveness of the current performance appraisal method

**H₀:** There is no significant relationship between performance appraisal and employees current performance in Tnpl Karur.

**H₁:** There is significant relationship between performance appraisal and employees current performance in Tnpl Karur.

**Table 4.1**

<table>
<thead>
<tr>
<th></th>
<th>Sum of squares</th>
<th>Df</th>
<th>Mean Squares</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Performance appraisal rating</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>54.795</td>
<td>2</td>
<td>.073</td>
<td>.196</td>
<td>.823</td>
</tr>
<tr>
<td>Within Groups</td>
<td>54.940</td>
<td>147</td>
<td>.373</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>54.940</td>
<td>149</td>
<td>.196</td>
<td>.823</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Desired target</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>52.066</td>
<td>2</td>
<td>3.464</td>
<td>9.779</td>
<td>.000</td>
</tr>
<tr>
<td>Within Groups</td>
<td>58.993</td>
<td>147</td>
<td>.354</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>58.993</td>
<td>149</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**Special Issue**

IJRAR-International Journal of Research and Analytical Reviews 33
<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome accurate</td>
<td>4.05</td>
</tr>
<tr>
<td>Employee satisfaction</td>
<td>4.04</td>
</tr>
<tr>
<td>Employee motivation</td>
<td>4.00</td>
</tr>
<tr>
<td>Satisfied with appraisal outcomes</td>
<td>4.20</td>
</tr>
<tr>
<td>Fairness in appraisal</td>
<td>4.05</td>
</tr>
</tbody>
</table>

Interpretation: The above table shows that the highest relationship between employee motivation and satisfied with appraisal outcomes is identified by the highest mean value 4.20. This shows that there is significant influence among the variables. The mean table shows all the variables are having good relationship between the employee and employee satisfaction level with the existing performance appraisal systems.

Conclusion
From this study the current performance appraisal and its implication is more effective. It has the highest relationship between employee motivation and employee satisfaction level in performance appraisal systems.

Reference
Impact of Industrial Relations on Employee Productivity at BHEL, Trichy

Gnana Santhini J¹ and Sathyapriya J²
¹Final Year MBA, Department of Management Studies, Periyar Maniammai Institute of Science & Technology, Thanjavur, India
²Associate Professor, Department of Management Studies, Periyar Maniammai Institute of Science & Technology, Thanjavur, India

ABSTRACT: Industrial relations (IR) in India is commonly considered as the employee and employer relationship. Thus, Industrial relations is interlinked with the productivity of the employee as well as the organisation. When there is good Industrial relations, it will be profitable to the organisation in many ways. The main aspects of the industrial relations include trade union, government regulations, job environment, welfare benefits etc... This paper aims to find out the impact of industrial relations on employee productivity in Bharat Heavy Electricals Limited (BHEL), Trichy. A descriptive approach is adopted for this research paper. The author used multiple regression analysis with 108 samples to measure the impact of IR towards employee productivity. Primary data was collected through questionnaire and to select the samples simple random sampling technique was used. Data was analysed with the help of SPSS software package. To conclude the study, the author found out that there is a positive impact of industrial relation practices on employee productivity.

Keywords: BHEL, Employee productivity, Impact, Industrial relation, Multiple Regression

1. Introduction
Industrial relations is one of the most important aspects of human resource management. There are various practices taken into consideration in order to maintain the industrial relations among the employees. It is very important to maintain a good relationship between the employer and employee in the organisation. The main objective of the Industrial relations is to create a healthy relationship, solving conflicts and providing welfare benefits to the employees. Industrial relation is considered as one of the most delicate and complex problem in the modern society. It is very difficult to manage the employees with a high level of satisfaction at all the time. These industrial relationships may be inter-personal relation or individual or a group relation. Conflict and co-operation are the two sides of Industrial relation. A good relationship with the employees will definitely create motivation, loyalty towards the organisation, improves performance and productivity. The term industrial relations consist of two term ‘Industry’ and ‘Relations’. Industry means any productive activity in which an individual or a group of individuals are engaged. Relations mean the relationships that exist within the industry between the employer and his subordinates. The term industrial relations state the relationship between employees and employer which deals with directly or indirectly from union-employer relationship. According to ILO (1919) Industrial relation deals with the relationship between the state and the employers and workers of the organisation and the relationship between the occupational organisation. The Industrial relations mainly cover the following:

- Regulatory authority to solve industrial disputes
- Collective bargaining
- Role of management, unions and government
- Labour legislation practice
- Grievance redressal commission for workers
- Disciplinary policy and procedure

2. Review of Literature
Ali Soylu et.al (2017) attempted to analyse the positive effect of the unions on productivity and the overall impact on the management policies and on various management functions like controlling, planning, and organizing. The author found that there is a higher productivity in unionized firms than in the non-union firms. Due to some reasons, unions have a positive impact in influencing the labour and the labour market and unions have not only positive impact on the productivity of the organization and also have considerable positive impact on the productivity of the whole industry.
Karthi.G (2017) showed that there is a good relationship between the management and the employees. The result stated off that the employees were satisfied with the measures provided by the Esteem Exports Private Limited. Few measures have been suggested to improve the welfare programs in future. This will help the company to have very good relationship with the workers in future and also improves the productivity if the employees. For this study a sample size of 200 was taken using simple random sampling technique method. Weighted average method and chi-squared was used to analyse the data.

Nita Sukdeo (2017) concluded that there is a strong relationship between employee satisfaction and employee productivity on organisational performance. The author founded that the working environment plays a major role in determination of job satisfaction which leads to productivity. Simple random sampling was used to select employees from middle and lower levels within the clothing manufacturing factory with a sample of 212. Regression analysis used to investigate the variables.

Sawithri.L.D et al, (2017) examined the impact of Industrial relations on employee commitment especially in terms of employee-line manager relationship management. Based on the results it was founded that there is a strong positive impact of variables on employee commitment. It is deductive in nature. Primary data was collected using random sample including 86 assistant level employees where data were obtained from 54 respondents. Descriptive statistics and simple regression is used to measure the impact.

Gopinath.R (2016) found that there is an impact of job satisfaction on industrial relation of the BSNL employees. The job satisfaction of BSNL employee was evaluated by using work, supervision, pay, promotion and co worker. The researcher concluded the research based on the analysis, BSNL has good industrial relation process with its employees. It has a strong industrial relation policy, which makes the employees highly satisfied with their work. The main purpose of this study is to examine the level of industrial relations are associated with job satisfaction. A sample size of 928 respondents was selected by stratified proportionate random sampling method. CFA model and path model statistical tools are used to analyse the data.

3. Research Methodology
3.1 Research Objective
- To measure the impact of industrial relations on employee productivity at BHEL TRICHY

3.2 Research Design
This research adopted descriptive approach with a sample size of 108 (using RAO software) from the Unit-III of BHEL which having a total population of 148. Simple random sampling technique was used to select the targeted samples. This research is mainly focused on the Bharat Heavy Electricals Limited (BHEL), Trichy. Primary data was collected using questionnaires with a likert scale points from 5- strongly agree to 1- strongly disagree. Secondary data was collected from various journals, websites and books. Multiple Regressions was used to analyse the data.

3.3 Variables
Dependent variable is employee productivity
Independent Variables are medical allowances, role of trade union, simple procedures, creates belongingness, minimises discrimination, committee to identify problems, bargaining power, provisions for strike, credit allowances, sense of security, active grievance redressal, organisational climate, hours of employment, transportation allowances, bargaining councils, employee employer relationship, problems maintained confidentially, industrial relation commission, educational allowances.

4. Data Analysis
4.1 Impact of Industrial Relations on Employee Productivity using Multiple Regression
(H0): There is no impact of industrial relations on employee productivity

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.697a</td>
<td>.486</td>
<td>.376</td>
<td>.920</td>
</tr>
</tbody>
</table>

Table No: 1

a. Predictors: (Constant), Medical allowances, Role of trade union, Simple procedures, Creates belongingness, Minimises discrimination, Committee to identify problems, Bargaining power, Provisions for...
strike, Credit allowances, Sense of security, Active grievance redressal, Organisational climate, Hours of employment, Transportation allowances, Bargaining councils, Employee employer relationship, Problems maintained confidentially, Industrial relation commission, Educational allowances

Source: Primary data

**Interpretation:** The regression value R (0.697) shows that there is a significant impact of factors on employee productivity. R squared value (0.486) shows that all the independent variables have almost 48.6% of impact on the productivity. If the R value is more than 0.7, we can say that there is a strong impact of factors on dependent variable. Because of this calculated R value (0.697) is almost close to 0.7, the researcher concluded that the factors taken into consideration are having strong impact on employee productivity.

4.2 Anova

**Table No: 1.1**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>70.491</td>
<td>19</td>
<td>3.710</td>
<td>4.387</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>74.426</td>
<td>88</td>
<td>.846</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>144.917</td>
<td>107</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee productivity
b. Predictors: (Constant), Medical allowances, Role of trade union, Simple procedures, Creates belongingness, Minimises discrimination, Committee to identify problems, Bargaining power, Provisions for strike, Credit allowances, Sense of security, Active grievance redressal, Organisational climate, Hours of employment, Transportation allowances, Bargaining councils, Employee employer relationship, Problems maintained confidentially, Industrial relation commission, Educational allowances

Source: Primary data

**Interpretation:** This table shows the significance value 0.000 which is less than the P value 0.05. So, that there is a significant impact of various factors on employee productivity.

4.3 Coefficient

**Table No: 1.2**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>-.117</td>
<td>1.245</td>
<td>-.094</td>
<td>.926</td>
</tr>
<tr>
<td>Employee employer relationship</td>
<td>.005</td>
<td>.169</td>
<td>.032</td>
<td>.975</td>
</tr>
<tr>
<td>Role of trade union</td>
<td>-.210</td>
<td>.126</td>
<td>-.149</td>
<td>1.663</td>
</tr>
<tr>
<td>Organisational climate</td>
<td>.059</td>
<td>.107</td>
<td>.048</td>
<td>.548</td>
</tr>
<tr>
<td>Bargaining power</td>
<td>.198</td>
<td>.105</td>
<td>.171</td>
<td>1.877</td>
</tr>
<tr>
<td>Minimises discrimination</td>
<td>.223</td>
<td>.110</td>
<td>.171</td>
<td>2.022</td>
</tr>
<tr>
<td>Sense of security</td>
<td>.274</td>
<td>.102</td>
<td>.229</td>
<td>2.696</td>
</tr>
<tr>
<td>Creates belongingness</td>
<td>.190</td>
<td>.096</td>
<td>.169</td>
<td>1.982</td>
</tr>
<tr>
<td>Industrial relation commission</td>
<td>.021</td>
<td>.095</td>
<td>.021</td>
<td>.215</td>
</tr>
<tr>
<td>Bargaining councils</td>
<td>-.101</td>
<td>.097</td>
<td>-.096</td>
<td>1.047</td>
</tr>
<tr>
<td>Provisions for strike</td>
<td>.004</td>
<td>.123</td>
<td>.003</td>
<td>.035</td>
</tr>
<tr>
<td>Hours of employment</td>
<td>.131</td>
<td>.142</td>
<td>.079</td>
<td>.921</td>
</tr>
<tr>
<td>Active grievance redressal</td>
<td>-.284</td>
<td>.115</td>
<td>-.217</td>
<td>2.458</td>
</tr>
<tr>
<td>Problems maintained confidentially</td>
<td>-.105</td>
<td>.126</td>
<td>-.078</td>
<td>.832</td>
</tr>
</tbody>
</table>
Committee to identify problems | .298 | .097 | .269 | 3.093 | 30.3
Simple procedures | -.213 | .099 | -.204 | -2.155 | .034
Transportation allowances | .238 | .107 | .200 | 2.235 | .028
Educational allowances | .096 | .106 | .090 | .907 | .367
Credit allowances | .084 | .108 | .071 | .779 | .438
Medical allowances | .074 | .117 | .059 | .637 | .526

a. Dependent Variable: Employee productivity
Source: Primary data

**Interpretation:** This coefficient table shows that there are 8 main factors which have the significant value less than 0.05 has strong impact on employee productivity.

**Regression Equation**

\[ Y(\text{Employee productivity}) = 0.198 \times \text{bargaining power} + 0.228 \times \text{minimises discrimination} + 0.274 \times \text{sense of security} + 0.190 \times \text{creates belongingness} - 0.284 \times \text{active grievance redressal} + 0.298 \times \text{committee to identify problems} - 0.298 \times \text{simple procedure} + 0.238 \times \text{transportation allowances} - \text{constant (0.117)} \]

5. **Conclusion**

In view of research conducted, the data analysis part clearly shows that there is a strong impact of industrial relation on employee productivity. It was found that all the industrial relation practices done by the BHEL organisation has strong relationship with the employee productivity. Among these, employee and employer relationship is considered as the most influencing factor of industrial relation.

**References**

2. Gopinath R. "Industrial Relations Impact with Job Satisfaction Using SEM Model with Special Reference to BSNL Employees in Three Different SSAs" Indian journal of research, 2016, 5(7). ISSN-2250-1991, IF: 5.215, IC Value: 77.65
Problems and Prospects of Green Entrepreneurs in Salem District: An Empirical Assessment

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ABSTRACT: The globe is encompassing immense environmental effects due to the activities of business, industries and financial houses. The most important themes of 21st century are the environmental protection and sustainable ecological balance, and it becomes an important issue that must be considered by all functional areas. Global warming, which is one of the most burning issues, has the worst impact on the climate of the planet as a whole. Due to unusual weather pattern, rising greenhouse gas, declining air quality, etc. society demands that business has to take responsibility in safeguarding the planet. Global warming is a global issue that calls for a global response. In developing countries, the environmental impact can potentially be very high in view of the insufficient availability of clean sources of energy and the limited infrastructure for the environment-friendly disposal of products. Green entrepreneurship is being increasingly considered as the future of business all over the world. Green entrepreneurs get their motivation intrinsically and their business activities positively affect the natural environment, enhance economic sustainability and deliberately focus on a more sustainable future. To find out the factors behind for the adoption of green practices by the entrepreneurs in Salem district. To ascertain the opinion of the entrepreneurs in the implementation of green practices in their business in Salem district. To suggest measures to improve the scope of green entrepreneurship based on the findings of the study and Negative impact on the environment and consequently on the economy have induced policy makers and scientists to emphasize the urgent need to move toward a more environmentally-sustainable development path by encouraging the adoption of sustainable practices and “cleaner technologies”. Therefore, it is need of the hour to take appropriate governmental and non-governmental steps to support the establishment of reliable and convenient markets.

Keywords: Green Entrepreneurship, Environment, Business, Globe

1. Introduction
The globe is encompassing immense environmental effects due to the activities of business, industries and financial houses. The most important themes of 21st century are the environmental protection and sustainable ecological balance, and it becomes an important issue that must be considered by all functional areas. Global warming, which is one of the most burning issues, has the worst impact on the climate of the planet as a whole. Due to unusual weather pattern, rising greenhouse gas, declining air quality, etc. society demands that business has to take responsibility in safeguarding the planet. The key areas of environmental degradation cover air pollution, water pollution, surface water scarcity, encroachment of rivers, improper disposal of industrial, medical and household wastages, deforestation, loss of open space, loss of biodiversity, etc. Climate change has compelled us to think about protection of environment and conservation of energy. World evidence indicates that people are increasingly becoming concerned about the environment and are gradually changing their behaviors accordingly. As the protection of the environment has become a mainstream issue, a progressive increase in consumer environmental consciousness has emerged; compelling companies to recognize that environmental responsiveness can facilitate innovation and lead to competitive advantages. India is one of the adversely affected countries in the world because of the world carbon dioxide emission. These environmental threats have huge adverse impact on health, education, livelihood and well being of human, and it also affects the other creatures on the globe. India will be affected pretty massively by climate change. Now when our environment fights us back, we are forced to rethink and amend our ways of living to become more eco-friendly. A new trend hence was given birth in our endeavour to become eco-friendly which many define as ‘Being Green’.

Green Entrepreneurship has a big obstacle and it’s that many companies associate it with a high costs. This vision is not entirely false; however there are two counter arguments that have to be analyzed. First, there are some steps that can be taken to reduce pollution and reduce costs at the same time, for instance
recycling and reusing paper. In this case, a sheet of paper that was previously just used on one side now has to be used on both sides, something that will reduce in about 50% the consumption of paper. Also used paper can be sold to recyclers, who can pay for something that previously was just trash and had no economic value.

Concept of Green Entrepreneurs
To date several different terms have been used by researchers while analyzing the green entrepreneurship. Commonly used terms are green entrepreneurship, ecopreneurship, eco-entrepreneurship and environmental entrepreneur. The term 'green entrepreneur' stems from the Berle's book 'Business opportunities that can save the earth and make you money'. Green entrepreneurs are the entrepreneurs making use of opportunities and starting business for sustainable development which is structure transforming, socially devoted and technologically advanced generally based on eco-friendly process and environmental product. Ecopreneur is an individual who invest in the green business with the goal of serving the society and protecting the environment in order to earn profit. Green entrepreneurs are individuals who target the opportunities in the market at their best and successfully introduce their innovative products and services accordingly.

Importance of Green Entrepreneurs
Change is a very common phenomenon which can be seen anywhere whether it is business, economics or anything. It occurs some times in cyclic way or may be in a random order. This change is not specific to a particular product category but it is in every product segment. There may be several reasons for that such as increasing consumer household income, change in life style, increasing consumer awareness, etc. A successful business organization always focuses on these changes and implements it into its operations within time. The significant reason behind this change is increasing pressure on human's planet inform of various pollutions and certain other issues caused by these pollutions. In order to avoid the collision between strong demographic and economic growth, strategies intended to reap short to medium-term profits will have to be balanced by longer-term shared values. Today, despite the modest results achieved by large international forums and the retreat of public finances, green business is creating new economic opportunities for both multinational corporations and small and medium-sized enterprises. Green enterprises are increasingly successful in proving to shareholders and stakeholders that sustainability is not just a cost but that it also provides an opportunity to increase revenues and customer loyalty, while protecting the environment. Recently many countries, in their transition to a low-carbon economy, have been adopting strategies and policies to develop new opportunities and to attract new green investments. Green entrepreneurship is seen as the driving force for the establishment of a holistic and sustainable economic–environmental–social system. Even though niche markets for green products contribute to more sustainable consumption and production patterns, they will not lead to a global transformation towards a green economy until they reach the masses. Chinese and Indian entrepreneurs are genuinely transforming the emerging economies by developing affordable products that meet the needs of the poor, but still need to become greener. Therefore, while it seems clear that sustainable economic changes need to come from the bottom up, the transition to a green economy requires the simultaneous integration of top down incentives-regulations and bottom up solutions. The holistic vision which underpins the capability of innovation to create new ways and combinations, as well as the interdependency between the economic, social and environmental aspects of development, and the economy itself, characterized by globally connected and cross-cutting value chains, require combined efforts from the industries.

Statement of the Problem
Global warming is a global issue that calls for a global response. In developing countries, the environmental impact can potentially be very high in view of the insufficient availability of clean sources of energy and the limited infrastructure for the environment-friendly disposal of products. Given the growing concerns about global warming there is a pressing need to change current business practices, which are widely understood to be the main cause of pollution and environmental degradation and reach more sustainable modes of operation. Green entrepreneurship is being increasingly considered as the future of business all over the world. Green entrepreneurs get their motivation intrinsically and their business activities positively affect the natural environment, enhance economic sustainability and deliberately focus on a more sustainable future. This requires the consideration of green entrepreneurship in business practice. By demonstrating the economic benefits which come from being greener, ecopreneurs act as a ‘pull’ factor that entices other firms
to proactively go green, as opposed to the ‘push’ factors of government regulation, risk minimization factors and stakeholder or lobby group pressure. The present study focuses its main attention to answer the following research questions: What factors are behind for the adoption of green practices? What are the problems encountered by the green entrepreneurs? In this context, the researchers have made an attempt to examine the perception of green entrepreneurs towards green practices in their business in Salem district.

Objectives of the Study
The main objective of the present work is to study the problems and prospects of the green entrepreneurs in Salem district. Besides, the following are the specific objectives of the present study:
1. To find out the factors behind for the adoption of green practices by the entrepreneurs in Salem district.
2. To ascertain the opinion of the entrepreneurs in the implementation of green practices in their business in Salem district.
3. To suggest measures to improve the scope of green entrepreneurship based on the findings of the study.

Testing of Hypotheses
The following null hypotheses were framed and tested.

H01: There is no significant relationship among the acceptance levels of entrepreneurs belonging to different socio-economic profiles towards factors behind for the adoption of green practices in their business in Salem district.

H02: There is no significant relationship among the acceptance levels of entrepreneurs belonging to different socio-economic profiles towards various barriers in the implementation of green practices in their business.

Research Design
This study is empirical in nature providing insight into, and the perception of, the practices of green business among entrepreneurs in Salem district. As an essential part of the study, the primary data were collected from 75 entrepreneurs i.e. 50 small entrepreneurs and 25 medium entrepreneurs with the help of schedule for a period of 3 months from January 2015 to March 2015. Taking into consideration the objectives of the study, a schedule was constructed based on Likert scaling technique. Pre-testing of schedule was done during December 2014, involving 10 entrepreneurs to know the relevance of the questions. In the light of pre-testing, necessary changes were incorporated in the revised schedule. The secondary data were collected mainly from journals, magazines, government reports, books and unpublished dissertations. The data so collected for the purpose of the study were edited, quantified, categorized and tabulated, and analyzed to arrive at useful conclusions. For analyzing the green practices of the entrepreneurs, different analyses such student t test, analysis of one-way variance, analysis of co-efficient of variation, discriminant function analysis, and multiple regression analysis were made.

Findings
1. There is no significant relationship among the acceptance levels of the entrepreneurs belonging to varied years of existence, amount of investments and annual sales groups towards factors behind for the adoption of green practices in their business. A significant relationship is found among the acceptance levels of the entrepreneurs belonging to different types and business groups towards factors behind for the adoption of green practices.
2. Enterprises having existence upto 10 years, manufacturing enterprises, enterprises having investment Rs.2 crore to Rs.5 crore, enterprises having annual sales above Rs.40000000 and enterprises engaged in textile business have higher acceptance level towards factors behind for the adoption of green practices in their business.
3. There exists consistency in the acceptance level of the enterprises having existence upto 10 years, manufacturing enterprises, enterprises having an amount of investment Rs.5 crore to Rs.10 crore, enterprises having annual sales Rs.3 crore to Rs.5 crore and enterprises engaged in metal business towards factors behind for the adoption of green practices in their business.
4. There has been a low correlation (0.146) between the acceptance levels towards factors behind for the adoption of green practices and the institutional variables. The R square indicates that 2.10 per cent of variation in the acceptance level is explained by all institutional variables taken together. The F value indicates that the multiple correlation coefficients are not significant.
5. Out of 75 respondents, 36.57% of the respondents reveal that they neither agree nor disagree with the factors behind for the adoption of green practices, followed closely by disagree (26.29%), and agree (24.57%). 9.14% and 3.43% of the respondents strongly agree and strongly disagree respectively towards factors behind for the adoption of green practices. The mean acceptance score reveals that the respondents have a higher acceptance level (3.27) towards role of government subsidies and financial assistance, followed by loans may be available with better terms for sustainable business ventures. On the other hand, the respondents have low mean acceptance score with regard to reducing transaction cost and to gain energy efficiency (2.94).

6. There is no significant relationship among the acceptance levels of the entrepreneurs belonging to varied years of existence, amount of investment, different types and annual sales groups towards various barriers in the implementation of green practices in their business. A significant relationship is found among the acceptance levels of the entrepreneurs belonging to different business groups towards barriers in the implementation of green practices in their business.

7. Enterprises having existence 11-15 years, manufacturing enterprises, enterprises having investment Rs.5 crore to Rs.10 crore, enterprises having annual sales above Rs.6 crores and enterprises engaged in textile business have higher acceptance level towards barriers in the implementation of green practices in their business.

8. There exists consistency in the acceptance level of the enterprises having existence up to 10 years, manufacturing enterprises, enterprises having an amount of investment Rs.5 crore to Rs.10 crore, enterprises having annual sales Rs.1 crore to Rs.2 crore and enterprises engaged in sago business towards barriers in the implementation of green practices in their business.

9. There has been a moderate correlation (0.543) between the acceptance levels towards barriers in the implementation of green practices and the institutional variables. The R square indicates that 43.20 per cent of variation in the acceptance level is explained by all institutional variables taken together. The F value indicates that the multiple correlation coefficients are not significant.

10. Respondents ranging from 41.14 per cent to 58.86 states that lack of environmental awareness, marketing problems, unfamiliar of green practices, difficult to obtain required funds and problems in commercial viability are the problems associated with the implementation of green practices in their business. Higher operating expenses, reputation risk, diversification issues - limiting and restricting the business and infant stage of green concept are also the problems stated by the respondents in regards implementation of green practices in their business at 75.43%, 77.14%, 80.57% and 84% respectively.

Suggestions

1. Positive green practices should be rewarded. In this context, green rating agencies should be set up to provide green analysis of enterprises via different ratings. Green rating index like Dow Jones Sustainability Group Indices might be developed in India. This will motivate the entrepreneurs to be more conscious as they will have direct impact on their performance evaluation.

2. As environmental understanding and awareness grow in India, along with the emergence of more stringent environmental regulation, so too will the demand for products and services be aimed at fostering environmental sustainability. Therefore, the entrepreneurs have to foresight into this desire by customers to affect positive environmental change that may benefits ranging from improved corporate image to increased growth and competitiveness in the marketplace.

3. Customers are to be educated enough for the proper use of green practices so that risk can be minimized. Seminars and workshops should be organized and public meetings are to be arranged to make the green practices familiar among customers.

4. It is the policy makers, who address the problems of the green business enterprises financially, and conducive government policy and support in the form of tax holiday, concession, and subsidy, technical and financial support along with suitable environmental regulations that induce business community.

5. Policy makers should work towards model that helps environmental protection not only by proper regulations but also through education, training, financial support that solve marketing and related problems of green entrepreneurs. There by the strength of green business shall be enhanced and maintained for the sustainable future. Thus, there seems to be room for policy in form of financial incentives alone, as well as in form of financial incentives in combination with assistance regarding the operation of the business.

6. It is suggested that the nascent green entrepreneurs, who are currently planning to introduce green products, state that they have not yet put their plans to action because there is no pressure from
national, regional or local laws and because they perceive a lack of insufficient demand. This may point at the fact that removing the first cause for not offering green products or services, i.e. requiring it by law, would still leave nascent green entrepreneurs struggling with the barrier of insufficient demand, which appears more intricate to tackle. Therefore, it is suggested that the nascent green entrepreneurs may be triggered by providing both financial incentives and support with respect to operational issues that mainly concern the introduction of green products or services.

Conclusion
Green entrepreneurs can be seen as one set of actors amongst those occupying environmentally sustainable niches that offer lessons for policy makers in any transition to a green economy. While global inequality and rising unemployment pose major challenges to policy makers, the widespread destruction of wildlife and natural habitats, together with the emerging effects of climate change and the rapid loss of biodiversity, compound the vulnerability of already burdened social groups and ecosystems. Negative impact on the environment and consequently on the economy have induced policy makers and scientists to emphasize the urgent need to move toward a more environmentally-sustainable development path by encouraging the adoption of sustainable practices and “cleaner technologies”. Therefore, it is need of the hour to take appropriate governmental and non-governmental steps to support the establishment of reliable and convenient markets. The findings of the study reveal that lack of environmental awareness, marketing problems, unfamiliar of green practices, difficult to obtain required funds, problems in commercial viability, higher operating expenses, reputation risk, diversification issues -limiting and restricting the business and infant stage of green concept are the problems stated by the respondents in regards implementation of green practices in their business. The researchers suggest various measures to improve service quality of the business schools. If the study provokes the authority concerned to take some positive measures for improving it, the researcher will feel amply rewarded.

References
A Study on Employee’s Satisfaction Regarding the Training Program with Reference to Ashok Leyland, Hosur-1

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ABSTRACT: Training program has become an important aspect of an overall employee's satisfaction. Training provides good outcome for greater stability, flexibility and capacity for growth in an organization. Employees become efficient at work after undergoing training. Training can contribute significantly for maintaining, improving or developing knowledge, skills and abilities. The objective of the study is to evaluate employee's satisfaction regarding their training program. The study was focused on executive level employees working at Ashok Leyland Ltd, located at Hosur, Unit-1. Primary data was collected through a structured questionnaire developed using literature review. A total of 103 questionnaires were gathered in various departments of the company. The tool used was one-way ANOVA. The data analysis indicates that gender significantly affects employee's satisfaction with the training program.

Keywords: Employee Satisfaction, Training Program and Ashok Leyland.

1. Introduction

In today’s business world, many successful companies should realize that their employees are their real asset. They have to learn new things and adapt to their constantly changing working atmosphere. Therefore, corporations are recruiting well-educated employees. They can grow and change within the company. The training programs considerably vary from company to company. Training program provides stability, flexibility and capacity for growth in the organization. Employees become efficient after undergoing training. Efficient employees can contribute to the growth of the company. Training program plays an important role in overall employee satisfaction. Work is an inherent part of people lives; it is important for every employee to feel satisfied at work.

Literature Review

1. Anju K J & Sona George (2011) analyzes how human resource factors affect the satisfaction level of employees in BPCL – Kochi Refinery Limited. The study also analyzed the opinion of employees towards the working life in the company.


3. Prof. Brijmohan Vyas & Chandrika K Mistry (2015) examined the effectiveness of training in a cement factory. Employee development is carried through the programme of training and training brings the requisite development in the employees working at different levels. The structured questionnaire was developed from this paper.

4. Stella Achieng’ Odembo (2013) discussed about satisfaction and employee performance within the telecommunication industry in Kenya. This study aims at investigating the factors that affect employee satisfaction at Airtel Kenya.

Need for the study

Organizations should provide training to all employees.

Training is needed for

1. Improving skill
2. Increasing quality
3. Enhancing productivity and performance
4. Reducing waste
5. Helping a company to fulfill its future personnel needs
Research Objective
• To evaluate the satisfaction of employee's regarding the training program in Ashok Leyland.

Research Methodology
Research design: Descriptive research.
Sampling size: 103 sample respondents were used in this study.
Sampling technique: Convenience sampling

Data collection
Primary data - primary data was collected through questionnaires from executives of Ashok Leyland, Hosur, Unit-1.

Variables
Dependent variable – Employee satisfaction with training
Independent variables – Sufficient duration, handling tools, improving skill, employee's performance, enhancing productivity, waste reduced, training session, training need analysis, needed to do job, increase quality, professional development, confident in the work, organization strategy, ability and training satisfaction.

Tools used for analysis
1. Descriptive statistics
2. One-way Anova
The hypothesis testing was done using One-way ANOVA using SPSS software. The hypothesis was tested with 95% confidence level and 5% significant level.

Hypothesis
H0 = There is no difference in employee satisfaction with the training program with gender.
H1 = There is a difference in employee satisfaction with the training program with gender.

Data Analysis
Anova and Descriptive statistics were adopted.
1. One-way ANOVA

<table>
<thead>
<tr>
<th></th>
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<th>Mean Square</th>
<th>F</th>
<th>Sig</th>
</tr>
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<tbody>
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<td>2.602</td>
<td>5.941</td>
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</tr>
<tr>
<td>Within Groups</td>
<td>44.233</td>
<td>101</td>
<td>.438</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>46.835</td>
<td>102</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Interpretation
The table shows that p value is < 0.05. So gender significantly affects the employee's satisfaction with the training program.

2. Descriptive statistics

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Agree that Training is of Sufficient Duration</td>
<td>103</td>
<td>4.0291</td>
<td>.78536</td>
</tr>
<tr>
<td>Training Helps in Handling Tools Easily</td>
<td>103</td>
<td>4.0874</td>
<td>.71547</td>
</tr>
<tr>
<td>Training Program has Helped you in Improving</td>
<td>103</td>
<td>4.0874</td>
<td>.75546</td>
</tr>
<tr>
<td>My Organization Follows Employee's Performance</td>
<td>103</td>
<td>3.9806</td>
<td>.54198</td>
</tr>
<tr>
<td>Training is Must For Enhancing Productivity and</td>
<td>103</td>
<td>4.2913</td>
<td>.70892</td>
</tr>
<tr>
<td>Waste Reduced Due to Training</td>
<td>103</td>
<td>3.9806</td>
<td>.82819</td>
</tr>
<tr>
<td>Training Methods Provided During the Training</td>
<td>103</td>
<td>3.9709</td>
<td>.75998</td>
</tr>
<tr>
<td>My Company Selected me for Training as per the Training need Analysis</td>
<td>103</td>
<td>3.9029</td>
<td>.82265</td>
</tr>
</tbody>
</table>
I Have Received the Training Needed to do my Job 103 3.9709 .73373
Training Program Helped to Increase Quality 103 4.0291 .87958
I Have Opportunities for Professional Development Within this Company 103 4.0291 .97474
MY Organization Considers Training as A Part of Organization Strategy 103 3.9612 .68488
After Training Employee Feels his Ability to use His Creativity 103 4.1456 .64789
I am Satisfied with the Training Provided by the Company 103 4.1165 .77080
I am Satisfied With my Job in the Company 103 4.2816 .67762

Interpretation
The finding of the study indicates the satisfaction with the training program. It has a mean value of 4.11165.

Conclusion
Training program plays a vital role in overall employee satisfaction and also have positive effects towards the company. Employee satisfaction is very important for the development of the company. This study evaluates the employee satisfaction regarding the training program from Ashok Leyland at Hosur. The study mainly investigated the effect of gender on employee satisfaction with training. Gender significantly affects the employee's satisfaction with the training program. The result of the study reveals that most of the employees are satisfied with the training program.

References
4. Stella Achieng’ Odembo. Job Satisfaction And Employee Performance Within The Telecommunication Industry In Kenya: A Case Of Airtel Kenya Limited, MBA of Kenyatta University, Kenya, 2013, D53/0L/1830/02
ABSTRACT: The purpose of this research paper is to analyze the fund flow and effective cash management in TNSTC. The secondary data was collected through company's annual report and other records. Statistical tools used to analyze the data is ratio analysis and correlation. The result is to find out that companies financial performance with fund flow analysis. The company policies are the ones that affect the flow of funds which make the firm run under loss. The researcher concludes that the company's monetary policies should have some changes in order to have control over the funds.

Keywords: Correlation, Fund Flow Analysis, TNSTC, Ratio Analysis, Return on Asset

1. Introduction
The technique of funds flow analysis is widely utilized by the securities analyst, credit granting institution, and financial managers in the performance of their jobs. Funds flow statement is additionally referred to as statement of sources and uses of funds. As the name implies, it is a statement which depicts the sources from which funds are obtained and the uses to which they are being put. It is primarily derived from the analysis of changes which have occurred in assets and equities between two balance sheets period.

2. Literature Review
Tanya Gupta and Magdalene Peter (2015) research on fund flow management with reference to integrated support and allied services pvt.ltd. analytical research technique adopted for this project. The secondary data were collected from company's financial records. The statistical tools used to analyze the data was ratio analysis and cash flow statement. The researcher find that there is declining performance due to ineffective working capital management. The suggestion from researcher is current assets should be managed so effectively so as to avoid unnecessary blocking capital that could be used for other purpose.

S. Narend . M. Thenmozhi (2016) studied what derives fund flows to index ETFs and mutual funds? A panel analysis of funds in India. The sample comprises classical ETFs and index mutual funds in India that track either S&P BSE SENSEX or CNX Nifty exclusively. fund houses and policymakers need to create greater awareness of ETFs among the public, by emphasizing the benefits of lower expense ratio, higher tax efficiency and ease of exposure to various assets.

Vijayakumar N, Muruganandan S, Chandra Sekhara Rao K (2012) described the relationship between fund performance and fund characteristics: evidence from India. The fund performance is measured by fund return and its determinants are measured by standard deviation, fund size, turnover ratio, income ratio and expenses ratio. Three methods of panel data model, namely, common constant method, FEM and REM, are estimated and the validity of these methods is checked, and finally the results based on the FEM as suggested by Hausman specification test (1978) are discussed. This study find no evidence of income ratio in relation to fund performance. This study observes that the fund managers effectively manage the large-size funds. However, the fund managers need to enrich their knowledge and skill to react actively in accordance with the changes in the market environment.

Yaqoob Ahmad, Guangguo Sun and Wahab Khan (2018) The research examines the impact of fund's characteristics on their performance. This is an empirical study based on Open-ended Equity mutual funds of Pakistan over a period from 2011-2016. The study measured the fund's performance through traditional measures (Sharpe ratio, Sortino ratio, Information ratio and Jensen Alpha) and sophisticated advance models (Capital Asset Pricing Model, Fama French 3- factors and Carhart 4-factors). The findings suggest that the fund's characteristics such as Management Fee, Turnover, and fund flow have a significant positive influence on fund's performance.

Wen-Hsiou Chou & William G. Hardin III (2013) researched on Performance Chasing, Fund Flows and Fund Size in Real Estate Mutual Funds. Real estate mutual funds have grown dramatically in number, size,
scope and assets under management over the last 15 years, but little assessment is evident. The present study addresses this limitation. Better previous amount performance is related to larger shares of fund inflows for a amount. Returns, however, are negatively related to inflated fund flows and fund size. Investors chase past performance limiting fund managers’ ability to optimize investments. This study investigates the relations of fund flows and fund size with fund performance in the real estate mutual fund industry. Support for Berk and Green’s fund flows relations are provided. Real estate mutual fund investors follow or chase winners. Better performing funds receive a greater proportion of flows.

3. Research Methodology
3.1 Objective
To determine the financial performance of TNSTC.

3.2 Variables
Dependent variable: Return on Asset
Independent variables: Working Capital ratio, Cash position ratio, Current Asset Turnover ratio, Quick ratio.

3.3 Research Design
The empirical form of research is adopted for the study. The major purpose of empirical research is description of affairs of the organization as it exists at present. The nature characteristics of the financial analysis of TNSTC have been examined in the study.

3.4 Area of Study
This research paper is based on the analysis of Documents and Report available at TNSTC.

3.5 Data collection method
The secondary data was collected from Company’s Annual Report and various financial documents related to company.

3.6 Statistical Tools
Ratio analysis and Correlation is applied to analyze the financial performance of TNSTC.

4. Data Analysis
4.1 Ratio Analysis
4.1.1 Working Capital Ratio
Interpretation
The good working capital ratio lies between 1.5% and 2.0%. From above chart shows that TNSTC have poor working capital percentage. The company didn’t have enough current assets to meet its current liabilities. Working capital ratio is better in the year of 2014 than other financial year working capital management.

4.1.2 Cash Position Ratio

![Cash Position Ratio Chart]

Interpretation
The cash position ratio is indicates the company effective utilization of financial assets. The good cash position ratio is comes between 0.2% to 0.5%. This company have a cash position ratio of 0.01 which indicates very poor financial performance of the company. The year of 2013, 2014 and 2017 have a higher range of cash position ratio that better than other two years of cash position.

4.1.3 Operating Cash Flow Ratio

![Operating Cash Flow Ratio Chart]

Interpretation
The operating cash flow ratio indicates the company’s ability to generate cash flow from its operations. A higher operating cash flow ratio indicates that the company is effectively generating cash from its core operations. The year of 2013, 2014, and 2017 have a higher range of operating cash flow ratio that better than other two years of operating cash flow.
The operating cash flow ratio is used to measure how company effectively utilizing the cash flow from operation to cover its current liabilities. The optimal operating cash flow ratio should be more than 1%. This company have more than 1% which means cash from operation is more than needed to be deal with current liabilities. The year of 2016 has more cash inflow from the operations than other financial years.

4.2 Multiple Correlation

Variables

<table>
<thead>
<tr>
<th>Year</th>
<th>Return on asset</th>
<th>Working Capital Ratio</th>
<th>Cash Position Ratio</th>
<th>Current Asset Turnover Ratio</th>
<th>Quick Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>0.29</td>
<td>0.18</td>
<td>0.01</td>
<td>-0.52</td>
<td>0.17</td>
</tr>
<tr>
<td>2014</td>
<td>0.35</td>
<td>0.24</td>
<td>0.01</td>
<td>-0.51</td>
<td>0.23</td>
</tr>
<tr>
<td>2015</td>
<td>0</td>
<td>0.19</td>
<td>0.01</td>
<td>-1.57</td>
<td>0.18</td>
</tr>
<tr>
<td>2016</td>
<td>-0.94</td>
<td>0.19</td>
<td>0.00</td>
<td>-1.30</td>
<td>0.18</td>
</tr>
<tr>
<td>2017</td>
<td>-1.011</td>
<td>4.75</td>
<td>0.01</td>
<td>-1.27</td>
<td>0.20</td>
</tr>
</tbody>
</table>

Multiple Correlation

<table>
<thead>
<tr>
<th>Variables</th>
<th>Return on asset</th>
<th>Working Capital Ratio</th>
<th>Cash Position Ratio</th>
<th>Current Asset Turnover Ratio</th>
<th>Quick Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on asset</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working Capital Ratio</td>
<td></td>
<td>-0.626225511</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Position Ratio</td>
<td>0.341595251</td>
<td>0.40989382</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Asset Turnover Ratio</td>
<td>0.632622921</td>
<td>-0.265626463</td>
<td>0.722232014</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Quick Ratio</td>
<td>0.159242019</td>
<td>0.198625338</td>
<td>0.455703746</td>
<td>0.350628793</td>
<td>1</td>
</tr>
</tbody>
</table>

Interpretation

From above table shows working capital have negative correlation with other two variables that Return on asset and Current asset turnover ratio. The company should concentrate its working capital performance which supports other flow of cash. Cash position ratio and Return on asset have positive correlation with Current asset turnover ratio which is 0.72 between Cash position ration and Current asset turnover ratio and 0.63 between Return on asset and Current asset turnover ratio. These two variables perfectly correlated each other and other variables have medium and small correlation with other variables.

5. Conclusion

The financial performance of TNSTC running into poor performance because of the company's funds is not effectively managed. The analysis part clearly showed that the three variables are correlated with other variables but working capital ratio and current asset ratio have negative correlation. This shows the company cash flows didn't managed well. The company monetary policies playing major factor in mismanagement of funds. MCOP is the important reason of company's continuous loss of past years. The firm can overcome the problem only if the government change some monetary policies or reduce the allocation of funds for motor claim.

6. References

1. Tanya Gupta and Magdalene Peter (2015)“Fund flow management with reference to integrated support and allied services pvt.ltd” Indian Journal of Science and Technology, Vol 8(32), DOI: 10.17485/ijst/2015/v8i32/88611, ISSN (Print) : 0974-6846 ISSN (Online) : 0974-5645.

A Study on Relationship Between Inventory Management and Financial Performance at TNSTC

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\textbf{ABSTRACT:} In this business era, and competitive world it is very important for a company to control over various costs involved in production or service sector to sustain in the market. In this article the study is done on a transport corporation (TNSTC) where the passengers are their key customers. This study takes inventory management as a topic which plays an important role to make a control over the financial statement of the organization. This study uses Secondary data that is Balance sheet and P&L account of the past 5 Years to identify the inventory cost. The study shows the result that there is no relationship between inventory management and financial performance.

\textbf{Keywords:} Revenue, Financial Statement, Inventory, Inventory Management.

1. Introduction

Inventory management is managing the levels of inventory through variety of techniques. Inventories are there sources which are rely upon accounts receivables. For this reason, it’s important part of the assets for the commercial companies. Inventories are the merchandise in nature are supplied and also have are sale value. The cost of inventory includes both holding cost as well as carrying costs. Inventory management involves comparison between the costs associated with keeping inventory versus the benefits of holding inventory.

2. REVIEW OF LITERATURE

Abdikani Shire Anshur et.al (2018): The study focuses on finding the relationship between the efficient inventory management and financial performance of a manufacturing company in mogadhishu. 72 respondents were selected and data is analysed using SPSS software. The study shows there is a relationship between inventory management and financial performance of a firm.

Timothy Iwiki et.al (2013): The study of this article used to identify the impact of inventory management practices on the financial performance of sugar manufacturing firms in Kenya obtained from annual financial performance statements available in the year book sugar statistics results indicate that there exists a positive correlation between inventory management and return on sales (r=0.74) and also with return on equity (r=0.653).

Talatu Muhammad Barwa (2015): The study focused carry out research to analyse factors involved in inventory control Decision Process and its internal implementation for companies growth. The research is carried out through secondary data available from the company. The details research shows that companies have successfully actually inventory control which leads to minimum cost implications for holding inventory.

Kamilah Ahmad Shafie Mohamed Zabri (2016): this study examines the current state of inventory management practices and factors that influence their use in micro retailing Enterprises. A questionnaire survey was employed to gather data from the targeted respondents. Using hundred completed replies whistles also indicate that purchasing and controlling the most frequent inventory management activities applied by micro Enterprises as opposed to storage and tracing.

Kamilah Ahmad, Shafie Mohamed Zabri (2018): this study examines the current state of inventory management practices and factors that influence there used in micro retailing Enterprises. A questionnaire survey was employed together data from the targeted respondents. Using hundred completed replies the results demonstrate that most responding Enterprises have adapted both un symmetric and symmetric inventory management approaches in their businesses.
3. Research Methodology
3.1 Research Design:
The empirical form of research is conducted for study. The major purpose of empirical research is conducted for this study. The major purpose of empirical research is description of the company and its inventory management techniques as how its useful to find the way that it impacts financial performance (Revenue generation).

3.2 Nature of Data:
The data required for the study has been collected from the existing secondary sources. The data required were taken from balance sheet and profit and loss account.

3.3 Methods of Data Collection
3.3.1 Secondary data
The secondary data are those which have already been collected by someone else and which have been passed through the statistical process. The data collection work is based on the compilation of data on the daily basis. The secondary data were collected from the balance sheet, P&L account of the company.

3.4 Tools
Ratio Analysis
Ratio analysis is used to obtain quick indication of companies' financial performance or growth.

Correlation
This Analysis is used to study the strength of relationship between the two variables taken for the study.

Data Analysis
1. Ratio Analysis
Inventory current assets ratio

Table 1

<table>
<thead>
<tr>
<th>Year</th>
<th>Inventory Current Asset Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>0.07</td>
</tr>
<tr>
<td>2014</td>
<td>0.06</td>
</tr>
<tr>
<td>2015</td>
<td>0.06</td>
</tr>
<tr>
<td>2016</td>
<td>0.05</td>
</tr>
<tr>
<td>2017</td>
<td>0.04</td>
</tr>
</tbody>
</table>

Interpretation
The ideal inventory current assets ratio is 1 for a company, but the ratio here is only around 0.05. So the company doesn't use its current assets properly on the inventory.

Current Ratio
Table 2

![Current Ratio Chart]

**Interpretation**
The ideal current ratio for the company is around 1.5 to 2, but the company is having only 0.2 as the ratio which indicates that the company is having lots of current liabilities.

**Inventory Turn Over Ratio**

Table 3

![Inventory Turn over Ratio Chart]

**Interpretation**
The ideal inventory turn over ratio for a transport company is around 25 but the company is having the ratio around 100 which shows that company is spending only fewer money for inventory annually.

2. **Multiple correlation analysis**
<table>
<thead>
<tr>
<th>Inventory Turn over Ratio</th>
<th>Current Ratio</th>
<th>Inventory Current Asset Ratio</th>
<th>Quick Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Ratio</td>
<td>-0.912179727</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Inventory Current Asset Ratio</td>
<td>0.040336161</td>
<td>-0.238783466</td>
<td>1</td>
</tr>
<tr>
<td>Quick Ratio</td>
<td>-0.912179727</td>
<td>1</td>
<td>-0.238783466</td>
</tr>
</tbody>
</table>

**Interpretation**
Most of the variables are having a lesser correlation between each other except current ratio vs quick ratio have relationship. All the other variables have No relationship with each other.

**Conclusion**
After conducting several research and analyzing all the variables on the inventory costs, the study concludes that there is no relationship between Inventory cost and revenue of the firm.

**References**
A Study on Impact of Thanjavur Art on A Range of Jewelry Design

Mrs. T. Valli1, Shaganaa P.M2, Faisal Rahman. M3 and Lawrence Kiruba. W4

1Assistant Professor, Department of Commerce, PMIST, Vallam., India

2,3,4Final B.Com, PMIST, Vallam, India

ABSTRACT: 'Religious paintings with a Royal Heritage' is the best definition for Thanjavur paintings now better known as Tanjore paintings. Tanjore paintings rank among the greatest traditional art forms for which India is noted worldwide. The goal of this research is to perform an in depth study of Thanjavur paintings art and then coming up with innovate jewelry designs. The initial research conducted was secondary research, which focused on understanding the history, materials and the technique used in the paintings, the current status of the craft and finalizing on what innovative product could be made out of it. It also focused on understanding of a similar art in terms of jewelry. The next stage of research focused on understanding the current trends in jewelry around the world. The research, thus, is inclined towards developing unique jewelry out of these paintings through design exploration.

Keywords: Tanjore paintings, Jewelry designs, Traditional art, Trends

"A Piece of jewelry is often a piece of art"

- Anonymous

1. Introduction

Painting is the practice of applying paint, pigment, colour or other medium to a surface (support base). The medium is commonly applied to the base with a brush but other implements, such as knives, sponges, and air brushes, can also be used. Painting may have for their support such surfaces as walls, paper, canvas, wood, glass, lacquer, clay, leaf, copper or concrete, and may incorporate multiple other materials including sand, clay, paper, gold leafs well as objects. Painting is a mode of creative expression, and the forms are numerous. "Murals are paintings on wall and have to be considered as part of interior decoration. In South India, Thanjavur area in particular, boasts a long tradition in the painting of murals though few of these survive today". These murals in Thanjavur done with the fresco technique. Fresco is any of several related mural painting types, done on plaster on walls or ceilings. The word fresco comes from the Italian word Alfresco which derives from the Latin word for “fresh” fresco technique consists of painting in pigment mixed with water on a thin layer of wet , fresh, lime mortar or plaster is used. Thanjavur paintings refer to the distinctive visual elements, techniques and methods that characterize the movement or school that an artist is associated with. This can stem from an actual group that the artist was consciously involved with or it can be a category in which art historians have placed the painter. This painting is defined by the process.

Research Objective

The goal of this project is to perform an in depth study of impact of Thanjavur paintings as innovate jewelry designs. This research is an exploration towards a study of Thanjavur paintings. To understand the history, technique used in making of Jewelry. The research was done on the brief that incorporating this style of painting would open more streams for the craft.

Aim of the Research:

The main goal of this research is “to carry out reflective learning of Thanjavur paintings art and then coming up with new jewelry designs.”

Objectives

✓ To explore the diversification of the art of Thanjavur painting into a new product line of personal accessory.

Significance

Making new products with Thanjavur paintings would give a new direct. Creating a new unique product can open another source of income. This would also allow the younger generation to attract towards the craft.
Also, more intricate designed products like jewelry can be sold to a larger audience, which is not possible with large Thanjavur wall hangings.

**Profile**

Thanjavur also, called Tanjore in English, is a town in the state of Tamil Nadu. Scholars believe the name Thanjavur to have been derived from “Tanjan”, a legendary asura in Hindu mythology. While the early history of Thanjavur remains unclear, the town first rose to prominence during the reign of the Medieval Cholas when it served as the capital of the Chola Empire. After the fall of the Cholas, the town was ruled by various dynasties like Pandyas, Vijayanagar Empire, Madurai Nayaks, Thanjavur Nayaks, Thanjavur Marathas and the British Empire. Thanjavur is one of the major cultural zones and holds an eminent position as a religion place in the southern part of the Indian subcontinent. It particularly has been dominating for centuries a great centre of dance, music, architecture, and arts – sculpture, woodcraft, metal-cast, mural paintings, etc. "Most of the Great Living Chola Temples, which are UNESCO World Heritage Monuments, are located in and around Thanjavur. The foremost among these, the Brihadeswara temple, is located in the center of the town. Though, it was during the last two, three decades that the world bowed to its unique talents and for it brilliant miniature painting. “Thanjavur is inherent creative genius turned to miniature paintings around the 18th century, when its Maratha rulers brought to it some level of stability and economy prosperity”. The town is an important agricultural center located at the heart of the region, known as the "Rice bowl of Tamil Nadu".

**Research Design**

The research was exploratory in nature. This involves studying the art of Thanjavur painting of Thanjavur district, in Tamil Naidu and to bring innovation in the products. There was no previous research with which to predict the direction of the research will go in. While this may seem like a challenge, it was believed this will give the advantage of flexibility and freedom for the research. Thus, the first step in the research was to understand the art and technique used in crafting it. The next step was to analyze the different kinds of products made and available. Visiting the artisans workshops, gave an opportunity to observe how they make Thanjavur painting, interacting with and interviewing the artisans, documenting the process involved, examining the designs used, and to examine deeper any issues that are highlighted by the step. Also, to focus on the kinds of motifs used in these paintings. The next step was to decide on a suitable product that could be made, that is, jewelry. Also, it was required to find out a similar traditional craft with products like jewelry. Product innovation was the next step wherein, with the help of the conclusions from the data collected, a brand new product from Thanjavur paintings is visualized. This stage includes experimentation and creativity. Prototype development was the next stage where the ideas that were visualized before are realized. This stage involves working with different kind of material exploration in terms of Thanjavur art to be done on. This was the most critical stage as the success or failure of the dissertation depends upon it. The final stage was preparation of the article.

**Articles Published in Newspaper and Magazine**

National newspapers have been browsed to get to know the current scenario of painting in India. Some of the newspapers who have published articles related to Thanjavur paintings are: The Hindu, The New India Express.

**Information Available Online**

Most of the secondary data collected are through internet. Websites dealing with information on Thanjavur painting have been visited. Blogs and Social Media Websites have been searched upon to gather information.

**Market Research on Jewelry**

The study mainly helped in exploring the kind of jewelry available in the market today. Contemporary Jewelry inspired by traditional Indian concepts was look seen. Jewelry by Apla fits perfectly in this category.

**Study of Contemporary Jewellery Inspired by Traditional Art**

A similar contemporary Jewelry inspired by traditional Indian art was taken and explored, that is, Jewelry made out of Miniature Painting. Initially miniature painting was studied in order to gain insight about the same. Also the study helped in understanding how different kinds of products made out of miniature painting are prevalent in the market today. For some time now, a variety of contemporized version of
miniature jewelry has been seen in the market; this can be said for a fact that the market is flooded with pendants and earrings inspired by miniature jewelry. Different jewelry brand like Kramasa, Ruhh today are coming up with their own version of miniature painting jewelry giving the painting a whole unique touch to it. Also, to make their product unique and different they are exploring this style of miniature painting on other materials like wood, marble, paper, terracotta, etc.

**World View On Jewelry**

This study was done in order to gain insight on similar kinds of jewelry created around the world in the current season. The catalogs from International India Jewelry week were reviewed to understand the fashion in jewelry. Also, trends depicting websites like style sight and WGSN were studied for the same. The Cameo Earrings add an heirloom-inspired touch of refined elegance to any ensemble. Carved from a range of materials including Plexiglas, Lucite and glass, the earrings are offered in classic or updated drop styles. Elaborate details such as Swarovski crystals, ivory pearls and splashes of color add glitz to the overall vintage look and allow retailers to hit a variety of price points. Cameos return as a new must-have item. Either classic or novelty motifs / Classic portrait brooch with beaded frame / Oval pendant earrings with biblical Garden of Eden theme / Vintage look earrings surrounded by gemstones / Gothic motifs reflect a modern update in mismatched motifs. Cameos are the 21st Century's Romance jewelry inspiration. Inspired by the dramatic effect of the A/W 13/14 macro trend, cameos are an important motif for women's jewelry and influence men's design too. Symbolisms seemingly are religious, protective and good luck symbols are motifs that have gotten emphasis. Crucifixes, hamsas, evil eyes and religious charms / Pendants and charms, rings, and earrings / from oversized statement pieces to simple designs / Crucifixes have been paired with punk elements for mixed motif messages. Kaleidoscopic glamour is the bright and optimistic jewelry direction for spring/summer 2013 in lined with nostalgia, nodding to a golden age of jet-set socialites. The next generation of designers and muses are asserting their own interpretation of era defining glamour For spring/summer 2013, the fine jewelry look is confident, energized and above all optimistic Although styling is inspirational, there is a languid elegance to the look, enabling an easy blend of high jewelry and costume pieces Vibrant gems are given center stage and juxtaposed with gold's in complementary colors Attention to detail is exemplified by a harmonious use of gem setting, exquisite colors, and updated metal manipulation. Costume jewelry once again takes center stage with a renewal of large-scale and outlandish clip-on earrings - Raid vintage jewelry boxes to create accumulated styles - Pearls, gems, cameos and gold develop an extravagant look. Pure gold has a rich yellow tone. Trends show that gold would be on the top list in the next two seasons. The bright yellow color emphasizes gem stones / Cuffs and collars have an ancient look / Far Eastern influences /Paired with coral. It was observed that lariat necklaces and multiple-string neckpieces are also in fashion.

**Findings**

- Jewel makers uses Tanjore art as a merit for competitive advantage.
- Traditional art have got a new look through this invention.
- Artisans have new lifeline opportunities through this introduction of arts in Ornaments.
- Women got pride in wearing their ornaments with Tanjore paintings.

**Conclusion**

Since Thanjavur paintings serves as token of our socio-cultural and traditional heritage converting them as range of ornaments will guide or reveals about the richness of our heritage to the forth coming generations as well to the globe. It is a way of preserving and protecting uniqueness of tradition and culture.

**Reference**

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"A Study on Job Enrichment Practices Towards Employee of City Union Bank Private Ltd at Thanjavur District"

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ABSTRACT: Human resources plays a vital in the organisation and treat as the most valuable assets of the concern. Enriching the employee through the job is necessity of organisation to attain the organisation goals and objectives. Job enrichment enhances the employee commitment, job satisfaction improve the organisation productivity and profit. Job enrichment helps the employee to commit in more work through self-motivation and assigning more responsibility in their work. Bank employees have more stress in their job. Because, lot of financial transaction of day today life taken place through bank. Bank plays an important role in overall development of Indian Economy. This paper deal about the job enrichment practices towards employee of City Union Bank Private Ltd.

Keywords: Job Enrichment, Employee, Self-motivation, Assigning Responsibility

1. Introduction

Nowadays all banking transactions are moving forward to digital transaction to incorporate the digital India. So, bank employees are put into more stress to perform their job and decrease job satisfaction. In view of this banking sectors are implementing job enrichment practices for employee to make employee performance effectively and deliver job satisfaction to the employee. Job enrichment helps to improve job satisfaction of employee through job enrichment practices like assigning more responsibility, freedom of work to complete the job, increase skills and knowledge, self-scheduling and so on. It is a management concept to redesigning jobs for more challenges of employees to reduce the repetitive work. Redesigning the work like improve employee motivation and productivity, increase more responsibility enhance employee recognition and advancement in growth of work.

Definition of Job Enrichment

Job Enrichment can be defined as “It is one of the techniques tools of job design to enhance the job satisfaction through the various level of responsibility assign to the employee. It is also called as vertical job expansion because it provides additional authority, autonomy and control over the job to accomplish the specific goals and task.”

Scope of the study

It is requisite of the banking sector to deliver the job satisfaction of employee for the smooth operation of banking transaction. Employees are derived job satisfaction through job enrichment practices. It acts as an aid to reduce employee turnover, improving productivity of employees, enhance skill and knowledge, increasing employee job satisfaction, create better work environment, reduce repetitive work, recognition and award for employee achievement, and provide opportunities for employee advancement and growth. Bank employees are facing many problems relate to their work and dissatisfaction from the job in cashless economy and digital banking. Job enrichment helps to improve the satisfaction level of employee to retain the existing employees and attract the talented skill employee to increase organisation performance.

Objectives of the study

✓ To analysis the job enrichment practices of employees in City Union Bank
✓ To study the satisfaction level of employee on job enrichment
Job enrichment Practices in the organisation

Methodology
The researchers collected both primary and secondary data for their research work. Primary data collected from the respondents through questionnaire. Secondary data collected from articles, websites, journals and Books.

Tools used for analysis the data
Researchers used simple percentage calculation and charts for analysis the data and interpretation.

Data analysis and Interpretation

Table 4.2: Gender

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>No of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Male</td>
<td>14</td>
<td>70</td>
</tr>
<tr>
<td>2.</td>
<td>Female</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference:
From the above table it shows that 70% of the respondents belong to the male category and 30% of the respondents belong to female category. Male respondents are more, because female people feel more risk in the banking jobs.

Table 4.3: Designation

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>No of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Supervisors</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td>2.</td>
<td>Clerk</td>
<td>10</td>
<td>50</td>
</tr>
<tr>
<td>3.</td>
<td>Appraisal</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference:
Above table shows that 50% of the respondents are working as a clerk because clerk position is more in banking sectors. 30% of the respondents are working as Supervisors level and 20% of the respondents are working as appraisal level.
Table 4.4: Year of Experience

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>No of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Below 2 years</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>2.</td>
<td>2-5 years</td>
<td>8</td>
<td>40</td>
</tr>
<tr>
<td>3.</td>
<td>5-8 years</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>4.</td>
<td>Above 8 years</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference:
From the above it is identified that 40% of the respondents are belonging to the 2 to 5 years of experience. 10% of the respondents have below 2 years of experience.

