INTERNATIONAL CONFERENCE ON INNOVATION IN COMMERCE AND MANAGEMENT

(ICONICM – 2015)

10th & 11th August, 2015

Organized

By

PG & Research Department of Commerce

A.V.C. College (Autonomous)

Mannampandal – 609 305, Mayiladuthurai

www.avccollege.net

© PG & Research Department of Commerce, A.V.C. College (Autonomous), Mannampandal, Mayiladuthurai – 609 305

August 2015

All rights are reserved. No part of this conference proceeding can be reproduced, stored or transmitted in any form or by any means without the prior permission of the publisher or copyright owner. All data, views, opinions and information published in this proceeding is the sole responsibility of the authors. Neither the publisher nor the members of the editorial board are in anyway responsible for them.

p-ISSN: 2394 – 8906 **|** ***e-ISSN: 2395 – 6089***

Published by

International Journal of Advanced Scientific Research & Development (IJASRD)

80, East Street, Kottucherry Salai, Keezha Nedungadu,

Nedungadu (Post), Karaikal (Dist) – 609 603. U T of Puducherry, India.

Phone: +91 99 44 500 840 | +91 4368 261 847

Web: www.ijasrd.org | E-mail: editor@ijasrd.org

International Conference on Innovation in Commerce and Management

(ICONICM – 2015)

Editorial Board

Editors

Dr. M. Mathivanan
Associate Professor & Head

Dr. R. Rajan Babu
Associate Professor

Maj. Dr. G. Ravi Selvam
Associate Professor

Dr. S. Mayilvaganan
Assistant Professor

Dr. K. Kalidoss
Assistant Professor

Review Members

Dr. B. Varadarajan
Assistant Professor

Dr. M. Santhini
Assistant Professor

Dr. G. Karthikeyan
Assistant Professor

Dr. K. Muthu
Assistant Professor

Dr. R. Thirumavalavan
Assistant Professor

Mrs. R. Vanitha
Assistant Professor

Dr. S. Soundaranayahi
Assistant Professor

Dr. D. Mohan
Assistant Professor

Dr. M. Panneerselvam
Assistant Professor

Dr. C. Balaji
Assistant Professor

Mr. K. Sankaranarayanan
Assistant Professor

Mr. A. Muthukumaran
Assistant Professor

Mrs. K. Sundari
Assistant Professor

Mr. G. Prabakaran
Assistant Professor

Mrs. R. Anitha
Assistant Professor

Ms. R. Sathya
Assistant Professor

Mrs. S. Kanagadhara
Assistant Professor

PG & Research Department of Commerce
A.V.C. College (Autonomous)
Mannampandal – 609 305, Mayiladuthurai

International Conference on Innovation in Commerce and Management

(ICONICM – 2015)

THEME OF THE CONFERENCE

Today, Commerce and Management has become highly technology oriented and sophisticated. Information technology is influencing all sectors of business. It has made the world as a global village; Companies are highly interested to bring innovations in their businesses to meet global competition. Accounting standards are framed and revised then and there to suit the needs of financial institutions. Modern investors expecting new financial instruments in the capital market in order to maximize the return from their investment. There is a growing need for improving the competence to be a business executive & professional. In this context, the conference attempts to discuss various opportunities, challenges, innovations and developments in the emerging business and management sector. With that objective an International Conference will be held on 10th and 11th August 2015 to discuss on Innovation in Commerce and Management.

Sub Themes:

- ✓ Accounting and Finance
- ✓ Banking and Insurance
- ✓ Entrepreneurship and Rural Development
- ✓ Human Resource Management
- ✓ Marketing

OBJECTIVES OF THE CONFERENCE

- ✓ To provide a platform for academicians, research scholars and corporate executives to exhibit their ideas.
- ✓ To gain an insight into effective approaches of challenges and opportunities.
- ✓ To enrich the knowledge of delegates in theoretical and practical aspects of recent trends in Commerce and Management.
- ✓ To understand the opportunities and challenges of recent trends in Commerce and Management.
- ✓ To arrive at various common approaches of modern management practices.

FROM THE CHAIRMAN'S DESK



When I hear the news that the Department of Commerce has made the maiden attempt in conducting an International Conference entitled **"Innovation in Commerce and Management (ICONICM – 2015)"** during August 2015. I am delighted to appreciate the HOD of Commerce and his colleagues in this regard. Again they are going to publish all those proceedings of the Conference in one of the reputed journals viz., **International Journal of Advanced Scientific Research & Development (IJASRD)**. This kind of activities should be definitely encouraged. I wish them a grand success in all their future endeavours.

DR. N. VIJAYARANGAN
Chairman

FROM THE SECRETARY'S DESK



I am happy to note that the Department of Commerce has done wonderful programmes during this academic year. They had organized an International Conference entitled **"Innovation in Commerce and Management (ICONICM – 2015)"** during August 2015. Presently they are going to publish all those articles of the above International Conference in one of the reputed journals viz., **International Journal of Advanced Scientific Research & Development (IJASRD)**. At this juncture, I whole heartedly congratulate Dr. M. Mathivanan and his team of staff for their enthusiastic academic efforts. I wish them to bring many more laurels in the years to come.

MR. K. KARTHIKEYAN
Secretary

FROM THE PRINCIPAL'S DESK



I have great pleasure to know that the Department of Commerce has undertaken the gargantuan task of publishing all the articles which were presented in the International Conference on Innovation in Commerce and Management (ICONICM – 2015) in the International Journal of Advanced Scientific Research & Development (IJASRD). In fact, the credit goes to Dr. M. Mathivanan, HOD of Commerce and his team members for conducting International Conference on Innovation in Commerce and Management (ICONICM – 2015) and publishing the proceedings of the conference in journal. Let the team work continue for many more years to bring out inherent talent of youth in all walks of life. The journal contains many novel and useful articles and they will be definitely useful to the teaching community and the budding researchers. I wish them great success in all their future endeavours.

DR. S. ASOKAN
Principal i/c

CONTENTS

Article ID	Title of the Paper	Page No.
	ACCOUNTS & FINANCE	
9	Comparative and Critical Analysis of Indicators of Liquidity from BSE to NSE (With Reference to Indian Security Market) **Dr. K. Kanaka Raju**	01
36	Opinion of Business Correspondents on Financial Inclusion (A study with special reference to Nagapattinam District, Tamil Nadu) **Dr. S. Rajaswaminathan**	06
76	Gold is Highly Preferred as Investment Avenue – An Overview **Dr. M. Mathivanan & D. Sangeetha**	15
115	Evaluation of Operating, Financial and Investment Activities of NBFC'S with reference to MFCC Limited **Dr. S. Mahalingam & R. Maheswari**	20
132	Investment Schemes of Service Rendered by Indian Post Office and Other Sector **Dr. S. Mayilvaganan & P. Pavala Arasan**	24
148	An Overview about Silk Industries Progress through Five Year Plans in India – A Case Study **E. Saravanan**	29
	BANKING & INSURANCE	
59	Student Awareness towards Educational Loan **Dr. G. Raviselvam & G. Maheswari**	35
64	Customers Perception on Life Insurance Services in Chidambaram **Dr. S. Thirumaran & D. Baranitharan**	42
71	Impact of Credit Card among the cardholders in a Semi-Urban Area – Thiruvallur District of Tamil Nadu **S. Kanakarathnam**	48
73	Enhancing Financial Inclusion through Insurance – Current Status & Challenges **Prabhakar Nandru & Dr. Anand Byram**	55
118	Emerging Trends in Life Insurance Sector **K. Sankaranarayanan & Dr. R. Rajanbabu**	62
	EDP & RURAL DEVELOPMENT	
96	Role of Self Help Groups in Women Empowerment – with reference to Thiruvallur district **R. Mahalakshmi & Dr. V. Raman**	67
102	A Study on T-Sunami Affected In Nagapattinam District of Tamil Nadu **M. Rajasekar & Dr. N. Kesavan**	71

175	Micro Insurance Awareness towards Self Help Groups with reference to Mayiladuthurai Taluk **Dr. K. Kalidoss & Dr. W. Rajasolomon**	77
183	Empowerment of Women through Self-Help Groups with reference to Thiruvallur District **R. Sheela Jersuha**	83
185	Performance of Fertilizer Industry in India **Dr. A. Govindaraju**	88
200	Rural Credit Structure in Nannilam Taluk of Thiruvarur District, Tamil Nadu **Dr. G. Karthikeyan & Dr. S. Mayilvaganan**	92
205	Women Entrepreneurs in the Informal Sector in Mayiladuthurai Town- A Study **S. Selvi & S. Saranya Devi**	98
	HUMAN RESOURCE MANAGEMENT	
4	Human Resource Management Practices in Selected Private Sector Banks in Pondicherry– A Special Reference to Work Life Balance of Women Employees **Mary Julia Valarmathi & Dr. RajanBabu**	104
13	A Study on Job Satisfaction among the Middle Level Managers in Public and Private Sector General Insurance Companies in Chennai City **Dr. G. Vijaya Kumar & A. Ezhilarasi**	111
54	A Study on Chennai Based Call Center Employees opinion about Retention Process in their Company **Dr. G. Sri Devi**	117
80	The Study of Employee Perceptions with Special Reference to Southern Railway in Ponmalai at Tiruchirappalli, Tamil Nadu, India **Maria Jessica**	124
101	A Study on impact of training on Employees' Job Satisfaction (With Special Reference to Automobile Manufacturing Industries in Chennai) **M. Jawaharlal Nehru & Dr. Hariprasad Reddy**	129
138	Effect of HR Benchmarking Process and Progress on Workforce Retention **Dr. S. Nafeesa**	135
211	Effectiveness of Training and Development Programmes of Public Sector Bank Employees in Mayiladuthurai Town **Dr. K. Kalidoss & P. Vijayalakshmi**	138
	MARKETING	
8	Challenges behind Ready Made Garment Exporting Firms with Special Reference to Tirupur, Tamil Nadu **T. Ramya & Dr. R. Prakash Babu**	144

18	Factors Influencing the Rural Consumers for Packed Food Items: A Study with Special Reference to Tiruvellore Distrct, Tamil Nadu **A. Jayakrishnan & Dr. G. Vijaya Kumar**	149
19	Consumer Buying Behaviour in Shopping Malls: A Study with Special Reference to Chennai City **Shenbagam Kannappan**	155
28	A Study on Brand Preference towards Smart Phone Users in Thiruvarur District, Tamil Nadu **Dr. G. T. Vijayalakshmi & Dr. N. Manimozhy**	163
107	Buying Behaviour and Consumption Patternof Cosmetic Products among Female Students in Annamalai University **Dr. M. Rajarajan & G. Birundha**	169
108	A Study on Consumer Preference towards Detergent Powders in Tiruchirappalli District **R. Shanthaseela & Dr. V. Saravanan**	176
124	Changing Consumer Preferences from Unorganized Retailing towards Organized Retailing: A Study in Kanchipuram Town **C. Kathirvel Babu & Dr. R. Rajan Babu**	181
141	A Study of Consumer Buying Preference towards Laptops with Special Reference to Trichy City **D. Selvalakshmi & Dr. K. Kumar**	189
144	Brand Preference of Mobile Phone Users - A Study with Special Reference to Mayiladuthurai **Dr. D. Mohan**	197
151	Customer Satisfaction and Perception in E-Shopping. A Study in Karaikal District **S. Poominathan & Dr. S. Amilan**	201
177	A Study on Marketing of Pond's Talcum Powder in Tiruchirappalli District **A. Kavidha**	208
180	Problems and Issues of Junk Food Marketing with reference to School Children in Mayiladuthurai Town – A Study **Dr. M. Mathivanan & A. Dayana**	215
182	Viewer's Preference of Non-Commercial Television Advertisements on Selected Rural Area People of Sirkali Taluk **R. Devianbarasi & Dr. M. Mathivanan**	224
202	Consumption Pattern of Milk with reference to NannilamTaluk **M. Krishnaveni & Dr. M. Mathivanan**	232
212	Buying Pattern of Consumer Goods through Online Shopping with reference to Mayiladuthurai Town – A Study **C. Sridevi & Dr. M. Mathivanan**	238
	Special Issue Proposal & Call for Paper	**244**

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 01 – 05

COMPARATIVE AND CRITICAL ANALYSIS OF INDICATORS OF LIQUIDITY FROM BSE TO NSE (WITH REFERENCE TO INDIAN SECURITY MARKET)

Dr. K. Kanaka Raju
Assistant Professor, Department of Management Studies, Andhra University Campus, Tadepalligudem, West Godavari (Dist.), Andhra Pradesh, India

ABSTRACT

Indicators of a liquidity play an important role to knew the performance of Security Market, The main objectives of this paper are to test whether there is any significant difference from ratio of market capitalization to GDP of BSE to NSE, turnover ratio of BSE to turnover ratio of NSE, traded value ratio of BSE to traded value ratio of NSE and also know the relationship between market capitalization to GDP of BSE to NSE, turnover ratio of BSE to turnover ratio of NSE, traded value ratio of BSE to traded value ratio of NSE, along with a a suitable suggestions to strengthen Indian security market system. The data collected from the secondary sources of SEBI Hand Book of 2015 and the period of study confined to the 2010-11 to 2014-15. The turnover ratio and traded value ratio were used as a indicators of liquidity. Turnover Ratio = (Turnover/Market Capitalization), Traded Value Ratio = (Turnover/GDP). SPSS 16.0 Version was used to analyze the data .The paired sample statistics, paired sample correlation and paired sample tests applied to derive the results. The study found that turnover ratio of NSE was better than that of turnover ratio of BSE and also this study witnessed that traded value ratio of NSE was better than that of traded value ratio of BSE.. The study also observed that there was a statistically significant difference between turnover ratio of NSE and turnover ratio of BSE , traded value ratio of NSE and traded value ratio of BSE. The required company should strive to increase the market value of share with transparency to have a higher market capitalization to GDP and to view the best turnover ratio as well as the traded value ratio.

KEYWORDS

Turnover Ratio, Traded Value Ratio, BSE, NSE and Market Capitalization.

I. INTRODUCTION

Indian security market divided in to two types namely primary market and secondary market. The primary market comprises of Initial public offering, rights issue and private placement. The primary market is also called as the new issue market. The secondary market is also termed as stock exchanges. The resources mobilized through the primary market was 67,609 cr (2010-11), 48,468 (2011-12), 32,455 (2012-13), 55,652 (2013-14). Out of this public issue 58,105 crs (2010-11), 46093 crs (2011-12), 23510 crore (2012-13), 51075 cr (2013-14) and the rights issue 9503 crs (2010-11), 2375 cr (2011-12),

© 2015, IJASRD, All Rights Reserved

8945 (2012-13), 4576 crs (2013-14). Indicators of a liquidity play an important role to know the performance of Security Market.

1.1 Review of Literature:

Gupta (1972) highlights the' need to regulate the volume of speculation so as to serve the needs of liquidity and price continuity Panda (1980) identified that Investment in securities was no longer the monopoly of any particular class or of a small group of people. Gupta (1981) examined that sound estimates of rates of return on equities, and examines the variability of such returns over time. Jawahar Lal (1992) opines that the information that the companies provide generally fails to meet the needs of a variety of individual investors and there is a general impression that the company's Annual Report and other statements are not well received by them. Karajazyk (1995) found that the measure of market segmentation tends to be much larger for emerging markets than for developed markets. Debjit Chakraborty (1997) expressed his opinion stock market movements are largely influenced by, broad money supply, inflation, C/D ratio and fiscal deficit apart from political stability.

1.2 Research Problem:

After verifying the existing literature regarding stock market no researcher was made an attempt to identify the indicators of liquidity from BSE to NSE.

1.3 Objectives of the Study:

1. To test whether there is any significant difference from ratio of market capitalization to GDP of BSE to NSE, turnover ratio of BSE to turnover ratio of NSE, traded value ratio of BSE to traded value ratio of NSE.
2. To test the relationship between market capitalization to GDP of BSE to NSE, turnover ratio of BSE to turnover ratio of NSE, traded value ratio of BSE to traded value ratio of NSE.
3. To offer a suitable suggestions to strengthen Indian security market system.

II. METHODOLOGY OF THE STUDY

The data collected from the secondary sources of SEBI Hand Book of 2015 and the period of study confined to the 2010-11 to 2014-15. The turnover ratio and traded value ratio were used as a indicators of liquidity. Turnover Ratio = (Turnover/Market Capitalization), Traded Value Ratio = (Turnover/GDP).

2.1 Techniques: SPSS 16.0 Version was used to analyze the data .The paired sample statistics, paired sample correlation and paired sample tests applied to derive the results.

2.2 Hypothesis of the Study:

2.2.1 Hypothesis 1:

Null Hypothesis (Ho): There is no significant difference from turnover ratio of BSE to turnover ratio of NSE.

Alternative Hypothesis (Ha): There is a significant difference from turnover ratio of BSE to turnover ratio of NSE.

2.2.2 Hypothesis 2

Null Hypothesis (Ho): There is no significant difference from traded value ratio of BSE to traded value ratio of NSE

Alternative Hypothesis (Ha): There is a significant difference from traded value ratio of BSE to traded value ratio of NSE

Input Table 1: Information Showing Regarding Indicators of Liquidity of Indian Security Market from the Year 2010-11 to 2014-15.

Year	BSE Mcap /GDP	NSEMcap /GDP	Turnover Ratio-BSE	Turnover Ratio-NSE	Traded Value Ratio-BSE	Traded Value Ratio-NSE
2010-11	94.1	92.2	16.2	53.4	15.2	49.2
2011-12	70.4	69.0	10.7	46.1	7.6	31.8
2012-13	68.8	67.2	8.6	43.4	5.9	29.2
2013-14	74.7	73.4	7.0	38.6	5.3	28.3
2014-15	92.3	90.1	6.3	32.9	5.8	29.6

Source: BSE, NSE and CSO; SEBI –Hand Book-2015: Page No: 31.

Table No 2: Paired Samples Statistics of Indicators of Liquidity

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	BSE Mcap/GDP	80.0600	5	12.20422	5.45789
	NSEMcap/GDP	78.3800	5	11.89672	5.32038
Pair 2	Turnover Ratio-BSE	9.7600	5	3.97781	1.77893
	Turnover Ratio-NSE	42.8800	5	7.73350	3.45853
Pair 3	Traded Value Ratio-BSE	7.9600	5	4.13920	1.85111
	Traded Value Ratio-NSE	33.6200	5	8.80409	3.93731

Source: SPSS

Analysis: The ratio of market capitalization to GDP was more over the same due to their mean values about to equal, whereas turnover ratio of NSE was far better than the turnover ratio of the BSE due to the mean higher by 33.12 (42.88-9.76) and the traded value ratio of NSE was far better than the traded value ratio of BSE because of the difference of the mean higher by 25.66(33.62-7.96) and inferred that performance of traded value ratio as well as turnover ratio was better than that of BSE of these ratios.

Table 3: Paired Samples Correlations of Ratios of Indicators of Liquidity

		N	Correlation	Sig.
Pair 1	BSE Mcap/GDP & NSEMcap/GDP	5	1.000	.000
Pair 2	Turnover Ratio-BSE & Turnover Ratio-NSE	5	.947	.015
Pair 3	Traded Value Ratio-BSE & Traded Value Ratio-NSE	5	.997	.000

Sources: SPSS

© 2015, IJASRD, All Rights Reserved

Analysis: The ratio of market capitalization to GDP of BSE to NSE was perfectly and positively correlated and the very strong relationship established between turnover ratio of BSE to turnover ratio of NSE and also this table exhibited that the very strong relationship established between traded value ratio of BSE to traded value ratio of NSE.

Table 4: Paired Samples Test of Ratios of Indicators of Liquidity

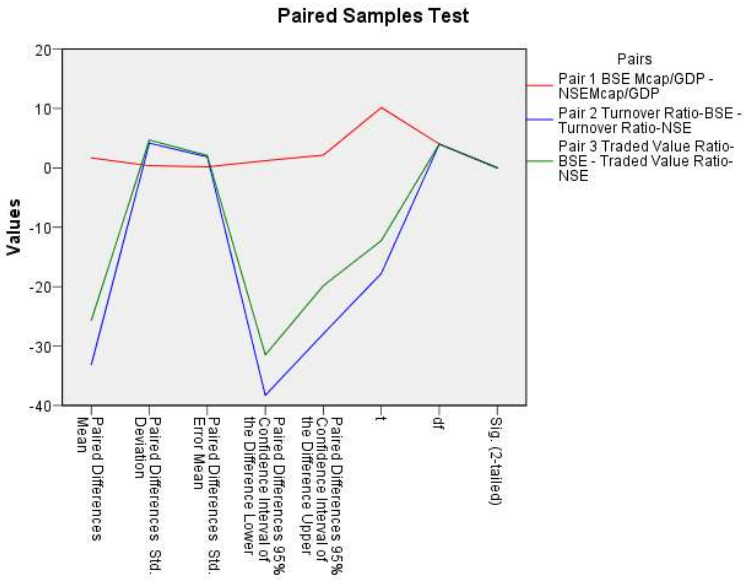
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	BSE Mcap/GDP - NSEMcap/GDP	1.68000	.37014	.16553	1.22042	2.13958	10.149	4	.001
Pair 2	Turnover Ratio-BSE - Turnover Ratio-NSE	-3.31200E1	4.16797	1.86397	-38.29522	-27.94478	-17.768	4	.000
Pair 3	Traded Value Ratio-BSE - Traded Value Ratio-NSE	-2.56600E1	4.68487	2.09514	-31.47703	-19.84297	-12.247	4	.000

Source: SPSS

Hypothesis 1:

Null Hypothesis (Ho): There is no significant difference from turnover ratio of BSE to turnover ratio of NSE.

Alternative Hypothesis (Ha): There is a significant difference from turnover ratio of BSE to turnover ratio of NSE.



Analysis: The value of t was 17.768 at df was 4 and significant value was 0.000 and confirmed that the proposed null hypothesis was rejected and alternative hypothesis was accepted and confirmed that there was a significant difference between turnover ratio of BSE to turn over ratio of NSE.

Hypothesis 2

Null Hypothesis (Ho): There is no significant difference from traded value ratio of BSE to traded value ratio of NSE

Alternative Hypothesis (Ha): There is a significant difference from traded value ratio of BSE to traded value ratio of NSE

Analysis: The value of t was 12.247 at df was 4 and the significance value was 0.000 and concluded that the proposed null hypothesis was rejected and alternative hypothesis was accepted and came to knew that there was a significant difference between traded value ratio of BSE to traded value ratio of NSE.

The same results can be witnessed through the figure.

III. Findings of the Study

1.The study found that turnover ratio of NSE was better than that of turnover ratio of BSE and also this study witnessed that traded value ratio of NSE was better than that of traded value ratio of BSE.

2 .The study observed that the very strong relationship was established from turnover ratio as well as traded value ratio of BSE to NSE.

3. There was a perfect positive correlation was established between the BSEMcap/GDP to NSEMcap/GDP.

4. The study also observed that there was a statistically significant difference between turnover ratio of NSE and turnover ratio of BSE , traded value ratio of NSE and traded value ratio of BSE

IV. Conclusion and Suggestions

Finally it came to knew that transactions of the BSE was positively influence the transactions of the NSE. The every listed company should strive to increase the market value of share with transparency to have a higher market capitalization to GDP and to view the best turnover ratio as well as the traded value ratio.

References

[1]. Juhi Ahuja (2012), "Indian Capital Market: An Overview with Its Growth" VSRD *International Journal of Business & Management Research Vol. 2* (7), pp. 386-399.

[2]. L.C.Gupta (1992), "Stock Trading in India", Society for Capital Market Research and Development, Delhi.

[3]. Madhusoodan, T.P., (1998), "Persistence in the Indian Stock Market Returns: An application of Variance Ratio Test", *Vikalpa, Vol.23* (4), pp.61-73.

[4]. Nath G.C and Verma S (2003) "Study of Common Stochastic trend and Co integration in the Emerging Markets: A case study of India, Singapore and Taiwan", Research paper, NSE- India.

[5]. Pattabhi Raman.V. "Wanna Do Equity Research, Analyst, Monthly, October 1995, p.22.

[6]. Yasaswy J.N. *"The Risk Return Trade-off in shares"* The Hindu Daily, Vol.116, February 12, 1993, p.11

[7]. Hand Book Statistics of SEBI-2015.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 06 – 14

OPINION OF BUSINESS CORRESPONDENTS ON FINANCIAL INCLUSION (A STUDY WITH SPECIAL REFERENCE TO NAGAPATTINAM DISTRICT, TAMIL NADU)

Dr. S. Rajaswaminathan
Guest Faculty, Department of Commerce, School of Management, Pondicherry University, Karaikal Campus, Karaikal

ABSTRACT

Indian financial system looks on increasing financial literacy, financial counseling and habits to focus on financial inclusion. Banks are expected to contribute towards educating persons from socially and financially disadvantaged groups on matters relating to their financial requirements. Indian banks and financial market players should keenly look at promoting financial inclusion as part of their corporate social responsibility. Business correspondent (BC) model is considered an innovative way to extend financial services to the large un(der)served population in India. This paper is an attempt to know the opinions of business correspondents on financial inclusion in Nagapattinam District of Tamil Nadu.

KEYWORDS

Financial Inclusion, Business Correspondents, Branches, Deposits, Credit.

I. INTRODUCTION

The Business Correspondent (BC) model has the potential to effectively serve unbanked and underserved populations with the considerable challenge of spearheading financial inclusion in India. Banking branches is not enough to attain full financial inclusion in India because the country has more wide area and regional imbalances in which varies like rural, semi-urban, urban and metropolitan. As results the by GOI introduced new paradigm, such as BCs to connect the people in rural and urban areas in the banking fold with a neighboring approach. The bankers are difficult to attract the disadvantaged sections without banking services due to the banker does not know the socio economic conditions of the particular place, when the banker was appointed from other region or state. This model is functioning in a good way to include the people with banking. Banker and the BCs are involving in the policy of financial inclusion in which they are having some Opinion on their own to include the masses. Every banker and BCs have different style to move towards financial inclusion. Even though the disadvantaged sections are not ready to involve in the banking infrastructure in India due to they are far away in terms of ideas, usage etc, with banking. In this presence bankers and BCs are doing their role to cover the non-availed people on banking services at both the rural and urban areas in a pivotal manner. Bankers are playing their role in a formal banking system with a brick and mortar system, whereas the BCs are engaged the banking business with electronic gadgets with ease and techno-friend.

© 2015, IJASRD, All Rights Reserved

1.1 Review of Literature

Kumar, L. et al. (2014) studied the business correspondent model and found that among the two predominant models prevailing in Tamil Nadu—the corporate agent model and the standalone model in which a number of factors contribute to the success of a BC such as the selection of a BC by a bank, proximity of the BC to the bank branch; a village with significant population that can be potentially tapped; reliable working of technology instruments; and transparency regarding remuneration of BCs. World Bank (2010) report found that the two thirds of the adult population in developing countries or 2.7 billion people lack access to basic formal financial services, such as savings or checking accounts. The largest share of the unbanked live in Sub-Saharan Africa (12% banked) and South Asia (24% banked). East Asia, Middle East and North Africa, Latin America and Eastern Europe and Central Asia are also low-access regions with less than 50% of their population banked. Demirguc-Kunt, A, et al. (2012) report found that the gap in financial services availed between high-income and developing economies is very large. While about half of the adults around the world have an account with a formal financial institution, the share in high-income economies is (89 percent) more than / twice that in developing economies (41 percent). Rangarajan, C. (2008) report discussed the National Rural Financial Inclusion Plan (NRFIP), Business Facilitator (BF) / Business Correspondent (BC) Models, Self-help Group (SHG) - Bank Linkage Programme and MFIs and the credit and financial services delivery system. Thyagarajan, S. et al. (2008) revealed that inducing the rural households through formation and nurturing self-help groups, giving higher education and providing adequate infrastructure especially bank branches/offices would positively influence financial inclusion both from deepening and widening perspectives. Mehrotra, N, et al. (2009) concluded Financial Inclusion is one such intervention that seeks to overcome the frictions that hinder the functioning of the market mechanism to operate in favour of the poor and underprivileged, and for achieving comprehensive financial inclusion, the first step is to achieve credit inclusion for the disadvantaged and vulnerable sections of our society.

II. Objective and Research Methodology

The objective of the study is to understand the opinion of business correspondents on financial inclusion initiatives. The total sample size of 50 Questionnaires (More than 50%) collected out of 89 business correspondents of selected blocks in Nagapattinam District, Tamil Nadu. The study includes both primary and secondary sources of information. Hence opinion of business correspondents on financial inclusion initiatives towards loans, service area, ATMs, bio-metric ATMs, trustworthiness, e-banking etc., have been taken in Nagapattinam District, Tamil Nadu. Statistical techniques like Factor Analysis, ANOVA and Independent Samples Test were used to interpret the results.

III. Analysis and Interpretations

Cronbach alpha coefficient varies from 0 to 1, but satisfactory value is required to be more than 0.70 for the scale to be reliable. Kaiser-Meyer-Oklin (KMO) Measure of Sampling Adequacy (MSA) and Bartlett's test of Sphricity were applied to verify the adequacy or appropriateness of data for factor analysis.

© 2015, IJASRD, All Rights Reserved

Table 1: Reliability Statistics for Opinion of Business Correspondents on Financial Inclusion Initiatives

Reliability Statistics		N of Items	Scale Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items		Mean	Variance	Std. Deviation
0.929	0.917	27	121.9200	117.055	10.81918

Source: Primary Data | Computed by Researcher

The above table 1 shows that the Cronbach alpha coefficient and it is observed that the application of this technique has opinion of business correspondents on financial inclusion initiatives scale to 27-item scale. Cronbach alpha value is estimated as 0.917 for opinion of business correspondents on financial inclusion initiatives indicating high level of scale reliability. Cronbach alpha of the scale was well above the cut-off value of 0.70, hence, deemed acceptable.