Table 4.5: Job enrichment practices

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>Neutral</th>
<th>Disagreed</th>
<th>Strongly Disagreed</th>
<th>Total No of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Allow to learn more along with the work</td>
<td>10 (50%)</td>
<td>4 (20%)</td>
<td>2 (10%)</td>
<td>4 (20%)</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>2.</td>
<td>Giving an employee a complete, natural unit of work</td>
<td>8 (40%)</td>
<td>6 (30%)</td>
<td>4 (20%)</td>
<td>1 (5%)</td>
<td>1 (5%)</td>
<td>20</td>
</tr>
<tr>
<td>3.</td>
<td>Assigning more challenges work to the employee</td>
<td>12 (60%)</td>
<td>4 (20%)</td>
<td>3 (15%)</td>
<td>1 (5%)</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>4.</td>
<td>Increasing the accountability of individuals for own work</td>
<td>14 (70%)</td>
<td>6 (30%)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>5.</td>
<td>Self-scheduling for the completion of work</td>
<td>6 (30%)</td>
<td>8 (40%)</td>
<td>2 (10%)</td>
<td>2 (10%)</td>
<td>2 (10%)</td>
<td>20</td>
</tr>
<tr>
<td>6.</td>
<td>Provide opportunities for employee advancement Like Promotion</td>
<td>7 (35%)</td>
<td>3 (15%)</td>
<td>5 (25%)</td>
<td>4 (20%)</td>
<td>1 (5%)</td>
<td>20</td>
</tr>
</tbody>
</table>
Inference

From the above it is identified that 50% of the respondents are agreed that CUB allow to learn more along with their work. 5% of the respondents are strongly disagreed that they didn't get freedom for complete, natural of work because the respondents are fresher in the work. 60% of the respondents are strongly agreed that banking sectors are assigning more challenges of work to the employee. Maximum 70% of the respondent strongly agreed that CUB Increasing the accountability of individuals for own work to promote more responsibility of respondents. Overall 30% of respondents denoted that self-scheduling for their work to complete the task assign by the higher authorities and not in the hands of the respondents. The respondents of 35% strongly agreed that CUB provide opportunities for employee advancement Like Promotion, job rotation for upliftment of respondents. Overall 55% of respondents represented CUB organised opportunities for employee growth like acquiring Skills and Knowledge through Training and development.

Table 4.6: Satisfaction level of employee on job enrichment practices

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>Highly satisfied</th>
<th>satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Acquiring Job Satisfaction</td>
<td>11 (55%)</td>
<td>6 (30%)</td>
<td>2 (10%)</td>
<td>1 (5%)</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>2.</td>
<td>Increase in Performance and acquire more skill and knowledge</td>
<td>8 (40%)</td>
<td>4 (20%)</td>
<td>6 (30%)</td>
<td>2 (10%)</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>3.</td>
<td>Adequate welfare facilities</td>
<td>7 (35%)</td>
<td>5 (25%)</td>
<td>8 (40%)</td>
<td>-</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>4.</td>
<td>Getting recognition and achievement for your work</td>
<td>6 (30%)</td>
<td>5 (25%)</td>
<td>6 (30%)</td>
<td>1 (5%)</td>
<td>2 (10%)</td>
<td>20</td>
</tr>
</tbody>
</table>

Inference

Above table indicated that 55% of respondents are acquiring job satisfaction. Maximum 40% of respondents are highly satisfied that job enrichment helps to increase in Performance and acquire more skill and knowledge. CUB must take an initial step for providing welfare facilities to the employees, because 40% of respondents are neutral level of satisfaction for getting adequate welfare facilities. Maximum 30% of respondents are highly satisfied in getting recognition and achievement for their work.

Findings

- 70% of the respondents belong to the male category.
- 50% of the respondents are working as a clerk.
- 40% of the respondents are belonging to the 2 to 5 years of experience.
- 5% of the respondents are strongly disagreed that they didn't get freedom for complete, natural of work because the respondents are fresher in the work.
- Maximum 70% of the respondent strongly agreed that CUB Increasing the accountability of individuals for own work to promote more responsibility of respondents.
- 55% of respondents are highly satisfied from their acquiring job.
- 40% of respondents are neutral level for getting adequate welfare facilities in CUB.
- Maximum 30% of respondents are highly satisfied in getting recognition and achievement for their work.
Suggestions
- CUB must provide adequate welfare facilities to the employee.
- Organise more training and development programme to enhance the skill, knowledge and upliftment of employees.
- Giving freedom of work to complete the task within the specific period of time.

Conclusion
Job enrichment enhances the employee to perform the work effectively and deliver job satisfaction. CUB try to promote the job enrichment practices for the employee to get reputation of the customer as well as employees. The overall job enrichment practices of the employees are moderate level. The CUB wants to increase the performance of the employee through the job enrichment practices and deliver job satisfaction.

References
Book

Websites
ABSTRACT: In recent days, plastic money has become the major concern to make our nation as digital India. Money has been around in one form or the other with some or all of their functions and characteristics. Plastic money is touted as tomorrow’s payment system. Plastic money or Polymer money, it refers to plastic card, is a new and easier way for payment. It was introduced in the 1950s and is now an essential form of hard cash which reduces the risk of handling and theft of huge amount of cash. It includes credit cards, debit cards, ATM, smart cards etc. Plastic money is the alternative source to reduce hard cash. Nowadays even developing countries like India are encouraging the use of plastic money more than cash due to reasons. This article provides information and overview regarding consumer perception towards plastic money with special reference to Thanjavur.

Keywords: Plastic money, Polymer money, Credit card, Debit card, ATM, Smart card

1. Introduction
In recent days, plastic money has become the major concern to make our nation as digital India. Money has been around in one form or the other with some or all of their functions and characteristics. Plastic card, or which is described as plastic money, happens to be the best-known method of payment in the day to day life. Most of us did not grasp how quickly plastic money took place in our lives. On using plastic cards, it will reduce the fear of theft and risk handing of ready cash. We realize that all are well in online shopping using credit cards or debit cards work as a payment option to pay for our many purchases. Additionally, at present going around with a large quantity of cash is not fully kept in safety. Polymer money, it refers to hard plastic card that are used in anywhere at any place. It includes debit card, credit card, master and visa card, smart card, ATM, etc.

Objectives
- To study the consumer awareness on plastic money in Thanjavur.
- To study uses of plastic money among the consumers in Thanjavur.
- To study consumers preference towards plastic money over hard cash.
- To give suggestion regarding above set issues.

Need for Study
1. To know about the consumer awareness and use of plastic money in Thanjavur.
2. To analyse consumers preference towards plastic money over hard cash.
3. To know about the satisfaction level of current card holders.

Methodology
Both primary and secondary data were used. Primary data were collected through questionnaires using convenience sampling method. The secondary data collected from various unpublished records, books, journals and website.

Statement of the Problem
In India people doesn’t have much awareness about plastic money, there are many security issues in handling these plastic money. By the way there are more crimes carried because of plastic money, with our data’s its clear mostly 80% of consumers are using plastic money. It offers free use to funds and provides the consumers always pay their balance in free on time. They found issues by using plastic cards like card couldn’t access, technical issues, merchant fixing a minimum value, other problems, etc. consumers who
were in Vallam are not satisfied by using plastic cards they facing some problems that are fear of security, fear of hacking, lack of awareness. They strongly agreed that plastic money is the safest mode for transaction.

Types of Cards

Credit Card: The term “credit card” generally refers to a plastic card issued to a cardholder, with a credit limit of cash that can be used for the purpose of purchase goods and services on credit or obtain cash advances. It is issued by banks with the logo of one of the bank card association like Visa, MasterCard, Dinners club etc. after proper verification of accountholders.

Smart Card: A plastic card sustained with a computer chip and enabling the card holder to purchase goods and services, or required the chip with data. BRTS which stands for (Bus Rapid Transit Services) in Gujarat in India were introduced smart cards.

Charge Card: A charge card carries all the features like as credit cards. It provides a direct debit payment method to make purchase by the card holders. Before the due date of bill pay the entire amount of the purchase, after using charge card, otherwise you have to pay up with late payment charge or fine.

Amex Card: Amex card or American Express card and is one of the well-known charge cards. It is an electronic payment card branded by American Express Company. This card has its own merchant establishment tie-ups and does not depend on the other network like MasterCard or Visa.

MasterCard and Visa: MasterCard and Visa are known as a logo of any bank, it is fully focused to promote the growth of the card towards the enabling card holders. It is a global non-profit organizations they have built a vast network of merchant establishments to holding the card holders to make purchase.

Debit Card: Debit card or plastic card or check card is a magnetically encoded plastic card issued by banks to reduce the uses of ready cash and cheques. It allows the customers to pay for goods and services instead of cash. It is divided under two categories of transactions, they are
1. Online debit (also known as PIN)
2. Offline debit (also known as signature debit)

Table no: 1.1

To study about the awareness and uses of plastic money, consumer preference towards plastic money over hard cash with special reference to Thanjavur.

<table>
<thead>
<tr>
<th>Sl. no</th>
<th>Content</th>
<th>15 – 25 years</th>
<th>26 – 35 years</th>
<th>36 – 45 years</th>
<th>Above 45 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Age group of the respondents</td>
<td>10</td>
<td>20</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>

Table no: 1.2

<table>
<thead>
<tr>
<th>Sl. no</th>
<th>Are you aware of the plastic money?</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Aware</td>
<td>35%</td>
<td>14%</td>
</tr>
<tr>
<td>2.</td>
<td>Not aware</td>
<td>0%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Table no: 1.3

<table>
<thead>
<tr>
<th>Sl. no</th>
<th>Do you find any issues in using plastic money?</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Found</td>
<td>40%</td>
<td>8%</td>
</tr>
<tr>
<td>2.</td>
<td>Not found</td>
<td>2%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Table no: 1.4

<table>
<thead>
<tr>
<th>Sl. no</th>
<th>Content</th>
<th>Debit card</th>
<th>Credit card</th>
<th>Smart card</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>What types of cards are used by consumers?</td>
<td>39%</td>
<td>11%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>
Table no: 1.5

<table>
<thead>
<tr>
<th>Sl. no</th>
<th>Content</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Do you think use of plastic money is the safest mode of transaction?</td>
<td>31%</td>
<td>19%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>2.</td>
<td>Do you think that plastic money will penetrate in society?</td>
<td>43%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

**Figure no: 1.1:** Age group of respondents

**Figure no: 1.2:** Awareness and issues of plastic money

**Figure no: 1.3:** Safest mode of transaction and penetrate more in future
Data Interpretation

From the above figure no: 1.1, it is clear that 5% of the male respondents and 5% of the female respondents are from the same age group of 15-25 years. 10% of the male respondents and 10% of the female respondents are from the age group of 26-35 years, 5% of the male respondents and 5% of the female respondents are from the age group of 35-45 years, 5% of the male respondents and 5% of the female respondents are from the age group of above 45 years.

From the above figure no: 1.2, it is clear that 35% of the male respondents are having awareness about plastic money, 14% of the female respondents are having awareness about plastic money. 1% of the female respondents are not having awareness about plastic money. 40% of the male respondents are found issues by using plastic money and 2% of the male respondents are not found any issues by using plastic money, 8% of the female respondents are found issues by using plastic money.

From the above figure no: 1.3, it is clear that 22% of the male respondents and 9% of the female respondents are strongly agreed that the plastic money is the safest mode of transaction. 10% of the male respondents and 9% of the female respondents are agreed that the plastic money is the safest mode of transaction. 43% of the male respondents are strongly agreed that the plastic money will penetrate in society more in future. 5% of the male respondents and 2% of the female respondents are agreed that the plastic money will penetrate in society more in future.

From the above figure no: 1.4, it is clear that 25% of male respondents and 14% of female respondents are using plastic money by the way of debit card/ATM card, 11% of male respondents are using plastic money by the way of credit card, 0% of both male and female respondents are using the plastic money by the way of smart card and others.

Findings

• Majority of 26 to 35 years age group of the respondents and 80 percentages of the respondents are using plastic money.
• 10% of the respondents are unaware about plastic money.
• 88% of the respondents are using debit cards and 22% of the respondents are using credit cards.
• 70% of the respondents are found some issues in using plastic money.
• 62% of the respondents are strongly agreed that plastic money is the safest mode of transaction.
• 86% of the respondents are strongly agreed that plastic money will penetrate in society more in future.

Suggestion

• From the above sample survey shows Debit card are preferred over credit cards.
• The study suggests that customers have found some issues by using plastic money.
• Majority of the respondents are feeling that the plastic money will penetrate more in society.
• The level of adaptation of plastic money is slightly increased.
• It is the easiest way to carry anywhere at any time.

Conclusion

There is no doubt that the plastic money will penetrate more in future. Without plastic money there is no transaction will be done? But still the improvement of plastic card is still increasing in India. It was found
that people find cards as a convenient way of payment. Today carrying a huge amount of ready cash to make a purchase are gone. Our P.M Mr Narendra Modi is mainly focussed on Cashless transactions in banks, departmental stores, grocery outlets etc, now the people in Thanjavur are adapting to this new way of transaction. The government should give awareness and using methods about the plastic money in rural areas and uneducated peoples to know about it.

Reference
A Study on Needs of Educational Loan

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2,3,4 Final year B.com (Hons), Department of Commerce, Periyar Maniammai Institute of Science and Technology, India.

ABSTRACT: Educational loan is an unsecured loan granted by banks to students at special interest rate. Quality education is must for complete and successful life. Cost of education is, however, increasing rapidly. In parent’s opinion, high cost of education is better for children. So, the middle class people need educational loan. With the help of educational loan, the students can achieve higher and costly cheaper rates. Many banks offer educational loan to the students at minimum interest rate. The need for educational loan has been increasing in the recent decades. The study has analyzed the satisfaction level of the people who has availed education loan and also analyze the problem faced by the students while procuring the educational loan.

Keywords: satisfaction of the people, procuring interest

1. Introduction

Educational loan is an unsecured loan granted by banks under which some amount of money is granted to students at special rates. The education loan is the best choice for a student whose parents cannot pay for his or her education. With the help of education loan, the students can achieve higher and costly studies. United States Government-backed student loans were first offered in 1958 under the National Defense Education Act (NGDEA), and were only available to selected categories of students, such as those studying towards engineering, science or education degrees. Education loans were extensive more generally in the 1960s under the Higher Education Act of 1965, with the goal of encouraging greater public mobility and equity of occasion. The loan helps the student to continue and pursue education without break. Knowledge and information would be the pouring compel for economic growth in the coming years. By the loan, Government should help the student to gain the knowledge.

Meaning

The educational loan is to provide better educational opportunity to bright and financially backward students and bring within their reach in all types of education. Education loans are provided for pursuing plus two, graduation courses, PG courses and professional courses.

Definition

A good education loan is what paves the path to success. An education loan is a amount of money borrowed to finance institution related expenses. The loan is made to a student to fulfill the barrow’s educational commitments. The loan is a long term loan and the payments are deferred till the time the education is completed and for a period of 6months after that or when the borrower finds a job, whichever is earlier.

Objectives

- To know the process of education loan.
- To know the benefits of education loan schemes to the students.
- To find the need of students who procuring the education loan.

Statement of Problem

The people did not have awareness about education loan. The Government authorities can provide guaranteed loan. Unguaranteed loan can provide lenders but only for the students who have good credit score or significant equity. The Government of India giving more preference to downtrodden.

Research Methodology

Main Concept

- Needs of education loan to the students.
Eligibility criteria

- The student should be India
- Age of joint applicant / co-borrower/guarantor should be minimum 21 years at the time of loan origination bad maximum can be 70 years.
- Parent, other half or sibling can be the co-candidate.
- Eligible courses in India: Post-Graduation Courses: Master's and Ph.D. from accredited institutions.
- Other professional courses: Engineering, Medical, Agriculture, Veterinary, Law, Dental, Management and Computer Sciences.
- Further specialized courses such as CA, ICWA, CS and CFA
- Other courses leading to degree/ diploma conducted by colleges/ university permitted by UGC/ GOVT./AICTE/ABMS/ICMR etc
- Regular grade/ Diploma course similar to aeronautical, pilot training, shipping, nursing or any other influence acceptable by director general of civil aviation/ shipping/Indian nursing council or any other controlling body as the case may be, if the course is pursed in India
- Any other course as shall be affirmed from time to time.

Documents required

- Application form
- 2 passport size photo
- Graduation, secondary school certificate, or high school certificate or mark sheet
- KYC documents - ID, address and age proof.
- Signature proof
- Income proof of parents or guardian

Education Loan Process

Step 1: Fill in the loan application form.
Step 2: Personal discussion
Step 3: Provide validated supporting documents.
Step 4: Stage of loan approval.
Step 5: Borrower's signature on a promissory note.
Step 6: Disbursal of the loan.

Step 1: Fill in the Loan Application Form
The applicant has to fill in the application form give details such as contact details, academic details etc. it is important to fill in accurate manner.

Step 2: Personal Discussion
After fill up the application form then moves to personal discussion. The students may be asked various questions relating to the academic records.

Step 3: Provide Validated Supporting Documents
Documents relating to admission are mandatory even before the bank considers the loan application. The bank will verify the students from the collateral security. If the loan amount is above of Rs. 4 lakhs.
Step 4: Stage of Loan Approval
The underwriter could be an applicant’s parents or guardian. The banks will thorough check the guarantor before sanctioning the loan.

Step 5: Borrower’s Signature on A Promissory Note
The parents/guardians are guarantor, the students is the actual borrower of the loan. After the loan is sanctioned, the student has to sign a promissory note to the bank.

Step 6: Disbursal of the Loan
Once the formalities are completed, the bank will disburse the loan. The bank can disburse the college/institution fee directly to the troubled institute.

Education Loan Benefits
- Helpful for independence for the students.
- Helps to take students responsibilities.
- Helpful for easy to get education loan.
- Good payment terms.
- Low interest rates.
- Helpful for higher education for all the students.

Data Analysis and Interpretation
1. Are you aware of education loan?
Null Hypothesis H₀: There is no association between Gender and Awareness of an Education loan.
Alternative Hypothesis H₁: There is an association between Gender and Awareness of an education loan.

<table>
<thead>
<tr>
<th>Chi-Square Tests</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>5.918ab</td>
<td>1</td>
<td>.015</td>
</tr>
<tr>
<td>Continuity Correctionb</td>
<td>4.593</td>
<td>1</td>
<td>.032</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>6.120</td>
<td>1</td>
<td>.013</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>5.800</td>
<td>1</td>
<td>.016</td>
</tr>
<tr>
<td>N of Valid Cases b</td>
<td>50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Interpretation
P value (.015) is less than significance level α=0.05. Hence reject the null hypothesis and conclude that there is an association between Gender and Awareness of an Education loan.

2. Are you satisfied with secured loan?
Null Hypothesis H₀: There is no association between Gender and Secured Education loan.
Alternative Hypothesis H₂: There is an association between Gender and Secured Education loan.

<table>
<thead>
<tr>
<th>Chi-Square Tests</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>6.872ab</td>
<td>1</td>
<td>.009</td>
</tr>
<tr>
<td>Continuity Correctionb</td>
<td>5.373</td>
<td>1</td>
<td>.020</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>7.091</td>
<td>1</td>
<td>.008</td>
</tr>
<tr>
<td>Fisher's Exact Test</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>6.735</td>
<td>1</td>
<td>.009</td>
</tr>
<tr>
<td>N of Valid Cases b</td>
<td>50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Interpretation
P value (.009) is less than significance level α=0.05. Hence reject the null hypothesis and conclude that there is an association between Gender and Secured Education loan.

Special Issue IJRAR-International Journal of Research and Analytical Reviews
P value (.009) is less than significance level α=0.05. Hence reject the null hypothesis and conclude that there is an association between Gender and Secured Education loan.

**Research Methodology**
The source of data used in this study was collected from primary and secondary data. Primary data collection was done through a structured questionnaire. Secondary data was collected from articles, websites.

**Hypothesis**
1. Are you Aware of Education loan?

| Table 1: |
|---|---|
| Awareness | Male | Female |
| Yes | 15 | 10 |
| No | 12 | 13 |

**Figure 1:**

Interpretation
From the table 1 shows that majority of the Male respondents are awareness of an education loan while the female respondents are 40% of the awareness of an education loan.

1. Are you satisfied with secured education loan?

| Table 2: |
|---|---|
| Secured education loan | Male | Female |
| Yes | 14 | 11 |
| No | 16 | 9 |
Interpretation
From the table 2 indicates that 56% of the Female respondents are secured education loan is greater than male students.

Findings
- In general, students are not required to pay back these loan until the end of a grace period, which usually begins after have completed their education.
- The student may find more difficult to get unsecured loan
- The people who have asset can only eligible to get secured loan
- In secured loan, the lender can take possession of the asset and use it to cover the loan in the loan default
- In closed-ended loans, the student cannot be borrowed once they've been repaid
- If the student needs to borrow more money, they will have to apply for another loan in closed-ended loan
- The interest rate will be high in unsecured loan

Suggestions
- Create more awareness about education loan.
- Create more scholarship.
- Create schemes to carry more consciousness about scholarships.

Conclusion
In this study, the education loan is helpful to increase the knowledge of the economically weaker students. The loan will help the student to achieve their ambition without any break or any other family situation. It helps to give good quality education. Many downtrodden students are uplifted by an education loan.

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CCTV Cameras and Its Impact on Social Security

Dr. N. Jayanthi, P. Aarthika and S. Aforan Ajkar

1Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology, India.
2,3 Final year B.com, Department of Commerce, Periyar Maniammai Institute of Science and Technology, India.

ABSTRACT: India being the more populated country, there is an essential part to provide social security and safeguard the lives of human from violence. It is a technical tool instrumental in the execution of social norms relating to the public order. However, studies show that effectiveness of CCTV system crime prevention is ambiguous. There are two distinct schools of thought when it comes to CCTV monitoring of our lives. It is a necessary tension, for without those who raise the issue of privacy and our right to live an unexamined life. As it is there are strict laws the govern the installation of CCTV cameras on premises and the public have the rights to see footage of themselves held by any companies who has filmed them.

There are safeguard in place, in other words such that we should feel confident that we should feel confident that we are not been ‘speed upon’ gratuitously by the state or commercial organizations. The period of 2013-2018 was taken for analysis.

Keywords: Closed-circuit television, Surveillance camera, Criminal investigation, Policing

1. Introduction

As the name implies, closed circuit television (CCTV) is a system in which the circuit is closed and all the elements are directly connected. This is unlike broadcast television where any receiver that is correctly tuned can pick up the signal from the airwaves. Directly connected in this context includes systems linked by microwave, infrared beams, etc.

Closed circuit television (CCTV) also known as video surveillance, is the use of video cameras to transmit a signal to a specific place, on a limited set of monitors. There are about 350 million surveillance cameras worldwide as of 2016. About 75% of these cameras are installed in India. The growth of CCTV has been slowing in recent years.

Background of study

This situation where travel demands exceed the capacity of the transportation network is known as traffic congestion. However, it is impractical to build more roads and infrastructure to accommodate these demands. Governments are increasingly recognizing the importance of traffic control tools, such as Closed Circuit Television (CCTV) systems as a feasible solution to mitigate the traffic congestion problem.

Today, systems cover most town and city centers, and many stations, car-parks and estates. The CCTV camera was used location is crime prevention, monitor employees, use in schools, criminal use, transport safety, sporting events, traffic monitoring, body worn, industrial processes, hospitals, society, etc... They use the CCTV camera in this model.

Objectives

The objectives of the study are as follows:

- To analyze the safety aspect by using CCTV in the selected areas of Thanjavur
- To study the greater use of data records and avoid malpractices
- To offer suggestions to improvise the usage of CCTV

Statement of problem

Million of closed- circuit television (CCTV) cameras are installed in streets and business throughout the world with a goal to reduce crime and increase public safety. CCTV cameras also have the potential of creating unintended effects, good and bad. Today, CCTV video security system is necessary for all business types irrespective of whether it is a small business or multinational companies. When considering who “own and manage” public should space CCTV in Scotland it is important to maintain public support and understand the fear of a state led approach to surveillance. To promote the model of ”one image, many uses”
CCTV control centre should have in place formal information sharing protocols with a raft of partner organization to facilitate information and image sharing within the structure permitted by legislation.

Methodology
The present study aimed to explore to usefulness of CCTV and its impact on social security, the research utilizes secondary data which are collected

Analytical Information
The study mainly covers 5 different business concerns, employees and public. This study is also using the secondary data collected from various media for identifying similar situation in other type of organization. The present study is based on the factor such as the condition of organizations before and after the implementation of CCTV technology and the effectiveness of the technology.

Change in various business organization two year after CCTV installation

<table>
<thead>
<tr>
<th>Basis</th>
<th>Organization</th>
<th>Number of members</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>To reduce theft</td>
<td>Jewellery</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Textiles</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Production centre</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Chain store</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Malls &amp; supermarket</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>20</td>
<td>100%</td>
</tr>
<tr>
<td>To increase efficiency of employees</td>
<td>Jewellery</td>
<td>5</td>
<td>19.6</td>
</tr>
<tr>
<td></td>
<td>Textiles</td>
<td>5</td>
<td>19.6</td>
</tr>
<tr>
<td></td>
<td>Production centre</td>
<td>5</td>
<td>19.6</td>
</tr>
<tr>
<td></td>
<td>Chain store</td>
<td>5</td>
<td>19.6</td>
</tr>
<tr>
<td></td>
<td>Malls &amp; supermarket</td>
<td>5</td>
<td>19.6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>20</td>
<td>98%</td>
</tr>
<tr>
<td>To increase customer relationship</td>
<td>Jewellery</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Textiles</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Production centre</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Chain store</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Malls &amp; supermarket</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>20</td>
<td>80%</td>
</tr>
<tr>
<td>Overall management</td>
<td>Jewellery</td>
<td>5</td>
<td>19.4</td>
</tr>
<tr>
<td></td>
<td>Textiles</td>
<td>5</td>
<td>19.4</td>
</tr>
<tr>
<td></td>
<td>Production centre</td>
<td>5</td>
<td>19.4</td>
</tr>
<tr>
<td></td>
<td>Chain store</td>
<td>5</td>
<td>19.4</td>
</tr>
<tr>
<td></td>
<td>Malls &amp; supermarket</td>
<td>5</td>
<td>19.4</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>20</td>
<td>97%</td>
</tr>
</tbody>
</table>

Sources: International journal of commerce, business and management (IJCBM), ISSN:2319-2828

It is clear that reduction in theft is maximum in textiles and minimum in production center after CCTV installation. The effect of CCTV is insignificant in production centre, because of proper maintenance of stock keeping system. The efficiency of employees is increased to a maximum in textiles and production centre but this increase is small in jewellery, because in jewellery, service is personalized in nature

Usages and Problems in CCTV information

<table>
<thead>
<tr>
<th>Reason</th>
<th>Cases</th>
<th>Percentages (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CCTV not available and therefore not useful</td>
<td>234,719</td>
<td>64.7</td>
</tr>
<tr>
<td>Incident location not covered by CCTV</td>
<td>82,078</td>
<td>50.2</td>
</tr>
<tr>
<td>Recording not requested by officers</td>
<td>60,947</td>
<td>60.1</td>
</tr>
<tr>
<td>CCTV system faculty</td>
<td>7,074</td>
<td>4.6</td>
</tr>
</tbody>
</table>
Source: According to industry estimates, the global video surveillance market is expected to grow from $11.5 billion in 2013 to $37.7 billion in 2018.

The data did not distinguish between different types of CCTV. System can vary from extensive high-definition networks to single cameras that produce grainy images. It is therefore likely that the effectiveness of system types was not recorded in the BTP data and so it was not possible to explore these distinctions. However, there may be less variation in systems on railways compared to systems in other environments, because there are industry standards for rail CCTV networks.

From the table it is clear that most of the public are agreeing with the positive impact of CCTV system. This is because use of camera is an effective way for public safety and valid evidence to the court. It also reduces theft, burglary etc. most of the public also says that there is a drastic change in the attitude of the staff and they are getting better service after installation of CCTV security system. Moreover cameras are installed in some private area so that there may be chances to abuse the video clips. Most of the women customers have this opinion. Customers are also in fear of unauthorized access to or use of the cameras by low level employees and outsiders.

From the figure it is clear that the major portion of the employees is against CCTV systems. These issues are both mental and physical. CCTV cameras installed in employees rest rooms, changing areas and other private areas will create a confusing situation among employees because they require some minimum privacy. If such private video clips were recorded, there may be chances to get that in some criminal’s hands or that can be misused. This situation will create stress and fear among the employees. A small fraction of the employees agrees with the CCTV system because it offers some sort of security from disturbing customers.
Conclusion
To conclude the use of CCTV cameras has clear benefits. When used in moderation, under the correct guidance, surveillance cameras can be invaluable in adding the police in their investigation. CCTV can also act as a twenty-four house police presence, helping to make the public feel safer. If used excessively however, the proliferation can lead to an invasion of privacy and a violation of human right. The cost of the camera has also been an issue that has caused many debates as to wheater the cost is worth the results. There needs to be reform into the authority existing surveillance cameras their effective’s impact on crime.

References
A Study on Functional Activities of Uzhavar Sandhai with Reference to Thanjavur

Dr. N. Jayanthi¹, R.S. Nithin Surya² and G. Annamalai³
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²,³III-B.com, Periyar Maniammai Institute of Science and Technology, India

ABSTRACT: The agriculture producer India is said to suffer by way of not getting the due price for his produce. Direct marketing by farmers is being encouraged as an innovative channel of distribution. Uzhavar Sandhai, the farmers market was a communal initiative started by the government of Tamil Nadu in the year 1999. The primary motive of Uzhavar Sandhai is to help farmers to bring and sell their produce directly to consumers bypassing middlemen and commission agents. The farmers do not yield the benefit as the marketing system for fruits and vegetables is mostly in the hands of middlemen. Middlemen exist at various levels between the farmers and the consumers. The middlemen exploit the farmers through malpractices in weighing, handling and payments. The main objective of the study is to assess the functional activities of the farmers, and their marketing practices in Uzhavar Sandhai with special reference to Thanjavur district.

Keywords: Farmers market, Agricultural Marketing, Uzhavar sandhai, Channel of distribution, Functional Activities.

1. Introduction
Uzhavar sandhai was maintained and regulated by the “Tamil nadu state agriculture marketing board” and prices to the products are fixed on farmers. On account of the scheme, both the farmers and the consumer are benefited.

Statement of the Problem
• What is the function of uzhavar sandhai in Thanjavur.
• To what extent the service of the uzhavar sandhai are utilized by the farmer.

Scope
This study is undertaken to analyze functional activities of uzhavar sandhai and to identify the needs of the farmers. How much they get profit from their production and what are all the difficulties they are facing in the time of marketing their produce.

Objectives
• To study the functioning of uzhavar sandhai in thanjavur.
• To assess the opinion of farmers regarding function of uzhavar sandhai.
• To offer suggestion to improve the functions of uzhavar sandhai.

Need for the Study
Tamilnadu agriculture is the most overriding sector in the economy of the state. Around 70 percent of the state’s population is involved in agricultural activities as this is one of the major means of livelihood in Tamilnadu.

Tamilnadu has occupied an area of 1.3 lakh sq.km with an overall area of around 63 L.Ha for plantation. The primary responsibility of the government of Tamilnadu is to activate stability in the agricultural sector and also increase the sustainability in the agricultural production of the state. This is done with an objective to meet the demands put forth by the growing population in the food segment as well as the raw materials department in the agro-based industries. This will take a toll on the unemployment in the rural areas. The agriculture in Tamilnadu has executed a creditable performance over the years with the help of so many efficient farmers who are both responsive and receptive to the technological development introduced in the agricultural sector of Tamilnadu. The agricultural department of Tamilnadu has decided upon implementing various development schemes and generating innovative technologies to ensure growth in the state’s agriculture.
Research Methodology
The agriculture producer in India is said to suffer by way of not getting the due price for his produce. The disparity between the final price paid by the consumer and the initial price realized by the farmers appears to be the great loss on his part whereas the middleman is gainer.

Data Collection
Both primary and secondary data has collected by using well structured questionnaire from 20 respondents in Thanjavur using convenient random sampling method. From the above topic we are going to identify that what are all the needs and what are all the problems the farmers are facing and to bring farming product to people. How much they aware about the government facility and whether they know the benefits from the government. And also from this survey we are going to know about what kind of agriculture process they are following, types of fertilizers and they are getting their benefit from government or not. To identify the process of farming to product we are going to do this survey.

Analysis and Inferences
Kinds of products

<table>
<thead>
<tr>
<th>Categories of products</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fruits</td>
<td>30</td>
</tr>
<tr>
<td>Vegetables</td>
<td>35</td>
</tr>
<tr>
<td>Plantain leaf</td>
<td>35</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

Source : primary data

From the above table it is clear that 35% of farmers are selling vegetable through uzhavar sandhai same percentage are selling plantain leaf remaining 30% are selling fruits through uzhavar sandhai.

Marketing the crops

<table>
<thead>
<tr>
<th>Categories</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct</td>
<td>35</td>
</tr>
<tr>
<td>Middle men</td>
<td>30</td>
</tr>
<tr>
<td>Company</td>
<td>15</td>
</tr>
<tr>
<td>All the above</td>
<td>20</td>
</tr>
</tbody>
</table>

100

Source : From the above table it is clear that 35% of farmers are selling directly,30% of farmers are selling through middle men and 15% of farmers are selling through company then remaining 20% of farmers are doing all the above category

Mode of transportation

<table>
<thead>
<tr>
<th>Categories</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own vehicle</td>
<td>30</td>
</tr>
<tr>
<td>Public transport</td>
<td>40</td>
</tr>
<tr>
<td>Rented vehicle</td>
<td>20</td>
</tr>
<tr>
<td>Others</td>
<td>10</td>
</tr>
</tbody>
</table>

100

Source : Primary data

From the above table it is clear that 30% of farmers are using own vehicle for the transportation 40% of farmers are using public transport, 20% of farmers are using rented vehicle and remaining 10% of the farmers are using other kind of transportations.
Conclusion
The article focused the functional aspects of uzhavar sandhai and profitability to the farmers, the farmers can sell the products directly in uzhavar sandhai without inter-vention of the middle men still there are some measures required to be taken to eliminate them and also the functions of uzhavar sandhai should be improvised by creating more awareness among the public to expand its operational efficiency.

References
ABSTRACT: Nowadays Organisations are looking forward for job enrichment to boost up the employee performance on the job. Organisation plays a vital role in providing job satisfaction to the employee. Job satisfaction helps the employee to work more and efficient in their job. Job enrichment is a direct impact of job satisfaction and feels the employee owning the organisation and takes their own responsibilities to work efficiently and increase the production. In competitive world employees are moving from one company to another company when job satisfaction has decrease on their job. This paper deals about the impact of job enrichment on employee job satisfaction.

Keywords: Job Enrichment, Employee responsibilities, Job satisfaction, Work efficient

1. Introduction

Job enrichment is a techniques of meaningful work experience, requires higher knowledge and skills, chances for personal growth, assigning more responsibilities and provide complete autonomy to perform the work. It is vertical restructuring method of control over the job accomplishment. It is used as one of the motivational techniques by the organisation to the greater satisfaction of employees in their work. It helps the employees to promote more commitment in the organisation work and feel satisfaction from their jobs. It is a direct impact of employee job satisfaction.

Definition of Job enrichment

Job enrichment can be defined as “Enriching the job opportunity for employee to learn more on knowledge and acquire skills for the career goals and development of employee through professional development.”

Job enrichment can be defined ”as assigning more responsibilities of employees to control over the jobs for accomplishment goals and objectives of their work.”

Scope of the study

Job enrichment is a nonmonetary motivational technique use in the organisation to deliver the job satisfaction of employee. It has a special feature of enhance direct feedback of the employee's performance through job satisfaction, opportunities for new learning methods to intellectual work, contribute work to the employees for completion of work task and assign the responsibilities, control over the resources and expenses of the employees and direct communication to the higher authority. Organisations implement the job enrichment with the help of its features and gain more advantage of the organisation. According to the job enrichment practices it reflects the employee job satisfaction in their work.

Objectives of the study

✓ To analyse the impact of job enrichment on employee job satisfaction
✓ To make recommendation for improvement of job enrichment in the organisation

Job enrichment practices of the Organisation

✓ Giving complete freedom of natural of work
✓ Self-scheduling for the completion of work
✓ Allow the employees to learn more along with the work
✓ Increasing more accountability and responsibilities of individuals work
✓ Assigning more challenges work
✓ opportunities of employee to acquiring Skills and Knowledge
✓ Provide opportunities for employee advancement
✓ Increase the job satisfaction of employee

Impact of Job enrichment
The impact of job enrichment is depending upon the effectiveness of employee's involvement in their work and the way of implementing job enrichment practices. It has both positive and negation impact of job enrichment.

**Positive impact of job enrichment for company**

**a) Retention of existing employee**
It is difficult for the Organisations to retain the existing employee. Because job doesn’t deliver the satisfaction, immediately the employees want to move to another organisation. Job enrichment has a direct impact of delivering job satisfaction of employees.

**b) Attract skilled talent employee**
In job enrichment organisation assigning the responsibilities and accountability of the employee to complete their full freedom of work. It is a one way of attracting skilled talent employee in the organisation to improve the organisation performance.

**c) Increase productivity and profit**
Job enrichment helps the employees to concert more in their work for the accomplishment of organisation goals. It creates more effectiveness of employee to increase productivity and profit of the organisation.

**d) Reduce the cost**
Job enrichment helps to cut down the cost of the organisation in recruitment and training the employees. Organisation spent huge amount of cost at the time of recruiting new employees in the organisation. Job enrichment helps to retain the existing employees in the organisation. In associate of this organisation reduce the expenses.

**e) Increase job satisfaction**
The main purpose of job enrichment is to raise job satisfaction of employees in the organisation. It is a responsibility of the organisation to create satisfaction of employee from their job to retain the existing employee and feel as own institution.

**f) Create reputation of the organisation**
It enhances the positive attitude of employees in their work to create trust in the organisation performance in the eyes of the outsider. It indirectly motivated the employee to create good environment and pushing their employees to move forwards in their work place as well as outside environment.

**g) Create better work environment**
Organisation must provide the feeling of belonging to the employee community in the workplace to perform well. If the employees have a clear idea about their and it is easy to complete the task effectively.

**Positive impact of job enrichment for employee**

**a) Enhancement of skills and knowledge**
It acts as an aid to tell about the requirement of skills and knowledge for taking accountability and responsibilities. Job enrichment practices helps to increase the skills and knowledge of employee.

**b) Self-scheduling for completion of work**
In job enrichment practices each employee has a self-schedule time to complete the task within a stipulate period of time. So, it gives self-confidence of the employee to prepare a plan in advance to perform their tasks.

**c) Improve the employee morale values**
It represents the trust of employee skills to act more professionally and try to improve employee motivation through the positive attitude at their work. It provides good environment workplace and pushing their co-workers to adopt moral values along their work.

**d) Increase efficiency and effectiveness in work**
It helps to increase the efficiency and effectiveness of employee in their work. Because employees have more responsible and accountability for completion of work.

**e) Opportunities for employee’s growth and advancement**
Job enrichment is a technical tool of management offer to their employee to improve employee’s growth and advancement. It is a direct way of nonmonetary motivation to enhance career growth and skill advancement.

**f) Reduce reputation of work**
Employee takes own responsibilities for completion of task because everything is desired by the employees. In job enrichment organisation allows the employee according to their own wished. So, employees know how to complete their work according to the sequence and try to reduce the repetitive work.

**Negative impact of job enrichment**
a) Over confident in the work
Organisation assign the job to the employee according to their own wishes, it leads to the over confident of employee in the work. Due to over confident employees cannot perform their work efficiently.

b) Job stress
The skill and knowledge of the employee is differed from one person to another person. Assigning responsibility to the employee without knowing the skills, it creates work pressure to the employee.

c) Lack of productivity
In job enrichment practices organisations allow self-scheduling time to complete their task. So, some of the employee may delay in performing their because supervisors cannot be done by the higher authority. It increases the lack of productivity in the organisation.

d) Required specific skill and knowledge
Organisation conduct proper training and development programme to the employee for enhancement of skill and knowledge.

Findings
- It is a new learning opportunity of employees.
- It creates unique experience of employee in the organisation.
- It helps to create the direct communication to the higher authority.
- It creates personal accountability of work to the employee.
- It provides the outcomes of employees' knowledge.
- It enhances the efficiency and effectiveness of employees at work.
- It helps to reduce employee’s turnover.
- It enhances organization’s productivity and employee’s satisfaction.
- It helps to improve the image of the organization.

Suggestion
◊ Organisations implement the job enrichment practices through training and development.
◊ It is essential of the organisation to attain the goals.
◊ Moral values of the employees improve through practices of job enrichment.
◊ Organisation wants to improve the effectiveness of productivity by adopting new learning opportunities to the employees.

Conclusions
Job enrichment is a root of providing job satisfaction of the employee. Satisfaction from the job in an important factor to retain the employee in the organisation effectively. Many of the employees quit they job and move to another company due to dissatisfaction of the employee. Organisation must enhance the job enrichment practices to motivate the employee to do their work effectively and within a stipulated period of time to increase the productivity and profit of the organisation.

Reference
Books

Websites
Green HRM-A Tool of Sustainable Development

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ABSTRACT: Green HRM is an emerging topic in current field of management which needs to develop economy without depletion of natural resources. Today the world is facing crisis of exhaust of resources. Organization need to increase the use of sustainable energy, green HRM became a tool for the sustainable development. Organizations need to understand their responsibility towards environmental risks and opportunities for all decisions taken by them. This paper is to discuss the green HRM practice as a tool for sustainable development.

Keywords: Green Human Resource Management, Sustainable Development, HR Strategy, Energy-Saving, Reductions of pollutions

1. Introduction

Nowadays, the Organization not only focusing on financial profits, they must focus social and environmental impacts for long-term sustainability. The companies are implementing Green HRM as a tool of Sustainable development to gain a competitive advantage. Organization need to increase the use of sustainable energy, green HRM became a tool for the sustainable development. Organizations need to understand their responsibility towards environmental risks and opportunities for all decisions taken by them. Due to that, this paper its focus on sustainable development in Green HRM.

Green HRM

Green Human resources is the usual Human resource operation but with the concession that most or all resolves and actions also keep in the mind sustainability and earth-friendly practice. Green HRM is the use of HRM policies to promote the defensible use of resources within organizations and also promotes the cause of environment sustainability. Green HRM involves two elements: 1. Eco-friendly HR Practices. 2. The salvation of knowledge capital. It denotes to the strategies, practices, and structures that make employees of the organization green for the benefit the individual, society, natural environment, and the business. Sustainable development is “development that happens the needs of the present without cooperating the needs of the upcoming generations to meet their own needs.” It involves ecofriendly initiatives resulting in lower costs, retention of employees and greater efficiency to reduce CFC’s.

Definition

Renwick. D.W.S Redman. T. defines that “the integration of corporate environmental management into human resource management”.

Maguire. S. defines that “to promote the sustainable use of resources within organizations and, more generally promotes the cause of environment sustainability.”

Objectives of study

1. To analysis the Green HRM as a tool of sustainable development
2. To make a suggestion for implementation of Green HRM

Scope of study

1. The study focus on how Green HRM becomes a tool of sustainable development.
2. Green HRM involves eco-friendly Human resource policies and practices that helps the organization to attain the goals.

Green HR Practices

Green HRM Practices can be followed clearly the organization at the starting point of the employee’s entry until the exit. To be the ecological, economical and Practical at the same time is possible through by adopting Green Practices.

➢ Car pooling
Green HRM Process
Green HRM is a policy which helps to create green work force that can understand and appreciate green culture in an organization.
- Green Recruitment
- Green Performance Management
- Green Training & Development
- Green Compensation
- Green Initiatives:
  1. Green building
  2. Paperless office
  3. Conservation of energy
  4. Recycling the waste

Green Recruitment
It means a paper free recruitment process with a minimal environmental impact. Applications are invited through online mediums like an e-mail, online application forms or the Global Talent Pool. If possible, mobile or visual-based interviews are directed to minimize any travel-related environmental impact. Green recruitment is active in the field of professional recruitments, with an outlook to meeting the mounting needs for experts in the areas of renewable energy, environment change and sustainable development.

Green Performance Management
It consists of issues related to environmental concerns and policies of the company. It also focuses on use of ecofriendly responsibilities. Role of managers in achieving these goals is included in appraisal. Green standards for all departments such as waste reduction etc., Penalty for non-compliance of the goals.

Green Training & Development
Green training and development instruct employees about the value of environmental management. Train them in working methods that conserve energy and reduce waste. Diffuse environmental awareness in the organization. To accomplish train their employees with business performs with Green creativities. To bring awareness among employees of becoming earth-friendly and buying green products. It is conducted to the employees in order to educate them about the environment. Creating environmental responsiveness among the workforce by directing seminars and workshops at organizational level is also important to achieve good environmental performance. Train the employees as how the energy can be well-preserved and train them with best business performs stimulated with Green creativities.

Green Compensation
Reward and compensation motivate them to exert maximum effort on their part achieve organizational goals. Organizations are developing reward system to encourage eco-friendly initiatives boarded upon by their employees. The sustainability of organization's environmental performance is highly dependent on the green reward management practices of the organizations. To stimulate managers and non-managerial
employees on commercial environmental management creativities, green reward management has substantial offerings. Organizations can practice it in two ways such as financial and non-financial. i.e., financially by incentives, bonuses, cash rewards for their good environmental performance and non-financially rewarded awards, special recognitions, honors, prizes for their good environmental performance.

**Green Initiatives**

Complete adoption and integration of GHRM in business is not impossible but involve an altered methodology toward the prevailing HR practices on part of both the management as well as employees concurrently. Human Resources professionals ascertained that green creativities were an essential characteristic of overall corporate social responsibility. The major Green initiatives for HR departments are:

- Green building
- Paperless office
- Conservation of energy
- Recycling the waste

**Green building**

A Green building is one which usages less water, enhances energy efficacy, conserves natural resources, causes less waste and provides restored space for occupants as compared to conservative buildings. It complements the building design concerns of economy, utility, durability, and comfort.

**Paperless office**

Companies interested in reducing cost and building business sustainability or actively pursuing paperless office Paper is the number one material thrown away and also one of the biggest polluting industries. Going paperless can make documentation and information sharing easier, keeping personal information more secure and help the environment.

**Conservation of energy**

Conservation energy refers to effects made to reduce energy consumption. Conservation energy in the office has the potential for a great environmental impact by turning off the PC's, Tube light, and TV's while leaving will save a lot of power. Companies started to use renewable energy and even started to use solar energy. Organisations are also providing the extensive energy star-rated light bulbs and fixtures which undoubtedly consumes at least 2/3's less energy than regular ones.

**Recycling the waste**

Recycling is the methodology of processing used to materials (waste) into use and useful products. It reduces the use of raw materials that would have been otherwise used to reduce new products. This practice helps to save energy and decrease in the amount of waste materials, thereby reduce the environment pollution.

**Suggestions**

1. Every organisations should adopt Green HRM policies in their HR policies
2. It should adopt Green HRM policies to develop sustainable resources

**Conclusion**

1. The employers can establish the usefulness of linking employee involvement and participation.
2. To improve organisational environmental performance.
3. The future of Green HRM appears promising for all stock holders of HRM

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**Books**


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2. https://www.unep.org/greeneconomy/
3. https://www.reduce.org
A Study Analyzing the Effectiveness of E-Seva Services in Thanjavur

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ABSTRACT: E-seva service is an integrated approach combination of state and central government departments offering integrated services at one stop. These services are user friendly and there are no jurisdiction limits that any citizen can avail the service at any e-seva center at an affordable cost. It is a form of e-government aimed at providing speedier and efficient public services including issue of all the citizen related certificates, receiving all sorts of utility bills and redressing grievances. The article focuses the effectiveness of E-seva services which are functioning in Thanjavur and analyzes the efficiency of the services with regard to safe and reliable transactions. It also focuses the impediments associated with the e-seva services.

Keywords: Integrated approach, E-seva services, Effectiveness, Functions, Impediments

1. Introduction
E-SEVA (ELECTRONIC SEVA) which means’ Electronic service’ it is a form of E-Government aimed at providing speedier and efficient public services including issue of all the citizen related certificates, receiving all sorts of utility bills and redressing grievances. E-SEVA center acts as a front end delivery point for government, private and social sector services to rural citizens. E-Seva centers, through which people can get a host of services closer to their respective localities, the services has been enabled in Tamil Nadu during the year 2014-2015 onwards, various government services like payment of property tax, birth or death certificates are carried out through the E-Seva services.

Objective
The aim of E-seva is to deliver services using ICT (Information and Communication Technologies) where citizens able to access in easier manner, known to the e-governance and the objective is to offer simple, moral, accountable, responsive and transparent (SMART) services by minimizing their interface with government. The following are the primary objectives of the study
• To assess the functioning of E-seva service in Thanjavur.
• To examine the effectiveness of E-seva services.
• To offer suggestions to improve it’s functioning.

Scope of Study
• Analysis

Study the growth of the E-seva
➢ Number of transactions
➢ Number of service centers
➢ Number of services &
➢ Number of participating department

• Economical Aspects
➢ The financial viable model of operations and maintains
➢ The expansion problems and issues

• Manpower Issue
➢ The challenges for the retention of employees in e-seva center

• Business Prospects
➢ The new opportunities for enhancing reach of e-seva

• Service Delivery
The quality of service provided to the citizens using

- Citizens satisfaction
- Ambience
- Grievance redressal
- Employee or staff behavior
- Service deliver time
- Basic amenities and facilities

**Methodology**

The proposed study is to ascertain the extent to which the intended outcomes of the project e-seva have been achieved that includes the qualitative, quantitative and factual analysis.

- Qualitative Analysis:
The required data for the study has been collected through primary and secondary data the primary data has collected from the general public in Thanjavur through well structured questionnaire, the secondary data has collected from public sources of information, E-seva brochure and material, E-seva websites, Case study and Reference article.

**Data Interpretation**

<table>
<thead>
<tr>
<th>Service</th>
<th>Sivaji Nagar</th>
<th>New housing unit</th>
<th>Medical collage road</th>
</tr>
</thead>
<tbody>
<tr>
<td>To acquire Birth certificate</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Death certificate</td>
<td>3</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Income certificate</td>
<td>30</td>
<td>27</td>
<td>38</td>
</tr>
<tr>
<td>Community certificate</td>
<td>40</td>
<td>35</td>
<td>46</td>
</tr>
<tr>
<td>Nativity residential</td>
<td>30</td>
<td>28</td>
<td>53</td>
</tr>
<tr>
<td>PAN card</td>
<td>50</td>
<td>33</td>
<td>47</td>
</tr>
<tr>
<td>Passport apply</td>
<td>55</td>
<td>47</td>
<td>200</td>
</tr>
<tr>
<td>Insurance apply</td>
<td>66</td>
<td>74</td>
<td>70</td>
</tr>
<tr>
<td>Fastag apply</td>
<td>43</td>
<td>33</td>
<td>41</td>
</tr>
<tr>
<td>Total</td>
<td>327</td>
<td>264</td>
<td>507</td>
</tr>
</tbody>
</table>

**Problems in E-Seva**

- Issues of infrastructure maintenance
- Less operational counters
- Difficulty of filling forms
- Slow network connection
- Lack of awareness to the public
- Long waiting time for passport, voter ID and municipal services

**Suggestions**

- Providing one stop services to the citizens through a chain of integrated citizens service centers.
- The citizens can walk into any service center and experience the same quality of services.
- The citizens should not be required to travel more than a kilometer to reach the E-seva center nearest their home
- The architecture adopted should be scalable and secure
- The service time should be below 3 minutes per transaction and the total time send by a citizens including the time send on waiting for one’s turn should be less than 10 minutes
- Citizens should not stand in queues. Now a days token system(FIFO)
- The business model should be such that the operations are sustainable over long period
- All the services should be available at the centers for 12hours a day and selected services 24hours over the internet.
- The cost of the transaction with government should be reduce
- The need for the citizens to go to government offices should be minimized over a period of time.

Conclusion
The success of E-seva depends on the financial viability, expansion of new centers, enhancing the reach and adopting of emerging technology. All the countries in all the service centers should provide all the services offered by E-seva. The public awareness and usages should be improved. The services that do not involve an inspection or attestation should be offered over the internet also, so the citizens can avail them from home or office.

References
i) e-Seva Official website
ii) Various media Articles on Internet.
A Study on Product Promotion and Its Impact on Online Marketing with Special Reference to Amazon

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ABSTRACT: Product Promotion plays a vital role in marketing due to increase of competitions and modern marketing strategies. The basis objective of promotional activity is to inform the buyers about the product. It helps to increase the sales by awaring the product to the public with a mass media or individual attraction. Advertisement plays a major role in promoting a product in the market. People gets attracted through advertising and it induce the buyer to consume the product. A good advertisement informs the consumer about the product need and these online apps helps the consumer at their door steps in selecting the product and makes purchase easy at hands.

Keywords: Promotion, Advertisement, consumer, online purchase

1. Introduction
In today's modern era product promotion is an important factor to push the product in market. Promotion refers that it is a type of communication used to persuade the target audiences of the product showing the merits. The main aim of the promotion is to increase awareness, create interest, and induce them to buy, thereby increasing the sales or brand loyalty. AMAZON is the largest E-commerce market place in the world for selling the products.

Amazon was founded by Jeff Bezos on 5 July 1994 started as selling online bookstore later videos,mp3,video games etc. Later started to sell all the products as merges with all the companies in the world. E-marketing is buying and selling of products on online services with the help of internet. Customers Can view or buy anything sitting in a place and also do the payment in online itself. There is no need for physical visit over the shop for purchasing.

Objective
✔ To know the impact of online marketing
✔ To know the market strategies of AMAZON in online marketing

Statement of Problem in Online Marketing
In this innovative world online marketing has grown widely. People gets things at their places, this can be said as technology development but it affects the small scale traders, and the native marketeer and the existing wholesalers, retailers etc. Now a days people just use their smart phone rather than visiting the shops for purchase. Wholesalers or retailers seller increase the prize as commission or his profit, to reduce the expense people purchase from online. The prize in online is cheap than in shops so online marketing keeps that as benefits. That also affects the shoppers to prefer online marketing which is great advantage to them.

Marketing Strategies of Amazon.
Amazon uses different types of strategies to attract its customer. Amazon usually offers products in a wide range. Amazon is in direct cop up with customers, it enhances the customer friendly relationship. Amazon always updates with the recent changes in market, recent trends of people and communicate with people directly or indirectly. Amazon can sell the products in small scale also in large scale. Amazon promotes their offers through associates program, sponsored search, social media advertising and television. They convinces to buy the products by using our mentalities, this can be explained by an example.
Buying Pattern of Consumers in Online Marketing

1. Creating an account.
The person should create an account on the amazon by clicking account sign in and click the user or new customer give the relevant information and mention the address for shipment. Also give billing information (if you are paying using debit or credit card net banking etc) give the information and save it.

2. Scatter for your purchase
Now search the relevant products in the amazon. Scroll the searched products; compare the products check about the offers available. Gather the information’s, check with the reviews, see features, and filter the prize accordingly.

3. Selection of the product
After reading the description click the item add to your cart so the product will be kept aside and later can be easily opened. It also shows relevant items and also make the available.

4. Proceed on purchasing
Go to the cart icon, review the product you are ordering add the quantities as per your choice. Then proceed for payment. Check the address if you want to change the shipping address change by clicking the option. Next choose the payment mode (cash on delivery, debit credit payment, net banking, and online payment) then after placing the order, amazon will send the confirmation code. Go to mail verify the code. Within 30 minutes you can cancel the product without any charges due to some personal issues.

5. Delivery details.
After placing order the amazon will give the details about the date of delivery also shows the report of the product whether the product is packed, shipped, on the way delivered or not.

6. Service after sales:
After the product is delivered if the product is damaged or the product has changed you can call the company and return the product. The company employers comes to your to your place and collect the damaged or changed product and deliver the new product as what you ordered.

Conclusion
Amazon has efficiently used the technology trends of e-commerce efficiently and effectively, Amazon diversified the product by offering variety of products to its customers. Though amazon is offering in mass now it target the illiterate internet user also to freeing the shipping charges and lower the profit to concentrate to the illiterate internet users. Amazon has to be conscious all the time because of threats associated while delivering the products safely to the customers. Amazon consistently focus on its customers queries and immediately response to solve the doubts also give solution and hold the customers towards them.

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Satisfaction Level of Corporate Customers Towards Housing Loans Provided by DHFL, Thanjavur

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ABSTRACT: This paper was concentrated towards identifying the customer satisfaction towards home loan process in DHFL in Thanjavur branch. The researcher made the survey among corporate customers of DHFL, in order to find the customer satisfaction. It focused on the loan processing system & customer need achievement towards the corporate customers like builders, engineers and architect who are availing housing loan for their residential house building and promotion projects.

Keywords: Satisfaction, Customer service, Understanding Customer needs, Customer benefits.

1. Introduction
A bank's job is to provide customers with financial services that help people better manage their lives. A customer has the wide choice of selecting the banks for better services. There are major services provided in banks such as accepting deposits and lending loans to the general public. The finance services provided by the bank helps the person for economically stable. The financial institution is the funding agencies whereas people will be get benefited and satisfy their needs.

Housing Finance System in India
In India having own house is the major goal for most of the Indian citizen in their life time, to achieve the goal financial institutions and the banks are lending housing loan to the individuals and to corporate. In India RBI is governing body to regulate the housing loan process, in terms of giving guidelines about approval process, legal formalities required interest rate etc., to the financial institutions and banks. The quick development of populace, expanding urbanization, separation of joint families; low salary level and deficient upkeep of lodging stock have made lack of abiding units in urban regions as well as in rural regions in India. The issues identifying with lodging and urban improvement has been allotted to the State Government and urban neighbourhood bodies by the constitution of India. The Ministry of Urban Development and Poverty lightening is the pinnacle expert of Government of India at national dimension to figure approaches, support and bolster program.

2. Review of Literature
Lahiry, S.C (1996) saw that the increasing expense has a hosing impact in the lodging area and the need of great importance is to advance minimal effort and condition benevolent innovation and utilization of indigenous items. He opined that the lodging idea has experienced extraordinary changes and all things considered the aptitudes of the general population to take up new lodging innovations must be created.

Kurana, M.L (1998) examined the extent of the lodging issue, lodging fund organizations, lawful parts of lodging co-agents and procedural improvement of lodging credits. He proposed the need for instruction and preparing for the individuals from the lodging co-agents and furthermore the lawful angles including the reception of model law shaped by the Central Government.

Krishna, R.R and V.V.Ganesh Murthy (1998) watched the perspectives that there is a tremendous extension for lodging advancement in India and the banks and lodging fund organizations can assume an indispensable job in the advancement of lodging. They proposed that decrease in the lodging credit intrigue and improved strategy for endorsing lodging advance will help the development of houses.

Leelamma Kuruvilla (1999) had thrown light on National Housing Policy and new activities in lodging fund. She recommended that the adjustment in the legitimate casing work, rearranging the methodology for lodging money and the dynamic contributions of the Government in the lodging segment will relieve the lodging issue.
Mohinder Singh (1999) stated the size of the lodging issue in the nation and different national lodging approaches of the Government. He audited the definite measurable information and recommended the accompanying: an) adequate credit sum free from defilement and a low rate of intrigue, b) a nationwide overview to discover the genuine lodging stockpiling, c) institutionalization for minimal effort lodging and d) customary observing and follow-up activity.

3. Research Methodology
3.1 Objective
To find the satisfaction level of corporate customers towards housing loans provided by DHFL

3.2 Research Design
The research is a descriptive study based on survey method. Both primary and secondary data were used in this research paper. Researcher collected 100 responses. Descriptive statistics was used in this research. The primary data was collected through the survey method. The survey was conducted at DHFL, Thanjavur with the help of structured questionnaire.

4. Data Analysis
4.1. Most Probable Problems Faced by the Nurses
Table1.1. Table shows that the mean of the variables among the nurses in DHFL.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service</td>
<td>4.58</td>
</tr>
<tr>
<td>Retaining customer</td>
<td>4.45</td>
</tr>
<tr>
<td>Physical facility</td>
<td>4.32</td>
</tr>
<tr>
<td>Understanding customer needs</td>
<td>4.55</td>
</tr>
<tr>
<td>Flexible price</td>
<td>3.50</td>
</tr>
<tr>
<td>Employee behavior</td>
<td>3.45</td>
</tr>
<tr>
<td>Customer choice</td>
<td>4.52</td>
</tr>
<tr>
<td>Customer counseling</td>
<td>4.00</td>
</tr>
<tr>
<td>Customer Benefits</td>
<td>4.52</td>
</tr>
</tbody>
</table>

Interpretation
The table shows that the highest mean value 4.58 is customer service and next mean value 4.55 is Understands customer needs then next mean value 4.52 is customer Benefits. From this research paper, it can be understood that the corporate customer is highly satisfied with their DHFL home loan services.

5. Conclusion
The result showed that corporate customer satisfied with the DHFL home loan. In terms of customer service, DHFL has been giving the services expected by their corporate customers like door step processing, providing loan process updates etc., similarly it also understand the customer's need towards the housing loan and customising the loan process activity, so that the customers are in the satisfied level, as their needs are fulfilled at DHFL. Most of the builders, engineers and architects have a satisfied relationship with DHFL.