Factor analysis for opinion of business correspondents on financial inclusion initiatives

Table 2: KMO and Bartlett's Test for Opinion of Business Correspondents on Financial Inclusion Initiatives

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.576
Bartlett's Test of Sphericity	Approx. Chi-Square	785.310
	df	325
	Sig.	.000

Source: Primary Data | Computed by Researcher

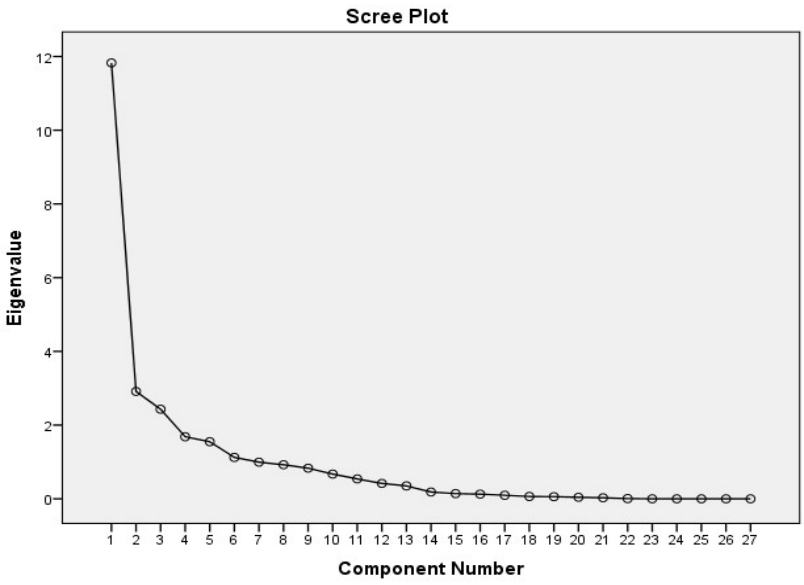
The above table 2 shows that the opinion of business correspondents on financial inclusion initiatives value of KMO for overall matrix was found to be good (0.576) and Bartlett's test of Sphericity was highly significant ($p < 0.000$). The results thus indicated that the sample taken was appropriate to proceed with a factor analysis procedure.

Table 3: Total Variance Explained for Opinion of Business Correspondents on Financial Inclusion Initiatives

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.826	43.801	43.801	11.826	43.801	43.801	10.057	37.247	37.247
2	2.912	10.786	54.588	2.912	10.786	54.588	2.828	10.475	47.721
3	2.430	9.000	63.587	2.430	9.000	63.587	2.785	10.315	58.036
4	1.684	6.236	69.824	1.684	6.236	69.824	2.530	9.371	67.407
5	1.549	5.737	75.561	1.549	5.737	75.561	1.783	6.606	74.013

6	1.124	4.161	79.722	1.124	4.161	79.722	1.542	5.709	79.722
7	.994	3.683	83.405						
8	.924	3.423	86.828						
9	.831	3.080	89.908						
10	.671	2.486	92.394						
11	.540	1.999	94.393						
12	.417	1.546	95.939						
13	.350	1.295	97.234						
14	.184	.682	97.917						
15	.141	.524	98.440						
16	.128	.473	98.914						
17	.096	.356	99.270						
18	.063	.233	99.503						
19	.059	.217	99.721						
20	.042	.154	99.875						
21	.028	.104	99.979						
22	.006	.021	100.000						
23	.000	.000	100.000						
24	.000	.000	100.000						
25	.000	.000	100.000						
26	.000	.000	100.000						
27	.000	.000	100.000						
Extraction Method: Principal Component Analysis.									

Source: Primary Data | Computed by Researcher



The Total Variance Explained (Table 3) explained the eigenvalues associated with each factor (linear components) before extraction, after extraction and after rotation. Before extraction there is 27 components which are all variables listed. Under the Extraction Sum of Square Loadings only factor with eigenvalues bigger, the result is only 6 factors. In the last part of the table the eigenvalues of the factor after rotation are displayed. Rotation of the factor axis has an effect which is optimizing the factor structure. The consequence for this data is that the relative importance of the six factors is equalized.

© 2015, IJASRD, All Rights Reserved

Table 4: Total Variance Explained for Opinion of Business Correspondents on Financial Inclusion Initiatives

Rotated Component Matrix[a]						
	Component					
	1	2	3	4	5	6
The bank strictly follows the service area approach	.320	-.068	.887	.058	.006	-.087
The bank offers financial literacy programme such as arithmetic, writing, reading, operating bank a/c	.769	.178	-.260	.128	.449	.186
The bank offers no-frills a/c to the individual who are BPL	.645	-.033	.577	-.099	-.226	-.128
The bank provides KCC / GCC / OD facilities to customers	.195	-.081	-.088	.049	-.058	-.640
The bank provides Educational loan to students	.938	.047	-.147	-.037	-.115	-.083
The bank provides Vehicle loan to the customers	.943	.047	.173	-.016	-.020	-.082
The bank provides Personal loan to the customers	.940	.037	.175	.015	-.048	-.064
The bank provides Crop loan to the customers	.945	.045	.175	.002	-.042	-.097
The bank provides Business loan to the customers	.937	.040	.240	.034	.047	.034
The bank strictly follows on the KYC norms	-.101	-.113	-.045	-.007	.173	-.607
The bank offers Insurance/Pension products	.772	.117	.259	-.024	.181	.140
The bank regularly conducts Awareness programme on Money Management	.786	.132	.369	.120	.405	.022
The bank regularly conducts Awareness programme on Debt Counseling	.786	.132	.369	.120	.405	.022
The bank regularly conducts Awareness programme on Financial Knowledge	.786	.132	.369	.120	.405	.022
The bank concentrates on Brick and Mortar branches rather than Ultra Small Branches in rural areas	.423	.689	.115	-.272	-.055	-.049
The bank offers Debit Card facilities to all eligible bank customers	.436	.007	.678	.101	.235	.272
The bank has Automatic Teller Machine facilities in its service area	.113	-.162	-.102	.064	.085	.602
The BC/BF/USB remits payment for MGNREGS/any other government remittances to the customers immediately	-.152	-.168	-.053	.850	-.087	-.031
Customers can borrow from the bank without any hassle	-.169	.656	.309	.401	-.321	.101
The BC/BF/USB has good Customer Relationship Management	.048	.351	.148	.734	-.082	-.032
The BC/BF/USB instructs their customers about their right on using banking services	.304	-.072	.049	.806	.167	.113
The BC/BF/USB nurtures the habit of Debt Repayment	.182	.780	-.035	.349	.153	-.012
The bank redresses grievances if any to its customers	.113	.853	-.221	-.245	-.017	.059
The BC/BF/USB has covered all the households with a bank a/c in its service area	.499	.144	.501	.167	.582	.203
The bank offered more Agri Gold Loan rather than ordinary loan to the farmers	.820	.403	.182	.153	.155	.136

The bank offers E – Banking/ NEFT/RTGS/Net Banking/E – Payment to the customers	.721	.008	.062	-.036	.307	.176
The BC/BF/USB holds Goodwill and Trustworthiness among its service area customers	-.094	.301	-.011	.239	-.510	.312
Extraction Method: Principal Component Analysis. **Rotation Method:** Varimax with Kaiser Normalization.						
a. Rotation converged in 11 iterations.						

Source: Primary Data | Computed by Researcher

Rotated Component Matrix (Table 4), it is identified that there are 6 factors and most of the variables correlate highly. The next step of analysis is to investigate the content of each variable to find the common themes that represent each factor. The variables which correlate highly on first factor are related to The bank offers financial literacy programme such as arithmetic, writing, reading, operating bank a/c, The bank offers no-frills a/c to the individual who are BPL, The bank provides Educational loan to students, The bank provides Vehicle loan to the customers, The bank provides Personal loan to the customers, The bank provides Crop loan to the customers, The bank provides Business loan to the customers, The bank offers Insurance/Pension products, The bank regularly conducts Awareness programme on Money Management, The bank regularly conducts Awareness programme on Debt Counseling, The bank regularly conducts Awareness programme on Financial Knowledge, The bank offers E – Banking/ NEFT/RTGS/Net Banking/E – Payment to the customers, The bank offered more Agri Gold Loan rather than ordinary loan to the farmers, named as rural and advancement banking factor. The variables on second factor are related to the bank concentrates on Brick and Mortar branches rather than Ultra Small Branches in rural areas, Customers can borrow from the bank without any hassle, The BC/BF/USB nurtures the habit of Debt Repayment, The bank redresses grievances if any to its customers, named as concentration banking factor. The third factor is related to The bank strictly follows the service area approach, The bank offers Debit Card facilities to all eligible bank customers, this factor can be named as utility banking factor. The fourth factor is related to The BC/BF/USB remits payment for MGNREGS/any other government remittances to the customers immediately, The BC/BF/USB has good Customer Relationship Management, The BC/BF/USB instructs their customers about their right on using banking services, therefore this factor is labelled as rural relationship banking factor. The fifth factors are related to the The BC/BF/USB has covered all the households with a bank a/c in its service area, The BC/BF/USB holds Goodwill and Trustworthiness among its service area customers, this factor is labelled as banking with trust factor. The sixth factors are related to the The bank provides KCC / GCC / OD facilities to customers The bank strictly follows on the KYC norms The bank has Automatic Teller Machine facilities in its service area, this factor is labelled as rural banking factor.

Table 5: Independent Samples Test for Business Correspondents Opinion on Financial Inclusion Initiatives in Nagapattinam District

Opinion on FIIs	N	Mean	Std. Deviation	Std. Error Mean	t	Sig. (2-tailed)
$H_{0,1}$: There is no significant difference between designation and Financial Inclusion Opinion of Business Correspondents.						

© 2015, IJASRD, All Rights Reserved

Designation	BC	40	121.3750	11.97794	1.89388	-1.287	.204
	USB	10	124.1000	2.99815	.94810		
$H_{0,2}$: There is no significant difference between bank type and Financial Inclusion Opinion of Business Correspondents.							
Bank Type	PSBs	37	119.5676	11.67509	1.91937	-2.764	.008
	PvtSBs	13	128.6154	1.85016	.51314		
$H_{0,3}$: There is no significant difference between gender and Financial Inclusion Opinion of Business Correspondents.							
Gender	Male	18	122.7222	11.56977	2.72702	.380	.707
	Female	32	121.4688	10.53714	1.86272		
$H_{0,4}$: There is no significant difference between marital status and Financial Inclusion Opinion of Business Correspondents.							
Marital Status	Single	28	125.2500	3.41701	.64575	2.595	.013
	Married	22	117.6818	14.98376	3.19455		
$H_{0,5}$: There is no significant difference between family size and Financial Inclusion Opinion of Business Correspondents.							
Family Size	≥ 4	43	121.6279	11.59233	1.76781	-.964	.342
	5-10	7	123.7143	3.30224	1.24813		
$H_{0,6}$: There is no significant difference between age and Financial Inclusion Opinion of Business Correspondents.							
Age	18-30	40	122.0500	11.09620	1.75446	.177	.862
	31-45	10	121.4000	10.16749	3.21524		
$H_{0,7}$: There is no significant difference between service and Financial Inclusion Opinion of Business Correspondents.							
Service	1Year	10	125.3000	2.98329	.94340	2.009	.050
	2Years	40	121.0750	11.88921	1.87985		

Source: Primary Data | Computed by Researcher

The Opinion of BCs on FII is furnished in the Table 5. Most of the surveyed respondents (80%) are BCs, followed by USBs (20%). Majority (74%) of the respondents belong to Public sector banks. The sample consists of a sizeable preponderance (100%) of rural areas. The respondents are mostly spread between the ages of 18 to 30 (80%). The sample consists of a sizeable (64%) of female respondents. it is not surprising that majority

(72%) of the respondents are school education only. A significant majority of the respondents (56%) of the respondents are unmarried. The family size of less than or equal to four, the respondents are (86%). Majority (80%) of the respondents are having 2 years of service experience. Also indicates that as high as (74%) of the respondents fall in the income range of Rs. Less than 5000. There is a significant difference on bank type, marital status at 1% level and service at 5% level with Opinion of Business Correspondents on Financial Inclusion Initiatives in the Nagapattinam district, Tamil Nadu, hence $H_{0,2}$, $H_{0,4}$, $H_{0,7}$ were rejected. There is no significant difference on designation, gender, family size and age with Opinion of Business Correspondents on Financial Inclusion Initiatives in the Nagapattinam district, Tamil Nadu, hence $H_{0,1}$, $H_{0,3}$, $H_{0,5}$, $H_{0,6}$, were not rejected.

Table 6: One way ANOVA for Opinion of Business Correspondents on Financial Inclusion Initiatives

Opinion on FIIs		N	Mean	Std. Deviation	Std. Error	F	Sig.
$H_{0,8}$: There is no significant difference between income and Financial Inclusion Opinion of Business Correspondents.							
Income	Less than 5000	37	121.1622	12.43765	2.04474	.379	.687
	5000-10000	12	123.8333	2.62274	.75712		
	10001-15000	1	127.0000	.	.		
	Total	50	121.9200	10.81918	1.53006		

Source: Primary Data | Computed by Researcher

Table 6 shows that there is no significant difference on income with Opinion of Business Correspondents on Financial Inclusion Initiatives in the Nagapattinam district, Tamil Nadu, hence $H_{0,8}$, were not rejected. It inferred that the income does not influencing the Opinion of Business Correspondents on Financial Inclusion Initiatives in the Nagapattinam district, Tamil Nadu.

IV. Conclusion

The strategies are required to promote full financial inclusion in the disadvantaged sections of population in India. The results show that the Opinion of Business Correspondents on Financial Inclusion Initiatives has differences with their services rendered in Nagapattinam District, Tamil Nadu. The bank has to increase the scope of operations of the Business Correspondents would bring neither and volume of products with service quality to the population and income to the Business Correspondents with ethical restrictions. The sample of 50 BCs only used for this study, hence to study a larger sample is advisable for better clarity with regard to policy matters.

References

Acharya, S. N. (2008). India's Macroeconomic Performance and Policies since 2000. Indian Council for Research on International Economic Relations.

Aduda, J., & Kalunda, E. (2012). Financial Inclusion and Financial Sector Stability With Reference To Kenya: A Review of Literature. Journal of Applied Finance & Banking, 2(6), 95-120.

Allen, F., Demirgüç-Kunt, A., Klapper, L. F., & Martinez Peria, M. S. (2012). The foundations of financial inclusion: Understanding ownership and use of formal accounts. World Bank Policy Research Working Paper, (6290).

 © 2015, IJASRD, All Rights Reserved

Demirgüç-Kunt, A., & Klapper, L. F. (2012). Measuring financial inclusion: The global findex database. World Bank Policy Research Working Paper, (6025).

Kelkar, V. (2008). Financial Inclusion for Inclusive Growth. ASCI Journal of Management, 39(1).

Kumar, L., & Balasubramanian, G. (2014). Economics of the Business Correspondent Model. NSE-IFMR.

Marshall, J. N. (2004). Financial institutions in disadvantaged areas: a comparative analysis of policies encouraging financial inclusion in Britain and the United States. Environment and Planning A, 36(2), 241-262.

Mehrotra, N., Puhazhendhi, V., Nair, G. G., & Sahoo, B. B. (2009). Financial Inclusion: An Overview. National Bank for Agricultural and Rural Development.

Ramji, M. (2009). Financial inclusion in Gulbarga: Finding usage in access. Institute for Financial Management and Research, Chennai, India. http://www.centre-for-microfinance.org/wp-content/uploads/attachments/csv/1901/26_Ramji_Financial, 20.

Rangarajan, C. (2008). Report of the committee on financial inclusion. Government of India report.

Sarma, M., & Pais, J. (2008). Financial inclusion and development: A cross country analysis. Indian Council for Research on International Economic Relations, 1-28.

Subbarao, D. (2009). Financial Inclusion: Challenges and Opportunities. Address delivered at the Bankers Club in Kolkata on December, 9.

Thorat, U. (2006). Financial inclusion and millennium development goals. RBI Bulletin, 50(2), 239-43.

Thyagarajan, S., & Venkatesan, J. (2008). Cost-Benefit and Usage Behaviour Analysis of No Frills Accounts: A Study Report on Cuddalore District. RBI College for Agricultural Banking and IFMR (December 2008), http://www.microfinancegateway.org/p/site/m/template.rc/1.1, 4146.

World Bank Group (Ed.). (2010). Towards Universal Access: Addressing the Global Challenge of Financial Inclusion. World Bank Publications.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 15 – XX

GOLD IS HIGHLY PREFERRED AS INVESTMENT AVENUE – AN OVERVIEW

Dr. M. Mathivanan
Associate Professor of Commerce, A.V.C. College (Autonomous), Mayiladuthurai
D. Sangeetha
Assistant Professor, D.A.A. College, Dharmapuram, Mayiladuthurai

ABSTRACT

The aim of the study is to identifying the perception of the consumers towards their belief in Gold buying behaviour. For this study researcher adopt random sampling method to collect the data. The primary data have been collected through a well-structured questionnaire prepared and directly administered to the users of gold in Nagapattinam District. There were 150 sample respondents were chosen for this study. The result of the study hinted that gold being highly preferred investment avenue as against the others. An Instrument against inflation, high returns and that benefits has also been instrumental in gold being sought after asset.

KEYWORDS

Buying behaviour, customer satisfaction, consumer perception, social status, gold investment

I. INTRODUCTION

Gold is one of the oldest precious metals known to man and for years it has been valued as a global currency, an investment, a community and on object of beauty and India is not an exception to this. India's love affair with gold is timeless spanning over centuries and millennia. In India, Gold is not just another precious metal but it is a part of our culture, an inseparable part of our belief system and a matter of pride. Passion for jewellery is legendary. It is reflected in numerous customary occasions where it is not only considered auspicious but mandatory to gift ornaments crafted in gold. The start purchasing power ability of gold and the intrinsic value feature of gold makes it a safe investment especially during the time of recession with high risk such as inflation, exchange rate fluctuations etc.

1.1 Human Behaviour and Gold Buying:

Every Individual is different in nature, has different motives, objectives. They differ demographically. Research indicates that investors behaviour will be affected by personality traits, interpretation of information, return and risk, tax aversion, responses to news, sentiments etc.

Philip Kotler said, "the field of consumer behaviour studies how individually, groups, and organizations select, buy use and dispose the goods and services, ideas or experiences to satisfy their needs and desires. Understanding consumer behaviour and knowing customers are never simple. Customers may say one thing but do another.

© 2015, IJASRD, All Rights Reserved

They may not be in touch with deeper motivation. They may respond to influence that change their mind at the last minute.

Gold acts as a tradable investment for consumers to sell or exchange their jewellery at a reasonable price. Gold is primarily in the form of jewellery. However to some extent the people view gold is an investment vehicle which provides some measure of financial security for them.

When compose with other investments gold investments method is the safest one. Most of the people in India invest their money in share market. Share market is high risk oriented one, the buyers of golden products should invest their money in gold only, and gold rate is always going up only. If anyone invest their money in gold they will get higher return compare than other market investments. Gold is always most useful one as well as easily pledge the gold and get the money during financial crunch.

Statement of Gold demand for the year 2013 - 14

GOLD	2013 (Tonnes)	2014 (Tonnes)
Investment	785.9	820.6
Jewellery	2670.7	2457.2
Physical Bar	1335.8	726.0
Coins	266.3	204.6
TOTAL	**5058.7**	**4208.4**

1.2 Statement of the problem:

Consumer buying behaviour has changed dramatically in the post few years. Consumers are better informed and have more choices about how they spend their money than ever before.

Understanding the customer's needs is the first step to winning business. This gave the idea to the researcher to study the marketing trends of jewellery, the motivations and processes involved in the purchase of jewellery, attitude and behaviour of the consumer and finally suggest ways to stay in touch with the customer.

1.3 Need for study:

Not much of study has been carried out to understand the perception of retail investors towards purchase of gold as well as on factors effecting gold purchase. A study of the perception will help in the formation of strategies for the investment advisers, part of advisers, foreign investors, marketers etc.

1.4 Objectives of the study:

a) To identifying the perception of the consumers towards their belief in Gold buying behaviour.
b) To know the perception of the retail consumers towards the risk behind gold buying behaviour. (Both physical gold as well as Paperform – Mutual fund / ETF).
c) To identifying the perception of the retail consumers towards gold buying behaviour due to various attributes of gold (Such as safe haven, diversification tool, an instrument with high rate of return).

II. Research Methodology

The study based on both primary and secondary data. The primary data have been collected through a well-structured questionnaire prepared and directly administered to the users of gold in Nagapattinam District.

2.1 Sampling technique:

Gold in playing a major role in each and every individual's life of human beings. Universe of the present study is infinitive. Hence, it is decided to use simple Random Sampling technique adopted and samples of 150 respondents have been chosen for their Nagapattinam district.

2.2 Socio-Demographic Profile of the Respondents:

Table1: Age wise Distribution of Respondents

Age	Frequency	Percentage
Below 25 yrs	34	23
25-40 yrs	64	43
40-50 yrs	35	23
50 and above	17	11
TOTAL	**150**	**100**

43% of the customers belong to the age group of 25-40 years, 23% of them below 25 years, 23% of them 40-50 years and 11% of them above 50 years.

Table2: Occupation Wise Distribution of Respondents

Occupation	Frequency	Percentage
Home Maker	56	37
Govt. Employee	25	17
Business	15	10
Private Employees	20	13
Agriculture	22	15
Others	12	8
TOTAL	**150**	**100**

8% of customers are others, 37% are Home Maker, 17% are Government Employees, 13% are Private Employees, 10% are in Business and 15% are in Agriculture.

Table3: Monthly Income wise Distribution of Respondent

Income Level	No. of Respondents	Percentage
Below ₹. 5000	38	25
₹. 5001 to ₹. 15000	42	28
₹. 15001 to ₹. 25000	30	30
₹. 25001 & above	40	27
TOTAL	**150**	**100**

28% of people belonging to Income category of Rs.500 to 15000 27% for the category ½ of Rs.2500 and above 25% of people belonging to Rs.5000 and below that.

© 2015, IJASRD, All Rights Reserved

Table4: Sex wise Distribution of Respondent

Gender	No. of Respondents	Percentage
Male	40	27
Female	110	73
TOTAL	**150**	**100**

Table5: Reasons for the purpose of purchasing of Gold in Various Attitudes

Reasons	Frequency	Percentage
Safe Haven	42	28
Diversification tool	33	22
Instrument with high rate of return	45	30
Gift to others	5	3
Festival / Function	25	17
TOTAL	**150**	**100**

The purpose of purchasing of Gold highly in "Instrument with high rate of return" i.e. 30%, 28% they treated gold as a safe haven, 22% treated as 'Diversification Tool' and 17% for function.

Table6: Seasons for Purchasing of Gold Items

Buying Seasons	Frequency	Percentage
Achaiya Thiruti	44	29
Deepavali / Pongal	36	24
Ramzan / Christmas	14	9.
New Year	6	4
Marriage Seasons	50	34
TOTAL	**150**	**100**

It is noted from the above table that 34% of respondents opined that they are purchase golden products at the time of Marriage – Season. It is due to that normally they purchase golden items for dowry or gift. It was observed that the users of golden products are opined that 29% of users purchase at the time of Achaiya Thiruti. It is due to that they have strong belief about Achaiya Thiruti Day.

Table7: Buying Status of Different Mode of Gold

Type of Items	Frequency	Percentage
Gold Biscuit	20	13
Regular using Ornaments	54	36
Gold Coins	52	35
Big Items	24	16
TOTAL	**150**	**100**

From the above table shows that 36% of people purchase 'Regular using Ornaments', 28% of people purchase 'Gold Coins', 16% of people like to buy big items, 13% for Gold Biscuit.

Table8: Are you prefer Physical Gold Compare to paper form of Gold

Status	Frequency	Percentage
Yes	105	70
No	45	30
TOTAL	**150**	**100**

It is clear from the above table that people give more preference for the purchasing of physical form of gold than the paper form of gold 70% of prefer the former, 30% prefer the later.

III. Conclusion

Indians like to buy gold not only for weddings but also on their worshipping events other than that, gold is also considered as a status of symbol in India. The benefits of buying gold are many in number. Gold has resale value and this makes gold of great benefit and of great asset value to buy. Gold is foremost on the list of investments and value. In most parts of the world, gold hold a very important value in several cultures since it is a symbol of success, authority and affluence. In India, gold tends to have religious as well as cultural significance. Buying gold in physical form is much better than the paper form because purity of the gold may assured, then we can see that and it can be sold in parts in case of necessity, It gives pride. So it is a good investment avenue. The results of the study hinted that gold being highly preferred investment avenue as against the others. An Instrument against inflation, high returns and that benefits has also been instrumental in gold being sought after asset.

References

[1] India Heart of Gold – Revival – a Report by the World Gold Council (April 2010-11)

[2] Mikal.M.(2008) Personality type and investment choice: An empirical study.

[3] V.Sujata & S.Kumaresan (2013) Influence of Lifestyle perception on Gold purchase decisions, global research Analysis.

[4] www.world.gold.org..,

[5] www.mcx.com

[6 www.ncdex.com

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 20 – 23

EVALUATION OF OPERATING, FINANCIAL AND INVESTMENT ACTIVITIES OF NBFC'S WITH REFERENCE TO MFCC LIMITED

Dr. S. Mahalingam
HOD of Commerce, DAAC, Dharmapuram
R. Maheswari
Assistant Professor in Commerce, DAAC, Dharmapuram

ABSTRACT

The NBFCs play an important role in channelizing these savings into investments. NBFCs supplement the role of banking sector in meeting the increasing financial needs of the corporate sector, delivering credit to the unorganized sector and to small local borrowers. While functioning as financial intermediaries between the savers and the users, they have catered to the different segments of the society. In this paper an attempt is made to evaluate the operating, financial and investment activities of NBFC's with reference to MFCC Limited.

KEYWORDS

NBFCs, banking, local borrowers, financial needs, investment activities.

I. NON-BANKING FINANCIAL COMPANIES

The Non-Banking Financial Companies (NBFCs) have been playing a very significant role in the present day rigorous money market conditions. They are serving the nation by supporting the economic reconstruction and giving a booster to industrial production. They are engaged into the business of providing loans and advances of small amounts for a short period to small borrowers. The NBFCs play an important role in channelizing these savings into investments. NBFCs supplement the role of banking sector in meeting the increasing financial needs of the corporate sector, delivering credit to the unorganized sector and to small local borrowers. While functioning as financial intermediaries between the savers and the users, they have catered to the different segments of the society.

In India, the non-banking financial sector comprises extremely heterogeneous intermediaries. They are generally categorized into the following types on the basis of their principal business.

- Equipment leasing company (ELC)
- Hire Purchase finance company (HPFC)
- Housing finance company(HFC)
- Investment company (IC)
- Loan company (LC)
- Mutual Benefit companies (MBFC) i.e., Nidhis
- Residual non-banking company (RNBC)
- Miscellaneous non-banking companies (MNBC) i.e., Chit fund company.
- Micro Finance Companies
- Insurance Companies

© 2015, IJASRD, All Rights Reserved

- Stock Broking Companies
- Merchant Banking Companies.

In the classification, the Equipment leasing company (ELC), Hire Purchase finance company (HPFC), Investment company (IC), Loan company (LC), Residual non-banking company (RNBC)s are under the regulatory authority of Reserve Bank of India. The regulatory authority for Mutual Benefit companies (MBFC) i.e., Nidhis is Department of Company Affairs of Government of India. For Housing finance companies (HFCs), the regulatory authority is National Housing Bank (NHB). And the regulatory authority for Miscellaneous non-banking companies (MNBC) i.e., Chit fund company is Reserve Bank of India and Registrar of Chits of the concerned States. The regulatory authorities for Microfinance companies, Insurance Companies, Stock Broking Companies, and Merchant Banking Companies are Department of Company Affairs of Government of India, Insurance Regulatory and Development Authority, Securities and Exchange Board of India, and Securities and Exchange Board of India respectively.

In the year 1942, the Pudukottai benefit fund limited was functioning with branches throughout the Madras presidency. One such branch was at Mayiladuthurai and it was doing very well. The above mentioned unit was controlled by the former Managing Director of the MFCC Branch Thiru. R. Kalayanasundaram. The Mayavaram Financial Chit Corporation Limited Mayiladuthurai is public limited company registered under the Indian Companies Act 1913 (Registered on 26.11.1947 as no 1646) functioning for the past 55 years, the registered and administrative office of the corporation is at 13- A Cutcherry Road, Mayiladuthurai.

1.1 Development of MFCC:

The corporation opened 4 branches during the year 1953-57 and two of them were closed during the period. The corporation closed its branches as there was a decline in the number of subscribers. There appears to be consistent policy regarding the expansion of branches. They opened branches as and when they felt the need to open branches because of the increase in the number of subscribers in a particular area. In order to facilitate early remittance by customers they only opened but also opened five pay and collection centers. The collection centre helped in avoiding the delay in payment of subscriptions.

1.2 Branches

The corporation opened 11 branches and 5 collection centres of the MFCC both In Tamilnadu and Pondichery. The Mayiladuthurai Branch is functioning as registered, administrative and head office. As a financial company cash plays a vital role. The effective uses and control of cash only gives profit/benefits to the business concern. So the MFCC Ltd., are evaluated through its effective activities of cash flow during the year 2013 and 2014. The cash flow of MFCC Ltd., during the study period was assessed through a) Operating Activities b) Investing Activities and c) Financial Activities.

a) Cash flow from operating activities are net cash flow generated are used in the business operation of the firm. To ascertain cash operating profit , adjustment are made for non – cash and non-profiting items .Non-cash items are expenses or income

 © 2015, IJASRD, All Rights Reserved

which does not cause any change in cash non-operating items refer to expenses or income which are not directly related to main operations of the company .

The following table shows the cash flow from the operating activities of MFCC Ltd., during the study period.