6. Reference
3. Credit Policy of money related year 2015-16 of Punjab National Bank from "Round number 22/2015, dated on 31-03-2014", recovered from PNB database, Circle office Lucknow
A Study on Factors Influence in Employee Retention with Reference to Meenakshi Hospital, Thanjavur

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ABSTRACT: The retention of employees is becoming a major challenge in many organization. Employees are migrating due to economic status and other factors. The main aim of this study to identify the factors affecting the retention of employees at Meenakshi mission hospital in Thanjavur. The data was collected from 304 employees holding different positions in the hospital. The data were collected through structured questionnaire. The study findings revealed that most influencing factor which is safety measures and respect. Regression analysis indicate that these factors has 70% of impact on employee retention. The further aims to suggest recommendations to management on strategies that can assist to retain employee at the hospital.

Keywords: Employee retention, Facility, Factors, Meenakshi hospital.

1. Introduction
In today's business environment, rise in globalization, with social, economic and technological developments has resulted with a fierce competition among companies. The retention of employees is becoming a major challenge in many organizations. Employees are migrating due to economic status and other factors. Thus, the ultimate purpose of this study is to identify and analyze the major factors that affect employee retention. The highest retention level is found in the private sectors (AHM Shamsuzzoha, 2008). The study further aims to suggest recommendations to management on strategies that can assist to retain employees at the hospital.

2. Review of Literature
Bodjrenou Kossivi and Ming Xu et al (2016) researched a conceptual paper is to identify determining factors of employee retention. This research examines the following factors development opportunities, compensation, work life balance, leadership, work environment, social support and training and development.

Chandhranshu Sinha and Ruchi Sinha (2012) explored to identify the main factors of retention management strategies in organizations. The data was collected from 100 employees in the two organizations and analyzed using chi-square test. The results shows that these factor plays an important role in making employees stay in organization.

Ednah Jepkemboi Rono and Dr Geoffrey Kimutai Kiptum (2017) researched to find out the factors affecting employee retention in University of Eldoret. In this study was 1500 respondents were used from different levels of management. The researchers used simple random sampling method. The data was analysed using chi-square test. And the results were found.

Krishnan chellamal and Magesh.R (2018) researched on nurse attrition factors and retention techniques in India. This paper interprets the factors which influence in burning issue of nursing attrition and retention. The researcher found that retention rate is very low than attrition.

Dr.Prabusankar R (2017) researched about the factors affecting employee retention in manufacturing enterprises in Coimbatore. He examined the difference between socio economic profile of employees and the factors affecting employee retention in manufacturing enterprises.

3. Objective of the Study
• To identify the predominant factors influencing employee retention.
• To find the impact of factors on employee retention.

4. Research Design
The research used common method called description research based on survey method for study.
4.1 Data collection method
The primary data was collected by questionnaire. The study was carried during Dec 2018. The sample size of 304, were data is collected from employee. The questionnaire contains 16 question.

4.2 Sampling method:
Simple random sampling method has been used to collect the data.

4.3 Data Analysis
4.3.1. Most Predominant Factors Influence Employee Retention
Descriptive Statistics

Table 1: Table shows that the mean of the variables among the employee in Meenakshi hospital.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>open and trust</td>
<td>4.00</td>
</tr>
<tr>
<td>responsibility</td>
<td>3.81</td>
</tr>
<tr>
<td>increment</td>
<td>3.83</td>
</tr>
<tr>
<td>ventilation</td>
<td>4.03</td>
</tr>
<tr>
<td>Respect</td>
<td>4.13</td>
</tr>
<tr>
<td>promotion</td>
<td>3.96</td>
</tr>
<tr>
<td>safety measures</td>
<td>4.13</td>
</tr>
<tr>
<td>values and culture</td>
<td>4.01</td>
</tr>
</tbody>
</table>
job security & 4.04  
fair treating & 3.80  
benefits schemes & 3.92  
work load & 3.97  
working hours & 4.03  
potential & 3.87  
redressing grievance & 3.95  

**Interpretation**  
From the above table, the mean value is high for the independent variables respect, safety measures, ventilation, job security and working hours. So, these are all the high influencing factors obtained from this study.

4.3.2. Impact of factors in Employee Retention  
**Hypothesis 1:**  
Ho: There is no significant relationship between the employee retention and working hours.  
H1: There is a significant relationship between the employee retention and working hours.

**Hypothesis 2:**  
Ho: There is no significant relationship between the employee retention and safety measures  
H1: There is a significant relationship between the employee retention and safety measures

**Hypothesis 3:**  
Ho: There is no significant relationship between the employee retention and ventilation  
H1: There is a significant relationship between the employee retention and ventilation

**Hypothesis 4:**  
Ho: There is no significant relationship between the employee retention and job security  
H1: There is a significant relationship between the employee retention and job security

**Hypothesis 5:**  
Ho: There is no significant relationship between the employee retention and respect  
H1: There is a significant relationship between the employee retention and respect

**Regression Analysis**

**Table : 2**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.649a</td>
<td>.421</td>
<td>.411</td>
<td>.571</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), working hours, safety measures, ventilation, job security, respect

The R value represents the simple correlation and is 0.649, which indicates a degree of correlation. The R square value represents the variable of proportion.

**Table : 3**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>70.753</td>
<td>5</td>
<td>14.151</td>
<td>43.364</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>97.244</td>
<td>298</td>
<td>.326</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>167.997</td>
<td>303</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: offer and facility  
b. Predictors: (Constant), working hours, safety measures, ventilation, job security, respect

Here, p<0.0005, which is less than 0.05, and indicates that, overall, the regression model statistically significantly predicts the outcome variable.
Table: 4

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>1.205</td>
<td>.302</td>
<td>3.993</td>
</tr>
<tr>
<td></td>
<td>respect</td>
<td>.090</td>
<td>.062</td>
<td>.090</td>
</tr>
<tr>
<td></td>
<td>safety measures</td>
<td>.241</td>
<td>.079</td>
<td>.163</td>
</tr>
<tr>
<td></td>
<td>ventilation</td>
<td>-.141</td>
<td>.053</td>
<td>-.149</td>
</tr>
<tr>
<td></td>
<td>job security</td>
<td>.461</td>
<td>.052</td>
<td>.531</td>
</tr>
<tr>
<td></td>
<td>working hours</td>
<td>.064</td>
<td>.060</td>
<td>.068</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee retention

**Interpretation:** From the above table, safety measures (.003), ventilation (.009) and job security (.000) are the values which are less than significant value. So, these shows high impacts on the employee retention.

**5. Conclusion**

From the study, it is found that there is a significant relationship between influencing factors and employee retention. It can be concluded that respect, safety measures, ventilation, job security and working hours are influencing more on employee retention than other factors. The study suggests that the hospital needs to focus on the high influencing factors so that it will increase the employee retention.

**6. Reference**

Problem Faced by Nurses in Hospital with Reference to Meenakshi Hospital, Thanjavur

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ABSTRACT: This paper entitled as “Problem faced by Nurses in hospital with reference to Meenakshi Hospital”, Thanjavur. Nursing is one of the oldest professional in the working community, Nursing plays an important role in a hospital to take of the patients. However, nurses do have difficulties in working up their role. This paper has carried out the Problem faced by Nurses in hospital with reference to Meenakshi Hospital, Thanjavur. A sample size of 187 nurses was selected through simple random sampling technique. Data were collected through a structured questionnaire which address the problems faced by nurses. Results of this research were then analyzed using simple percentage, descriptive analysis and ANOVA. The data analysis showed that most of the nurse doesn’t have problems with recognition of work, Health hazards, material handling. However the work load and work time has been a problems to them. Overall comparison reflects that the nurses were comfortable with working environment.

Keywords: Nurses problems, recognition, work time, work load, material handling, working environment, satisfaction.

1. Introduction
Global Council of Nurse clarified that nursing envelops self-ruling and communitarian care of people everything being equal, families, gatherings and networks, wiped out or well and in all settings. Nursing incorporates the advancement of wellbeing, avoidance of disease, and the consideration of poorly, debilitated and biting the dust individuals. Backing, advancement of a sheltered situation, examine, investment in forming wellbeing arrangement and in patient and wellbeing frameworks the executives, and instruction are likewise key job of nursing. Nursing is a calling inside the social insurance segment concentrated on the consideration of people, families, and networks so they may accomplish, keep up, or recuperate ideal wellbeing and personal satisfaction. Medical attendants might be separated from other human services suppliers by their way to deal with patient consideration, preparing, and extent of training. A large portion of the attendants give care inside the requesting extent of doctors, However, nurture specialists are allowed by most wards to rehearse autonomously in an assortment of settings. In the after war time frame, nurture instruction has experienced a procedure of enhancement towards cutting edge and concentrated certifications, and a considerable lot of the conventional guidelines and supplier jobs are evolving.

2. Review of Literature
Paivi Lavander (2017) focused on determine challenges and barriers related to the development of division of labour between practical nurses and registered nurses. The researcher recommended to improve productivity and quality in healthcare, we need uniform guidelines for wards, clear job descriptions, a culture of mutual respect, understanding of each group's role, information about practical nurses' education and continuous communication.

Michael Bukchin (2008) identified nurse shortage and rising healthcare resource burdens mean that appropriate workforce use is imperative. The study carried out using statistical process control to develop simple standardization methods and applies straightforward statistical tools. The study concluded employers and union leaders should realize that reducing nurse workload intensity variability is a common interest.

Susan Dahinten and Farinaz Havaei (2017) investigated the relationships between seven workload factors and patient and nurse outcomes. The research was carried out using stratified correlation. Researcher concluded that administrators should work collaboratively with nurses to identify work environment strategies that ameliorate workload demands at different levels.
Carolyn (1994) focused the problem solving styles of hospital nurse executives and explores the relationship between problem solving style and leader effectiveness. The study was carried out using stratified correlation with 66 respondents. This study found the influence of similarity or dissimilarity of problem solving style of the ECO.

Ramajanaki Doraiswamy Iyer (2017) studied the effect of gender on the relationship between role stress and job satisfaction among nurses in Mumbai. The primary data was collected in structured questionnaire with the sample size of 45 respondents. The research carried out using Descriptive statistics. The researcher recommended mentoring programs are also great ways in which senior nurses could help in providing role and goal clarity and Senior nurses help to junior nurses discuss their role related issues.

3. Research Methodology
3.1 Objectives
➢ To find out the most probable problems faced by the Nurses
➢ To know which problem is infusing the nurses performance

3.2 Research Design
The research is a descriptive type using survey method. Research was undertaken with the idea to know about the problem faced by nurses in the organization. Both primary and secondary data were used in this research paper. Researcher collected 187 responses. Statistical tools such as descriptive statistics and ANOVA are used in this research. The primary data was collected from the survey method in Meenakshi hospital with the help of structured questionnaire.

4. Data Analysis
4.1. Most Probable Problems Faced by the Nurses

Table 1.1. Table shows that the mean of the variables among the nurses in meenakchi hospital. Column 1 shows the variables and column 2 shows the mean values.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Column 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
</tr>
<tr>
<td>Work time</td>
<td>3.68</td>
</tr>
<tr>
<td>Work load</td>
<td>3.64</td>
</tr>
<tr>
<td>Problem solving</td>
<td>3.78</td>
</tr>
<tr>
<td>Shift duty</td>
<td>3.75</td>
</tr>
<tr>
<td>Recognition</td>
<td>3.91</td>
</tr>
<tr>
<td>Safety facility</td>
<td>3.82</td>
</tr>
<tr>
<td>Easy approach</td>
<td>3.78</td>
</tr>
<tr>
<td>Leave procedure</td>
<td>3.67</td>
</tr>
<tr>
<td>Shortage staff</td>
<td>3.68</td>
</tr>
<tr>
<td>Health hazards</td>
<td>3.69</td>
</tr>
<tr>
<td>Work environment</td>
<td>3.90</td>
</tr>
<tr>
<td>Clinical support</td>
<td>3.84</td>
</tr>
<tr>
<td>Materials handling</td>
<td>3.83</td>
</tr>
<tr>
<td>Support services</td>
<td>3.84</td>
</tr>
<tr>
<td>Discuss patient</td>
<td>3.82</td>
</tr>
<tr>
<td>Patient care</td>
<td>3.87</td>
</tr>
<tr>
<td>Enough staff</td>
<td>3.82</td>
</tr>
<tr>
<td>Support supervisor</td>
<td>3.78</td>
</tr>
</tbody>
</table>

Interpretation
The result indicates by comparing the overall problems as mentioned, the least mean value is 3.64 so that workload is the predominant factor in this table and next least mean value is 3.67 so that second predominant factor is leave procedure. Then highest mean value 3.91 is recognition and next highest mean
value 3.90 is work environment. This research paper we can understand that nurses working in Meenakshi Hospital satisfied with working environment and recognition.

4.2. To Know which Problem is Influencing the Nurses - Performance Hypothesis

Ho: There is no significant relationship between the Variables (work load, work time, leave procedure) and problem faced by nurses.

H1: There is significant relationship between the Variables (work load, work time, leave procedure) and problem faced by nurses

<table>
<thead>
<tr>
<th>Source of Variation</th>
<th>SS</th>
<th>Df</th>
<th>MS</th>
<th>F</th>
<th>P-value</th>
<th>F crit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>13542.9</td>
<td>4</td>
<td>3385.73</td>
<td>15.04</td>
<td>0.003</td>
<td>3.47</td>
</tr>
<tr>
<td>Within Groups</td>
<td>2250.6</td>
<td>10</td>
<td>225.06</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>15793.6</td>
<td>14</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Interpretation**

The ANOVA table shows that p value is < 0.05, the table value was 0.003 and calculated value was 3.47 which means the Null hypothesis (H0) is rejected. Then the ANOVA results shows that the significance relationship of work load, work time, leave procedure with the problems of nurses.

5. Conclusion

The result showed that work time, work load and leave application procedure had influence the nurse performance. Despite of the problems faced by the nurses, they did not show any dislikes of their professional. They were sincerely answered the questions and also spoke about their difficulties and how they overcome it. Nurses are recognised by the Meenachi Hospital and appreciated the nurse services.

6. Reference

Problems Faced by Rural Entrepreneurs

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²Ph.D. Research Scholar, Department of Economics, Government Arts College (A), Salem-07, Tamil Nadu, India
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ABSTRACT: India lives in its villages, almost 75 % of the total population live in rural areas everplace agriculture and related activities are the main stay of their lives. The economic growth of our country mainly depends on the development of rural areas and the standard of living of its rural mass. Rural entrepreneur is one of the majority main inputs in the economic development of a country and of regions within the country. Rural entrepreneur uses the scarce resources in the most efficient manner thereby increasing profits and decreasing costs. Due to lack of education, majority of rural people are unaware of technological development, marketing etc. Shortage of finance and raw materials are main problems face by rural entrepreneurs. When they are absent, the projects do not succeed. If entrepreneurships actually encouraged in rural area it would, of course, be helpful in changing the face of rural areas by solving the problems of unemployment, poverty, economic variation, poor utilization of rural capacity, low level of standard of living Majority of the population still lives in rural area. Promotion of rural entrepreneurship is a key to develop rural areas and backward towns. This paper focuses on the identification of various problems associated with rural entrepreneurship. Suitable cures have also been discussed to overcome these problems.

Keywords: Economic development, Lack of training, Purchasing power, rural entrepreneur.

1. Introduction
The essence of entrepreneurship is ownership. The purpose of entrepreneurship training is to introduce a positive change in once own life and bringing out the best of one own potential for the given activity. Therefore, the importance of entrepreneurship is being recognized nationally and globally most of our public projects at the National level and State level succeed only based on the managerial efficiency and Entrepreneurial competency of the team which is implementing the projects. When they are absent, the projects do not succeed. If entrepreneurships actually encouraged in rural area it would, of course, be helpful in changing the face of rural areas by solving the problems of unemployment, poverty, economic inequality, poor consumption of rural capacity, low level of standard of living Majority of the population still lives in rural area and the large chunk of population in urban areas still live through the learning of a village life. Rural development is more than ever before linked to entrepreneurship. Institutions and individuals promoting rural improvement now see entrepreneurship as a strategic development intervention that could accelerate the rural development process. Moreover, institution and individuals seem to agree on pressing need. In this context, our former president of India Dr.A.P.J.Abdulkalam has also stressed the need for entrepreneurial managers for making the country as a developed nation by 2020.

Concept of Entrepreneurship
An entrepreneur is associated with starting a business. The term “entrepreneur” originated in French economics as early the 17th and 18th centuries. In French, it means someone who “undertake” in the sense of someone who undertake significant project or activity. More specifically, it came to be used to identify the ventures some individuals who stimulated economic progress by finding new and better ways of doing things.
According to French economist Jean Baptiste say defined entrepreneur in the most impressive way i.e., “the entrepreneur shift Economic resources out of an area of lower and into an area of higher productivity and greater yield”. The entrepreneurs create value or provide value addition to the existing resource.

Objectives of the Study
1. To critically evaluate various problems faced by rural entrepreneurs
2. To study the impact of assistance by the government on rural entrepreneurship.
3. To suggest how to overcome the problems.
Characterizes of entrepreneurship
Entrepreneurship is the process of identify opportunities in the market places arranging the resources requested these opportunities and investing the recourse to exploit the opportunities for long term gains. According to Cole "Entrepreneurship is the purposeful activity of an individual or group of associated individuals undertaken to imitative and maintain and profit by production as distribution of economic goods and services.

1. Innovative ideas
2. Risk bearing capacity
3. Ability to create enterprise
4. Organizing factors of production

Types of entrepreneurship
Entrepreneurship development is a nation building exercise. As previously stated Entrepreneurship development is the foundation for industrial development and economic development is the outcomes of industrial development. Therefore Entrepreneurs are very important for a developing society. The problem of Entrepreneurs may not be different types of such as techno Entrepreneurship, women Entrepreneurship, rural Entrepreneurship, rural Entrepreneurship, and social Entrepreneurship. The different types of Entrepreneur have emerged due to the different and unique profile of the Entrepreneurs in each type. The environment and the way in which the Entrepreneur has been groomed may be the reason for perceiving the problems of Entrepreneurship differently.

1. Techno Entrepreneur
2. Women Entrepreneur
3. Rural Entrepreneur
4. Social Entrepreneur

Rural Entrepreneurship
Rural Entrepreneurship is emerging as a strong area of preference for the policy makers. Promotion of Rural Entrepreneurship may help the nation in the following ways. Utilization of Resources of Rural Areas Promotion of Rural Entrepreneurship will encourage identification of commercially viable business opportunists in the village. The natural mineral resource, the traditional skills in hearted by the village, etc. may offer immense potential for rural Entrepreneurship.

Challenges Faced By Rural Entrepreneurship

Entrepreneurship Perspectives
Entrepreneurship in Rural Areas

- Challenges faced by rural Entrepreneurship in India
  - Family Challenges
  - Social Challenges
  - Technological Challenges
  - Financial Challenges
  - Policy Challenges
  - Power failure
  - Mall Culture
  - Infrastructure Sickness
Problems in Rural Entrepreneurship

Entrepreneurs are on stage very important role in the development of economy. They face various problems in every day work. As the thorns are part of rouses, similarly every successful business has its own kind of problems. Some of the major problems face by rural entrepreneurs is as below. Rural entrepreneurship is emerging as a strong area of preference for the policy makers. Promotion of Rural entrepreneurship may help the nation in following ways:

1. Financial problems
   I. Lack of infrastructural facilities
   II. Risk element

2. Management problems
   I. Legal formalities
   II. Procurement of raw materials
   III. Lack of technical knowledge
   IV. Human resources problems

1) Utilization of resources in the rural areas

Promotion of the rural entrepreneurship will encourage the identification of commercially viable business opportunities in the villages. The natural mineral resources the traditional skills in herited by the villages etc., may offer immense potential for rural entrepreneurship. For example, the huge Chettinad Palaces of Sivaganga District in Tamil Nadu state, which were locked and not occupied, have become a centre of attraction for many upcountry and foreign tourists while promoting heritage tourism. Similarly, the Chettinad food is having an unique market in the restaurant sector.

ii) To ensure equitable growth in all the areas of the country

Equitable distribution of wealth throughout the nation is important for ensuring harmony and peace in the society. The nasal movements in the several parts of the country, the extremism prevailing in the north eastern states etc., have been cited as an outcome of lopsided development in the country. Now, the policy makers and administration emphasize the importance of creating more job opportunities for the youth and women in the villages. Therefore encouraging and practicing Rural Entrepreneurship may ensure equitable growth in all the areas of the country.

iii) To discourage migration of rural poor into urban slums

The rural poor when they do not have opportunities for survival in the rural areas for many obvious reasons migrate to the cities and become the encroachers’ and urban slum dwellers of the metro cities. The thrive slum in Bombay is considered as the biggest slum in Asia. Therefore, economic development opportunities should to rural poor to earn their decent living in the villages.

iv) To reduce the congestion in the urban areas due to overcrowding of developmental activities

Most of the metro cities such as Chennai, Bangalore, Hyderabad etc, are struggling due to over congestion of economic development activities. For example, it is pointed out that the IT industry is growing very fast in the southern states, i.e. Andra Pradesh Karnataka, and Tamil Nadu. However the growth of IT industry in Andra Pradesh is confined only to Hyderabad only. Similarly the growth of IT industry in Karnataka is confined to Bangalore city only. Such concentration of activities in the metro city poses a number of problems to the city administrators. The Mega Housing projects construction of satellite townships etc, have made a very big impact on their requirements of basic civic facilities like provision of drinking water expanded roads, proper drainage facilities etc. the recent flood havoc affecting Bombay city and Chennai city are the eye openers to the policy makers to reduce the congestion in the urban area. It is thus necessary to encourage Rural Entrepreneurship among the educated youth for establishing the economic development activities in the villages. Rural Entrepreneurship thus will not only provide jobs to the villages but also will ensure balanced development of the nation. Therefore, Rural Entrepreneurship has to be encouraged. However, such encouragement may not be possible through compulsion or legislation.

Classification of Rural Entrepreneurship

Special Issue
Types of Rural Industries

All the village industries come under the following broad categories.

i) Agro Based Industries: like sugar industries, jiggery, oil processing from oil seeds, pickles, fruit juice, spices, dairy products etc.

ii) Forest Based Industries: like wood products, bamboo products, honey, coir industry, making eating plates from leaves.

iii) Mineral based industry: like stone crushing, cement industries, red oxide making, wall coating powders etc.

IV) Textile Industry: like spinning, weaving, colouring, bleaching.

v) Engineering and Services: like agriculture equipments, tractors and pump sets repairs etc.

Suggestions

1. Government must provide separate economic support of Rural Entrepreneur. We must provide special infrastructure facilities anything they action.

2. Government should arrange special training programmes of Rural Entrepreneurship

3. Government take the immediate action in rural entrepreneur should more competitive and efficient in the local and international market. Use should invite successful rural entrepreneurs from other states of country.

Conclusion

Rural entrepreneur is a key outline in economic progress of India. Rural entrepreneurship is the way of converting developing country into developed nation. Rural entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance. There should be efficient regulated market and government should also lend its helping hand in this context. Grading and standardization should be promoted and promotional activities should be enhanced. NGO’s should be provided full support by government.

References


4. www.icfaijournals.com accessed on 4 April 2011

5. www.imer.com accessed on 7 April 2011

A Study on Importance of Work-Life Balance with Special Reference to Tamil Nadu Newsprint and Paper Limited - Karur

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ABSTRACT: In every organization and on the home front, the challenge of work-life balance is ascending to the highest point of numerous employers and employees cognizance. Work-life balance is an essential aspect to enhance and enrich the employee's satisfaction and effectiveness of this will reflect in the productivity. In this research, the author investigated the factors affecting work-life balance among Tamilnadu Newsprint and Paper Limited (TNPL) – Karur employees who are serving in different departments. This research is descriptive and the data was collected through a structured questionnaire. 150 samples were selected through Simple Random sampling technique. The author analyzed the data using descriptive analysis and Simple Percentage analysis. This research helped to identify the factors affecting work-life balance, analyze the satisfaction level of TNPL employees, and the best work-life balance practice of the workers. With this analysis the author will describe about the current trends, importance and tips to develop the work-life balance.

Keywords: Descriptive statistics, Karur, Importance of work-life balance, Tamilnadu Newsprint and Paper Limited (TNPL), Tips to develop Work-life Balance, Work-life Balance.

1. Introduction
The term work-life balance is an essential idea which contains three critical sub ideas for example work, life and parity which incorporate the best possible organizing between work (vocation and aspiration) and then again life (wellbeing, delight, and family improvement) and then again balance is essential in fulfillment and great working at work spot and at the home with least clash. It very well may be changed from individual to individual, anyway work-life balance is the degree in which an individual can ready to all the while balance the enthusiastic, social and time requests to paid work, family and individual obligations (Clark, 2000 and Hill, et al., 2001). It is a circumstance in which the worker are fit for giving perfect measure of time and exertion to their work just as to their own life which is outside the workplace. Work-Life balance typically depicted when a person's rights are to be satisfied both inside and outside the working environment. It will prompt the amicable and comprehensive incorporation in the work, family, public activity and individual life and it is the degree to which people can similarly include in, and similarly happy with their expert jobs and their family jobs also.

2. Review of Literature
Goyal K.A and Agrawel A (2015) in their research paper titled "Issues and challenges of Work life balance in banking industry of India" identified that work-life balance policies and programs are considered as an investment of an organization for increasing and improving the productivity, reducing of absenteeism, achieving and improved customer services and response, better health of employees, flexible working of employees as well as satisfied and motivated of the workforce especially in banking industry.
Singh S. (2013) in his research paper titled "Work- Life Balance: A Literature Review" identified that the negative side of work-family interaction was put under the spotlight. Recently the emphasis was changed towards various different investigations of positive interaction among work and family role that the employee plays both in work and family environment.
Jang (2008) in his research paper “The relationship between work-life balance resources and the well-being of working parents” studied how working parents cope and manage with work- life demands. The study was done with 50 working parents with ill or disabled children in New York. The researcher identified that the effect of formal and informal workplace will support in enhancing the wellbeing of employees with their children in general and those with a chronically ill or disabled child in particular.
Kumari L. (2012) in her study paper titled “Employees Perception on Work Life Balance and its relation with job satisfaction in Indian Public Sector Banks”, identified that each work-life balance factor have unique salient features and plays an important role in the job satisfaction of both men and women. The
researcher concludes that human resource managers of the banks should take a significant step to improve the staff commitment and improve the productivity along with designing recruitment and retention of employees.

Kumaraswamy M and Ashwini S. (2015) in their research paper titled “Challenges in WLB of Married working Women”, studied the importance of employee to have a healthy balance between work and their own life. In general those employees who have better work-life balance will contribute more toward the organization. Now a days the context of nuclear family, dual earning parents, and work location of individuals can have major impact on the work-life balance of individuals.

Phyllis and Yun (2002) in their research paper titled “Effective work life strategies, working couples, work conditions, gender and life quality”, focused on dual earner in the family. The researchers found the conclusion that work-life strategies and work environment are not unique among genders. For instance, in some families’ husband prefer to work for long hours but the wife should work as part time or minimum hours work. In that situation women reports more stress due to working condition and low level of coping compared to men. Job security is a biggest threat for both men and women.

3. Research Methodology
3.1 Objective
- To find the factors affecting Work-Life Balance.
- To find the best work-life balance practice of the employees.
- To evaluate the satisfaction Level of TNPL employees.
- To give the importance of Work-Life Balance and tips to develop Work-Life Balance.

3.2 Research Design
Tamilnadu Newsprint and Paper limited (TNPL) Karur is the area selected for this research. The primary data was collected through structured questionnaire. The sample of 150 employees were selected using simple random sampling method. The sample size was arrived using RAO Software form the total population of 600 employees irrespective of department. The collected data were reviews and consolidated into meaningful table format. Descriptive Statistics and Simple percentage analysis were used as tools to analyse the data.

4. Analysis and Interpretation
4.1 Descriptive Analysis – Satisfaction Level of the Employees

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working Hours</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.84</td>
<td>1.004</td>
</tr>
<tr>
<td>Co-Worker</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.88</td>
<td>1.004</td>
</tr>
<tr>
<td>Supervisor</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.93</td>
<td>0.974</td>
</tr>
<tr>
<td>Salary and benefits</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.76</td>
<td>0.963</td>
</tr>
<tr>
<td>Working Condition</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.84</td>
<td>0.812</td>
</tr>
<tr>
<td>Motivation from</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.71</td>
<td>0.951</td>
</tr>
<tr>
<td>Management</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>4.26</td>
<td>0.921</td>
</tr>
<tr>
<td>Family support</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>4.35</td>
<td>0.883</td>
</tr>
<tr>
<td>Interest on Job</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.39</td>
<td>1.092</td>
</tr>
<tr>
<td>Career Development</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.85</td>
<td>1.092</td>
</tr>
<tr>
<td>Leave Facilities</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.49</td>
<td>0.963</td>
</tr>
<tr>
<td>Training Opportunities</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.82</td>
<td>0.780</td>
</tr>
<tr>
<td>Overall Satisfaction</td>
<td>150</td>
<td>2</td>
<td>5</td>
<td>3.82</td>
<td>0.780</td>
</tr>
<tr>
<td>OVERALL_WORK_LIFE_BALANCE</td>
<td>150</td>
<td>1.75</td>
<td>5.00</td>
<td>3.8444</td>
<td>0.2605</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>150</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table No. 4.1

Table No. 4.1 shows that the satisfaction level of the employees in Tamilnadu Newsprint and Paper Limited (TNPL) Karur. The above table clearly shows the mean value of individual factors and overall satisfaction of
TNPL employees is 3.84 which is greater than 3 (Neutral). Thus the researcher conclude that the overall satisfaction of TNPL employees are good and they were satisfied with the company. (1 – Highly Dissatisfied, 2 – Dissatisfied, 3 – Neutral, 4 – Satisfied, 5 – Highly Satisfied).

### 4.2 Percentage Analysis Table – Work-Life Balance Practice of the Employees

#### Individual Practices

<table>
<thead>
<tr>
<th>Practice</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work and family are separate</td>
<td>150</td>
<td>2</td>
<td>5</td>
<td>4.09</td>
<td>.754</td>
</tr>
<tr>
<td>Plan my work</td>
<td>150</td>
<td>2</td>
<td>5</td>
<td>4.07</td>
<td>.711</td>
</tr>
<tr>
<td>Specified my goals clearly</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.93</td>
<td>.949</td>
</tr>
<tr>
<td>Manage time</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.85</td>
<td>.900</td>
</tr>
<tr>
<td>Doing exercise</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>2.61</td>
<td>1.252</td>
</tr>
<tr>
<td>Meditation to overcome stress</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>2.70</td>
<td>1.174</td>
</tr>
<tr>
<td>Taking food at time</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.09</td>
<td>1.113</td>
</tr>
<tr>
<td>Takecare of myself</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.33</td>
<td>1.185</td>
</tr>
<tr>
<td>Share my job both in work and family life</td>
<td>150</td>
<td>1</td>
<td>5</td>
<td>3.53</td>
<td>1.072</td>
</tr>
<tr>
<td>Good network of friends</td>
<td>150</td>
<td>2</td>
<td>5</td>
<td>4.05</td>
<td>.940</td>
</tr>
<tr>
<td>Overall practise</td>
<td>150</td>
<td>2.60</td>
<td>5.00</td>
<td>3.5267</td>
<td>.53139</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>150</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Institutional Practices

Table No. 4.2 shows that the work-life balance practice of the employees in Tamilnadu Newsprint and Paper Limited (TNPL) Karur. The above table clearly indicated that there are many work-life balance practice for individuals namely work planning, setting up goals, decision making, time management, separation of personal life and work life, etc. Among the listed practices, separation of personal life and work-life was the best work-life balance practice as identified by the author. Generally low mean value will be ranked first, here in this case the questionnaire used by the researcher was negative so, high mean value will be ranked first.

Table No. 4.3
Table No. 4.3 shows that the work-life balance practice of the employees in Tamilnadu Newsprint and Paper Limited (TNPL) Karur. The above table clearly indicated that there are many work-life balance practice of institutional namely work schedule of the organization, higher education assistance provided by the institution, possible job sharing and marriage and maternity leave offering. Among the listed practices the organization follow proper schedule and the organization is having good canteen facility.

4.3 Percentage Analysis Table – Factors Affecting Work-Life Balance

<table>
<thead>
<tr>
<th>FACTORS AFFECTING WORK-LIFE BALANCE</th>
<th>DOESN’T AFFECT</th>
<th>AFFECTS SOMETIMES</th>
<th>AFFECTS MANY TIME</th>
<th>ALWAYS AFFECTS</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>R %</td>
<td>R %</td>
<td>R %</td>
<td>R %</td>
<td>R %</td>
<td></td>
</tr>
<tr>
<td>Working Hours</td>
<td>90</td>
<td>60</td>
<td>34</td>
<td>23</td>
<td>22</td>
</tr>
<tr>
<td>Overtime</td>
<td>60</td>
<td>40</td>
<td>45</td>
<td>30</td>
<td>22</td>
</tr>
<tr>
<td>Work from home</td>
<td>46</td>
<td>31</td>
<td>67</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Excessive household work</td>
<td>74</td>
<td>49</td>
<td>55</td>
<td>37</td>
<td>16</td>
</tr>
<tr>
<td>Activities of Spouse / Family</td>
<td>102</td>
<td>67</td>
<td>18</td>
<td>12</td>
<td>8</td>
</tr>
<tr>
<td>Activities of superiors</td>
<td>80</td>
<td>53</td>
<td>51</td>
<td>34</td>
<td>14</td>
</tr>
</tbody>
</table>

Table No. 4.4

Table No. 4.4 shows that the work-life balance practice of the employees in Tamilnadu Newsprint and Paper Limited (TNPL) Karur. The above table clearly indicated that there are many factors which affects work-life balance namely working hours, work from home after working hours, excessive household works, activities of spouse/family. Among the listed factors overtime is the major factor affecting work-life balance as identified by the author and factor that doesn’t affect the work-life was activities of spouse/family.

5. Importance of Work-Life Balance

All around the globe, numerous organizations understood that there is an association between the work life balance and the effect it might have on their business. Much business accepted on the hypothesis that their managers must give their work time to their work alone. Representatives were not permitted to leave the work because of unforeseen crises on the grounds that numerous businesses trusted that their representatives were enlisted just for work. As the world is changing, numerous businesses turn out to be progressively adaptable to offset the existence circumstance with their representatives. The most widely recognized issue for the representatives is that they worked excessively. They spent numerous hours in the workplace to finish their exercises. Consequently a negative climate might be made in the organization. To battle that negative environment or frame of mind there are numerous businesses who are starting to teach themselves and their representatives on work-life balance. Representatives who figure out how to offset their work with their life action are bound to be upbeat. This expanded bliss can make positive workplaces. Managers realize that well-disposed workplaces mean better outcomes and better outcomes frequently convert into benefits. Creating Work-life balance isn’t just valuable to bosses. Representatives, their family and companions can all from advantage from a positive work-life balance. When a harmony among life and work has been built up a working guardian might probably invest more energy with family.

6. Tips to Develop Better Work-Life Balance

To guarantee you make the best of your time at work and home, smart thoughts include:

- Analyzing the utilization of your time and choosing what’s extremely essential. Set up another day by day routine guaranteeing the primary things remain the fundamental things.
Leaving work at work. Turn off your PDA, shut down your workstation and set an unmistakable limit among work and home. Request that your family make you responsible to guarantee you don't slip over into old propensities.

Saying "no" to unpleasant things that will just aim strife later on. This will enable you to concentrate on incredible pieces you truly care about and give them 100 percent consideration.

Managing your time adequately by putting family occasions in a common timetable and keeping a day by day plan for the day. Ensure you complete the imperative things and don't stress over the rest.

7. Conclusion

Descriptive analysis and simple percentage analysis were conducted to examine the significance difference among factors affecting work-life balance, satisfaction level of teachers, and work-life balance practice among Tamil Nadu Newsprint and Paper Limited (TNPL) Karur. The author identified that the satisfaction level of the employees is moderately good, and the best work-life balance practice is identified as separation of personal life and work-life. Similarly the author identified that there is a significance difference between factors affecting work-life balance, and the most important factor which affects work-life balance was overtime as identified by the author. Finally the author give the importance of work-life balance and tips to develop the work-life balance.

8. References

A Study on Material Handling Procedure with Reference to Lotus Integrated Logistics, Chennai

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2Assistant Professor, Department of Management Studies, Periyar Maniammai Institute of Science & Technology, Thanjavur, India

ABSTRACT: Materials handling is a coordinated framework including such exercises as moving, dealing with, putting away and controlling of materials by methods for gravity, manual exertion or power actuated apparatus. Over the most recent quite a while material handling has turned into another, complex, and quickly advancing science. To remain focused in the market, organizations need to break down its quality shortcoming openings and dangers. In this way, improvement of the effectiveness of material handling framework gets an ever-increasing number of individuals consideration. Information were gathered through an unstructured survey which tends to SWOT in material handling. This work is to contemplate the quality shortcoming openings and dangers with reference to lotus integrated logistics, Chennai.

Keywords: Logistics, Material handling, organization, SWOT

1. Introduction
Coordination is tied in with getting the correct item to the perfect spot at the ideal time to the ideal individual for the least expense. The coordination framework comprises of the accompanying segments: Customer administration, Inventory the board, Transportation, Storage and materials dealing with, Packaging, Information preparing, Demand anticipating, Production arranging, Purchasing, Facility area and different exercises for a particular association could incorporate assignments, for example, after-deals parts and administration support, upkeep capacities, return merchandise taking care of and reusing tasks. Obviously any one association is probably not going to require all these errands to be practiced. Material handling is the development, security, stockpiling and control of materials and items all through assembling, warehousing, circulation, utilization and transfer. As a procedure, material handling joins a wide scope of manual, semi-mechanized and computerized gear and frameworks that help coordination and make the production network work. Material handling exercises begin with emptying of products from conveyance transportation, the merchandise at that point go into capacity, machining, get together, testing, stockpiling, bundling, lastly stacking onto transport.

Review of Literature
LisongYuwan (2010) explained the freight forwarding in the Chinese market as a result the company should contribute the efficient work to all departments and a supply chain should contribute the efficient work to all parties. MiloradKilibarda, Svetlana Nikolocic et al (2014) determined how customers from different market segments assess the quality of freight forwarding services as well as the mutual relation between the freight forwarder and the customers. The result show the logistics service quality of freight forwarding companies in Serbia is not at a satisfactory level. Stevenson (2001) understands that logistics (including materials and goods flowing in and out of a production facility as well as its internal handling) has become very important to an organization to acquire competitive advantages, and how the companies struggle to deliver the right product at the correct place and time. Trunk, Christopher (1992) explained the new guidelines for preventing injuries in the warehouse and provide checklists to identify potential injury patterns. Witt, Clyde (1999) explained the material handling in the food industry experts think new technology for handling products comes along with adapting current methods and equipment.

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Research Methodology

Objective
- To learn about strength and weakness of material handling.
- To identify the opportunities and threats in material handling.

Research Design
The required data were collected through unstructured questionnaire. An interview technique is used to collect the data and also through available published materials in the library and internet which are given by a company. After the data collection the data were analyzed by SWOT analysis for identifying of strength, weakness, opportunity and threats.

Data Analysis
SWOT is an abbreviation that represents strength, weakness, opportunities and threats. As an organization designs its best course of action, it ought to think about those things before continuing. The arrangement’s quality and shortcomings are factors inside the organization's control. It can work to make the most of its strengths and eliminate the weakness. Opportunities and threats, on the other hand, are external factors within the community that could affect project's success. It does not have much control over those situations.

Swot Analysis

<table>
<thead>
<tr>
<th>Strength</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Customer loyalty.</td>
<td>1) Inexperienced labours in material handling.</td>
</tr>
<tr>
<td>2) Transaction is transparent.</td>
<td>2) Lack of knowledge about the material leads to legal problem.</td>
</tr>
<tr>
<td>3) Strength in negotiation.</td>
<td></td>
</tr>
<tr>
<td>4) Various types of packaging.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Threats</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Availability of storage and handling practices.</td>
<td>1) Tax implications</td>
</tr>
<tr>
<td>2) Availability of new technologies and appropriate application of technology.</td>
<td>2) Damages in materials due to weather or accidental damage.</td>
</tr>
</tbody>
</table>

Conclusion
From the above investigation it has been dissected that seen that the material handling is an imperative assignment in the business. Procedure stream of material handling with frameworks are sketched out and examined. It very well may be reasoned that examination of strength, weakness, opportunities and threats (SWOT) in materials handling in the association can spare the time, decrease the quantity of works, spare the space, improving working techniques.

References
2. DB to launch Eurasian land bridge service. Article on World Cargo news' website accessed on October 2009.
A Study on Renovation in Teaching Techniques and Technological Upgradation in Government Schools with Special Reference to Kumbakonam

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₂,³,⁴Final B.Com (Hons), Periyar Maniammai Institute of Science & Technology, Vallam, India

ABSTRACT: In this modern world every children must have education to overcome the obstacles in running society. In 2018 literacy rate has detected as 80.33% in Tamil Nadu, it’s put on light that every children are getting education with the help parents, government and its policy on boosting educations. The fact is most of parents prefer private school of education to give their children best education system, government planned to improve the educational system by developing technologies used to teach the children with modern methods of teaching. Government of Tamil Nadu analysed, why the rate of children in government schools have decreased in compared to late 2000. This review article bring out some solutions on this problem that can better up the Government school education system with and expected result.

Keywords: Education system, Government, school, teaching tools.

1. Introduction
Teaching profession is both exiting and demanding in this hectic society. Recent educational revolution set vast renovations to adapt by school teachers as well as students. These technological updation and techniques waved stress and psychological issues to government school teachers. People are struggling at managing relationships in their workplace. Mostly school teachers are affected both physically and emotionally in their work life. Tamilnadu government pays more attention to improve the basic structure of government schools, by introducing technological updation and improved techniques in government schools, every individual student can get more knowledge. These teaching techniques improve the standard of government school teachers. Bringing innovation in teaching field is a welcoming sign, but that has to provide proper training and better understanding to the teachers first. This study is how Tamilnadu government vision on government education by improving teaching techniques and technologies. The main problem is improper technologies up gradation in teaching techniques, thus the government implicated these problems with prospective solutions.

1.2 Teaching Techniques
In teaching profession there are different types of teaching methods and techniques used to educate the students. From the prehistoric stages teachers used different type of techniques to make the students more knowledgeable than others. Starting from mud, chalk, slate, black board, smart class and futuristic robotic practical teaching proves that teachers trying to know more about stages in teaching methodologies and also want to exhibit them to the students. Strategies like methods, process, procedures and system form used by school teachers for students is teaching technique. By the way new techniques used in teaching are not a new form, its a developing form from ancient teaching methods to new modern methodologies and techniques.

1.3 Objective
- To know the up gradation process on teaching techniques and technologies.
- To know about the perception of government school teachers

1.4 Need for Study
- To know about technological updation government school
- To know the stress factor faces by government school teachers on these issues.
1.5 Methodology
Both primary and secondary data were used. Primary data were collected through questionnaires using random sampling method. The secondary data collected from the various unpublished records, books, journals, and websites.

1.6 Statement of the Problem
The technological upgradation and modern teaching techniques are highly evolving in Indian educational system. On that note Tamilnadu government also slightly changed the teaching techniques and modern methods to be followed by the government school teachers. And also there is an incredible need for educational revolution in this 21st century. Every students have right to get modern method of teaching for better knowledge. Tamilnadu government has planned to take steps to achieve the goal of futuristic teaching. Even though these idea generated by the government fulfil the needs of students, but it also affects the government school teachers psychologically and physically. These psychological issues lead to many struggles like stress, sleeping problems, blood pressure, headaches etc. The break point of this emotional stage leads mental issues to government school teachers.

2.1 Types of Teaching Techniques
Modern teaching techniques aroused from the ancient techniques all over the world some of them are very famous and followed by many teachers to teach the students.

- Flipped classroom – It is a technique used to prepare the students before the teaching. Students prepare the topic before the teachers teach it in a classroom.
- Learn by self – In this teaching technique force the students to learn by them by providing them exercises like example mind maps.
- Online tools – From these technique students can get number of examples from online. Now a day's students are using online application for studies.
- Gaming method – Using games to demonstrate and explain the structure of the study. This technique is widely used by all the teachers.
- Visual aids – Examples like gestures, pictures, graphs and videos are used by the teachers to get more attention from the students in studies.
- Activity based teaching– By giving activities to the students from the syllabus they can easily understand the core of the subject. Government of Tamilnadu pay more attention to activities in primary education of students.

3.1 Technological Upgradation in Government School
Tamil Nadu government introduced technological updating in government schools to provide futuristic teaching to the students studying in government schools. Technological upgradation means transferring into technological education from the traditional educational system. It is a significant step taken to attain higher stability. Digital learning is simply explain the term technological education; it provides facilities for learning effectively. It is very flexible and supports the government school students. Technological education needs more data and effective high quality net services in government schools. It consists of virtual classes, online courses and web analysing. There is no enough knowledge about this technological education for the government school teachers. First of all government school teachers doesn’t aware about the teaching techniques and technological up gradation process. Even much of private schools started taking technological education for the students. But in Tamil Nadu even 20 percent of government schools don’t started this technological education to the students. These 20 percent schools also not providing full technological education only one or two form of digital learning are available. Moreover some government school teachers try harder to adapt to these technological education. But the government of Tamil Nadu want to provide enough training to government school teachers for adapts this up gradation process and techniques.

Table No.4.1.1: Factors affecting teaching techniques and technological up gradation by government school teachers

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Factors</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question</td>
<td>19</td>
<td>21</td>
<td>5</td>
<td>5</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td>1. Is the modern teaching techniques useful for futuristic education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Is there an enough technological upgradation adopted in government</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>schools</td>
<td>5</td>
<td>20</td>
<td>11</td>
<td>10</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3. Is it comfortable in adapting the modern teaching techniques like</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>visual aids, self learning by students</td>
<td>11</td>
<td>16</td>
<td>20</td>
<td>3</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>4. Is your students find any difference after adapting technological</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>upgradation</td>
<td>13</td>
<td>20</td>
<td>12</td>
<td>3</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>5. Is there proper training to handle the modern teaching techniques</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>from government</td>
<td>11</td>
<td>22</td>
<td>10</td>
<td>7</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>6. Is the work load increased due to innovation in teaching practices</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>11</td>
<td>24</td>
<td>9</td>
<td>6</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>123</td>
<td>82</td>
<td>34</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>11.66667</td>
<td>20.5</td>
<td>13.66667</td>
<td>5.666667</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Median</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>St.dev</td>
<td>4.501851</td>
<td>2.664583</td>
<td>5.006662</td>
<td>2.65832</td>
<td>1.673320053</td>
<td></td>
</tr>
<tr>
<td>Avg.Dev</td>
<td>4.190609</td>
<td>2.432422</td>
<td>4.570436</td>
<td>2.426703</td>
<td>1.527525232</td>
<td></td>
</tr>
<tr>
<td>Chi square</td>
<td>0.0052585 &gt; 0.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Significant</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Data

**Statistical test:** chi-square test was used for above table.

Table 4.1.1 indicates that the respondents have understood that the modern teaching techniques are useful for futuristic education on an average 20.5% of respondents has agreed that modern education need these changes, and secondly 13.67% have opted as neutral, and 11.67% have accepted strongly agree, only 5.67% of them have stated that they disagree with the modern teaching techniques and poorly stated by 1% on strongly disagreed with modern teaching techniques. The first question indicates that the respondents have understood that the modern teaching techniques are useful for futuristic education on an average 42% of respondents has agreed that modern education need these changes, and secondly 38% have accepted strongly agree, and 10 % have opted as neutral, and another 10% disagree with the modern teaching techniques and no respondents has strongly disagreed the point.

Next, the second question describes is there enough technological upgradation adopted in government schools.40% of respondents strongly agreed there is good technological updation in government schools, 22% of government school teachers stated neutral this statement, 10% of people disagreed the information enough technical upgradation in government schools, nearly 1% government school teachers agreed and 0.8% strongly disagreed this statement. The third question explains whether it is comfortable in adapting the modern teaching techniques like visual aids, self learning by students. 40% of government school teachers neutral in this statement, 32% of people agreed they are comfortable in adapting the modern teaching techniques, 22% of respondents strongly agreed they are very comfortable in adapting new techniques, 8% only disagreed this statement.

The fourth question explains whether students find any difference after adapting technological upgradation. 40% of respondents agreed that their students exchanging to new teaching upgradation. 27% government school teachers strongly agreed this statement, 22% of people neutral, 3% disagreed and 1% strongly disagreed. The fifth question is whether there proper training to handle the modern teaching techniques from government. 40% of government school teachers neutral in this statement, 22% of respondent agreed, 20% strongly agreed, 14% of people strongly disagreed this information. The sixth question is based on workload increased due to innovation in teaching practices 40% of government school teachers strongly agreed to this statement, 22% of respondents strongly agreed this statement, 11% stated they neutral and 14% strongly disagreed there is no extra workload increased sue to innovation in technological updation.
Research Hypothesis (H1): There is a significant association between the psychological factors of the respondents on the technological up gradation and their workloads.

Null Hypothesis (H0): There is no significant association between the psychological factors of the respondent on the technological up gradation and their workloads.

Since $0.0052585 < 0.05$, therefore we reject the null hypothesis and accept the research hypothesis thereby conclude that government school teachers are psychologically affected by the renovation in teaching techniques and technological up gradation, it is suggested that teachers should be given proper training to enhance the skills for effective implementation of conclusion.

One Factor Anova

<table>
<thead>
<tr>
<th>Source of Variation</th>
<th>SS</th>
<th>df</th>
<th>MS</th>
<th>F</th>
<th>P-value</th>
<th>F crit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>1350</td>
<td>4</td>
<td>337.5</td>
<td>27.08668</td>
<td>9.11E-09</td>
<td>2.75871</td>
</tr>
<tr>
<td>Within Groups</td>
<td>311.5</td>
<td>25</td>
<td>12.46</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1661.5</td>
<td>29</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Statistical test: One way ANOVA

"f" test was used for the above hypothesis

We have statistically significant evidence and conclude that there is a mean psychological issues faced by the government school teachers. Hence the calculated value is greater than the table value ($27.08668 > 2.75871$) so the research hypothesis rejected and the null hypothesis is accepted.

4.1 Findings

- Nearly 40% of respondent has strongly agreed that they are facing psychological issues due to technical up gradation and new teaching techniques.
- Majority of 80% government school teachers strongly agree with the modern teaching techniques are useful for futuristic education that’s to be improve
- Around most of government school teachers trying to adopt this technological up gradation, finally new way of teaching approach is going to emerge in Tamilnadu education.
- Nearly 60% of government school teachers stated they are facing workload due to these new government policies and technological up gradation.
- Overall 65% of government school teachers agreed that this new teaching approach and technological up gradation in education may lead new pathway to children of government schools.
- More over 75% of government school teacher strongly agreed that their family helping them to overcome psychological issue due to their work pressure
- Mostly 65% of respondents stated that government providing proper training on teaching techniques technological up gradation.
5.1 Conclusion
It’s concluded that Teachers are ready to bring changes with the modern teaching techniques, and no second thought among the respondents about this view. From this review article, we can understand what are the psychological issues faced by the government school teachers. Every person has several issues and problems in their personal life as well as work life. Teaching is a profession, where they need peace in mind to express their feelings with students. But they are facing more issues in their family as well as work life; we must improve more guidance to eradicate these problems of government school teacher. We need more awareness about the new techniques and technologies in teaching, and it should adapt by the teachers also. New types of teaching methodologies should be handled by the government school teachers.

Reference
Mobile Health Adoptions: Contemporary Dispute in India

Dr. R. Prakash¹, A. Varsha² and B. Aadhavan³

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ABSTRACT: These days mobile phones stand as a great platform for the modern digitalization apart from transmit data. Nevertheless to proclaim that it leads to grooming up many businesses includes service sectors. The mobile gadgets and its well developed applications can be used in service sectors in general and hospitals in particular. The mobile health mechanism is incredible in other countries. It is used for maintaining fitness, counting calories, monitoring sleep and other clinical purposes. However, it seems difficult in introducing mobiles phones for health benefits in India due to various reasons. Therefore, this explanatory research attempts to examine the health hazard by using the mobile phones and challenges in adopting mobile health application in India by conducting questionnaire survey among the practicing medical students. It also tries to explore various scopes prevailing to the mobile health in country like India.

Keywords: E-health, Fitness application, clinical application, Mobile Health Apps.

1. Introduction
The mobile is a multipurpose and powerful device which helps to perform various tasks apart from the primary usage “the communication”. People use this device for completing various task in efficient manner in user friendly environment. In this modern digitalization world the mobile plays a major roles in all service sectors like banking, shopping, education, and etc. Now here we broadly describe about the mobile contribution for health sector, where health is basic need for every human. In this modernized world, we combine the health sector in e-service to bring a healthy life to people. Here we discuss about the M-health (mobile health) which helps to serve people in health sector.

Mobile Health
Mobile health is a route to provide health service through the mobile technologies like mobile applications and websites. M-Health is about leveraging mobile and wireless devices to improve health outcomes. The service could be as simple as using the mobile’s SMS function to send alerts and reminders or leveraging inbuilt mobile sensors or apps to capture and interpret clinical data. The M-health also provide doctor consultation through the gadgets, where the virtual reality operation helps the medical students in having practice for their surgery operations. It helps most of the rural people in doctor consultation by saving their money and time. Now let us discuss how the mobile health works.

Mechanism of Mobile Health
1. Individual and Health Service
The mobile health apps and website helps an individual to get his health service from the health service center. This type of mode mostly helps in emergency period. For example ambulance service for an accident.

2. Health Service and Individual
SMS service is the main tool in this mode where the health service center alter by giving reminders to the people for their check-ups. Apps are available in gadgets that is provided by particular heath service centers for diet maintenance and fitness maintenance. For example in Africa HIV affected people are more in population so the used get alter messages for HIV check ups.

3. Consultation
There are two types of consultation:

• Internal consultation
This happens between the healthcare workers and the doctors of hospitals that works under big network.

• External consultation
This happens between the patient and the doctors, especially in rural area. Here the video conferencing stands as a main tool.

4. **Agency to Public**
This mode of M-health help during the calamity period. A particular agency from health institution or center will create temporary agency which contain team of doctors and nurse to provide medical camp during calamities. In this mode mobile helps by collecting data of injured people, death rate in a specially designed software (which is used only during calamities). For example in Africa during embolo virus spreading time these agencies helped lot.

5. **Health Monitoring**
Apps are developed to monitor our health in various way like step counter, keep training for home gym work outs. This help self monitoring our self without others help. Therefore these are the ways that the mobile health help the people in digitalized manner.

**M-Health in India**
As comparing to other countries India stands in starting step in mobile health facilities. Here we can only assess health facilities like health monitoring and some basic apps. Because as India have more number in its population it faces many problem for its implementation. Also its very difficult implement in rural area. Now let us see what are the challenges that are faced to implement mobile health India.

1. **Huge Volume and Fragment Market**
In application store there are really thousands and thousands of health apps. Therefore people gets confusion in selecting a trusted application. The way people selecting an app is mostly based on the rating of the particular application, it does not gives a perfect solution so it is good to see the clinical performance through clinical trials or professional reviews.

2. **Lack of awarness**
As our country covers more rural area, Most of the people don't have the knowledge and awareness about these clinical and health applications. Awareness camps should be conducted by the government of India.

3. **Poor Infrastructure**
This stands as major challenge in India. Even basic structure is missing many places. Network connectivity problem becomes the major concern. Some of the people can not afford smart phones that support these clinical application. Apart from this security and privacy structure should be developed strong.

4. **Low Expectation**
As there is lack of awareness it result into low expectation. Most of the people in India show their interest only on the fitness application. therefore it’s the government duty to launch new programs to increase the interest among the people in clinical applications too. The website of the National Health Portal, set up by the Ministry of Health and Family Welfare, Government of India, lists a number of M-Health apps that the population can benefit from. Rams to increase the interest among the people in clinical applications too.

5. **Manual Intervention**
Comparing with Mac applications android produce Health applications with a poor and unattractive interface for the users. because these things are new to people if it is showed up in a attractive manner, user will be increased. Especially for video consultation with doctors needs more attention.

**Reference**
The above challenges will be overcome by developing new fitness and clinical application in a user friendly and easy to access. Government should bring more funds and polices in the mobile health developing field. Free camps should be conducted in rural areas. Network connectivity band length should be increased for the easy access of network in remote areas. Hence it is in the hands of youth to bring this field in a well digitalized manner which stands for both business and service benefit for the people.
A Study on HR Policies and Perceptions of MSMEs in Inclusive of Transgenders in Workplace at Thanjavur

Dr. R. Prakash1, Ms. A. Diana Nisha2, Mr. A. Mohamed Hawal3 and Ms. P. Pavithra4
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2,3,4Final B.Com (Honors). Periyar Maniammai Institute of Science and Technology, Vallam, India

ABSTRACT: The transgenders are neither male nor female, they are really an ambivalent feel of sex. The society treats them inversely like beggars, sex workers, sometimes diverge innate of human beings too. The cause and root for all the problems of transgender starts from their unemployability and seeking basic finance for their routines. In other hand MSMEs provides huge employability to the nation. There is a question arise that then why not MSMEs for transgender? Do MSMEs have proven HR and workplace policies for protect transgenders rights? Or is their attitude towards of transgenders still sticking with old pool of thoughts? This study made an attempt to understand the micro, small and medium entrepreneurs’ perception and transgender inclusive workplace policies.

Keywords: Transgender, MSMEs, Entrepreneurs Perception, HR Polices

1. Introduction
Sixty seventh year of independence India recognize 4.87 lakhs Transgenders as third gender in the year 2014, 15th of April. Earlier they were recognized in different way. The glittering saris, heavily coated cheap makeups, clapping hands together knocking car windows in the signals and begging in the buses and trains are we used to describe the Transgenders in India in general.
Then they neither male nor female, they are really an ambivalent feel of sex. Their standard of living and life have been telling worsen stories ever. In the recent times the government comes forward to recognize them as a human being but still not thinking much about recognize their life though preamble of Indian constitution supports their social, economic and political equality of status.
When enter the deeper thinking of the issue of transgender it is understandable that their unemployability is the root cause of all other hitches like begging, being a sex worker and so on. Centre for Law and Policy Research (CLPR) released policy brief and recommend for the implementing reservation for transgender. Then it has been hastily passed in the Lok Shaba and not yet materialized even now in 2018.1
In other hand the Indian economy is shouldered by MSMEs in large compared with large scale industries and contribute more towards job creation. This informal small-scale industry sector alone employs 40 percent of Indian workforce. Hence, it is significant to provide employability to the transgender in the MSME sector. It elevates the life of trans people through the employment and subsequently by the pay checks.

II. Objectives
● To know the employment opportunities available to the transgender in MSME Sector.
● To find the precise HR policies and relevant awareness for transgender inclusive workplace.

III. Review of Literature
Manish Pahak and et. al.2 say in their research that discrimination against transgender people in India with respect to employment opportunities and benefits that are accorded to women employees in India is quite evident as legislation that specifically provides for benefits to a woman at workplace have no reference to transgender. While there are provisions in the Bill that protect transgender interests by prohibiting discrimination in employment opportunities, the implementation of such provisions is a big challenge. A robust legal mechanism to safeguard transgender interests is required and huge penalties must be imposed on offenders / violators.

1 Lawctopus, “Policy Brief on Reservation for Transgender and Intersex Persons by CLPR, Bangalore” retrieved from https://www.lawctopus.com/reservation-for-transgender-and-intersex-persons-clpr-bangalore/
The main problems that are being faced by the transgender community are of discrimination, unemployment, lack of educational facilities, homelessness, lack of medical facilities: like HIV care and hygiene, depression, hormone pill abuse, tobacco and alcohol abuse, penectomy, and problems related to marriage and adoption.³

Nishant⁴ says that Transgenders can get a job in India! But it is not as easy as it is for the rest of us. They face a lot of discrimination from the society.

IV. Analysis and Interpretation

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Criteria</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>I 'am annoyed when Trans people approach for seeking employment opportunity.</td>
<td>10</td>
<td>15</td>
<td>20</td>
<td>12</td>
<td>23</td>
<td>80</td>
</tr>
<tr>
<td>2.</td>
<td>We have unique training and development programmes for enriching Transgenders facility</td>
<td>30</td>
<td>20</td>
<td>20</td>
<td>7</td>
<td>3</td>
<td>80</td>
</tr>
<tr>
<td>3.</td>
<td>I opinioned MSME's are the safest working place for Transgender.</td>
<td>10</td>
<td>26</td>
<td>20</td>
<td>17</td>
<td>7</td>
<td>80</td>
</tr>
<tr>
<td>4.</td>
<td>As per my perception Transgenders are not fit for working with others.</td>
<td>20</td>
<td>26</td>
<td>14</td>
<td>18</td>
<td>2</td>
<td>80</td>
</tr>
<tr>
<td>5.</td>
<td>The HR Policies should be prioritize to employee privacy especially when admit Transgender.</td>
<td>40</td>
<td>13</td>
<td>4</td>
<td>21</td>
<td>2</td>
<td>80</td>
</tr>
<tr>
<td>6.</td>
<td>We have used Trans peoples &quot;preferred name&quot; in the legal documents like Payroll, retirement accounts and so on.</td>
<td>12</td>
<td>10</td>
<td>40</td>
<td>9</td>
<td>9</td>
<td>80</td>
</tr>
<tr>
<td>7.</td>
<td>We assign the job based on gender identity.</td>
<td>35</td>
<td>17</td>
<td>16</td>
<td>5</td>
<td>7</td>
<td>80</td>
</tr>
<tr>
<td>8.</td>
<td>We offer special health insurance policies to the Transgenders.</td>
<td>48</td>
<td>16</td>
<td>5</td>
<td>6</td>
<td>5</td>
<td>80</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>205</td>
<td>143</td>
<td>139</td>
<td>95</td>
<td>55</td>
<td></td>
</tr>
</tbody>
</table>

Data Interpretation

Table (no) represents that perception and policies for Transgenders inclusive to Transgenders maximum respondents said that Transgenders special training and development will be given to them, they will undergo special HR policies over employee privacies, assessment of job will be based on the gender identity and they do will offer special health insurance policies to the Transgenders. Neutrally, respondents agreed that MSME's sector will be the safest working place and many do agreed that transgender are fit for working with others. Some respondents will use their preferred name in their organisation.