Table – 1: Cash Flow from Operating Activities

	31.03.2013	**31.03.2014**
	Rs.	**Rs.**
Profit before tax		76,91,044
Add. Depreciation	93,84,400	11,47,085
	11,53,246	
Less: Profit on sale of investment	**1,05,37,646**	**88,38,129**
Profit on sale of motor cars		
Dividend received	(7,95,028)	(87,765)
Interest received from bank deposit	NIL	(5,43,704)
Operating profit before working capital changes	(1,81,722)	(1,29,647)
Movements in working capital:		
Net Increase/ Decrease in the other current/ Non-current assets	**19,21,647**	**16,994**
Cash generated from/(used in) operations		
Direct tax paid[Advance Tax & TDS & Self-Assessment Tax]	74,90,027	(1,55,22,048)
Net cash flow from / (used in) operating activities [A]	**94,11,674**	**(1,55,05,054)**
	(29,72,567)	**(22,56,156)**
	64,39,109	**(1,77,61,210)**

Source: Office Records

b) Cash flow from investing activities are cash flow from transaction such as sale of assets , purchase of assets, sale of investment , purchase of investment , receipt of dividend and interest .

The following tables show that the cash flow from investing activities during these study period.

Table – 2: Cash Flow from Investing Activities

	31.03.2013	**31.03.2014**
Purchase / Sale of fixed assets (Net)	(37,36,454)	17,92,283
Interest received from bank deposits	76,39,249	80,60,019
Share allotment money	(28,740)	NIL
Dividend received	1,81,722	1,29,647
Purchase/Sale of Investments(Net)	29,48,629	4,72,953
Net cash flow investing activities [B]	**70,04,406**	**1,04,54,902**

Source: Office Records

c) Cash flow from financial activities are cash flow caused by issue of shares and other securities, raising of long term loan, repayment of long term loan, payment of dividend etc. The following table shows the cash flow from financial activities during the study period.

Table – 3: Cash Flow from Financial Activities

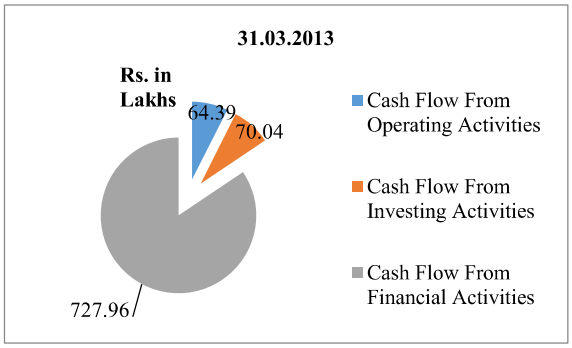
	31.03.2013	**31.03.2014**
Tax on equity dividend paid	(48,668)	(50,985)
Dividend paid on equity shares	(3,00,000)	(3,00,000)

Decrease in Long Term Loan & Advances (Net)	NIL	2,16,47,000
Sale of Investments & Share allotment money	NIL	3,93,174
Net cash flow from financial activities[c]	**(3,48,668)**	**2,16,89,189**
Opening Balance of cash & cash equivalents as on 31.03.2013	5,97,01,619	7,27,96,464
Add : Net cash flow [a+b+c]	1,30,94,845	1,43,82,881
Closing Balance of cash & cash equivalents as on 31.03.2014	**7,27,96,464**	**8,71,79,3435**

Source: Office Records

The following chart shows the cash inflow of MFCC limited in various operating activities during the period 2013 and 2014.

Chart – I: Cash Flow from Various Activities



Source: Table 1 to 3

II. FINDINGS

From the analysis it is find that the cash flow from operating activities increased by 36.25% during the year 2014 when compared to the base year.

The cash flow from investing activities of the MFCC limited is increased by 66.36% during the year 2014 when compared to the base year.

The cash from financial activities of the MFCC limited is increased by 83.50% during the year 2014 when compared to the base year.

III. CONCLUSION

From the study it is concluded the cash flows from all activities increased in trend, but among the three categories of cash flows. The cash flow from financial activities is very high growth rate.

REFERENCE

[1] Bharma, S (2007), *"Myths Of Systematic Investment Plan"*, Mutual Funds In India (ed.by Dutta Abhijit), Wisdom Publications, New Delhi, pp.91- 92.

[2] Bodla, B S and Bishnoi, S (2008), "Emerging Trends of Mutual Funds in India: A Study across Category and type of schemes". *Journal of Indian Management and Strategy, Vol.13*, p -15.

[3] Chandra, P (1995) *"The Investment Game: How to Win?"* Tata Mc Graw Hill, New Delhi

[4] Gilkar, N.A (2002), "Investors' Perceptions of Mutual Funds: An Investigation". *The Business Review, Vol. 9,* No.1, pp 26-35.

[5] Gupta, A (2000)," Investment Performance of Indian Mutual Funds: An Empirical Study", *Finance India, Vol. XIV,* No.3, pp.833-866.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 24 – 28

INVESTMENT SCHEMES OF SERVICE RENDERED BY INDIAN POST OFFICE AND OTHER SECTOR

Dr. S. Mayilvaganan
Assistant Professor in Commerce, A.V.C College (Autonomous), Mannampandal, Mayiladuthurai
P. Pavala Arasan
Assistant Professor in Commerce, Sir Issac Newton Arts and Science, Nagapattinam

ABSTRACT

In a country like India which is a developing one; the quantum of investment of the rural investors, downtrodden and middle class families will comparatively small. But when they are pooled together a very huge amount will be available for the country's economic development. Realizing this Government of India has introduced certain postal investment schemes which are being implemented through post office in Mayiladuthurai Town.

KEYWORDS

Investment schemes, postal investment schemes, service rendered, post office – savings - deposit – schemes

I. INTRODUCTION

1.1 Post Office Services

The Department of posts, trading as Indian post, is a government operated postal system in India as "The Post office" Reaching the people by implementation of various programs helping the people through the execution of social activities, The postal services is under the department of posts, which is part of the ministry of communications and information technology of the Government of India. The apex body of the department is the postal service board, consisting of a chair and six members. The six board members Government personnel, operations, technology, postal life insurance, Human Resource Development (HRD) and planning.

The British Raj was instituted in 1858, when the rule of the East India Company was transferred to the crown. By 1861 there were 889 post offices handling nearly 43 million letters and over 4.5 million newspapers annually. The first superintendent of the post office was appointed in 1870 and based in Allahabad. In 1876, British India become the first non – founding member of the General postal Union.

The Government Savings Bank Act 1873, Passed by the legislature 28 January 1873 was enacted in 1881. On 1st April 1882, Post Office Savings Banks opened throughout India (except in the Bombay Presidency). In Madras Presidency, It was limited; in the Bengal Presidency, no POSBs [Postal Office Savings Banks] was established in Calcutta or Howrah. Postal life insurance began on 1st February 1884 as welfare for the employees of the posts and Telegraphs Department as Government of India dispatch No.229 dated 18 October 1882 to the Secretary of State.

© 2015, IJASRD, All Rights Reserved

1.2 Post-Independence Service

Indian Postal Service's Mail van at Pune since Indian Independence in 1947 the Postal Services continue to function on a nationwide basis, providing a variety of Services. The Structure of the organization has the Directorate at its apex; below it is Circle offi ces, Regional Offices. The Superintendent office of Post Offices, Head Post Offices, Sub-Post offices and Branch Post Offices. In April 1959, the Indian Postal Departments adopted the Motto "Service before Self"; it revised its logo in September 2008.

On June 2013 India Post and national Airline Air India have launched a new logistics Post Air Service. The Service links 15 Airports including Agartala, Delhi, Mumbai, Kolkata, Nagpur, Bangalore, Hyderabad, Chennai, Pune, Ahmedabad, Imphal, Guwahati, Patna, Lucknow and Trivandrum. The Alliance offers three kinds of Service – delivery to an Airport Post office, City to City deliveries for additional charges and a third Category of door to door delivery services for additional fees.

1.3 Post – Independence Stamp

India attained independence on 15th August 1947. Thereafter, the Indian posts and Telegraph Departments embarked on a broad – based policy for the issuance of Stamps. The first new stamp was issued by independent India on 21st November 1947. It depicts the Indian flag with the patriots' Slogan, Jai Hind ("Long Live India"), at the top right – hand corner. The stamp was valued at three and one – half annas.

A memorial to Mahatma Gandhi was issued 15th August 1948 on the first anniversary of independence. One year later a definitive series appeared, depicting India's broad cultural heritage (Primarily Hindu, Buddhist, Muslim, Sikh and Jain temples, sculptures, monuments and fortresses). A Subsequent issue commemorated the beginning of the Republic of India on 26th January 1950.

Definitive's included a technology and development theme in 1955, a series depicting a map of India in 1957 (Denominated in naya paisa – decimal currency) and a 1965 series with a wide variety if images. The old inscription "India Postage" was replaced in 1962 with " INDIA POST", although three stamps (issued from December 1962 to January 1963) carried the earlier inscription. India has printed stamps and postal stationary for other countries, mostly neighbours. Countries which have had stamps printed in India include Burma (before independence), Nepal, Bangladesh, Bhutan, Portugal and Ethiopia. The country has issued definitive and commemorative stamps. Six definitive series on India's heritages and progress in a number of fields have been issued. The seventh series, with a theme of science and technology, began in 1986.Between independence and 1983,770 stamps were issued.

1.4 Investment of Post Office Schemes

Post office investment schemes have an important role in the investment chain of India. The Popularity of post office investment schemes attains much popularity due its safety and profit. Post office investment schemes are most secure and it also provides rebate for income tax rates. Monthly income schemes, recurring deposit, Time deposit, senior citizen savings scheme, Public provident fund, National savings scheme etc. The increases in the interest of bank deposit are visible in the interest of post office deposit

 © 2015, IJASRD, All Rights Reserved

also. The interest of many post office rates increased from 2011 December onwards. The interest of savings deposit increased from 3.5% to 4%. Some best post office investment schemes are as follows.

1.5 Monthly Income Scheme (MIS)

Monthly income scheme is most suitable for those who are in search of a secure deposit with a fixed income. The term of the scheme is five years. The interest rate of monthly income scheme is 8.2%. The highest investment amount for an individual is 4,50,000 rupees. The highest investment for joint account is 9 lakh rupees.

1.6 Recurring Deposit Scheme (RDS)

Every Indian citizen can join in this scheme. The investor can deposit whatever money as multiples of 10 in this scheme. Even though the term of the scheme is 5 years depositor can withdraw the amount after three years even if necessary. The interest of savings account will get in such situations. Anglo Indians and minor children cannot open the account. Though the minor children can open the joint account with parents. The interest of savings account according to that time will be get in recurring deposit. At present it is 4%.

1.7 Time Deposit Scheme (TDS)

Time deposit will be get according to certain time such as one year scheme, two year scheme, three year schemes and five year scheme. Account can start individually as well as jointly with two persons. Groups account is not allowed in this scheme. The interest rate of one year scheme is 7.7%.The interest of two year scheme and three year scheme are 7.8% and 8% respectively. The interest of five year scheme is 8.3%. Compound interest will add once in a month with the amount. The merits of income tax section 80C will get in this scheme. The minimum investment amount is 200 rupees. There is no limitation over higher amount in time deposit.

1.8 Senior Citizen Saving Scheme (SCSS)

- A new avenue of investment and return for senior citizen.
- The account may be opened by an individual,
- Who has attained age of 60 years or above on the date of opening of the account?
- Who has attained the age 55 years or more but less than 60 years and has retired under a Voluntary Retirement scheme or a Special Voluntary Retirement scheme on the date of opening of the account within three months from the date of Retirement.
- No age limit for the retired personnel of Defense services provided they fulfill other specified conditions.
- The account may be opened in individual capacity or jointly with spouse.
- Non-Resident Indians (NRIs) and Hindu undivided family (HUF) are not eligible to open an account.
- The individual may open one or more account in the multiple of INR.1,000/-, subject to a maximum limit of INR.15lakh.

- No withdrawal shall be permitted before the expiry of a period of five years from the date of opening of the account. The depositor may extend the account for a further period of 3 years.
- Premature closure of account is permitted.

1.9 Public Provident Fund Scheme (PPFS)

Public provident fund is one of the popular investment schemes. The investor can deposit up to 1 lakh rupees in 15 years scheme at present. The interest increased from 8% to 8.6% from 1/12/2011 onwards. The higher investment amount will increases from 70,000 rupees to 1,00,000 rupees. Public provident fund is most appropriate to maximum profit with in a long term. Loan facility available from third year to fifth year. The amounts can withdrawal from sixth years onwards. The interest of the loan is increased from 1/12/2011. The deposit in public provident fund is free from debt and court attachment.

1.10 National Savings Schemes (NSS)

National savings scheme is a popular scheme as provident scheme. The term of the scheme is reformed as 5 years and a 10 years scheme is introduced 1.12.2011 onwards. The certificates of 100, 500, 1000,5000,10,000 rupees will get in this scheme. The deposit of 100 rupees as 150.90 with 5 years. The merits of income tax section 80C will available for deposit and interest. Though the rebates of income tax will not get for the final years interest.

1.11 Statement of the Problem

In view of the excellent potentially be of domestic savings in India, and the implementation of many better investment schemes, a study focusing on the structure of postal investment schemes, features and growth pattern of post office investment schemes, factors influencing to invest in postal investment. Schemes to improve to the rural investors.

The Government has approved an IT modernization project in the Department of post for the computerization of all post and mail offices, administrative and other services, establishment of IT infrastructure and software development. The project includes supplying rural ICT hardware and peripherals to branch post offices in rural areas, developing of scalable, integrated and modular software covering all postal operations and establishing an IT infrastructure: including data centers and wide Area Network (WAN) – based networking. Currently reached paperless transaction for mail, postal banking and insurance services. The study today investment reached for people various investment plan such as post office savings scheme, National savings certificate, the public provident fund, monthly income plans, senior citizen savings plans and time deposit account. Indian postal services provide many services such as small savings banking and financial services.

To sustain its position as the largest postal network in the world touching the lives of every citizen in the country. Provide mail parcel, money transfer, banking, insurance and retail services with speed and reliability. The employees are proud to be its main strength and serve its customers with a human touch. Postal social security

 © 2015, IJASRD, All Rights Reserved

services and to enable last mile connectivity as a government of India platform. Demonstrating the highest order of integrity, honesty, transparency and professionalism. Discharging our responsibilities towards the society in an environment of deep trust, mutual respect and a culture of postal services.

1.12 Objectives of the study

The following are the objectives of the study

- To study pre-independent and post independent services in Indian post office service.
- To know postal customer service schemes reached in rural areas.
- To offer suggestions for the improvement of the postal investment.

"Today savings day to day smile"

II. Methodology

This study is related to the evaluation of Indian postal service investment schemes in rural areas. If required secondary data may also be used in the study. Preliminary studies have been investment schemes to reached the people for rural area for the study. For the purpose of the study the investment measured in terms of the following.

- The investment system prevailing in the rural areas.
- The need for future development of Indian postal services in the rural areas.
- To update the new service of the department in the rural areas.
- The investment schemes reached for the people satisfied or not satisfied in the rural areas.

III. Suggestions

Government must create more awareness among the rural and urban people about the postal investment schemes and the benefits availed through it as it has not reached the people properly. Good reliable, the post office should be computerized and more staff members to be appointed as to majority feel that the service provided by the post office are not good. The interest rates have to be increased as for many deposit schemes, but steps taken by Indian government, infrastructure, savings time, banking sector equally developing post office.

IV. Conclusion

Indian post office perform their work efficiently and effectively with reference to rural investment a hence the postal investment and rural savings of Indian postal investors and secondly they help the nation to generate the necessary funds, to avoid foreign investment of society will? Get more benefits of our people.

References

[1] A. N. Dureja : Post office small savings schemes — 7th Edition. Operations or Post Office.
[2] R.S.N. Pillai Bagavathi: Commercial Correspondence & Office Management.
[3] Mysore Training Centre: Induction Training Course for HSG Post Masters

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 29 – 34

AN OVERVIEW ABOUT SILK INDUSTRIES PROGRESS THROUGH FIVE YEAR PLANS IN INDIA – A CASE STUDY

E. Saravanan
Assistant Professor, DRBCCC Hindu College, Chennai-72

ABSTRACT

With the advent of economic planning in the country, sericulture industry set out on its course of progressive development through the consecutive Five Year Plans. Realizing the importance of sericulture as a rural industry and its capacity to generate greater employment opportunities in the village as also to increase the raw silk production in the country so as to meet both the domestic and international demands, the government of India and the state government have given emphasis to the development of sericulture industry. To supplement the efforts of state governments, the Central Silk Board has been directly implementing certain projects for the development of both mulberry and non-mulberry sericulture. In this paper, an attempt has been made to analyze the silk industries developments through Five Year Plans.

KEYWORDS

Silk industry, economic planning, sericulture, five year planning

I. INTRODUCTION

Handloom Industry is one of the oldest cottage industries in India. It is widely spread throughout the country. It has occupied a significant place in the rural and urban technological and social linkage in the Indian economy. The hand woven textiles have a very long and glorious tradition. They are symbolic of Indian culture and form part of a great heritage of art. Centuries ago, when Europe, the birth place of today's modern capitalism and industry had little industrial development to boast of, India was famous for the grand artistic skill of her craftsmen. The cotton manufacturers were in great demand not only in the Eastern Markets from Cairo to Peking, but were equally sought after in the European markets.

Despite its historical significance it is the most important sector that generated employment opportunities directly and indirectly to the millions of people. In India, the total number of the **handlooms is 38.90 lakhs, of which 36.1 lakhs are working now, and 2.8 lakhs are idle.** Handlooms installed in the country are providing full and part time employment opportunities to about **10 million people both men and women workers. In the total silk handlooms**, **93% looms are working and 7% are idle looms.** Further, the industry is also providing indirect employment to about 100 million manufacturers, **dyers, twisters, sizers, painters, traders** and others.

Large numbers of technicians are employed by this industry for carrying out duties in the working of looms. A good number of **wrappers, cloth printers, tailors, fabric designers**, and artists are also engaged in this industry. It also provides employment to tens of thousands of salaried employees working in various sales, managerial, executive,

© 2015, IJASRD, All Rights Reserved

technical, supervisory and other posts in Central and State Government departments, Government sponsored agencies or enterprises, public sector and private sector undertakings and the weaver's cooperatives at the primary, regional and apex levels. Though it serves as a source of livelihood for millions of people directly and indirectly, most of the weavers are illiterate and their economic condition is below the poverty line. Unfortunately the present status of the Handloom Industry and weavers is very pathetic.

This is one of the major sectors, employing largest number of people next to agriculture and it holds similar position in the case of income generation. From the perspective of consumers, it meets a considerable part of their requirements. Its production patterns are selective and finally tuned to meet the local and regional needs. The most unique and notable feature is its glorious survival despite the large-scale mill sector. The importance of handloom industry can be gauged from the fact that it meets one third of the total cloth requirements of masses.

Tamil Nadu (TN) is widely known for its multiple varieties of colourful handloom fabrics. As a matter of fact, handlooms of TN are the fruits of traditional India. The formidable variety of handlooms has drawn national and international attention. TN has been the traditional abode of exquisite handlooms. The state has significantly contributed to Indian handloom exports. In spite of the pre-eminent position enjoyed in TN and the statutory protection extended by the Government of India, handloom industry is not yet free from handicaps. Though the contribution of handlooms to the national economy is appreciable, socioeconomic and working conditions of the weavers leave much to be desired. Actually the hardhearted moneylenders and middlemen who charge exorbitant rates of interest grab the fruits of the industry.

1.1 Review of Literature:

In 1953, the Textile Enquiry Committee was constituted under the Chairmanship of Nityananda Kanungo to make an in-depth study of textile mills and decentralized sector. The Committee recommended the conversion of handlooms into semi-automatic looms or power looms to make them technically more efficient, and recommended abolition of middlemen to eliminate exploitation of primary producers. The Village and Small Scale Industries Committee of 1955 suggested that the restrictions be imposed on the production of cloth by mills and power looms weaving the increased demand for cloth to be met by handlooms. In addition, it recommended the extension of cooperative form of organization to a large number of handlooms.

In 1958, the Government of India appointed the Textile Enquiry Committee, under the chairmanship of D.A. Jos to enquire into their existing conditions of cotton textile industry. The Committee suggested the assistance to handloom sector by way of rebate on a fairly stable basis. Besides, it suggested that Government should provide assistance to ensure efficiency and improve quality of products.

In 1958, National Council for Applied Economic Research (NCAER) carried out a survey on the economics of handloom industry in the Mysore state. On the basis of 'stratified sampling' method, among 714 households 499 urban and 215 rural were selected. The study showed that the earnings of weavers were relatively low and much

less than the average standard of living. It also pointed that the earnings in the urban centers were considerably higher than those of the rural ones.

During 1959, the Government of India set up a working group under the chairmanship of V. Subramanian to assess the process of handloom industry during the Second Five year Plan and draw programmes for the Third Five year Plan. The Committee expressed its satisfaction on the performance of weavers' cooperative societies. However, it pointed out the weak sports in their working. The Committee opined that the loyalty of members to the society is doubtful. It recommended the creation of Thrift Fund Scheme that is to be contributed by weavers and Government. The Committee placed emphasis on activating the dormant societies, and suggested programmes for the supply of inputs and sale of fabrics.

The Working Group set up by the Government of India under the chairmanship of **A.V. Venkateswaran** submitted its report in **1964**. For the development of handloom industry during the Fourth Five-year Plan, it recommended that a legitimate share of superfine yarn imported should be provided to handloom sector. The supply and marketing societies should be converted into production-cum-sales societies as quickly as possible. The State Financial Corporations should finance handloom sector.

B.B.Goel, emphasized that there is need for financial assistance to handloom co-operatives. He felt that handloom co-operatives are facing the problem of lack of proper financing facilities. To provide financial facilities to the weavers and to the weavers' co-operative societies, the Government should spend more resources. L.C. Jain asserted that there had been no significant change in the handloom production pattern. The bulk of production continues to be cotton fabrics of lower and medium counts.

1.2 Objectives of the Study:

- To study about the structure and organization of the handloom industry.
- To analyze the silk industries developments through Five Year Plans.

II. RESEARCH METHODOLOGY

The study made use secondary data. The secondary data were obtained from published and unpublished source like annual report, books, journals of central and state government, office of central silk Board, Bangalore, and the Directorate of Handlooms and Textiles, Madras and Kanchipuram, periodicals, minutes of meetings and administrative report of selected societies.

III. FIVE YEAR PLANS IN INDIA

3.1 First Plan (1951-52 TO 1955-56)

Sericulture did not find a separate place during the first plan period. It is included under the board head. "Other Village Industries", Central assistance was made available as grants and loans to states through Central Silk Board.

3.2 Second Plan (1956-57 TO 1960-61)

The second plan onwards, a separate allocation both under central and the planning commission for sericulture development approved state sectors. Since then,

 © 2015, IJASRD, All Rights Reserved

several development projects, under the central sector were taken up along with the state programs.

3.3 Third Plan (1962-63 TO 1965-66)

A total outlay of Rs. 702 lakhs approved for the development of the industry during the third plan period of which Rs. 552 lakhs related to state schemes and the rest of Rs. 150 lakhs for central schemes implemented through the central silk board.

3.4 Transitional Period (1966-67 TO 1968-69)

During the period, the allocation for states was Rs. 482.28 lakhs of which Rs.218.98 lakhs was utilized. The allocation on central schemes was Rs. 70.23 lakhs and utilization was Rs. 62.75 lakhs.

3.5 Fourth Plan (1969-70 TO 1973-74)

The broad objective envisaged in the fourth plan was attainment of self-sufficiency with regard to country's demand for raw silk through increased productivity, reduced cost of production through rationalization of production techniques and creating addition employment opportunities to about four lakhs persons.

3.6 Fifth Plan (1974-75 TO 1977-78)

The planning commission approved a total outlay of Rs. 2,554 lakhs Rs. 1693 lakhs for state schemes and Rs. 861 lakhs for implementation of central schemes) during V plan period. Out of this Rs. 1109.06 lakhs were spent on state schemes and Rs. 586.17 lakhs on central schemes.

3.7 Transitional Period (1978-79 and 1979-80)

During the period, the production of raw silk increased to 41.77 lakh kgs. From the preceding level of 37.11 lakh kgs. On the export front, the achievement was Rs. 43.67 crores against the target of Rs. 37 crores.

3.8 Sixth Plan (1980-81 TO 1984-85)

The planning commission approved an outlay of Rs. 16737 lakhs (Rs. 13637 lakhs under state plan and Rs. 3100 lakhs under central sector). An expenditure of Rs. 8929 lakhs (65.43%) under states and Rs. 3715 lakhs (119.84%) under central sector was incurred.

3.9 Seventh Plan (1985-86 TO 1989-90)

The Planning Commission, Government of India approved an allocation of Rs. 310.78 crores (Rs. 240.78 crores for state schemes and Rs. 70 crores for central projects) during the VII plan period.

3.10 Transitional Period (1990-92)

During the year, production of raw silk increased to 12665 tonnes over the preceding year level of 12016 tonnes. On the export front, the achievement was Rs. 440.53

crores from Rs. 400.61 crores in the previous year. For 1991-92, the allocation approved both under the state and central sectors were Rs. 124.66 crores. During this year, an amount of Rs. 675.57 crores was earned from export of silk goods.

3.11 Eighth Plan (1992-97)

The Planning commission, Government of India approved an allocation of Rs. 901.05 crores for the development of sericulture both under state and central sectors for the Eighth plan period.

3.12 Ninth Plan (1997-2002)

The Government of India constituted a working group for the textile sector, which in turn constituted the sub-group on sericulture for preparation of the ninth five-year plan report. The sub-group has recommended an allocation of Rs. 1053.61 cores for the development of sericulture both under state and central sectors for the ninth plan period.

3.13 Eleventh Plan (2007-2012)

Production has consistently risen in the third and fourth years of the Eleventh Plan, to reach a production level of 6,930 million square meters during 2011–12, which accounts for over 14 per cent of total cloth/textile production, comprising handloom, mill-made and power loom, in the country. Exports rose by 26 per cent in 2010–11 to 1,574.95 crore as compared to the previous year and further to 2,653.95 crore, registering a growth of 68 per cent over the previous year.

3.14 Twelfth Plan (2012-2017)

Like handlooms, the handicrafts sector, being a State subject, is also primarily the responsibility of the State Governments, and assistance is provided by Government of India to supplement the States' resources. However, while measures taken in the Eleventh Plan have helped in the revival of the sector, it remains beset with several constraints, many of which are common to the handloom sector already brought out in the previous section. Other challenges specifically faced by the handicrafts sector are indicated below.

IV. CONCLUSION

The problems of the handloom industry are more or less than same in all the states. Government policy towards the handloom industry in India, prior to independence amounted to purposeful negligence and incidental protection. The East India Company initially encouraged the development of the handloom industry to meet its export needs, but the policy was later reversed for the benefit of the textile mill industry in Great Britain. The tariff policy during 1896-1914 favored the handloom industry. But after 1914 the tariff policy was of doubtful value to handlooms. The import duties on cotton piece goods were of doubtful value to the handlooms, the duty on imported yarn placed a definite burden on them since in those days the handlooms consumed the great bulk of the imported yarn.

After independence the Constitution of India recognized the importance of cottage industries. The Industrial Policy Resolution of 1948 and 1956 assigned vital role to the

© 2015, IJASRD, All Rights Reserved

cottage industries. On the recommendations of the Karve Committee the Textile Policy was announced Government of India in 1956. The later Industrial Policy Statements also gave importance to the cottage industries including handloom sector. Thus in 1077,1978,1980,1981, Government announced different Textile Policies. In 1985 the Government of India again came out with a new textile policy statement. The restructuring of the textile industry occurred in 1990s. The New Industrial Policy, 1991 favorable was to the handloom sector but it is only a pro-rata policy. Even export and import policies were also liberalized, but they only benefit organized mill sectors. The various schemes and programmes introduced were Subvention Scheme 1935, Handloom Cess Fund 1952, Reserve Bank Handloom Finance Scheme 1952, Khadi and Other Handloom Industries Act 1953, Handloom rebate scheme 1953, Reserve Bank of India Scheme for Handloom Finance 1956, Ninety Percent Loss Guarantee Scheme 1956, Handloom Development Programmes 1967, National Bank for Agricultural and Rural Development Scheme of Handlooms.

The year 1991 showed starvation deaths of handloom weavers in Tamil Nadu. Several measures were taken at that time to ameliorate the condition of the weavers. Welfare programmes like Work shed-cum Housing Scheme, Thrift Fund Scheme, Group Insurance Scheme, Janata Clothe Scheme, Marketing Development Assistance Scheme, and Margin money for destitute weavers, Health Package Scheme for Handlooms, Handloom Developing Centers were also introduced for the development of the handloom weavers. But these programmes benefited master weavers only. The Government has given important role to the development of handloom industry through Fiver Year Plans.

REFERENCES

[1] Government of India, *Indian Hand Woven Textiles***,** The Handloom Export Promotion Council, New Delhi, September 1991, p.2.

[2] Government of India, *"Report of the Textile Enquiry Committee",* Ministry of Commerce and Industry, New Delhi, 1953, pp.27-28.

[3] Government of India, *"Report of the Textile Enquiry Committee",* Ministry of Commerce and Industry, New Delhi, 1958, pp.16-18.

[4] Government of India, *"Report of the Working Group on Handlooms",* Ministry of Commerce, New Delhi, 1964, pp.8-9.

[5] Government of India, *"Report of the Study Group to Review the Working of RBI scheme for Handloom Finance",* Ministry of Finance, New Delhi, 1978, p.71.

[6] G. B. Goel, *"Cooperative Management and Administration",* Deep and deep Publications, New Delhi, 1984, P.325.

[7] Source: *Compendium of Statistics of Silk Industry,* Suraj Offset Printers, Bangalore, 1999 p.10.

[8] http://www.scribd.com/doc/18051091/Project-Report

[9] www.google.com.

[10] www.indiafiveyearplans.com

[11] www.encyclopeadia.com

[12] www.silkindustryprofile.com

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 35 – 41

STUDENT AWARENESS TOWARDS EDUCATIONAL LOAN

Dr. G. Raviselvam
Associate professor, Department of Commerce, A.V.C. College (Autonomous), Mayiladuthurai
G. Maheswari
Research Scholar, Department of Commerce, A.V.C. College (Autonomous), Mayiladuthurai

ABSTRACT

India's higher education system is the third largest in the world, next to the United States and China. The main governing body at the tertiary level is the University Grants Commission, which enforces its standards, advises the government, and helps coordinate between the Centre and the state. Accreditation for higher learning is overseen by 12 autonomous institutions established by the University Grants Commission. Due to lack of finance the Indian students are not able to get quality education. Therefore, there is a need for high grade of private sector participation in the field of education in terms of finance. The government is trying to providing many schemes and public banks are supporting students in terms of education loan but not up to that extent, present study analyses, Educational system in India, Educational loan interest rate provided by commercial banks in India, students awareness level of getting educational loan.

KEYWORDS

Education system, Educational loan interest rate

I. INTRODUCTION

Education is the process of instruction aimed at the all-round development of individuals, providing with necessary tools to participate in day to day activities of the world. It dispels ignorance and boosts moral values in the individuals. It forms the basis for lifelong learning and inspires confidence to face challenges; besides providing skills to become more self-reliant and increases awareness. Education not only impacts the human development and economic growth, but is the fundamental requirement of democracy. Through education, people become more responsible and informed citizens, and can voice their concerns and issues in political system of their society. Education is the key, which allows people to move up in the world, seek better jobs and ultimately succeed in their life. In India, getting education has been a big problem since long. A small minority in the elite class get access to excellent education facilities; whereas the poor practically get no education at all.

1.1 Educational system in India

In ancient times, India had the Gurukula system of education in which anyone who wished to study went to a teacher's (Guru) house and requested to be taught. If accepted as a student by the guru, he would then stay at the guru's place and help in all activities at home. This not only created a strong tie between the teacher and the student,

© 2015, IJASRD, All Rights Reserved

but also taught the student everything about running a house. The guru taught everything the child wanted to learn, from Sanskrit to the Holy Scriptures and from Mathematics to Metaphysics. The student stayed as long as she wished or until the guru felt that he had taught everything he could teach. All learning was closely linked to nature and to life, and not confined to memorizing some information.

The modern school system was brought to India, including the English language, originally by Lord Thomas Babington Macaulay in the 1830s. The curriculum was confined to "modern" subjects such as science and mathematics, and subjects like metaphysics and philosophy were considered unnecessary. Teaching was confined to classrooms and the link with nature was broken, as also the close relationship between the teacher and the student.

The Uttar Pradesh (a state in India) Board of High School and Intermediate Education was the first Board set up in India in the year 1921 with jurisdiction over Rajputana, Central India and Gwalior. In 1929, the Board of High School and Intermediate Education, Rajputana, was established. Later, boards were established in some of the states. But eventually, in 1952, the constitution of the board was amended and it was renamed Central Board of Secondary Education (CBSE). All schools in Delhi and some other regions came under the Board. It was the function of the Board to decide on things like curriculum, textbooks and examination system for all schools affiliated to it. Today there are thousands of schools affiliated to the Board, both within India and in many other countries from Afghanistan to Zimbabwe.

Universal and compulsory education for all children in the age group of 6-14 was a cherished dream of the new government of the Republic of India. This is evident from the fact that it is incorporated as a directive policy in article 45 of the constitution. But this objective remains far away even more than half a century later. However, in the recent past, the government appears to have taken a serious note of this lapse and has made primary education a Fundamental Right of every Indian citizen. The pressures of economic growth and the acute scarcity of skilled and trained manpower must certainly have played a role to make the government take such a step. The expenditure by the Government of India on school education in recent years comes to around 3% of the GDP, which is recognized to be very low.

"In recent times, several major announcements were made for developing the poor state of affairs in education sector in India, the most notable ones being the National Common Minimum Programme (NCMP) of the United Progressive Alliance (UPA) government. The announcements are; (a) To progressively increase expenditure on education to around 6 percent of GDP. (b) To support this increase in expenditure on education, and to increase the quality of education, there would be an imposition of an education cess over all central government taxes. (c) To ensure that no one is denied of education due to economic backwardness and poverty. (d) To make right to education a fundamental right for all children in the age group 6–14 years. (e) To universalize education through its flagship programmes such as Sarva Siksha Abhiyan and Mid-Day Meal."

The following table gives the modern education system in India

Table1

Education	School/Level	Grade From	Grade To	Age From	Age To	Years	Notes
Primary	Elementary School	1	8	6	14	8	Includes standard IX and XII
Secondary	Secondary School	9	12	14	18	4	Senior Secondary School or Junior college
Tertiary	University/college Level	Nil	Nil	Nil	Nil	Nil	Nil
Tertiary	Technical Institutions					4	Undergraduate Degree
Others							PG

Sources: Secondary data

Primary Education: Elementary education in India is a major challenge for government, and many children are still deprived of what is treated as a fundamental human right under Indian law. It comprises 8 years of school starting at age 6, and efforts are ongoing to engage communities where child labor is still common practice. The goal is to provide useful, relevant information in preparation for secondary education. Young females, particularly, are still being systematically deprived of this opportunity

Secondary Education: In the course of the final 4 years of Indian school education a bridge is built between the foundations laid by primary education, and in the vocational or tertiary education that may follow. Although overall standards are controlled by examining boards, the curriculum is still largely based on the system that the British colonialists left behind. Pupils and their parents may choose between state or commercial schools, or those with associations with religious dogmas.

Vocational Education: Young people who do not wish to go on to tertiary education, or who fail to complete secondary school often enroll at privately-owned vocational schools that specialize in just one or only a few courses. In doing they prepare themselves to face the impact of the liberalization and globalization of the Indian economy - sadly, though many young women are still denied this opportunity.

Tertiary Education: India is justifiably proud on its universities which are mainly funded by state governments, and many are centers of excellence. The 12 larger ones are funded by the central government though, which is more generous in its financial support. Although engineering and business colleges are accredited to a central body known as the AICTE, the Medical Council of India moderates all medical colleges. Progress is being made with managing teacher training in a similarly functional way.

II. EDUCATION LOAN IN INDIA

Securing education loan in India may sound easy, but is full of obstacles, and formalities. Government, in order to facilitate loan disbursal has simplified the norms; but, still there remain many more in place, that come in the way of a student getting educational loan. Some of the challenges faced by students as well as banks, includes customization of loan product to suit the requirements of the students and that of courses;

© 2015, IJASRD, All Rights Reserved

margin money requirements; collateral security sufficient enough to cover the loan amount; proof of appropriateness of the University, College and Course applied for; timely approval of loan to meet the admission related deadlines; post disbursal issues etc. These activities consume a lot of energy, time, effort and money. The financial institutions use all relevant information available from different sources, and with the help of credit scoring models, do the credit profiling of the student. This helps it, in working closely with students and parents to try and design appropriate education loan program for them. The following schedule gives interest rate providing commercial banks in India. Central and state and private sector banks.

Table 2: Educational loan interest rate

Schedule 1

Bank Name / Product Name	Interest Rate Type	Interest Rate (in %) for loan amount		
		Up to 4 lakh	4 to 7.5 lakh	Above 7.5 lakh
SBI – India	Floating	11.25	12.75	11.75
Bank of Baroda - India	Floating	10	12	12
IDBI Bank – India	Floating	11.25	11.5	11.5
Allahabad Bank - India	Floating	11.25	11	11
HDFC Bank – India	Fixed	12 - 14	12 - 14	12 - 14
Andhra Bank - India	Fixed	11	12.75	12.75
Bank of India - India	Floating	9.5	10	10.75
Bank of Maharashtra - India	Floating	10.25	11	11
Canara Bank - India	Floating	11	12	9.75
Central Bank of India - India	Floating	10	10	10
Dena Bank – India	Floating	10	12.5	12.5
Federal Bank - India	Fixed	13.25	14.75	14.75
Indian Bank – India	Floating	12.5	12.5	12.75
Indian Overseas Bank - India	Fixed	10.25	11.5	11.5
Karnataka Bank - India	Fixed	12.25	13.25	13.25
Oriental Bank of Commerce - India	Floating	10.75	11.5	11.5
Punjab National Bank - India	Floating	10.5	11.25	11.25
State Bank of Mysore - India	Floating	11.25	12.75	NA
UCO Bank – India	Floating	11.25	11.75	11.75
Union Bank of India - India	Fixed	11.75	12.25	11.5
Vijaya Bank – India	Floating	11	11	11
City Union Bank - India	Fixed	13.75	14.5	14.5
Punjab & Sind Bank - India	Floating	12	12	NA
Syndicate Bank - India	Floating	10	10	9.5
United Bank of India - India	Floating	10.25	11	NA

2.1 Objectives of study

- To examine students awareness level of getting educational loan.
- To identify what factor induces them to getting educational loan.

III. RESEARCH METHODOLOGY

3.1 Types and Sources of Data:

The source of data used in this study was collected from primary and secondary data.

Primary data collection was done through a questionnaire. Secondary data was collected with the help of annual reports of the banks, manual of instructions on loans and advances, books, articles and research papers and internet.

3.2 Questionnaire Design:

A structured questionnaire was framed for conducting the survey. The questionnaire was presented with exactly the same wordings and in the same order to the entire respondents.

3.3 Population:

The sample size of the study is 100 respondent namely the college students.

3.4 Sampling Procedure:

Sampling technique used for the collection of data required for this research study is simple random sampling method.

3.5 Sample Size:

Sampling size is complex and involves several qualitative and quantitative considerations. Here sample size is 100.

3.6 Limitation of the research

The research is limited to the information collected by structure questionnaire to the students. The sample size is 100.

IV. DATA ANALYSIS AND INTERPRETATION

Table 3: How did you come to know about Educational loan?

Variables	No. of respondents	Percentage
Friends & Relatives	30	30%
Media	15	15%
Bank	20	20%
Educational institution	17	17%
Local politicians	10	10%
Others	08	08%
Total	**100**	**100%**

Source: *Primary data*

Interpretation: out of 100 students surveyed 30% were know about friends & Relatives,15% were know about media,20% were know about bank,17% were know about educational institution, 10% were know about local politicians ,8% were know about others.

© 2015, IJASRD, All Rights Reserved

Table 4: Gender of the student

Variables	No. of respondents	Percentage
Male	60	60%
Female	40	40%
Total	**100**	**100%**

Source: *Primary data*

Interpretation: out of 100 students' surveys, 60% were males and 40% were female**.**

Table 5: By whom you were motivated to avail Educational loan?

Variables	No. of respondents	Percentage
Friends & relatives	28	26%
Local politicians	21	21%
Bank officials	20	20%
Educational institutions	26	28%
Others	05	05%
Total	**100**	**100%**

Source: *Primary data*

Interpretation: out of 100 students surveyed, 28% were motivated in friends & relative, 21% were motivated in local politician, 20% were motivated in bank officials, 26 % were motivated in educational institution, 5% were motivated in others.

Table 6: What prompted you to avail educational loan from commercial bank?

Variables	No. of respondent	Percentage
Cheap and assured loan of government	21	21%
Publicity by bank	25	25%
Advertisement in media	20	20%
Recommendation of local politicians	14	14%
Highly indebted to other loans	20	20%
Total	**100**	**100%**

Sources: *Primary data*

Interpretation: out of 100 students surveyed 21% prompted for cheap and assured loan of government,25 % were prompted for publicity by bank, 20% were prompted for advertisement in media,14% were prompted for recommendation for local politicians,20% were prompted for highly indebted to other loans.

Table 7: Level of awareness regarding educational loan

Variables	Level	No. Of respondent	Percentage
Pre-condition for sanction loan	Fully aware	35	35%
Borrowing limit	Somewhat aware	25	25%

Rate of interest	Fully aware	30	30%
Repayment period	No knowledge	10	10%
Total		100	100%

Sources: *Primary data*

Interpretation: out of 100 students surveyed 35% students were fully aware of pre-condition for sanction loan, 25% students were somewhat aware of borrowing limit, 30% were fully aware of rate of interest, 10% were no knowledge of repayment period of educational loan.

V. FINDINGS

5.1 Percentage analysis

1. Most of the students are known about educational loan from friends and relatives.
2. It is inferred that majority of the students are male.
3. Most of the respondents are motivated by educational institution.
4. 4 .It is inferred that majority of the students are prompted to avail in educational loan from publicity of bank.
5. Most of the respondents are fully aware of pre-condition of sanction loan & interest rate.

VI. CONCLUSION

This research study concluded that Most of the students are not aware of the getting educational loan from bank, the commercial bank conduct some student awareness programs for the rural and urban students ,it can help to improve the higher education in India.

REFERENCE

[1] Kothari. C.R, (2007) *Research Methodology,* New Age International Publication, New Delhi.
[2] Wikipedia Educational system in India
[3] http://www.apnaloan.com/education-loan-india/rates.html

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 42 – 47

CUSTOMERS PERCEPTION ON LIFE INSURANCE SERVICES IN CHIDAMBARAM

Dr. S. Thirumaran
Assistant Professor of Commerce, DDE. Annamalai University, Chidambaram
D. Baranitharan
Ph.D. Research Scholar, Department of Commerce, Annamalai University, Chidambaram

ABSTRACT

Life insurance policies are taken for various purposes and many factors influence the selection of particular services providers. The factors influencing the services provider give strength of that particular provider. The study is related to Life Insurance Corporation of India, which is leading life insurance company in India in terms of premium and number of policies. Hence, it is imperative to find out the factors which influence LIC policyholders to do life insurance service with them. Both primary and secondary data were used for the purpose of the study. The descriptive statistical tools such as percentage, average, standard deviation, etc. are used to study the characteristics of population.

KEYWORDS

Life Insurance, Policyholders, Service Providers, LIC

I. INTRODUCTION

The business of insurance is related to the protection of the economic value of assets. Every asset has a value. The assets have been created through the efforts of the owner who expects to get value out of them, when unexpected events take place. The benefits may be in the form of compensation. Insurance is a mechanism that helps to reduce the effects of adverse situations and indemnity to the insured for any loss incurred. Insurance is a social device whereby the risks of individuals may be minimized and security is provided to them by the insurance companies either one time contribution or periodical contributions.

Life insurance in its modern form came to India from England in the Year 1818. Oriental Life insurance company started by Europeans in Calcutta was the first life insurance company on Indian soil. All the insurance companies established during that period were brought up with the purpose of looking after the needs of European community and Indian natives were not insured by these companies. Indian lives were treated as substandard lives and heavy extra premiums were being charged on them. Bombay Mutual Life Assurance society heralded the birth of first Indian life insurance company in the year 1870, and covered Indian lives at normal rates. Starting as Indian enterprise with highly patriotic motives, Insurance and social security through insurance to various sectors of society. Bharat Insurance Company (1896) was also one such company inspired by nationalism. In the year 1912, the Life Insurance Companies Act and provident fund act were passed. The life insurance companies act, 1912 made it necessary that the premium rate tables and periodical valuations of companies should

© 2015, IJASRD, All Rights Reserved

be certified by an actuary. But the act discriminated between foreign companies at a disadvantage. The insurance act 1938 was the first legislation governing not only life insurance but also non-life insurance to provide strict state control over insurance business. This gathered momentum in 1944 when a bill to amend the life insurance act 1938 was introduced in the Legislative assembly. However, it was much later on the 19th of January 1956 that Life Insurance in India was nationalized.

Life insurance policies are taken for various purposes and many factors influence the selection of particular services providers. The factors influencing the services provider give strength of that particular provider. The study is related to Life Insurance Corporation of India, which is leading life insurance company in India in terms of premium and number of policies. Hence, it is imperative to find out the factors which influence LIC policyholders to do life insurance service with them. The delighted and satisfied policyholders are vital for the long survival. As private insurance companies are having entered and competing effectively with LIC, it is vital to measure the satisfaction level of existing customers. Satisfaction is relative terminology which is related to many socio-economic factors.

1.1 Objective of the study

1. To overview the Life Insurance Industry
2. To study the customer perception on life Insurance services in study area.
3. To offer suitable suggestions for improvement of services on the basis of findings.

II. Methodology

Both primary and secondary data were used for the purpose of the study. Primary data were collected through interview schedule from the respondents. The secondary data were collected from various books, journals, newspapers, articles and some websites, mainly from the insurance related lines.

2.1 Sampling design

The sampling design of the study consists of policy holders of Life Insurance Corporation of India. Of many policy holders, a sum of 200 respondents has been selected by using convenience sampling method.

2.2 Tools for analysis

The descriptive statistical tools such as percentage, average, standard deviation, etc. are used to study the characteristics of population. Chi-square test, t-test and ANOVA are applied to test the hypotheses framed for analysis and interpretation of the data. In order to identify the factors influencing the selection of Life Insurance Corporation, Factor Analysis is used as a data reduction technique.

III. Data Analysis and Interpretation

Table 1: Distribution of socio-economic profile of sample respondents

Sl. No.	Socio-economic Variable		Respondents	Percentage
1.	**Gender**	Male	115	53.75
		Female	85	46.25

© 2015, IJASRD, All Rights Reserved

		Total	**200**	**100**
2.	**Age Group**	Up to 30	80	40.00
		31-40	63	31.50
		41-50	29	14.50
		51-60	22	11
		61 and above	6	3.00
		Total	**200**	**100**
3.	**Marital Status**	Married	142	71.00
		Unmarried	58	29.00
		Total	**200**	**100**
4.	**Educational Qualification**	Up to HSC/ schooling	80	40.00
		Graduate	87	43.50
		Post graduate	18	9.00
		Professional degree	15	7.50
		Total	**200**	**100**
5.	**Occupation**	Agriculturist	40	20.00
		Govt. Employees	121	60.50
		Pvt. Employees	15	7.50
		Businessman	19	9.50
		Professional	5	2.50
		Total	**200**	**100**
6.	**Monthly Income**	Upto RS.10,000	65	32.50
		Rs.10001- Rs.25000	53	26.50
		Rs.25001- Rs.50000	54	27.00
		Above Rs.50001	28	14.00
		Total	**200**	**100**
7.	**Family Type**	Nuclear	120	60.00
		Joint	80	40.00
		Total	**200**	**100**
8.	**Family Size**	2-3	73	36.50
		3-5	97	48.50
		Above 5	30	15.00
		Total	**200**	**100**
9.	**Monthly Savings**	Upto Rs.5000	88	44.00
		Rs.5,001 to Rs.15,000	69	34.50
		Rs.15,001 to Rs.25,000	30	15.00
		Above Rs.25,001	13	6.50
		Total	**200**	**100**
10.	**Purpose of insurance**	Life Risk Coverage	29	14.50
		Investment	82	41.00
		Loan Facilities	13	6.50
		Tax Benefits	60	30.00
		Children Education and	16	8.00

		Marriage		
		Total	**200**	**100**
11.	**Premium payment**	By cash	59	29.50
		By cheque	27	13.50
		e-payments	30	15.00
		Salary Deduction	84	42.00
		Total	**200**	**100**

Source:*Primary Data*

Gender: Perception of policyholders might depend on their gender. Out of 200 sample respondents, 115 (53.75%) are male respondents and remaining 85 (46.25%) respondents are female respondents.

Age Group: Age of respondents plays a significant role in the cognition process. The age of respondents is grouped into five. Majority of respondents numbering 80 (40.00%) are in the age group of upto 30 years. 63, 29 and 22 policyholders belong to the age group of 31-40 years, 41-50 years, and 51-60 years respectively. 6 (3.00%) respondents are of 61 and above age group.

Marital Status: Marital status of human being is one of the important personal as well as social variables and it plays a vital role in saving and investment pattern. Out of 200 policyholders, majority 142 (71%) are married ones and remaining 58 (29%) are unmarried respondents. So, the majority 142 (71%) are married respondents.

Educational Qualification: Education plays an important role in the formation of perception about a product. Life insurance service is a financial product. Understanding of product details thereby having awareness about life various aspects of insurance services and selecting desired life insurance policy which may meet their desired purpose and may be influenced by educational qualification of the respondents. Out of 200 policyholders, 80 (40.00%) are having up to school level education and 87 (43.50%) respondents are graduates. The postgraduate policyholders are of 18 (9%) and the respondents who possesses professional degree are 15 (7.50%). So, the majority (43.50%) policyholders are graduates.

Occupation: Occupation is one of socio-economic variables which plays a predominant role in perception formation. The different nature of occupation demands various requirements both financial and non-financial. Businessman financial requirements may be different from those of employees. Their risk type, purpose of life insurance, and mode of payment may differ. Employees are classified into two government and private employees. Government employees include employees of central government, state government, local bodies, and quasi-government employees. As their earning and financial commitment may vary, they are considered two different segments. Hence, their awareness and satisfaction may be different across different levels of education. 40 (20.00%) policyholders are agriculturists and 121 (60.50%) and 15(7.50%) are employees with regard to government and private. 19 (9.50%) and 5(2.50%) respondents are businessman and professionals respectively. Majority 121 (60.50%)) policyholders are government employees.

Monthly Income: Life Insurance is a financial service product. The earning capacity of the respondents has greater role in choosing life insurance policy type, their

© 2015, IJASRD, All Rights Reserved

intent to know certain aspects of the policy, etc. Out of 200 respondents, 65 (32.50%) policyholders' monthly income is less than equal Rs.10, 000 and 53 (26.50%) respondents' earning is between Rs.10001 - Rs.25, 000. Rs.25, 001-Rs.50, 000 is the monthly earning for 54 (27%) policyholders and 28 (14.00%) are earning above Rs.50, 000.

Family Type: Financial commitment and savings generally rest on family type apart from occupation, and monthly income. Life insurance being a financial service, family type may have influence on the awareness level and satisfaction level of the respondents. 120 (60%) policyholders are having nuclear family and 80 (40%) are living in the joint family setup. Thus, majority of the policyholders (60%) are having nuclear family type.

Family Size: Life insurance policy amount, family expenses and their savings are based on family size. 73 (36.50%) respondents are having family size of 2-3 members and 97 (48.50%) are having 3-5 members in the family. Out of 200 policyholders, 30 (15.00%) are having above five (5) members in the family. Thus, majority (48.50%) are having a family size of 3-5 members.

Monthly Savings: Life insurance is considered an Investment Avenue apart from risk protection tool to the family. Therefore, monthly savings is an important consideration in choosing life insurance service as well as its purpose. Out of 200, 88 (44.00%) respondents are saving upto Rs.5, 000 per month whereas 69 (34.50%) are saving in the range of Rs.5, 001 to Rs.15, 000. 30 (15.00%) respondents are saving above Rs.25, 000 per month.

Purpose of insurance: It reveals that out of 200 respondents, 29 (14.50%) have taken life policy to protect their dependents on the mis-happening and 82 (41.00%) have considered life insurance an investment product apart from risk protection vehicle. 13(6.50%) policyholders have taken it to get loan facilities and 60 (30.00%) of them have bought life insurance to avail tax benefits. 16 (8.00%) respondents have taken life insurance policy to fund their children's education and marriage.

Mode of premium payment: Out of 200 respondents, 59 (29.50%) and 27 (13.50%) policyholders are paying premium by cash or cheque respectively. 30 (15%) respondents are paying premium by way of e-payments-through internet banking, mobile banking, or by way of Electronic Clearing System. Majority (84) of the respondents' premium paying mode is salary deduction.

IV. SUGGESTIONS

1. LIC must provide training to their agents and financial so that they can satisfy customer and doubts effectively.
2. Serious concern must be given to the customers as in today's scenario it regarded as "Customer is a king". In formal words we can say that if can customers more loyal towards the company.
3. The Company must full co-operate with branch managers and agents.
4. Advertisements in television, newspapers and magazines are the popular sources for promoting the products and services. Insurance company should fully exploit these.

5. The agent is the most significant source for its promotion. It is suggested that the insurance companies should introduce attractive schemes, in addition to existing commission to the agents for promoting insurance marketing.
6. To avoid the surrender of policies by policyholders, the insurance company should have to search the reasons for surrender and take remedial measures for it.
7. An enquiry counter should be opened to guide the illiterate and ignorant customers to solve their problems
8. The premium rate charged by the insurance companies is little high, so the life insurance companies may revise their premium rates.
9. Policy holders may be encouraged to form association for redressing their grievances.
10. While availing bonus to the policy holders, the rate of bonus given is low, accordingly the bonus paid may be revised upwards.
11. Rural people are very much under insured hence awareness programmers may be conducted in the villages explaining the importance of life insurance and various benefits available under various schemes.
12. Innovative insurance products should be introduced by insurance companies catering to the requirements of different types of people.
13. The insurance company should take prompt action in the settlement of claims.
14. Policy holders may be allowed to submit the application forms online, similarly payment of premium and settlement of claims also can be made online using internet facilities.

V. CONCLUSION

In the emerging scenario, the insurance sector must pay attention to product innovation, appropriate pricing and speedy settlement of claims. Only those companies will survive which can respond to the customers' needs faster and better than others. To do all these, it may require a new paradigm, high degree innovation and above all people involvement. Innovation means finking conventional wisdom, destroying old advantages, violating established norms, reengineering business practices. It requires a culture where failure is treated only as a feedback but a badge of honor. In short customer care is an approach of nonstop caring. Insurance sector is one of the most booming sectors in India.

REFERENCES

[1] M.N. Mishra, *Insurance Principles and practice,* S.Chand company Ltd. New Delhi.
[2] *Forrester Research "Reinventing Life Insurance Sales"* by Todd Eyler with Ron Shevling, December 2001.
[3] G.P.Shai, *Amendments in Insurance Laws: An Overview,* Chartered Secretary, January 2001, A.26.
[4] *LIC of India-A review and Financial Highlights:* The Insurance Times, Vol.7, January 1987, P-5.
[5] Kothari. C.R. *Researck Methodology,* New Age international Publishers, New Delhi,2009.
[6] Gordon and Natarajan, *Financial Markets and Services,* Himalaya Publishing House, Mumbai
[7] www.licindia.cpom
[8] www.irda.com
[9] IRDA Reports.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 48 – 54

IMPACT OF CREDIT CARD AMONG THE CARDHOLDERS IN A SEMI-URBAN AREA – THIRUVALLUR DISTRICT OF TAMIL NADU

S. Kanakarathnam

Ph.D. Research Scholar, Dharmamurthi Rao Bhahadur Calavala Cunnan Chetty's Hindu College, Pattabiram

ABSTRACT

A credit card is a small plastic card issued as a system of payment. It allows its holders to buy goods and services based on the holder's promise to pay for these goods and services. The issuer of the card creates a revolving account and grants a line of credit to the consumer (or the user) from which the user can borrow money for payment to a merchant or as a cash advance to the user. This paper aims to present the individual differences among credit card users with reference to their age and sex. Data for the research were collected through a survey of customers of Credit Card users. The results show that some age and Sex differences exist in the credit card usage. The plastic money has become the way of life. With the introduction of credit card in the economic system of the country the scenario of economic life changes altogether.

KEYWORDS

Bank credit card, Age differences, Sex differences, spending behavior

I. INTRODUCTION

The credit card business is a fast growing segment of banking sector. Indian banking institutions are playing vital role in the development of the economy and they provide credit facilities to the customers. The credit card is an indicator of the progress made by the Indian Banking institutions. There was a time when many Indian banks including State Bank of India have ventured into this domain. At that time, plastic cards have become increasingly popular in India. However, there has been a dramatic change in the issue of credit since the banks of the new generation started popularizing the credit card. And they have made it highly profitable.

The credit are broadly classified into capital and consumption credits. The capital credits are used to purchase machines and equipment. The consumption credits are used to frequently purchase the consumption of goods and services. To get the Credits, the Customer should stick on to various rules and regulations. However top reduce the sufferings of the customers, the Credit Card system is emerged by the banking sector.

Credit cards enable an individual to purchase products/services without paying immediately. The buyer only needs to present the credit card at the cash counter and to sign the bill. Before signing the bill the credit card is swapped through the electronic communicating data transmitter, which verifies and confirms the sale. As a token of acknowledgement, the machine issues the confirmation by way of receipt, which will be in three copies. The Sale is completed when the Customer's signature is affixed on the

© 2015, IJASRD, All Rights Reserved

receipt. And bankers will reimburse the payment to the shopkeeper against the copy of the bill. The seller retains the third copy.

1.1 Objectives of the study:

- To analyze the value added services rendered with credit cards by various banks.
- To evaluate the facilities offered by various banks.
- To study the frequency of usage of the credit cards.

II. RESEARCH METHODOLOGY

Research design is the conceptual structure using which the research is conducted. It constitutes the blue print for the collection measurement and analysis of data. Descriptive research has been conducted in the project study. The type of sampling used in this research is probability sampling. In this research study, both primary and secondary data are used. The Analytical Tools Used is, Percentage Analysis, Ranking Method, Weighted Average, Chi-Square Test, Correlation Coefficient, F – Test and ANOVA.