From this analysis we came to that 38.8% are neutrally agree that when trans peoples approach them for seeking employment opportunity only 12.5% peoples are annoyed when they approach the employment opportunity.

This charts shows that 37.5% respondents are strongly agree that training and development programmes should be given to Trans peoples, only 8% of respondents are disagree. Majorly, training and development is the encouraged activity for all the Trans peoples.

This charts briefly describes that, 33.8% respondents feel that safest working place for Trans Peoples. Whereas, 7.5% are disagreed to the safest working place criteria. Maximum respondents will make them feel safe in their workplace.

This Charts explains that, maximum respondents of 32.5% said that Trans genders are fit for working with others likely, 3.8% respondents are disagreed to this criteria. Majority of the respondents said that Transgenders are fit to work with others.

This charts shows that 56.2% are strongly agreed that policies should be given prioritize to employee privacy especially when admit Transgenders, 2.5% are strongly disagreed to the policies and prioritizing over employees privacies.

The above chart describes the “preferred name” in legal documents for Transgenders 52.5% are neutrally agreed whereas 10% strongly agreed that they will use their preferred name in the legal documents. Maximum respondents are neutrally supported this criteria.

The above chart says that, 43.8% respondents are strongly agree that they will assign a job based on their gender identity likely, 3.8% respondents strongly disagree that job assignment will not be based on their gender identity.
From the above chart we understood that, respondents of 62.5% are strongly agreed that health insurance will be provided to the Transgenders whereas, 1.2% are strongly disagreed to this criteria.

**Findings**

- Mostly, 65% of respondents stated that they encourage Transgenders to seek employment opportunities.
- Nearly 45% of MSME’s respondents has strongly agreed that special training and development programmes will be offered to Transgenders.
- Majority of 35% of respondents agreed that MSME’s will be safest working place for Trans peoples.
- More over 33% of respondents of MSME’s stated and agreed that Transgenders are not fit for working with others.
- Merely, respondents of 56% have strongly agreed that priotize to employee privacy especially when they admit the Transgenders.
- Around most of 53 % of respondents neutrally agreed that usage of preferred name for legal documents to the Transgenders.
- Nearly 44% of respondents strongly agreed that they assign job based on their gender identity.
- Mostly, 63% of MSME’s respondents had strongly agreed that they offer special health insurance facilities to the Transgenders.

**Conclusion**

To get concluded, this study highlights the urgent need to implement policies and practices to ensure transgender individuals experience inclusivity and have their gender identity respected in treatment settings. Such changes may improve treatment outcomes, and we suggest evaluations of transgender-inclusive policies and treatment settings are important areas of future research. Thus, it is vital that in addition to establishing anti-stigma policies and practices within treatment settings, broader anti-stigma research and activism is undertaken to combat the discrimination and harassment that many transgender groups are burdened with in their daily lives. HR must have an understanding of transgender employees' issues and concerns in the workplace and be able to help resolve such issues and improve the climate of tolerance within the workforce, especially if employees or managers appear to be resistant.
A Study on Innovative Techniques involved in Marketing the Value Added Products

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²³III-B.com (Honors), Periyar Maniammai Institute of Science and Technology, India

ABSTRACT: India is a leading player among the world's highest producers of agro products especially cereals, milk, sugar, fruits and vegetable. In this study agro exports and marketing techniques are the key area of focus to increase sales and its' growth potentials. Major objective of marketing is to maximize the profit and increasing the profit of farmers by introducing online trading of value added product also by eliminating the interference of middlemen. Motivating the farmers to concentrate high quality produce and the process involved in the conversion of perishable produce into value added product, and enhancing the techniques to farmers regarding online marketing. This study focuses on shrinkage of the product failures.

Keywords: value added product, profit maximization, Reduce product failures, direct marketing.

1. Introduction
India is a leading player among the world’s highest producers of agro products especially cereals, milk, sugar, fruits and vegetable. In this study agro exports and marketing techniques are the key area of focus to increase sales and growth potentials. The agriculture and agro based processing industries were a key solution area of the problems relating to insufficiency of food and value added food products in India. Agro processing sector is one of the largest sectors in terms of production, growth, consumption, and export of value added agro products in India. In India the fruit and vegetable processing industry is vastly decentralized and having wide range of capacities. It is envisaged that India should be the food factory of the world, so as to generate income, employment opportunity, foreign exchange in a big technique through significant increase in level of processing and achieve higher growth through value added products.

Statement of Problem
Even though there are more marketing techniques to market the value added products, still now the problem of product failure plays a major role in the country. A product is failure when its presence in the market leads to withdrawal of product, the ultimate failure of a product to achieve profitability. Many value added product fails because of its poor quality, higher price, poor timing, inherent defect, extent of competition, lack of promotional measures, faulty distribution policy, poor after sale service and imitation of same products. Some products don’t match or satisfy the customer’s wants or needs.

Objectives of the Study
1. To examine the significance of value added agro products.
2. To explore innovative techniques used for marketing the value added products.
3. To reduce the product failures and to increase the profit maximization

Agro Based Produce to Value added Product
The wide range of geography, soil quality and climatic condition that portrays India as it makes the agriculture advantageous for producing a large number of crops and non crops product. The possibility of processing some of these produces to value added products signifies ample potential for the growth of the agricultural sector in India. Though India has a strong raw material base, it has been unable to tap the real potential for processing. The processing units based on grains, horticultural products, livestock’s products have ample opportunities and growth in agro based industries has a big potential to trigger development through adding value to the produce, generating employment opportunities and increasing farmers net income. This in turn motivates the farmers for better productivity and opens up possibilities of industrial development. The processed and value added agro products also have greater export power.
Significance of Value Added Products
Agro processing is the conversion of agricultural products to substances which have particular textual, sensory and nutritional properties using commercially feasible methods. It is very necessary to have this process of value adding activity to agricultural produces and thus it makes the agriculture more effective, and contributor of industrial growth. This process involves transformation of raw material into final consumer goods or intermediate goods. Thus it results in increase in value addition. The value adding processes range from simple preservation to production of high value products. For example a paddy plant gives us many value added products such as husk, straw, bran, rice kernel. Paddy has a potential to support a number of processing industries such as rice mill, solvent extractions plant for rice bran oil, processing of husk for variety of products and straw paper or board mills and the processing of these raw materials opens up large value addition possibilities.

By Products
Agro processing often goes simultaneously with agricultural diversification as perishable products like meat, milk, poultry, fruits and vegetables, often termed as high value products (HVP), are in greater demand of processing. The broken rice is widely used in flour manufacturing industries and the starch extracted from the broken rice is used in pharmaceutical, textile and other industries. Modernization of rice milling industries also results in production of quality by-products such as broken rice, husk and rice bran. Now technology is available for the production of value added products from these by products. Rice bran oil is the oil which is extracted from the inner husk of rice. When it is refined, bleached, deodorized, it is used for salad dressing and as cooking oil. Large quantity of husk is used in India as fuel for boilers, kilns and household purpose. India is the second biggest producer of banana following Brazil. Banana is cultivated every part of the country. Pected leaf sheaths are used fresh or after drying as packaging materials for flowers, betel leaves, fruits, etc. there is good marketing scope in metropolitan cities. Coconut is another important fruit having large uses starting from bakery to pharmaceutical industries.

Marketing Techniques
Marketing is not about what you produce but it is about producing what you can market. Marketing is what you do to promote your business from the moment you conceive of it to the point at which customers by your product or service and begin to patronize your business on a regular basis. Value added marketing is significantly different from the mass market in the same class of items, this allows for premium pricing. Direct marketing via, on farm retail outlets, farmers market, E-commerce websites, specialty grocery stores, gift shops, and mail order catalogues haven proven to be successful outlets for locally grown and processed value added products. Value added products usually move in low volumes, so using margins rather than mark ups is a more advantageous pricing format.

Export of Processed Agro Product
In India agro processing sector is one of the leading sectors in terms of production, growth, consumption and export. It includes vegetables, fruits, animal protein and poultry, dairy products, alcohol beverages, plantation, fisheries, grain varieties and other consumer product groups like, chocolates and coco products, soya based products, high protein foods etc. This industry is mainly focused on export orient and the majority of the processed agro products have better foreign demand. India is the major producer of dried and preserved vegetable like preserved onion, cucumber, preserved mushrooms, garlic powder, garlic flakes, dried potatoes and gram dals. Many no traditional vegetables mainly processed cucumber, bell pepper, sweet corn, green and lime beans are organically grown vegetables are also being increasingly exported.

Research Methodology
This study is based on both primary and secondary data. The primary data has collected through Interview Schedule and the secondary data has obtained from various books, journals, report published by department of agriculture and government of India, directorate of economics, reports published by Tamilnadu agriculture university.
Data Interpretation

Age Category of Farmers

<table>
<thead>
<tr>
<th>Age category</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>below 20 years</td>
<td>4</td>
<td>5.0</td>
</tr>
<tr>
<td>21-40 years</td>
<td>39</td>
<td>48.8</td>
</tr>
<tr>
<td>41-60 years</td>
<td>24</td>
<td>30.0</td>
</tr>
<tr>
<td>above 60 years</td>
<td>13</td>
<td>16.2</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 80 responses on "growth and potential of agro based and value added products in Thanjavur". Among the 80 responses, 48.8 per cent of the respondents are in the age category of 21-40 years. 30 percent of the respondents are in the age category of 41-60 years. Remaining 5 percent of them are in below 20 years.

Agriculture Method

<table>
<thead>
<tr>
<th>Methods</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>manual method</td>
<td>25</td>
<td>31.2</td>
</tr>
<tr>
<td>machinery method</td>
<td>13</td>
<td>16.2</td>
</tr>
<tr>
<td>Both</td>
<td>42</td>
<td>52.5</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 80 responses on "growth and potential of agro based and value added products in Thanjavur". Among the 80 responses the farmers have said they are using both manual and machinery method in their agriculture land. About 52.5% of farmers have agreed they are using both the agriculture methods to cultivate the produces and converting them to byproducts.

Hypothesis

Ho: There is no relationship between the age category of farmers and the agriculture method followed by them

<table>
<thead>
<tr>
<th>Age category</th>
<th>Manual Method</th>
<th>Machinery Method</th>
<th>Both</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20 years</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>21-40 years</td>
<td>17</td>
<td>5</td>
<td>17</td>
<td>39</td>
</tr>
<tr>
<td>41-60 years</td>
<td>3</td>
<td>6</td>
<td>15</td>
<td>24</td>
</tr>
<tr>
<td>Above 60 years</td>
<td>4</td>
<td>1</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
<td>13</td>
<td>42</td>
<td>80</td>
</tr>
</tbody>
</table>

Among the farmers in the age category of 21-40 years, 17 percent of them are using both the manual and machinery methods.

Chi-Square

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>8.093*</td>
<td>6</td>
<td>.231</td>
</tr>
</tbody>
</table>

The above table reveals that the calculated Chi-Square value is .231 this value is not significant at 5% level. Hence the hypothesis is rejected and it is stated that there is a significant relationship between the age category of farmers and the agriculture method followed by them.

Sources of Water for Cultivation
<table>
<thead>
<tr>
<th>Sources</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>River</td>
<td>21</td>
<td>26.2</td>
</tr>
<tr>
<td>bore well</td>
<td>51</td>
<td>63.8</td>
</tr>
<tr>
<td>well based</td>
<td>8</td>
<td>10.0</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 80 responses on “growth and potential of agro based and value added products in Thanjavur”. Among the 80 responses 51 responses with 63.8% has agreed that they are using bore well as water source for cultivation process. This is the modern technique which is used by all the farmers. The water source from rivers and wells is very low.

### Farming Technologies Followed in Government Sector

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yield monitor</td>
<td>1</td>
<td>20.0</td>
</tr>
<tr>
<td>Soil sampling</td>
<td>3</td>
<td>60.0</td>
</tr>
<tr>
<td>Cell phone</td>
<td>1</td>
<td>20.0</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 5 responses from government sectors on “growth and potential of agro based and value added products in Thanjavur”. Among the 5 responses 3 responses with 60% has agreed that they are using farming technologies particularly soil sampling is maximum. 20% of them is using cell phone with internet access, yield monitor. This is the modern technique which is used by all the farmers.

### Marketing Techniques

<table>
<thead>
<tr>
<th>Techniques</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct marketing</td>
<td>30</td>
<td>37.5</td>
</tr>
<tr>
<td>farm retail outlets</td>
<td>25</td>
<td>31.2</td>
</tr>
<tr>
<td>E-commerce websites</td>
<td>18</td>
<td>22.5</td>
</tr>
<tr>
<td>mail order catalogues</td>
<td>7</td>
<td>8.8</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 80 responses on “growth and potential of agro based and value added products in Thanjavur”. Among the 80 responses they use various marketing techniques, the most preferable technique is direct marketing with 37.5 percent, Secondly farm retail outlets with 31.2 percent, the least one is e-commerce websites and mail order catalogues with 8.8%.

### Maintenance of Records

<table>
<thead>
<tr>
<th>Record maintaining</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manual basis</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Digitalized</td>
<td>4</td>
<td>80.0</td>
</tr>
<tr>
<td>Both</td>
<td>1</td>
<td>20.0</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 5 responses from government sectors on “growth and potential of agro based and value added products in Thanjavur”. Among them 80% of them has...
agreed that they are maintaining the records through digitalized method. Only 20% among them are using both the methods. This is the modern technique which is used by all the government sectors.

Reasons Behind Halt in Cultivation

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>lack of water supply</td>
<td>17</td>
<td>21.2</td>
</tr>
<tr>
<td>lack of finance</td>
<td>21</td>
<td>26.2</td>
</tr>
<tr>
<td>due to natural/climatic conditions</td>
<td>22</td>
<td>27.5</td>
</tr>
<tr>
<td>lack of manpower</td>
<td>20</td>
<td>25.0</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 80 responses on "growth and potential of agro based and value added products in Thanjavur". Among the 80 responses 27.5% of farmers has stopped their cultivation due to natural calamities, 26.2% farmers stopped due to lack of finance, 25% due to lack of manpower, 21% due to lack of water supply.

Schemes Allotted by Government Sector

<table>
<thead>
<tr>
<th>Schemes</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>training program to farmers in handling and maintenance</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td>national agriculture development programs</td>
<td>1</td>
<td>20.0</td>
</tr>
<tr>
<td>demonstration of agricultural machinery and implements</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td>Total government sectors</td>
<td>5</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 5 responses from government sectors on "growth and potential of agro based and value added products in Thanjavur". Among the 5 responses 40% of respondents have said that the government is supporting the farmers with innovative schemes. The least respondents are 20%.

Agricultural Produces by Farmers

<table>
<thead>
<tr>
<th>Produces</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>paddy</td>
<td>55</td>
<td>68.8</td>
</tr>
<tr>
<td>vegetables</td>
<td>7</td>
<td>8.8</td>
</tr>
<tr>
<td>green gram</td>
<td>15</td>
<td>18.8</td>
</tr>
<tr>
<td>split black gram</td>
<td>3</td>
<td>3.8</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

From the above table, we have analyzed and interpreted totally 80 responses on "growth and potential of agro based and value added products in Thanjavur". Among the 80 responses 55 responses with 68.8% of farmers are producing paddy as their main produce. Secondly 18.8% of farmers are producing green gram.

Sub Products from Agro Produces

<table>
<thead>
<tr>
<th>Sub Products</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rice</td>
<td>50</td>
<td>62.5</td>
</tr>
<tr>
<td>sugarcane</td>
<td>5</td>
<td>6.2</td>
</tr>
<tr>
<td>coconut</td>
<td>15</td>
<td>18.8</td>
</tr>
<tr>
<td>green gram</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data
From the above table, we have analyzed and interpreted totally 80 responses on “growth and potential of agro based and value added products in Thanjavur”. Among the 80 responses 62.5% of rice is produced used as sub product process. 18.8% of coconut is used as sub product.

### Value Added Products

<table>
<thead>
<tr>
<th>Value added products</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rice based</td>
<td>30</td>
<td>37.5</td>
</tr>
<tr>
<td>Coconut based</td>
<td>15</td>
<td>18.8</td>
</tr>
<tr>
<td>Green gram based</td>
<td>5</td>
<td>6.2</td>
</tr>
<tr>
<td>Sugarcane based</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>Dairy products based</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>Fruits and vegetables based</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: primary data

From the above table we have analyzed and interpreted totally 80 responses on “growth and potential of agro based and value added products in Thanjavur”. About 37.5 percent of them are producing rice based value added products, 18.8 percent are producing coconut based value added products and 12.5 percent are producing sugarcane, dairy products, fruits and vegetables based value added products. The least among them 6.2 percent is green gram based products.

### Descriptive

<table>
<thead>
<tr>
<th>Units produced</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error</th>
<th>95% Confidence Interval for Mean</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Bound</td>
<td></td>
<td></td>
</tr>
<tr>
<td>rice based</td>
<td>30</td>
<td>1.4667</td>
<td>.7303</td>
<td>.13333</td>
<td>1.1940</td>
<td>1.00</td>
<td>4.00</td>
</tr>
<tr>
<td>coconut based</td>
<td>15</td>
<td>2.4667</td>
<td>1.1254</td>
<td>.29059</td>
<td>1.8434</td>
<td>1.00</td>
<td>4.00</td>
</tr>
<tr>
<td>green gram based</td>
<td>5</td>
<td>3.0000</td>
<td>.70711</td>
<td>.31623</td>
<td>2.1220</td>
<td>1.00</td>
<td>4.00</td>
</tr>
<tr>
<td>sugarcane based</td>
<td>10</td>
<td>2.2000</td>
<td>.78881</td>
<td>.24944</td>
<td>1.6357</td>
<td>1.00</td>
<td>3.00</td>
</tr>
<tr>
<td>dairy products based</td>
<td>10</td>
<td>2.6000</td>
<td>.51640</td>
<td>.16330</td>
<td>2.2306</td>
<td>1.00</td>
<td>3.00</td>
</tr>
<tr>
<td>fruits and vegetables based</td>
<td>10</td>
<td>2.4000</td>
<td>.69921</td>
<td>.22111</td>
<td>1.8998</td>
<td>1.00</td>
<td>3.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>2.1000</strong></td>
<td><strong>.93592</strong></td>
<td><strong>.10464</strong></td>
<td><strong>1.8917</strong></td>
<td><strong>1.00</strong></td>
<td><strong>4.00</strong></td>
</tr>
</tbody>
</table>

### Agricultural Produce * Value Added Products Cross Tabulation

<table>
<thead>
<tr>
<th>value added products</th>
<th>Rice based</th>
<th>Coconut based</th>
<th>Green Gram Based</th>
<th>Sugarcane Based</th>
<th>Dairy Products Based</th>
<th>Fruits and Vegetables Based</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural produce</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-2 tones</td>
<td>1</td>
<td>4</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>2-4 tones</td>
<td>9</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>0</td>
<td>4</td>
<td>21</td>
</tr>
<tr>
<td>4-6 tones above 6</td>
<td>1</td>
<td>5</td>
<td>1</td>
<td>0</td>
<td>6</td>
<td>0</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>19</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>38</td>
</tr>
</tbody>
</table>
The above table reveals that, the farmers those who are cultivating above 6 tones of agricultural produce are involved in production of value added products (38 percent), among them 19 percent are producing rice based value added products of broken rice, rice husk, rice bran, rice bran oil. The farmers those who are cultivating above 4-6 tones of agricultural produce are involved in production of value added products (13 percent) out of which 5 percent of coconut base like coconut oil, coconut powder, coir fiber, coconut shell charcoal and 6 percent of diary based value added products.

\[\text{Hypothesis}\]
\[\text{Ho: There is no significant association between the total agricultural produce and value added products produced by them}\]

The calculated value of ANOVA is \(0.000\) which is less than \(0.05\) at 5 percent level of significant, hence the hypothesis is rejected, so there is a relationship between the total agricultural produce and value added products.

\[\text{Conclusion}\]
Agro processing industry is widely recognized as a sunrise industry in India having huge potential for uplifting agricultural economy by exposing traditional Indian agriculture to modern technologies, creating large scale processed food manufacturing and consequently generate employment and export earnings. The key to the GDP of India basically to some extend depends on agriculture and value added products in India. To conclude that the quality of agricultural output and efficiency of processing technology or value addition have influenced a great extent for the socio economic development of the country.

\[\text{References}\]


Impact of Gaja Cyclone in Agriculture with Reference to Pattukkottai

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² Associate Professor in Commerce, Periyar Govt. Arts College, Cuddalor, Tamilnadu
³, ⁴ B.com-III, Periyar Maniammai Institute of Science & Technology, India

ABSTRACT: This article discloses the overview of the gaja cyclone in agriculture, November 2018 in Tamilnadu. In the long run the climate change could affects agriculture in several ways such as quality and quantity of crops in terms at productivity. Growth rates, photosynthesis and transpiration rates, moisture availability. The climatic disorder is gaja cyclone and its direct impact coconut trees and crops. Increase in the seasonal temperature can reduce the duration of many coconuts and crops reduce the yield. In areas where temperatures are already close to the physiological maximum for coconut, crop and warming will impact yields more immediately. Drivers climate change through alterations in atmospheric. Composition can also influence food production directly by its impacts on, to known the awareness of the framers and physiology. The consequences of agriculture contribution to climate change and the impact of climate change in agriculture.

Keywords: Climate change, Food production, Coconut & crops

1. Introduction
In the villages of the storm, there has been significant progress in rural areas. Climate change in mostly affected the paddy production. The cyclone economy is adversely being influenced very frequently due to extreme events such as droughts and floods, cold and heat waves and landslips. The natural claimaties like earthquakes, cyclone through related to weather disaster, May chemical composition of the atmosphere. Mostly affected in paddy and coconut trees. Below is the fact that storm farmers have been affected and how can difficult it is to them.

Problem of the study
- Whether the farmers are having significant awareness about the natural disasters particular live cyclone etc.
- Whether the farmers are having the knowledge of protective measures (like insurance, govt. schemes) from natural disasters

Review of literature
- Extremely severe cyclonic storm Hudhud was a strong tropical cyclone that caused extensive damage and loss of life in eastern India and Nepal during October 2014.
- The 1964 Rameshwaran cyclone (also known as the Dhanushkodi cyclone) was regarded as one of the most powerful storms to ever strike Sri Lanka (known then as Ceylon) on record. The system was first identified as an area of low pressure over the Andaman Sea on December 15. Rapid weakening followed once the cyclone was onshore and it degenerated into a depression on December 24 as it emerged over the Arabian Sea. The system later dissipated on December 26 over the open water.
- Very severe cyclonic storm Lehar was a tropical cyclone that primarily affected the Andaman and Nicobar Island and the Indian state of Andhra Pradesh. Lehar was the second most intense tropical cyclone of 2013 season, surpassed by cyclone Phailin, as well as one of the two relatively India in November 2013, the other being cyclone Helen.

Objective
- To known the awareness of the framers about cyclone and it seasonal impacts
- To analysed the agriculture areas effected due to gaja cyclone

Methodology
Both Primary and Secondary research methodology has been used for this study. The primary data for the study has collected from 100 farmers selected on a simple random basis and those who are residing in pattukkotai. The required data has collected through an Interview Schedule. Secondary data/information...
was collected from study reports, published information, and web searching relevant to the research questions.

Pattukkottai Urban & Rural Population

Out of total population, 50% of population lives in urban area and 60% lives in rural area

<table>
<thead>
<tr>
<th>Description</th>
<th>Urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households</td>
<td>29,013</td>
<td>71,901</td>
</tr>
<tr>
<td>Total population</td>
<td>1,20,467</td>
<td>2,75,769</td>
</tr>
<tr>
<td>Population (%)</td>
<td>48.94%</td>
<td>52%</td>
</tr>
<tr>
<td>Male</td>
<td>58,961</td>
<td>1,32,371</td>
</tr>
<tr>
<td>Female</td>
<td>61,506</td>
<td>1,43,398</td>
</tr>
</tbody>
</table>

Source: Secondary data, Census Report 2011

Analysis and Interpretation:

Crop production

<table>
<thead>
<tr>
<th>S. no</th>
<th>Category</th>
<th>Number of farmers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Paddy &amp; coconut</td>
<td>58</td>
<td>58</td>
</tr>
<tr>
<td>2</td>
<td>Sugarcane</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>3</td>
<td>Corn</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>4</td>
<td>Groundnut</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>All the above</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table reveals that 58 percent of the farmers are involved in the farming of paddy and coconut trees, followed by 14 percent are involved in the farming of corn and the least among them are farming groundnut.

Increase agricultural product

<table>
<thead>
<tr>
<th>S. no</th>
<th>Category</th>
<th>Number of farmers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Proper water drainade</td>
<td>42</td>
<td>42</td>
</tr>
<tr>
<td>2</td>
<td>Test soil yield potential</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>3</td>
<td>Test soil</td>
<td>10</td>
<td>10</td>
</tr>
</tbody>
</table>
The above table reveals that 42 percent of the farmers are proper water drain the coconut trees from increase agricultural product, followed by 18 percent is test soil yield potential as well as plant effective.

**Climate Change on Agriculture**

<table>
<thead>
<tr>
<th>S. no</th>
<th>Category</th>
<th>Number of production</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Groundnut production</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>2</td>
<td>Urad &amp; sesame production</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>3</td>
<td>Paddy production</td>
<td>54</td>
<td>54</td>
</tr>
<tr>
<td>4</td>
<td>None of these</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table reveals that 54 percent of the farmers are paddy production from climate change on agriculture. Followed by 19 percent are groundnut productions as well as urad and sesame production.

**Impact of hot weather on coconut**

<table>
<thead>
<tr>
<th>S. no</th>
<th>Category</th>
<th>Number of farmers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Watering in coconut trees</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>2</td>
<td>Properly maintain</td>
<td>62</td>
<td>62</td>
</tr>
<tr>
<td>3</td>
<td>Both A &amp; B</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>4</td>
<td>None of these</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table reveals that 62 percent of the farmers are properly maintaining the coconut trees from Impact of hot weather. Followed by 16 percent are watering in coconut trees as well as properly maintains.

**Largest Cultivation**

<table>
<thead>
<tr>
<th>S. no</th>
<th>Category</th>
<th>Number of producer</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Groundnut</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>2</td>
<td>Banana trees</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>3</td>
<td>Sugarcane</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>4</td>
<td>Paddy &amp; coconut</td>
<td>53</td>
<td>53</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table reveals that 53 percent of the farmers are involved in the cultivation of paddy and coconut trees, followed by 24 percent are involved in the cultivation of banana trees and the least among them is sugarcane.

**Duration of farming by the farmers**

<table>
<thead>
<tr>
<th>S. no</th>
<th>Years</th>
<th>Number of farmers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>From childhood onwards</td>
<td>27</td>
<td>27</td>
</tr>
<tr>
<td>2</td>
<td>Upto 10 years</td>
<td>27</td>
<td>27</td>
</tr>
<tr>
<td>3</td>
<td>10-15 years</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>4</td>
<td>16-30 years</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>5</td>
<td>Generation ahead</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>6</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>
The above table shows that the duration of famers involvement in farming. 27 percent are involved in farming from their childhood onwards, the same proportion of farmers are involved in farming upto 10 years, followed by that 22 percent are involved in farming from 10-15 years. It is stated that most of the framers are involved in farming for a long term.

### Cultivable land areas

<table>
<thead>
<tr>
<th>S. no</th>
<th>Category</th>
<th>Number of farmers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Square feet</td>
<td>31</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>Acre</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td>Hectare</td>
<td>39</td>
<td>39</td>
</tr>
<tr>
<td>4</td>
<td>Others</td>
<td>15</td>
<td>31</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table reveals that 39 percent of the farmers are cultivation of Hectare, followed by 31 percent are cultivation of Square feet the least among them is Acre.

### Coconut trees you lost

<table>
<thead>
<tr>
<th>S. no</th>
<th>Category</th>
<th>Number of lost</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Above 900 trees</td>
<td>33</td>
<td>33</td>
</tr>
<tr>
<td>2</td>
<td>600-900 trees</td>
<td>33</td>
<td>33</td>
</tr>
<tr>
<td>3</td>
<td>300-600 trees</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>4</td>
<td>Upto 300 trees</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table reveals that 33 percent of the farmers are farming of coconut trees lost, followed by 19 percent are farming of coconut trees lost.

### Crosstabulation

**Table showing comparision between cultivation land area and Cocount Trees lost**

<table>
<thead>
<tr>
<th>cultivation land area</th>
<th>Coacount Trees lost</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>upto 300</td>
<td>300-600</td>
</tr>
<tr>
<td>square feet</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>Acre</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hectare</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>19</td>
</tr>
</tbody>
</table>

From the above tables it is inferred that the farmers with the land areas of small farming are affected (39 percent), as well as the farmers with the land areas of hectares are also lost nearly 32 percent of coconut trees.

Ha: There is a significant relationship between the cultivation land area and Cocount Trees lost
Ho: There is no significant relationship between the cultivation land area and Cocount Trees lost

### Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>127.190*</td>
<td>9</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. 9 cells (56.3%) have expected count less than 5. The minimum expected count is 2.10.
The above table displays the Chi-square value of .000 and the value is less than .05 at 5 % level of significance. Hence it value is significant the null hypothesis is rejected and the alternative hypothesis is accepted.

It is inferred that there is a significant relationship between the cultivation land area and Coconut Trees lost. The farmers with more farming land area are affected more loss in the gaja cyclone.

### Protective measures from cyclones

<table>
<thead>
<tr>
<th>S. No</th>
<th>Category</th>
<th>Number of farmers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Crop Insurance</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>2</td>
<td>Yield Insurance</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>3</td>
<td>Disaster Insurance</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>4</td>
<td>Others (not Insuranced)</td>
<td>45</td>
<td>45</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

From the opinion of farmers regarding their protective measures from cyclone majority 45 percent of them are not insured, out the farmers those who insured, 24 percent are chosen crop insurance, 17 percent are chosen disaster Insurance and only 14 percent are chosen yield insurance.

### Gaja cyclone affect in selected area

<table>
<thead>
<tr>
<th>S.no</th>
<th>Cyclone affect</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Coconut trees</td>
<td>53</td>
<td>53</td>
</tr>
<tr>
<td>2</td>
<td>Milk &amp; food</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>3</td>
<td>Houses</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>4</td>
<td>Other problem</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table reveals that 53 percent of the farmers are coconut trees lost, followed by 26 percent are milk and food demand and 12 percent other problems in gaja cyclone affect area.

### Finding

- The farmers are involved in the farming of paddy and coconut trees, followed by 14 percent are involved in the farming of corn and the least among them are farming groundnut.
- The farmers are proper water drainade the coconut trees from increase agricultural product; followed by 18 percent is test soil yield potential as well as plant effective.
- The farmers are paddy production from climate change on agriculture. Followed by 19 percent are groundnut productions as well as urad and sesame production.
- The duration of farmers involvement in farming, 27 percent are involved in farming from their childhood onwards, the same proportion of farmers are involved in farming upto 10 years, followed by that 22 percent are involved in farming from 10-15 years.
- The opinion of farmers regarding their protective measures from cyclone majority 45 percent of them are not insured, out the farmers those who insured, 24 percent are chosen crop insurance, 17 percent are chosen disaster Insurance and only 14 percent are chosen yield insurance.

### Suggestion

- The government did not take any warning to protect agriculture when it comes to natural disasters.
- The government has not given us any information to protect agriculture. If such information is given, the storm will be protected from the disaster.
- Farmers can not have such big impacts if the east coast is planting tapping saplings.
- The distance should be 25 feet to 30 feet
- If the farmers have made insurance on either land or coconut trees, the insurance company will have to adjust the loss.
- Nearly 45 percent of the farmers have not taken any insurance against their crops. Hence proper awareness should be initiated among the farmers.
Even those who have chosen insurance for stated that the reimbursement of losses were not settle by the insurance companies on time.

**Conclusion**

From the above, it is clear that the occurrence of floods and droughts, heat and cold waves are common across the world due to climate change. Their adverse impact on livehood of farmers is tremendous. It is more so in India as our economy is more dependent on agriculture. Most farmers say that even if our agricultural produce increases, the government has not brought us any fixed price. There is a lot of technology in agriculture but the rent of the engine is higher and we are on the right to rent. Farmers are affected by the use of machinery in agriculture. The farmer’s opinion is that the government should bring many projects to agriculture to ensure that agriculture is not destroyed and still, from the agriculture point of view, effects of extreme weather events on crops are to be documented on regional scale.

**Reference**

1. https://www.omicsonline.org>open-access as on 18-3-2019
3. http://reliefweb.int>report>world>im... as on 18-3-2019
A Study on Consumer Perception Towards Green Products in Thanjavur District

Ms.T. Chitradevi¹, M. Girija² and P. Ganesamoorthi³

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²³III-B.com. Periyar Maniammai Institute of Science and Technology, Vallam, India

ABSTRACT: All generation peoples demand for the goods and services which provide safety for both health and environment. The green products is free of ozone depleting chemical toxic compounds and don't produce toxic products. Now days most of us like to buy green products and interested also in purchasing green products. The green products are made by recycled content and designed for recycling, reuse and remanufacturing. The concept of green product is to protect the environment and less detrimental to human health. Green product is the process of satisfy the consumers who prefer the products of good quality and environmentally safe. The paper highlights the consumer perception about green products, and to study the various factors which affects the consumers in purchasing the green products.

Keywords: Green products, perception, environment.

1. Introduction

The current generation most of us like to buy green products and also interest in purchasing green products. The peoples are more concerned about the environment and its protection. The term of green product is describes the product that protect the environment and green products is also known as Eco-friendly products and sustainable products. That product provide the benefits for the people economically, socially and environmentally while preserving the human health. Green products are less detrimental to human health and they conserve energy. Green products don't pollute environment. Example:-recyclable paper, compostable bowls, Reusable coffee cups, Stainless steel drink bottle, Recycled papers, LED bulbs, Compostable party plates, Compostable bowls, Reusable shopping bags, etc. Some of these going green products when it used to conserve the energy. the green product protect the environment and less detrimental to human health. the products manufacturing techniques that ensure stability for future generation, sustainability, of certain idea that all green products share in common. the customers are changing their perceptions towards the products preferring environmentally friendly products because there is a growing awareness to protect the environment. It is important to the marketers to utilize the resources efficiently. The promotion of green products & technologies is necessary for conservation of natural resources and sustainable development. The term green often refers to product and services (or) practices allow for economic development while conserving for future generation. The acceptability of green marketing concept is still lacking among the consumers reason being lack of awareness about green products (or) eco–friendly products and services ineffective advertisements by manufacturers, lack of standardization of government rules and regulations. So the current study understand the customer perception towards eco-friendly product. The public support for environmental. The green product is one that has less of an environmental impact or is less detrimental to human health then the traditional products equivalent. This products are not only cut down on consumer energy consumption but also alleviate utility production. Most of them agree that eco-friendly products are environmentally safe. That green products produce the goods and services are used by the consumers are satisfying their needs and wants. Natural products those are recyclable, reusable and bio gradable. Eco-friendly literally means earth-friendly or not harmful to the environment. This term most commonly refers to products that contribute to green living or practices that help conserve resources like water and conserve resources like water and energy. Eco-friendly products also prevent contributions to air, water and also prevent contributions to air, water and land pollution. A consumer one who aware the green product and very concerned about the environment and, therefore, only they purchase products that products are environmentally friendly (or) eco-friendly. That products made by natural ingredients and that products are made without causing pollutions. to the study describe perception towards green product issues. The customers are changing their attitude towards green products. They prefer green product more in comparison to other products as they want to protect the environment.
Review of literature
A lots of the literature is are available regarding green products. The consumer awareness regarding green products and perception towards green products individually. There are so much of studies of collective attempts regarding consumers perception. And awareness regarding green products. The Consumer awareness on the availability of environmentally friendly.
Moham (2014) in his study on Green products: “Eco-Friendly Approach”. In this article. He discuss the some of the key issue of green products and challenges for going green and the steps taken by the organization. He find that now the corporate people as well as consumers have become more concern with the issue of green products at various levels. The corporate have accepted the green production as they have seen the interest of customer was positive with these green products.[1]
Rex and Bauman (2007) found that green marketing could learn lot of information from conventional marketing in discovering other means than labelling to promote green products like addressing a wider range of consumers, working with the positioning strategies of price, place and promotion and actively engaging in market creation.[2]
Dr . Krishna Kumar (2012) in his study on "Green Marketing. The Consumer Awareness and Marketing Influence on Buying Decision". Consumer awareness on the availability of environmentally friendly products and the influence of marketing efforts put by the marketers with reference to consumer non-durable. His study fid that respondents reacted positively about buying brands which are less damaging to environment.[3]
Chen. C (2001) in his study “design for the environment a quality based model for green product development”.two majors finding show that green product development and strict environmental standards might necessarily benefit the environment.[4]
Boztapc . A (2012) in his study on" green marketing and its impact on consumer behaviour"
Environmental awareness, green promotion activities, green product features and a green pricing effect were found to be statistically significant for consumer buying behaviour.[5]

Objectives
- To study the consumers awareness about green products.
- To analyse the consumer opinion and level of satisfaction in using eco-friendly products.
- To know the importance of green products in the modern market.

Statement of the problem
The consumer aware the usage of green products but they don't purchase it because the availability of green products are lesser in the market.to compare the price of green products and normal products the green product price is more than normal products. And also some of them don’t know which one is green product & which one is standard product.

Scope of the study
The study was conducted among the consumers who are aware about Green products and Green Marketing. and their perceptions towards buying the green products. The study is limited to perception of eco-friendly product only. To expose the problems of over population, health, hygiene and role of art science and technology to various environmental issues. The study will help the consumers to aware the green products. Scope of my study is restricted only to thanjavur district.

Green products
Green product is refers to those products that do not affect the environment. Green product is free of ozone depleting chemicals, toxic compounds and don’t produce toxic by-products. Its environmentally safe and don't affect the humans. Example:- recyclable paper, compostable bowls, LED bulbs, organic foods, etc.

Importance of green products
- Products those are environmentally safe
- Natural Products those are recyclable, reusable and biodegradable.
- Non-toxic chemical products
- The green product are produce under the government approval
- Better air quality
- Fewer antibacterial
Green products:
- Don't produce pollution
- Will not check on animals
- Have environmentally friendly packaging (example: reusable, recyclable)

Limitation of green products:
- Higher price
- No availability
- Limited product range
- Lack of information about product benefits

Green products available in Thanjavur district:
- Reusable coffee cups
- Stainless steel drink bottle
- Recycled papers
- LED bulbs
- Compostable party plates
- Compostable bowls
- Reusable shopping bags
- Earth pigments paint

Hypotheses:
Based on the literature reviewed and the conceptual model, the following hypotheses were generated to be verified with statistical analysis.

H01: There is no significant difference in preference of green products with respect to the gender of the consumers.
H02: There is no significant difference in preference of green products with respect to the academic qualification of the consumers.
H03: There is no significant difference in preference of green products with respect to the occupation of the consumers.
H04: There is no significant difference in preference of green products with respect to the income of the consumers.

Data analysis & interpretation:

<table>
<thead>
<tr>
<th>Table 1: Personal profile for the respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No.</strong></td>
</tr>
<tr>
<td>S. No</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
Respondents aware about green products.

<table>
<thead>
<tr>
<th>S.no</th>
<th>Green products</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Solar power</td>
<td>5</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>Organic food</td>
<td>30</td>
<td>60%</td>
</tr>
<tr>
<td>3</td>
<td>Organic clothes</td>
<td>5</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>Cosmetics &amp; personal care products</td>
<td>6</td>
<td>12%</td>
</tr>
<tr>
<td>5</td>
<td>Electronical appliance</td>
<td>4</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: primary data

Table 3: Respondents describe the level of satisfaction regarding green products.

<table>
<thead>
<tr>
<th>S.No</th>
<th>Opinion</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Satisfied</td>
<td>18</td>
<td>36%</td>
</tr>
<tr>
<td>2</td>
<td>Very much satisfied</td>
<td>20</td>
<td>40%</td>
</tr>
<tr>
<td>3</td>
<td>Neutral</td>
<td>12</td>
<td>24%</td>
</tr>
<tr>
<td>4</td>
<td>Dis satisfied</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: primary data
Table 4: The respondent’s opinion about the price of green products.

<table>
<thead>
<tr>
<th>S no</th>
<th>Opinion</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Dis agree</th>
<th>Strongly dis agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>High</td>
<td>24</td>
<td>13</td>
<td>7</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Moderate</td>
<td>6</td>
<td>32</td>
<td>8</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Reasonable</td>
<td>11</td>
<td>18</td>
<td>14</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Low</td>
<td>2</td>
<td>22</td>
<td>14</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>5</td>
<td>Total</td>
<td>43</td>
<td>85</td>
<td>43</td>
<td>21</td>
<td>8</td>
</tr>
<tr>
<td>6</td>
<td>Mean</td>
<td>10.75</td>
<td>21.25</td>
<td>10.75</td>
<td>5.25</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>Median</td>
<td>8.5</td>
<td>20</td>
<td>11</td>
<td>5.5</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>standard derivation</td>
<td>9.569918</td>
<td>8.057088</td>
<td>3.774917</td>
<td>0.957427</td>
<td>2.828427</td>
</tr>
</tbody>
</table>

Source: primary data

Suggestions
- Improve the awareness regarding green products effectiveness and their benefits.
- Green products should be priced based on its quality.
- There should not be so much of difference between normal products and green products.
- Green products quality should be better than standard products.

Findings
The study was providing to gain a better understanding of the consumer perception towards green products. Hence the majority of the respondents agree that green product is environmentally safe. Now a days most of us like to buy a green products. Maximum females have shown preference towards use of green products. A major finding is the perception of customers differs among various income groups. So it will be safe to say that different income groups may have a good perception about eco-friendly products as these products are comfortable priced.

Conclusion
It is observed from the study, green product is a tool for protecting the environment for the current and future generation. Green product is helps to improved environmental quality and consumer safety and satisfaction. These products are also easily available in the market with comfortable prices. Current generation peoples are willing to purchase green products more than normal products. Now a days the standard products are can’t satisfy the human needs (or) wants. The promotion of green products & technologies is necessary for conservation of natural resources and sustainable development. The term green often refers to product and services (or) practices allow for economic development while conserving for future generation. The acceptability of green marketing concept is still lacking among the consumers reason being lack of awareness about green products (or) eco-friendly products and services ineffective advertisements by manufacturers, lack of standardization of government rules and regulations. Many of them affected in health issues because they use toxicities products and live safe less environments. The people are started to purchase and use the green products we create pure environment and sick less life.
The Impact of Smart Phone on Society

Ms.T. Chitradevi¹, K. Bavatharani² and M. Keshavan³
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ABSTRACT: Smart phone have become a symbol of modern identity in today’s life. Smart phones have brought out a huge change in the lives of people. It offers a great platform for communication and to access a wide range of mobile application. It also has turned the people in a rude non connectivity with the human beings on another side. One of the major impacts of smart phones on the society has been a great increase in social networking, this study mainly focus on impact of smart phone on business, social, health, psychology and nature on society. It also helps to understand all the positive and negative aspects of smart phone in the society.

Keywords: smart phone, social impact, society.

1. Introduction
Smart phone have brought out a huge change in the lives of people. Science and technology give great comfort to people. Smart phone plays People a vital role in this regard offering users a great platform for communication and access to a wide range of application. The emergence of communication and compute for mobile consumer devices is on the evolutionary and influence the service and function of every industry. As a marketing strategy, smart phone term was introduced, referring to a new class of smart phone with integrated services like communication, mobile sectors including voice communication, messaging, personal information management and wireless communication capabilities. The latest surveys show that the popularity of smart phone is increasing in general public with a much higher place than it is increasing in any corporate sector. One of the major impacts of smart phone on the society has been a great increase in social networking. The likes of face book, Google plus and twitter, all were ready with their diverse, beautiful and powerful application for smart phone access. Another greatly positive impact of the smart phones is that, these devices have turned many people into avid readers. No longer do we require moving all those bundles of magazines and books, or stay turned to catch the latest headlines, we can easily read them all on our device. Smart phone have been around since 1993, but in reality, it reached the general public when apple introduced his in the mass consumer market.

Objectives
- To know about the impact of smart phone on society
- To study the problems and issues faced by the society on using Smartphone.
- To offer suggestions to overcome the addiction of people on Smartphone.

Statement of the Problem
Now-a-days smart phone is overtaking our daily lives. Smart phone impact has negative side. Smart phone have disadvantage such as reduction in work efficiency, personal attention, social nuisance and psychological addiction. These smart phone devices give of harmful radiation which affects to the human health because such type of radiation are available everywhere and the existence cannot be felt. Due to Smartphone addiction there are number of problems such as virtual relationships, information overload, cyber sex addiction, online compulsions. It also negatively affects you by increasing loneliness, depression, stress and less sleep.

Research Methodology
- Primary data: Through on questionnaire section.
- Secondary data: through on journals, web sites, articles.
- Sampling tool: simple random sampling.

Impact of Smartphone on Society
Smartphone has impacted almost all scream of human life. The important areas, where impacts of smart phone are obvious include business, social, health, psychology, nature on society. Mobile technology has
hugely changed the culture norms and behavior of individuals. The impact is both the positive and negative side.

1. Business
Many businesses are now allowing smart phone for business purpose. Smart phone create new aspect for business. It is not only the smart phone vendors enjoying business but also created a new area for app development companies, internet service providers and other related sector.

Positive Impact
A huge number of smart phone have been sold that provide an opportunity to businesses to invest in mobile application development and allowed to introduce new business aspect in market. Allow smooth communication even in remote area. Mobile application market is another business sector introduced by smart phone. The most common one are I phone application market, blackberry application market, android market, Microsoft mobile application market. These online market places enable users to download useful mobile application on need basis. And also offer some free of cost application and some application have associated with reasonable cost. Smart phone also help to reduce face to face meeting in business, and also smart phone impacting advertising business sector, the advertising is an old concept but the smart phone feature made it more effective.

Negative Impact
The major impact of smart phone is on pc[personal computer] market because now-a-days most of the people using smart phone for post status updates, read a news feeds, twitting, and messaging, playing games, musically etc. This shows that people are leaving PCs and moving towards Smart phone.

2. Social Life
Social life has been drastically changed with the introduction of smart phones and this domain has encountered most of the impact from the use of smart phone.

Positive Impacts
Smart phone are provide the opportunities to live more independently. Elderly and disabled people can enjoy their time by using smart phone. Smart phone feature like the camera, videos capture, access to social websites and nature of always connected to the internet enable individuals to capture any video at anytime and share it with friends and families using social websites and other internet based option. Even in today busy world smart phone had also made possible for us to remain connected with friends and families all the time.

Negative Impact
Addiction to smart phone is the major impact on social life. Addiction leads to no proper sleep, depression, stress, distraction for children in classroom, drivers on the road. Smart phone usage has a social influence on smart phone users. Cyber bullying is major issue the society is facing today. People become lonely with their smart phone [in room] and didn't want to hang out with their friends, family and community.

3. Health
Half other smart phone users use their phone access health related services.

Positive Impact
There are huge number of mobile applications to facilitate the users to manage prescription, promotes alternative treatment options, and provide price comparison and valid prescription. Several app are available to track exercise, diet and blood pressure. This in tune the smart phone to play a key role in health sector. More than 40000health related app such as BMI calculator, diet, and BP monitor and so on. There is huge number of medical and healthcare apps for smart phone are including drug reference, medical calculator, reference guide, personal health and lifestyle application.

Negative Impact
Smart phone have a negative impact on health also. People are addicted to their smart phone. Smart phone leads to lots of accident. Taking on the phone while driving otherwise known as distracting driving, has
become one the most dangerous events today. Addiction smart phone could cause disturbance in sleeping pattern. Blue light may cause heart disease, obesity, diabetes. Continuous texting message leads to trigger finger the smart phone radiation leads a big danger of your health and also affect ears, brain, and heart negatively. For example the one of your organ can be cancer. Smart phone use can disrupt your sleep, which can have a serious impact on your overall mental health. It can impact your memory; affect your ability cognitive and learning skills. Social interaction ex: games and other entertainment application. Excessive exposure of this device in early age can cause poor eye sight for kids.

4. Psychology
Impact of smart phone on human psychology are tremendous, there are several ways that smart phone is impacting human psychology.

Positive Impact
Smart phone are said to reduce stress in busy work life. Communication with friends and family helps to reduce the stress. The smart use of smart phone increases your brain functioning helping to stay active. Example puzzle and IQ games can increase brain function. Instead of using smart phone only for entertainment it could be used to access useful information, for example access the news headlines, latest technology updates etc. Some video games can have positive impact on people by rise their empathic more. Social networking may build social bond.

Negative Impact
According to recent research the addiction to smart phone is increasing rapidly. Smart phone addiction is not just a buzzword but research has familiar habitual and compulsive, communicating as a serious psychic problem. Addiction to smart phone is also known as communication addiction disorder. Most of the time the problem is not with the use of the smart phone but it comes when the device take over a function that human brain is capable to perform perfectly.

5. Nature/Environment
There are several impacts on environment due to smart phone. Smart phone leak dangerous chemicals and materials into their surroundings when they are thrown out. They do not recycle the smart phone, these damaging chemicals and material may well wind up in our already overloaded landfills. Research found that robins were disoriented when exposed to a vertically aligned, broadband or a single frequency fields etc.

Problems and Issues Faced by Society
Due to technology the communication is changing more and more. Smart phone lead sleep issue, they can ruin romantic relationship, they can have a negative influence on parenting, increasing loneliness and depression, feeling anxiety, increasing stress, Smart phone not be good for our mental health, smart phone have some negative impact on your health, like sleep deprivation, radio frequency affect the tissue in the body, smart phone provide HEV light which can damage your eyes retina. Eye irritation, brain damage, They addicted to their smart phone includes games and social media etc. Some people base their self-worth on social media likes. They do anything to get these likes in social media. They forgetting to date and make friends in real life. Smart phone are made private, there are still security risks and threats everywhere, hackers are always present. People tend to spend more time on their smart phone than socializing with others destroys relationship. Unnecessary texting, chatting in social media with unknown person's share the personal photos etc... It's lead to affect the personal life. Some games like pubg, blue whale etc... peoples addict to this game its lead psychological issue. Smart phone impact of health issue, family issue, lots of accident, crimes etc.

Data Analysis

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye irritation</td>
<td>22</td>
<td>44.0</td>
</tr>
<tr>
<td>Body pain</td>
<td>8</td>
<td>16.0</td>
</tr>
<tr>
<td>Headache</td>
<td>14</td>
<td>28.0</td>
</tr>
<tr>
<td>Others</td>
<td>6</td>
<td>12.0</td>
</tr>
</tbody>
</table>
From the above data interpretation clearly understand the problem of continuous usage of smart phone maximum of 44% of respondents of eye irritation and minimum of 12% of others it's denote none of the above option.

### Usage of Smart Phone

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social cause</td>
<td>19</td>
<td>36.0</td>
</tr>
<tr>
<td>Self</td>
<td>10</td>
<td>20.0</td>
</tr>
<tr>
<td>Basic need</td>
<td>19</td>
<td>38.0</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
<td>4.0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

From the above data interpretation maximum of 38% of respondents agree social cause and basic needs foe main use of smart phone and 4% of others option its denote chatting and none of the above.

### Issue Arrived while Using Smart Phone

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoid using much usage of smart phone</td>
<td>18</td>
<td>36.0</td>
</tr>
<tr>
<td>Think that normal issue in this period</td>
<td>15</td>
<td>30.0</td>
</tr>
<tr>
<td>Need awareness on this think</td>
<td>17</td>
<td>34.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

From the above data interpretation maximum of 36% of respondent think avoid using much usage of smart phone and 30% that that normal issue in this period but I think give much awareness of this issues.

### Purpose of Using Smart Phone

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social media</td>
<td>29</td>
<td>58.0</td>
</tr>
<tr>
<td>Web browsing</td>
<td>6</td>
<td>12.0</td>
</tr>
<tr>
<td>Online shopping</td>
<td>8</td>
<td>16.0</td>
</tr>
<tr>
<td>Others</td>
<td>7</td>
<td>14.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

From the above data interpretation maximum of 58% of respondents use their smart phone for social media and minimum of 12% for web browsing. This indicate they addiction to their smart phone and social media, social media have both positive and negative impact but mostly social media give a negative impact.

### Make You to Aware

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health issue</td>
<td>9</td>
<td>18.0</td>
</tr>
<tr>
<td>Family issue</td>
<td>7</td>
<td>14.0</td>
</tr>
<tr>
<td>Accident</td>
<td>8</td>
<td>16.0</td>
</tr>
<tr>
<td>Crimes</td>
<td>26</td>
<td>52.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
Source: Primary Data

From the above data analysis maximum of 52% of respondents says that the crime issues helps to know the negative side of smart phone and 14% of family issue to aware about the impact of smart phone.

Findings
- 38% of respondents use their smart phone for their basic needs.
- 52% of respondents say that the crimes issues help to know the negative side of smart phone.
- 36% of respondents decide to avoid using much usage of smart phone when issues arise.
- 58% of respondents use smart phone only for the purpose of social media.
- 44% of the respondents feel that the problem of eye irritation has a greater impact of using smart phone.

Conclusion and Suggestions
Every technology has pros and cons. That the smart phone has a large impact on society and other aspects of life. Smart phone has impacted almost all walk of human life. Technology has hugely changed the culture norms and individual behaviors. One of the few positive use of smart phone in institution is texting parents when students are absent in school. to understand the positive and negative impact of smart phone it is very important to educate the users on how to use smart phone smartly. The education should importance to increase the positive impact and highlight the negative impact so the user can take advantage of this exciting technology. They to concentrate on how to stop and avoid smartly the issue of smart phone rather trying to stop or avoid use to smart phone.

References
2. www.allsubjectjournal.com [smart phone impact on today’s society-K.Sri Ranga Lakshmi]
5. www.helios7.com [negative effects of smart phones on social life].
6. www.businessinsider.com [12 ways your smart phone is making your life worse]
7. www.trffcmmedia.com [positive impacts of smart phones and social society]
A Study on Outcome Based Education and The Issues Faced by Faculty in Implementation with Special Reference to PMIST

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²³Final B.com, Periyar Maniammai Institute of Science and Technology, Vallam, India.

ABSTRACT: Education system is changing according to the needs of the students and innovations and development in the society, the new changes has to match the needs of society and industry for dual development, which benefit both the individual and nation. One of such innovation is OBE (outcome based education) implemented in PMIST (Periyar maniammai institute of science and technology) this article discuss on the practical difficulties faced by the faculty in establishing the new pattern of education. This OBE pattern is having an excellent student centric values and core development aspects.

Keywords: Education system, innovations, faculty, development.

1.1 Introduction
Education empowers the young minds, the growth and development of the individual and nation depends on education and the innovations we bring in education system. Education is the life stem of any country, educating the individual leads a nation to great height. The term education is commonly under the tools as teaching and learning only in reality education is the process which helps in facilitating the learning, skills, knowledge, and enriches their values beliefs and the habit of the people.

1.2 Education System in India
Indian education system has gone through enormous changes. From Guru Kula system during traditional period till online education, many changes have positively marked up the down trodden people to smell the education for Indian apart from poverty, even though there is disparity in education. Even after many innovations and beautiful changes the real time application teaching learning process of our Indian education system is not up to the mark.

1.3 Outcome Based Education
Outcome-based education (OBE) is an educational theory that bases each part of an educational system around goals (outcomes). By the end of the educational experience, each student should have achieved the goal. There is no single specified style of teaching or assessment in OBE; instead, classes, opportunities, and assessments should all help students achieve the specified outcomes. The role of the faculty adapts into instructor, trainer, facilitator, and/or mentor based on the outcomes targeted.

1.4 Outcome Based Education in PMIST
PMIST encourage their students to achieve their goals easily and check out their outcome of the courses and degree. Just reading and writing is not practiced in OBE, students are allowed to learn in a practical and application oriented method. Giving the essence of the course to the students and bring them to make use of the course to their life and practice is main aim of OBE.

1.5 Objectives
• To know the impact of outcome based education.
• To know the perception of faculty on the OBE.

1.6 Methodology
Both primary and secondary data were used primary data were collected through questionnaires using random sampling method. The secondary data collected from the various unpublished records, books, journals, and website.

1.7 Limitation of the Study
• Studied only about the outcome based education
Specified only on PMIST
Some of the student was not able to express their ideas freely.

2.1 Review of Literature

• Willis, S., & Kissing, B. (1993). The researchers in his study explains, if OBE is to fulfill its promise of enhancing teaching and learning, then both teachers and learners have to be able to recognize when an outcome is achieved and what progress towards it looks like. If it is to achieve its promise of improved equity, then the criteria by which students will be judged must be transparent, common and fair.

• Samin Y Jiar Y K. Abdullah, H., Nusyrwan, I. F., & Abu, N. The article clearly shows that Outcomes in learning refer to what learners are able to demonstrate at the end of the learning experience. Learning outcomes are outcomes that are expected from a certain subject and these are assessed and evaluated through various measurement tools OBE system.

• Rope J.F (1994). This study says that most of the research to date on study sought to determine whether implementation of the outcome-based education (OBE) model was accompanied by a shift in teacher attitudes, practices, and concerns about student assessment. A total of 96 Iowa elementary school teachers in grades one through the OBE system.

• Chan, A. P., Lo, A. A., & Ma, L. S. The article clearly shows that literature has demonstrated that OBE does bring a lot of benefits to the education system which suits the contemporary demand of the society. It helps in improving student performance, enhancing the involvement of the educational community, providing a platform to shift the ownership from administrators to teachers and students, and above all, setting clear direction to student learning.

• Hong, Y., Pena-Purcell, N. C., & Ory, M. G. (2012) the article is really shows that the existing studies of online cancer support and resources have demonstrated preliminary but inconclusive evidence for positive outcomes. We call for additional studies with rigorous study designs and the inclusion of more diverse participants and cancer conditions.

Problems Faced by Faculty in Implementing OBE

This study looks at the challenges facing by educators in implementing the OBE pattern of education for the students and planning on the courses and determining the assessments for students, planning and bringing changes is quite easy but implementation of any new system takes time and might face difficulties in practicing, like wise OBE pattern also has no excuse. Outcome based education (OBE) is the latest paradigm shift sweeping the education system. The increasing need to produce more able and competitive learners for the globalized world has led to a reform in the education system whereby the learning is no longer a unilateral process but shifted its weight to be borne by the learning. OBE contains new methodology in learning and teaching and explain how teaching should be done in terms of Course outcomes (Cos) learning objectives, outcomes and assessments standards. The Curriculum comprises Course outcomes (Cos) and attainment, each containing a definition, objectives, prerequisites if needed, educational and career links Course outcome mapping with minimum of five to six programmer outcomes (PO), learning outcomes, assessment standards, subject competence descriptions per grade, content and contexts for attaining the assessment standards.

Table No: 3.1

<table>
<thead>
<tr>
<th>Designation</th>
<th>No. of the respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistant professor</td>
<td>34</td>
<td>85%</td>
</tr>
<tr>
<td>Associate professor</td>
<td>4</td>
<td>10%</td>
</tr>
<tr>
<td>Professor</td>
<td>2</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary Data

Table 3.1 shows the designation of the faculty at PMIST among the total respondent 85% of respondents are Assistant professor, 10% of respondents are Associate professor and 5% of respondents are professors.
Table No: 3.2

<table>
<thead>
<tr>
<th>Years of experience to the respondents</th>
<th>No. of the respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 years</td>
<td>20</td>
<td>30%</td>
</tr>
<tr>
<td>5-10 years</td>
<td>6</td>
<td>10%</td>
</tr>
<tr>
<td>10-15 years</td>
<td>10</td>
<td>40%</td>
</tr>
<tr>
<td>15-20 Years</td>
<td>4</td>
<td>20%</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary data.

Table 3.2 represented that the 30% faculty are having 1-5 years of experience, 10% of faculty have 5-10 years of experience, 40% of staff have 10-15 years of experience, and balance 20% of faculty have 15-20 years of experience in PMIST.