Table – 1 shows the personal characteristics of respondents holding credit cards: Simple Percentage Analysis

BANKS	HDFC		SBI		IOB		ICICI		TOTAL
Options	**No**	**%**	**No**	**%**	**No**	**%**	**No**	**%**	**%**
AGE									
21-30	3	12	3	12	2	8	4	16	13
31-40	5	20	4	16	3	12	7	28	21
41-50	7	28	5	20	10	40	8	32	33
50 & above	10	40	13	52	10	40	6	24	33
GENDER									
Male	16	64	22	88	20	80	19	76	77
Female	9	36	3	12	5	20	6	24	23
MARITAL STATUS									
Single	10	40	8	32	11	44	11	48	41
Married	15	60	17	68	14	56	14	52	59
EDUCATIONAL QUALIFICATION									
UG	5	20	4	16	3	12	6	24	18
PG	8	32	8	32	12	48	7	28	35
Professionals	11	44	12	48	10	40	10	40	43
Others	1	4	1	4	-	-	2	8	4
OCCUPATION									
Self Employed	8	32	6	24	5	20	9	36	28
Salaried	7	28	8	32	9	36	9	36	33
Any other Profession	10	40	11	44	11	44	7	28	39
MONTHLY INCOME									
20,000 – 25,000	2	8	4	16	3	12	4	16	13
25,000 – 35,000	8	32	9	36	5	20	5	20	27
35,000 – 50,000	9	36	5	20	7	28	7	28	28

© 2015, IJASRD, All Rights Reserved

50,000 & above	6	24	7	28	10	40	9	24	32
NUMBER OF DEPENDENTS									
2	3	12	4	16	2	8	5	20	14
3 – 4	5	20	6	24	4	16	7	28	22
5 – 6	7	28	7	28	9	36	6	24	29
6 & above	10	40	8	32	10	40	7	28	35
USAGE OF CREDIT CADRS									
Yes	20	80	18	72	13	52	22	88	73
No	5	20	7	28	12	48	3	12	27
AUTOMATIC RENEWAL FACILITY									
Yes	20	80	22	88	18	72	23	92	83
No	5	20	3	12	7	28	2	8	17
ADD ON FACILITY									
Yes	18	72	22	88	15	60	23	92	78
No	7	28	3	12	10	40	2	8	22

Source: *Primary Data*

Majority of the responds belonged to the above 41 age group, and the male category has almost equal representation from both single and married status. Most of the respondents were literate, and more or less, 83% of the respondents were making use of the automatic renewal facility and add on facility.

Table – 2: Ranking Method

BANKS	HDFC	SBI	IOB	ICICI	Total	Rank
Type of usage						
Shopping and auspicious occasion	4	4	3.5	4	15	1
Bill Payment	2.5	3	1	2	9	2
Emergency	1	1	3.5	3	8	3
Online Purchase	2.5	2	2	1	7	4
Fee on the basis of Amount						
Annual Fee	3	4	4	4	15	1
Other Charges	4	3	1	3	11	2
Cash Advance Fee	2	2	3	2	9	3
Membership Fee	4	1	2	1	8	4
Add on Facility						
Spouse	1	1	2	1	5	3
Friends	2	2	1	2	7	2
Nominee	3	3	3	3	12	1
Usage of Credit Cards Per Year						
50	4	4	2	3	13	1
50 – 100	3	2.5	1	3	9.5	2
100 – 150	1.5	1	3	3	8.5	4
150 & above	1.5	2.5	4	1	9	3
Settlement						

Once fortnight	3	2	3	3	11	1
Once in Month	1.5	1	2	1	6	3
45 days	1.5	3	1	2	8	2

Source: *Primary Data*

.It can be seen from Table -2, that among the fees collected on credit cards usage, the annual fee stands first, correspondingly, the add on facility will be extended to the spouse of the customers, moreover, most of the customers want to settle the credit card balance once in a fortnight. While considering the frequent of usage of credit cards, it can be seen that the usage was limited among the Indian customers, they preferred to make purchase using a credit card only 50 times per year, and that too during the time of shopping and auspicious occasions. Hence, there is a possibility for further enhancement of making use of the credit cards among the semi-urban customers.

Table 3: Weighted Average Method

Options	Ranking of various E - Banks		Different facilities		E – Banking Facilities		Rate of Interest		Credit Limit		Mode of settlement		Validity		Settled balance		Settle the amount	
Banks	Total	Rank	Total	Rank	Total	Rank	Total	Rank	Total	Rank	Total	Rank	Total	Rank	Total	Rank	Total	Rank
HDFC	30	2	15	3	98	2	56	3	31	4	34	4	71	2	60	3	77	2
SBI	25	3	30	2	89	3	63	2	55	1	35	3	69	3	58	4	76	3
IOB	10	4	10	4	71	4	49	4	47	3	40	2	64	4	66	2	68	4
ICICI	35	1	45	1	104	1	67	1	65	2	54	1	80	1	71	1	78	1

Source: *Primary Data.*

The above table shows that ICICI holds the first place in the respondents ranking and the second preference was given to HDFC, and then SBI and IOB were placed at the third and fourth place respectively. On the whole, it reveals that among E-Banking services, ICICI reserves the first place in all the criteria, except in the provision of credit limit to the customers. HDFC stood second in extending the services to the customers, except in the field of mode of settlement and the credit limit offered to the customers. SBI bank offered excellent credit facility to its customers then other E-Banks, but in all other aspects, it has to drastically improve its functioning. IOB plays well in settlement facilities, but in order to do well in other areas, it has to put in great amount of effort.

2.1 Chi – Square Test:

- H_0: There is no significant difference between occupations on the model of settlement.
- H_0: There is no impact of geographical location on the rate of interest.
- H_0: There is no significant difference between genders on the usage of credit cards.

Table 4: Chi-Square analysis

Mode of Settlement & Occupation	15-30	30-45	45 and above	Total	Total	CV	TV @ 5%	DOF	Remark
Self Employed	6	10	12	28	0.4638	16.919	9		

© 2015, IJASRD, All Rights Reserved

Salaried	7	12	14	33					CV<TV; Not significant
Professional	8	15	16	39					
Total	21	37	42	100					

Source: Primary Data

It could be seen from the above Table – 3, that after conducting the analysis, the calculated chi-square value is lesser than the table value and the result is not significant at 5% level. So, we can accept the Null Hypothesis. The mode of settlement does not vary with the respondent's occupation.

2.2 Correlation Coefficient

2.2.1 Usage of credit card based on educational qualification

- H_0: There is a negative relationship between the educational qualification and usage of credit cards.

Table 5: Calculation of correlation co-efficient

X	Y	$(X - \overline{X})$	$(X - \overline{X})^2$	$(Y - \overline{Y})$	$(Y - \overline{Y})^2$	$(X - \overline{X})(Y - \overline{Y})$
4	20	-14	196	-9	81	126
18	29	0	0	0	0	0
35	25	17	289	-4	16	-68
43	26	25	676	-3	9	-75
100	100		1161		106	-17

Source: *Primary Data*

Where X=Educational Qualification; Y = Usage of Credit Card; $\overline{X}$=18 and y $\overline{Y}$ = 29.

$$r = \frac{\sum(X-\overline{X})(Y-\overline{Y})}{\sqrt{\sum(X-\overline{X})^2(Y-\overline{Y})^2}} = \frac{322}{347.53} = 0.92$$

A high positive correlation exists between the educational qualification and usage of credit cards. So, the null hypothesis, that credit card usage is high among highly educated people is rejected.

2.3 F-Test:

Credit limit and basic facilities offered by various – banks

- H_0: There is no significant difference in the credit limit of various private and Public sector banks.
- H_0: There is no significant difference between the basic facilities of various Private and Public sector banks.

Table 6: F-Test

Factor	CV	TV@5%	DOF	Criteria	Remark
Credit limit between ICICI & HDFC	3.8	10.97	5,5	CV<TV	Not significant
Basic facilities among SBI and IOB	1.34	8.47	6,6	CV<TV	Not significant
Basic facilities among ICICI and HDFC	1.07	8.47	6,6	CV<TV	Not significant

Source: *Primary Data*

The table 5 reflects that there is no resemblance between the credit card facilities offered by Private and public sector banks considered for the study.

2.4 ANOVA

2.4.1 Variations in the rate of interest on the basis of geographical location

- H_0: There is no significant difference in the rate of interest on the basis of geographical location.

Table 7: ANOVA

Rate of Interest depend on GL	21	37	42	Source of variation	SS	DOF	MS	CV	TV @ 5%	Result
28	6	10	12	Between samples	78	3-1=2	39	10.2	F(2,6) 4.26	Reject H_0
33	7	12	14	Within Sample	23	9-3=6	3.8			
39	8	15	16	Total	101	8	**			

Source: *Primary Data*

The table value of 'F' at 5% level of significance for (2, 6) degree freedom is 4.26. The calculated value of 'F' is greater than the table value of 'F' .Therefore, the null Hypothesis is rejected. So there is significant difference in the rate of interest on the basis of geographic location.

2.4.2 Gender wise usage of Credit Cards

- H_0: There is no significant difference in the usage of credit card between the genders.

Table 8: ANOVA

Gender wise usage of credit cards	50	50-100	100-150	150 & above	Source of variation	SS	DOF	MS	CV	TV @ 5%	Result
Male	18	22	20	20	Between samples	154	2-1=1	76.5	1.01	F(1,6) 5.99	Accept H_0
Female	4	3	6	5	Within sample	454	8-2=6	75.6			

Source: Primary Date.

The table value of 'F' at 5% level of significance for (2, 9) degree of freedom is 4.26. The calculated value of 'F' is less than the table value of 'F'. Therefore, the null Hypothesis is accepted. Irrespective e of gender, all the people are making use of credit cards.

III. FINDINGS

- From the percentage analysis, it can be inferred that majority of the respondent belong to age group of 41 years and above. Men represented almost equal percentage from both single and married status. Most of the respondents were literate, and among them, a majority of respondents belonged to the gradual level. 73% of the customers where using credit cards and around 83% of the respondents were making use of automatic renewal facility and add on facility.
- While considering the frequency of usage of credit cards, it can be seen that the usage was limited among the customers, they preferred make purchases using a credit card only 50 times per year, and that too during the auspicious occasions. Hence, there is possibility for further enhancement of making use of the credit cards among the Indian customers.
- ICICI holds first place in ranking and second preference was given to HDFC, and then SBI and IOB were placed third and fourth place respectively.
- It could be seen from the chi-square table that the calculated chi-square value ism lesser than there table value and the result is not significant at 5% level, so, we

© 2015, IJASRD, All Rights Reserved

can accept the Null Hypothesis. The mode of settlement does not vary with the respondent s occupation.

- Positive correlation exited between the educational qualification of the respondents and usage of credit cards. So, the researches the null hypothesis, that credit usage is high among highly educated people.
- There is no resemblance between the credit card facility offered by the private and public sector banks considered for the study.
- In ANOVA, the table value of 'F' at 5% level of significance for (2,6) degree of freedom is 4.26. The calculated value of 'F'. Therefore, the null hypothesis is rejected. So, there is no significant difference in rate of interest on the basis of geographical location.
- In ANOVA, the table value of 'F' at 5% level of significance for (2,9) degree of freedom is 4.26. The calculated value of 'F' is less than the table value of 'F'. Therefore, the null hypothesis is accepted. Irrespective of gender, all the people are making use of the credit cards.

IV. CONCLUSION

- New strategies should be framed and implemented in order to widen the credit card market by attracting women and young people. The employees should be made more aware and familiar with every aspect related to e-channels. Bank branches should be merged some to make them more strong and efficient with implementation of Information Technology.
- Electronic banking promises to extend low-cost virtual bank accounts to a large number of un-banked individuals' worldwide.
- Competition is very stiff in the banking industry; especially the public sector banks are facing a lot of competition from the private sector banks and foreign banks. In order to survive in the market, it is now paramount for the public sector banks to improve their infrastructure facilities and IT enables services. Consumer preferences are always based on easy banking and at the door step services. It is recommended that banks follow the hard rule that says "performance or perish".

REFERENCES

[1] Gupta R P (2001), *"Banking in the New Millennium"*
[2] Kothari C.R. (1990), *Research methodology.* (7th Edition) Wishawa Prakashan New Delhi.
[3] Uppal R.K. (2006), *Indian banking industry and information technology,* New Century Publications, New Delhi.
[4] Gupta .S. Gupta .M. P. (1996) *Business Statistics.* (11th Edition), Sultan Chand & Sons, New Delhi.
[5] www.creditcard.com
[6] www.icici.com
[7] www.iob.com
[8] www.hdfc.com
[9] www.sbi.com

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 55 – 61

ENHANCING FINANCIAL INCLUSION THROUGH INSURANCE – CURRENT STATUS & CHALLENGES

Prabhakar Nandru
Doctoral Scholar, Department of Management, Pondicherry University, Karaikal Campus, Karaikal

Dr. Anand Byram
Assistant Professor, Department of Management, Pondicherry University, Karaikal Campus, Karaikal

ABSTRACT

Access to affordable basic financial services (having a bank account, credit, deposit and insurance etc.,) is one of the key challenges facing the rural and semi-urban population in India. These basic financial services lead to being a normal social life in the society. The Government of India, Reserve Bank of India and policy makers have been taking proactive steps for improving these basic financial services particularly rural areas in India. But still large segment of population unable to access basic financial services because not aware of the financial services and lack of financial literacy are the major constraints for access these services this leads to financial exclusion. So far, banking industry in India show significant effects in enhancing financial inclusion but the focus is shifting towards inclusion of rural and semi-rural poor people in insurance. In financial inclusion, insurance sector is also one of the important determinants factor. In the current scenario 80 per cent of the population remains excluded in the life insurance category and 90 per cent out of non-life insurance segment. Thus inclusion with insurance had got a long way to go in India. The present study focuses on the role of insurance sector in financial inclusion and current status and challenges of the insurance sector in respect of enhancing financial inclusion in India. The study is based on secondary data, were collected from IRDA reports, Journals and magazines.

KEYWORDS

Financial services; Bank account; Credit; Deposit; Insurance; Banking industry; Financial inclusion; Insurance sector

I. INTRODUCTION

Access to safe, easy and affordable credit and other financial services (having bank account, deposit, insurance etc.,) by the poor and vulnerable groups are recognized as a pre-condition for accelerating growth and reducing income disparities and poverty. Access to financial services will empower the vulnerable groups The Indian banking industry has recognized this imperative and has undergone certain fundamental changes over the last two decades. Delivery of banking services and credit at an affordable cost to the vast sections of disadvantaged and low income groups which various financial services which includes frequently savings , taking loans, having insurance products, payments,

© 2015, IJASRD, All Rights Reserved

remittance facilities, and financial counseling by the formal financial system in Indian. *(Rangarajan Committee Report, 2008).* An inclusive financial sector provides access to credit for all 'bankable' people and firms, to insurance for all insurable people in urban and rural areas and to savings and payments of basic banking services for everyone. Financial inclusion, thus, has become an issue of worldwide concern relevant equally provide basic banking services like savings, loans, insurance, remittance facilities etc. in under-developed, developing, and developed nations. Building an inclusive financial sector has gained benefits which are growing global recognition bringing to the forefront the financial needs for development effective strategies that touch all lives in the society, instead of a select few. There is a need to be encourage the institutions, introducing new financial instruments, building healthy relationships and financing arrangements to be accurately geared for proving sound, basic financial services to the majority of the people who do not have banking services. Inclusive growth is now recognized as a necessary condition to ensure long term sustainability for the poor, rural and socially disadvantaged sections of the society is now a major thrust area for policy interventions. The vulnerability of the above mentioned category of households is very high to various risks related to their lives and livelihood activities. Therefore making insurance services available to them becomes a key strategy to ensure that sustainable social protection is offered to these households. The rural and social sector obligations and the micro insurance regulations form IRDA are important steps in the direction of ensuring financial inclusion and social protection for the rural and urban poor. While developing new regulations are in place and several insurance companies are in operations in India, there is still a need for innovation in providing insurance products and well distribution channels for enhancing the penetration to the large segment of population who that need it. There is also the challenge of education the vast majority of population on insurance that to be addressed. As part of these financial inclusion programmes, micro insurance competently fits to be propagated in the targeted market segment.

1.1 Review of Literature

Prabhakara (2007) examined that creating awareness of the need for services like life insurance, basic banking services their accessibility and affordability increase the business opportunities of bankers and life insurers in rural as well as urban. Creating awareness to banking services and insurance services among rural and urban poor could also be regard as one of the ingredients infrastructures to the financial market supports the financial inclusion programmes of governments where life insurance deserves to be an integral part. The study also focused that as part of these financial inclusion programmes, micro insurance competently fits to be propagated in the targeted market segments.

Gunaranjan (2007) studied that bringing in financial inclusion for the poor, rural and socially disadvantaged sections of the society is now a major thrust area for policy maker's interventions. The rural and social sector obligations and the micro insurance regulations are important steps in the directions of ensuring financial inclusion and social protection for the poor.

Choudhari (2013) stated that access to safe, easy and affordable financial services to the poor and vulnerable groups, disadvantaged people in the society is so far largely remained concentrated around banking inclusion but the focus is fast shifting towards inclusion of poor people in insurance also. The study also found that the goal of financial inclusion will remain unmet until the insurance needs of people particularly of those living in rural and semi-urban areas are met.

1.2 Objectives of the study

The following objectives are drawn from above literature review

- To examine the status of Insurance penetration and density in India
- To study current market share of insurance sector in India
- To know the life insurance office penetration in India
- To examine the number of individual new policies Issued

II. Research Methodology

The study is based on secondary data. Data have been collected from journals, articles, websites and IRDA annual reports etc. The IRDA data represents micro insurance trends last 8 years i.e. from 2006-07 to 2013-14

III. Insurance sector interventions and Ensuring Financial Inclusion

The rural and social sector obligations and the insurance regulations form IRDA are important steps in the direction of ensuring financial inclusion and social protection for the poor. As part of these financial inclusion programmes, insurance sector competently spread in the targeted market segment. To improve the market share of insurance segment the IRDA is reviewing the micro insurance regulations, 2005. In this connection, the authority has already released draft modifications of the regulations on 31st Jan, 2014. Also, the Authority has issued a circular on 3rd April, 2013 permitting several more entities like district co-operative banks, regional rural banks, rural banks, etc. Who are banking correspondents to be appointed as micro insurance agents facilitating better penetration of micro insurance business in rural and urban people this leads to financial inclusion.

IV. Micro insurance penetration India

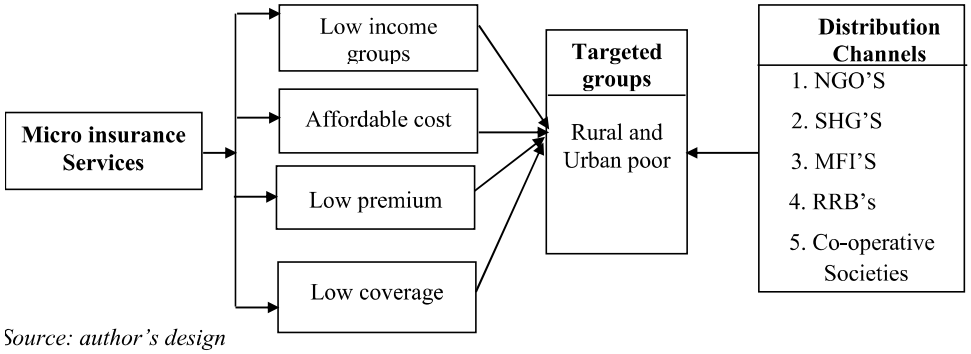
In order to facilitate penetration of micro insurance to the lower income segments of population, Insurance Regulatory and Development Authority (IRDA) has created a special category of insurance policies called micro-insurance policies to promote insurance coverage among economically weak sections in society. The IRDA Micro-insurance Regulations, 2005 provide a platform to distribute insurance products and services, which are affordable cost to the rural and urban poor and to make possible micro insurance to be an integral part of the country's wider insurance system. The main thrust of micro insurance regulations is perform of low income people with affordable insurance products to help them cope with and recover from common risks with standardized popular insurance products adhering to certain levels of risk cover, premium and benefit standards.

© 2015, IJASRD, All Rights Reserved

4.1 Characteristics of micro insurance

- Micro insurance is insurance and applies principles of risk pooling
- Micro insurance products are designed for rural and urban low incomes people
- Micro insurance targets people in the informal sector
- Micro insurance products are designed general as well as life insurance (health, livestock, personal accidents, etc.)

Chart1. Micro insurance products delivery mechanism



Source: author's design

V. CURRENT MARKET SHARE OF INSURANCE SECTOR IN INDIA

Insurance sector in India is one of the booming sectors of the economy and is growing at the great at the rate of 15-20 per cent per annum. Together with banking services, it contributes to about 7 per cent to the country's GDP. Both in general and life insurance sector in India were liberalized in March 2000 with the passage of the insurance Regulatory and Development Authority (IRDA) Bill. This allowed foreign players to enter the market with some limits on direct foreign ownership. There is a 26 per cent equity capital for foreign partners in an insurance company and now it has increase limit to 49 per cent. Since FDI allowed into Indian insurance sector its show increase in insurance density and penetration on account of increased competition, design innovative products and distribution channels. Even though insurance penetration remains at 4.1 per cent with 3.4 percent in life insurance and only around 0.7 percent in non-life insurance segment.

5.1 Indian Insurance in the global scenario

Globally, the share of life insurance business in total premium was 56.2 per cent. However, the share of life insurance business for India was very high at 79.6 per cent while the share of non-life insurance business was small at 20.4 per cent.

In life insurance business, India is ranked 11th among the 88 countries, for which data is published by Swiss Re. India's share in global life insurance market was 2.00 per cent during 2013. However, during 2013, the life insurance premium in India declined by 0.5 per cent when global life insurance premium increased by 0.7 per cent.

The Indian non-life insurance sector witnessed a growth of 4.1 per cent (inflation adjusted) during 2013. During the same period, the growth in global non-life premium was 2.3 per cent. However, the share of Indian non-life insurance premium in global non-life insurance premium was small at 0.66 per cent and India ranks 21st in global non-life insurance markets.

Table 1: Insurance Penetration and Density in India

Year	Life		Non-life		Industry	
	Density (USD)	Penetration (Per centage)	Density (USD)	Penetration (Per centage)	Density (USD)	Penetration (Per centage)
2001	9.1	2.15	2.4	0.56	11.5	2.71
2002	11.7	2.59	3.0	0.67	14.7	3.26
2003	12.9	2.26	3.5	0.62	16.4	2.88
2004	15.7	2.53	4.0	0.64	19.7	3.17
2005	18.3	2.53	4.4	0.61	22.7	3.14
2006	33.2	4.10	5.2	0.60	38.4	4.80
2007	40.4	4.00	6.2	0.60	46.6	4.70
2008	41.2	4.00	6.2	0.60	47.4	4.60
2009	47.7	4.60	6.7	0.60	54.3	5.20
2010	55.7	4.40	8.7	0.71	64.4	5.10
2011	49.0	3.40	10.0	0.70	59.0	4.10
2012	42.7	3.17	10.5	0.78	53.2	3.96
2013	41.0	3.10	11.0	0.80	52.0	3.90

Source: IRDA annual reports, 2013-14

*Insurance density is measured as ratio of premium (in USD) to total population.

*Insurance penetration is measured as ratio of premium (in USD) to GDP (in USD)

Table.1 shows Insurance Penetration and Density in India. The measure of insurance penetration and density reflects the level of development of insurance sector in a country. During the first decade of insurance sector liberalization, the sector has reported consistent increase in insurance penetration from 2.71 per cent in 2001 to 5.20 per cent in 2009. However, since then, the level of penetration has been declining reaching 3.9 per cent in 2013. A similar trend was observed in the level of insurance density which reached the maximum of USD 64.4 in the year 2010 from the level of USD 11.5 in 2001. During the year under review 2013, the insurance density was USD 52.0.

The insurance density of life insurance business had gone up from USD 9.1 in 2001 to reach the peak at USD 55.7 in 2010. During 2013, the level of life insurance density was only USD 41. Similarly, the life insurance penetration surged from 2.15 per cent in 2001 to 4.60 per cent in 2009. Since then, it has exhibited a declining trend reaching 3.1 per cent in 2013.

Table .2 Number of Life Insurance Offices (As on 31st March)

Insurer	2007	2008	2009	2010	2011	2012	2013	2014
Private	3072	6391	8785	8768	8175	7712	6759	6193
LICI	2301	2522	3030	3250	3371	3455	3526	4839
Industry	5373	8913	11815	12018	11546	11167	10285	11032

Source: IRDA annual reports, 2013-14

Table.2 shows the life insurance office penetration form year 2007 to 2014. It is clear that life insurance offices are significantly growing from year 2007 to 2014. In private sector segment in the year 2007, there was only 3072 life insurance office are existed, it gradually increased up to 2011. In respect of public sector segment 2301 offices were in ther year 2007. It has been increase 4839 offices in the year 2014. Over all

© 2015, IJASRD, All Rights Reserved

industry wise the number of life insurance offices have been increase from 5373 to 11032 in respect of in the year 2007 to 2014.

Table.3 Life Insurance: Number of Individual New Policies Issued

Insurers	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
LIC	382.29 (21.01)	376.13 (-1.61)	359.13 (- 4.52)	388.63 (8.21)	370.38 (- 4.70)	357.51 (- 3.47)	367.82 (2.88)	345.12 (- 6.17)
Private Sector	79.22 (104.64)	132.62 (67.40)	150.11 (13.19)	143.62 (- 4.32)	111.14 (- 22.61)	84.42 (- 24.04)	74. 05 (-12.28)	63.6 (-14.11)
Total	461.52 (30.14)	508. 74 (10.23)	509. 23 (0.10)	532.25 (4.52)	481. 52 (- 9.53)	441. 93 (- 8.22)	441.87 (- 0.01)	408.72 (-7.50)

Source: IRDA annual reports, 2013-14

* Figures in bracket indicates the growth over the previous year in percent

Table.3 shows that number of individual new policies issued. It is clear that compared to LIC, the private sector have a high percent of market share in respect of issuing new polices in the market. Overall market shows down trend in issuing new polices. In the year 2006-07 the total polices were 461.52 but in the year 2013-14 it show only 408.72 polices it shows that total number of new polices were decreased.

VI. POTENTIAL OPPORTUNITIES FOR INSURANCE PLAYERS IN RURAL INDIA

Rural India per capita income level has risen due to shifting of its occupation from agricultural based activities to non-farm agricultural income and it has become an important aspect of rural India. The rural people income mostly comes from court age industries, dairy, food processing and packaging, commodity trading and handicraft etc. The nonagricultural base of rural occupation and income has been growing in rural GDP figures that are estimated at 45%. Insurance companies can add about Rs.1000 crore to their net worth from nearly 200 million rural folk that are looking for alternate savings channels for their surpluses provided these come out with innovative schemes at affordable premium. Currently, only 8-10% rural households are covered under life insurance schemes and remaining 90% can be targeted for new innovative insurance schemes

There are several opportunities for doing marketing of insurance products in rural and urban areas which significantly impact on marketing of insurance services in India.

- Growth in rural consumption level
- Increase in literacy rate
- The government has increased spending in rural areas for development in infrastructure and rural connectivity
- Improved access to finance and institutional credit has brought greater cash inflows to households.
- Increased in level of income

VII. CHALLENGES OF MARKETING OF INSURANCE PRODUCTS IN INDIA

Even the rural market in India provides huge opportunity for growing business in rural on their side it throws a lot of challenges to operative business activities in rural segment in India.

- Lack of communication facilities
- Low per capita Income
- Low levels of literacy
- Different way of thinking

These are all the major challenges should face while operating the business activities in rural India. Hence, the players who are doing insurance business in complexity of rural business environment they should design strategies to face these challenges in rural area and exploit the business opportunities.

VIII. CONCLUSION

Since marketing of insurance products and related services are resigned to meet the risk protection needs for the low-income and financially –excluded sector, affordability of the premium payments are key consideration financial inclusion through insurance.

On the based on above study, the following suggestions are offered to policy makers and government.

- There must be necessary to have innovative solutions to develop efficient delivery of insurance services in rural India.
- By using all possible ways it is necessary to identify the effective rural needs.
- It is necessary to create awareness on various Insurance products through group meeting, cultural events like folk dance, songs etc., among rural people in India.
- Steps must be taken to introduce the innovative products to meet the needs of rural customers.

REFERENCES

[1] Prabhakara, G. (2007). Creating consumer's awareness, *IRDA journal, V (12),* pp-36-38.
[2] Gunaranjan. (2007). the challenges of micro insurance, *IRDA journal, V (12),* pp-22-327.
[3] Choudhari, N. (2013). Insurance inclusion, *IRDA journal, XI (6)* pp-28-33.
[4] IRDA Annual Reports (2006-07 to 2013-14).
[5] www.irda.gov.in
[6] www.licindia.com
[7] www.microsave.org
[8] Rangarajan, C. (2008). *"Report of the Committee on Financial Inclusion,* Government of India, New Delhi.

© 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 62 – 66

EMERGING TRENDS IN LIFE INSURANCE SECTOR

K. Sankaranarayanan
Assistant Professor& Ph.D. Research Scholar in Commerce, A.V.C. College (Autonomous), Mayiladuthurai

Dr. R. Rajanbabu
Associate Professor of Commerce, A.V.C. College (Autonomous), Mayiladuthurai

ABSTRACT

Insurance is the backbone of a country's risk management system. In a contract of an Insurance, by insurer agrees or undertakes in consideration of a sum of Money (premium), to make good the loss suffered by the insured against a specified risk such as fire and any other similar contingency or compensate the insured or beneficiaries on the happening of a specified events such as accident or death . The insurance company established on 1970's. The insurance companies are based on the list of insurance companies registered and approved with the I.R.D.A.

KEYWORDS

Insurance, IRDA, LIC

I. INTRODUCTION

Protection against the loss of income that would result if the insured passed away. The named beneficiary receives the proceeds regarding cargo, property, death, automobile accidents, and medical treatment. The industry helps to eliminate risks (as when fire and is there by safeguarded from the financial impact of the death of the insured. The history of insurance describes the development of the modern business of insurance against risks**,** especially insurance companies demand the implementation of safe practices and the installation of hydrants spreads risks from the individual to the larger community, and provides an important source of long-term finance for both the public and private sectors. The insurance industry is generally profitable and provides attractive employment opportunities for white collar workers.