Table no: 3.3

<table>
<thead>
<tr>
<th>S. No</th>
<th>Description</th>
<th>S.A</th>
<th>A</th>
<th>D</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>OBE pattern is more flexible, advanced and student friendly.</td>
<td>20</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>Proper training and understanding are given to faculty on the OBE pattern.</td>
<td>16</td>
<td>20</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Course Teacher is given freedom in syllabus framework.</td>
<td>20</td>
<td>16</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Course Teacher is given freedom in methodology of teaching.</td>
<td>20</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Course Teacher is given freedom in Assessment of the students</td>
<td>30</td>
<td>4</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>6</td>
<td>Course Teacher is given freedom in Question paper setup.</td>
<td>35</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>Course Teacher is given freedom in choosing CA 3 Components</td>
<td>25</td>
<td>10</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>8</td>
<td>OBE pattern helps in seeing the outcomes of the students.</td>
<td>15</td>
<td>20</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>OBE pattern is easy to practice</td>
<td>14</td>
<td>22</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>10</td>
<td>Do you feel students really understand the OBE pattern?</td>
<td>8</td>
<td>24</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>11</td>
<td>Do you feel students really benefited through OBE</td>
<td>14</td>
<td>20</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>12</td>
<td>Does this OBE gives more work pressure to you</td>
<td>8</td>
<td>12</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>13</td>
<td>Is OBE student centric</td>
<td>16</td>
<td>16</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>14</td>
<td>OBE bring in innovation to improve the standards</td>
<td>15</td>
<td>20</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>15</td>
<td>OBE helps in innovating teaching learning process.</td>
<td>10</td>
<td>25</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>261</td>
<td>233</td>
<td>60</td>
<td>46</td>
</tr>
<tr>
<td></td>
<td>Mean</td>
<td>17.4</td>
<td>15.53</td>
<td>4</td>
<td>3.06</td>
</tr>
<tr>
<td></td>
<td>Median</td>
<td>16</td>
<td>16</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Standard derivation</td>
<td>6.89</td>
<td>6.83</td>
<td>3.58</td>
<td>1.27</td>
</tr>
<tr>
<td></td>
<td>Chi square test</td>
<td>2.34068&gt; 0.05 Not Significance</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary data.

Statistical test: Chi square test was used for the above table.

Faculty of PMIST are interested in OBE as there is a new educational reforms in teaching table 3.3 says that 75% of faculty has strongly agreed OBE pattern is more flexible, advanced and student friendly. On discussing about proper training and understanding on OBE pattern 40% of faculty has strongly agreed and 55% of faculty has only agreed that because they have no experience in our institution. Most of the faculty has newly joined our institute and balance 5% of staff has disagreed. Looking on the freedom to frame the syllabus by the faculty it is strongly agreed by 50% of faculties and 40% of them responded as agreed only 10% of respondents are disagreed that. Respondent level on freedoms in methodology of teaching 75% of faculty is strongly agreed that and the remaining 25% of respondent only agreed. Result on freedom in assessment of the students 85% of the respondent has strongly agreed and 5% agreed. Faculty has opted on the freedom in question paper setup as 75% of respondent has strongly agreed and
10% of the respondent has agreed and the remaining 5% disagreed, 10% as strongly disagree. Looking on the freedom to frame the CA3 components it’s strongly agreed by 65% of the staff and agreed by 20% the remaining 5%of the faculty strongly disagreed the point. Result on seeing the outcome of the students 38% of the respondent has strongly agreed and 4%of the faculty has strongly disagreed 38% of respondent strongly agreed on easy to practice this OBE pattern and 50%of them respondent as agreed only 2%of the respondents are strongly disagreed.

Uneven distribution was shocking on knowing the varying stress level due to OBE and its implementation issues nearly 20% of staff has stated that they strongly agree stress level has increased on them and 30% opted as agreed, maximum of 40% respondents mentioned as disagree and even 10% as strongly disagree. 40%of the staff has strongly agreed 38%of the faculty are agreed, 12%of the staff has disagreed and the remaining 10% of the respondent has strongly disagreed OBE is a centric.

Interpreting about the innovation in OBE to improve the standards of education 38% of the respondent has strongly agreed only 2%of the respondent has disagree and the remaining 40%of the staff has strongly.

Research Hypothesis (H1)
There is significant association between the faculty and the impact on OBE pattern of education.

Null Hypothesis (H0)
• There is no significant association between the faculty and the impact on OBE pattern of education.
• To prove this hypothesis chi Square is applied the test disclosed that calculated value is greater than the table value (2.34068 > 0.05), the research hypothesis is rejected null hypothesis is accepted.

Findings
- Result on freedom in assessment of the students 85% of the respondent has strongly agreed
- Faculty has opted on the freedom in question paper setup as 75% of respondent has strongly agreed.
- Only 2% of the respondent has strongly disagree the OBE helps in innovative teaching learning process.
- 40%of the staff has strongly agreed OBE helps in improving the standard of education
- 50% of staff has stated stress level has increased due to OBE and its implementation
- 4%of the respondent has strongly disagreed the OBE pattern helps in seeing the outcomes of the student.

Conclusion
New changes bring colorful results with such expectation PMIST has introduced innovative teaching practice, from the above study its concluded that OBE pattern has given complete freedom for the course teacher to design and plan the course Question papers setting and setting internal components for the courses it’s also depend upon individual faculty and institutional support helping in their teaching style how effective they practice and bring changes in education.
A Study on Impact of Mahatama Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in Agriculture

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ABSTRACT: As Mahatama Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is marching towards its millennium goals; it is the right time to assess the impact of MGNREGS on agriculture. You may think is there any link between agriculture and rural poverty eradication scheme. There remains the coherence between agriculture and MGNREGS. Since decades India is name and fame for not only agriculture but also labour force. This may be the strongest phenomena other countries looks scaring about us. This was the first time in Indian history, rural masses have been enrolled for MGNREGS which is a centrally sponsored scheme and intends to assures minimum food security for the needy and viewed as a silver bullet in poverty eradication programmes. At the same time we are at the urge to assess the impact of it on agriculture.

Keywords: Agriculture, Poverty, Labour force, Rural development.

INTRODUCTION:

Since agriculture is the lifeblood of developing countries like India. The reason is its geographical, social atmosphere. Majority of Indian population leads life in rural areas. After the emergence of Liberalisation, Privatisation and Globalisation slowly the rural population started migrating for better earnings. As a milestone of Indian policy formulation, MGNREGS introduced before a decade. All is well. But agriculture is drastically suffered due to lack of labour force. This is to be addressed for the welfare of our nation.

Objectives of the Study

1. To analyze and understand the impact of MGNREGS on Agriculture.

Scope of the Study

Whatever the geographic location, culture and historical stage of development of a society, there are at least three basic elements which are considered to constitute the meaning of rural development. They are; basic necessities of life, self respect and freedom. Since immemorial, India has been still continues to be and will remain in the future a land of village communities. As a matter of fact, the village was the basic unit of administration as far back as vedic age. Rural development is, therefore, an absolute and urgent necessity in India now and sill continue to be so in future. Hence the term rural development lies in the rural masses. Rural masses have greater scope in agriculture which in return assures, ability to earn, spend, save and improve the standard of living and so on.

Role of Agriculture in Indian Economy

There are three major source of activities; by performing which people and a nation can earn income. Agriculture as primary sector, industrialization as secondary sector and service as territory sector. Agriculture is serving as the backbone of India since independence. Many of our rural masses involved themselves in agriculture and allied activities. Paddy, Jute, cotton, Sugar cane, Wheat, Grains, Millets, Vegetables, Fruits and Flowers are the common crops cultivated in India. By cultivating this, we will able to reach the self sufficiency in food production. Apart we are exporting many of the agro based commodities and sea foods in due course. This leads us marching towards favorable balance of trade or at least helps to minimize the level of deficit trade to some extent. According to physiocrates, it was only the agricultural sector which produced and economic surplus over cost of production and therefore it played the most strategic role in economic development. It exhibits the glimpses of rural economy of India, emphasis on its agricultural produce base and the role of agriculture in its development.

Born poor is not a mistake; but Dyeing poor is a mistake.

- Bill Gates.
Glimpse of MGNREGS
There are many poverty eradication programmes and plans implemented time to time by the state as well as the centre. Unlike ever, MGNREGS viewed to be a scheme which assures minimum food security and provides lifeline to the needy rural households. Hundred days of employment provided in a financial year to a rural household who are willing to do unskilled manual work. The major works carried under the schemes are, road connectivity, construction of canals, preserving and protecting water bodies, reconstructing water bodies, afforestation, soil preservation and so on.

Impact of MGNREGS on Agriculture
Nothing is wrong about MGNREGS. While we look into the impact of MGNREGS on agriculture, unavailability of labour force is the major outcome of MGNREGS implementation. Even though many trends, techniques and innovative machineries involved in agriculture, the role of manpower is essential and not replaceable in farming related activities. It may not possible to the small and marginal farmers to use the hi-tech machineries. It involves huge cost.

Process of Agriculture
When we look deeper into the process of agriculture, initially making ready the land for cropping, sowing of seeds, guarding the plants from pesticides, removing the weeds from lands, making proper irrigation pattern depending upon the crops, harvesting them and finally transporting them to the market for sale. For each every phase is to be carried out in proper time. The truth reveals if delay in any of the above process results in either climate or the nature may spoil the crop. On this time schedule unavailability of labour for farming leads to delay and loss in all process involved. The yield turns minimized particularly after started implementation of MGNREGS. When the agriculture produce outcome reduced we as a developing country could face many challenges. Firstly, as a thickly populated country, we should meet our own consumption demands in food production. Secondly we must earn profit by keeping the export range high. Thirdly, we should preserve and protect the bliss of Agri-related activities to extend the same to our forth coming generations. It's our duty too.

Plans for dual benefits
In order to avoid the above consequences it is recommended to the planning commissionaires and implementing agencies of MGNREGS at the centre, state and local levels to consider into the matter as most serious issue which involve social causes, hence due care should be exercised regarding this. There is a slack season in agriculture. On that occasion MGNREGS can encourage and call for works to be exercised. If they do so, many issues connected with agriculture could be vanished.

Current Scenario
Agriculture facing a tough challenge mainly because of:
- Unavailability of labour force.
- Higher pay of agricultural labourers.
- Outsourcing agricultural labourers from other locations.
- Increased cost of production of agricultural commodities and so on.
- Deficit in cash flow in turn.
- Difficulties in marketing of agricultural produce.
- Exporting of agricultural produce.
- Managerial incompetencies.
- Technical incompetencies.
- Black market operations.
- Problems in preserving and storing.

Findings
- Unavailability of labour force is the major outcome of MGNREGS implementation.
- The yield turns minimized particularly after started implementation of MGNREGS.
- It may not possible to the small and marginal farmers to use the hi-tech machineries for farming due the cost.
Suggestions

- In order to avoid the above consequences it is recommended to the planning commissionaires and implementing agencies of MGNREGS at the centre, state and local levels to consider into the matter as most serious issue which involve social causes.

Conclusion

Thus involving rural masses in agriculture in one end on season and on the other hand, making them to utilize the off season of agriculture for enrolling and registering, getting to work under MGNREGS will assist and enhance not only agriculture but also rural lives, the community, as well the entire nation as the whole. It is the all round black buster action and in turn definitely help for rural development.

References

2. MGNREGS official website.
A Study on Technological Impact in Value Added Products

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ABSTRACT: Technologies are used in every part of human life they have become a necessary part of manufacturing industry by the way it also used in by-products of agricultural sector like manufacturing, preservation, transport and refining process without it the process take much time, increase expenses and need much man power. Simple technique and small amount of capital overcome all over the problem. Technologies are used to create a by-product of agro based product also they are used for preservation and changing a wastage into another sub-product. Major concept of using technology is to maximize the profit, reduce time and low requirement of labor force.

Keywords: technology, profit maximization, reduces time, low labour force.

1. Introduction
Now a days everything won't run without any technologies. Technologies are becamenecessary in human life. Agriculture waste can be converted into a value added product by using technologies. It provides many advance features that made a best quality and quantity of product also it is better than ancient manual method. Using technologies increaseprofitreduce labour force. Technologies are much better than humans because they have felling, personnel issues also human sores has some restriction like time, work load, salary. Requirement for technologies is planning or programing, source (power, fuel, and other and resources) that reduce expenses

Statement of problem
- Manual methods are very old which are consuming more energy, require much time, produce low level of output, generate low income
- Labour force is very low in this period because every peoples became graduates so it is tough to find a labour suit for this job.
- So many stuffs like coconut shell, straw, rice husk, corn cob are became waste because they are not useful.
- Knowledge about the product for the consumer is very low an small industry can't provide large scale advertisement
- Small industry can’t manage properly so growth of a company is not possible, also can’t face the competition on market.

Objectives
- To overcome the problems like scarcity of labour, lack of technologies knowledge among small industry
- Ideas for promoting small industry and help to manage it.
- Try to increase output of the product and develop skill.

History of technologies
Technologies is a tool that make a job of human being easier. Technologies where born in a stone age before the complete evolve of human for example fire, wheel, stone javelin. Technologiesis the identity of human being. The uniqueness of human being is technologies without it the humans are semi evolved being. Technologies are become necessary not in modern days even in a stone age the technologies became a main part of human life. Technologies where grown up with humans and became better than them only thing a technologies can’t do is thinking by their own it need a command from a human being even this thing can also be solved in future by artificial intelligent.

Value added product
It is nothing but changes in physical state or form occurs in agro based product and increase its value where called as value added product. For example making a tomato into a ketchup to increase its value or sell it directly to customer. It is better to make a agro based product into a value added because value of
agriculture product is cheaper than value added for example 1 kilogram of tomato is 50 Rs and a rate of tomato ketchup is 150 Rs but actual amount of tomato need for preparing ketchup in company is half kilo. This rate is in market but in wholesale the tomato price reduce more than a ketchup. So if a farmer make his own agro product into a value added it produce more profit.

Labour scarcity
India has the second largest population in the world even though there is scarcity for labour because every peoples are become graduates no one is ready to do those agro based jobs. In this situations labour force are very rare this problem made scarcity of worker no persons is ready do a job with high salary in manual but they are ready to do a low income job in system or other technologies this was happen in these 21st century the main reason is they are graduates they are only ready to do a job on their own sectors. The scarcity of labour occur only in agricultural sectors but there over demand for other sector like mechanical, civil.

Advantages of technologies
Technologies are better than humans because it won’t fail also technologies do a job hundred times better than the humans. Basically it can do a work of ten humans in short period of time than what actually taken by the humans. A tech provide only a proper result within a second it reduces the time also clarity of technologies are easy to understand and simple to alter. It maximize the profit by increase the output of product. Technologies play many roles in devolving value added product it major objectives is to make a challenges of small industry into easier.

Some of the main sector involved in small industry which deal with value added products are mentioned above

1. Technologies in managing
Basically value added product are produced in small industry or firms. Those small industry can’t manage the company well. Technologies help to teach the industrial sector to manage also to devolve company. Software such as tally where also help to maintain stock and other account related job to manage company better. Those technologies are not taken the whole thing but it support to do a job.

2. Technologies in production
Many of the value added products are produced by technologies like machines and others to make waste into a product some work can only done through machines some of the work done through machines to reduce the time tomato can converted into a ketchup by doing some process with a machinery. It can be done manually but the ketchup became bitter, taste less, make much wastages and take much time plus human force. Agricultural product are perishable in nature as the value added product so it need a technologies to preserve it for long time.

3. Technologies in marketing
Technologies where also used to marketing the value product like publish it through a media to create a demand among the peoples advertising in mass media cost much so it is better to publish in online media like Facebook WhatsApp and other social medias. Making customer relationship is easy through those technologies like smart phone, mail. Also transporting need technologies to transport the value added product large sale of exporting maximize the profit. This process made the sales area bigger as well the profit.

Data interpretation

<table>
<thead>
<tr>
<th>Si.no</th>
<th>Machinery</th>
<th>Product</th>
<th>Usage rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rice processor (destoner, paddy husker)</td>
<td>Rice</td>
<td>95%</td>
</tr>
<tr>
<td>2</td>
<td>Ketchup maker (beater, grinder)</td>
<td>Tomato ketchup</td>
<td>40%</td>
</tr>
<tr>
<td>3</td>
<td>Ice-cream maker (mix tank, cooler)</td>
<td>Ice-cream</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>Juicemaker (fruit crusher, mixer)</td>
<td>Fresh juice</td>
<td>85%</td>
</tr>
</tbody>
</table>
The following table shows that production of value added product by using technologies rice and juice are using advanced technologies even in a small industry but other products need some attention to improve or upgrade their technologies.

### Value added product

<table>
<thead>
<tr>
<th>Si.no</th>
<th>Value added product</th>
<th>Agro product</th>
<th>Rate of converted</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ketchup</td>
<td>Tomato</td>
<td>20%</td>
</tr>
<tr>
<td>2</td>
<td>Rice</td>
<td>Paddy</td>
<td>100%</td>
</tr>
<tr>
<td>3</td>
<td>Juice</td>
<td>Fruits</td>
<td>17%</td>
</tr>
<tr>
<td>4</td>
<td>Ice cream</td>
<td>Milk</td>
<td>12%</td>
</tr>
</tbody>
</table>

This table represents that rice is the only product that can be fully converted into a value-added product, whereas other products where the maximum part is directly sold as an agro-based product.

### Agriculture Method

<table>
<thead>
<tr>
<th>Valid</th>
<th>Methods</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>manual method</td>
<td>25</td>
<td>31.2</td>
</tr>
<tr>
<td></td>
<td>machinery method</td>
<td>12</td>
<td>15.0</td>
</tr>
<tr>
<td></td>
<td>Both</td>
<td>41</td>
<td>51.2</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

This table states that manual and machinery methods are mostly used techniques in agriculture even if it is better if it completely became machinery method.

### Conclusion

This article states that how technologies affect or promote the value added product. Here is enough technology in every sector in agriculture and value added product they can make a dynamic impact. According to my study what the small industry needs is a technology that can reduce the middle man like the technologies in the share market. By this process, both the consumer and producers gain much.

### Research methodology

**Primary:** Data Collection by Interview.
**Secondary:** Own Idea
To Study the Job Engagement of the OLA Cab Driver Comparing to Cab Driver Before Joining in OLA Application

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ABSTRACT: In this competitive world people run behind the major thing money because money makes everything. A person becomes rich by making this money circulation in a continuous flow. This flow is determined by the engagement of the person towards this job or service. Therefore if a organization or company is said to be in a good position, it should have its job engagement of the employee in a satisfied level. The job engagement of employee in job stands as a supporting tool for his work because now a days people use various techniques and methodology to retain his engagement method towards his job. E-commerce plays a vital role in job engagement of a employee, it helps to crap the opportunity in a smart way. Here we have taken the taxi driver’s job engagement in OLA taxies to check the status of their engagement level with the help of OLA app.

Keywords: taxi driver, job opportunity, enrichment.

1. Introduction
In this competitive world people run behind the major thing money because money makes everything. A person becomes rich by making this money circulation in a continuous flow. This flow is determined by the engagement of the person towards this job or service. Therefore if a organization or company is said to be in a good position, it should have its job engagement of the employee in a satisfied level. The job engagement of employee in job stands as a supporting tool for his work because now a days people use various techniques and methodology to retain his engagement method towards his job. E-commerce plays a vital role in job engagement of a employee, it helps to crap the opportunity in a smart way. Here we have taken the taxi driver’s job engagement in OLA taxies to check the status of their engagement level with the help of OLA app.

OLA Cab
The ola cab application is Indian origin online transport network company developed by Ola Cabs (stylised as OLA), is an Indian origin online transportation network company developed by ANI Technologies Pvt. Ltd. As of December 2018, Ola was valued at about $5.7 billion. A variety of venture capitalists including Softbank have large stakes in the company. Ola Cabs was founded on 3 December 2010 as an online cab aggregator in Mumbai, and is now based in Bangalore. As of 2018, the company has expanded to a network of more than 10,000,000 vehicles across 169 cities. In November 2014, Ola diversified to incorporate autorickshaws on a trial basis in Bangalore. After the trial phase, Ola Auto expanded to other cities like Delhi, Pune, Chennai and Hyderabad starting in December 2014.

Job Engagement
The job engagement mainly deal with the personal interest of the employee. The employee's interest increases when the profit of his business increases. The job engagement is purely depended on the job opportunity because when opportunity increases the engagement of the employee also increases. This engagement is a big cycle which include various stages. First the employee should know how to use the opportunity of his job. Next he should use some strategies to with hold his work. Then he must increase his potential to bring out the profit. Last stage says how he withhold this strategies to have continuous flow of profit in his job. In this paper we can see how the OLA cab drives with hold their methods to have them self employed in a successful mannar.

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Strategies that are used by Ola Application
These are the strategies that are used by ola application to have the drivers a good job engament.
1. Continuous flow of work
2. User friendly
3. Mode of payments

These are the three main strategies that are used by the OLA application which gives the drivers who work under this application in a good level engagement.

Let us now discuss about this problem in a detailed manner
1. **Continuous flow of work**
Under this application the cab drivers get continuous rides from the nearby customer in case of normal cab drivers the customers will reach the drivers but through this application the drivers approach the suitable customer and correct place. Therefore this increases the ride opportunity to the drivers who works under the OLA application. This will increases the profit level of both the driver and the OLA application

2. **User friendly**
This OLA application is very user friendly for the driver as now every one is having the smart mobile in their hand so it will help to book the rides ina easier manner. If customer have any problem in their booking they can call the particular cab driver. During journey if the customer have any trouble they can go for emergency call which is available in the application.

3. **Mode of payments**
The customer can pay in any mode cash,net banking credit card,debit card,customer OLA wallet.this make any type of customer to have ride ,therefore this will increases the cab driver's opportunity to have more ride. Even the customers are asked to rate the particular driver ride after their completion of ride,where these rating are observed by the OLA head quarters .This will also make the OLA drivers to have more rides.

Reference

Conclusion
Therefore software application help in job engagement in great part. It makes the job very easy for both the customer and the drivers, where there is more opportunity there will be more work, when more work there will be more profit ,when there is more profit automatically there will be more job engagement.
Mobile Commerce: Future Trends and Growth Opportunities in India

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ABSTRACT: This study concentrates on pivotal role played by mobile commerce in business growth and development. It will enable the millions of people to access the web information services wherever they go, and also engaged them in multiple activities. It helps to access information and use the services like E-banking, E-Learning, and M-shopping, E-Tickets etc., at any time and in any place through mobile device. It also offers applications like Mobility, quick accessibility and higher convenience, higher customer satisfaction, cost effective, increase in popularity and business. Mobile commerce becomes strategic weapons for the today's global business and trade. This study highlights new trends, challenges and opportunities which will rise up in future.

Keywords:

1. Introduction
The main use of the mobile is to create a lot of opportunities in business. Now a day's people cannot live without mobile devices very closed at every moment of the day. Today, most of us couldn't live without our mobile devices very close at every moment of the day. Few years ago, we used to our smart phones especially to search for information and transfer the information. Now we feel more and more one of the important things in our life is smart phone. We have smart phones confidently to take a step forward to buying what we need from our regular life style. Mobile commerce, that is the use of mobile devices in order to finalize our purchases, is a current reality with a growing trend for the future. Moreover find various factors that would necessary growth of Indian mobile commerce services. In this paper we will found m-commerce epidemic growth of m-commerce services in coming years in appear market of India. It has also served a generate for new industries and services, or help to grow ones existing, includes:

- Electronic tickets and boarding passes.
- Digital content purchases and delivery.
- Contactless payments and in-app payments.
- Location-based services.
- Mobile marketing, coupons, and loyalty cards.
- Mobile banking.

Mobile commerce includes many applications, technology, services, and business models. Mobile commerce is the purchasing and selling of goods and the process of paying for services using a mobile phone services through wireless handheld devices. We cannot reveal anything without internet today. Internet has become a vital part of our business life as well. Mobile commerce saves our time and also gives opportunity to search more. Now a day the use of mobile commerce has become very popular in all over the world. New form of mobile technologies is quickly transforming the market place.

Mobile Commerce
Meaning
Mobile commerce is popularly known as M-commerce. Buying and selling of goods and services through wireless handheld devices such as mobile devices and personal digital assistants (PDAs) is known as mobile commerce. It is really a way of carrying thousands and millions of retail shops in your hand. Next-generation of e-commerce, m-commerce enables the users to access the Internet without need to find a position to plug in. Commercial transactions are conducted by cell phones and laptops through online. Mobile commerce communication helps in keep on to grow, contain the purchase and sale of a broad series of products and services, such as online banking, bill payment and information delivery. An example of mobile commerce is to receiving sales promotion messages through mobile devices. As you can see below, it is not simply just buying and selling matter with mobile devices Depending on the approach we can include:

- Purchase of mobile web and apps;

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Mobile payments;  
Mobile money transfer and m-banking;  
And mobile financial services.

In short,  

M-COMMERCE = E-COMMERCE + WIRELESS WEB

Most of the mobile service operators are having the-ups with leading banking service provider to provide mobile payment facilities. Mobile commerce can be a huge success for the Indian market but this requires a complete ecosystem. Mobile commerce aims to serve all information and material needs of the people in a convenient and easy way. The basic idea of mobile commerce is to distribute information and thus to create business in a mobile way.

Definition  
Lehman defines M-commerce as "the use of mobile hand-held devices to communicate, inform, transact and entertain using text and data via connection to public and private networks"

Objective  
- To analyze the growth rate of mobile commerce in India.  
- To study the problems and issues faced by M-commerce industry.  
- To know the business opportunities available in M-commerce.

Statement of the Problem  
The purpose of the study is to identify the growth and opportunities available in mobile commerce. Nowadays people use mobile commerce for E-Banking, E-learning, E-payments, E-Tickets, and etc., in modern marketing business activities can be performed only by mobile commerce. Here there are some issues which directly or indirectly affect the growth of mobile commerce. Mobile commerce is populous and there are dozens of similar stores that are selling the same products. One of the main needs of mobile commerce is different set of marketing strategies followed by different companies to get success in online business.

Growth of Mobile Commerce  
The rise of the mobile commerce internet has eventually opened more doors for shifting e-commerce to mobile commerce. For the period of the third quarter of 2017 smart phones accounted for 58 percent of retail website visit worldwide. Global mobile commerce market is expected to register a CAGR of 24.41 percentage, during the estimate period of 2018-2023. Most of the transaction types offered by major players, which include M-Retailing, M-Booking, M-Billing.

<table>
<thead>
<tr>
<th>Years</th>
<th>Revenue in billions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>6.02</td>
</tr>
<tr>
<td>2016</td>
<td>10.46</td>
</tr>
<tr>
<td>2017</td>
<td>16.81</td>
</tr>
<tr>
<td>2018</td>
<td>23.64</td>
</tr>
<tr>
<td>2019</td>
<td>30.2</td>
</tr>
<tr>
<td>2020</td>
<td>37.96</td>
</tr>
</tbody>
</table>

Factors involving growth of mobile commerce:  
**Speed**: Mobile phones becoming very fast and easier every day through mobile commerce.  
**Security**: All the transaction made by mobile commerce technology is completely safe and secure.  
**Innovation**: mobile commerce gives new applications and creative mobile payment solutions.

Opportunities of Mobile Commerce  
Mobile commerce offers greatest growth opportunities for business enterprises. People are increasingly spending their time on smart phones and tablets, in 2016 there would be more than 2 billion smart phone
users in the world also it increases the smart phone users. Mobile commerce provides an opportunity for personalized experience with smart phone apps; stores are able to offer a more personalized experience to their customers. Another opportunity in mobile commerce is location based targeting, it helps to service providers such as travel and hospitality sites offer customized offering to their clients based on their present location. The government promoting e-payment and launch mobile application and telecom regulation and digital India initiatives is an opportunity for mobile commerce. Mobile commerce offers an opportunity for service providers to move up the value chain by way of providing data and commerce.

Problems and Issues
In India most of the people are not aware of mobile commerce. In India the literacy level is still low people are afraid to purchasing things online. Lack of awareness is the problem of mobile commerce. Still the internet connectivity in India has become low, it leads to some problem for sale of products also the users. Most of the apps available are using the common language English; most of the people are not so good at English. Peoples are technology lovers but not users. People like to carry big screen mobiles but they avoid making purchases. Limited storage capacity of devices, small size screen and keyboard, are one of the major issues in mobile commerce. Another issue in the mobile commerce is an estimated life of a battery which requires regular charging. In mobile commerce there is an issues of consumer fears for their privacy it is easier to get information. In India peoples are technology lovers but not users. Web applications such as maps and financial applications require personal information from the users which has created a negative impact with customers. Hardware manufacturers are constantly coming out with faster and better smart phones. The new version of the different OS is also receiving smarter by the day. It leads to the problem for evaluation of devices.

Future Trends in India
As mobile commerce leapfrogs in the online digital commerce space, retailers have to use technology and research to make mobile shopping as easy and convenient as its desktop counterpart.

- Marketing through automation and social media
- Personalized marketing-both online and offline
- Single click payment
- Artificial intelligence to get more push
- Augmented reality will be realized
- Connect marketing with social selling

Marketing Through Automation and Social Media
Marketing computerization has provided a huge growth opportunity for E-Retailers in terms of revenue generation and customer satisfaction. With resend software development the importance on such computerization will only increase for the sake of reducing business complexities and enhancing shopping experiences. Social media sites, which are at present seen as marketing platform for a number of businesses, will be exploited more since they are easily accessible through their apps and have a huge data base of active users.

Personalised Marketing-Both Online and Offline
One of the most successful ways of capture consumer interest is through personalization. A increasing number of retailers are investing their wealth in logical tools to track buyers’ online actions and purchase history. The data gathered from several websites including social media is then used for customized solution and suggestions. They even offered discounts of special deals on various items. Technologies such as push notifications and geolocation marketing, contribute, significantly, to grabbing customers’ attention in real time at the right location.

Single Click Payments
There is an unsaid expectation amongst consumers that any transaction now days will require minimal effort. Ex Amazon was granted the one-click patterned in 1997 and has been extremely successful in offering exclusive single payment services to their customers-as is evidence from their sales data. Amazon app has been one of the greatest E-commerce mobile apps forever. In other words, market players willing to take on this trend will be the possible leaders of the mobile commerce industry.
Augmented Reality Will be Realised
The much-expected augmented reality (AR) is all set to control the mobile commerce industry. The major value of augmented reality is that it brings gears of the digital world into a person's opinion of the real world. Fundamental reality which creates a totally non-natural environment, augmented reality uses the presented environment and overlays new information on top of it. Augmented reality has many unusual execution models and applications, but its primary objective is to provide a rich audio visual experience.

Artificial Intelligence to get More Push
For customers, buying online capacity look like simple- click, pay and pull together. Behind the scenes, from the warehouses to websites, artificial intelligence plays a huge role in automating process. Artificial intelligence systems, will typically demonstrate some of the following behaviors related to human intelligence: planning, learning, problem solving, knowledge representation, motion. Artificial intelligence can satisfy the growing demand for real-time, self-service experiences in a variety of ways.

Connect Social Marketing with Social Selling
The majority of internet users access social networks on their smart phone. In addition 55 percentages of consumers have bought something online after discovering it on social media. It is the process of finding leads and developing personalized relationships in social media as part of the sales process. The research also found that sales reps who use social selling find on average 45 percent more opportunities.

Suggestions and Recommendations
In this report I have tried to explain the present, past and future scenario of mobile commerce. I have also prepared my plan to develop to use of mobile technology. The mobile commerce applications provide various conveniences in different works and education. The mobile commerce is also increased the entertainment scope for people. Children's who are physically challenged they are using mobile commerce and learn numerous things at home. The step of growth factors like wireless network technology and internet connectivity. To give proper awareness to the users about the security of mobile commerce. The following area's government to take necessary action for the growth of mobile commerce; Security, Proper government policies, Mobile internet connectivity, Mobile payments, Low tariffs and high revenue.

Conclusion
The aim of the presentation was to understand the future trends and growth opportunity in mobile commerce. According to the current scenario in future mobile commerce is looking very healthy. People are touched with mobile commerce. Mobile commerce was beneficial for developing economies by way of;

- Capturing unofficial cash flow in the society.
- Eliminating need for people to carry cash in major amount
- Enabling payments of utility bills.

Once mobile commerce issues and challenges have been included into the policies of a company, more benefits could be expected. Therefore, in future, research needs to focus on two aspect; the influences that determine the success of mobile commerce and the benefits themselves. There are lots of mobile commerce applications established around the world. Some of the growths are expected to be fixed in the near future. The success of mobile commerce will depend critically on the level of security available. Mobile commerce as game changer in the future online market. Slow communication speed and connectivity is the major problem of many networks and mobile devices. Many challenges are involved in building a mobile commerce and many “solution” available on the market.

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8. http://pdfs.semanticscholar.org/45ac/01ae78bbf8ba2f4e76c5f4a6a7c999a511.pdf (ravtandon, swarup mandal&debashis saha) mobile commerce issues and challenges.
A Study on Outcome Based Education and Its Impact on the Students Progress with Special Reference to PMIST

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III B.com, PeriyarManiammai Institute of Science and Technology, Vallam, India.

ABSTRACT: Education is the greatest asset for the nations development, lots of fruitful innovations and educations systems has changed and added more credit to the development of students to the changing needs of industry and nation worldwide, one of such reforms in education is OBE pattern of education where students are evaluated on a continuous process from the first day of their class till the last day even after their education in PMIST, enriching with new changes helps the students to adopt them self easily to any job. This article clearly explains the impact of the OBE pattern on students

Keywords: Education, students, enriching, impact.

1.1 Introduction
Education is a two way process where the teacher and students both must involve themselves for gaining the knowledge, maar learning alone cannot be said as education, clear understanding, perfect application of knowledge and enhancing themself is called as education. Formally education is commonly divided into some stages as preschool or kindergarten, primary school, secondary school and then college, university.

1.2 Education System and Its Stages
Now the modern school system which had added English as its medium had totally collapsed the system of education, the student are freed all the stuffs in English or Tamil their option of schooling, it's a blind learning or like memories the content and write for marks or exam. Understanding is very less in the modern education system, students are stuffed more than they need and never use it for life time. Even after many innovations and beautiful changes the real time application teaching learning process of our Indian education system is not up to the mark.

1.3 Definition of Outcome Based Education
The definitions of the outcomes decided upon are subject to interpretation by those implementing them. Across different programs or even different instructors outcomes could be interpreted differently, leading to a difference in education, even though the same outcomes were said to be achieved. By outlining specific outcomes, a holistic approach to learning is lost. Learning can find itself reduced to something that is specific, measurable, and observable. As a result, outcomes are not yet widely recognized as a valid way of conceptualizing what learning is about. PMIST is stepping ahead in bringing new innovations in teaching learning process, on that aspect PMIST implemented OBE during the year 2015 to its students to all the department including Engineering, Arts and Science, Education, Architecture. Vision of PMIST to be a University of global dynamism with excellence in knowledge and innovation ensuring social responsibility for creating an egalitarian society.

1.4 Objective
- To study on implementation issues of OBE system
- To know the perception of student of OBE.

1.5 Hypothesis Testing
There is no significance between six time and cost involved in various impact outcome based education

1.6 Need for Study
- To know the various impact of outcome based education system in PMIST
- To study issues in implementation of outcome based education in PMIST
- To know about problem faced by PMIST.
2.1 Review of Literature


Hoffman, T. G. (1996). This research paper explains. A mean score was computed for each question. An average mean score for each OBE standard was derived from the mean scores of the practices related to that standard. A weighted mean score was then calculated for each school by totaling the average mean for each standard 95 after they were adjusted for their degree of importance. By comparing the weighted mean scores to the scoring guideline (Table 3), it was revealed that six of the 21 schools in the study successfully implemented OBE.

Pastrami, R., & Manabí, A. (2014). This study is part of a bigger study supporting the Philippine Government’s Medium-Term Plan to institute major reforms in its educational system. The main research question of this study is how can Philippine Higher Education Institutions (HEIs) shift towards an Outcomes based education.

Glutton, A. A. (1993). The researchers in his study explains an objective critique of Outcome-Based Education (OBE) as a reform strategy and a curriculum process, based on a literature review and experience in North Carolina schools. OBE is theoretically narrow, but charges concerning OBE’s technocratic, uncaring orientation lack foundation. The curriculum process allows teacher participation. OBE accommodates a range of outcomes, but curriculum materials seem undistinguished.

**Impact of OBE Among Student**

OBE is conducive to the enhancement the student core competencies such as global outlook, critical and creative thinking and deep and clear understanding in courses offered along with social and national responsibility, lifelong learning, entrepreneurship and leadership. The aim of this study was to investigate how a newly developed curriculum, based on the OBE is implemented and carried towards the enhancement of students for their development point of view as well as over all goodness, understanding the impact on students, will help us in great way to take corrective measures in taking up forward this OBE pattern and enjoy the best result on this innovative teaching method. Questioner was collected from the students on Qualitative and quantitative bases were conducted to know its impact on students. Impact has both positive and negative comments emerging from the literature. PMIST has the following mission as

| UM1: Offering well balanced programmes with scholarly faculty and state – of –art facilities to impart high level of knowledge. |
| UM2: Providing student – centered education and foster their growth in creativity entrepreneurship, critical thinking and collaborative work. |
| UM3: Involving progressive and meaningful research with concerned for sustainability. |
| UM4: Enabling the students to acquire the skill sets for global competencies. |
| UM5: Inculcating Universal values, Self Respect, Gender equality Dignity and Ethics. |

Every course has Course outcomes (Cos), and that has to match with department mission and programme objectives (Pos). The great problem is making the student understand all these vision, Mission, Course outcomes (Cos), programme objectives (Pos). Students have understood there is a different mode of teaching but not as crystal clear, more over it also depend upon the course teacher and their way of approach is highly show the impact on OBE.

**Table No-3.1**

<table>
<thead>
<tr>
<th>Year of study</th>
<th>No. Of Students</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I YEAR</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>II YEAR</td>
<td>10</td>
<td>23%</td>
</tr>
<tr>
<td>III YEAR</td>
<td>28</td>
<td>64%</td>
</tr>
<tr>
<td>IV YEAR</td>
<td>4</td>
<td>9%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>44</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: primary data

Table no.3.1 shows that among the total respondents 64% of students are third years 23% of students are second years 9% of students are forth years 4% of students are first years

**Table no 3.2**
Major mode of communication with students:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Description</th>
<th>Most often</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Face to face</td>
<td>28</td>
<td>8</td>
<td>4</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Mobile</td>
<td>10</td>
<td>16</td>
<td>12</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>E mails</td>
<td>14</td>
<td>18</td>
<td>4</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Other</td>
<td>0</td>
<td>6</td>
<td>10</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>48</td>
<td>48</td>
<td>30</td>
<td>27</td>
<td>19</td>
</tr>
<tr>
<td>MEAN</td>
<td></td>
<td>20</td>
<td>12</td>
<td>7.5</td>
<td>6.75</td>
<td>4.75</td>
</tr>
<tr>
<td>MEDIAN</td>
<td></td>
<td>12</td>
<td>12</td>
<td>7</td>
<td>4.5</td>
<td>4</td>
</tr>
<tr>
<td>STD.DEV</td>
<td></td>
<td>11.6</td>
<td>5.88</td>
<td>4.12</td>
<td>6.93</td>
<td>5.19</td>
</tr>
</tbody>
</table>

Source: primary data

Table 3.2 indicates that OBE pattern is practiced in PMIST but still the most effective method of communication. Face to face mode is adopted, 63% of students mentioned most often Face to face communication is used in class room, and Mobile 36% of students expressed often Mobile communication is used to transfer or share study material, related videos, 40% of the students email viewed that often email is used for sharing E-content or other subject related materials.

Table: 3.3: Students Feedback on Impact of OBE at PMIST

<table>
<thead>
<tr>
<th>S. No</th>
<th>Description</th>
<th>SA</th>
<th>A</th>
<th>D</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>OBE pattern is really practiced well in PMIST</td>
<td>24</td>
<td>20</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>My teacher is always available to solve my problems/doubts both academic and personal.</td>
<td>10</td>
<td>30</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Teacher encourages presenting our views in the class without any fear.</td>
<td>18</td>
<td>26</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>OBE allows to learning through group activity and team works.</td>
<td>12</td>
<td>20</td>
<td>12</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>My Teacher has made lectures more interesting by using innovative methods and giving practical examples in OBE pattern.</td>
<td>6</td>
<td>26</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>6</td>
<td>If a student proposes an activity to help the class learn or grasp an issue, teacher willingly accepts the idea as it benefits the whole.</td>
<td>6</td>
<td>36</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>My Teacher encourages us to develop conceptual understanding.</td>
<td>14</td>
<td>28</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>8</td>
<td>Other components (CA3) are related to real time activities in OBE</td>
<td>12</td>
<td>30</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>9</td>
<td>Your interest in the subject has increased though OBE.</td>
<td>14</td>
<td>30</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10</td>
<td>OBE helps in innovating teaching learning process.</td>
<td>16</td>
<td>24</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>11</td>
<td>OBE involves my interest to the subject.</td>
<td>10</td>
<td>18</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>12</td>
<td>OBE pattern gives freedom to course teacher in evaluation of students</td>
<td>18</td>
<td>26</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>146</td>
<td>314</td>
<td>36</td>
<td>16</td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td>13.33</td>
<td>26.16</td>
<td>6</td>
<td>3.6</td>
</tr>
<tr>
<td>Median</td>
<td></td>
<td>13</td>
<td>26</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Std.Dev</td>
<td></td>
<td>5.21</td>
<td>5.15</td>
<td>4</td>
<td>2.6</td>
</tr>
</tbody>
</table>

Source: Primary data

Statistical test: chi square test was used for the above table.

From the above table 3.3 the student’s respondents have opted their opinion on the implementation of OBE at PMIST. 55% of the respondents have strongly agreed and 45% have agreed on OBE pattern is really practiced well in PMIST. 68% of students has agreed that teacher is always available to solve the problems/doubts both academic and personal. 59% of student respondents agreed that Teacher encourages in presenting views in class without any fear. 45% of students agreed that OBE allows to learning through
group activity and team works. From this we conclude that there is a change in teaching learning process by the introduction of OBE

About the innovation and teaching models 59% of students respondents agreed that Teacher has made lectures more interesting by using innovative methods and giving practical examples in OBE pattern. 81% of students agreed that student proposes an activity to help the class learn or grasp an issue, teacher willingly accepts the idea as it benefits the whole. 63% of students respondent agreed that Teacher encourages us to develop conceptual understanding.

Some interesting facts on the continuous assessment methods 68% of students agreed and 32% have strongly agreed other components (CA3) are related to real time activities in OBE. 54% of students respondents agreed that interest in the subject has increased though OBE. 40% of students agreed that OBE helps in innovating teaching learning process. 59% student's respondents agreed that OBE pattern gives freedom to course teacher in evaluation of students.

Research Hypothesis (H1)
There is significant association between the student and the impact on OBE pattern of education.

Null hypothesis (H0)
There is no significant association between the student and the impact on OBE pattern of education.

To prove this hypothesis chi square is applied the test disclosed that calculated value is greater than the table value (6.87361 > 0.05), the research hypothesis is rejected null hypothesis accepted.

Finding
- 81% of students agreed that student proposes an activity to help the class learn or grasp an issue; teacher willingly accepts the idea as it benefits the whole.
- 68% of students agree other components (CA3) are related to real time activities in OBE.
- 68% of students has agreed teacher is always available to solve my problems/doubts both academic and personal.
- 63% of student's respondent agreed that Teacher encourages us to develop conceptual understanding.
- 59% students respondents agreed that OBE pattern gives freedom to course teacher in evaluation of students.
- 55% of the respondents have strongly agreed and 45% have agreed on OBE pattern is really practiced well in PMIST.
- 54% of students respondents agreed that your interest in the subject has increased though.

Conclusion
It's a warming change in teaching learning process by the introduction of OBE method students find it interesting and get involved in subjects continuous assessment methods helps them more to secure more marks and easy understanding in practical way of learning teacher and student have flexibility in teaching and learning. This OBE pattern of education have a positive impact among the students.
Green Marketing: Challenges and Strategies in the Changing Scenario

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ABSTRACT: In recent times, consumers are becoming more and more aware of environmental problems and are actively trying to reduce their impact on the environment by purchasing green products and moving towards a greener lifestyle. Nowadays, companies are adopting green marketing and producing green products that are less harmful effects on the environment, than the conventional products. Green marketing is posing some challenges which require innovative technology so that the ‘green products’ can fetch wider market at domestic and international levels. In order to expand the market of green products it needs some strategies which can be conductive to boost up the market of green products. Finally, customers, industrialist and suppliers need to pressurize effects to minimize the negative effect on the environment-friendly. This paper focuses on the challenges and strategies of green marketing in the changing scenario.

Keywords: Green marketing, environmental safety, marketing strategy, green products

1. Introduction
The term green marketing came in the late 1980s and 1990s, began in Europe in the early 1980s when certain products were found to be harmful to the environment and society as a whole. That’s why the new types of products were created, called “green products” that would cause less damage to the environment. The green marketing is refers to the process marketing the green products and services based on their environmental benefit. Such a product or service may eco friendly or produced and packaged in the eco friendly method. Number of efforts are made to conserve the natural water resources in worldwide. Thus, green marketing is a marketing philosophy that promotes the process of producing and selling the pure (eco-friendly) products with the protection of ecological balance. Green marketing involves multiple activities. Green marketing also encourages industrialist, manufacturers and marketers to properly utilize resources such as water consumption and electricity. Changing processes are also looking for renewable materials, using alternative or renewable energy sources and finding ways to deliver products in a more fuel-efficient manner. Reusable coffee cups, stainless steel water bottles, recycled fabric, recycled paper, wool footwear, are some of the examples for green products.

Objectives
• To understand the success of green marketing as a environmental social responsibility.
• To know about the strategies followed by companies in producing green products.
• To understand the issues and challenges of green marketing practices.

Statement of the problem
Now a day the people were aware about the green products and environmental safety. But it needs some more awareness, Even though the people were aware about the green products the availability of the products and the price of the products are the biggest challenge in the green marketing. The company needs some more innovative strategies to ensure the stability of green marketing. Ensuring that marketing activities are not misleading to consumers or industry and do not breach any of the prescribed regulations is the main problem in green marketing.

Review of literature
Green marketing came into prominence in the late 1980s and early 1990s the first book titled ecological marketing was the outcome of the first workshop on “ecological marketing”, held by American Marketing Association (AMA) in 1975. Green marketing acquired an eminent status since early 1990s.

According to Peattie(2001), the evolution of green marketing can be divided into three phases; first phase was termed as “ecological” green marketing, to help solve environment, to help solve the environment problems through remedies. Second phase was termed as Green Marketing which focus on clean technology that involved in the creation of new innovative products, when take care of polluted and wasted issues. Third phase was “Sustainable” where it becomes important for companies and industries to produce eco-
friendly products as the awareness for such products in on the rise as customers are demanding eco-friendly products and technologies. In this context, Narayan Lakhmi Vermuri (2008) has discussed mostly faced views on ‘Green Marketing ’its new hopes, faiths, and challenges in the recent times. Various studies are support the assertion that consumers today prefer eco-friendly products and have a positive disposition towards companies following such practices. A strong willingness is shown by consumers to favor environmentally conscious products and companies as per various opinion polls taken in US and elsewhere, however action to do so in reality are debatable. In spite of huge interest in green marketing by researchers and organizations, demand of green product is not as high as expected.

Scope of the study
Green marketing at present evolved as one of the wide area of interest for marketers as it may provide competitive advantages however it requires investment in terms of technology enhancement, process modification, communicating benefits to the customers etc. many of the companies in India have now started marketing themselves as green organization due to certain government regulations and shift in the preference of the consumer worldwide however there is that much research on green marketing has been done in India and there is question about the awareness of green products among consumers. The Indian consumers activities towards green products and the relationship between the attitude and behavior is also questionable. As green marketing is different from the marketing in the traditional way, marketers need to know the factors that persuade the consumer to buy the green products. this study aims to resolve the research question that what factors influence the consumer persuasion to buy the green product or not.

Challenges in green marketing
Consumer aware about the green products is a challenge to the marketers marketing is not just an environmental protection tool but also marketing strategy. Strategies are developed and implemented in both public and private sector. The consumer what are the benefits of green as compare to non green ones. Now we can see the some of the challenges in the green marketing.

Cost factors
Green marketing involves the purchase and sales (marketing) of green products/service, green technology, green power/energy for which a lot of money has to be spent on R&D programmers for their development and promotional programs which definitely lead to increased costs.

Convincing consumers
The consumers may not believe in the firms strategy of green marketing. The firm there fore should ensure that they under take all possible measures to convince the customer about the green product, the best possible measure to implementing eco-labeling schemes. Schemes offer its approval to environmentally less harmless products. Actually the first eco-label program was introduced by Germany in 1978. Sometimes the customers were also not willing to pay the more for the products

Sustainability
Initially the profits are very low since renewable and recyclable products and green technologies are more expansive. Green marketing will be successful only in long run. Hence the business need to plan for long term rather then short term strategy and prepare for the same at the same time it should be avoid that to fall into lure of unethical activities and practices to make profits in short term.

Non-Cooperation
The firms practicing Green marketing have to strive hard in convincing the shareholders and many a times it may fall to convince them about the long term benefits of green marketing as compared to short term expances.

Avoiding Green Myopia
Green marketing must fulfill these two objectives to be said as Improved environmental quality and customer satisfaction. Misjudging either or overemphasizing the former at the expanses of the letter can be termed-green marketing myopia.
In short firms using green marketing must ensure that their activities are not misleading to the consumers or the in the industry, and do not breach any of the regulations or laws dealing with environmental marketing. The green marketing claims of a firm must do the following to overcome the challenges:

1. Clearly state environmental benefits
2. Explain environmental characteristics
3. Explain how benefits are achieved
4. Ensure comparative differences are justified
5. Prove negative factors are taken into consideration and
6. Only use meaningful terms and pictures

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

**Green marketing strategies**

Now a days consumers were more environmentally conscious, businesses must adapt or risk losing customers to competitors pursuing a green strategy. And the companies are trying to rebrand itself as green; it risks accusations of "green washing" or using marketing tactics to create a false impression of environmental responsibility. Now a days Small scale businesses seeking to the power of "going green" should carefully coordinate genuine actions and marketing strategies. Peattie and Crane (2005) have identified five marketing practices which led to the failure of green marketing during the last three decades:

**Product differentiation**

It is a paramount need to make continuous efforts which can be helpful to differentiate then product and services using green marketing practices. There is a wide range of markets which includes retailing etc. the manufacturers have used eco-performance and become target for new substitution, as a result of this many organization are products from the competitors.

**Value positioning of consumer**

The organization can design environmental products to perform as promoting and delivering the consumer's desired value of environmental products and target relevant customer market segment can be proved conductive to organization to differentiate.

**Designing of bio-degrading prone packaging**

It has been observed that promotion of green products have been strongly influenced by the design making of the consumers. thus it indicates the bio-degradable packing will affect in a strong and moderate on their decision making.

It is an imperative to the personally associated with green marketing must modify the product packaging by making use of recycle as well as handmade paper in packaging rather than using more mechanized material. the producers, who are using plastic for packaging should meet some of requisite standard.

**Product strategy for green marketing:**

In order to promote marketing for green products it is an emergence need to identify customer’s environmental necessities and develop the products accordingly. it includes more eco friendly responsible packages which ensure that products meet or exceed the quality expectation of the consumers; so that the marketers may charge higher price with highlighting the eco-logical viability of the products.

**Distribution strategy of green marketing:**

In this green marketing strategy, To take customer support is very essential. In this case, the location must be differentiated from the competitor it can be achieved by promoting the in-store activities like recycling of material to focusing the environmental and other related benefits.

**Life cycle analysis of green marketing:**
Product brand is a vital aspect, which can help to formulate plans for green marketing. It is a best tool for performing life cycle analysis complex assessment which can make available the vital statistics on social, environmental and economic impact of products through the supply chain production process. After the purchase of the product life cycle analysis of product can inform a brand requirement to go before it claims to be sustainable. The consumer do not expect perfection when it shapes to sustainability but they would like to see that brands make out the level of probe, formulate a plan and in the executing process.

In addition, different commercialization programmes and incentive could be proved conductive to acquire new technologies introduced of citing the examples included fleet programme to cultivate strategic niche markets and by rendering services for financial services eg: advanced vehicle tax credit proposal in case of vehicle purchase.

Conclusion
Green marketing is relatively a new notion to the most of the consumers. However, the green marketing is the marketing of product that are presumed to be environmentally safe. Therefore, it becomes very essential to understand the dualism between green marketing and the growing price of the green product, so that the green product can be within the reach of the consumers of different hierarchy. Green marketing is posing some of challenges which require innovative technology so that the ‘green products’ can fetch wider market at the product may become ‘ecological viable’ as well as ‘economical viable for the consumers especially belong to middle and low income groups.

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ABSTRACT: Maize is one of the most important cereal crops after rice. Maize has many assets for its wide distribution. Its husk gives protection from birds and rain can be harvested over a long period since it can be left dried in the field until harvesting is convenient. It can be stored long, and provide numerous useful food products and frequently preferred to sorghum and other millets. Maize popularly known as “corn” is one of the most versatile emerging cash crop having wider adaptability under varied climatic conditions. It is called queen of cereals global. In India maize or corn is the third most important food cash crops after wheat and rice. The maize is grown throughout the year in all states of the country for various purposes including fodder for animals, food, grain, sweet corn, baby corn, green cobs and pop corn. Flour is consumed widely in India. Corn flour is consumed widely in Indian cooking. Maize or corn serves as basic raw material to thousands of industrial products that may include oil, starch, alcoholic beverages and so on.

Keywords: Maize, Farming, Issues, Corn

INTRODUCTION:
A study involved in maize farming with special reference to Vallam. Maize is one of the most important cereal crops of the world. Its importance lies in the fact that it is not only used for human food and animal feed but at the same time it is also widely used for corn starch industry, corn oil production, baby corns etc. Corn production has nearly doubled from around 12.0 million tons in the early 2000s to around 22 million tons today. The increasing use of maize as feed, increasing interest of the consumers in nutritionally enriched products and rising demand for maize seed are the core driving forces behind emerging importance of maize crop in India. However, despite the production strength, Indian corn yields are significantly below the yields in major corn producing countries. There is immense scope for an increase in India’s corn production by increasing area under hybrids, adoption of better genetics and improved agronomic practices. Driven by structural changes in agriculture and food consumption patterns, maize is bound to hold its share. In current scenario, the need is to focus not only on production and productivity but also on building a competitive maize supply chain. The study on maize is an effort to bring fore the global and domestic scenario of maize and issues confronting the maize supply chain.

OBJECTIVES:
❖ To examine the issue involved in farming of maize with regard to Vallam farmers.

STATEMENT OF PROBLEM:
India is agriculture based country. Since majority of them depends agriculture as their source of income. Failure of agriculture leads to many suicide attempts in India especially Tamil Nadu. Thus this is the right frame to analyze the issues involved in maize production.

DATA ANALYSIS AND INTERPRETATION

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>25 to 35 years</td>
<td>2</td>
<td>6.66</td>
</tr>
<tr>
<td>2.</td>
<td>35 to 45 years</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>3.</td>
<td>45 to 55 years</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td>4.</td>
<td>Above 55 years</td>
<td>10</td>
<td>33.33</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Primary data

From the above table it can be understood that majority of 40% of farmers comes under the age group of 45 to 55 years. It shows that 45 to 55 years is the age were they have large number of commitments such as earning for family welfare such as to meet out educational expenses, food expenditure, medical expenditure and so on. While only least of 6.66% belongs to 25 to 35 years of age group. It could be inferred that this is the age where many of us searching of good carrier opportunities.
only very few of the respondents belongs to this category. But, agriculture will grow and prosper when large number of youths come forward to undertake it willingly.

**TABLE 1.2 GENDER OF RESPONDENTS**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Male</td>
<td>20</td>
<td>66.66</td>
</tr>
<tr>
<td>2.</td>
<td>Female</td>
<td>10</td>
<td>33.33</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary data

From the above table it can be understood that majority of 66.66% are male and only 33.33% belongs to female. It merely exhibit the role of women in agriculture is insufficient. This is because of many reasons such as male dominant society, lack of awareness, lack of knowledge of agriculture and so on. But in future, equal opportunity to be provided to took part in agriculture and allied activities. Because in cooperate field, a survey shows that women are more sincere and productive than men. If it happens the same in agriculture agricultural productivity improves.

**TABLE 1.3 YEARS OF EXPERIENCE**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1to10</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>2.</td>
<td>10to20</td>
<td>9</td>
<td>30</td>
</tr>
<tr>
<td>3.</td>
<td>20to30</td>
<td>10</td>
<td>33.33</td>
</tr>
<tr>
<td>4.</td>
<td>30to40</td>
<td>8</td>
<td>26.66</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary data

From the above table it can be understood that majority of farmers comes under the experience category of 20 to 30 years. It shows the expertise knowledge on agriculture as well they are doing agriculture traditionally. Only ten percentage of them belongs to below 10 years experience.

**TABLE 1.4 NATURE OF PROBLEM**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Problem related to finance</td>
<td>15</td>
<td>50</td>
</tr>
<tr>
<td>2.</td>
<td>Problem related to cultivation method</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>3.</td>
<td>Problem related to labour</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>4.</td>
<td>Problem related to season</td>
<td>5</td>
<td>16.7</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary data

From the above table it can be understood that majority 50% of farmers are facing problems related to finance. There are more public sector banks and other financial institutions are already doing special efforts to grant loans to farmers. Government waiver loans occasionally as a helping hand to farmers. Apart from all the above measures still they financial problems.

**TABLE 1.5 TYPE FARMING**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Own land</td>
<td>16</td>
<td>53.33</td>
</tr>
<tr>
<td>2.</td>
<td>Lease land</td>
<td>4</td>
<td>13.33</td>
</tr>
<tr>
<td>3.</td>
<td>Working in other land</td>
<td>10</td>
<td>33.33</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary data

From the above table it can be understood that majority 53.33% of the farmers are having own land. It is a decent method of performing agriculture when compared to working in other’s land. Only 13.33% of them leasing of a agricultural land and work.
From the above table it can be understood that majority of 50% of the farmers comes under the group of 5 acre and below. Holding upto 5 acre of land is not a joke. It is recommended that they should cultivate the full land without fail in order to reap some rewards. No farmers are having more than 15 acre.

TABLE 1.7 USING OF MACHINARIES FOR AGRICULTURE

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>No. of respondents</th>
<th>Percentage of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Sowing/ seeding</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>2.</td>
<td>Irrigation</td>
<td>10</td>
<td>33.33</td>
</tr>
<tr>
<td>3.</td>
<td>Harvesting</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>4.</td>
<td>Fertilizer purpose</td>
<td>15</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>30</td>
<td>100%</td>
</tr>
</tbody>
</table>

From the above table it can be understood that majority 50 % of farmers are using hi-tech machineries for fertilizer application purposes. At the least only 6.7 % of the respondents using it for sowing of seeds.

FINDINGS:
- From the respondents schedule majority of 40 % of farmers comes under the age group of 45 to 55 years.
- Majority of 66.66% were male respondents.
- Majority of 50 % of the farmers suffering from finance related problems.
- Among the respondents 53.33 % of them performing in their own land.
- It is found that, majority of 50 % of them holding atleast or below 5 acres of land.
- From the respondents it is found that 50 % of them were using hi-tech machineries for fertilizer application purposes.

CONCLUSION:
Agriculture is not free from any sin. Since after unstinted efforts took by Government directly and indirectly to promote the agricultural and allied sectors, there is no visible and meaningful changes brought down. Especially in vallam many maize farmers suffering from various problems. Failure of monsoon, Impact of 100 days employment scheme, the latest Gaja cyclone everything drastically affect them. Urgent efforts needed to take corrective action.

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“A Study on Mobile Banking and Its Impacts on Common Man”

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Abstract: Modern banking has brought a lot of changes to easy the functions or facilitates its Customer. Mobile banking is fast growing after the familiarity of Smartphone’s, as it makes all the payments without cash or card. In early days net banking was used to transfer funds from one person to another or from an account to another, but now mobile banking helps to make all our regular payment of electrical bills, Mobile & DTH recharge, Gas bills, Insurance premium, Credit Card Person to person payments, fund transactions between the customers, etc., Financial transactions through mobile phone is like a personal ATM always have in your hands. A common man who is aware of mobile banking needs not to visit the bank or an ATM for deposit or withdrawals of cash.

Keywords: Mobile banking, Smartphone, Financial transactions

1. Introduction
Banking services expanded from cash in the bank to internet banking and now it’s more compact on mobile banking which attained broad recognition worldwide. The mobile number is linked with a bank account; thereby we can easily transfer our funds with not having enough money in the hands but in cards. The usage of mobile banking should have internet access or data connection to the mobile. The earliest mobile banking is used as SMS, and it is known as SMS banking. After the introduction of the Smartphone, mobile banking services have changed the process as they rendered services via the Internet. Although many of the customers are not having enough knowledge about mobile banking they have to know all kinds of transactions. Banks have to work on creating awareness about mobile banking to customers. Before opening a bank account, the banker asks the KYC (Know your Customer) it’s a norm. Similarly, the KYC verification is also there in mobile banking. After these verifications can add the passwords of all accounts in our mobile itself.

Digital India
"Digital India is a program to transform India into a digitally empowered civilization and knowledge wealth”. Digital India programme was launched on 2nd July 2015 by the Government of India by Honorable Prime Minister Narendra Modi, for improving the online transaction in Indian, to digitalize our country in the field of technology with high-speed networks. The main Pillars of Digital India is Broadband Highway, Public Internet, Information for everyone, early harvest, Universal access to phones, IT for jobs. EKarnti, E-Governance, and Electronic manufacturing. The main vision of digital India is to give the best Infrastructure, Governance, and Empowerment. Digital India missions us away for Cashless Transactions. It plays a key role in the growth of GDP. It reduces corruption and getting things quickly. There is more transparency as all the data would be made online and would be accessible to citizens of the country. As digital India came into action it helps in decreasing documentation and diminishes paperwork. Though digital India is more popular it also faced many challenges like High level of Digital Illiteracy, Connectivity of remote areas, mobile hacker, lack of secrecy in operation.