In some sense, we can say that insurance dates back to early human society. We know of two types of economies in human societies: natural or non-monetary economies (using barter and trade with no centralized nor standardized set of financial instruments) and monetary economies (with markets, currency, financial instruments and so on). Insurance in the former case entails agreements of mutual aid. If one family's house gets destroyed, the neighbors are committed to help rebuild it. Granaries embodied another early form of insurance to indemnify against famines. These types of insurance have survived to the present day in countries or areas where a modern money economy with its financial instruments is not widespread.

1.1 Objectives of the study:

The following Objectives were framed as follows:

(i) To Study the emerging Trends in Life Insurance Sector in India.

© 2015, IJASRD, All Rights Reserved

(ii) To analysis the various policies offered by LIC of India and Private insurance sectors.
(iii)To analysis the merits and Problems faced by LIC.
(iv) To analysis for over all policies status by LIC

II. LIFE INSURANCE COVERAGE

Life Insurance provides the dual benefits of savings and security. The following benefits explain why this investment tool should be an integral part of your financial plans.

Risk Cover - Life today is full of uncertainties; in this scenario Life Insurance ensures that your loved ones continue to enjoy a good quality of life against any unforeseen event.

Planning for life stage needs - Life Insurance not only provides for financial support in the event of untimely death but also acts as a long term investment. You can meet your goals, be it your children's education, their marriage, building your dream home or planning a relaxed retired life, according to your life stage and risk appetite. Traditional life insurance policies i.e. traditional endowment plans, offer in-built guarantees and defined maturity benefits through variety of product options such as Money Back, Guaranteed Cash Values, Guaranteed Maturity Values.

Protection against rising health expenses - Life Insurers through riders or standalone health insurance plans offer the benefits of protection against critical diseases and hospitalization expenses. This benefit has assumed critical importance given the increasing incidence of lifestyle diseases and escalating medical costs.

Builds the habit of thrift - Life Insurance is a long-term contract where as policyholder, you have to pay a fixed amount at a defined periodicity. This builds the habit of long-term savings. Regular savings over a long period ensures that a decent corpus is built to meet financial needs at various life stages.

Safe and profitable long-term investment - Life Insurance is a highly regulated sector. IRDA, the regulatory body, through various rules and regulations ensures that the safety of the policyholder's money is the primary responsibility of all stakeholders. Life Insurance being a long-term savings instrument, also ensures that the life insurers focus on returns over a long-term and do not take risky investment decisions for short term gains.

Assured income through annuities - Life Insurance is one of the best instruments for retirement planning. The money saved during the earning life span is utilized to provide a steady source of income during the retired phase of life.

Protection plus savings over a long term - Since traditional policies are viewed both by the distributors as well as the customers as a long term commitment; these policies help the policyholders meet the dual need of protection and long term wealth creation efficiently.

Growth through dividends - Traditional policies offer an opportunity to participate in the economic growth without taking the investment risk. The investment income is distributed among the policyholders through annual announcement of dividends/bonus.

© 2015, IJASRD, All Rights Reserved

Facility of loans without affecting the policy benefits - Policyholders have the option of taking loan against the policy. This helps you meet your unplanned life stage needs without adversely affecting the benefits of the policy they have bought.

Tax Benefits-Insurance plans provide attractive tax-benefits for both at the time of entry and exit under most of the plans**.**

III. PROBLEMS FACED BY LIFE INSURANCE CORPORATION OF INDIA

- Policyholders forego some current expenditure to pay policy premiums. Moreover, life insurance is typically purchased for the benefit of others and usually only indirectly for the insured person.
- Cash surrender values are usually less than the premiums paid in the first several policy years and sometimes a policy owner may not recover the premiums paid if the policy is surrendered.
- The life insurance purchase decision and the positioning of the life insurance can be complex especially if the insurance is for estate planning, business situations or complex family situations.
- The life insurance acquisition process can be annoying and perplexing (e.g. is the life insurance agent trustworthy? Is this the right product and carrier? How can medical underwriting be streamlined.
- Many people look at life insurance policies critically, but it is the only financial support one can expect in critical times. This is also the reason we pay premium year after year to avail its service.

Table -1 Life Insurance Sectors in India

Public Sector	Private Sector
Life Insurance Corporation of India **Children Plans** • Jeeevan Anurag • CDA Endowment Vesting at 21 • CDA Endowment Vesting at 18 • Jeevan Kishore • Child Career Plan • Child Fortune Plus • Marriage Endowment or Educational Annuity Plan • Jeevan Chhaya • Child future Plan **Payment** • Jeevan Mitra (Double Cover Endowment Plan) • Jeevan Mitra (Triple Cover Endowment Plan) • Jeevan Anand • New Janraksha Plan • Jeevan Amrit **Money Back Plans** • Jeevan Varsha • The Money Back Policy-20 years	• TATA AIA Life Insurance AEGON Religare Life Insurance. • Edelweiss Tokio Life Insurance ltd • Shriram Life Insurance • Bajaj Allianz Life Insurance • Bharti AXA Life Insurance Co Ltd • Birla Sun Life Insurance • Canara HSBC Oriental Bank of Commerce Life Insurance • Star Union Dai-ichi Life Insurance • DHFL Pramerica Life Insurance • Future General Life Insurance Co Ltd • HDFC Standard Life Insurance Company Limited • ICICI Prudential Life Insurance Company Limited • IDBI Federal Life Insurance • Exide Life Insurance • Kodak life insurance • Max Life insurance • PNB MetLife India Life Insurance • Reliance Life Insurance Company Limited

• The Money Back Policy-25 years • Jeevan Surabhi-15 Years • Jeevan Surabhi-20 Years • Jeevan Surabhi-25 Years • BimaBachat **Payment** • Jeevan Mitra (Double Cover Endowment Plan) • Jeevan Mitra (Triple Cover Endowment Plan) • Jeevan Anand • New Janraksha Plan • Jeevan Amrit **Endowment Assurance Plans** • The Endowment Assurance Policy • The Endowment Assurance Policy-Limited **Whole Life Plans** • The Whole Life Policy • The Whole Life Policy –Limited Payment • The Whole Life Policy – Single Premium • Jeevan Anand • Jeevan Tarang **Pension Plans** • Jeevan Nidhi • Jeevan Akshay-VI • New Jeevan Dhara-I • New Jeevan Suraksha	• Sahara Life Insurance • SBI Life Insurance. Ltd

Table-2: Number of registered insurers in India

Type of Business	Public Sector	Private Sector	Total
Life Insurance	2	24	26
General Insurance	6	13	19
Re insurance	1	1	2
Total	9	38	47

Table-3: Total Number of LIC Policies in India

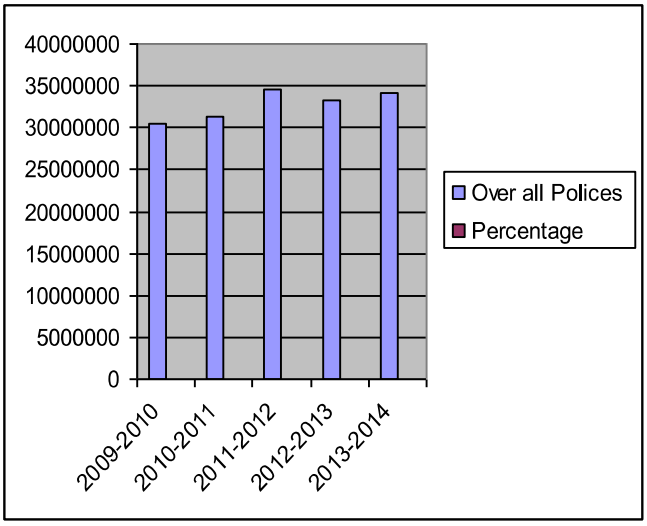
S. No	Over all Polices	Percentage
2009-2010	30578367	100
2010-2011	31445829	103
2011-2012	34605678	110
2012-2013	33309921	96
2013-2014	34200283	103

Sources: Primary data (Annual Report)

From the table No.3, it is inferred that the number of policies goes on increasing from 2009-2010 to 2011-2012, But the total number of policies are decreased during 2012 – 2013 to 2013 – 2014 due to the stiff competition from private life insurance companies and vague rules regarding its policies.

© 2015, IJASRD, All Rights Reserved

Chart No-1 Total Number of LIC Policies in India



IV. CONCLUSION

Life insurance business in India needs a special care as compared to other business. Both theory and practice to be integrated to provide the best services to the policy holders. This industry is going to face more challenges due to change in economy and employment. More no of around the world have planned to enter into India looking to the potential available here. Probably understanding the customer. With the liberalization and entry of private companies in insurance, the LIC of India has started showing signs of significant change.

REFERENCES

[1] Gupta, P. (2011), *"Insurance and risk Management"*, Second edition, Himalaya Publishing House.
[2] Mishra, M.N.- *Insurance - Principles and Practices,* S. Chand & Company ltd., Ram Nagar, New Delhi.
[3] Kothari and Bahi, *Principles and Practices of Insurance,* Sahitya Bhawan, Hospital Road.
[4] Annual Reports of LIC 2009 - 2014

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 67 – 70

ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT – WITH REFERENCE TO THIRUVALLUR DISTRICT

R. Mahalakshmi
Part-time Research Scholar, DRBCCC Hindu College, Pattabiram
Dr. V. Raman
Research Guide, HOD, Department of Corporate Secretaryship, DRBCCC Hindu College, Pattabiram

ABSTRACT

Women's participation in work is one of the key human development indicators and the status of women is the benchmark for society claim to progress. Our Self-Help Group (SHG) programme is designed to leverage the overall wellbeing in a community by economically and socially empowering its women. Most of the women in Thiruvallur district are not economically empowered. When women are economically independent many problems in their life is automatically resolved to far extent. In order to empower women Self-help groups play a important role. The scheme of Self Help Groups under Mahalir Thittam is the successful scheme in empowering women in Thiruvallur district. In this paper an attempt is made to know the role of SHGS in empowering women in Thiruvallur district.

KEYWORDS

Self-Help Group, Mahalir Thittam, human development indicators, benchmark

I. INTRODUCTION

Development of a country could be obsolete only when there is equal development among all groups of people of the country. Inspite of government implementing many schemes for the upliftment of women, economically they are facing many problems in their life. Women can come out of her financial problem by generating income on her own. What is the magnitude of joy a woman feels when she can start her own enterprise? One can never experience the feelings, but one can certainly count the smiles! For the economic development empowerment of women is essential. So the paper has made an attempt to study the women empowerment in Tiruvallur district.

1.1 Self Help Groups (SHGs)

Women's participation in work is one of the key human development indicators and the status of women is the benchmark for society claim to progress. Our Self-Help Group (SHG) programme is designed to leverage the overall wellbeing in a community by economically and socially empowering its women. Twelve to twenty women from poor and ultra-poor families, living in a neighborhood, and having meagre livelihood options or those who are traditionally entrepreneurs, but have reached a stagnation point are mobilized into SHGs. The group members are profiled in terms of identity and residential proofs, age, family size, work profile, income, assets owned, literacy level and

© 2015, IJASRD, All Rights Reserved

other skill sets. Their financial inclusion is realized by opening a joint bank account in a nearest accessible private or nationalized bank.

SHG members are oriented on group dynamism, financial literacy, promoting and upgrading enterprises. Group representatives are also trained on leadership and accounts book keeping. Women are facilitated to realize their skills, existing trade opportunities and market opportunities. The entire process; from formation of SHGs right up to enterprise creation; is facilitative rather than prescriptive; though trade appropriate skill training is provided on requests from the SHG members.

1.2 NABARD and WSHGs

A scheme for promotion and financing of women self-help groups (WSHGs) in association with government of India is being implemented across 150 backward districts of the country.

State	District identified	Lead bank
Tamil Nadu	Nagapattinam	Indian overseas Bank
Tamil Nadu	Nagercoil	Indian Overseas Bank

Source: NABARD

THE SHG-Bank Linkage Programme was given a renewed thrust with the launch of SHG-2.

1.3 Review of Literature

Number of reviews are available in the research area of SHGs. Angel Anila (2012) in her study found that SHG was an important tool which helped the rural women to acquire power for their self-supportive life. V. Puhazhendhi & K.L.S. Satyasai (2002) found in the study that SHGs as institutional arrangement could positively contribute to the economic and social empowerment of the rural poor.

1.4 Statement of the problem

Most of the women in Thiruvallur district are not economically empowered. When women are economically independent many problems in their life is automatically resolved to far extent. In order to empower women Self-help groups play a important role. The scheme of Self Help Groups under Mahalir Thittam is the successful scheme in empowering women in Thiruvallur district.

1.5 Objectives of the study

1. To Study the status of women in Thiruvallur district
2. The role of SHGS in empowering women in Thiruvallur district.

II. METHODOLOGY

Study is based on secondary data and analysis is done based on it. Data are collected from journals, magazines, internet and various reports. The study used simple percentage as statistical tool. The study had chosen Thiruvallur district as the study area.

2.1 Status of women in Thiruvallur district

In the total population of Thiruvallur district, women population is equal to male population. But are women empowered as that of men? The following table gives the particulars regarding total population, men and women population and the percentage of women population on total according to census 2011.

Table – 1: Women population in Thiruvallur district

Year	Women	Men	Total	% of women population
2011	1,852,042	1,876,062	3,728,104	49.68

Source: Directorate of census operations, Tamil Nadu

SHGs are considered as the main channel for generating income to the women in all areas particularly in rural and semi-urban areas. SHGs are improving the socio-economic status of women. Here are some more facts regarding women in Thiruvallur district

Table – 2: Information related to women in Thiruvallur district

Particulars	Rural	Urban
Population (%)	34.86	65.14
% of Women	49.95	49.53
Sex ratio(per 1000 males)	998	981
Female literacy rate (%)	66.09	84.92

Source: Census, 2011

2.2 Women empowerment in Thiruvallur district

The Government of Tamil Nadu has implemented many schemes for the

Empowerment of women. Among micro finance programme and SHGs play a vital role in income generation and women come out with their full potentials and talents. "Mahalir Thittam" is one of the successful scheme functioning through a network of women's SHGs.

Mahalir Thittam project is implemented in Thiruvallur district from the year 1997 with the participation of NGOs.

2.2.1 Main objectives of Mahalir Thittam

- To create the savings habit of the women.
- To meet out the internal credit by themselves.
- To improve standard of the family by earnings of women
- To make arrangements to avail the bank loan and benefits from government schemes.

Table – 3: Self Help Groups in Thiruvallur district

District	Number of groups formed	% of Achievement	Activities
Thiruvallur	804	247	Tailoring, catering, driving

Source: www. tn.gov.in/shg 2014

325 more number of SHGs are too formed in future. This clearly indicates that women are largely benefited by the above scheme.

© 2015, IJASRD, All Rights Reserved

III. Conclusion

The self-help group members are given training programme,group management and financial education. Microfinance is provided to members to create enterprise. Entrepreneurs are also helped with bank linkages and are provided market support also.

The aim is to make the ventures of these women sustainable which enable them to come out of the poverty trap and lead lives with hope and dignity.

References

[1] Srinivasan (2002), "Linking Self Help Groups with Banks in India", *Small enterprise Development, December, Vol.13,* No.4, p. 47-57.

[2] Yamuna G. (2007), *"Women Empowerment through Self-help Group in Solamadevi Village",* in V.S. Ganesamurthy (Ed), "India: Economic Empowerment", New Century Publications, New Delhi.

[3] Shanthi G (2007), *"Marketing Microfinance Products in India",* in V.S. Ganesamurthy (Ed), "India: Economic Empowerment", New Century Publications, New Delhi

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 71 – 76

A STUDY ON T-SUNAMI AFFECTED IN NAGAPATTINAM DISTRICT OF TAMIL NADU

M. Rajasekar
PhD. Research scholar Department of commerce Annamalai University
Dr. N. Kesavan
Assistant Professor Department of commerce (DDE) Annamalai University

ABSTRACT

The titanic tsunami of December 26, 2004 served as a wakeup call in relation to the problems which our coastal communities may face in the coming years as a result of sea level rise, more frequent coastal storms and tsunamis and sea water inundation, primarily arising from the impact of global warming and climate change. The tsunami affected both fisher and farming communities. The MSSRF strategy developed within two weeks after the tsunami consisted of a two pronged strategy dealing with fisher communities on the one hand, and farmers on the other. The fisher communities suffered more both in the loss of lives and livelihoods and therefore received priority attention. Sea water inundation however also caused harm to good farm land. Therefore the need for agronomic rehabilitation became urgent. The Government of Tamil Nadu and the Government of India are developing a Vulnerability Map to identify the disaster prone "hot spots" along the coasts. Special efforts can be made to train the farm and fisher families living in the vulnerable areas on disaster mitigation and management.

KEYWORDS

Tsunami, Coastal areas, Abundance - disaster management

I. INTRODUCTION

On 26th December 2004, a major earthquake of magnitude 9 on the Richter scale occurred in the Indian Ocean on the northern tip of Sumatra Island. This led to fast moving, giant Tsunami influence that lashed the coastal line the Tamil Nadu and cause severe damage. Similar Tsunami waves had occurred in the Tamil Nadu coasts during 1881 and 1941, but the details of damage were not available. However, in 2004, the Tsunami ravages the coastal areas and the living in the coastal districts in multiple ways. There was a colossal loss of life and assets, damage to soil and water in the agricultural lands, loss of cattle and cash crops. In the context of agriculture, the Tsunami caused extensive damage to standing crops, as well as agricultural fields, in Nagapattinam districts of Tamil Nadu. The type and extent of damage varied across these coastal districts. Coupled with the damage to crops and soil, the loss of livestock was very severe. Most of the households lost their animals which were the major or supplementary contributors to household income. The damage to the crop and soil led to the loss of fodder, and scarcity of open grazing areas.

© 2015, IJASRD, All Rights Reserved

1.1 Profile of Nagapattinam District

Nagapattinam is a coastal district; covering a total area of 2, 71,583 hectares. Out of the total area, around 1, 26,149 hectares is classified as wetland, 61,880 hectares as dry land, and the remaining 83,548 hectares as 'poramboke' or Government land. Around 74% of the cultivators have less than one hectare of land, and another 15% hold between one to two hectares. The remaining 11% of the households own above two hectares of land. Though the area receives an average of 1337 mm of rainfall annually, nearly 76% occurs during the Northeast Monsoon, followed by 17.3% during the Southwest Monsoon. The soil is predominantly sandy in texture, and clayey in certain pockets, with slight salinity/alkalinity. The soil in the region belongs to Valudalakudi series; dark brown to brown, deep, sandy and possessing characteristics, of mild to moderate alkalinity levels1. The area lying between Nagapattinam and Vedaranyam, dominated by sand dunes, and cultivated soils mostly sandy in texture.

Paddy is the primary subsistence crop, being traditionally cultivated in different methods. More than two third of the farming community are small and marginal landholders, and paddy is the most suitable staple crop. Groundnut, coconut, cashew, mango, vegetables like urinal, cluster bean, lady's finger etc are cultivated using small scale irrigation. Cotton and Casuarinas are the other commercially important crops. Tamil Nadu was the worst affected in terms of damage to the transport sector of Nagapattinam on the east coast experienced damage to about 80 km of the major and other district roads. As in Kerala, the damage was primarily due to the scouring action of the waves. Tamil Nadu suffered severe damage to two bridges. As mentioned elsewhere in this paper, a 160-m-long bridge had been commissioned in 2002 to connect the villages of Melamanakudi and Kelamanakudi on opposite banks of the Pazhyar River. The bridge went missing after the tsunami. Another bridge at Akkaraipettai in the Nagapattinam district was affected by the large boats that broke their moorings in the tsunami and dashed against the bridge.

1.2 Horror of Tsunami

Tsunami is unknown to India. An Earthquake of severe intensity with magnitude of about 9.0 at 6.29 am on 26.12.2004 with epicenter off Sumatra region of Indonesia triggers Tsunami. The Tsunami killer waves struck the Tamil Nadu coast on 26th December 2004 without any forewarning. This was an unprecedented calamity type never seen before. It has brought immense devastation all along the coast, extracting a heavy death toll of about 8018 persons, 1.26 lakhs of people homeless and destroying the livelihood of fishermen and others in the coastal areas. In Tamil Nadu, Tsunami affected 13 coastal districts of Chennai, Thiruvallur, Kancheepuram, Villupuram, Cuddalore, Nagapattinam, Thanjavur, Thiruvarur, Pudukottai, Ramanathapuram, Tuticorin, Thirunelveli and Kanyakumari.

1.3 Tsunami wave height

The tsunami height varies between 2.5 and 5.2 m in these regions. Maximum surge elevations were also measured and were found to vary between 3.8 and 6.0 m (mean tidal level). Three zones of flow competence were established from the maximum transport

distances of gravel, sand and flotsam in the 11 profiles from the field investigation method. Gravel transport ranged from 30 to 60 m distance from the swash zone in Pattinapakam, Periakalapet, Devanaampatnam and Tarangambadi profiles. The gravel-size classes were largely derived from tsunami damaged brick walls, foundations and roofing tiles in the region. Maximum sand transport ranged from 90 to 430 m distance from the swash zone in most of the profiles. Beach width in most of the profiles varies between 30 and 50 m, except at Parangipettai and Nagapattinam, where it was about 300 m. With the exception of these profiles, the average sand transport distance is about 100 m beyond the beach backshore. Tsunami sand deposits ranged from coarse upper (700–1000 mm) to very fine upper (88–125 mm) in grain size, based on comparisons with grain-size cards.

1.4 Tsunami Waves and Nagapattinam Coast

The tsunami waves have brought out tremendous damages to the aquaculture farms too, as most of the farms are very close to the shoreline. Many hatchery and farm infrastructure facilities were severely damaged. Surging tidal waters carried pumps and other machineries away. Bunds and fencing of shrimp farms got collapsed. In the areas of Kovalam, Marakkanam, Pondicherry, Cuddalore, Chidambaram, Sirkali, Tharangambadi, Nagapattinam, Velankanni and Vedarnyam along the Tamil Nadu coast, one can notice the trails of the devastation of tsunami on the aquaculture farms. It is estimated that there is a loss to aqua farms on the Indian coasts to the tune of US dollars 1.5 million. Besides these property and infrastructure loss, collapsing of bunds due to the massive tsunami waves, and the resultant flooding of the polluted effluents caused further damages to the physical and human environment. Thus there is a further damage to the coastal eco-system in the post-tsunami period. Small aqua farmers may find it very difficult to recover from this loss.

Table: 1

Pre and Post Tsunami Conditions along Nagapattinam Coast

Features	Pre-Tsunami		Post-Tsunami		Difference in%
	Area in Sq.m	Area in%	Area in Sq.m	Area in%	
Settlements	388231	7.01	715716	13.65	-6.64
Costal Huts	1367923	24.68	1320982	25.19	-0.51
Vegetation	1407685	25.39	715163	13.64	11.75
Wet Land	669327	12.07	327484	6.24	5.83
Sand spread	550593	9.93	699148	13.34	-3.41
River Water	314782	5.68	797449	15.21	-9.53
Inland Water	156286	2.82	75106	1.43	1.39
Sea Water	688655	12.42	592564	11.30	1.12

Source: *Generated from the IRS P6 Digital Data*

Table.1 shows the general conditions of the pre and post-tsunami along Nagapattinam coast. Coastal situations are classified as the coastal huts, settlements with thatched sheds/ metal sheets, vegetation cover along the coast, wet land conditions,

© 2015, IJASRD, All Rights Reserved

sand inundation levels, sea water intrusion levels in the land, widening of river mouth and inland water areas, to notice the damages due to tsunami waves. The settlements along the coast were reduced and the debris of the settlement was thrown out by the violent waves and got deposited over the existing settlement regions a little away from the coast. Similarly the coastal huts, the temporary shelter for the fishermen communities were severely affected, and they were also carried away along with boats and shattered debris above the existing settlements that downloaded the debris thus carried away.

Table 2: Nagapattinam In Death Toll

S. No.	Category	Number of deaths	Percentage
1	Adult Male	1883	31%
2	Adult Female	2406	40%
3	Male Child	887	15%
4	Female Child	889	15%
	Total	6065	100%

Source: (Collectorate, Nagapattinam)

Table 3: Nagapattinam and Tamil Nadu-Tsunami Impact

Details	Tamil Nadu	Nagapattinam	Percentage
Loss of Life	8018	6065	76%
Missing	1126	791	70%
Unidentified	1764	1733	98%
Injured	3446	1922	56%
Persons Evacuated	4.7 lakhs	1.96 lakhs	42%
Loss of Livestock	17404	11983	69%

Source: (Collectorate, Nagapattinam)

Its impact on the Nagapattinam area had been catastrophic with around 6065 number of deaths in the area. The table below shows the death toll in the Nagapattinam district. This data is collected from the Nagapattinam Collectorate during the fieldwork in the month of August. Focusing on damages to important natural resources like soil and water, there was major damage to drainage facilities, field bunds, sand dunes etc. The turbulent tidal waves eroded the top soil in the sloppy fields, damaged the field bunds, small canals/dikes on one hand, and on the other, it deposited clay and sand materials in the low lying fields. In both the cases, the field topography was affected, and the thickness of the sediments varied across the damaged area, depending upon the distance from the coast and the gradient.

1.5 Focus on Nagapattinam

- The entire Coastline of 187.9 KMs is affected.
- 73 habitations were inundated.
- 6,065 persons have died.
- 1, 96,184 persons have been affected.
- 3,378 persons died in Nagapattinam Town alone.
- 1,922 persons were injured and given treatment.
- Keechankuppam, Akkaraipettai, Seruthur, Vellankanni,
- Pattinacherry, Nagore, Tharangambadi, Poompuhar,
- Thirumullaivasal and Pazhayar are some of the worst affected areas.

1.6 Velankanni

The town of Velankanni, 12 km from Nagapattinam, houses the Church of Mary of Good Health and is a very popular pilgrimage center among believers for its healing powers. The central axis of the church is aligned with the main road leading to the beach. Thousands of worshippers had thronged to this town for Christmas, and many of them were at the beach on the morning of 26 December after attending Mass. More than 2,000 people died in this town. A tsunami wave approximately 5 m high first struck the shore at 9:20 A.M., followed by four more waves between 9:20 A.M. and 10 A.M. The waves crashed onto the shore and continued on their rampage along the main road leading to the town. Though the water did not enter the church, it gushed up to the bus stand, inundating several shops and houses. A large number of bodies were found along this road. The inundation distance was more than 1,000 m.

1.7 Seruthur

In the adjacent coastal village of Seruthur, which lost 131 people, the wave height was the same as in Velankanni. The number of deaths was lower because of much lower population density, but also because the plinth of the houses in this village was 1.5 m above ground level, and the elevation of the ground was 1.5 m from sea level. The run-up height was 2 m above the plinth level, or 5 m above mean sea level

1.8 Akkaraipettai

Akkaraipettai is an important and prosperous fishing port in the Nagapattinam district. About 1,000 boats and fishing trawlers were destroyed in this town. On Ariyanattu Street, a communications tower and control room had toppled, while in adjacent Naliyanthottam, a go down warehouse storing gas cylinders was destroyed, with all cylinders being swept away by the tsunami. The god own was more than 800 m from the shoreline.

1.9 Sirkazhi

The adverse impact was particularly significant in the areas of Pazaiyar, Madavaimedu, Thirumullaivasal, Thoduvai, Koozaiyar, Puthupattinam, Kizhamoovarkarai, Poombhukar and Vanagiri. The present study assesses the source, degree, extent and nature of groundwater contamination in the Sirkazhi coastal region. Samples of groundwater were collected from 11 wells in this area and analyzed chemically to determine the extent of contamination. The results showed significant variations in water quality parameters in the study area and helped understand the longer-term adverse impacts that tsunami inundation can have upon groundwater resources.

1.10 Nagore

No damage was reported at the oil jetty at Chennai Petrol Chemicals Ltd. at Nagore, primarily because of the high elevation, more than 3 m from sea level. However, 1,200 houses were destroyed or damaged. Water entered almost 1,000 m inland. The rail link to Nagore, a pilgrim town, was cut off as a 7-km meter-gauge track between Nagapattinam and Nagore was completely damaged.

© 2015, IJASRD, All Rights Reserved

II. CONCLUSION

The tsunami effects varied greatly across different parts of the coast according to the number of waves experienced, the inundation distance and height of waves, and the density of the area, as well as topological and geographical features that made some areas more vulnerable than others. Besides these factors, the number of lives lost was influenced by exposure to previous disasters and the local disaster management capability. Most of the people killed were members of the fishing community and, in some cases such as Marina Beach at Chennai and Velankanni in Nagapattinam; they were visitors on the beach. The tsunami caused much damage to the housing stock along the coast and to bridges and roads. The houses were mainly no engineered and were poorly constructed.

REFERENCES

[1] Gupta, H. K., Early warning system for oceanographic disasters in Indian Ocean (tsunami and storm): The Indian initiative. *J. Geol. Soc. India, 2005, 65,* 639–646.

[2] Radhakrishna, B. P., Devastating tsunami strikes coastline of India. *J. Geol. Soc. India, 2005, 65,* 129–134.

[3] Murthy, K. S. R., Subrahmanyam, A. S., Lakshminarayana, S., Chandrasekhar, D. V. and Rao, T. C. S., *Some geodynamic aspects of Krishna–Godavari basin,* East Coast of India. Continent.

[4] Shelf Res., 1995, 15, 779–788.

[5] (2005).USGS Press Release

[6] (2005). The IOC/UNESCO Indian Ocean Tsunami Post Tsunami Field Survey Site.

[7] Bilham, R. (2005). A Flying Start, Then a Slow Slip. Science. 308: 1126-1127.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 77 – 82

MICRO INSURANCE AWARENESS TOWARDS SELF HELP GROUPS WITH REFERENCE TO MAYILADUTHURAI TALUK

Dr. K. Kalidoss
Assistant Professor of Commerce, A.V.C. College (Autonomous) Mannampandal -609 305
Dr. W. Rajasolomon
Assistant Professor of Cooperation, TBML College, Porayar

ABSTRACT

Micro insurance, commonly called as insurance for the poor, has recently drawn the attention of practitioners in developing countries. In common parlance, micro insurance is the provision of insurance services to low-income households, which serves as an important tool to reduce risks for the already vulnerable population. Recently, insurance was consider a product designed for the rich and well to do. However development policies of the nation and recognition of the power of 'Bottom of the Pyramid marketing' have shifted emphasis on to low income people especially in rural areas.

KEYWORDS

Micro Insurance, SHGs

I. INTRODUCTION

Micro insurance is different from usual form of insurance. A macro definition of micro insurance states that it is the provision of financial protection contingent on the occurrence of predefined risk in exchange for an ex-ante premium payment affordable to the clients. In terms of micro definition, micro insurance is more complicated as there are different approaches. Micro as reference to low premium and low benefits may be affordable but it may not be effective enough to manage risks of different types of different categories of clients. Micro insurance is often believed to be an important component of a broader set of financial services under microfinance – making available financial services for poor households and enterprises to sustain their livelihoods. To serve poor people, micro insurance must respond to their priority needs for risk protection, to be easy to understand, and affordable. Depending on the market, they may seek health, care, or life insurance provisions. Basic principles that should be observed by micro insurance providers are universal to insurance and risk management.

1.1 The Concept of Self Help Groups

The concept of self-Help Group is not new in the development paradigm. The International Indian Society functioned mainly on the basis of self-help and mutual aid. However in recent years, they have been emerging as a major strategy for the promotion of informal credit to the poor. Studies have shown that savings through thrift and credit have been one of the important activities of such groups and are becoming very popular among the poor particularly among women in rural areas.

© 2015, IJASRD, All Rights Reserved

The money they saved is used not only for meeting their consumption needs but also for taking up income generating activities. It has been proved that such SHGs are mainly promoted by voluntary agencies (NABARD 1989) in Italy and seeing the better results, the banks and government departments have started, organizing SHGs for facilitating their own functions and programmes.

1.2 Scope of the study

The present study attempts to analyze the micro insurance among SHGs. It examines how far the micro insurance helped in managing their risk, level of awareness about it. The present study is from the standpoint of the SHGs and their members.

1.3 Objectives of the study

1. To study the micro insurance market in India.
2. To study the preferences towards insurance products among the SHG members.
3. To study the socio-economic impact of micro-insurance on insured.
4. To suggest to improve micro insurance facility in the study area on the basis of findings.

II. METHODOLOGY

The study is descriptive in nature as it examines the awareness, preferences and choices SHG members regarding insurance.

Data Sources – Primary data relates to insurer preference and insurance purchased by SHG members. Multistage random sampling method has been adopted for this study. Secondary data relates to number of new and renewal policies and premium amount across India.

Table 1: Details of Self Help Groups in Tamil Nadu as on 31-03-2012

No. of SHGs	5,56,311
No. of Members	85,69,676
No. of Rural SHGs	3,72,092
No. of members in Rural SHGs	57,37,023
No. of Urban SHGs	1,84,219
No. of members in Urban SHGs	28,32,653
Total Savings	**Rs 3440 crores**

Source: Secondary Data

The table presents the details of Self-Help Groups formed in Tamil Nadu as on 31.03.2012. It is evident that SHGs in Rural areas were 3,72,092 SHGs with 57,37,023 lakhs members and in Urban areas there were 1,84,219 SHGs having 28,32,653 lakhs members. It also indicates that the total savings of all the SHGs in Tamil Nadu was Rs. 3440 crores.

Table 2: Formation of SHGs in Nagapattinam District

(Rs. In lakhs)

S. No	Year	No. of Self - Help Groups	No. of members	Total Savings in Rs.
1.	2007 - 2008	11256	146328	10,65,62,930

2.	2008 - 2009	11798	153374	11,16,94,150
3.	2009 - 2010	12303	159939	116475100
4.	2010 - 2011	13603	176839	12,87,82,470
5.	2011 - 2012	15003	195039	14,20,36,570
6.	2012 - 2013	16957	220441	16,05,35,500
CGAR*		7.07	7.07	7.07

*** Compound Annual Growth Rate**

The above table shows the detail of group formation, number of members and amount of savings over a period of 2007 -08 to 2012-13. The total groups formed during the initial period 2007-08 was 11256 and it has increased to be Rs. 16957 groups in 2013. The members enrolled during 2007-08 was146328 and it is also increased 220441 in 2012-13. The amount of savings was also increased proportionately over a period of six years.

Table-3: Factors Influence to Join in to SHG

Factors	Frequency	Percent
Self	4	3.8
Friends	17	16.2
Family Members	19	18.1
NGO's Workers	35	33.3
Neighbours	30	28.6
Total	**105**	**100.0**

Source: Field Survey

From the above table it reveals that 3.8 per cent of respondents joined themselves in SHGs and 16.2 per cent of them influenced by friends. 18.1 per cent of them joined in SHGs through their family members, 33.3 per cent of respondents enrolled with help of NGO's workers and remaining 28.6 per cent of them joined in SHGs by Neighbours. Most of them were joined through workers of NGOs.

2.1 Reason for Join in to SHG

Table – 4: Reason for Joining in to SHG

Reasons	Frequency	Percent
To Avail Loan	62	59.0
To reduce Poverty	11	10.4
Habits of Savings	8	7.6
To be Independent	7	6.7
To Improve Economic Status	14	13.3
To add family income	3	2.9
Total	**105**	**100.0**

Source: Field Survey

The table 3.11 shows that 59.0 per cent of respondents joined in SHGs to avail loan from groups, 10.4 per cent of them to reduce poverty level of the family and 7.6 per cent of them intent to develop saving habits. 6.7 per cent of respondents have joined in to groups to take decision independently. 13.3 per cent of them joined to improve their economic status in the society and only 2.9 per cent of them joined to increase their family income.

© 2015, IJASRD, All Rights Reserved

Table – 5: Awareness level

Variables	Level of Awareness			Total
	Know	Somewhat Know	Don't Know	
Name of the Agent	90 (98.9)	1 (1.1)	-	91 (100)
Type of the Policy	-	15 (16.5)	76 (83.5)	91 (100)
Risk Coverage of Policy	-	10 (11)	81 (89)	91 (100)
Name of the Scheme	-	9 (9.9)	82 (90.1)	91 (100)
Name of the Insurer	-	2 (2.2)	89 (97.8)	91 (100)

Source: Field Survey

About 98.9 per cent of the respondents are aware of the agent's name. There ends awareness and they do not know well about the risk coverage also. Beyond this, awareness is incomplete in respect of type of insurance policy and risk covered. About 16.5 per cent and 11 per cent told they somewhat know about the type of the policy and the risk it covered. Unawareness is predominant. 83.5 percent, and 89 per cent don not know about the type of policy and risk coverage. About 90.1 per cent do not know the name of scheme and 97.8 do not know the insurance company. It is evident that agent organization are educate them properly. So the hypothesis is accepted.

2.2 Testing of Hypothesis

H-1 Age, education, community, occupation and income of a respondent are relates to motivation factors to join SHGs.

The respondents have several reasons and motivations to join SHGs. The main reasons indicated by the respondents are: (i) To Avail Loan, (ii) To reduce Poverty, (iii) Habits of Savings, (iv) To be Independent, (v) To Improve Economic Status and To add family income Table-5.22 shows the distribution of respondents according to age and the reasons and proposed by them to join SHGs.

Table – 6: Association between age and reasons for joining in to SHGs

Factors	Age category				Total	Statistical Inference
	Below 25	26 to 35	36 to 45	Above 45		
To Avail Loan	0	13	32	17	62	$\chi^2 = 23.844$ df = 15 Sig = .068 Not significant
To reduce Poverty	1	2	5	3	11	
Habits of Savings	0	1	3	4	8	
To be Independent	1	3	2	1	7	
To Improve Economic Status	3	4	6	1	14	
To add family income	0	1	0	2	3	
Total	**5**	**24**	**48**	**28**	**105**	

Source: Primary data

The correlation between age levels of respondents and the reasons proposed by them to join SHGs has been analyzed using χ2 test. The calculated χ2 value is greater than table value indicating that there is no association between age level and the proposed reasons for joining SHGs, i.e., the research hypothesis is rejected and null hypothesis is accepted.

Table-7: Association between income and reasons for joining in to SHGs

Factors	Annual Income				Total	Statistical Inference
	Rs. 11,000 to Rs. 20,000	Rs. 21,000 to Rs. 30,000	Rs. 31,000 to Rs. 40,000	Above Rs. 40,000		
To Avail Loan	2	22	32	6	62	$\chi^2 = 25.529$ df = 15 Sig = .043 Not significant
To reduce Poverty	1	3	2	5	11	
Habits of Savings	0	4	1	3	8	
To be Independent	0	4	3	0	7	
To Improve Economic Status	0	4	9	1	14	
To add family income	0	0	3	0	3	
Total	**3**	**37**	**50**	**15**	**105**	

Source: Field Survey

The association between income of respondents and the reasons proposed by them to join SHGs has been analyzed using χ2 test. The calculated χ2 value is greater than table value indicating that there is no association between income and the proposed reasons for joining SHGs, i.e., the research hypothesis is rejected and null hypothesizes accepted.

III. FINDINGS

- The majority per cent i.e., 48 respondents are in the age group of About 45.7 56 per cent of respondents are in the age group of 36 - 45 years, whom have actively participate in the Self-Help Groups.
- The majority 33.3 per cent of respondents enrolled with help of NGO's workers and 28.6 per cent of them joined in SHGs through Neibors. Most of them were joined through workers of NGOs.
- 78.1 percent of the respondents availed loan from SHG more than Rs.10,000. The majority of them availed loan for medical and consumption purposes i.e., 32.4 and 24.8 respectively.
- About 39 per cent respondents having savings the maximum amount above Rs.20,000 and 28.6 per cent of respondents mobilize the savings from Rs.16,000 to Rs 20,000.

IV. SUGGESTIONS

On this basic of findings and conclusion of this study the following suggestion are made to policyholders and to practitioner.

© 2015, IJASRD, All Rights Reserved

1. Promotion should emphasize on education to create full understanding of insurance and schemes.
2. The NGOs may collect the premium in a simple way.
3. The insurers may sell other insurance i.e., livestock and crop.
4. The members of SHGs should involve in to income generating activities.

V. CONCLUSION

The study also finds that the awareness and effectiveness of micro insurance project being implemented by the agent organization. The majority 95.2 percent of sample respondents are aware about micro insurance but their understanding level is very low. Among the policyholders of micro insurance 89 per cent of respondents are holding life insurance rest having health insurance. The delivery of micro insurance is linked with the credit in this area. It is found that only 14.3 per cent of respondents having problem with intermediary during premium collection.

REFERENCES

[1] Ahmed, M. (2001). *Delta Life Insurance Company Limited Bangladesh' Presentation,* World Bank, March.

[2] Ahuja, & Jutting, (2004). Are the Poor Too Poor to Demand Health Insurance? Indian Council for Research on International Economic Relations (ICRIER), *Journal of Microfinance, 6* (1): 1-20, New Delhi, India.

[3] Ahuja, & Guha-Khasnobis, (2005). *Micro-Insurance in India: Trends and Strategies for Further Extension.* Indian Council for Research on International Economic Relations (ICRIER), New Delhi, India.

[4] Aliber, & Ido, (2002). *Micro insurance in Burkina Faso.* International Labour Organization (ILO), working paper No. 29, April.

[6] Anuradha K. Rajivan, (2007). *Building security for poor - Potential and prospects for micro insurance in India.* Human development report unit, UNDP Regional Centre in Colombo, Serving Asia and the Pacific,

[7] Chatterjee, & Vyas, (2005). Organizing Insurance for Women Workers: The SEWA Experience. Self-Employed Women's Association, Ahmedabad.

[8] Dror, D. (2005). *Concept Paper on Need for Developing Micro-Insurance in India.* Insurance Regulatory and Development Authority (IRDA), Hyderabad, India, February.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 83 – 87

OF WOMEN THROUGH SELF – HELP GROUPS WITH REFERENCE TO THIRUVALLUR DISTRICT

R. Sheela Jersuha
Assistant Professor in Commerce, Sri Saradha College for Women, Perambalur

ABSTRACT

Self – help groups are generally facilitated by NGOs, and increasingly advise and train members in a variety of on- and off-farm income-generating activities. Indeed, in a number of recent projects, NGOs were substituted by trained facilitators and animators drawn from self-help groups. Through promoting self-help group, NABARD-funded projects have contributed to improving the overall status of women in terms of income, empowerment, welfare, etc.

KEYWORDS

Empowerment, women empowerment, self-help group, NABARD

I. INTRODUCTION

1.1 Self-Help Groups:

Self-help serves to underline the Principle, "for the people, by the people and of the people". "The Origin of SHG is from the brain child of Grameen Bank Bangladesh" which was found by Professor Yunus Mohammed of Chittagong University in the year 1975. Women Development plays a vital role in the economic development of any country. As such women Development has been a serious concern to both Government and Non-government organization in the recent past. A series of strategies ranging from assistance to self-reliance and sustainability have been intensively adopted. Development process consists of social, economic and political dimensions.

Women's role in development is an indispensable factor as in the case of community development in which the participation of women and their contribution is remarkable. Women are not involved in the process of development in their lives, so Non-Govt. Organizations have launched many projects on women development for the purpose of women empowerment by organizing socio-economic activities. But these welfare programs are mostly related to activities like credit and thrift, literacy, income generation programs formation of trade union, handling alcoholism by the specially launched scheme namely "SHG" for the improvement of the members' health and participation in panchayat raj election. The above programs are being implemented with the assistance of Govt. of India and international funding originations in rural areas and small and medium towns where the SHGs are homogenous by nature. Thus, thee need of the hour is to have a thorough investigation through recognizing and involving women as equal partners and participants in the process of their empowerment.

An attempt has been made in this study whether there were awareness about it and the capacity of decision making in their family affairs and community organization in the rural areas and the enhancement of their empowerment. Women's status can be

© 2015, IJASRD, All Rights Reserved

improved only by handling issues directly related to her in the family and looking into the environment and community in which she lives. The formation of SHGs has shown the attitudinal and visible changes among women. The formation of such SHGs serve as decentralized channels in attaining benefits to the poor women who have so far been beneficiaries rather than participants in the development programmes.

The study thus seeks to analyze the impact of the scheme introduced as SHG under the auspices of NABARD which is exclusively meant for SC & ST who are socially and economically backward.

1.2 Review OF Literature:

Lalitha Devi (1982) in her study "Status and employment of women in India" has tried to show that employment per as against age, education, family type, place of residence, plays a crucial role in raising the status of women employed. Women have the more power and influence in the family and outside than an unemployed women. Lalitha Devi gave an analysis of the status of women within the family in the office and in the wider society. There is hidden potential of employment that contributes to the status of women[3].

Urvasi Gulati in her article "Women development in India" with special reference to rural women (1995) analyzed the constitution (73rd 74th the Amendment) Acts as the most revolutionary step towards the empowerment of women. The author opinioned that this singular step has secured the participation of one million women in decision making at the grass root level.

The author also described why the focus on women was increased. They are as follows:

- Women constitute one-half of the segment of population in India.
- Women are vital and productive workers in India's national economy. Women make one-third of the lab our force.
- The poorer the family the greater is the dependence on. Women's economic productivity is an important strategy for improving welfare 60 million Indian households below the poverty line.
- There is significant gap between women's potential and productivity.

The productivity gap of the poor women is much wider than that of poor men. There women will gain proportionately more, the investment allocation and development efforts are slowly being shifted in favour[7].

1.3 Statement of the Problem:

The anti-poverty program which is being implemented in five villages of Tiruvallur District is the focus of this study. The aim of the study is to compare the current and future standards of living, as indicated by certain parameters related to poverty.

The study attempts to examine thee separate efforts of the NABARD in empowering women towards alleviation through SHG's. It also aims to test the quantitative benefits of these working group separately and together with the alleviation of poverty.

1.4 Objectives of the Study:

The objectives of the present study are:

- To examine the nature of economic activities of SHG respondent women and their performance.
- To identify the pattern of income, expenditure and savings of the women respondents before and after joining SHG's.
- To understand the nature of participation of the women in SHG's.

1.5 Hypothesis:

There is significant level of increase in income, expenditure and savings after joining SHG's

1.6 Scope of the Study:

The study is designed to provide requisite information pertaining to the socio-economic conditions of women. Therefore an attempt is made to examine the variation in the income level of the beneficiaries through SHG's before and after implementation of NABARD scheme.

II. Methods

Twenty members from each group were the sample respondent women totaling 100 respondents for the present study.

2.1 Sample Design:

The sources of secondary data used in the study include annual report of NABARD, Tamil Nadu Development Corporation for women, District development agency office, etc. The collected information's were processed, classified, analyzed and interpreted with that of the existing position.

2.2 Tools of Analysis:

In order to prove the hypothesis of this study, collected information's are put to test by using Paired Sample 'T' test, One-Way ANOVA, where ever applicable and possible.

III. The Role of NABARD in Rural Credit

This study tries to delineate the concept of rural credit and Self-Help Groups and the Role of rural development with special reference to NABARD.

3.1 Role of Credit in Rural Development:

The provision of credit and generate of savings how long been recognized as an essential elements in any rural development strategy. Credit plays a crucial role in the modernization of agriculture but its role in the sight against rural poverty has seldom been recognized.

3.2 The Characteristics of Rural Credit:

Provides a command over resources but it is not a need. It is not an income, but it could lead to income if properly utilized. Absence of mutually confidence between

© 2015, IJASRD, All Rights Reserved

borrowers and lenders leads to increase transaction. Cheap cost of funds increase the demand for credit.

3.3 Objectives of NABARD:

The NABARD is an apex development Bank, which provides help for agriculture and rural development. It has been established with the following objectives.

- To give undivided attention and purposeful direction to integrated rural development.
- To act as a center piece for the entire rural credit system at the National level.
- To arrange for investment credit to small industries village and cottage industries handicrafts and other rural crafts artisans and farmers.
- To provide refinance facilities to SLDBs, SCBs, RRBs, CBs for development purposes in rural areas. Thee inspect, monitor and evaluate projects getting refinance from the NABARD.

3.4 Functions:

The functions of NABARD are as follows;

- Development policy, planning and other additional matters relating to credit for agriculture, allied, activities, rural artisans and industries and other rural developmental activities.
- Training Research and consultancy relating to credit for agriculture and rural development.
- Refinance to commercial banks against terms lending (Medium term and long-term and short-term accommodations for special purpose)
- Refinance short-term, medium-term and Long-term to the company co-operatives and RRBs including Co-operative marketing and distribution.

3.5 NABARD and SHGS:

The Introduction of the pilot phase of SHG Bank Linkage Program in February 1992 could be considered a land mark development in the banking with the poor. The SHG linkage program, if not pares method of NABARD. The pilot phase was followed by setting up of a working Group on NGOs and SHGs by the RBI in 1994, which came out with wide ranging recommendation on internationalized of the SHG concept as a potential intervention tool in the area of banking with the poor. The RBI accepted most of the recommendations and advised the banks consider mainstreaming lending to the SHGs as part of their rural credit operations.

3.6 Self-help Groups in Tamil Nadu:

SHGs in Tamil Nadu are more than a decade old. They were earlier called madersangams rural development departments of Government and a large number of NGOs initiated SWARNA JAYANTHI GRAM SWAROZGAR YOJANA. The district rural development agencies of State Government have initiated the formation of what are called SHGs having specific features. Tamil Nadu is witnessing a much rooming of SHGs which are basically women's groups that have been formed with objectives of

saving their mite and using the saving to augment their income further most of those that have been formed under SGSY are in the initial stages of self-help Groups. As the first step women organize themselves into groups and start saving money periodically. A part of the saving is deposited in banks and part is given as loan to members on nominal interest. The loans are given both as consumer loan for house hold expense and as productive loan for purpose of income generation activities successful functioning of these groups for a period of at least six months makes them eligible for subsidy and loan for production. It is envisaged that their products will be sold through outlet created by Government.

3.7 Hypothesis:

Paired 'T' Test for Significant Difference between Pre and Post Loan Period for Overall Benefits

Particular	Paired difference					
Overall Benefits	Mean	SD	Mean	SD	't' Value	Table Value
Pre Loan period	49509.74	38362.38	54238.9	59129.42	9.17	1.96
Post Loan period	103748.60	83095.62				

Since the calculated t value is 9.17 is greater than the table value 1.96, we reject the Null hypothesis at 5 percent level of significance. Hence there is significant difference between pre and post loan period with regard to Overall benefits.

During the pre-loan and Post loan period of the beneficiaries the data shows an improvement in overall benefits 49.509.74 to 1,03,748.60 after joining SHGs.

IV. Conclusion

It is observed from the above analysis, that the SHG schemes which has come under the sponsored credit programs were also attached to the provisions of poverty alleviation measures. Such as subsidy and removing them through unemployment problem. The bank credit helped the sample households to create an asset, as they did not have other sources of income. Most of the beneficiaries faced the problem of delay in getting the assistance in two stages that delay in the processing done by NABARD and inordinate delay in time taken by the banking institutions to disburse thee financial assistance. More than half of the loan form to be forwarded to the bank.

References

[1] Ramachandran, S, Subbiah, A, & Ravishankar, A. K. (2005), *"Self Help Groups and Rural development in Tamil Nadu: A micro level Examination"*, in Kiran Prasad (Ed) "Women in Rural Development: Contemporary Social Policy and Practice", The Women Press, New Delhi.

[2] Palani, E & Selvaraj, V. S. (2008), "Socio-economic Empowerment of women through self helps Groups," *Indian Co-Operative Review, Vol.45,* No.3, January.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 88 – 91

PERFORMANCE OF FERTILIZER INDUSTRY IN INDIA

Dr. A. Govindaraju
Asst. Prof., Department of Commerce, Annamalai University, Annamalainagar – 608 002

ABSTRACT

Agriculture is the main stay of Indian economy, contributing about 22 per cent of gross domestic product and providing a livelihood to two-thirds of the population. Fertilizer plays a major role in the development of this sector. This study aims to know the trend of production, consumption and import of fertilizer in India. The production of fertilizer in India was stagnant over the period of study whereas the import rapidly increased year after year to meet the growing demand.

KEYWORDS

Growth, Performance, Profitability, Financial strength, Trend

I. INTRODUCTION

Fertilizer sector is very crucial for Indian economy because it provides a very important input to agriculture. The fertilizer industry in India has played a pivotal role in achieving self-sufficiency in food grains as well as in rapid and sustained agriculture growth. India is the third largest producer and consumer of fertilizers in the world after China and the United States. The growth of the Indian fertilizer industry has been largely determined by the policies pursued by the government. The government exercised extensive controls on the pricing, distribution and movement of fertilizers. The industry is capital intensive and the production process energy intensive with the combined cost of feed stock and fuel accounting for anywhere between 55 and 80 per cent of cost of production, depends on the type of fertilizers. The history of the Indian fertilizer industry dates back to 1906, when first fertilizer factory was opened at Ranipet in Tamil Nadu. Since then, there have been major developments in terms of both the quantity and the types of fertilizers produced, the technologies used and the feed stock employed. The fertilizer industry in India is in the core sector and second to steel in terms of investment. Prior to 1960-61, India produced only straight nitrogenous fertilizers ammonium sulphate (AS), urea, calcium ammonium nitrate (CAN), ammonium chloride and single super phosphate (SSP). The production of NPK complex fertilizers commenced in 1960-61. Currently, India produces a large number of grades of NP/NPK complex fertilizer.

1.1 Objectives

This paper tries to fulfill the following objectives:

1. To make a study on the production of fertilizers.
2. To know the position of consumption of fertilizers and
3. To study the import of fertilizers during the study period.

II. METHODOLOGY

For fulfilling the objectives, the secondary data for a period of 10 years from 2003-04 to 2012 -13 have been collected from Department of Agricultural Co-operation and Department of Fertilizers.

© 2015, IJASRD, All Rights Reserved

2.1 Tools of Analysis

In this study for understanding the growth of production, consumption and import of fertilizers, simple percentage method and CAGR have been utilized.

2.2 Production of Fertilizers

The domestic production of N and P_2O_5 were 29,000 and 10,000 tonnes respectively in 1951-52. By 1973-74, this increased to 1.05 million tons of N and 0.325 million tons of P_2O_5. As a result of the oil crisis in the mid-1970s and the consequent sharp increase in the international prices of fertilizers, the Government of India encouraged investment in domestic fertilizer production plants in order to reduce dependence on imports It introduced a "retention price" subsidy in 1975-76 The scheme led to a sharp increase in domestic capacity and production between the mid-1970s and the early 1990s. The total production of N and P_2O_5 rose from 1.51 million and 0.32 million tonnes in 1991-92. In 1992-93, phosphatic and potassic fertilizers were decontrolled. As a consequence, the rate of growth in the demand for these products slowed.

There has been a shift in the product pattern over the years. Super phosphate and Ammonium sulphate dominated fertilizer production in the year 1960 whereas urea and DAP are the dominant products at present. The production of fertilizer in India from 2003-04 to 2012-13 was given in Table 1.

Table 1: Production of fertilizers in India during the years from 2003-04 to 2012-13

('000 tones)

Years	Production (Quantity)	Percentage of change
2003-04	14265	-
2004-05	15405	7.99
2005-06	15575	1.10
2006-07	16095	3.33
2007-08	14706.5	-8.63
2008-09	14334	-2.53
2009-10	16221	13.16
2010-11	16380	0.98
2011-12	16363	0.01
2012-13	15735	-3.84
CAGR	1.10%	

Source: Department of Agriculture & Cooperation and Department of Fertilizers

The production of fertilizers such as nitrogenous and phosphatic have been undertaken in India. This production has made positive growth in many years during this period. But it has registered negative growth during 2007-08, 2008-09 and 2012-13. The compound annual growth rate of production during the study period was 1.10 per cent. It is observed from the above analysis that it is urgent need to take steps to improve production to meet the growing need of Indian agriculture.

2.3 Imports of Fertilizers

India imports mainly urea, DAP and potassium chloride (MOP). The country has almost reached self-sufficiency in urea production. With regard DAP, the level of imports was between 1.5 and 3 million tons during the years 1980s and 1990s respectively. A great

© 2015, IJASRD, All Rights Reserved

deal of DAP capacity came on stream during the early 2000s. Consequently, the importation of DAP fell to less than 1 million tone. Imports met the entire MOP requirement as there are no known natural potash deposits in the country. The table 2 shows the import of fertilizer in India during the period between 2003-04 and 2012-13.

Table 2: Imports of fertilizers in India during the years from 2003-04 to 2012-13

('000 tones)

Years	Imports (Quantity)	Percentage of change
2003-04	2018	-
2004-05	2752	36.37
2005-06	5254	90.91
2006-07	6080	15.72
2007-08	7750.16	27.47
2008-09	10221	31.88
2009-10	9148	-10.50
2010-11	12364	35.15
2011-12	13002	5.16
2012-13	7308	-43.79
CAGR	15.35%	

Source: Department of Agriculture & Cooperation and Department of Fertilizers

India imports potassic fertilizer regularly to meet the growing demand from the agriculturists. This import has been increased during the period except 2009-10 and 2012-13. The compound annual growth rate of import during the study period was 15.35 per cent. The growing import of fertilizer in India affect the balance of payment so it this necessary to increase fertilizer production in India itself.

2.4 Consumption of Fertilizers

Fertilizer consumption was less than 1 million tone before the mid-1960s. With the introduction of high-yielding variety (HYV) seeds, their was acceleration in the growth of fertilizer consumption It reached to 12.73 million tons in 1991-92 as against 0.78 million tons in 1965-66. After the decontrol of P and K fertilizers, the growth in consumption slowed. The highest consumption was recorded in 1999-2000 (18.07 million tons of nutrients). Since then, the growth in consumption has been erratic. The surge in fertilizers demand and stagnant to modest increase in production has widened the gap between consumption and production causing larger dependence on imports. Therefore, the rising demand for fertilizers is providing ample scope for the companies in this sector to increase their production capacity and volumes thereby, driving the growth of fertilizer sector. The consumption of fertilizer in India from 2003-04 to 2012-13 is stated in Table 3.

Table 3: Consumption of fertilizers in India during the years from 2003-04 to 2012-13

('000 tones)

Years	Consumption (Quantity)	Percentage of change
2003-04	16798	-
2004-05	18398	9.52
2005-06	20340	10.55
2006-07	21651	6.44

2007-08	22570	4.24
2008-09	24909	10.36
2009-10	26486	6.33
2010-11	28122	6.17
2011-12	27790	-1.18
2012-13	25536	-8.11
CAGR	5.75 %	

Source: Department of Agriculture & Cooperation and Department of Fertilizers

As India, lives in its villages, based on agriculture economy, the consumption of fertilizer is quite natural to increase year after year. In the study period also the demand has been increased except last two years due to the reduction of cultivation area. The total production was 16.7 million tons in 2003-04 and the same was surged to 25.5 million tons in 2012-13. The compound annual growth rate of consumption during this period was 5.7 per cent.

III. CONCLUSION

There is a wide disparity in the fertilizer use. Areas with low fertilizer consumption particularly the North Eastern region hilly areas, dry lands areas, problematic area need special attention. The constraint in fertilizer, consumption has to be properly identified and supplementary efforts of using soil amendment, adoption of moisture conservation or water harvesting technique or any other suitable practice should go side by side for increasing the crop response to fertilizer application. Demonstration of enhanced crop response of fertilizers in a given situation will accelerate fertilizer use. It is important to note that the production of fertilizer has not been changed over this period, whereas the import has been increased steadily. So it is advisable to increase domestic production in order to provide the fertilizer to the farmers at the affordable price.