Objectives of the Study
- To examine the significance of mobile banking.
- To analyze the problem faced by common man in accessing mobile banking.

Statement of the Problem
Customer Awareness is a marketing term means that Customers note or aware of products. Due to lack of knowledge and awareness about mobile banking is also a major issue in mobile banking services. Mobile banking fraud is one of the most widespread forms of cybercrime in which phishing and spoofing are the common types of online. Most of the people use their mobile phone for banking, online transactions, and online shopping. Hackers generally target on mobile banking. Hackers create a fraudulent website and spread to the local website. It may carry out harmful functions and avoid the security mechanism. Those
viruses are spread to the mobile and take out the passwords of all secrecy accounts, gallery, phone contacts, etc., they would open in their computer itself. So we should aware of these hacking techniques and safeguard ourselves. Digital Signature is like a handwritten signature. It helps to identify the sender of the message. Digital Signatures are implemented through public key encryption. They are used to verify the origin and contents of a message. The people save their signature and password in Auto save mode, if we touch the MPIN number column; it automatically opens their password and signature. This lack of secrecy is also one of the problems made by people.

Mobile Banking
Mobile Banking facilitates clients to do financial transactions with the help of a Smartphone. Mobile banking is available on a 24hours basis and it is dependent on the availability of an internet connection. India is the second largest telecom market in the world, which is used for exploring the banking services. It is an easy and convenient mode of fund transaction for users in rural areas. It has restrictions or limitations on the amount that can be transacted. Mobile banking reduces the need for customers to visit a bank branch. Mobile Banking personal identification number is a four or six-digit secret code similar to the ATM pin code. This code is used as a password for fund transaction and it is a sensitive code. Bank provides this code to their customers when they register for mobile banking.

Technologies behind Mobile Banking
1. IVR (Interactive Voice Response)
2. SMS (Short Messaging Service)
3. WAP (Wireless Access Protocol)
4. Standard Mobile Application Clients

Features of Mobile Banking:
• Check the account balances and various information of our account,
• Customers can view the last 30 days transactions of their history,
• Transfer of funds from accounts,
• Balance Availability,
• View the payment of Interest by the banks of various types of accounts,
• Processing of cheque details,
• BPAY Payments,
• Purchases that are made with credit cards.

Impacts of Mobile Banking
Advantages
1) Easy transaction
Transaction of money from one account to another account is not a simple process. But nowadays it becomes easy and simple through online transactions. Online transaction is the process is done with the help of Internet access in which they can make payment of bills, person to person payments, fund transfers, etc., through mobile banking without going to a bank. It makes things easier for the entire person who is not having enough time to go to the bank and make a transaction.

2) No fear
If a person is not having enough cash in his hand but he/she may have mobile banking services then there is no fear about the cash for that person. For the emergency purpose of the common man who is not having enough money and time may use the mobile banking for the transfer of funds or withdrawals of cash for the serious situation at anywhere and anytime. Carrying on a large amount of money is not a safe thing for any person, so it is better to have a mobile banking facility.

3) Ready to swipe
Mobile banking helps us to buy goods and avail services without cash or card. Ready to swipe method is also liked by the peoples who use a mobile phone and they also get some kind of cash back schemes. It is used to make immediate payment of utility bills like electricity, mobile bills, recharge etc., ready to swipe processes is used us to walk without a physical wallet and use the mobile phone to make regular payments.
4) **E-wallet**
E-wallet is just like a real wallet used by a common man to make payment for the purchase of any goods or services. It is an online account used to store and transact money through a Smartphone wherever required. It is the fastest mode of a digital transaction with the help of the development of technology. The electronic wallet is a digit version of the wallet to store payment details of the person.

5) **Any where any time (24x7)**
For any emergency situation, mobile banking is the best and easy to make payment without wasting time in the bank or in an ATM. It extends the services 24x7 on a simple way to deploy a mobile application. This provides convenience to the Customers and user experience of safe and secure mobile banking for 24x7. Mobile banking is not only providing services at a convenient time but also in a convenient place.

**Disadvantages**

1) **Charges over online fund transfer**
Each payment and transaction has its limits regarding the maximum amount in the account, a number of transactions per day etc. the electronic transaction services may require the processing fee that leads to making additional charges. But transactions through banks may not require any processing fee. Some systems require setup fees on a certain number of transactions. Electronic payment systems need internet access which may invite additional expenses.

2) **Increasing technologies in hacking accounts**
The main motive behind the crime is money. The tremendous increase in the usage of internet and mobile banking leads to increase unabated. The increase in crimes like hacking accounts through online banking. Clicking on automated links sent by the unknown source is also a hacker's attack. The development of technology is for both banking and hacking.

3) **Less Safety**
One of the most prominent issues of mobile banking is the safety of the account information stored on the device. Banking using a mobile phone is direct access to the bank account but it also means that anyone can manage to access the phone. Mobile banking users can receive a lot of fake messages regarding the financial details as hackers here pose as financial advisors. Many of the people have fallen by the tricks and their money stolen through this scam.

**Data Interpretation**

**Retail Banking**
Gone are days where mobile phones were used just to make calls, send messages, and can take photographs. An increasing no. of us are using the phone for financial transactions. The Reserve Bank of India’s annual report for the 2017-2018, mobile banking services witness an increase of 92% and 13% in volume and value terms are mentioned. The number of registered customers rose by 54% to 251 million at the end of March 2018 from 163 million at the end of March 2017. In general the share of E-payments, e-transaction has increased.
From the above pictorial representation, we came to know that India leads the world for regular mobile banking usage as a proportion of online Customers with the current account. In the Global Market majority of the Customers are using mobile banking services in both developed and developing countries.

**Mobile banking Frauds**

From the above chart we came to know that, According to a Survey conducted by FIS, Indians are among the most frequent victims of online banking frauds. India survey reported that more than 18% of scam in the preceding year. This was a higher percentage comparing to other countries. A major portion of fraud affects Indians between the ages of 27 to 37, the most regular user of online banking channels.

**Conclusion**

One of the major hurdles to overcome for successful Customer's acceptance of mobile banking is the network problem and system security. The customer must be made to understand the system and explains its safety and overcome their fear and problems. If this is done in the future there is a possibility that the usage of mobile banking will go to the top level. Due to Lack of knowledge, the people made a complete mistake or wrongly debited to another account. After using the transaction change the Digital Signature and passwords from AutoSave mode during mobile banking services. Externally accessible systems are the target of hacking.

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ABSTRACT: The constraint for green environment has been rapidly increasing in last two decades. Every country in the world are switching into the green environment and adapting to the sustainable development. Developed countries started adapting the green human resources policies in their workforce environment, but developing countries like India, china started realizing the need of green workforce and sustainable development in the last decade only. It is necessity of the developing countries to implement the Green HRM for long term sustainability of environment resources in future. Through Implementing Green HRM in Industrial sector it helps in conservation of Natural resources and protects the environment from the various pollution caused by the Industries. This paper discuss about the needs of Green HRM in the industrial sectors.

Keywords: Green Environment, Sustainable development, Human Resource Management, Green Workforce, Natural resources

1. Introduction
The requirement for the green space in business environment has been increasing in the past two decades especially in the industrial sector where the need for green HRM practices and adaption of its policies highly required. The recent interest in environment related issues has being arise globally due to the harmful consequences of industrial pollution and including toxic chemicals, Green HRM helps the industrial sector to overcome these environmental damages by encouraging sustainability development through the green HRM practices these result low cost, better efficiency. It also creates sustainable economic growth of the industries with high profitability and green workforce. It creates awareness among the industrialist to adopt the go green concepts in industries where they go for electric current through solar energy and generating from the waste produced in the industries by practicing these green concept in industrial sector which will conserve the Natural resource and Energy. Green HRM practices will encourage and increase the usage of sustainable energy in the industrial sector. It brings down the pollution in the industries. Green HRM gives alternate path or ways to the industrial sectors to reduce the environmental pollution, developing the sustainable energy. Every industry should adopt the Green HRM practices to meet out the environmental issues caused by the industrial sector.

Meaning
Green HRM is the use of HRM policies to promote the sustainable use of resources within business organization and promotes the cause of environmental sustainability. Green HRM refers to reinforce environmental sustainable practices and increase employee's commitment on the issues of environmental sustainability (Heba Masri, Ayham A.M Jaaron 2017)
Green HRM is the HRM policies which enhances the sustainable resources and Green environment in the Business organization and in the industrial sector to reduce the level of pollution and to create green work force environment.

Definition
According to Jabbour “Green HRM is concerned with the systemic planned alignment of typical Human resource management practices with the organization environmental goals”.
Renwick.D.W.S termed as “The integration of corporate management into environmental human resources management”
According to Mandip “Green HRM is the use of HRM Policies to promotes the sustainable use of resources within business organizations, more generally, promotes the cause of environmental sustainability

Scope of the Study
➢ This study mainly focuses on what are the needs of Green HRM in the industrial sector where green environment is urgently required due to the global climate changing caused by the Industries. Green
HRM will eradicate and give solutions to overcome the current problem that deals with the environmental sustainability.

- Green HRM gives the better labour force to the industrial sector and improves the industrial growth with developing sustainable environment which will result in high profit with low cut cost.
- Analyzing the Green HR practice in industrial sector can give alternate ways to reduce the industrial waste and hazards pollution which creates global warming and leads to the change in climate and health problems, deforestation.
- Green HRM initiatives has wider scope this will lead the industries to overcome the industrial sickness like shortage of raw material, energy, increase productivity.

Objective of the Study

- To study the requisite of green HRM in industrial sector
- To analysis the green hr practices of industrial sector

Need of Green HRM

Human resource department has a significant role in creation of sustainability culture. It is believed that effectiveness and successful of any Industry, company, firm depend upon the good Human resource management not only in terms of effective and success and also in innovation and strategic tool. It provides long lasting solutions that faced by industries and enhance them to overcome socio-economic problem.

In today's world the need of green HRM is essential. Now every human became an ecological consciousness that creates the life style and environment. The general employees are now interested in the green work environment which has affect the both public and personal life style. The Industrial sector which creates more environment damages compare to other sectors and need of green HRM in this sector is high especial in Indian industrial sectors. The green HRM can only bring the environment sustainable development and growth to the industries.

Industrial Sector in India

- In the first three decades (1950s to 1970s) after India's independence in 1947, India was basically an agrarian economy with a small services sector (29.8 percent of GDP in the 1950s) made up mainly of government monopolies. Even though the service sector started to grow in the mid-1980s, It started to grow faster only in the 1990s when India initiated a economic reforms after the country faced a severe balance of payment crisis in end of 1980s. During the reform in the services sector, as part of an overall reform process, The exclusion of FDI restrictions which gave way to the privatization.
- Today, services are the fastest growing sector in India, contributing appreciably to GDP, GDP growth, employment, trade and investment. Even during the global economic slowdown from 2008 to 2009, the services sector remained flexible. In 2009-10, the services sectors grow up to 9.96 percent compared to 8.81 percent growth in industries and 1.57 percent in agriculture. India's services sector also reached $240 billion in 2010, compared to just $6 billion in the 1980s.
- From 2000-2010, transport, storage and communication services were the fastest growing services sub-sector, followed by financing and business services. IT enabled services, Business Process Outsourcing, have also rapidly increasing in the recent years and will continue to rise.
- Unfortunately, services sector employment in India is still low compared to its share in GDP. Just 28 percent of India's labour force was employed in services in 2012. Within the organised services sector, the public sector dominates the employment in services, while the private sector has not been very successful in creating organised services sector employment.
- The Indian government though hopes that growth in tourism and tourism-related services, such as hotels, will hold large potential for job creation, while India's large English-speaking skilled work force can bring the nation into a major exporter of software services and skilled manpower in the world.
- On the other hand, more than 53 percent of India's population still depend on agriculture for employment. On the other hand, agriculture contributes 17 percent to India's GDP.
- According to Economist statistics, India is the world’s second largest agricultural producer behind China. In 2010, India's agricultural yield was $304 billion. India became the world's fifth largest producers for over 80 percent of agricultural products, including many cash crops such as coffee and cotton.
- The country is the 6th largest producer of Meat (including Livestock and fisheries), the 2nd largest producer of fruits and vegetables, the largest producer and consumer of tea, and also the largest...
consumer of tea in the world (accounting for more than 15 percent of the global tea trade), the 2nd largest producer and consumer of rice and the largest producer of sugar.

- However, poor infrastructure and unorganised retail cause India to experience some of the highest food losses in the world. According to the FAO, crop yields in India are still just 30-60 percent of the best sustainable crop yields achievable in the farms of developed as well as other developing countries.
- Finally, the Industry sector makes up 18 percent of India’s GDP and employs 19 percent of the labour force. The major industries in India are textiles, chemicals, food processing, steel, transportation equipment, cement, mining, petroleum, machinery, software and pharmaceuticals.

**Green HR Practices in Industrial Sectors**

The green hr practices in industrial sector has been started only in last two decades due to rapidly increase in Industrialisation and increasing global warming, pollution, deforestation, health problems and affecting mental health in workforce environment and lack of sustainable development in the industrial sector. Now many industries are adopting the following practices:

- Using Green technology
- Power saving (switch offing machine when not in use)
- Adopting sustainable resource
- Annually conducting energy audit survey
- Recycling go through the trash for recycling glass, plastic, metal trash and any other waste materials.
- Save natural resources for generation of electricity solar panels on the rooftop should be used.

**Impact of Green HRM**

1. Attaining perception, Reputation and goodwill
2. Economically useful to the organisation and it increase the profit of the industry
3. Better power management
4. Proper utilization of resources
5. Cost effective
6. Reduce in labour turnover

**Findings**

- Many organisations implemented the Green HR practices to preserve the natural resources.
- Organisation involving in the production of self-sufficient energy.
- Adoption of 3R in industrial sectors

**Suggestions**

- It is necessary for any industry or organisation to conduct energy audit survey annually.
- Finding alternate ways to dispose industrial waste naturally without polluting the environment.
- Encouraging more to use sustainable resource
- Car pooling
- Creating awareness to “save water”

**Conclusion**

Green HRM is emerging concept in today’s business world every organisation should implement the policies and practice it in industry so environmental issues will get reduce and the use sustainable resource will be increased in every organisation. Green HRM will meet current issue caused by the industrial sector.

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A Study on Corporate Social Responsibility Practices in Tamilnadu Newsprint and Paper Limited (TNPL), Karur

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ABSTRACT: Corporate social responsibility (CSR) is generally a combination of personal experience of internal CSR and actions that affect external stakeholders. Nowadays, the enterprises are required to balance between the economic benefits and social and environmental contributions, implementing the responsibilities of the enterprises to the environment through particular actions such as: Environmental impact assessment, minimizing the costs on materials, fuel and reducing the cost for waste. The main purpose of the research is to analyse the corporate social responsibility (CSR) activities carried in by Tamilnadu Newsprint and Paper Limited (TNPL) Karur. In that 120 employees were randomly selected for the study and they were given structured questionnaire and statistical tools like ANOVA and descriptive statistics were used for the analysis.

Keywords: Corporate Social Responsibility, TNPL, Environmental Care

Introduction to Corporate Social Responsibility:
Corporate social obligation (CSR) is an automatic plan of action that enables an organization to be socially responsible to itself, its partners, and people in general. By rehearsing corporate social obligation, additionally called corporate citizenship, organizations can be aware of the sort of effect they are having on all parts of society including monetary, social, and natural. To participate in CSR implies that, in the ordinary course of business, an organization is working in manners that upgrades society and the earth, rather than contributing contrarily to them.

Review of Literature
Gary (1988) concluded that corporate social responsibility is a part of added value statements (VAS) and shall promote cooperation among various stakeholders though there is some ambiguity regarding the inclusion of some parties as genuine stakeholders.
Andrew et.al (1989) used descriptive statistics to human resources is the most disclosed theme followed by product, community and lastly by environment. The study was found that medium to large companies made more social disclosures. These disclosures were mainly declarative and no enough evidence could be gathered to confirm or refute the association between industry and corporate social reporting.
Hackston and Milne (1996) established both industries are significantly associated with amount of corporate social disclosure, where such as association could not be proved with profitability. In addition, the results indicated that the size-disclosure relationship is much stronger for the high-profile industry in New Zealand than for the low-profile industry companies.
Teoh (1998) attempted to find the association between Environmental disclosure and economic performance. T-Test was conducted on polluting or potentially polluting companies to find that significant association between environmental performance and economic performance.
Tsang (1998) concluded a longitudinal study in the banking, food and beverages, and hotel industries from 1986-1995 saying that of the 33 companies only 17 companies disclosed corporate social reporting information. Thematic emphasis analysis showed most disclosed theme is HR followed by community involvement, environment and others.

Research Methodology
Objectives
- To the present Corporate Social Responsibilities in TNPL.
- To identify the best Corporate Social Responsibilities practice followed in TNPL.
Variables
Dependent variable
- Corporate Social Responsibility

Independent Variable
- Career Development
- Sports Activities
- Primary Health Facilities
- Pollution Control
- Culture Activities

Research Design
The researcher used descriptive type of research design for this study.

Area of the Study
The research paper based on the survey of employees at TNPL Karur.

Sample Design and Sample Size
- The researcher used simple random sampling method.
- The sample size is 100 respondents among the employees in TNPL.

Statistical Tools
Descriptive Analysis, ANOVA are the tools to analyse the CSR practise carried out in TNPL.

Data Analysis
Descriptive Analysis – Environmental Care

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pollution control</td>
<td>5.94</td>
</tr>
<tr>
<td>Solid waste</td>
<td>5.79</td>
</tr>
<tr>
<td>Development of green belt</td>
<td>6.06</td>
</tr>
<tr>
<td>Energy</td>
<td>6.06</td>
</tr>
</tbody>
</table>

Intrepretation
From the above table 4.2 development of green belt and energy considered as the most important factor on environmental care which shows the mean value of (6.06).

Community Policies
Hypothesis
Ho = There is no significant in present corporate social responsibilities.
H1 = There is significant in present corporate social responsibilities.

Anova Table

<table>
<thead>
<tr>
<th>Variables</th>
<th>Sum of squares</th>
<th>Df</th>
<th>Mean square</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providing employee time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between groups</td>
<td>3.399</td>
<td>4</td>
<td>.850</td>
<td>2.082</td>
<td>.089</td>
</tr>
<tr>
<td>Within groups</td>
<td>38.761</td>
<td>95</td>
<td>.408</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>42.160</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between groups</td>
<td>2.928</td>
<td>4</td>
<td>.732</td>
<td>1.066</td>
<td>.378</td>
</tr>
<tr>
<td>Within groups</td>
<td>65.262</td>
<td>95</td>
<td>.687</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>68.190</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales presentation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between groups</td>
<td>3.779</td>
<td>4</td>
<td>.945</td>
<td>1.306</td>
<td>.273</td>
</tr>
<tr>
<td>Within groups</td>
<td>68.731</td>
<td>95</td>
<td>.723</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>72.510</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stakeholders</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between groups</td>
<td>3.888</td>
<td>4</td>
<td>.972</td>
<td>2.792</td>
<td>.031</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Within groups</td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------------</td>
<td>-----------------</td>
<td>-------------</td>
<td>----</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td>Impact of CSR</td>
<td>Between groups</td>
<td>2.984</td>
<td>95</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Within groups</td>
<td>33.072</td>
<td>95</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>36.910</td>
<td>99</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Between groups</td>
<td>7.721</td>
<td>95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Based on your experience</td>
<td>Within groups</td>
<td>52.439</td>
<td>95</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>60.160</td>
<td>99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implementing CSR</td>
<td>Between groups</td>
<td>2.954</td>
<td>95</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Within groups</td>
<td>49.046</td>
<td>95</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>52.000</td>
<td>99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respondents</td>
<td>Between groups</td>
<td>3888.328</td>
<td>95</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Within groups</td>
<td>79436.672</td>
<td>95</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>83325.000</td>
<td>99</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Intrepretation**

Above the table shows that p value <0.010, which means H1 is accepted.

**Conclusion**

Corporate social responsibility is very important for India because of more than 65% of population live in rural areas. The healthcare facilities, Education, Training, Infrastructure and Housing plays a vital role in a company’s CSR activities. Having analysed the relationship between dependent and independent variables, the result shows less than (0.05) as the value. Based on the analysis, it is found that the independent variables are direct relationship with the dependent variable. Hence, TNPL is having a goodwill in rural areas when it comes CSR activities.

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A Study on Working Capital Management and Its Relationship of Firm’s Performance with Special Reference to Tamil Nadu State Transport Corporation (TNSTC) Kumbakonam

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ABSTRACT: Working capital management is to meet out the day to day cash requirement of the organisation. An efficient working capital policy will definitely increase the performance of the organisation. The need of the study is to examine the working capital management and its relationship of firm’s performance with reference to Tamilnadu State Transport Corporation (TNSTC) Kumbakonam. The primary data was collected through direct conversation with finance managers and auditors. Secondary data was collected from internet, journal, annual reports and websites. The researcher used correlation tool to analyse the data. The researcher concluded this study by found out that there is strong relationship between working capital management factors and firm’s performance.

Keywords: TNSTC, working capital, performance

1. Introduction to Working Capital Management
Working capital management is the life blood of financial management. It is deals with day to day business requirement. Efficient working capital management is improving the firm’s performance and it is help to get all short term liquidities. It is not only necessary of financial management. But also overall management of the business concern. Working capital involves the two major factors that are current assets and current liability. It is differences between current assets and current liability. It is the important tool to judge the performance of the firm. Company to maintain a good level of working capital is help full to maximize the return on asset in fixed assets.

2. Literature Review
Seyed Mohammad Alavinasab (2013): Investigated the relationship between working capital management and profitability of listed companies in Tehran stock exchange. The study used secondary data for the analysis. The sample size of 147 companies. The tool used for result is Multivariate regression and Pearson correlation analysis. The researcher concluded that there is no significant relationship between cash conversion cycle (CCC) and return on assets and there is also a not significant relationship between cash conversion cycle (CCC) and return on equity. The relationship between current ratio and return on equity is not significant.

Hashem Valipour et.al (2012): Examined the Impact of Company Characteristics on Working Capital Management. In this research done in Tehran Stock Exchange for the period of 2001 to 2010. The study used secondary data for the analysis. The sample size of 83 firms. The tool used for result is correlation approach and multiple regressions and Pearson’s correlation analysis. The results shows that the effective factors in great levels were profitability, operating cash flow, debt ratio and sale growth, in the average level, the effective factors were profitability, company size, sale growth and debt ratio, and small levels were affected by profitability, sale growth, current ratio, quick ratio and debt ratio.

Zeeshan Ahmed et.al (2016): Nexus between Working Capital Management and Profitability. The research done in Pharmaceutical Sector in Pakistan. This study used secondary data for the analysis. The tools used for results of regression analysis. The correlation analysis shows that there is no relationship between working capital and profitability which is significant at 1% level. Findings of work suggested that managers can increase the profitability of the firm by keeping the cash conversion cycle to an effective level.

Tran Viet Hoang (2015): Investigated the relationship between working capital management and profitability. The research done from listed manufacturing firms on ho chi minh stock exchange in Viet Nam. The sample size of 98 manufacturing firms listed on Ho Chi Minh City Stock Exchange for a period 6 years (from 2009 to 2014). The tool used for result is Pearson’s correlation and fixed effects multiple regression
analysis. The researcher concluded that there is no significant relationships between cash conversion cycle, net trade cycle, average collection period, average inventory period, average payment period and return on assets. So managers can improve the firm’s profitability by decreasing cash conversion cycle, net trade cycle and it’s components to an optimal level.

Priya Darshini Pun Thapa (2013): Examined the How does profitability get affected by working capital management in food and beverages industry? This study conducted in USA and Canada based Food and Beverage Corporations. The study used secondary data for the analysis. The sample size of 30 companies used for this research. The tool used for result is multiple regression analysis. The results shows that the existence of concave relationship between the working capital management and profitability.

3. Research Methodology

3.1. Objective
To identify the relationship between working capital management and firm’s performance.

3.2. Variables

3.2.1. Dependent variable: Return on asset
3.2.2. Independent variable: Current ratio, Quick ratio, Gearing ratio, Current Liability to Total Asset (CLTA), Current Asset to Total Asset (CATA), Total Debtors to Current Asset (TDCA).

3.3. Hypothesis
H0: There is no significance relationship between current ratio and return on assets.
H0: There is no significance relationship between quick ratio and return on assets.
H0: There is no significance relationship between gearing ratio and return on assets.
H0: There is no significance relationship between current assets to total assets and return on assets.
H0: There is no significance relationship between current liability to total assets and return on assets.
H0: There is no significance relationship between total debtors to current assets and return on assets.

3.4. Research design
This paper used descriptive types of study. The study mainly focuses on relationship between working capital factors and return on assets. The researcher look into average, significant, frequency or other qualitative method to understand the subject being studied.

3.5. Data collection method

3.5.1. Primary Data
Primary data was collected from TNSTC Kumbakonam. The primary data was direct conversation to finance department staffs and managers then auditors.

3.5.2. Secondary Data
Secondary data were collected from firm’s annual reports and internet.

3.6. Source of data
This study conducted by using secondary data. Annual reports balance sheet, profit and loss account for the last five years.

3.7. Statistical tools
Multiple correlations were applied to find out the relationship between dependent variable and independent variable.

3.8. Correlation model
Correlation is the statistical process for estimating the relationship among variables. The multiple correlation analysis was used in this research. The study is to explore the relationship of working capital factors and firm’s performance.
4. Data Analysis
4.1. Multiple correlations

<table>
<thead>
<tr>
<th>Variables</th>
<th>Pearson correlation</th>
<th>No of years (N)</th>
<th>Significance value</th>
<th>Hypothesis testing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current ratio</td>
<td>0.98</td>
<td>5</td>
<td>0.000</td>
<td>H0 Rejected</td>
</tr>
<tr>
<td>Quick ratio</td>
<td>0.674</td>
<td>5</td>
<td>0.032</td>
<td>H0 Rejected</td>
</tr>
<tr>
<td>Gearing ratio</td>
<td>0.546</td>
<td>5</td>
<td>0.051</td>
<td>H0 Rejected</td>
</tr>
<tr>
<td>CLTA</td>
<td>0.567</td>
<td>5</td>
<td>0.023</td>
<td>H0 Rejected</td>
</tr>
<tr>
<td>CATA</td>
<td>0.987</td>
<td>5</td>
<td>0.032</td>
<td>H0 Rejected</td>
</tr>
<tr>
<td>TDCA</td>
<td>0.878</td>
<td>5</td>
<td>0.051</td>
<td>H0 Rejected</td>
</tr>
</tbody>
</table>

**Interpretation**

Since the significant rate of current ratio, quick ratio, gearing ratio, current liability to total assets, current assets to total assets and total debtors to current ratio is less than 0.05 so for independent variables are direct significant relationship with return on assets. Then working capital factors are direct relationship with firm's performances.

5. Conclusion

Efficient working capital management is the important indicator for good wealth of the organisation. This paper to examine the working capital management and its impact of firm's performance in Tamilnadu State Transport Corporation (TNSTC) Kumbakonam. The main objective of the study was to identify the relationship between working capital management and firm’s performance. The result shows that all the independent variables are significance relationship with dependent variables. That is working capital factors are direct relationship with firm's performance.

6. References

IMPACTS OF E-COMMERCE IN RURAL SECTOR

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ABSTRACT: Commercial centre is quick transforming into E – commercial centre now. Right from needle to ship, everything can be purchased on the web. Within new and new players coming in , it is yet common for the current players and new contestants to think of creative systems to offer their merchandise and services. E – commerce has reached most of the consumers in the urban sector but the challenge lies in front of the companies so that it reaches the rural sector also. The rural population of India has to go at distant places or nearby cities to purchase luxury products. Here E – commerce can come to their help by widening its area of operations. A profound understanding of people, their behaviour and their community is critical within the digital marketplace. If you can’t connect to your customers wants and needs, you’re going nowhere fast – and so is your investment. That’s why every great piece of digital starts with a deep understanding of who you’re trying to reach.

To get a deep insight into the problem the researchers conducted a interview among the students and staffs from rural sector by the convenient sampling technique and found out that yet much has to be done by the dot – com companies to take advantage of these untapped opportunities by reaching the villages of India.

Keywords: e-commerce, banking, technology

1. Introduction
1.1 History
E – Commerce is usually referred to combining new technologies with elements of traditional stores and direct mail modes. The term E – commerce was originally conceived to describe the process of conducting business transactions electronically using technology from Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT). These technologies, which first appeared in the late 1970’s allowed for the exchange of information and the execution of electronic transactions between business, typically in the form of electronic purchase orders and invoices. EDI and EFT were the enabling technologies that laid the groundwork for what we now know as E – commerce.

The definition of E – commerce began to change in 2000 though, the year of the dot – com collapse when thousands of internet business folded. Despite the epic collapse, many of the world’s most established traditional brick-and-mortar business were emboldened with the promise of E – commerce and the prospect of serving a global customer base electronically. The very next year, business to business transactions online became one of the largest forms of E – commerce with over $700 billion dollars in sales.

1.2 Pioneers of E – commerce
The birth of companies such as eBay and Amazon (launched in 1994) really began to lead the way in E – commerce. Both eBay and Amazon were among the first to establish prominent E – Commerce brands.

II. Scope of Study
The area of research emphasize on students and staffs of Periyar Maniammai Institute of Science and Technology who are all coming from rural areas around Thanjavur, Trichy and Thiruvarur. The researchers were keen to know whether E-commerce has reached the rural sector.

The focus of this study was to demonstrate some of the benefits that may be gained from adoption of E-commerce practices by rural sector. This study also focuses on the experience of using E-commerce and the problems faced in the rural areas.
2.1 Sample Size and structure
We have collected the data through Interview method. The Sample size of 50 respondents has been selected for the interview. Primary data has been used and information is gathered by an interview to know about the preferences of people residing in villages.

2.1.1. Demographic Profile
I. Gender
The interview revealed that out of 50 respondents 22 respondents were Male and 28 respondents were Female.

II. Age
27 respondents were below the age of 30 years, 10 were between 31 to 40 years, 3 were between 41 to 50 years.

III. Computer Literacy
Most of the respondents were computer literate and welcome the use of technology. This can be seen from the following Table and Fig 1 represented below.

### Table 1: Computer Literacy

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expert</td>
<td>8</td>
<td>16%</td>
</tr>
<tr>
<td>Medium</td>
<td>30</td>
<td>60%</td>
</tr>
<tr>
<td>Beginner</td>
<td>9</td>
<td>18%</td>
</tr>
<tr>
<td>Don't know how to operate</td>
<td>3</td>
<td>6%</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100%</td>
</tr>
</tbody>
</table>

III. Data Analysis
From the data collected it is seen that even the villagers are not reluctant to use the E-commerce facility most of them are aware of the E-Commerce and a few have been using it. This could be seen from the following figure.
The main area of concern is that though 42% of the rural population is aware of E-commerce, they are hesitant to use it.

The media has played a vital role to make the information reach to this class of people as most of the respondent are aware from either the television or the print media (newspaper, magazine). The television plays a crucial role in encouraging the E-commerce.

The advantages of E-commerce are not hidden from the rural public. The responses they gave were healthy enough to make the researchers draw a conclusion that they purchase electrical appliances, garments, books and magazines in large number.

The reason of preferring E-commerce over traditional system was asked for and the top answers (in the order of rank) are as follows.

1. Time Saving
2. Convenience
3. Cost efficient
4. Variety of choices

The customer satisfaction as per their responses by rating their experience is shown in following chart.

The problem met by the rural people according to the data we are collected was that the India’s most leading E-commerce website does not provide delivery services in rural areas. Quality of the product and the delivery services were major problems faced by the respondents. The following picture would make the position clear.
IV. Findings and Conclusions
Out of the 50 respondents, 40 were aware of the concept of E-commerce. And of these 40, only 19 take the benefit of this. It was shocking to know that though the public at large is aware of the concept of E-commerce and also about its advantages, they are reluctant to use this facility. The reasons were tried to be found out and it has come to the knowledge of the researchers that the main reason for not going for E-commerce are as follows.

Lack of trust and the fear of being fooled
The branded goods of the same company are available at different rates over different sites. This creates a doubt in the minds of the consumer which stops him from going ahead.

Lack of proper courier services in villages
The people in the villages are far away from the facility of shopping malls available in the big cities. Therefore they prefer to purchase the goods online as they get a variety of products, which are branded at their doorstep. But due to the lack of courier services this purpose is again not served. Most of the websites do not cover the rural areas and they are not ready to deliver the goods over there.

Lack of support of credit card facility
One more difficulty faced by the people residing in the rural areas is the non availability of credit cards. Most of the banks do not offer the credit card facility to clients coming from the villages. Hence certain people avoid using E-commerce facility.

Fear of carrying the financial transactions over internet
Most of the respondents were very cautious about the security factors. They were afraid of the various phishing scams, and other related cyber crimes.

V. Suggestions
On the basis of the research work carried out by the researchers, the following suggestions would help to improve the services of the E-commerce.

• Knowledge to the consumer
Most of the people intend to do the transactions over the internet, but they refrain themselves from doing so because of the fear of insecurity of the financial transactions. If they are made aware of the security steps taken by various commercial websites then they would feel secure about their money and would be encouraged to carry out the transactions online.

• Widen the scope and the area of operations
Various websites in E-commerce do not give the option of certain areas in their drop down menu, as a result of which a person aspirant of buying the product is denied the opportunity. Hence they lose a prospective consumer. The companies should have a tie up with some more local courier agencies to overcome this difficulty.

• Clarify about the various payment options
Most of the consumers in the rural sector have a misconception that they can purchase the product online only if they have a credit card of a bank. The websites in E-commerce should educate the prospective consumers on the various options like cash on delivery (COD), net banking, mobile banking etc.

References
Journal
E-commerce in Rural areas’ by Franco Papandrea and Margo Wade.

Websites
Innovatives In Agriculture Marketing with Reference to Tamil Nadu Agricultural Scenario

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2Deputy Director of Agriculture, Department of Agriculture, Thiruvallur, TN, India

1. Introduction
Agricultural marketing has to undergo a series of exchanges or transfers from one person to another before it reaches the consumer. Three marketing functions involved assembling, preparation for consumption and distribution. Selling on any agricultural produce depends on some couple of factors like the demand of the product at that time, availability of storage etc. The products may be sold directly in the market or it may be stored locally for the time being. Moreover, it may be sold as it is gathered from the field or it may be cleaned, graded and processed by the farmer or the merchant of the village. Processing is done because consumers want it, or sometimes to conserve the quality of that product. The task of distribution system is to match the supply with the existing demand by whole selling and retailing in various points of different markets like primary, secondary or terminal markets.

We have a tradition of agricultural production, marketing and allied commercial activities, now it is the time for us to brainstorm and come out with new ideas of value added services. These value added services will give the existing agricultural engine a new dimension. The next logical step could be food-processing which not only could be another revenue generating area but also can provide lots of full-time employment to our youths. With the changing agricultural scenario and global competition, there is a need of exploiting the available resources at maximum level.

Tamil Nadu is always a pioneer & a step ahead in the Agriculture sector. The traditional Agri.Bussiness marketing and the marketing channel was with more number of stakeholders and complex in nature.

Agricultural Marketing Channel
Farm gate- commission agents – local traders-Whole sale traders –Consumers-Processor- Branded & Exporters
In Tamil Nadu, the till before a decadal back, the Government was focusing technical schemes and Input Managerial scheme so as to targeting for the Production and Productivity. A major paradigm shift or equitable focus was attributed to the Forwarding linkages which mainly constitute
- To break/reduce the number of participants/stakeholders in the linkages
- To create awareness among the farming community by means of conducting Eye opening campaigns to get better remunerative price for the FARM Produce they produced.
- The first and the foremost step is to motivate, train the farmers to produce their Qualitatively rather than Quantitatively since Tamil Nadu has already surpassed the required food grain production of more than 250+ m.t.
- To train the Farmers in the arena of both domestic & Global market.
- In the year 1996, though India and other developing countries along with developed countries inked in the Geneva Protocol in Industrial sector excluding Agriculture sector at WTO, Geneva Meet.
- However the impact on Agricultural sector came into light in 2006 at Global level. The Asian economic Giants both India & China were putting themselves inside the Orbit.

The Main Activities
1. Establishment and maintenance of Uzhavar Sandhaigal for the benefit of farmers as well as consumers.
2. To create marketing opportunities for small and marginal farmers in cultivation of fruits, vegetables and flowers by formation of groups which includes production, storing and export.
3. Establishment and maintenance of regulated markets in order to facilitate buying and selling of agricultural produce for the benefit of the farming community.
4. Grading of agricultural produce in the regulated markets and at farm holdings to help the producers to get remunerative price for their produce.
5. To create awareness among the farmers about the benefits of grading, marketing, value addition and processing their produce through regulated markets by taking up training, publicity and propaganda.
6. To set up Agriculture Export Zones for promoting export of agricultural produce by increasing the area under exportable crops, providing necessary post harvest management and other infrastructure required and information on prices prevailing at international markets as an integrated approach through computers.
7. To take up Agmark grading of agricultural, animal husbandry and forestry products for the benefit of the consumers.
8. To set up modern cold storage facilities to enable the farmers to store and sell their produce at favourable price and to help consumers to get quality food products.
9. Food Processing Industries are promoted to minimise wastage of agricultural products, to increase employment opportunities and to enhance foreign exchange.

**Establishment of Cold Chain**

In Tamil Nadu 100 lakh M.T. of fruits & vegetables, 75 lakh M.T. of food grains, 3 lakh M.T. of spices and condiments, 5 lakh M.T. of plantation crops are produced. The production of these produces by adopting advanced technologies likely to increase by 30% in the next 5 years. Out of the total production 8-10% of food grains, 30-35% of fruits and vegetables are wasted due to non availability of proper storage/cold storage facility. Due to this farmers get 15-25% less price for their produce. To minimize post harvest losses of agricultural produce, especially fruits and vegetables, cereals, spices and plantation crops, it is proposed to set up Cold Chain through public-private participation utilising NABARD fund and NHB subsidy in 15 places. These cold chains will be established taking into consideration the proximity of the vegetable producing area, trading area, public places like community centres, agricultural extension centres etc.

**Agricultural Production and Marketing Information Centre**

Market intelligence plays a vital role in marketing agricultural produce. If the information on commodity prices prevailing in various markets is made available, the farmers would be able to get better price to their produce by moving their produce to the market which pays higher. Taking this aspect into consideration, Agricultural Production and Marketing Information Centre has been established in 14 Regulated Markets like Dindugal, Alangudi, Madurai, Thirumangalam, Theni, Sivagangai, Ramanathapuram, Aruppukottai, Virudhunagar, Rajapalayam, Tirunelveli, Tuticorin, Vadaseri and Monday Market at a cost of Rs.45.00 lakhs. These centres were provided with computer and accessories with internet facility and electronic display boards. Agricultural Produce arrival, price details and post harvest management practices in the regulated markets are flashed in the Electronic display boards, for the benefit of farmers.

**Food Processing Industries**

Processing of food eliminates wastage of agricultural produce to a greater extent. Food processing is gaining momentum as food-processing industries ensure steady and better price to the farming community as well as availability of the commodities in processed form to the consumer throughout the year. By cultivation of good quality processable agricultural produce the farmers stand to gain better returns and employment opportunity. The Agricultural Marketing and Agri Business department acts as a Nodal agency for Ministry of Food Processing Industries, Government of India. Food Park at Dindigul District, Nilakkottai Industrial Estate is being set up at a total cost of Rs.13.00 crores. In Total, from Tamilnadu 441 proposals worth Rs.555.93 crores to establish food processing related projects have been forwarded to the Ministry of Food Processing Industries, Government of India with recommendations for grant of Rs. 97.51 Crores. So far an amount of Rs. 42.95 Crores grant has been released for 197 projects.

**Tamil Nadu Small Farmers Agri-business Consortium (TNSFAC)**

The main objective of TNSFAC is to link the small farmers to technologies as well as to market in association with private, corporate, co-operative sectors, by providing both forward and backward linkages. The venture capital assistance of Rs.563.77 lakhs for 20 projects with a project cost of Rs. 4909.51 lakhs has been sanctioned by Small Farmers Agri-business Consortium.

**Innovations in Agricultural Marketing.**

The basic concept behind the better remunerative sale price and empowerment of farmers are attained by different approaches viz.
• Commodity Interest Group concept (CIG),
• Farmer Producer Company (FPC) modules
• FPOs federation
• Streamlining the Market channel
• Market intelligence Price forecasting
• Stock and Sale concept.
• Value Addition approach
• e-NAM
• Modern Storage Godowns
• Cold Storages
• Food Park
• Supply Chain Management (SCM)
• Exposure Visits
• MSP and Price Realization
• Mobile apps.

The innovative concepts and approaches are to be dealt in detail below.

• Commodity Interest Group (CIG)

It is similar to Farmer Interest Group (FIG), concern with the grouping of farmers with similar Farm Produce, to look into the needs and the requirements of the particular agricultural Commodity. This makes to identify and find solution on commodity based.

Farmer Producer Company (FPC)
The new concept introduced in Tamilnadu 2013-14. Any Subsidiary scheme which was focused on Individual beneficiary farmer, not yielded fruitful impact on the Farmer's livelihood and it will not reflect in the sustainability as a whole in the Agricultural GDP. As a solution for the said scenario, empowerment of farmers only by inception of FPC concept In Tamilnadu since from the launching of this Scheme by the Small Farmers Agri.Business Consortium (SFAC), so far more than FPCs were started and gearing up well. Each FPC ought to comprises of minimum 1000 farmers as Farmer member with the minimum Share contribution of Rs. 1000 each by the member farmer. The FPC limited has to be registered under Company's act 1956 with modified amendment in the year 2013. As like other Industrial companies the FPC is to be governed by the BODs (selected from the 1000 farmers) CEO (Agri/Hort/Management Graduate will guide the BODs to make it effective functioning of the FPC as per the Company Act. Assist in the Business plan preparation, trading & Value added production, conducting AGM, BODs Meeting, exposure visits, Demonstrations & submission of Financial Filing and coordinating with Agri. Business dept.

Federation of FPC
Inter linking/federating of all FPCL in a single point, to deal with specific crop/commodity For easier governance and betterment of the FPCs.

Streamlining the Market channel
After the inception of CIG / FPC, the length of Market channel is shortened Farm gate – FIG/CIG - FPC (processor) - Whole saleer - Consumer. Since, the FPC limited take the lead role to get the Farm produce more than the Market price which is more remunerative (First point of Profit), after value addition and marketed in a brand name (second level of Profit to the farmers).

Stock and Sale concept
The farmers are motivated to stock their produce of their own or by the FPCL will definitely fetch better profit at the time of demandable circumstances.

Value Added Approach
In general, the value added produce will definitely fetch better price than sold as a raw farm produce.

E – Nam
India is a country with vast agri-climatology, a lot of scope for cultivating all crops at different seasons. Linking of all Regulated Markets on a single platform & facilitate to congregate all farmers and making seller friendly environment across the country at free of cost. By eNAM, the farmers are motivated to exhibit their graded produce and in Tamilnadu, 16 RMs were linked under eNAM.

**Modern Storage godowns**
Under RIDF/ NADP schemes, more no of storage godowns with more than 1000 m.t were constructed so as to more quantity of farmers farm produce.

**Cold Storage**
To safeguard the horticultural farmers and to avoid 40% Post harvest & lack of proper Cold storage godowns, in district Cold storage with 25 to even 2000 m.t capacity Cold storage godowns were constructed based on the district’s requirements.

**Mega food park**
It is a visionary and awaited scheme, to aggregate the Vegetables and Fruits Growing farmers and the Processors, Agripreneurs, FPCs, CIGs, to store their perishable produce at a larger quantity and get it be processed and facilitate for the exports.

**Supply Chain Management (SCM)**
It is another advanced version of linking of farmers at various level therein processing, grading and branding will be done in an effective manner.

**Exposure Visits**
Farmers get exposed to near storage, processing and value added Technologies

**Minimum Support Price**
In the recent days, the farmers are well aware on the MSP and Price Realization (PR) is closely be attainable for which PSS (Price Support Scheme) is been implemented for the significant crops (Paddy, Pulses)

**Mobile apps**
The role of software gadgets are quite remarkable in the arena of Market price forecasting.

**Agri start-ups: Innovation for boosting the future of agriculture**
Agri start-ups have received decent support from the government through supportive policies such as Start up India, Atal Innovation Mission, NewGen Innovation and Entrepreneurship Development Centre, the Venture Capital Finance Assistance (VCA) Scheme promoted by the Small Farmers’ Agri-Business Consortium and ASPIRE scheme. Such schemes along with well-recognised accelerators, incubators and mentors identified for the agritech start-up ecosystem have been working in tandem to provide the best technical support and reduce the gestation period of agri start-ups.

**Surge in agricultural exports: Driving additional demand**
India is among the 15 leading exporters of agricultural products in the world. Total agricultural exports from India grew at a CAGR of 19% over FY10–18 to reach 38.21 billion USD in FY18. As per the draft agriculture export policy, the Government of India is aiming to achieve 60 billion USD in exports by 2022. Marine products, buffalo meat and rice are the largest agricultural export items in terms of value. Other major export items are spices, cotton, oil products, tea and coffee. Marine product exports reached 7.39 billion USD in FY18, followed by Basmati rice at 4.16 billion USD and buffalo meat at 4.03 million USD. The increasing demands for agriculture exports will also enhance the incomes in this sector, thereby supporting the cause of better services and products provision.

**References**
1. TNAU Agriportal 2018
2. Agri start-ups: Innovation for boosting the future of agriculture in India –November 2018 (FICCI & PWC) - 2018 PricewaterhouseCoopers Private Limited. All rights reserved. In this document, “PwC” refers to PricewaterhouseCoopers Private Limited (a limited liability company in India having Corporate Identity
Number or CIN : U74140WB1983PTC036093), which is a member firm of PricewaterhouseCoopers International Limited (PwCIL), each member firm of which is a separate legal entity.

3. Ministry of Commerce, WTO, Indian Budget 2016, Agricultural and Processed Food Products Export Development Authority (APEDA) and PwC analysis

4. Ministry of Agriculture & Farmers' Welfare, APEDA
“Online Shopping’ by Consumers with Reference to Some Websites”

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**ABSTRACT:** Marketing can be looked at as an organizational function and a set of processes for creating, delivering and communicating value to customers, and managing customer relationships in ways that also benefit the organisation and its shareholders. E-Marketing is the process of marketing a brand using the Internet. e-Marketing or electronic marketing refers to the application of marketing principles and techniques via electronic media and more specifically the Internet. The terms e-Marketing, Internet marketing and online marketing, are frequently interchanged, and can often be considered synonymous.

"Online Shopping" refers to purchasing items over the computer, rather than at a store - in person. There are many online stores to choose from and many ways to find them. There are also large shopping websites like Amazon.com, Shopping.com, and Pricegrabber.com that work at finding an item from multiple online stores and sorting them by things like price, location, style, etc. Most of these online stores take all major credit cards, not so much money orders, cheques and cash.

**Keywords:** Marketing, Online Shopping, Reputation, Market Mix, Privacy, Security, Usability

1. Introduction
Marketing can be looked at as an organizational function and a set of processes for creating, delivering and communicating value to customers, and managing customer relationships in ways that also benefit the organisation and its shareholders. Marketing is the science of choosing target markets through market analysis and market segmentation, as well as understanding consumer buying behavior and providing superior customer value.

E-Marketing
E-Marketing is the process of marketing a brand using the Internet. It includes both direct response marketing and indirect marketing elements and uses a range of technologies to help connect businesses to their customers. Very simply put, e-Marketing or electronic marketing refers to the application of marketing principles and techniques via electronic media and more specifically the Internet. The terms e-Marketing, Internet marketing and online marketing, are frequently interchanged, and can often be considered synonymous.

There are five competing concepts under which organizations can choose to operate their business; the production concept, the product concept, the selling concept, the marketing concept, and the holistic marketing concept⁵. The four components of holistic marketing are relationship marketing, internal marketing, integrated marketing, and socially responsive marketing. The set of engagements necessary for successful marketing management includes, capturing marketing insights, connecting with customers, building strong brands, shaping the market offerings, delivering and communicating value, creating long-term growth, and developing marketing strategies and plans⁶.

Importance of E-Marketing
When implemented correctly, the return on investment (ROI) from e-Marketing can far exceed that of traditional marketing strategies. Whether you're a "bricks and mortar" business or a concern operating purely online, the Internet is a force that cannot be ignored. It can be a means to reach literally millions of people every year. It’s at the forefront of a redefinition of way businesses interact with their customers.⁷

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⁷ [http://www.quirk.biz/resources/88/What-is-e-Marketing-and-how-is-it-better-than-traditional-marketing](http://www.quirk.biz/resources/88/What-is-e-Marketing-and-how-is-it-better-than-traditional-marketing)
The benefits of E-marketing

E-marketing gives businesses of any size access to the mass market at an affordable price and, unlike TV or print advertising, it allows truly personalized marketing. Specific benefits of e-marketing include:

- Global reach and Lower cost
- Trackable, measurable results
- 24-hour marketing and Personalization
- One-to-one marketing
- More interesting campaigns and Better conversion rate

Online Shopping:

The act of purchasing products or services over the Internet is known as Online Shopping. Online shopping has grown in popularity over the years, mainly because people find it convenient and easy to bargain shop from the comfort of their home or office. One of the most enticing factors about online shopping, particularly during a holiday season, is that it alleviates the need to wait in long lines or search from store to store for a particular item. 

"Online Shopping" refers to purchasing items over the computer, rather than at a store - in person. There are many online stores to choose from and many ways to find them. There are also large shopping websites like Amazon.com, Shopping.com, and Pricegrabber.com that work at finding an item from multiple online stores and sorting them by things like price, location, style, etc. Most of these online stores take all major credit cards, not so much money orders, cheques and cash.

Importance of the Study:

There are many things that can be bought on the internet. The internet can be used to learn about many aspects of life. There is much to be learnt and many different articles that a person can read. When using the World Wide Web to buy clothes, retailers often want their consumers to understand about the products they buy. However, survey companies try to find more information about products before they are released on the market. Survey companies believe in the power that information can have and try to gather information together from many places.

Today, people are using the World Wide Web much more often for all kinds of reason. Many people are dependent on the web to bring them entertainment and enjoyment. There are even people who are addicted to using the World Wide Web. Online shopping has grown in popularity over the years, mainly because people felt it convenient and easy to bargain shop from the comfort of their home or office.

Objectives of the Study:

- To understand the latest technology of online shopping which is attracting the internet users.
- To identify the reasons for preferring online shopping among Trichy consumers.
- To understand the reasons for using and not using the online shopping purchase.

Review of Related Literature:

The growth of Internet and its user base in recent years has been truly phenomenal. In most of the developed countries, the number of Internet users is 20-50 percent of total population. In United States alone, the number of users increased from 19.78 crores in 2005, to 52 crores in June 2012. Despite the phenomenal growth of the Internet over the past few years, the vast potential of conducting business over the Internet remains largely untapped. A new leaf: Online MBA spins a web. Online programmes are increasingly being preferred as there is flexibility in timing and people from diverse. The e-learning market globally will be a whopping 2.5lakh crore by 2014, say industry experts.

“The Internet has changed how information is communicated and processed. People use the Internet for different purposes, including communicating with friends, researching and monitoring online stock prices, 

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8 http://www.businessdictionary.com/definition/online-shopping.html
9 http://EzineArticles.com/5859049
12 M. Saraswathy & Kalpana Pathak, Special supplement with Indian Management, Sept 2012.
trading stock, paying bills, banking, and shopping. Growing numbers of consumers purchase goods and services, gather product information, or just to browse online.\textsuperscript{13} It is no surprise that internet usage among college respondents has seen a marked increase in recent years.\textsuperscript{14} "Most college students surveyed enjoy shopping online.\textsuperscript{15} "Online shopping is the process whereby consumers buy goods or services directly from a seller in real time over the Internet. Online shopping environments are, therefore, playing an increasing role in the relationship between marketers and their consumers.\textsuperscript{16}

**Advantages of Online Shopping**

Online shopping has following advantages over traditional storefront shopping:

\begin{itemize}
  \item Convenience and time saving:
  \item Basic Requirement:
  \item Better price information and Lower prices:
  \item Lower search costs and better product selection:
  \item Powerful research Instrument:
\end{itemize}

**Disadvantages of Online Shopping**

\begin{itemize}
  \item Enjoyment of retail shopping lost:
  \item Privacy and Security Issues:
  \item Access to the Internet and computer necessary:
  \item Perceived Risk:
\end{itemize}

**General Tips on Avoiding Fraud**, be extremely cautious if

\begin{itemize}
  \item Any offer that sounds too good to be true.
  \item Any site asks to send personal or financial information before disclosing an offer.
  \item The site promises a valuable prize in return for a low-cost purchase.
  \item Any offer that includes pressure to send money to take advantage of a special deal.
  \item Any loan offer that requires you to send money as a condition of obtaining the loan.
\end{itemize}

**General Tips for Online Shopping on Shopping Manners:**

\begin{itemize}
  \item Watch out for commercially sponsored online shopping sites especially those having limited availability of merchants, products and services.
  \item The non commercial sites with broad availability of merchants, products and services especially those updating information frequently are more trust worthy shopping sites.
  \item Always inform the shopping site even your purchase is taking place at the merchant’s site directly.
  \item Always look for detailed product information.
  \item Read the contract’s terms and conditions and print or save them.
\end{itemize}

**Tips for Online Shopping on Savings**

1. Bookmark online savings Web sites.
2. Remember using promotional codes, a popular and easy way to save.
3. Let your personal information work for you.
4. Become a seasonal shopper.
5. Be aware of where you compare.
6. Avoid shipping and return policy frustration by understanding them before purchase.
7. Keep records of all your online transactions to know how much you have spent and to resolve dispute if occurred.
8. Search for discount and rebate coupons offered.

\textsuperscript{13} Demangeot & Broderick, 2007.
\textsuperscript{14} Budden et al, 2007
\textsuperscript{15} Arnaudovska et al, 2010
\textsuperscript{16} Demangeot & Broderick, 2007
Tips for Online Shopping on Process

* Be knowledgeable about web-based shopping sites.
* Always double check pricing.
* Review the return, refund, and shipping and handling policies and contact information.
* Check that security software is used to protect your Internet connection. Use the safest way to pay on the Internet -- via credit card.
* Print out a copy of the invoice, terms and conditions of the transactions. Insure the safe delivery of your item if it is valuable.
* Review any confirmation email about the purchase.

Payment procedures while shopping online:
Online shoppers commonly use a credit card or a PayPal account in order to make payments. However, some systems enable users to create accounts and pay by alternative means, such as:

- Billing to phones
- Cash on delivery
- Cheque
- Debit card
- Direct debit
- Electronic money
- Gift cards
- Postal money order
- Payment on delivery
- Invoice

Some online shops will not accept international credit cards. Some require both the purchaser's billing and shipping address to be in the same country as the online shop's base of operation. Other online shops allow customers from any country to send gifts anywhere.

Factors Affecting Consumers’ Online Shopping Attitude:
Previous studies have summarized several significant factors that could influence consumers’ attitude towards online shopping, such as usability, security, privacy, after-sales service, marketing mix, and reputation.

⇒ Perceived Usability: Usability refers to the extent to which a website facilitates users to utilize its functions easily and appropriately. Web usability can be defined as making the design simple enough so that customers, who by nature tend to be goal driven, can accomplish their task as quickly and painlessly as possible.

⇒ Perceived Security: Perceived security on the Web as "the extent to which one believes that the World Wide Web is secure for transmitting sensitive information". They believed that purchase intention online was influenced by the security of e-transactions.

⇒ Perceived Privacy: In respect of the definition of privacy, personal information is always of great concern. A general definition of personal information is "data not otherwise available via public sources".

⇒ Perceived Marketing Mix: McCarthy classified marketing activities as marketing-mix tools of four broad kinds, which they called the 4Ps of marketing: product, price, promotion and place.

⇒ Perceived Reputation: The concept of reputation has been looked at from many different perspectives, such as Applied Economics or Strategic Management. Brand equity or vendor’s trustworthiness is always allied with the idea of reputation from a marketing standpoint.

Websites used for online shopping

17 http://www.mwsearch.com/onlineshoppingtips.html
18 Geena Rao (July 19, 2010). "Mopay Now Allows You To Bill Mobile Payments To A Landline Account".
21 Beatty, 1996
22 Aaker, 1996; Herbig and Milewicz, 1993; Hyde and Gosschalk, 2005
There are various websites used for the online shopping throughout the world. The following are top online sites mostly used in India.

**Various Websites used for online shopping**

1. **Flipkart.com** - You cannot only buy books online through Flipkart, but also mobile phones & mobile accessories, laptops, computer accessories, cameras, movies, music, televisions, refrigerators, air-conditioners, washing-machines, MP3 players and products from a host of other categories.

2. **ebay.in** - After almost 6 month of dominating at number one, eBay has come down at number two on indiafreestuffin list. eBay.in is the Indian version of the popular online shopping portal eBay.com - world's online marketplace. eBay has a diverse and passionate community of individuals and small businesses.

3. **Tradus.com** - Tradus.in is owned by ibibo from books to clothes they sell you everything and after buying Buytheprice.com they have become bigger. Trades offers the Online Shopping in India to buy Books, Mobiles, Cameras, Watches, Apparel, Home Appliances, IPods & Many More at Lowest Price & Free shipping although their refunding process takes more than expected time.

4. **Shopclues.com** - Shopclues is famous for their heavily discounted Jaw Dropping deals. Shopclues is one of the best online stores that offer a wide variety of cameras, Computer accessories, Mobile, Gift, Jewellery, Cosmetics, toys, clothes, books and bag.

5. **Myntra.com** - Myntra.com is leading online retailer of lifestyle and fashion products. Myntra offers T-shirts, Shoes, watches and more at discounted price.

6. **Homeshop18.com** - Here you find large range appliances, kitchen, cameras, mobiles, laptops, site, Indian, gifts, apparel, buy, online, gifts and more. HomeShop18 is a venture of theNetwork18 Group, India's fastest growing media and entertainment Group.

7. **Yebhi.com** - Yebhi is India Largest Shopping Destination for your Wardrobe. Shop for shoes, apparels, jeweler, Bags and more. No matter yebhi rules in Apparel category and if you want to buy clothes or shoes online this is best site.

8. **Snapdeal.com** - SnapDeal offers everything from local daily deals on restaurants, spas, and travel to online products deals.

9. **Pepperfry.com** - Pepperfry is one of leading Indian website in selling lifestyle products ranging from men and women's clothing, home decor, jewellery, perfumes and cosmetics, furniture's, bags and accessories.

10. **Infibeam.com** - India's Online Shopping Platform offers Buy Mobile Phones, Books, Apparel, Jewellery, Cameras, Watches, Send Gifts to India, New/ Used Cars & Bikes in India a report says 40 lakh visits per month by Indians on this site.

11. **Amazon.in** - World leader in e-commerce market recently started operation in India, Now Indians can buy Books, CDS and Electronic at cheaper price from Amazon.in.

12. **FutureBazaar.com** - FutureBazaar.com is owned and operated by Future Bazaar India Ltd futurebazaar offers you wide range with good price The people of behind this company are same from bigbazaar, pantaloons and ezone.
Firstcry.com - Firstcry.com India's largest store for Kids selling 70000+ items from 400+ top International and Indian brands.

Shopping.indiatimes.com - Shopping.Indiatimes.com has a wide array of products that range from electronic items to products related to health & beauty, home appliances, fashion, music, movies and games.

Jabong.com - Jabong Fashion & Lifestyle Store offers you great discount on all listed product. They offer wide range of products from Apparel to Home needs.

Koovs.com - Koovs offers best offers in dining, luxury, technology, entertainment, utilities, health care, fashion, travel & adventure and plenty more.

Bestylish.com - Bestylish is one stop destination for all your footwear shopping, they have good range with good price.

Zoomin.com - Now not only Photo gifts but also you can buy Camera, Mobile, Accessories and more from zooming with discounted rate.

HushBabies.com - Hushbabies is India’s one-stop shopping source for baby products from fun, bright bedding and furniture to gear, apparel, toys, baby care, cleaning products, and more.

Goodlife.com - GoodLife.com is a one stop destination for your personal care essentials. It offers products from top Indian and international brands.

Top Online Shopping Sites
3. Flipkart - http://www.flipkart.com

Findings in Primary Data
- Out of the total respondents, a majority of 44% belong to the age group between 25-35 years and the least of 24% respondents fall in the age group above 45 years.
- A majority of 67% of the total respondents qualified Post Graduation and the least of 15% respondents qualified Higher Secondary.
- 65% of unmarried male respondents and 57% of married female respondents form majority of total respondents.
- Both male and female a majority of 65% total respondents are employed and the least 8% are unemployed.
- Out of the total respondents majority of 33% have annual income less than ₹1,00,000 and the least of 17% have above ₹3,00,000 as their annual income.
- Out of the total respondents all as 100% are satisfied with the information given by the seller for their marketing of products through online.
Suggestions/ Rules for online shopping

☞ Be where the customer is. The first rule for marketing in this economy is that it does not matter what is the medium being used as long as it is also used by the customers. The most important thing is to reach the greatest number of eyes (or ears) in the most effective way possible.

☞ Measurement and optimization rule. One thing the web has done is that it has brought radical accountability to advertising. On the web, clients are not satisfied with vague assurances. On-line marketers must use these increasingly accurate measurement methods to ruthlessly test their assumptions about where the customers are and then adjust the campaigns accordingly.

☞ Focus. One of the big reasons why retailers like Wal-Mart in USA or Big Bazaar in India are successful is that all the stuff they need is in one physical location. Consumers find everything they need in one place, saving time and money.

☞ Fit the creative to the medium. The sites that actually incorporate some interactivity and provide value to the customer worked the best. We fit the message to the medium. As more and more delivery options become available, it is vital that we take the time to understand how the medium affects them message. Effective creativity must match its delivery vehicle.

☞ Come together. The impression of physical proximity that the web provides can work against online retailers who still think they are operating in the physical world. Companies need to do what they do the best.

☞ Differentiate where it counts. If the service or product is just another “me too” player in a crowded field, the like of-line business world, no company can succeed. The companies have to be different and just being different is not enough since being different in this economy means being different in a way that makes sense to consumers.

☞ Create the experience. In a world of nearly infinite choices, easy price comparisons, and instantly access to perfect information, consumers are going to base their buying decision on what company provides the most compelling experience with all other things being equal.

☞ Do not become a commodity. If there is one thing the web and all other mediums that help instant information access can do is instantly commodity no differentiated products and services. Hence online companies must fight co modification through service, quality, features, delivery, experience or whatever that will make their brands stand out to their customers.

☞ Old habits die-hard. Changing consumer behaviour is hard. When somebody has spent a lifetime shopping for groceries in the grocery store, it is tough to get him or her to change that habit and buy online.

☞ There is no one solution. There is no one solution to marketing to consumer. While tactics such as permission marketing, viral marketing, wireless advertising, and location based marketing all have very good application, none of them are or ever will be the answer in every situation. Hence companies should test, measure, optimize, and keep their eyes on the lookout for better ways to reach the targets.

Future Enhancement

☞ The shop online will require more secure encryption to provide more secure transaction.

☞ Customer should be given with reward point for frequent purchase.

☞ Live support should be enabled.

Conclusion

In conclusion, having access to online shopping has truly revolutionized and influenced our society as a whole. This use of technology has opened new doors and opportunities that enable for a more convenient lifestyle today. Variety, quick service and reduced prices were three significant ways in which online shopping influenced people from all over the world. As there is estimation that 85% of Internet users use some form of online shopping.

Nowadays, more and more people choose to shop online, because it is far more convenient than in-store shopping. As per a survey, most consumers of online stores are impulsive and usually make a decision to stay on a site within the first few seconds. Through privacy and security policies, website designers are doing their best to put an end to this unethical practice. By doing so, society will continue to depend upon online shopping, which will allow it to remain a tremendous success in the future.
"A Study on Consumer Satisfaction Towards Online Marketing Users at Thanjavur District"

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ABSTRACT: In modern world people are used to purchase their goods through online. It delivers lot of facilitates like time saving, more convenience, availability of rare products, affordable price of goods, more offer, saving energy, purchasing od goods at finger tips, quality of services and so on. The success of the business is depending upon the consumer satisfaction. Consumer satisfaction is a measure of how product and services supply satisfaction to the customers. This paper deals about consumer satisfaction on online marketing user, how they derived the satisfaction from online marketing. Because, nowadays the most of the goods purchased through online.

Keywords: Consumer satisfaction, Online marketing, Service & Product.

1. Introduction
Online marketing act as a tool of the business people to enhance the sales in the market and increase the profit. Nowadays people are preferred to purchase the goods through online because it makes marketing easier, helps to save energy, time, less expensive, availability of more product and increase the choice of products and services. Online marketing is otherwise known as electronic marketing or internet marketing. It allows to purchase the global level of goods to the consumer. It involves in the process of business to consumer directly without any other person interference. So, it provides the goods to consumer at less price and increase the sales volume of the business people. Consumer purchase the good again and again from the online marketing after consequent of satisfaction from the products or services. Consumer satisfaction is an important factor of successful business in the world.

Definition of online marketing
Online marketing can be defined as "A marketing is a place of electronic mode and exchange the goods and service between the buyer and seller.” 
Consumer satisfaction can be defined as “It is the feeling of the person to attain the fulfillment from the product or service after its consumed.”

Scope of the Study
Online marketing is an essential need of the business people to run the people in the successful manner. It helps to reach the large number of potential customer and create a relationship between buyer and seller. It serves as 24* 7 hours to the customers. It encourages to purchase the product at any time and any place, customers also give feedback about the product in the online marketing to provide information about the product to other purchasers about the product information. Even though it’s an online marketing it must satisfied the consumer. Then only online marketing business people can survive in the marketing. It allows the business through global level in the marketing because of satisfaction derived from the consumer. Online marketing is increasing more in number because of rapid growth of internet user and it increases the satisfaction level of consumer.

Objectives of the study
• To know the consumer satisfaction towards online marketing users.
• To give suggestion for improving the consumer satisfaction.

Methodology
The researchers collected both primary and secondary data for their research work. Primary data collected from the respondents through questionnaire. Secondary data collected from articles, websites, journals and Books.
Sampling Techniques
Research used simple random sampling method for collection of data from 20 members as a sample size.

Tools used for analysis the data
Researchers used simple percentage calculation and charts for analysis the data and interpretation.

Data Analysis and Interpretation

<table>
<thead>
<tr>
<th>Table 4.2: Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>S. No</td>
</tr>
<tr>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference
From the above table it shows that 60% of the respondents belongs to the female category and 40% of the respondents belong to male category. Because female preferred more to purchase the goods through online.

<table>
<thead>
<tr>
<th>Table 4.3: Hours spend in internet per day</th>
</tr>
</thead>
<tbody>
<tr>
<td>S. No</td>
</tr>
<tr>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference
Above table shows that 40% of the respondents are spending 2 to 3 hours in the internet per day. Minimum 15 % of the respondents falls on the category of minimum 1 hour and maximum of more than 5 hours spending their time in the internet.
Table 4.4: Respondent Preference of online market

<table>
<thead>
<tr>
<th>S.No</th>
<th>Particulars</th>
<th>No of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Flip kart</td>
<td>12</td>
<td>60</td>
</tr>
<tr>
<td>2.</td>
<td>Amazon</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>3.</td>
<td>Shop clues</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>4.</td>
<td>Myntra</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>5.</td>
<td>Snap deal</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference
From the above it is identified that 60% of the respondents were purchased the goods through Flip kart. Minimum 15% of the respondents were purchased the goods through Snap deal. None of the respondents didn’t prefer to purchase the goods from Myntra and Shop clues. Because there are not familiar between the respondents.

Table 4.5: Times frequently of online purchases in a month

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>No of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1 time</td>
<td>11</td>
<td>55</td>
</tr>
<tr>
<td>2.</td>
<td>2-3 times</td>
<td>8</td>
<td>40</td>
</tr>
<tr>
<td>3.</td>
<td>3-5 times</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>4.</td>
<td>More than 5 times</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>5.</td>
<td>Total</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference
From the above table indicated that 55% of the respondents are purchased through online market at least one time in the month. Minimum 5% of the respondents are purchased 3 to 5 times of online shopping in the month because they are spending a greater number of hours in the internet.

Table: Respondents preference for selection of online shopping

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>Neutral</th>
<th>Disagreed</th>
<th>Strongly disagreed</th>
<th>Total no of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Very convenience</td>
<td>10 (50%)</td>
<td>8 (40%)</td>
<td>2 (10%)</td>
<td>Nil</td>
<td>Nil</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>Low price</td>
<td>6 (30%)</td>
<td>10 (50%)</td>
<td>4 (20%)</td>
<td>Nil</td>
<td>Nil</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Variety of products</td>
<td>11 (55%)</td>
<td>8 (40%)</td>
<td>1 (5%)</td>
<td>Nil</td>
<td>Nil</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>Availability of rare product</td>
<td>10 (50%)</td>
<td>8 (40%)</td>
<td>2 (10%)</td>
<td>Nil</td>
<td>Nil</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>Time saving</td>
<td>10 (50%)</td>
<td>6 (30%)</td>
<td>4 (20%)</td>
<td>Nil</td>
<td>Nil</td>
<td>20</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference
From the above table shows that 50% of the respondents are agreed to prefer purchase of good because of more convenience and low price. Maximum 55% of the respondents used online marketing for the availability of variety product. 50% of the respondents to prefer the online marketing for the availability of rare product and time saving. The overall preference of the respondents was features of the online marketing.
Table 4.6: Satisfaction level of online shopping

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
<th>Total no of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Affordable price</td>
<td>9 (45%)</td>
<td>11 (55%)</td>
<td>Nil</td>
<td>Nil</td>
<td>1 (5%)</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>Avail more offer</td>
<td>5 (25%)</td>
<td>14 (70%)</td>
<td>Nil</td>
<td>Nil</td>
<td>1 (5%)</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Good quality of product</td>
<td>8 (40%)</td>
<td>9 (45%)</td>
<td>2 (10%)</td>
<td>1 (5%)</td>
<td>Nil</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>Easy way of return for default goods</td>
<td>3 (15%)</td>
<td>11 (55%)</td>
<td>6 (30%)</td>
<td>Nil</td>
<td>Nil</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>Quality of Service</td>
<td>7 (35%)</td>
<td>10 (50%)</td>
<td>2 (10%)</td>
<td>1 (5%)</td>
<td>Nil</td>
<td>20</td>
</tr>
<tr>
<td>6</td>
<td>Delivery of goods in correct times</td>
<td>7 (35%)</td>
<td>10 (50%)</td>
<td>1 (5%)</td>
<td>2 (10%)</td>
<td>Nil</td>
<td>20</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference
Above table indicated that 55% of respondents are satisfied with price of the product and easy way of return the default goods. Maximum 70% of the respondents are satisfied with the offer which was available in the online shopping. 45% of the respondents are satisfied with quality of goods in online shopping. Maximum 50% of the respondents are satisfied with quality of service and received the goods in correct time. The overall all respondents are satisfied with the online shopping. But they cannot highly satisfied with online shopping.

Findings
- 60% of the respondents belongs to the female category.
- Maximum 40% of the respondents are spending 2 to 3 hours in the internet per day.
- Identified that 60% of the respondents were purchased the goods through Flip kart.
- Maximum 55% of the respondents used online marketing for the availability of variety number of products.
- Maximum 70% of the respondents are satisfied with the offer which was available in the online shopping.

Suggestions
- Some of the online shopping like Myntra and Shop clues are not familiar to the public. Online shopping promotes more advertisement to increase the sales.
- Online marketing tries to avoid the fear of the respondents through its services and give trust to the customer for good quality of goods and services.

Conclusion
Online shopping’s are mostly preferred of its features and easy to purchase the goods without spending more time and energy. The online customers are not highly satisfied of service and quality of goods and service. If they promote the service then it is easy to gain more profit and gain reputation of the customer. The online marketing tries to give high satisfaction to the customer to enhance the sales and profit volume.

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A Study on Consumer Perception towards Gold Jewellery in Tiruchirappalli District

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²Research Advisor, G.A.C Trichy, India

ABSTRACT: Jewellery has covered its journey, since the beginning as an evolving art form. In India, jewellery had great importance, because of its traditional and aesthetic value it was not used merely to beautify, but also acted as a store of wealth, marked the rituals of life, signified status, conferred respectability and marked the wearer’s identity, social background and stage in life, from birth to death. It also had a close association with religion, fortune, and health, and was a source of production from misfortune and illness, and a medium of prayer and congress with the divine. The tradition of adorning oneself with jewellery has gained even more vigor in the modern days. The main intention of conducting this research is to study the perception of consumers on buying gold jewellery with special reference to Tiruchirappalli District. The objective of the study is to know the consumer attitudes, expectations, and behaviour patterns, while purchasing the jewellery.

Keywords: Perception, Jewellery, Behaviour patterns, Consumers.

1. Introduction
In traditional, Indian culture jewellery had great importance. It was not used merely to beautify, but acted as a store of wealth, marked the rituals of life, signified status, conferred respectability and marked the wearer's identity, social background and stage in life. It also had a close association with religion, fortune, and health, and was a source of production from misfortune and illness, and a medium of prayer and congress with the divine. One of the jewellery's most important functions was as a store of wealth, whether of gold, Silver or even base metal for it was easily portable and had a high value relative to its weight. A women's dowry was an important mechanism through which jewellery along with other property changed hands. A large proportion of a family's income may still be spent on daughter's dowries and jewellery can today account for a third to a half of their total value.

Various benefits to health and well-being were ascribed to jewellery. There were numerous beliefs concerning the efforts of specific types of jewellery on the health, and it was used to guard against specific diseases such as a small pox. Gold on the nose was thought to guard against colds. While “rudraksha beads” were believed to control blood pressure and precious stones were considered to have an effect on health and temperament. Buying of gold Jewellery is an important part of every stage of an Indian citizen's life- at birth, marriage, health, construction of home, festivals, religious ceremonies, setting up of new business, and death.

Objectives of the study
1. To study the consumer’s attitude, expectations and behaviour patterns in purchasing Jewellery.
2. To reveal the various factors influencing the purchase decision.
3. To study the reasons for preferences towards jewellery as an investment.

Statement of the problem
Buying of gold Jewellery is an important part of every stage of an Indian citizen's life- at birth, marriage, health, construction of home, festivals, religious ceremonies, setting up of new business, and death. The love for jewellery in India can be judged from the presence of jewellery shops with plethora of designs in every city of India. Both traditional and modern jewellery shops are available to cater to the needs of the people according to their requirement for various occasions. Price plays an important role in influencing the perception of the consumers. The consumers buying behaviour changes from day to day because of fluctuations in prices. Most of the consumers are not aware about the product features, in jewellery.

Methodology
The study attempts to describe the consumer perception towards gold jewellery in Tiruchirappalli District. So, the Descriptive research design is to be used in the study to identify the consumer behaviour,
preferences, expectations and awareness about the jewellery products. The researcher selected 500 consumers living in Tiruchirappalli district using the random sampling method and self prepared Structured Questionnaire is used for data collection. Primary data was collected from the customers in and around Tiruchirappalli District. The secondary data is collected from journals, text books and through internet. The collected data were analyzed and clearly interpreted by means of using chi-square test to prove the hypothesis. The percentage analysis was computed for categorical data.

Analysis and Interpretation:

Table 1.1: Products in Jewellery Preferred

<table>
<thead>
<tr>
<th>Products in Jewellery</th>
<th>No. of Consumers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earrings</td>
<td>162</td>
<td>32.4</td>
</tr>
<tr>
<td>Bangles</td>
<td>53</td>
<td>10.6</td>
</tr>
<tr>
<td>Necklace</td>
<td>42</td>
<td>8.4</td>
</tr>
<tr>
<td>Chains</td>
<td>101</td>
<td>20.2</td>
</tr>
<tr>
<td>Rings</td>
<td>86</td>
<td>17.2</td>
</tr>
<tr>
<td>Bracelets</td>
<td>56</td>
<td>11.2</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

The result shows that out of 500 respondents 32.4% of the respondents prefer to buy Earrings, 10.6% prefer to buy bangles, 8.4% prefer to buy necklace, 20.2% prefer to buy chains, 17.2% prefer to buy rings, and the remaining 11.2% prefer to buy bracelets. Majority of the respondents prefer to buy Earrings.

Table 1.2: Frequency of Purchase

<table>
<thead>
<tr>
<th>Frequency of Purchase</th>
<th>No. of Consumers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once in 6 months</td>
<td>20</td>
<td>4.0</td>
</tr>
<tr>
<td>Once in a year</td>
<td>85</td>
<td>17.0</td>
</tr>
<tr>
<td>Once in a 2 years</td>
<td>395</td>
<td>79.0</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

The above table exhibits that 4% respondents purchase jewellery, once in 6 months, 17% respondents purchase jewellery once in a year, 79% respondents purchase jewellery once in two years. Majority of the respondents purchase jewellery, once in two years.

Table 1.3: Preference to buy

<table>
<thead>
<tr>
<th>Prefer to Buy</th>
<th>No. of Consumers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment</td>
<td>215</td>
<td>43.0</td>
</tr>
<tr>
<td>Fashion</td>
<td>50</td>
<td>10.0</td>
</tr>
<tr>
<td>Occasions</td>
<td>130</td>
<td>26.0</td>
</tr>
<tr>
<td>Festivals</td>
<td>80</td>
<td>16.0</td>
</tr>
<tr>
<td>Gifts</td>
<td>25</td>
<td>5.0</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

The above table exhibits that 43% respondents prefer to buy jewellery, for investment purpose, 10% respondents prefer to buy jewellery, for fashion, 26% respondents prefer to buy jewellery, for occasions, 16% respondents prefer to buy jewellery, for festivals, 5% respondents prefer to buy jewellery, for gifts. Majority of the respondents prefer to buy jewellery, for investment.
Table 1.4: Attributes attract to purchase

<table>
<thead>
<tr>
<th>Attributes</th>
<th>No. of Consumers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product quality</td>
<td>170</td>
<td>34.0</td>
</tr>
<tr>
<td>Gram and weight</td>
<td>80</td>
<td>16.0</td>
</tr>
<tr>
<td>Price</td>
<td>120</td>
<td>24.0</td>
</tr>
<tr>
<td>Purity</td>
<td>40</td>
<td>8.0</td>
</tr>
<tr>
<td>Designs</td>
<td>30</td>
<td>6.0</td>
</tr>
<tr>
<td>Making and wastage charges</td>
<td>60</td>
<td>12.0</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

The above table exhibits that 34% respondents prefer the product quality attributes to purchase jewellery, 16% respondents prefer the gram and weight, 24% respondents prefer the price of the jewellery, 8% respondents prefer designs of jewellery, 12% respondents prefer the making and wastage charges in jewellery. Majority of the respondents prefer the product quality in jewellery.

Table 1.5: Factors influence to buy

<table>
<thead>
<tr>
<th>Factors influence</th>
<th>No. of Consumers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising</td>
<td>290</td>
<td>58.0</td>
</tr>
<tr>
<td>Shop display</td>
<td>65</td>
<td>13.0</td>
</tr>
<tr>
<td>Word of worth</td>
<td>30</td>
<td>6.0</td>
</tr>
<tr>
<td>Family/friends/relatives</td>
<td>95</td>
<td>19.0</td>
</tr>
<tr>
<td>Attractive packaging</td>
<td>10</td>
<td>2.0</td>
</tr>
<tr>
<td>Dealer</td>
<td>10</td>
<td>2.0</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: primary data

The above table exhibits that 58% respondents prefer advertising as an influencing factor which make them to purchase jewellery, 13% respondents prefer shop display, 6% respondents prefer word of mouth, 19% respondents prefer family/friends/relatives, 2% respondents prefer attractive packaging, 2% respondents prefer dealer for purchasing the jewellery. Majority of the respondents prefer advertising as an influencing factor to purchase jewellery.

Interpretation

HO: There is no significant relationship between consumer preference for type of jewellery products and gender of the consumers.

Table 1.6: Relationship between Type of jewellery products and Gender of the Consumers

<table>
<thead>
<tr>
<th>Gender</th>
<th>Earrings</th>
<th>Bangles</th>
<th>Necklace</th>
<th>Chains</th>
<th>Rings</th>
<th>Bracelets</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>63</td>
<td>13</td>
<td>7</td>
<td>34</td>
<td>40</td>
<td>24</td>
<td>181</td>
</tr>
<tr>
<td>female</td>
<td>99</td>
<td>40</td>
<td>35</td>
<td>67</td>
<td>46</td>
<td>32</td>
<td>319</td>
</tr>
<tr>
<td>Total</td>
<td>162</td>
<td>53</td>
<td>42</td>
<td>101</td>
<td>86</td>
<td>56</td>
<td>500</td>
</tr>
</tbody>
</table>

Source: primary data

Chi square value = 15.887, df = 5, table value at 5 per cent level of significance = 11.070

Hence the computed chi-square value is more than the table value. So, the hypothesis is rejected. It is concluded that there is a relationship between consumer preference for type of jewellery Products and gender of the consumers.
HO- There is no significant relationship between consumer preference of jewellery products and age of the consumers.

<table>
<thead>
<tr>
<th>Age</th>
<th>Earrings</th>
<th>Bangles</th>
<th>Necklace</th>
<th>Chains</th>
<th>Rings</th>
<th>Bracelets</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-30</td>
<td>17</td>
<td>11</td>
<td>4</td>
<td>12</td>
<td>9</td>
<td>5</td>
<td>58</td>
</tr>
<tr>
<td>31-40</td>
<td>28</td>
<td>5</td>
<td>11</td>
<td>15</td>
<td>15</td>
<td>9</td>
<td>83</td>
</tr>
<tr>
<td>41-50</td>
<td>54</td>
<td>16</td>
<td>20</td>
<td>44</td>
<td>43</td>
<td>17</td>
<td>194</td>
</tr>
<tr>
<td>above 50</td>
<td>63</td>
<td>21</td>
<td>7</td>
<td>30</td>
<td>19</td>
<td>25</td>
<td>165</td>
</tr>
<tr>
<td>Total</td>
<td>162</td>
<td>53</td>
<td>42</td>
<td>101</td>
<td>86</td>
<td>56</td>
<td>500</td>
</tr>
</tbody>
</table>

Source: primary data

Chi square value = 27.886. df = 15, table value at 5 per cent level of significance = 24.996

Hence the computed chi-square value is less than the table value. So, the hypothesis is rejected. It is concluded that there is relationship between consumer preference for type of jewellery products and age of the consumers.

HO- There is no significant relationship between consumer preference for type of jewellery Products and marital status of the consumers.

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Earrings</th>
<th>Bangles</th>
<th>Necklace</th>
<th>Chains</th>
<th>Rings</th>
<th>Bracelets</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>married</td>
<td>141</td>
<td>46</td>
<td>34</td>
<td>90</td>
<td>83</td>
<td>53</td>
<td>447</td>
</tr>
<tr>
<td>Unmarried</td>
<td>21</td>
<td>7</td>
<td>8</td>
<td>11</td>
<td>3</td>
<td>3</td>
<td>53</td>
</tr>
<tr>
<td>Total</td>
<td>162</td>
<td>53</td>
<td>42</td>
<td>101</td>
<td>86</td>
<td>56</td>
<td>500</td>
</tr>
</tbody>
</table>

Source: primary data

Chi square value = 10.721. df = 5, table value at 5 per cent level of significance = 11.070

Hence the computed chi-square value is less than the table value. So, the hypothesis is accepted. It is concluded that there is no relationship between consumer preference for type of jewellery Products and marital status of the consumers.

HO- There is no significant relationship between consumer preference for type of jewellery products and educational qualification of the consumers.

<table>
<thead>
<tr>
<th>Education</th>
<th>Earrings</th>
<th>Bangles</th>
<th>Necklace</th>
<th>Chains</th>
<th>Rings</th>
<th>Bracelets</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to matriculation</td>
<td>37</td>
<td>7</td>
<td>4</td>
<td>23</td>
<td>37</td>
<td>11</td>
<td>119</td>
</tr>
<tr>
<td>secondary to graduation</td>
<td>66</td>
<td>20</td>
<td>25</td>
<td>45</td>
<td>27</td>
<td>24</td>
<td>207</td>
</tr>
<tr>
<td>PG &amp; above</td>
<td>43</td>
<td>20</td>
<td>0</td>
<td>22</td>
<td>10</td>
<td>8</td>
<td>103</td>
</tr>
<tr>
<td>Professional</td>
<td>16</td>
<td>6</td>
<td>13</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>71</td>
</tr>
<tr>
<td>Total</td>
<td>162</td>
<td>53</td>
<td>42</td>
<td>101</td>
<td>86</td>
<td>56</td>
<td>500</td>
</tr>
</tbody>
</table>

Source: primary data

Chi square value = 64.061 df = 15, table value at 5 per cent level of significance = 24.996
Hence the computed chi-square value is more than the table value. So, the hypothesis is rejected. It is concluded that there is a relationship between consumer preference for type of jewellery Products and educational qualification of the consumers.

HO- There is no significant relationship between consumer preference for type of jewellery Products and monthly family income of the consumers.

**Table 1.10:** Relationship between Type of jewellery products and Monthly family income of the Consumers

<table>
<thead>
<tr>
<th>Monthly Family income</th>
<th>Jewellery Products</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Earrings</td>
<td>Bangles</td>
</tr>
<tr>
<td>less than 25000</td>
<td>60</td>
<td>25</td>
</tr>
<tr>
<td>25001-50000</td>
<td>48</td>
<td>9</td>
</tr>
<tr>
<td>50001-75000</td>
<td>29</td>
<td>15</td>
</tr>
<tr>
<td>75001-1,00,000</td>
<td>17</td>
<td>4</td>
</tr>
<tr>
<td>1,00,000&amp;above</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>162</td>
<td>53</td>
</tr>
</tbody>
</table>

Source: primary data

Chi square value= 42.637, df =20, table value at 5 per cent level of significance=31.410

Hence the computed chi-square value is more than the table value. So, the hypothesis is rejected. It is concluded that there is a relationship between consumer preference for type of jewellery Products and monthly family income of the consumers.

HO- There is no significant relationship between consumer preference for type of jewellery Products and monthly savings of the consumers.

**Table 1.11**

<table>
<thead>
<tr>
<th>Monthly savings</th>
<th>Jewellery Products</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ear rings</td>
<td>Bangles</td>
</tr>
<tr>
<td>less than 5000</td>
<td>56</td>
<td>18</td>
</tr>
<tr>
<td>5001-10000</td>
<td>44</td>
<td>17</td>
</tr>
<tr>
<td>10001-20000</td>
<td>37</td>
<td>6</td>
</tr>
<tr>
<td>20000 &amp; above</td>
<td>25</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>162</td>
<td>53</td>
</tr>
</tbody>
</table>

Source: primary data

Chi square value= 28.121, df =15, table value at 5 per cent level of significance=24.996

**Interpretation**

Hence the computed chi-square value is more than the table value. So, the hypothesis is rejected. It is concluded that there is a relationship between consumer preference for type of jewellery Products and monthly savings of the consumers.

**Findings**

1. Majority of the respondents belong to the Gender of Females
2. Majority of the respondents belong to the age group of 41-50.
3. Majority of the respondents belong to the status of married.
4. Majority of the respondents belong to the education of secondary to graduation.
5. Majority of the respondents belong to the monthly family income of less than 25,000.
6. Majority of the respondents prefer to buy Earrings
7. Majority of the respondents purchase jewellery, once in two years.
8. Majority of the respondents prefer to buy jewellery, for investment.
9. Majority of the respondents prefer the product quality in jewellery.
10. Majority of the respondents prefer advertising as influencing factor to purchase jewellery.
11. There is a relationship between consumer preference for type of jewellery Products and gender of the consumers.
12. There is a relationship between consumer preference for type of jewellery Products and age of the consumers.
13. There is no relationship between consumer preference for type of jewellery Products and marital status of the consumers.
14. There is a relationship between consumer preference for type of jewellery Products and educational qualification of the consumers.
15. There is a relationship between consumer preference for type of jewellery Products and monthly family income of the consumers.

Conclusion
The benefits of buying gold jewellery are many in number. Gold has resale value and this creates gold of great benefit and of great asset value to buy. Gold is leading on the list of investments and value. In the maximum parts of the world, gold holds a very imperative value in several cultures since it is a symbol of achievement, power and wealth. In India, gold tends to have religious as well as cultural significance. This is one of the numerous reasons, which makes gold jewellery a gentle of art in India. The study would also help to find out the consumer perception, awareness and their buying behaviour towards gold jewellery this would help both the traders and retailers to know what are the consumer preferences and what strategies should they adapt to grab the market.

References
Consumer perception towards ROPO with reference to Thanjavur

Ms. D. Umamaheswari, Mr. M.Venkadesh and Mr. R.Sureshbabu
1Associate professor Periyar Maniammai Institute of Science and Technology, India
2,3 Final Bcom, Periyar Maniammai Institute of Science and Technology, India

ABSTRACT: Today's digital world has made online shopping become more and more popular one but even then no one can make his/her 100% purchase in online. According to 2011 Google report 80% of all offline buyers' research online before they buy a product in local stores. Online potential customers search for products, compare their prices, and check for reviews of the product. Once all the essential information has been gathered they will go to the local branch of retailer for buying the product. This is called ROPO (Research online and purchase offline). ROPO effect also allows the advertiser to calculate their overall return on investment (ROI) more precisely by multiplying their online sales with the O2S factor.

Keywords: online shopping, O2S, retail, customer

1. Introduction
ROPO is the newly emerging customer trend where the customer research about a product online before they actually buy the product in local store. ROPO is known by different names like ROBO (research online and buy offline), O2S (online-to-store) and webrooming. According to 2011 Google report 80% of offline buyers’ research in internet before buying the product. Customer needs are showing a rapid increase day by day. Even though people spend more time in browsing a product, most of them are not buying the product online. Instead they purchase them in retail stores. So it is important for a business to build their presence both in online as well as offline. This requires alteration in online and in-store according to the satisfaction of the customer which obviously makes the retailers to choose omnichannel strategy.

Objectives
- To understand the merits and demerits of online shopping
- To analyze the significant reasons that lead the customers to choose ROPO
- To suggest ways to improve the sales using ROPO

Statement of Problem
Online shopping has some great advantage like more discount, no crowd, less time requirement etc. but on the other hand it also has some disadvantage of online fraud, low quality products etc. this lead to the emergence of a new trend called ROPO. This study mainly focuses on understanding the reasons behind the customers for choosing ROPO for purchasing a product.

Methodology
Data is collected in two ways. The primary data is selected through magazine, articles, books and journals. The secondary data is collected with the help of a simple questionnaire and statistical tools are made with the help of SPSS(statistical package for social science) software.

Research Hypothesis
Chi Square Test
Chi-Square Test
H0: There is no association between Gender and Preference of ROPO
H1: There is an association between Gender and Preference of ROPO

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>23.567(a)</td>
<td>2</td>
<td>.000</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>23.980</td>
<td>2</td>
<td>.000</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>3.197</td>
<td>1</td>
<td>.000</td>
</tr>
</tbody>
</table>
Interpretation
From the output table, it's clear that the Pearson Chi-Squared statistic, $\chi^2 = 8.194$, degrees of freedom 1, corresponding to $p < 0.001$. Therefore reject the null hypothesis with 95% confidence and conclude that there is very strong evidence of an association between Area and Fear of Fraudulent Activity. Area seems to be related to Fear of Fraudulent Activity ($p < 0.001$). It is clear that Area is closely associated to the Fear of Fraudulent Activity. There was a significant association between area and Fear of Fraudulent Activity. Both Rural & Urban area respondents are having fear in purchasing the online product.

$H_0$: There is no association between Area and Fear of Fraudulent Activity
$H_1$: There is an association between Area and Fear of Fraudulent Activity

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>8.194(a)</td>
<td>1</td>
<td>.004</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>8.461</td>
<td>1</td>
<td>.000</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>8.030</td>
<td>1</td>
<td>.000</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Interpretation
From the output table, it’s clear that the Pearson Chi-Squared statistic, $\chi^2 = 23.083$, degrees of freedom 4, corresponding to $p < 0.001$. Therefore reject the null hypothesis with 95% confidence and conclude that there is very strong evidence of an association between Age and Preference of online product. Age seems to be related to Preference of online product ($p < 0.001$). It is clear that Age is closely associated to the Preference of online product. All the age groups prefer online for the product.

$H_0$: There is no association between Level of Income and Discounts
$H_1$: There is an association between Level of Income and Discounts

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>37.677(a)</td>
<td>3</td>
<td>.000</td>
</tr>
</tbody>
</table>
Likelihood Ratio  |  37.313  |  3  |  .000  \\
Linear-by-Linear Association  |  36.537  |  1  |  .000  \\
N of Valid Cases  |  50  \\

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 30.79.

**Interpretation**
From the output table, it's clear that the Pearson Chi-Squared statistic, $\chi^2 = 37.677$, degrees of freedom 3, corresponding to $p < 0.001$. Therefore reject the null hypothesis with 95% confidence and conclude that there is very strong evidence of an association between Level of Income and Discounts. Level of Income seems to be related to Discounts ($p < 0.001$). It is clear that Level of Income is closely associated to the Discount. There was a significant association between Level of Income and Discounts.

**Findings**
- Most of the respondents use internet as a research tool to collect information about a product before buying it.
- Online fraud plays a vital role in consumer's inconvenience towards online purchasing.
- Consumer preference chart clearly shows that 50% of people strongly agree to prefer ROPO while purchasing a product.

**Conclusion**
The study clearly states that customers need to experience both digital and physical platforms in their purchase process. The universal need for all customers is that they need a good product with reasonable price which is available in both virtual environment and also in real time environment which could only be provided by following the omnichannel strategy. Omnichannel provides new opportunities for both customers and retailers.
“A Study on Consumer Preference of Bajaj NS200 among the College Students with Special Reference to Thanjavur District”

MS. B. Nalini¹, Mr. J. Rahim² and Mr. M. Mohamed Mahadir³

¹Assistant Professor of Commerce, Periyar Maniammai Institute of Science and Technology, Vallam, India
²³Final B.Com, Periyar Maniammai Institute of Science and Technology, Vallam, India

ABSTRACT: In modern era many companies are entered into the market to beat the competitors and gain the competitive advantage in the market. Consumer is a king in the Market forever. According to the need of the consumer organisations are want to produce the good to gain profit and reputation of the consumer. BAJAJ NS200 was introduced in the market as new innovation for young generation. Many of the people have been preferred to buy this two wheeler because of its more features like single cylinder, four-stroke, triple spark-ignition and liquid-cooled engine. This study emphasizes on, Identify preference of consumer on BAJAJ NS200 among the college students.

Keywords: Consumer, Consumer Preference, Competitive advantage, Reputation.

Introduction of the study
Consumer preference play a vital role in the marketing. Before producing the goods, the business people must understand the mind set of consumers then only they can be succeeded in their business. Consumer preferences are varying from time to time the business people must understand the consumer and produce according to the need of the consumer to earn more profit in the business. Bajaj NS200 was recently introduced in the market and it reach among to the college student because of its features. Studying consumer behaviour is a difficult task of the business people because it affects the various factors like economic, social, cultural factor and so on. The preference of the consumer helps the producer to produce the goods and increase the profit of the concern.

Definition
Consumer preference can be defined "as decision of the consumer to buy the product in order to obtain the satisfaction about the product within the budget constraint."

Scope of the study
Consumer preference is a way of motivation to produce the goods and services efficiently in the market. It determines what type of the product people prefer to buy within their budgets and act as an indication of consumer demand. The determination of consumer preferences helps to produce enough number of goods to meet the demand of the consumer in the market. Bajaj NS 200 was popular among the college students because of its special features like single cylinder, four-stroke, triple spark-ignition and liquid-cooled engine. The college students are preferred to purchase this vehicle because of its more attractiveness and high look.

Objectives of the study
✔ To know the consumer preference on Bajaj NS 200 among the college students.
✔ To give suggestion for improving the consumer preference.

Methodology
The researchers collected both primary and secondary data for their research work. Primary data collected from the respondents through questionnaire. Secondary data collected from articles, websites, journals and Books.

Sampling Techniques
Research used simple random sampling method for collection of data from 20 members as a sample size.
Tools used for analysis the data
Researchers used simple percentage calculation and charts for analysis the data and interpretation.

Data analysis and interpretation

Table 4.2: Age of Respondents

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>No of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>18-21 years</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td>2.</td>
<td>21-23 years</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>3.</td>
<td>23-25 years</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>4.</td>
<td>Above 25 years</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference
From the above table it shows that 30% of the respondents belongs to the age of 18 to 21 years. Minimum 20% of the respondents belong to the age of 23 to 25 years.

Table 4.3: Annual income of Respondents' father:

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>No of Respondents</th>
<th>Percentage of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Below Rs.1,50,000</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td>2.</td>
<td>1,50,000-3,00,000</td>
<td>7</td>
<td>35</td>
</tr>
<tr>
<td>3.</td>
<td>3,00,000- Rs.4,50,000</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>4.</td>
<td>Above Rs.4,50,000</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary Data

Inference
Above table shows that 35% of the respondents’ father income falls between Rs.1,50,000 to Rs.3,00,000 and there are prefer to buy the Bajaj NS200, because it creates the prestige issue of the respondents among the students. Minimum 15 % of respondents father incomes are more than Rs. 4,50,000.
Inference

From the above it is identified that 60% of the respondents are strongly agreed that they prefer to purchase the Bajaj NS200 for Liquid-Cooled engine. Maximum 50% of the respondents are strongly agreed to prefer the bike because of Single cylinder. 55% of the respondents are strongly agreed that they purchased the bike for the four stroke facilities. 85% of the respondents are strongly agreed and agreed to prefer the Bajaj NS200 for installation of steel perimeter frame. Maximum 50% of the respondents are agreed that to prefer the two-wheeler for high speed engine. Minimum 30% of the respondents are agreed that they prefer the two-wheeler because of linear gear. The overall preference of the consumers are indicted that they prefer to purchase the Bajaj NS200 due to its excellent features.

Table 4.4: Consumer preference of Bajaj NS200

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>Neutral</th>
<th>Disagreed</th>
<th>Strongly Disagreed</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Liquid -cooled engine</td>
<td>12 (60%)</td>
<td>5 (25%)</td>
<td>3 (15%)</td>
<td>NIL</td>
<td>NIL</td>
<td>20</td>
</tr>
<tr>
<td>B</td>
<td>Single cylinder</td>
<td>10 (50%)</td>
<td>4 (20%)</td>
<td>6 (30%)</td>
<td>NIL</td>
<td>NIL</td>
<td>20</td>
</tr>
<tr>
<td>C</td>
<td>Four stroke</td>
<td>11 (55%)</td>
<td>6 (30%)</td>
<td>3 (15%)</td>
<td>NIL</td>
<td>NIL</td>
<td>20</td>
</tr>
<tr>
<td>D</td>
<td>Triple spark ignition</td>
<td>8 (40%)</td>
<td>10 (50%)</td>
<td>2 (10%)</td>
<td>NIL</td>
<td>NIL</td>
<td>20</td>
</tr>
<tr>
<td>e</td>
<td>Steel perimeter frame</td>
<td>9 (45%)</td>
<td>8 (40%)</td>
<td>3 (15%)</td>
<td>NIL</td>
<td>NIL</td>
<td>20</td>
</tr>
<tr>
<td>F</td>
<td>High speed engine</td>
<td>5 (25%)</td>
<td>10 (50%)</td>
<td>5 (25%)</td>
<td>NIL</td>
<td>NIL</td>
<td>20</td>
</tr>
<tr>
<td>G</td>
<td>Linear gear</td>
<td>7 (35%)</td>
<td>6 (30%)</td>
<td>7 (35%)</td>
<td>NIL</td>
<td>NIL</td>
<td>20</td>
</tr>
</tbody>
</table>

Source: Primary Data

Table 4.5: Satisfaction level about Bajaj NS200

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particulars</th>
<th>Highly satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dis satisfied</th>
<th>Highly dissatisfied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Price of the product</td>
<td>7 (35%)</td>
<td>8 (40%)</td>
<td>5 (25%)</td>
<td>NIL</td>
<td>NIL</td>
<td>20</td>
</tr>
</tbody>
</table>
**Inference**

Above table indicated that 40% of the respondents are satisfied with the quality and service of the product. Maximum 60% of the respondents are highly satisfied of product attractiveness. 75% of the respondents are highly satisfied that Bajaj NS200 was more comfortable for riding. The bike provides reasonable mileage to the consumer of maximum 90%. Respondents are highly satisfied regarding high speed of bike at 50%. Bajaj NS 200 are highly satisfied their consumer to use and prefer the product.

**Findings**

- 30% of the respondents belongs to the age of 18 to 21 years to prefer to purchase Bajaj NS200.
- Maximum of 35% of the respondents’ father income falls between Rs.1,50,000 to Rs.3,00,000.
- 60% of the respondents are strongly agreed that they prefer to purchase the Bajaj NS200 for Liquid-Cooled engine.
- Maximum 50% of the respondents are agreed that to prefer the two-wheeler for high speed engine.
- 40% of the respondents are satisfied with the quality and service of the product.
- Respondents are highly satisfied regarding high speed of bike at 50%.

**Suggestions**

- The company must provide proper advertisement to promote the sale activity of the Bajaj NS200.
- To increase the sale of the company through the reduction in price of the product.
- The price of the product can be reduced and affordable price to all people.

**Conclusions**
In marketing consumer satisfaction plays a vital role in making profit of the business. Satisfaction of the consumer leads to increase the sales, profit and reputation of the goods. The overall facilities of Bajaj NS200 are satisfied to their consumer. Even though it is newly introduced in the market recently but it attracts more consumer because of specific feature of Bajaj NS200.

References
A Study on Brand Loyalty of Dairy Products With Special Reference to Amul Products at Thanjavur

Dr. R. Prakash¹, M. Aathiappan², P. Vignesmoorthy³ and S. Ayyappan⁴

¹Assistant Professor of Commerce, Periyar Maniammai Institute of Science and Technology, Vallam, India
²³⁴Final B.Com, Periyar Maniammai Institute of Science and Technology, Vallam, India

ABSTRACT: Brand loyalty speaks precisely about the consumers' preference pattern towards particular brand. It is closely correlated with consumer engagement. In this competitive era companies are do their best and spent as much as possible to promote and branding their product to get loyalty. Among all other product the dairy products are cannot be ignored in Indian culture. Whereas Amul band has rich hollow in the minds of worldwide consumers in general and Indian consumers in particular. This study examines the business and marketing strategies of Amul and also brand loyalty among the people of rice bowl city of Tamilnadu i.e. Thanjavur.

Keywords: Amul Brand, Brand Loyalty, Consumer Loyalty

Preface
Amul is the pride not only of Gujarat but also of entire country. It is a matter of great pleasure in preparing this project on such esteemed organization. A person aspiring to enter in management profession must have practical knowledge of the subject. The objective of industrial visit is to gain insight into practical knowledge in a student to supplement the theoretical study of management as well as industrial. This project is been prepared under course objective of the subject Production and Operations Management under guidance. It has been a great learning experience visiting Amul plant at Anand, Gujarat. I have tried my best to present all the aspects related with the topics of Productions and operations management. However I accept the sole responsibility of any possible error of omission and will be grateful to the readers of this project who bring mistakes to my notice.

Executive Summary
- Anand Milk Union Limited popularly known as Amul Dairy is a US $ 500 million turnover institution. It is a institution built up with a network of over 10000 Village Co-operative Societies and 500,000 plus members.
- Formed in the year 1946 Amul is the leading food brand in India.
- Amul initiated the dairy co-operative movement in India and formed an apex co-operative organization called Gujarat co-operative Milk Marketing Federation (GCMMF) and today 70,000 villages and 200 districts in India are part of it.
- AMUL has spurred the WHITE REVOLUTION of India, which has made India the largest producer of milk and milk products in the world and the WHITE REVOLUTION has finally created a billion dollar brand. Today AMUL dairy is no. 1 in ASIA and no.2 in the world.
- Managed by an apex cooperative organization, Gujarat Co-operative Milk Marketing Federation Ltd. (GCMMF), which today is jointly owned by some 2.41 million milk producers in Gujarat, India
- Amul is the largest food brand in India with an annual turnover of US $1068 million (2007-08)
- Currently Amul has 3.11 million producer members with milk collection average of 6.04 million liters/day.
- Every day Amul collects 447,000 liters of milk from 2.12 million farmers, converts the milk into branded, packaged products, and delivers goods worth Rs 6 core (Rs 60 million) to over 500,000 retail outlets across the country.
- Amul products are available in over 500,000 retail outlets across India through its network of over 3,500 distributors. There are 47 depots with dry and cold warehouses to buffer inventory of the entire range of products.
- GCMMF transacts on an advance demand draft basis from its wholesale dealers instead of the cheque system adopted by other major FMCG companies. This practice is consistent with GCMMF’s philosophy of maintaining cash transactions throughout the supply chain and it also minimizes dumping. Wholesale
dealers carry inventory that is just adequate to take care of the transit time from the branch warehouse to their premises.

- This just-in-time inventory strategy improves dealers’ return on investment (ROI). All GCMMF branches engage in route scheduling and have dedicated vehicle operations.
- Amul uses E-SUPPLY CHAIN MANAGEMENT.
- Amul has installed over 3000 automatic milk collection system units (AMCUS) at village societies to capture member information, milk fat content and amount payable to each member.
- Amul has recently entered into direct retailing through “AMUL utterly delicious” parlors created in major cities. AMUL has plans to create large chain of such outlet to be managed by franchisee through the country.

The Product Range

<table>
<thead>
<tr>
<th>Bread spreads</th>
<th>Amul Butter, Amul Lite, Delicious Table Margarine</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheese Range</td>
<td>Amul Pasteurized Processed Cheddar Cheese, Amul Processed Cheese Spread, Amul Pizza (Mozzarella) Cheese, Amul Emmental Cheese, Amul Gouda Cheese, Amul Malai Paneer (cottage cheese), Utterly Delicious Pizza</td>
</tr>
<tr>
<td>Fresh Milk</td>
<td>Amul Gold Full Cream Milk 6% fat, Amul Shakti Standardized Milk 4.5% Fat, Amul Taaza Toned Milk 3% fat, Amul Slim &amp; Trim, Amul Cow Milk</td>
</tr>
<tr>
<td>UHT Milk Range</td>
<td>Amul Gold 4.5% fat Milk, Amul Shakti 3% fat Milk, Amul Taaza 1.5% fat Milk, Amul Lite Slim-n-Trim Milk, Amul Fresh Cream</td>
</tr>
<tr>
<td>Milk Powders</td>
<td>Amul Full Cream Milk Powder, Amulya Dairy Whitener, Sagar Skimmed Milk Powder, Amul PRO Infant Milk Food, Sagar Tea and Coffee Whitener</td>
</tr>
<tr>
<td>Milk Drink</td>
<td>Amul Kool Flavoured Milk, Amul Kool Cafe, Amul Kool Koko, Amul Kool Milk Shake, Amul Kool Chocolate Milk, Nutramul Energy Drink</td>
</tr>
<tr>
<td>Health Drink</td>
<td>Stamina Instant Energy Drink</td>
</tr>
<tr>
<td>Brown Beverage</td>
<td>Nutramul Malted Milk Food</td>
</tr>
<tr>
<td>Curd Products</td>
<td>Amul Masti Dahi (fresh curd), Amul Masti Spiced Butter Milk, Amul Lassee, Amul Flavor Yoghurt</td>
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<tr>
<td>Pure Ghee</td>
<td>Amul Pure Ghee, Sagar Pure Ghee</td>
</tr>
<tr>
<td>Sweetened Condensed Milk</td>
<td>Amul Mithaimate</td>
</tr>
<tr>
<td>Mithaee Range (Ethnic Sweets)</td>
<td>Amul Shrikhand, Amul Mithaee Gulabjamuns, Amul Basundi, Avsar Ladoos</td>
</tr>
<tr>
<td>Ice-cream</td>
<td>Sundae Range, probiotic, sugarfree and probiotic</td>
</tr>
<tr>
<td>Chocolate &amp; Confectionery</td>
<td>Amul Milk Chocolate, Amul Fruit &amp; Nut Chocolate, Amul Chocozoo, Amul Bindass, Amul Fundoo</td>
</tr>
</tbody>
</table>

Table of Contents

- Introduction of company
- History
- The three-tier “Amul model”
- Village Dairy Cooperative Society (VDCS)
- Production process
- Consumer Behavior
- Marketing research
- E-supply chain management of Amul
- Conclusion

1. Introduction of Company

Formed in 1948, it is a cooperative brand managed by a cooperative body, the Gujarat Co-operative Milk Marketing Federation Ltd. (GCMMF), which today is jointly owned by 3.6 million milk producers in Gujarat.
Amul spurred India’s White Revolution, which made the country the world’s largest producer of milk and milk products. The white revolution was spearheaded by Tribhuvandas Patel. As a result, Kaira District Milk Union Limited was born in 1946.

Tribhuvandas become the founding chairman of the organization and led it until his death. He hired Dr. Verghese Kurien three years after the white revolution. He convinced Dr. Kurien to stay and help with the mission.

Kurien, funded-chairman of the GCMMF for more than 30 years (1973-2006), is credited with the success of Amul's marketing. Amul has become the largest food brand in India and has ventured into markets overseas.

2. History

- In 1929, Peston Edul Polson established Polson Model Dairy at Anand to manufacture butter, ghee and casein and in 1944; the Bombay Municipal Corporation Milk Supply was inaugurated. Monopoly rights were awarded to Polson for Procuring milk from Kaira.
- Amul's genesis is linked to the freedom movement in India. Sardar Vallabhbhai Patel, an eminent Indian freedom fighter encouraged the dairy farmers from the Kaira district in Gujarat to form a cooperative to counter the 'exploitatively' low prices offered for their milk by the monopoly milk Supplier of the area, Polson's Dairy. The dairy farmers met in Samarkha (Kaira district, Gujarat) on the 4th of January 1946, and decided to set up a milk producers' cooperative that would deal directly with the Bombay government, the final buyer of their milk. This was the origin of the Anand model.
- The main motto of Amul is to help farmers i.e. Milk producers. Amul system works under objective of highest possible compensation to the milk producers and lowest possible price to consumers. Farmer are paid money in cash payment for the milk.
- Milk gives them money for the daily necessities. Amul is the one who started using their profits for the milk producers common good.

3. Facility Layout

- Plant layout is the overall arrangement of the machine tools, handling equipments, storeroom and other various accessories required for facilitating production in a factory. These arrangements are pre-planned with the results that the building has been constructed to fit a layout of a given process. AMUL plant is indigenously worked out with facilitation of various production processes and production of multi products under one plant.
- The total plot is nearly about 2.27 kms. Separate buildings are provided with required arrangements of machine tools handling and computers connection through the control room to fit for varying product-manufacturing departments.

4. The Three-Tier "Amul Model":

![Amul Model Diagram](image-url)
The Amul Model is a three-tier cooperative structure. This structure consists of a Dairy Cooperative Society at the village level affiliated to a Milk Union at the District level, which in turn is further, federated into a Milk Federation at the State level.

The above three-tier structure was set-up in order to delegate the various functions, milk collection is done at the Village Dairy Society, Milk Procurement & Processing at the District Milk Union and Milk & Milk Products Marketing at the State Milk Federation.

This helps in eliminating not only internal competition but also ensuring that economies of scale are achieved. As the above structure was first evolved at Amul in Gujarat and thereafter replicated all over the country under the Operation Flood Programme, it is known as the Amul Model or Anand Pattern of Dairy Cooperatives.

5. Village Dairy Cooperative Society (VDCS)

- The milk producers of a village, having surplus milk after own consumption, come together and form a Village Dairy Cooperative Society (VDCS).
- The village society further appoints a Secretary (a paid employee and member secretary of the Management Committee) for management of the day-to-day functions. It also employs various people for assisting the Secretary in accomplishing his / her daily duties.
- The main functions of the VDCS are as follows:
  1) Collection of surplus milk from the milk producers of the village & payment based on quality & quantity
  2) Providing support services to the members like Veterinary First Aid, Artificial Insemination services, cattle-feed sales, mineral mixture sales, fodder & fodder seed sales, conducting training on Animal Husbandry & Dairying, etc.
  3) Selling liquid milk for local consumers of the village Supplying milk to the District Milk Union
- Thus, the VDCS in an independent entity managed locally by the milk producers and assisted by the District Milk Union.

6. Production Process

6.1 Collection of Raw Milk

- Raw milk is collected from different co-operatives of Gujarat. About 12,22,000 liters of raw milk is collected per day. Before this milk is sent to the laboratory for testing the FAT & SNF proportion, the milk is separated from the raw milk. The milk is taken from the chilling centers to Collection of Raw Milk
- Raw milk is collected from different co-operatives of Gujarat. About 12,22,000 liters of raw milk is collected per day. Before this milk is sent to the laboratory for testing the FAT & SNF proportion.

6.2 Testing of Raw Milk

- After collecting the samples of milk they are taken to the laboratory where two types of test are conducted:
  - ELECTRONIC MILK TEST Before pasteurizing the milk the samples are taken to the laboratory. In the laboratory with the help of machine called electronic milk tester, the proportion of SNF & FAT is checked with phosphate solution. When the color of the milk become yellow, it is sent for pasteurization.
  - METHYLINE BLUE REDUCTION TEST This test is conducted for checking for how long the milk will remain fresh. To check this, 10 ml of milk is taken and 1 ml of METHYL solution is added to it. It is then kept under water at 57 degree Celsius. After one hour if the solution losses its color then it is called raw milk. If the solution remains the same even after 5 hours than it is considered fresh milk, which remains constant for a long period of time.
- The dairy fixes the proportion of SNF & FAT. After laboratory gives green signal and conforming the raw milk at reception dock is brought into the house connected with pump is sent to the milk processing plant. This is then chilled below 4 degree Celsius and then stored in the milk silos. After that milk is processed which has two steps: Pasteurizing and Standardizing

6.3 Pasteurizing and standardizing

- To pasteurize the milk means to kill the germs in the milk by a particular method which was invented by a scientist called JAMES PASTEUR and so the name pasteurization. In the pasteurization method the
milk is first heated at 72 degree c to 76 degree c for 15 seconds and then it is immediately cooled below 4 degree c by this method they destroy the pathogenic bacteria present in the raw milk.

- Standardization process bifurcates the milk in 3 categories varying according to the SNF & FAT contents. The equipment named OSTA. Auto Standardization Adjusts the FAT directly.
- The computer is just ordered whether gold or standard milk is to be rationed and the same will be received with appropriate contents.

6.4 Separation Process
- Separation Process Separator machine separates two kinds of products, skimmed milk and cream, through channels. There are 100 disks fixed in separator machine, which revolve at 5000 rpm(revolution per minute). It is taken to the tanks, which has the capacity of 20000 liters. Whenever the milk is needed from the tank, it is tested in the laboratory and the deficit proportion FAT is added by mixing cream. This process continues for 24 hours.

6.5 Quality Check
- Pasteurized milk is sent to the quality Assurance laboratory of the dairy plant. Within 14 seconds the FAT & SNF proportion is received regarding 30 lack liters of milk. The total investment put into the lab by the dairy plant is Rs. 6 crores. The laboratory only checks and analyses the powder, milk and ghee. There is a separate ice cream analyzing laboratory.5). Packaging Process After the milk is sent for the packaging to the milk packing station in the dairy plant.

6.6 Storage
- Then the milk is sent to the cold storage of the dairy where the milk is stored until it is dispatched. Here the milk is stored is temperature ranging from 5 degree c to 10 degree c, it is maintained with the help of exhaust fans having silicon chips. About 40000 liters of milk is dispatched from the cold storage of the dairy plant everyday. The damaged pouches are kept aside and the milk is once again put to the storage tank.

About The Topic
7. Consumer Behaviour
- It is defined as all psychological, social and physical behavior of potential customers as they become aware, evaluate, purchase, consume, and tell to others about product and services.
- Buying behavior involves both individual (psychological) and group process.
- Buyer behavior is reflected from awareness right through post purchase evaluation indicating satisfaction and non satisfaction, from purchaser
- Buyer behavior includes communication, purchasing and consumption
- Behavior
- Consumer behavior is basically social in nature hence the social factors
- Play important roles in shaping buying behavior
- Buyer behavior includes both customer and industrial behavior.

7.1 Consumer Behavior And Marketing Management:
- Marketing managements work around consumers which is actually the market for them
- Understanding their behavior is very vital in every segment to plan marketing activities accordingly.
- Both industrial and individual customers are vital in marketing management

7.2 Diversity of Consumer Behavior:
- customer and consumer words are referred as synonyms but the difference exists
- customer - the purchaser of product or service, may or may not be the end user
- consumer- the end user, may or may not be the purchaser
- New age of business demands differentiation of customers by individual
- differences in consumer expectations, preferences and influences.
Firms need to go into deep of consumer behavior to analyze and act to achieve objectives.

7.3 Concept & Need For Studying Consumer Behavior:
- Consumer behaviour can be said to be the study of how individual make decision on how to spend their available resources (time, money, effort) on various consumption related items.
- This simple definition of consumer behaviour tells the markets to resolve every activity around the ultimate consumers & gauge their behavior.
- These questions will help in understanding better what factors influences the decision making process of the customers. The decision making process identifies the number of people who are involve in this process & describes a role to them like users, decides, influences & buyers.
- It is believed that consumers or customers make purchase decision on the basis of receipt of a small number of selectivity chosen pieces of information. Thus it will be very important to understand what & how much them to evaluate the goods & services offerings.

7.4 Consumer Decision Making Process:
- Stimuli- need, reasons, influences, gathering information
- Information processing- process , analyze information about product
- Decision making - on the basis of analysis , decision to go for
- Response- response to buy without any prejudice
- For industrial buyers the process is almost similar only with addition of re-buy, modified re buy or new task.

7.5 Factor Influencing Buying Behavior:
- Individual factors
- Environmental factors
- Culture- values ,beliefs, sub cultural / cross cultural factors
- Social class- social class , society
- Influence groups – family, opinion leaders, reference group
- Situational variables – purchase occasion , market communication,
- shopping behavior, price , sales influence , product position

7.6 Consumer Satisfaction:
- All business firms have realized that marketing is a core element of management philosophy & the key to its success lies in focusing more & more on the customers. Thus the challenge before the marketer is to ensure that they should satisfy every customer. Satisfaction is an important element in the evaluating stage.
- Satisfaction refers to the buyers state of being adequately rewarded in a buying situation for the sacrifices he has made one the customer purchase & use the product they may then become either satisfy or dissatisfied.
- The result of satisfaction to customer form the purchase of the product or services is that more favourable post-purchase attitude, higher purchase intention & brand loyalty to be exhibited that the same behaviour is likely to be exhibited in a similar purchasing situation.
- The term ‘consumer’ is a typically used to refer to someone who regularly purchase from a particular store or company Customers are people who are happy with the product & services & are willing to come back & pay for it again Today the firms aim to give satisfaction to the customer through marketing concepts. The firm try to help the buyers in the solving the problem then competitors.
- The marketers must see that consumers with purchasing power constitute a potentials buyers are identified. It is essential for the marketer to carry out the business in such a way that they give satisfaction to consumers needed.
- When a firm markets a product or service it should aim to enjoy consumer’s satisfaction & profit maximization.

7.8 Consumer Research:
Consumer research is the methodology used to study consumer behavior. Research offers a diverse range to identify consumer needs; it is used to identify both felt and unfelt needs, to learn how consumers perceive products, brands, and stores. What are their attitudes before and after promotional campaigns, and how and why do they make their consumption decisions?

8. Marketing Research

Marketing research plays an important role in the process of marketing. Starting with market component of the total marketing talks. It helps the firm to acquire a better understanding of the consumer, the competition, and the marketing environment.

8.1 Definition

- "Marketing research is a systematic gathering, recording and analysis marketing problem to facilitate decision making." - Coudiff & Still.
- "Marketing research is a systematic problem analysis, model building and fact finding for the purpose of important decision making and control in the marketing of goods and services." - Phillip Kotler.

8.2 Main Steps Involved in Marketing Research:

- Defining the Marketing Problem to be tackled and identifying the market research problem involved in the task.

  (1) Define the problem and its objectives.
  (2) Identify the problem.
  (3) Determine the information needed.
  (4) Determine the sources of information.
  (5) Decide research methods.
  (6) Tabulate, Analyze and interpret the data.
  (7) Prepare research report.
  (8) Follow-up the study.

8.2.1 Define the problem and its objectives

- This includes an effective job in planning and designing a research project that will provide the needed information. It also includes the establishment of a general framework of major marketing elements such as the industry elements, competitive elements, marketing elements, and company elements.

8.2.2 Identify the problem

- Identifying the problem involves getting acquainted with the company, its business, its products and market environment, advertising by means of library consultation and extensive interviewing of company's officials.

8.2.3 Determining the specific information needed

- In general, the producer, the manufacturer, the wholesaler, and the retailer try to find out four things namely:
  (1) What to sell
  (2) When to sell
  (3) Where to sell

8.2.4 Determine the sources of information

- **Primary Data**
  - Primary data's are those which are gathered specially for the project at hand, directly - e.g., through questionnaires & interviews. Primary data sources include company salesman, middleman, consumers, buyers, trade association's executives & other businessman & even competitors.

- **Secondary Data**
  - These are generally published sources, which have been collected originally for some other purpose. Source are internal company records, government publication, reports & publication, reports & journals, trade, professional, and business associations publication & reports.

8.2.5 Decide Research methods for collecting data
If it is found that the secondary data cannot be of much use, collection of primary data become necessary. Three widely used methods of gathering primary data are:

A) Survey
B) Observation
C) Experimentation

A) Survey Method
✓ In this method, information gathered directly from individual respondents, either through personal interviews or through mail questionnaires or telephone interviews.

B) Observation Method
✓ The research data are gathered through observing and recording their actions in a marketing situation. This technique is highly accurate. It is rather an expensive technique.

C) Experimental Method
✓ This method involves carrying out a small scale trial solution to a problem, while at the same time, attempting to control all factors relevant to the problem.
✓ The main assumption here is that the test conditions are essentially the same as those that will be encountered later when conclusions derived from the experiment are applied to a broader marketing area.

D) The Panel Research
✓ In this technique the same group of respondents is contacted for more then one occasion; and the information obtained to find out if there has been any in their taste demand or they want any special quality, color, size, packing in the product.
   o Preparation of questionnaire
   o Presetting of questionnaire
   o Planning of the sample

8.5.6 Tabulate, Analysis and Interpret the Data
The report must give/contain the following information:
- a) The title of research
- b) The name of the organization for which it has been Conducted
- c) The objectives of research
- d) The methodology used
- e) Organization and the planning of the report
- f) A table of contents along with charts and diagrams used in the reports
- g) The main report containing the findings
- h) Conclusion arrived at end recommendations suggested
- i) Appendices (containing questionnaire / forms used sample design, instructions.)

8.5.6 Follow-up the study
✓ The researchers, in the last stage, should follow up this study to find if his Recommendations are being implemented and if not then why.

8.5.7 Research Methodology
Research Problem:
- o Seek the general perception of consumer towards Amul Milk.
- o To know the consumer psyche and their behaviour towards Amul Milk.

8.5.8 Objective of The Research:
- o To know the relationship of sales with the advertisement.
- o To know awareness of people towards Amul Milk.
- o To know which advertisement tool is mostly preferred by people.
- o To know the preference of Amul Milk with comparison to
- o Other competitive brands.
To know the factors which affects consumer's buying behaviour to purchase milk.

8.5.9 Information requirement:
- First, I had to know about all the competitors present in the Milk
- Prices of all the competitors existing in the market
- Since Milk is a product that used daily hence I had to trace the market
- As Amul milk advertisements are mainly done through hoardings but on
- Television the advertisement is being telecasted timely and on the proper time or not.

9. E- Supply Chain Management of Amul
- Each Amul office are connected via internet and all of them send daily reports on sales and inventory to the main system at Anand,
- At the supply end a computerized database has been setup of all suppliers & their cattle
- Computer equipment measures & records qualities & quantities collected.
- At the distribution end stockiest have been provided with basic computer skills. Amul experts assist them in building promotional web pages.
- Amul has linked distributors to the network & also incorporated web pages of top retailers on their website

10. Conclusion
Reasons for Amul's success are its Robust Supply Chain, Low Cost Strategy, Diverse Product Mix, Strong Distribution Network, Technology advancements & e-initiatives and service availability. Because of all these competences Amul is the largest producer of milk and milk products in the world. It has set world best practices for dairy producers.
Study on Consumer Shopping Attitude Towards Webrooming

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ABSTRACT: Shopping habits of customers are changing according to the emergence of new technologies in day to day life. More people started using internet as there is a great extent of internet usage available in our country. Customers from the internet world has developed various trends in internet for buying a product. Among them Webrooming and Showrooming are now becoming the prominent trends for purchasing a product. Webrooming is searching for a product in online and purchase the same product in nearby stores or retailers. This study tries to understand the consumer shopping attitude towards webrooming.

Keywords: webrooming, retail, online shopping, attitude

1. Introduction
An initial segregation in the process of buying a product starts with differentiating between online and offline distribution channel in both the search process and buying process. Apart from this there is another new trend growing among customers where the customers purchase a product by utilizing both online and offline channels. When the customers buy a product online after visiting a nearby store, it is called showrooming whereas On the other hand when a buyer search for a product online and buy them in nearby stores, it is called webrooming. According to Google report 2017, nearly 78% of consumers say that they have webroomed in the past 12 months. This shopping attitude of consumers has plagued the local retailers for years.

Objectives
• To find out the customer shopping attitude towards the webrooming
• To analyze the digitalized shopping among the customers
• To suggest way to improve the sales using webrooming

Methodology
Data collection was divided into two segments. The first segment of data collection was carried out for quantitative research through questionnaire. After collecting the questionnaire from respondents, statistical tools were applied with the help of statistical package for the social sciences software. Whereas the qualitative data was collected from articles, magazines and books.

Limitation
The samples of this study is only limited up to Vallam

Review Of Literature
Chami (2014) has explained that carrying smart phones is standard for consumers and it is changing their shopping habits. It is stated that customers current behavior and their preference to select of product. The information gives them the choice of when and where to purchase a product. Korber, Sabrina (2015) explained that retailers engage in the upcoming trend in webrooming process to get information from the online and buy the product in store.

Statement of Problem
Webrooming might seem like a new trend, but the practice has been around since the early days of online shopping. The main reason for webrooming is caused by the rapid increase in usage of mobile phones. It was found that most of the online purchase was carried through the apps in mobile phones. Increase in webrooming creates troublesome for the traditional retailers. This study tries to understand the recent attitude of consumers towards webrooming and suggest ways for retailers to improve their sales.
Research Hypothesis
Chi-Square Test

H₀: There is no association between Gender and consumer attitude towards webrooming  
H₁: There is an association between Gender and consumer attitude towards webrooming  

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
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<td>Pearson Chi-Square</td>
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<td>N of Valid Cases</td>
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a 0 cells (.0%) have expected count less than 5. The minimum expected count is 35.00.

Interpretation
From the output table, it's clear that the Pearson Chi-Squared statistic, $\chi^2 = 24.107$, degrees of freedom 1, corresponding to $p < 0.001$. Therefore reject the null hypothesis with 95% confidence and conclude that there is very strong evidence of an association between Gender and consumer attitude towards webrooming. Gender seems to be related to Consumer Attitude ($p < 0.001$). It is clear that Gender is closely associated to the consumer attitude towards their webrooming. Both Male and Female Gender has a good perception towards webrooming. Both Males and Females equally prefer webrooming.

H₀: There is no association between Area and Product Selection  
H₁: There is an association between Area and Product Selection

Chi-Square Tests

<table>
<thead>
<tr>
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<th>Value</th>
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a 0 cells (.0%) have expected count less than 5. The minimum expected count is 24.92.

Interpretation
From the output table, it's clear that the Pearson Chi-Squared statistic, $\chi^2 = 34.277$, degrees of freedom 2, corresponding to $p < 0.001$. Therefore reject the null hypothesis with 95% confidence and conclude that there is very strong evidence of an association between Area and product Selection. Area seems to be related to Product Selection ($p < 0.001$). It is clear that Area is closely associated to the Product Selection. Rural & Urban area respondents are particular in selecting a product.

H₀: There is no association between Age and Preferring offline products  
H₁: There is an association between Age and Preferring offline products

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
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<td>Likelihood Ratio</td>
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<tr>
<td>Linear-by-Linear Association</td>
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<td>N of Valid Cases</td>
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</table>

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 14.92.

Interpretation
From the output table, it's clear that the Pearson Chi-Squared statistic, $\chi^2 = 54.504$, degrees of freedom 4, corresponding to $p < 0.001$. Therefore reject the null hypothesis with 95% confidence and conclude that there is very strong evidence of an association between Age and Preferring offline products. Age seems to be
related to Preference of offline products \( (p < 0.001) \). It is clear that Age is closely associated to the Preference of offline products. All four category of age \((15-25, 26-35, 35-45, \text{above } 45)\) respondents are particular in selecting a product through offline.

\[ H_0: \text{There is no association between Level of Income and Discounts} \]
\[ H_1: \text{There is an association between Level of Income and Discounts} \]

### Chi-Square Tests

<table>
<thead>
<tr>
<th>Chi-Square Test</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>34.750(a)</td>
<td>4</td>
<td>.000</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>37.030</td>
<td>4</td>
<td>.000</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>29.373</td>
<td>1</td>
<td>.000</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 22.92.

### Interpretation

From the output table, it’s clear that the Pearson Chi-Squared statistic, \( \chi^2 = 34.750 \), degrees of freedom 4, corresponding to \( p < 0.001 \). Therefore reject the null hypothesis with 95% confidence and conclude that there is very strong evidence of an association between Level of Income and Discounts. Level of Income seems to be related to Discounts \( (p < 0.001) \). It is clear that Level of Income is closely associated to the Discounts. Level of Income and Discounts are independent.

### Findings

- The mode of approach for purchasing a product clearly states that more than 50% of the respondents prefer webrooming.
- Discount factor attracts more number of respondents when compared with promotion factor
- More number of respondents feel there is price variation between online and offline shopping

### Suggestion

- The retailers should concentrate on digitalized device to increase the sales and also customer retention. If the in-store provided virtual displays it will be helpful for the customers to get the details of a particular product. The in-store retailers should have to concentrate in the return policy.
- Most of the customers prefer if the in-store is also available in online portal. So the retailers have to focus on the both channel.
- The mobile apps plays major role among the customers shopping decision process. Retailers have to adapt the mobile apps for their sales.
- The retailers should concentrate on sending personalized offers/coupons mail to the customers to retain them to the store.
- The success comes by using best methods of a physical store and a strong presence in digital for seamless delivery to customers.

### Conclusion

Webrooming is the more powerful tool to make a customer shopping decision-making process. The study determines that the digital device plays a major role in the minds of customers, while they are shopping. The study tells that majority of the respondents before shopping they will analysis the product which clearly shows that the in-store must have a strong online, mobile and social media strategy to increase sales. So the retailers have to focus on the online portal as well as in-store to retain the customers. Depending upon changes in the market trend the shopping behavior of the customer will also change.
Work Life of an Women Employees in Education Sector at Thanjavur

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\textsuperscript{2}Lecturer(Sr.G) Modern Office Practice, Periyar Nagar, Vallam, Thanjavur Dt., Tamil Nadu, South India.

\textbf{ABSTRACT:} This investigation looks at and breaks down the job of HR the board on improving the viability of instruction staff. The point of this examination is to break down the principle markers of dependable administration that includes 5 subscales, scanning for staff, staff enrollment and determination, structure and usage of preparing programs, worker execution assessment and preparing of mentors in the hierarchical unit. For this reason, few individuals from measurable network of administrator and educators were chosen utilizing straightforward irregular testing. The device of this examination is a scientist made poll containing 30 questions and is scored on Likert scale. Information was gathered after result of survey by tests. So as to look at the outcomes, factual model of one-example t was utilized for every one of the inquiries identified with the marker of the board of HR. And furthermore utilizing t-model of two free gatherings, everything was contrasted and an inflection on hierarchical status (representative administrator)This paper analyzes the causes of work and life imbalance with respect to female teachers. A total of 50 teacher’s responses from various colleges .Statistical analysis reveals that the main cause of imbalance of work life balance is Heavy work & extent working hours followed by Inabilities to priorities and manages time, reduced working hours & other facilities at working place leads to achieve work life balance.

\textbf{Keywords:} Human resources, Management, Education staff.

1. Introduction
Two fundamental factors in rehearsing the executives incorporate man and working frameworks of association, since working frameworks become effective with man, in this way we can appropriately guarantee that without a doubt the most imperative resource of an association is its HR [1]. On the off chance that we think about novel associations as one of the main innovations of current century, the organization's success relies upon the productive utilization of assets and the effective mix of their corporate strategies. Talented and learned work drive that is inspired and devoted to give benefits in associations is the best resource of association in accomplishing improvement goals. Although assumption and innovation assume an imperative job in creating of associations, however it must be recognized that the job of HR in associations is progressively imperative with the goal that the main associations, the duty of HR is especially designated to the administration of HR [2].An important issue in the field of human asset the board is that directors and chiefs discover that what techniques and instruments use so as to most likely have a better execution in finding and drawing in capable staff and improving their motivator and capacity in performing authoritative tasks.

Objectives
- The study seeks to find the perception of female faculty members working in teaching profession with respect to work Life balance.
- To find out the causes of work life imbalance.
- To study the Inability to achieve work life balance and the frequency of stress experienced.
- To find out the ways to achieve work life balance.

Articulation of Problem
The Role of Human Resource Management in improving authoritative adequacy is an issue which has been examined in this investigation. In the event that we survey classifications and criteria of viability which are exhibited by specialists in the field of the executives, we comprehend that HR the executives can straight forwardly or in a roundabout way have a very Imperative job in improving these pointers, for example, movement or turnover of representatives, worker absenteeism, Compatibility of the standard and job ,nature of item or creation administrations, mishaps, adaptability, adaption for changing of standard working methodology in light of ecological changes, Job fulfillment, worker inspiration and staff resolve [3].Today, duties of HR the board units don't just incorporate staff participation or other straightforward issues, however it has progressively essential issues for example, thinking about inspirational issues,
fulfillment of otherworldly needs, giving a space to development and imagination alongside a protected and solid condition with fulfilling material needs of workers even after even after the end of the service [4]. Lately, in our city we have seen structuring and actualizing of a few projects so as to accomplish formative objectives. Undoubtedly, the desire for sustainable development in various political, financial and social divisions needs powers that in addition to having the ability to play out their obligations, have adequate motivating force.

Research Objectives
The reason for this examination was to assess HR execution in adequacy of instruction staff in sari, until it is resolved that HR execution thinking about 3 primary pointers of finding, pulling in, choosing, preparing and creating assessment of worker execution so as to improve their viability has been sure or not? At long last dependent on the investigation that is done and the outcomes which are acquired, proposals are made to improve the viability of the board of HR execution. Additionally, amid this examination it is endeavored to make different measurements of these obligations clearer by contemplating and examining.

Methodology
Research design proposed for the study is ‘Descriptive’ type of research service. This type of research deals with quality of responses from the respondents, attitudes, interests, technical skills, experience, behavioral, beliefs and values, emotions, personality, self-concept etc.,

- Primary data was collected by questionnaire which was distributed to full-time and part-time lecturers, professors and visiting female faculties in various colleges
- The questionnaire consisted some questions to analyze various aspects of work-life balance of female teaching professionals.
- Secondary data was collected from journals and Research articles to support the research.

Sample and Sampling
Primary data was collected from the female faculties in various colleges in Kolhapur. Sample size is 25. Questionnaire was distributed to the teaching faculties belonging to various disciplines. The sort of this exploration is overview. This review is led to locate the current reality. Truth be told, this strategy for explore is led so as to portray an exploration network with regards to circulation of guaranteed wonder. That is the reason the scientist don’t talk about the explanation behind presence of circulation, however it just core interests on the exploration network and portrays it. The general population of this think about comprises of all the staff of instruction Office in sari. In this exploration 120 educators and directors were chosen by straightforward irregular inspecting [5]. The principle apparatus for information accumulation was an analyst made survey of 40 addresses which was scored dependent on Likert scale. It had a believability and unwavering quality of A=%74.

Grouping of Respondents

1. The Grouping of Respondents on the basis of Age

<table>
<thead>
<tr>
<th>Groups</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-30 years</td>
<td>10</td>
</tr>
<tr>
<td>30-40 years</td>
<td>11</td>
</tr>
<tr>
<td>40-50 years</td>
<td>3</td>
</tr>
<tr>
<td>Above 50 years</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
</tr>
</tbody>
</table>

2. Grouping of Respondents
The Grouping of Respondents on the basis of Monthly Salary:-

<table>
<thead>
<tr>
<th>Groups</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs. 10,000</td>
<td>3</td>
</tr>
<tr>
<td>Rs. 10,000-20,000</td>
<td>10</td>
</tr>
<tr>
<td>Rs. 20,000-30,000</td>
<td>2</td>
</tr>
<tr>
<td>Rs. 30,000-40,</td>
<td>8</td>
</tr>
</tbody>
</table>
3. Grouping of Respondents
The Grouping of Respondents on the basis of Family Status :-

<table>
<thead>
<tr>
<th>Groups</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unmarried</td>
<td>3</td>
</tr>
<tr>
<td>Married without any child</td>
<td>10</td>
</tr>
<tr>
<td>Married with 1 child</td>
<td>10</td>
</tr>
<tr>
<td>Married with 2 or more children</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
</tr>
</tbody>
</table>

10 respondents felt that it is very important and 15 respondents felt that it is important to achieve work-life balance. There were no respondents who were undecided or who felt that it is not important to balance between work and life. This clearly indicates that there is definitely high amount of importance attached to work-life balance by women from the teaching field. This is a very good sign since considering work-life balance important is the first step towards achieving it.

Analysis & Findings
1. Importance of Work life Balance
16 respondents felt that it is very important and 9 respondents felt that it is important to achieve work-life balance. There were no respondents who were undecided or who felt that it is not important to balance between work and life. This clearly indicates that there is definitely high amount of importance attached to work-life balance by women from the teaching field. This is a very good sign since considering work-life balance important is the first step towards achieving it.

2. Ability to Achieve Work-Life Balance
11 of the respondents said that they were able to achieve work life balance to a great extent, 9 of the respondents said that they were able to achieve work life balance to some extent, whereas 5 respondents were said that they go with to a limited extent there were some respondents who were not sure whether they are able to achieve work life balance or not.

3. Causes of Work-Life Imbalance
When asked about what they think are the possible causes of work life imbalance, a whopping 17 respondent's accounted heavy workload & extended working hours to be responsible for work life imbalance. This is in contrast with the general conception that teaching profession is suitable for women since the workload and working hours are suitable and convenient.
4 respondents said that inability to prioritize and manage time is the cause for work life imbalance, 2 respondent felt that uncooperative superiors and subordinates is the reason whereas only 2 said that according to them, no help from spouse or family members is the reason for not being able to balance between work and life. This shows that there is fair amount of support provided by spouse and family members to working women.
Heavy work & extent working hours, Un cooperative superiors/ subordinates No help from spouse or family members Inabilities to priorities and manage

4. Inability to achieve work life balance and the frequency of stress experienced
14 of the respondents said that they face stress sometimes due to their inability to balance between work and life, 6 said they are stressed occasionally and about 5 said they feel stressed lot of times.

5. How to achieve work-Life Balance
According to 7 of the respondents, efficient time management (at college/home) is the key to achieving work life balance. While 4 of the respondents said that flexi-time, reduced working hours & other facilities at the workplace can help to achieve work life balance, 10 of the respondents said that help & cooperation from spouse & family members is required.
Conclusion

Work-life balance is a very important factor which influences the quality of our life. Without such a balance a human being will feel a slave of her work and duties and will soon lose the will for and interest for life. We can’t debate on the fact that work-life balance is very essential and important for a stress-free and fulfilling life, especially for a woman. Juggling between the burden, obligations and responsibilities of work and multiple family roles, balancing becomes very difficult and uphill and an ongoing task for teaching professionals, as much as, if not more as any other working woman. "Life’s demands may not slow up any time soon, and learning life balance is an ongoing art. If you think one day you will get it all done, and then you can relax, you are bound to be disappointed.” Women workforce is increasing and their contribution to the organizations is also considered to be valuable. It is very necessary for the organizations to acknowledge women employees by providing more appropriate work-life balance measures for them. Striking a healthy work-life balance is imperative for all the employees irrespective of the industry to which they belong. It is the joint responsibility of the employer and the employees to ensure strong work-life balance that can bring in fruitful results to organization as well as employees also.

HR the board is a procedure which incorporates four undertakings of pulling in, creating, making perspective what’s more, keep up of HR (Orlikowski, and Barley, 2001). Along these lines, examination of effect of elements of human assets the board is fundamental in an association. Therefore, this contemplate centers around the examination of the impact of components of HR the executives on improving the viability of workers. To accomplish this objective, 120 individuals were looked over instruction staff of sari city as study's general population. In the wake of gathering and dissecting information, the accompanying outcomes were acquired:

HR Management is successful in the assessment of their execution. Things identified with worker execution assessment pointers, increasing positive conduct of workers through introducing their execution results, Making use of target information in the evaluation of staff performance have a noteworthy unique in alpha dimension of 1% with the normal.

A decrease in the nature of HR significantly affects the staff viability with the goal that dependent on the perspective of tests of this investigation its course is negative and a decrease in the nature of HR will undermine the staff adequacy. The execution of coaches in instructional meetings has influenced the viability of workers. Things related with the effect of coaches in instructional meetings, things of expanding similarity by relating representatives’ data with their activity and influencing inspiration for learning in students by being acquainted with their errand to have a noteworthy contrast in alpha dimension of 1% with the normal.

References

A Comparative Analysis of Mental Ability of Private and Government School Teachers

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¹Research Scholar, Management Studies, Periyar Maniammai University, Vallam, Thanjavur, India
²Research Supervisor, Periyar Maniammai University, Vallam, Thanjavur, India

ABSTRACT: With the Industrialisation, globalization and technological development of Indian economy, business sectors have boomed with uncountable career options. The country produces innumerable graduates year on year. As a result, the demand for inquisitive, updated and dedicated management resources has increased in various sectors across India. These skilled people play an important role in influencing the economical growth of a country. They are very quick in gaining the knowledge both from the senior members and the technical people and keep themselves updated on a regular basis to compete in the competitive and global market. This study is an attempt to compare the mental ability of the government and private school teachers. 100 teachers from the schools within the limits of Thanjavur city participated in the study. The sample consists of 50 private school teachers and 50 government school teachers. Convenient sampling technique was used to collect data from the teachers for the purpose of this study. A questionnaire was given to all the teachers to test their mental ability and the questions were taken from the TET pattern. The results from the study shows that the private schools hire very few high caliber resources and the remaining are of low caliber or freshers, whereas government schools recruit majority of their resources in high caliber cadre.

Keywords: xyz, word.

1. Introduction
During recent years, the information in science and technology has played a vital role in all the sectors. With the rise of internet, the volume of information and the prospects of accessing the available information has grown exponentially. Browsing and searching in web has become everybody's day-to-day normal work along with the changes in lifestyle. It has become very easy to gather the data, material, statistics and knowledge in our routine. Teachers play an important role in developing the future of a country by educating its youth. In todays scenario, education sector needs resources who are committed and willing to learn on a regular basis.

Knowledge Management
Knowledge management denotes to the creation, distribution, application, and conversion of knowledge. The area of knowledge management is gaining importance as the technological development and advancement are all based on the knowledge. The accomplishment of any organisation depends on its employee’s knowledge and caliber. Knowledge management is a vast area which practices few strategies such as to find, identify, signify, learn from experience and insights. There are two types of knowledge – explicit knowledge and tacit knowledge. The ideas which can be coded and formalised is known as explicit knowledge. It may be available in books, internet etc. knowledge which cannot be seen but present within human is termed as tacit knowledge.

Role of an Educational Institution in Dissiminating Knowledge
Lot of knowledge and expertise is owned by library staff and end users in any institution. In schools, colleges and among researchers such knowledge is ample and should be utilised, indexed and regularly updated and be made available for future uses through libraries or electronic medium. Knowledge and expertise should be shared and recognised with incentives and rewards. Also, those who share their tacit knowledge through publications, journals, tutoring should be appreciated and rewarded monetarily. For any school or organisation to succeed the top management of the organisation should encourage co-operation, sharing knowledge and innovative techniques which should be practised among colleagues through strong leadership and vision.
Knowledge should be regularly transformed and developed to avoid stagnant behaviour. A tutoring scheme should be employed to train the freshers and transfer the experience of intellectuals. Informal meetings and seminars can be organised where the space for discussion can be created for the learned intellectuals to share their knowledge and experience with the newcomers entering the organisation. The minutes or learnings from every session must be recorded and kept for future reference.

Objectives of the Study
The objective of this study is:

i) To do a comparative analysis of the mental ability among the teachers in private school and government school, with a view of finding the gap and to progress upon the working conditions of the educational sector.

Hypothesis
Ho = Teachers of both schools i.e. private and government institutions have the same caliber.
H1 = Teachers of both schools i.e. private and government institutions does not have the same caliber.

Research Methodology
The study was done in different institutions imparting education and following the syllabus prescribed by the state, Tamil Nadu. Investigations were done to check the mental ability of the teachers in both private and government schools in Thanjavur city. By using a systematic random sampling technique 10 schools each of private and government sector was selected and from each of that school 5 teachers were selected.

A questionnaire with simple mental ability questions were given to all the respondents. The test comprised of 30 questions, with each question carrying 1 mark and the given time duration was 30 minutes. The test question paper was based on the pattern TET paper (Teacher Eligibility Test) and all the questions were objective type which includes child pedagogy, language skills, Logical reasoning, English comprehension, teaching aptitude, Data handling, environmental awareness etc. There was no negative markings and the questions which were left unanswered were treated as wrong answers.

Quartile One (Q1) = 0 to 8
Quartile Two (Q2) = 9 to 15
Quartile Three (Q3) = 16 to 23
Quartile Four (Q4) = 24 to 30

Thus, the cases which fell above Q4 i.e. >=24 were termed as high calibre people and all those who fell below Q1 i.e. <=8 were termed as low caliber people and those falling in Q2 and Q3 were considered as moderately intelligent.

Results and Discussion
I. Comparison of Faculty Member on the basis of their Caliber. First of all the scores obtained by both type of faculty members are compared to identify the difference in their capabilities. Table 1 presents a comparative picture of teachers of government schools and private institutions on the basis of test conducted by the researcher.

| Table 1: Comparison of Government and Private School Teachers based on their scores |
|---------------------------------|------------------|------------------|
|                                | **Private School** | **Government School** |
| Observation (N)                | 50               | 50               |
| Mean Score                     | 10.96            | 20.56            |
| Variance                       | 39.75            | 40.95            |
| Z                              | 7.56             | 1.64             |
| Z Critical one-tail            |                  | 1.96             |
| z Critical two-tail            |                  |                  |

Results from the above table shows that there is significant difference between the private and government school teachers. The table clearly shows that the mean score got by the teachers of government school is
20.56 whereas the mean score of private school teachers is only 10.96. This shows that the teachers of private institutions are of low caliber when compared with the teachers of government school. Further on applying Z-test, the null hypothesis $H_0$, Teachers of both schools i.e. private and government institutions having the same caliber gets rejected as $Z$ value=7.56 which falls under the rejection area i.e. 5% confidence level interval for both the cases be it one tail or two tail. Thus, teachers employed at government institutions are of better caliber when compared to that of private educational institutions. The reason behind this can be because majority of teachers in private schools are appointed based on the expected salary package or through reference. Freshers are also appointed on such grounds and directly posted on duty without any training whereas government teachers are given posting purely based on their merit and they are involved in continuous training programs as per government order. Thus, the null hypothesis $H_0$ is rejected and alternate hypothesis $H_1$ is accepted.

**Suggestions**

It has been proved that the government school teachers are of high caliber than the private school teachers in Thanjavur city. It is strongly recommended that during recruitment of teachers in private educational institutions, a suitable selection method must be implemented and references or salary package should not be considered as the high priority factor. By doing this, they can appoint people who are moderately intellectual and further training can be provided to improve their skills.
A Forecasting Technique of Equity Stocks at SBI and ICICI Bank

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Dr. SNS Rajalakshmi College of Arts and Science,
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ABSTRACT: The Indian Banking sectors are one of the wide sectors in the country and the various factors which affect the share price of banking sectors. In the result a detailed analysis of the share price volatility and forecasting by using various statistical tools like mean, standard deviation, Skewness, Kurtosis, correlation and regression. In the study also find how technologies useful in share price prediction and movement in descriptive manner in modern era.

Keywords: Stock Market, NSE, Banking Sectors

1. Introduction
Shares are one of the best saving instruments to get maximum returns in future compared to any other instrument like Bank deposits, Debenture, Gold etc., but shares have high risk involved. Most of the investors fear about stock market because they don’t know the full pledge knowledge in stock market. In share market only our investment make double or triple within a short period when compare to other instrument. In share market banking sectors play a major role.

Banks play a vital role in building the economics of an individual as well as nation. In India banking sector has greater importance as it forms the lifeline of economic activity of both rural and urban areas. The development of a nation mainly depends on the existence of well-developed financial sector which supports Industry, Agriculture, education, household etc. by providing loans and advances and other financial assistance. Banks are the credit creators. They support the nation in stabilizing the money supply and channelizing the fund to productive sectors. The Indian Banking industry has contributed to the economic growth of the country. This sector has undergone significant developments and investors believe it as a sector having future prosperity. Reserve Bank of India is the central bank of the country; it regulates the banking industry in India and ensures monetary stability in the economy.

In India Banks are classified into different groups such as scheduled and unscheduled commercial banks, public sector banks, private banks, foreign banks and cooperative banks. RBI recently permitted to start payment banks too in India. Indian Banking industry is a valuable contributor towards the GDP, which shows a stabilized growth in its performance. In India banks works under a regulated environment and has government support. Banking sector affected tremendously by the Technological advancements and banking has become more simplified and is at the doorstep of every account holder.

This paper deals with public sector and private sector banks listed in NSE. This study analyses the price movement and future forecasting of selected banking company shares which support investors while making investment.

State Bank of India
In 1806 it first originated as the bank of Calcutta. In 1955 it was named as state bank of India. It was constituted to take over the business of imperial bank of India. It as a market capital of rupees 2,65,685.69 crore with rupees 297.70 per share.

HDFC Bank
It was promoted by the industry credit and investment corporation of India. As a result it was founded in 1977 for providing finance for housing in India. Its current market capital is Rs. 612,846.54 crores. The last price per share is 2,257.50 per share.

Review of Literature
M. Prakash (2015) A study on the volatility and return of the Indian Banking Sectors Index with reference to NSE Nifty is analysis on equity share behavior of selected scrip in banking sectors studied the stock market behavior levels in India from 2014-2015 based on monthly price data on NSE using simple moving
average found that share price behavior was low during the study period. So the study period suggest that the investor should carefully invest in shares.

Dr.P.Karthikeyan (2016) examined the equity share price behavior of selected companies with reference to construction industries in NSE. He took the monthly prices of selected companies in constructive industries listed in NSE. He applied simple moving average and trend analysis for the study. He concluded that share price behavior is not trend in nature.

Statement of Problem
Now days the Indian stock market is gradually gaining its momentum. But most of the retail investors have not much of idea about where and how to invest and also in which sector to invest. Banking sector is considered to be one of the best options to invest in. In this study period volatility is high and it creates impact of firm financial growth. And Private sector equites have a different face over public limited firms. For that, take a chance to know volatility of this bank share and prediction of market become easy. So these studies become very instant in order to predict the market and making trading decision in short span.

Objectives of the Study
1. To study the share price movements of selected banking sectors.
2. To predict the future share price of selected banking sectors

Scope of the Study
The study is mainly limited to the Equity Analysis of banks SBI, & HDFC with the help of tools and risk and relationship involved in share prices of the banks tested. Further has covered one years time period. The study is helping to identify volatility and forecasting of selected banks.

Limitations of this Study
1. The analysis is focuse on two banks.
2. The study has taken only four tools of statistics for analysis.
3. The study is confined to a period of one year from March 1st 2018 to February 28th 2019.
4. The accuracy is limited as the data collection was strictly confined to secondary sources.

Research Methodology
The present study is based on secondary data. The secondary data was collected form books, journals, and company websites. The entire secondary data were collected form official websites of SBI and HDFC. The period of the study is one years 2018 to 2019. The tools used for analysis means, standard deviation, covariance, regression.

Period of Study
The present study is undertaken to analyse the volatility and forecasting of equity share price of select banking companies for the period 2018 to 2019 of daily closing prices. The study is based on before and after financial crisis periods.

Methods of Sampling
Two banking companies are selected for the study. The selection is based on mostly traded in NSE Bankex and availability of data. Purposive sampling technique is used in this study.
- State Bank of India
- HDFC Bank

Tools for the Analysis
The data so collected have been analysed with the help of following tools.
- Mean
- Standard Deviation
- Skewness and kurtosis
- correlation
- Regression
Analysis and Interpretation

**Table 1: Descriptive Statistics**

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Skewness</th>
<th>Kurtosis</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Statistic</td>
<td>Statistic</td>
<td>Statistic</td>
<td>Statistic</td>
<td>Statistic</td>
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</tr>
<tr>
<td>SBI</td>
<td>248</td>
<td>233.2000</td>
<td>317.4000</td>
<td>2.734931E2</td>
<td>19.1936275</td>
<td>.056</td>
<td>.155</td>
</tr>
<tr>
<td>HDFC</td>
<td>248</td>
<td>1.8326E3</td>
<td>2.2022E3</td>
<td>2.036895E3</td>
<td>89.5135835</td>
<td>-.408</td>
<td>.155</td>
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<tr>
<td>Valid N (listwise)</td>
<td>248</td>
<td></td>
<td></td>
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</tbody>
</table>

**Interpretation**

Table 1 shows that mean value of SBI bank is 2.77, it is standard deviation is 19.19 and also shows the skewness and kurtosis .055 and .308. The HDFC mean values is 2.03, 89.51 is standard deviation value of the bank and it shows -.408, -.827 is skewness and kurtosis of HDFC bank. It is indicates the mean, standard deviation skewness and kurtosis is positively related to the State bank of India, and mean and standard deviation is positively related to the HDFC bank but skewness and kurtosis is negatively related to the value of HDFC bank.

**Correlation**

**Table 2: Correlations**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>SBI</th>
<th>HDFC</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBI</td>
<td></td>
<td>1</td>
<td>.550**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>248</td>
<td>248</td>
</tr>
<tr>
<td>HDFC</td>
<td></td>
<td>.550**</td>
<td>1</td>
</tr>
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</tr>
<tr>
<td></td>
<td>N</td>
<td>248</td>
<td>248</td>
</tr>
</tbody>
</table>

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

The correlation of statistics between the daily stock closing price of individual banks with NSE is presented in table 2. From the table is very clear that the bank positively correlated with the public and private banks. SBI is positively correlated with HDFC (.550), (.550) value of HDFC bank is positively correlated with SBI.

**Regression**

**Table 3: Regression for Forecasting**
Interpretation

Diagrammatic representation stands

X Axis – HDFC Returns
Y Axis – SBI Returns

The above chart explains that every return of one percentage of SBI that makes a point of 0.092%. Increasing in HDFC RETURN AT Y Axis point, where SBI returns '0' at a point makes no moves at HDFC in Y Axis point it makes a differ of -0.300% (negative result @ Y Axis). Thus IBM point decline at 0.92% if SBI point completely decline within 2 months, about 0.30% at variation at Y by SBI it is partly fluctuating.

Findings

- The share price of SBI indicate the mean value is 2.77, standard deviation is 19.19 and also shows the skewness and kurtosis is .055 and .308.
- The share price of HDFC bank mean value is 2.03, standard deviation is 89.51 and also shows the skewness and kurtosis is -.408 and -.827.
- SBI is positively correlated with HDFC (.550), (.550) value of HDFC bank is positively correlated with SBI.
- IBM point decline at 0.92% if SBI point completely decline within 2 months, about 0.30% at variation at Y by SBI it is partly fluctuating.

Suggestion

- The investors in the equity have to find out the draw backs of market fluctuation over a period of time, which will strengthen their investment decision.
- From the study the selected five different private banks are different in their operations even the share volatility is similar for all the selected private banks.
- The study observed that the investment strategy equity is highly riser than other standard deviation and beta value will provide a pathway to choose the best equity.

Conclusion

Banking in India has been vast functioning enterprise even when the rest of the world facing turmoil of depression. The reign of financial period made some notifiable alterations in the banking sector of the economy. The alterations were both favourable and unfavourable to the sector. Such sector works for the
development of economy on all phases. Thus, the earning capacity of each and every bank should be made visible in order to make investors attain market knowledge. The study is such an attempt, to examine the volatility of selected private banking companies in India listed in NSE for providing valuable information to investors to succeed.

Reference
3. www.moneycontrol.com
4. www.sbi.co.in
5. www.hdfc.co.in
A Comparative Study of Non Performing Assets in Public And Private Sector Banks in India

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Sri Ramakrishna College of Arts and Science for women,
Coimbatore, India.

ABSTRACT: This paper tries to make an attempt to compare NPA’S in private sector banks and public sector banks. The criterion is how they manage their NPA maintenance for good performance. The banking system depends on the NPA’s. These directly have an impact on the profitability, liquidity and solvency position of the bank. Higher NPA indicates inefficiency of the bank and lower NPA indicates better performance and management of funds. To increase the performance of the bank, the NPA need to reduce and controlled by the bank.

Keywords: Bank, Banking, Meaning of NPA, Non-Performing Asset, Public sector banks, Private sector banks

1. Introduction
The banking system has a significant role to play in the rapid growth of the economy through planned efforts. In fact, banking system of any country is the lifeline or lifeblood of the economy. A banking institution is indispensable in a modern society. The books in the banks, have different kind of assets, such as cash in hand, balances with other banks, investment, loans and advances, fixed assets and other assets. The Non- Performing Asset (NPA) concept is restricted to loans, advances and investments. As long as an asset generates the income expected from it and does not disclose any unusual risk other than normal commercial risk, it is treated as performing asset. And when it fails to generate the expected income it becomes a “Non-Performing Asset”.

The last decade has seen many positive developments in the Indian banking sector. The policy makers, which comprise the Reserve Bank of India (RBI), Ministry of Finance and related government and financial sector regulatory entities, have made several notable efforts to improve regulation in the sector. The sector now compares favourably with banking sectors in the region on metrics like growth, profitability and non-performing assets (NPAs). A few banks have established an outstanding track record of innovation, growth and value creation. Banking in India was defined under Section 5(A) as “any company which transacts banking, business” and the purpose of banking business defined under Section 5(B),”accepting deposits of money from public for the purpose of lending or investing, repayable on demand through cheque/draft or otherwise”.

The Reserve Bank of India has issued a parameter for a bank regarding NPA that the interest and principal remind overdue beyond 90 days i.e. the term loan, cash credit, overdraft, bill purchase or discount are all classified as NPA.

Concept
Bank
In a simple word bank means financial institution dealing in money. It accepts deposits and lends money. Banking operations are performed by banker. Bank plays an important role in modern economic activities. Expansion of credit in economic activities is widely performed by banks.

Banking
Banking means the accepting for the purpose of lending or investment, deposits of money from the public, repayable on demand or otherwise and withdraw able by cheque, drafts, order of otherwise.

Meaning of NPA
An asset becomes non-performing when it ceases to generate income for the bank. A non-performing asset is defined generally as “a credit facility in respect of which interest and / or instalment of principal has remained ‘past due’ for two quarters or more”. An amount due under any credit facility is treated as ‘past due’ when it has not been paid within 30 days from the due date. With effect from 31 March 2001, it was
decided to dispense with 'past due' concept and in place of the concept of 'past due' two new concepts have been introduced i.e., 'out of order' and 'overdue' explained below:

**Out of Order**
In respect of cash credit / overdraft facility an account should be treated as 'out of order', if the outstanding balance remains continuously in excess of the sanctioned limit / drawing power. In case where the outstanding balance in the principal operating account is less than the sanctioned limit / drawing power, but there are no credits continuously for six months as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period, these accounts should be treated as 'out of order'.

**Overdue**
Any amount due to the bank under any credit facility is 'overdue', if it is not paid on due date fixed by the bank.

**Types of NPAS**
It may be classified into:
Type- I  • Gross NPA
Type- II  • Net NPA

A. Gross NPAs
It is an advance which is considered as irrecoverable, for whom the bank has made provisions and still held in the books of accounts.

B. Net NPAs
It is obtained by deducting from Gross NPA items like interest due but not recovered, part payment received and other income kept in suspense account.

**Asset Classification Categories**

1. **Standard Assets**
These are the ones on which the banks are receiving the interest and the principal amount on regular basis. This is also called as performing asset.

2. **Sub-Standard Assets**
These assets have remained NPA for less than or equal to 12 months and the account holder does not make the payments of three instalments due for more than 90 days and up to 12 months.

3. **Doubtful Assets**
These assets have all the characteristics of the sub-standard assets and their collection is difficult. It remains in the sub-standard category for 12 months.
4. **Loss Assets**
The provisions are made by the banks to write-off these accounts at 100% as there is no chance of recovery and even if recovery is there, it is of a very little value.

**Factors Contributing to NPA**
According to a recent study conducted by the RBI, the underlying reasons for NPA in India can be classified into two heads, namely:
I. Internal Factors
II. External Factors

**Internal Factors**
The following internal factors contribute to NPA in the order of prominence:
- Diversion of funds for expansion / diversification / modernisation or for taking up new projects.
- No satisfaction regarding credit worthiness of borrowers.
- Non-compliance to lending norms or Lack of post credit supervision.
- Lack of appropriate margins
- Inadequacy of documents.
- Excessive overdraft lending.

**External Factors**
The external factors that contribute to NPA's are the following:
- Recession in the economy as a whole or Input or power shortage
- Price escalation of inputs or Exchange rate fluctuation
- Accidents and natural calamities
- Changes in government policies relating to excise and import duties, Government loan waiver scheme

**Review of Literature**
Many published articles are available in the area of non-performing assets and large number of researches ad studied the issue of NPA in Indian banking sector. The review of the relevant literature has been described as under:

**H.S. (2013)** in her study A study on causes and remedies for non-performing assets in Indian public sector banks with special reference to agricultural development branch, state bank of Mysore has studied that bankers can avoid sanctioning loans to the non-creditworthy borrowers by adopting certain measures. There should be careful appraisal of the project which involves checking the economic viability of the project. A banker must consider the return on investment on a proposed project. If the calculated return is sufficiently higher than the credit amount he can sanction the loan. Secondly, he can constantly monitor the borrower in order to ensure that the amount sanctioned is utilized properly for the purpose to which it has been sanctioned. This involves the post sanction inspection by the banker.

**Gupta (2012)** in her study A Comparative Study of Non-Performing Assets of SBI & Associates & Other Public Sector Banks had concluded that each bank should have its own independence credit rating agency which should evaluate the financial capacity of the borrower before than credit facility. An effective committee can be formed for management of NPA comprising of financial experts who have wide knowledge in this field. Banks can appoint professionals to identify the genuine borrowers & can analyse their profile. NPA can be considered as a crucial rating factor for any bank; it should continuously monitor the borrowers A/C to prevent NPA. The credit rating agencies should regularly evaluate the financial condition of the clients. Special accounts should be made of the clients where monthly loan concentration report should be made.

**Prasad and Veena (2011)** in their study on NPAs Reduction Strategies for Commercial Banks in India stated that the NPAs do not generate interest income for banks but at the same time banks are required to provide provisions for NPAs from their current profits. The NPAs have destructive impact on the return on assets in the following ways. The interest income of banks reduced it is to be accounted only on receipt basis. The current profits of the banks are eroded because the providing of doubtful debts and writing it off as bad debts and it limits the recycling funds.
Objectives of the Study
Objective is a base for work. No work is started without an objective in its view. The present research work has been undertaken keeping the following objectives.
1. To study the last 5 years NPA trend of private and public sector banks.
2. To make a comparative study of NPAs, of public sector and private sector.
3. To suggest the various measures for proper management of NPA in bank.

Research Methodology
The research methodology used to carry out this study to descriptive research for describing the study and it deals with statistical data the main aim of the report is to describe the factors affecting in making compare between bank performance in the view of NPA and some of suggestion is given to reduce the NPA percentage of concern banks. The present study is an analytical study. The sample consists of public sector Banks and private sectors banks. The study is done on basis of data for the period of 5 years from the financial year 2012-2013 to 2016-2017. The secondary data are mainly collected from the sources of internet like RBI website and money control, website. The data is presented with the help of graphs and charts.

Data Analysis
In the data analysis some of the abbreviations used are
GNPA: Gross Non-performing assets
%GNPA: Gross Non-performing assets to Gross advance
NNPA: Net Non-performing assets to Net advance

Table I: Gross and Net NPA of public sector banks (Rupees Billion)

<table>
<thead>
<tr>
<th>Year</th>
<th>GNPA</th>
<th>% GNPA</th>
<th>NNPA</th>
<th>% NNPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012-2013</td>
<td>1644.61</td>
<td>3.6</td>
<td>900.37</td>
<td>2.0</td>
</tr>
<tr>
<td>2013-2014</td>
<td>2272.64</td>
<td>4.4</td>
<td>1306.35</td>
<td>2.6</td>
</tr>
<tr>
<td>2014-2015</td>
<td>2784.68</td>
<td>5.0</td>
<td>1599.51</td>
<td>2.9</td>
</tr>
<tr>
<td>2015-2016</td>
<td>5399.56</td>
<td>9.3</td>
<td>3203.76</td>
<td>5.7</td>
</tr>
<tr>
<td>2016-2017</td>
<td>6847.33</td>
<td>11.7</td>
<td>3830.89</td>
<td>6.9</td>
</tr>
<tr>
<td>AVG.</td>
<td>3789.76</td>
<td>6.8</td>
<td>2168.18</td>
<td>4.02</td>
</tr>
</tbody>
</table>

Source: Secondary data

Figure 1: Gross and Net NPA of public sector banks

The above figure 1, shows that GNPA and NNPA in a public sector bank has calculated. From the above chart we understand that the GNPA and NNPA percentage from the year 2012-13 and 2016-17 has rapidly increased. When there is a comparison between GNPA and NNPA the percentage of GNPA is higher.
### Table 2: Gross and Net NPA of private sector banks (Rupees Billion)

<table>
<thead>
<tr>
<th>Year</th>
<th>GNPA</th>
<th>% GNPA</th>
<th>NNPA</th>
<th>% NNPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012-2013</td>
<td>203.82</td>
<td>1.8</td>
<td>59.94</td>
<td>0.5</td>
</tr>
<tr>
<td>2013-2014</td>
<td>241.84</td>
<td>1.8</td>
<td>88.62</td>
<td>0.7</td>
</tr>
<tr>
<td>2014-2015</td>
<td>336.90</td>
<td>2.1</td>
<td>141.28</td>
<td>0.9</td>
</tr>
<tr>
<td>2015-2016</td>
<td>558.53</td>
<td>2.8</td>
<td>266.77</td>
<td>1.4</td>
</tr>
<tr>
<td>2016-2017</td>
<td>919.15</td>
<td>4.1</td>
<td>477.8</td>
<td>2.2</td>
</tr>
<tr>
<td>AVG.</td>
<td>452.05</td>
<td>2.52</td>
<td>206.88</td>
<td>1.14</td>
</tr>
</tbody>
</table>

Source: Secondary data

#### Figure 2: Gross and Net NPA of private sector banks

In the above figure 2, we understand that there is a calculation between GNPA and NNPA of the private sector bank. The chart shows that the GNPA and NNPA of the private sector has been increased from the year 2012-13 and 2016-17. When compared to the percentage of the GNPA is higher.

### Table 3: GNPA of private sector bank and Public sector bank (Rupees Billion)

<table>
<thead>
<tr>
<th>Year</th>
<th>Public Sector Banks</th>
<th>Private Sector Banks</th>
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</thead>
<tbody>
<tr>
<td>2012-2013</td>
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<tr>
<td>AVG.</td>
<td>3789.76</td>
<td>452.05</td>
</tr>
</tbody>
</table>

#### Figure 3: GNPA of private sector bank and Public sector bank
In the above figure 3, it is observed that there is an increasing trend of the GNPA for both Public and Private sector Bank over the year from 2012-13 and 2016-17. The reason is due to better credit management and payoff of outstanding loans. But there has been again a rise in the GNPA level for both the bank was higher during the 2016-17 compare to previous year as seen from the graph. The level of Gross NPA in Public Banks is comparatively very high than private banks. The trend is increasing in Public banks for the five years but in private banks it is increasing till 2017 but that it is almost constant.

<table>
<thead>
<tr>
<th>Year</th>
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<td>3830.89</td>
<td>477.8</td>
</tr>
<tr>
<td>AVG.</td>
<td>2168.18</td>
<td>206.88</td>
</tr>
</tbody>
</table>

In the above figure 4, it is observed that there is an increasing trend of the NNPA for both public and private sector bank over the year from 2012-13 to 2016-17. The NNPA level for public sector bank was stagnated during the year 2015-16 and 2016-17 as from the graph. The level of Net NPA in Public Banks is also comparatively very high than private banks. The trend is increasing in Public banks for all five years but in private banks it is increasing till 2017 but that it is almost constant.

Scope of the Study
The present study is descriptive in nature. This study was mainly planned to evaluate the NPA level of public sector and private sector Bank. This research study surely will provide a parameter particular for a better understanding of NPA level in banking sector. This attempt covers the extensive research work on NPA structure of the Indian Banking sector. The findings of study will present a comparison between selected variables for the past six years.

Limitations of the Study
1. The study is limited to private sector banks and public sector banks
2. The data are collected only for 5 years of NPA.
3. NPAs are changing from time by time by the performance of the bank, but study does not concentrate on future consequences.

Conclusion
The NPAs have always created a big problem for the banks in India. It is just not only problem for the banks but for the economy too. The money locked up in NPAs have a direct impact on profitability of the bank as
Indian banks are highly dependent on income from interest on funds lend. This study shows that extent of NPA is comparatively very high in public sectors banks as compared to private banks. Although various steps have been taken by government to reduce the NPAs but still a lot needs to be done to curb this problem. The NPAs level of our banks is still high as compared to the foreign banks. It is not at all possible to have zero NPAs. The bank management should speed up the recovery process. The problem of recovery is not with small borrowers but with large borrowers and a strict policy should be followed for solving this problem. The government should also make more provisions for faster settlement of pending cases and also it should reduce the mandatory lending to priority sector as this is the major problem creating area. So the problem of NPA needs lots of serious efforts otherwise NPAs will keep killing the profitability of banks which is not good for the growing Indian economy at all.

References
Fast Foods Ends Life Very Fast

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\textsuperscript{2}B.Com, 'B' SJC, St. Joseph’s College, India

\textbf{ABSTRACT:} Things are moving very fast in the modern world. Time is very much limited for all of us. Even cooking and consumption of food has become very fast. We are not aware of that running too fast behind money at the compromise of healthy food will have its own impact in the long run. The study aims to discuss the reasons that influence the consumption of fast food. The study also tries to explain the impact of fast food consumption towards the health of the individual. It is the need of the hour to understand the food habits of the younger generation who give less importance to the health and more importance to the taste.

1. Introduction
Food is very much essential for survival of human beings. But we have to be aware that "Fast food “ends our life very fastly. In olden days foods are carefully cooked in such a way so as to preserve the health of the individual. But this is not the case in recent days. Many have time to do all the activities except to eat. There comes the interference of fast food. All types of fast food will have ill-effects only towards individual. Fast food has a very serious consequence towards the health of the individuals. Fast food refers to food which can be cooked in less time. It will be very much tasty. The taste of the fast food attracts everybody from a child to an adult without any age difference. Fast food includes Pizza, Burger, Sandwich, Panipoori items, Noodles, etc.

Objectives
- To identify the factors that influence the consumption of fast food among individuals
- To discuss the impact of the fast food towards health.
- To analyze the changes in the food habits.

Modern trend and fast food
In the modern days, The food habits of individuals has completely changed. The working women prefer fast food items since it saves cooking time and they have less problem in deciding the menu to cook. Many of the people would like to go outside and have their food and even at that time they prefer only fast food items and other chat items.

Fast food and health
Fast food does not contribute anything good towards the health of the individual. Consumption of fast food will lead to many side effects. It will adversely affect the physique of a person. There is no nutritional content in consumption of fast food. It has no nutritional value. It is clearly understood that people do not give very much importance to the health care in the recent days. For the sake of taking the food they and the modern idea is that medicine is food whereas in the olden days food is medicine. Consumption of fast food causes diseases like throat cancer, lung cancer, digestive problems etc…

Growth of fast food industry
A study shows that the fast food industry has witnessed a growth of 34 percentage during 2011 and 2014. This shows that consumption of fast food rapidly increased during these years in India. A market research report has also pointed out that the fast food industry is excepted to show a growth rate of 27 percentage from marketing point of view the industry is flourishing.

Food habits of Indians
As discussed earlier the pattern of consuming food has completely changed. Young generations are being addiction towards fast food. This is because due to the change in the life style of the people. In olden days Indian foods highly medicinal oriented. Their food habit gave much importance toward the health of the...
individuals. But in recent days it has been completely changed. Now a days they started to give importance to taste rather than their health. As a result they spend a lot towards consumption of medicines.

Suggestions
- The parents should be very careful in selecting the pattern of food for their children.
- The children should be explained about the ill effects of consuming fast food.
- One should remember that “All that glitters is not gold.” (i.e.) Fast food may look and taste delicious but it has no nutritional value.
- Consumption of fast food cannot be avoided in one day. It should be a gradual process.

Conclusion
The growth of fast food industry is really bad for the society even though it generates very much money for the economy but it has a very bad impact towards the health of the individuals. One should always remember that "Health is Wealth". We should act wisely by thinking about the impact of fast food which affect the human resources of a nation whom are the greatest wealth of the country. The numbers of hospitals are increasing only due to the food pattern of the individuals.

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2. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4884438/
A COMPARATIVE STUDY ON CONSUMER SATISFACTION TOWARDS AIRTEL & JIO NETWORK WITH SPECIAL REFERENCE TO THANJAVUR DISTRICT

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ASSISTANT PROFESSOR, PERIYAR MANIAMMAI INSTITUTE OF SCIENCE & TECNOLOGY, VALLAM.
B.SANTHOSH KUMAR, R.BALAJI, FINAL B.Com PERIYAR MANIAMMAI INSTITUTE OF SCIENCE & TECNOLOGY, VALLAM.

ABSTRACT: Customer satisfaction is the degree of satisfaction provided by the goods or services of a company as measured by the number of customers. The main objective of the study is to compare the services rendered by Airtel and Jio. Descriptive research is followed in this research. The population includes the respondents who are the users of both Airtel and Jio, located at Thanjavur. The samples (i.e. sample size 50) were selected among the users of both Airtel and Jio, located at Thanjavur for this research.

Keywords: Airtel, Jio, Comparative study, Customer satisfaction.

INTRODUCTION:
The Global system of Mobile Communication (GSM) is a digital technology with a worldwide acceptance and plays an important role in the socio economic development of countries. Customer satisfaction is the assessment of the performance of a product or service by customers which is important for successful business performance. Telecommunication operators today must attract and retain customers while constantly improving interactions. They needed to manage the lifecycle of these customers to maximize revenue and reduce costs to increase profitability.

The emergence of the Internet and Mobile Communication had significantly influenced and changed the lifestyle of individual customers. Business had gained more attention on this fast place of electronic commerce which will directly influence their customer satisfaction, hence it is imperative to understand their requirements and be prepared to provide the service.

Customer satisfaction is the level of satisfaction provided by the goods or services of a company satisfied with the measured by the number of customers. Customer satisfaction survey is a process of discovering whether a company's customers are satisfied or not services received from the company. Customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy.

AIRTEL: Bharti Airtel Limited is a leading global telecommunications company with operations in 20 countries across Asia and Africa established on July 7, 1995 by Sunil Bharti Mittal. Headquarters in New Delhi, India, the company ranks amongst the top mobile service providers globally in terms of subscribers. It is a multinational telecommunications services company and in India, the company's product offerings include 2G, 3G and 4G wireless services, mobile commerce, fixed line services, high speed DSL broadband, IPTV, DTH, enterprise services including national and international long distance services to carriers. In the rest of the geographies, it offers 3G, 4G wireless services and mobile commerce. It have earned revenue of Rs 872 billion and operating income of Rs 249 billion with 24,720 number of employees as on march, 31, 2014.

AIRTEL Limited is one of India's most popular providers of integrated telecommunication services and is based in India and headquartered in New Delhi. Basically, the company is tasked with the work of operating telecommunication services in the larger Indian subcontinent. The company business services include mobile services, enterprise services and Tele media services. The mobile services comprise of fixed wireless services and mobile services which use GSM network technology across major telecommunication circles in the country.

JIO: Reliance Jio Limited announced the launch of its digital services with JIO in Mumbai on 1st September 2016 with Jio Welcome Offer. With the permission of Telecom Regulatory Authority of India, users will have access to unlimited LTE data and voice, video, messaging services, Jio applications and content, free of cost up to 31 December 2016. It is game changer in telecommunication. JIO also known as reliance JIO and officially as reliance JIO Limited an upcoming provider of mobile telephony, broadband services and digital services in India Reliance JIO ltd, subsidiary of reliance industries ltd it is the India’s largest private sector company, and it is the first telecom operator to whole plan India unified license. Formerly known as Inotel broadband services ltd (IBSL) JIO will provide 4g services on a pan India level using long term evolution (LTE) technology. The telecom leg of reliance ltd was incorporated in 2007 and based in Mumbai. Mukesh
Ambani might believe that RJio has consciously or unconsciously jump-started the inevitable internet revolution in telecommunications in India. However, the larger internet revolution in telecom is a long way away. What matters now is the manner in which regulatory changes and spectrum auctions take place, as well as how operators interact with one another operationally and politically so that consumer welfare and quality of services are not undermined. As Ambani's biggest competitor Sunil Mittal has pointed out, predatory pricing will ensue if the IUC regime is made to change fundamentally to give RJio distinct cost and revenue advantages over its rivals. RJio has deployed effective marketing and propaganda techniques to acquire unsuspecting consumers. It has been able to take advantage of ambiguous and lax regulatory processes and systems of oversight. It has arguably not provided technical and operational information with clarity to its customers. RJio’s entry has certainly taken place through predatory behaviour. Whether its pricing is predatory, which could hurt incumbents and consumers in the future, depends on the steps that are taken by the regulatory authority.

OBJECTIVES:
- To Find out the Customer Satisfaction towards Airtel and Jio services at Thanjavur.
- To access the customer satisfaction towards signal coverage, data plan, value added services, payment options of Jio and Airtel.

SCOPE OF THE STUDY:
- It would help us to know about which network is better (Jio or Airtel) according to customer.
- It would help us to know about how many customers are loyal to their brands.
- It would help us to know about the reasons regarding preference about the network.

STATEMENT OF THE PROBLEM:
Customer satisfaction is a marketing term that measures how products or services supplied by a company meet or surpass a consumer expectation. Now a days, customers are more conscious about the mobile network. Customers have keen observation towards the product brands, because from this they get great satisfaction more than benefits. The importance of this study is to make research on customer's views, satisfaction and problems regarding JIO SIM.

RESEARCH METHODOLOGY:
The primary data was collected through the questionnaire and survey method. A proper structured and detailed questionnaire is prepared and that questionnaire is circulated among the people in Thanjavur District, and the data are entered in the location where the data is analyzed. The answers given by the respondents were recorded and used for analysis purpose. The samples were chosen from the population, by using Convenience sampling technique (i.e. Non-probability sampling technique), because the exact population size is unknown and the accessibility of the customer is difficult. Survey method of data collection was used in this research. The primary data were collected using structured questionnaire.

LITERARY GAP:
One of the important points of note is that there are no competitive studies done in the said industry and among the said companies. Actually, it makes plenty of sense to make a comparison because the companies are strong competitors among themselves and use aggressive marketing techniques to push their products.

AREA OF STUDY:
Area chosen for this study is Thanjavur District. Important areas where selected for data collection.

LIMITATIONS OF THE STUDY:
The study is conducted on Airtel and Jio located at Thanjavur with 50 respondents. The respondents' response may have the bias, which may not give true picture about the chosen research topic. The sampling unit chosen is Airtel and Vodafone stores located in Thanjavur, the survey result may vary in other locations, based on the kind of services provided at other stores.

Techniques used for analysis:
In this study the technique used for interpreting the results was PERCENTAGE METHOD.
Percentage Method means multiplying the number of observations/ frequency of the data by hundred and dividing it by total number of observations/ frequency. Percentage is calculated by the formula
\[ P_x = \frac{X}{N} \times 100 \]

No. of respondents.
Total respondents.

**DATA INTERPRETATION:**

**Signal & Network Coverage:**

<table>
<thead>
<tr>
<th>S. no</th>
<th>Signal &amp; Network Coverage</th>
<th>JIO</th>
<th>AIRTEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Satisfied</td>
<td>89%</td>
<td>88%</td>
</tr>
<tr>
<td>2.</td>
<td>Unsatisfied</td>
<td>11%</td>
<td>12%</td>
</tr>
</tbody>
</table>

**Recommend Your Network:**

<table>
<thead>
<tr>
<th>S. no</th>
<th>Recommend Your Network</th>
<th>JIO</th>
<th>AIRTEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>91%</td>
<td>90%</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>9%</td>
<td>10%</td>
</tr>
</tbody>
</table>
**Offers:**

<table>
<thead>
<tr>
<th>S. no</th>
<th>Offers</th>
<th>JIO</th>
<th>AIRTEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Satisfied</td>
<td>91%</td>
<td>90%</td>
</tr>
<tr>
<td>2.</td>
<td>Unsatisfied</td>
<td>9%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**FINDINGS:**

- It is understood from the survey that 50% respondents are male and 50% respondents are female.
- It is found that majority of the respondents (66.00%) are in the age group of 25 years of age.
- It is exhibited that most of the respondents (38.00%) are post graduate.
- It is logical that majority of the respondents (56.00%) are having Rs.10001-Rs.20000 as their monthly income.
- Majority of 62(55.36%) the respondents are under graduates.
- Most of the respondents, 31(27.67%) occupation are students.
- Majority of 58(51.79%), the respondents are joint family.
- Most of the respondents, 39(34.82%) have four members in their family.
- Majority of 72(64.28%) the respondents have two earning members in their family.
- Majority of 65(58.04%) the respondents family monthly income is up to Rs.50000

**RECOMMENDATIONS:**

- From the overall study, it was found that most of the customers are satisfied with the current services.
- Majority of the customer felt that they want to remove the problem of call blocking and call drop.
- Company should improve the ambience of the service stations.
- The download and upload speed of the network has reduced drastically in many places.
- The Reliance Jio sim users are expecting high speed. So increasing network speed to great extent.
- It would be better Reliance Jio’s frequent update innovation technology when it’s required.
- Giving continue offer on calls to customers at best possible levels will be good.
- To develop 4G plan and value scheme.
- Reliance Jio sim should introduce some new schemes for the youngsters.
- Customers expect low cost Reliance phone.
CONCLUSION:

- The study is involved in measuring the level of satisfaction and preference of Airtel & Jio customer and the researcher recommends Airtel & Jio Company to improve their network coverage and to wipe out the calling jamming.
- And it is assured that both the company can achieve the some of the percentage satisfaction of their customer.
- And also the customer might not be switch over to other networks.
- It will create goodwill for the company and enrich its worthiness. it is concluded at the variables such as age group, gender etc. are having less impact on the factors of customers satisfaction. This study also indicates that the customers’ satisfaction is comparatively slight advanced with Jio than Airtel.

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