REFERENCES

[1] Desai, G.M. Fertilizer use in India, *Indian Journal of Agricultural Economics, Vol. 41,* No. 3, 1986.
[2] *Fertilizer Association of India.* 2013-14. Fertilizer and Agriculture Statistics, New Delhi.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 92 – 97

RURAL CREDIT STRUCTURE IN NANNILAM TALUK OF THIRUVARUR DISTRICT, TAMIL NADU

Dr. G. Karthikeyan
Assistant Professor of Commerce, PG & Research Department of Commerce, A.V.C. College (Autonomous), Mannampandal – 609 305

Dr. S. Mayilvaganan
Assistant Professor of Commerce, PG & Research Department of Commerce, A.V.C. College (Autonomous), Mannampandal – 609 305.

ABSTRACT

Rural credit markets in India is characterized by the coexistence of both formal and informal sources of finance and the market is fragmented. It is assessed that the share of rural informal credit in total outstanding debt has been certainly decreasing over the period with various financial inclusion initiatives of the Reserve Bank and legislations of the various state governments to regulate moneylenders. However, about two-fifth of the rural households' are dependence on informal credit even today. Rural credit is very much essential to ensure timely and adequate flow of fund for supporting agriculture and allied activities along with other rural development schemes. Its timely availability in the right quantity and at a reasonable rate of interest goes a long way in contributing to the wellbeing of rural people. In rural areas, the agricultural related works are seasonal and are uncertain. Due to this the rural people are affected very much. In this paper an attempt is made to know the sources of credit, reasons for credit and steps taken for repaying their credit. Both primary and secondary data were used for the present study. The present study concludes that the majority of the sample respondents prefer non-institutional credit than institutional credit.

KEYWORDS

Rural Credit, Moneylenders, informal credit, sources of credit, reasons for credit, agriculture

I. INTRODUCTION

Rural credit is any type of lending program or line of credit that is aimed at impacting a rural population in some manner. Rural credit may be for different purposes depending on the requirements of the people living there. Rural credit is very much essential to ensure timely and adequate flow of fund for supporting agriculture and allied activities along with other rural development schemes. Credit is certainly one of the essential inputs for economic development. Its timely availability in the right quantity and at a reasonable rate of interest goes a long way in contributing to the wellbeing of rural people. Credit is a key element in the agriculture. It removes financial constraints and also it may accelerate the adoption of new technologies in the agriculture. Traders and commission agents are the major money lenders in rural

© 2015, IJASRD, All Rights Reserved

economy. The traders supply fertilizers and pesticides on credit and commission agents advance money towards purchase of output from farmers. In rural areas, the agricultural related works are seasonal and are uncertain. Due to this the rural people are affected very much. Hence, the survival of rural people is itself a problem. Therefore they are forced to borrow credit at a high rate of interest.

1.1 Objectives of the Study:

The principal objectives of the study are as under:

- To find out the sources of credit
- To identify the reasons for credit
- To know the reasons for non-repayment of credit and
- To find out the steps taken for repaying their credit.

II. Methodology

The validity of any research is based on the systematic method of data collection and analysis. Both primary and secondary data were used for the present study. Primary data was collected through well-structured interview schedule. By simple random sampling method, 100 respondents have been selected from Nannilam Taluk of Thiruvarur District. The secondary data has been collected from the books, Journals, Magazines and websites. The interpretation of data is made using simple percentage method.

2.1 Limitations of the Study:

The study is subject to the following limitations.

- The study area is confined only to Nannilam Taluk of Thiruvarur District.
- The sample size is restricted to hundred only.
- The findings of the study depend purely on the responses given by the sample respondents and hence it cannot be generalized.

III. Data Analysis and Interpretation

The following table gives the demographic characteristics of the sample respondents taken into study.

Table – 1: Demographic Characteristic of Respondents

Demographic factor	Classification	Number of Respondents	Percentage
Sex	Male	78	78
	Female	22	22
Age (in Years)	Less than 30	16	16
	31-40	40	40
	41-50	28	28
	51-60	10	10
	Above 61	6	6
Educational Qualification	Illiterate	48	48
	Primary school	30	30

© 2015, IJASRD, All Rights Reserved

	Higher Secondary	10	10
	Degree	8	8
	Diploma	4	4
Occupation	Farming	56	56
	Own Business	24	24
	Salaried	12	12
	Unorganized	8	8
Type of Family	Joint	13	13
	Nuclear	87	87

Source: Primary Data

From the above table it is clear that majority (78%) of the respondents are male,48% of the respondents are illiterate,40% respondents are up to school level, Majority (56%)of the respondents occupation are farming and 87% of the respondents family type was nuclear.

The following Table – 2 shows that, the sources from where the rural peoples are availing the credit facility.

Table – 2: Sources of Rural Credit

Sources	Number of Respondents	Percentage
Money Lender	15	15
Friends and Relatives	5	5
Traders	24	24
Land Lords	18	18
Commercial Bank	12	12
Co-operative Bank	26	26
Total	**100**	**100**

Source: Primary Data

Out of 100 sample respondents, 62% of the people's main source of credit is from non-institutional sources i-e., money lender, friends and relatives, traders and land lords and the remaining 38% of the people's main sources of credit from institutional sources i-e., banks.

The peoples are borrowing money for various reasons. Rural credit is provided for many purposes. One may avail of rural credit for purposes like: Improvement of crops, For buying animals, for repaying loans availed of previously, rural credit is also availed of for buying agricultural equipments as well as machinery, For purchasing merchandise, Renovating or improving living conditions at home, Enhancing productivity .The following table is designed to know for what reason the rural peoples are borrowing money.

Table – 3: Reasons for Credit

Reasons	Number of Respondents	Percentage
Agriculture	30	30
Children's Education	13	13
Expenses	3	3

Purchase of Land	5	5
Open a new shop	4	4
Business Development	11	11
Medical Expenses	12	12
Marriage Purpose	5	5
Construction of New House	3	3
Buying Motor Vehicle	14	14
Family Expenditure		
Total	**100**	**100**

Source: Primary Data

Of the total respondents 30% of the people said that their reason for credit is agriculture, 14% for family expenditure, 13% for children's education expenses, 12% for marriage purpose, 11% for medical expenses 5% for construction of new house, 5% for open a new shop and 3% for buying motor vehicle.

The following table -4 is makes an attempt to know the adequacy of credit.

Table – 4: Adequacy of Credit

Adequacy of Credit	Number of Respondents	Percentage
Adequate	58	58
Inadequate	42	42
Total	**100**	**100**

Source: Primary Data

Out of the total respondents 58% of the sample respondents are said that the available sources of credit are adequate and the remaining 42% said that the available sources of credit are inadequate.

The following table gives a detail about the repayment of their credit by the sample respondents.

Table – 5: Repaying the credit

Credit Repayment	Number of Respondents	Percentage
Credit Repayment in Time	53	53
Credit Repayment not in Time	47	47
Total	**100**	**100**

Source: Primary Data

It is inferred from the above table that, the majority (53%) of the sample respondents are repaid their credit in time and the remaining (47%) did not pay their credit in time.

The following table is designed to know the reasons for delay in repayment.

Table -6 Reasons for Delay in Repayment

Reasons	Number of Respondents	Percentage
Unemployment	6	12.77
Monsoon Failure	13	27.66
Insufficient	8	17.02
Income	6	12.77

© 2015, IJASRD, All Rights Reserved

Medical Expenses	7	14.89
Natural Calamities	2	4.26
Educational Fees	5	10.63
No Income		
Total	**47**	**100**

Source: Primary Data

From the above table it can be observed that 27.66% of the sample respondents are fails to repay the amount in time due to monsoon failure, 17.02% are due to insufficient income, 14.89% due to natural calamities, 12.77% due to unemployment and 4.26% pointed out that the main reason for their failure is the increase in education expenses of their children.

IV. FINDINGS OF THE STUDY

The following are the findings of the present study.

- Majority(78%) of the respondents are male
- Majority of the respondents are less than 40 years of age.
- Majority of the respondents are illiterate
- Majority of the respondents occupation are farming
- Majority of the respondents family type are nuclear family
- Majority(62%)of the respondents are borrow their credit from non-institutional sources such as traders, money lenders, land lords and friends and relatives
- Majority of the respondents said that the available sources of credit are adequate and satisfactory
- 53% of the sample respondents said that they are repay their credit in time and the remaining 47% of them did not repay their credit in time
- 27.66% of the sample respondents are fails to repay the amount in time due to monsoon failure
- 17.02% respondents did not make payment in time due to insufficient income, 14.89% due to natural calamities and 12.77% due to unemployment problem.

V. SUGGESTIONS FOR REPAYING THEIR CREDIT

The following suggestions are offered in order to make the repayment of credit amount in time.

- The rural people should go outside the village when there is no employment and earn money.
- The rural people should control the family expenditure and save the money for future in banks and post offices.
- The rural people should make an effort to get adequate sources from the government.
- The rural people should take an effort to enter into a new field.
- The rural business people should reform the business in a big way
- To get help from their friends and relatives

VI. Conclusion

The present study concludes that the majority of the sample respondents in the study area are prefer non-institutional credit than institutional credit. They said that the non-institutional source have many merits they are easy , quick , no fixed banking hours and fewer formalities for getting credit and borrowers approach them directly and informally.

References

[1] Gurmeet Singh, *"Importance of Rural Credit in Indian Agriculture",* Kurushetra, July 2007.
[2] Gursharan Singh Karnth, *"Innovation in Rural Financial System",* Kurushetra, April 2007.
[3] www.rbi.org.in

© 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 98 – 103

WOMEN ENTREPRENEURS IN THE INFORMAL SECTOR IN MAYILADUTHURAI TOWN- A STUDY

S. Selvi
Asst. Prof. in Economics, AVC College (Autonomous), Mayiladuthurai, Tamil Nadu- 609 305
S. Saranya Devi
Asst. Prof. in Economics, AVC College (Autonomous), Mayiladuthurai, Tamil Nadu- 609 305

ABSTRACT

Informal sector occupies a crucial role in the economic development of our country which may defined as those establishments that employ less than 10 persons with or without use of power. Nowadays, women are not only independent but also have their autonomy in many aspects such as politics, education, socially and economically. However, the realty is though they have entered into all business, majority are found in the informal sector in one side and in the backward regions, their role is still questioned in the formal sector on the other. The present research is made an attempt to bring out the significance of informal women entrepreneur in generating income to their families. Based on this, an attempt is made to analyze the incidence of women entrepreneurs in one of the towns of Nagapattinam district, Mayiladuthurai. The specific objectives of the is paper are to study the socio-economic background of the women entrepreneurs in informal sector; to explore the problems encountered by the women entrepreneurs in informal sector; and to offer suggestions for fostering women entrepreneurship in informal sector in the study area. Sample of 30 women entrepreneurs engaged in various business of Mayiladuthurai town was conveniently selected and interviewed personally for the study. It is also found that age is not an obstacle to start any business. Maturity, vast experience and age are the determining factor of entrepreneurship. The literacy level of women entrepreneurs was found to be very low. The proportionate share of the contribution of women entrepreneurs to their annual family income range between of 66% and 87%. The study reveals the fact that though women entrepreneurs with their marginal capital undertake trade at micro level, they contribute a greater proportion of income to their families. They face various constraints in mobilizing finance. Dual role of women is the major social constraints faced by women entrepreneurs. The Indian society is shifting from conservative attitude to progressive attitude. So, women are getting more opportunities not only in entrepreneurial arena but also in other domains of human life .If women entrepreneurs get support and encouragement from family, society, Government and financial institutions, such positive effort can open new avenues for them and increase the marketability and profitability of business owned by them.

KEYWORDS

Entrepreneurship, Women Entrepreneur, Entrepreneur Development

© 2015, IJASRD, All Rights Reserved

I. RATIONALE

Informal sector occupies an important role in the economic development of our nation. The term informal sector was first used by the International Labor Organization (ILO) in1972 to denote a wide range of small and unregistered economic activities, which may be defined as those establishments that employ less than 10 persons with or without use of power. The informal sector consists of all activities that fall outside the formal net registered, taxed, licensed, statistically documented, and approximately zoned business enterprises (Thomas, 1988). It is the unique feature that in most developing countries women are the active players in the informal sector (Mbeche, 2002). Despite all social hurdles, many women have been successful in their works. Until now, a widespread assumption has been that such women engaged in informal entrepreneurship are necessity-entrepreneurs engaged in low-paid, menials, and exploitative work in the absence of alternative means of livelihood (Chen *et al.*2004; ILO 2002) Entrepreneurship is traditionally considered to be a male dominated pursuit, but the number of women entering entrepreneurship is increasing comparatively and at present account for about 10% of the total entrepreneurs in India (Barhate, 2012).They have multiple roles and responsibilities in their family and also in their business. In 21st century, the autonomy and power of woman have become more obvious and as clear (Purdy 2005).Over the last century, women have substantially infiltrated professional, educational, managerial and executive positions once employed by men (Eisenberg, 2010). An entrepreneur has been dominated or pursuit by men, but many women are stepped into the entrepreneurship today. The field of entrepreneurship is increasing its theoretical focus on the unique contributions of women entrepreneurs to business and society (de Bruin, Brush and Welter, 2007). Nowadays, women are not only independent but also have their autonomy in many aspects such as politics, education, socially and economically. They have the liberty of expressing their own ideas and displeasures on a variety of matters (Brindley, 2005). However, the realty is though they have entered into all business, majority are found in the informal sector in one side and in the backward regions, their role is still questioned in the formal sector on the other.

It is a wrong notion that women employment is of secondary nature and plays only supportive role to the male income in the family. But the role of rural women as unorganized workers is 95.7% in total workforce compared to the male share of 90.7% (Report of Ministry of Women and Child Development, 2007). Women dominate those forms of work that are unregulated and unregistered, found mostly in the so called informal economy. Many of these women workers are primary earners for their families. Their earnings are necessary for their survival. The present research is made an attempt to bring out the significance of informal women entrepreneur in generating income to their families. Based on this, in this paper an attempt is made to analyze the incidence of women entrepreneur in one of the towns of Nagapattinam district, Mayiladuthurai.

1.1 Objectives

The specific objectives of the is paper are to study the socio-economic background of the women entrepreneurs in informal sector; to explore the problems encountered by the women entrepreneurs in informal sector; and to offer suggestions for fostering women entrepreneurship in informal sector in the study area.

© 2015, IJASRD, All Rights Reserved

II. DATA COLLECTION

Keeping the above objectives in mind a sample of 30 women entrepreneurs engaged in various business like Vegetable Vendor (9), Flower Vendor(6), Petty Shop(4), Dairy products(3), Tailoring(5), Food Supplier(2), Beauty Parlour (1) of Mayiladuthurai town was conveniently selected and interviewed personally for the study.

III. MAJOR OBSERVATIONS

30 sample respondents were selected for the present study. The various enterprises considered as Vegetable Vendor (9), Flower Vendor (6), Tailoring(5) Petty Shop(4), Dairy products(3), Food Supplier(2), Beauty Parlour (1)

Some are engaged in entrepreneurship due to external circumstances such as divorce, widow or gender discrimination, some entering into entrepreneurship in order to overcome their poverty, unemployment or loss of family support. It has become necessary for those women to work in the informal sector to be the bread winners to support their family income. Women entered the business to shoulder the financial needs of their families. The data in Table 2 reveals that 22.22 percent respondents selected their family business and self-employment. 23.33 percent where forced by circumstances. Only 16.66 percent women respondents choose it as career option.

It is also found that age is not an obstacle to start any business. Maturity, vast experience and age are the determining factor of entrepreneurship. It is a common belief that as an individual grows old she tends to mature in wisdom and experience. With maturity and vast experience, entrepreneur at the higher age group can achieve goals expected and natures of their enterprises are given table 3. The larger proportion of entrepreneurs that is 33.33 percent found in the age group of 31-40 years. It is observed that very young women (up to 20yrs) have incubation in undertaking vegetable vending, petty shop, dairy products, food supplier and beauty parlour. Among the total entrepreneurs very young respondents up to 20 years prefer tailoring to other types of business

It is observed that the women entrepreneurs had medium size family. The Average family size of family members is between 3 and 6. The literacy level of women entrepreneurs was found to be very low. The highest literacy level was primary school level. The average annual income from entrepreneurship was between Rs12, 000 and 35, 000. The average annual income of households was betweenRs17, 000 and35, 000. The proportionate share of the contribution of women entrepreneurs to their annual family income worked out to be in the range of 66% to 87%. The study reveals the fact that though women entrepreneurs with their marginal capital undertake trade at micro level, they contribute a greater proportion of income to their families.

With regard to the problems faced by the entrepreneurs, the women entrepreneurs face various constraints in mobilizing finance. The ranks given by the respondents given It can be inferred from the table shortage of working capital is a serious constraints faced by the women entrepreneurs. The sample respondents viewed that banks have a negative attitude towards women entrepreneurs and it is ranked second. Rigid repayment schedule is ranked third and inadequate size of loan is ranked fourth by the respondents. Delay in sanctioning loan is ranked last.

Further, the Dual role of women is the major social constraints faced women entrepreneurs. Male domination and lack of economic freedom are ranked as the second and third constraints faced by women entrepreneurs. Lack of self-confidence is ranked fourth and absence of family encouragement is ranked last. The respondents felt that they are not recognized properly by the family members and the society.

IV. SUGGESTIONS

Efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Entrepreneurship basically implies being in control of one's life and activities and women entrepreneurs need to be given confidence, independence, and mobility to come out of their paradoxes. To empower the women and to seize various opportunities and face challenges in business, some of the possible measures are suggested.

Inculcation of entrepreneurial culture by Continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs and enunciation of awareness programme to encourage women entrepreneurs in the study area. Advice the educational institutions in the region to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards through their curriculum.

Provision of vocational training to women folk by the training agencies and NGOs in this region that enables them to understand the production process and production management

Arrangement of International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.

Measures to be taken through the Financial Institutions say, commercial Banks to render financial assistance under concessional terms for small scale venture and large scale ventures.

Arrangements may also be made through the self-help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem.

V. CONCLUSION

Women, being almost 50% population of India, have a pivotal role to play as far as economic development of country is concerned. The Government has increased the importance of women by adopting various schemes and programs for their participation in economic activities. The Indian society is shifting from conservative attitude to progressive attitude. So, women are getting more opportunities not only in entrepreneurial work but also in other domains of human life. Thus by adopting the following aforesaid measures the problems associated with women entrepreneurs can be solved. Entrepreneurship is not a bed of roses to women. Women participation in many kinds of economic activities to complement to their family income, their participation in no way reduces their family duties. The task of women has become more tedious and full

© 2015, IJASRD, All Rights Reserved

of challenges. . If the problems of women entrepreneurs are addressed properly, they can emerge as very successful entrepreneurs far better than men entrepreneurs.

REFERENCES

[1] Gopalakrishnan. V (2004), *"Rural women entrepreneurship",* Discovery Publishing House, New Delhi, pp. 1-5.

[2] Ratna.M Sundaram (2007) *"Gender Statistics and Development Policy: Women Work in India",* CSP Research Report 06, Institute of Social Studies Trust, New Delhi.

[3] Report of Ministry and Child Development.

[4] Shoma Chatterjee (2009), *"Women and Work in Informal Sector in India",* International Conference held at Christ College, Bangalore, pp 26-27

[5] https://censusindia.gov.in/2011-povertyresults/indiaatglance.html

[6] www.ids.ac.uk/go/centreforsocialprotection.

Table- 1 Nature of enterprise

Sl. No.	Nature of Enterprise	Number of Units
1	Vegetable Vendor	**9**
2	Flower Vendor	**6**
3	Petty Shop	**4**
4	Dairy products	**3**
5	Tailoring	**5**
6	Food Supplier	**2**
7	Beauty Parlour	**1**
	Total	**30**

Source: Primary Data

Table- 2 Reasons for Selecting Business

Sl. No	Type of work	Family Business	Self-employment	Forced by circumstances	Career	Number of Units
1	Vegetable Vendor	2	3	4	0	9(30)
2	Flower Vendor	1	2	2	1	6(20)
3	Petty Shop	2	0	0	2	4(13.33)
4	Dairy products	2	1	0	0	3(10)
5	Tailoring	0	3	1	1	5(16.66)
6	Food Supplier	2	0	0	0	2(6.66)
7	Beauty Parlour	0	0	0	1	1(3.33)
	Total	**9**	**9**	**7**	**5**	**30**
	Percentage (%)	**30**	**30**	**23.33**	**16.66**	**100**

Source: Primary Data

Note: Figures in the Parenthesis denote the Percentage

Table- 3 Age wise classification of women entrepreneurs

Sl. No	Type of work	Up to 20 yrs	21- 30 yrs	31- 40 yrs	Above 40 yrs	Total
1	Vegetable Vendor	0	1	5	3	9
2	Flower Vendor	1	3	1	1	6
3	Petty Shop	0	0	0	4	4
4	Dairy products	0	1	2	0	3
5	Tailoring	3	1	1	0	5
6	Food Supplier	0	0	1	1	2

7	Beauty Parlour	0	1	0	0	1
	Total	**4**	**7**	**10**	**9**	**30**
	Percentage (%)	**13.33**	**23.33**	**33.33**	**30**	**100**

Source: Primary Data

Note: Figures in the Parenthesis denote the Percentage

Table-4: Economic and Social Empowerment

Sl. No	Type of work	Vegetable Vendor	Flower Vendor	Petty Shop	Dairy products	Tailoring	Food Supplier	Beauty Parlour
1	Average size of Family	5	5	4	4	5	6	3
2	Literacy Level	Primary School	Primary School	Middle School	Primary School	Higher secondary	Primary school	Graduates
3	Average annual income from business (Rs)	24000	12000	30000	35000	13000	15000	26000
4	Average annual income from households	32000	18000	35000	42000	17000	21000	30000
5	Women entrepreneurs contribution to family income	75%	66%	86%	83%	76%	71%	87%

Source: Primary Data

Table-5 Financial Constraints of Women Entrepreneurs

Sl. No	Type of work	Shortage of working capital	Negative attitude of Financial Institution	Delay in Sanctioning Loan	Rigid Repayment Schedule	Inadequate Size of Loan
1	Vegetable Vendor	9	5	4	5	5
2	Flower Vendor	6	3	2	4	2
3	Petty Shop	4	4	1	3	2
4	Dairy products	3	3	3	2	3
5	Tailoring	5	2	1	3	2
6	Food Supplier	2	2	2	1	1
7	Beauty Parlour	1	1	1	1	1
	Total	**30**	**20**	**14**	**19**	**16**
	Rank	**I**	**II**	**V**	**III**	**IV**

Source: Primary Data

Table-6 Social Constraints of Women Entrepreneurs

Sl. No	Type of work	Lack of Self Confidence	Absence of Family Support	Dual role of Women	Male Domination	Lack of Economic Freedom
1	Vegetable Vendor	5	2	5	3	3
2	Flower Vendor	2	2	6	4	2
3	Petty Shop	1	2	4	2	4
4	Dairy products	1	1	3	3	2
5	Tailoring	2	3	5	4	3
6	Food Supplier	1	1	2	3	3
7	Beauty Parlour	1	0	1	0	0
	Total	**13**	**11**	**26**	**19**	**17**
	Rank	**IV**	**V**	**I**	**II**	**III**

Source: Primary Data

© 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 104 – 110

HUMAN RESOURCE MANAGEMENT PRACTICES IN SELECTED PRIVATE SECTOR BANKS IN PONDICHERRY– A SPECIAL REFERENCE TO WORK LIFE BALANCE OF WOMEN EMPLOYEES

Mary Julia Valarmathi
Associate Professor of Commerce, Pope John Paul II College of Education, Pondicherry
Dr. Rajan Babu
Associate Professor of Commerce, AVC College (Autonomous), Manapanthal, Mayiladuthurai

ABSTRACT

Women take care of their home activities and family members. In recent decades women have started to go to job to earn. Even though they also go to job, they have to take care of their family also. Hence maintaining work-life balance is very important aspect for them. Their office environment should lead the women employees to maintain their work-life balance. Hence the researcher has made an attempt to study work-life balance of women employees in select private banks in Pondicherry. The study was based on primary data. Data were collected from 81 women employees from five private sector banks located in Pondicherry namely ICICI bank, Axis bank, City Union Bank, Karur Vysya Bank and HDFC bank. It used simple percentage and Likert's Five Point Scale Technique as statistical tools. The study evidenced that the respondents were felt good about suitability of job, the respondents also felt good about policies on general leaves and permissions. They were not agreed about work load at office, they also felt that there were differences in maintaining work-life balance according to cadre of employees, they were not agreed upon special leaves and permission for women. Hence the private banks may make necessary changes in their policies in order to improve work life balance of women employees in their organization.

KEYWORDS

Work-life balance, office environment, workload, training and policy

I. INTRODUCTION

India is well cultured country. Women in the country are considered as good home maker. Since time immemorial women have been dominated by men in all fields. Their condition remains unchanged even during the modern times with only little changes. In India, women were never given any right of liberty & equality. Their condition becomes even worse when they gave birth to girls. Men treated them in a humiliated manner. They were not only permitted not to step outside their house but also abstained from being educated. But in recent decades women have been given equal rights in many fields. However they have been continuing as home maker. Even though they are also working, they take care of their family. The status of Indian women has undergone considerable change. Though Indian women are far more independent and aware of their legal rights, such as right to work, equal treatment, property and maintenance, a majority of women remain unaware of these rights. There are other factors that affect their quality of life

© 2015, IJASRD, All Rights Reserved

such as age of marriage, extent of literacy, role in the family and so on. In many families, women do not have a voice in anything while in several families; the women may have a dominating role. The result is that the empowerment of women in India is highly unbalanced and with huge gaps. Those who are economically independent and literate live the kind of life that other women tend to envy about. This disparity is also a cause for worry because balanced development is not taking place. Discrimination at Workplace, Safety of Working Women While Traveling, Working Women Can Claim Maintenance, Acceptance as Working Profession, Travelling for Work is not Acceptable, Safety of Working women, Unequal Pay and Balancing Work – Family Life. Work–life balance is a concept including proper prioritizing between "work" and "lifestyle"

1.1 Review of Literature

Surya Bahadur Rana and Lila Devi Adhikari (2013) found a significant negative effect of work support and family support variables on work-family conflict. Saira Ashfaq, Zahid Mahmood and Mehboob Ahmad (2013) found that employee performance was affected by work-life conflict and work overload because in banking sector working hours are prolong, it becomes tough for the employees to manage time for their families and personal life. Rajesh K. Yadav and Nishant Dabhade (2013) evidenced that most of the women employees enjoyed the job and felt comfortable at their work place. They also found that WLB was an important determinant of intrinsic aspects of job satisfaction. Vijaya Mani (2013) found that role conflict, lack of recognition, organizational politics, gender discrimination, elderly and children care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women professionals in India. Santhana Lakshmi K and Sujatha Gopinath S (2013) concluded that modern organizations, especially educational institutions, should address the Work Life Balance related issues among their staff, specifically women and take a holistic approach to design and implement policies to support the teaching staff to manage their work life balance which would add to the performance of these staff members. Anitha K and Uma Maheswari (2014) presented literature studies on work life balance among women employees and bankers were discussed. The study included 15 studies across the world and detailed reviewed. Emmanel R and Alluri Balaji (2014) evidenced that that there was significant effect of work-life balance of the respondents on their level of satisfaction on job.

1.2 Statement of the Problem

In India women are considered as good home makers. They take care of their home activities and family members. In recent decades women have started to go to job to earn. Even though they also go to job, they have to take care of their family also. Hence maintaining work-life balance is very important aspect for them. Their office environment should lead the women employees to maintain their work-life balance. Now organizations adopt policies for women employees in order to maintain their work-life balance, hence work-life balance policies adopted by the organization cannot be left in studying work-life balance of the women employees in banking sector. Hence the researcher has made an attempt to study work-life balance of women employees in select private banks in Pondicherry.

 © 2015, IJASRD, All Rights Reserved

1.3 Objectives

The study has been made with the following objectives.

1. To study the demographical background of the respondents and
2. To analyze work-life balance of women employees in select private banks in Pondicherry.

II. METHODOLOGY

The study was based on primary data. Data were collected from 81 women employees from five private sector banks located in Pondicherry namely ICICI bank, Axis bank, City Union Bank, Karur Vysya bank and HDFC bank. The data were processed and analyzed using simple percentage and Likert's Five Point Scale Technique.

2.1 Results and Interpretation

The study considered important demographical background of the respondents namely age of the respondents, marital status, education, income and family size. The study considered the factors which affect work-life balance of the respondents such as office environment, policies of leave and permission and facilities available at work place. Table 1 gives the results of demographical background of the respondents.

Table – 1: Demographical Background of the Respondents

Age	Frequency	Percentage
Upto 30 Years	16	19.8
31 to 40 Years	23	28.4
41 to 50 Years	27	33.3
51 to 60 Years	15	18.5
Marital Status		
Married	67	82.7
Unmarried	14	17.3
Education		
Under Graduate Level	43	53.0
Post Graduate Level	27	33.3
Professional Education	11	13.6
Monthly Income		
Upto Rs.20,000	12	14.8
Rs.20,001 to Rs.30,000	13	16.0
Rs.30,001 to Rs.40,000	30	37.0
Rs.40,001 to Rs.50,000	15	18.5
Above Rs.50,000	11	13.6
Family Size		
Upto 3 Members	21	25.9
4 to 5 Members	45	55.6
Above 5 Members	15	18.5
Total	81	100.0

Source: Primary data

Table 1 shows that 33.3 per cent of the respondents came under the age group of 41 to 50 years, 28.4 per cent of the respondents came under 31 to 40 years, 19.8 per cent

of the respondents came under the age group of below 30 years and 18.5 per cent of the respondents came under the age group between 51 and 60 years. It was also known that 82.7 per cent of the respondents were married and 17.3 per cent of the respondents were unmarried. It was also found from the table that 53 per cent of the respondents' educated upto under graduate level, 33.3 per cent of the respondents completed post-graduation, 13.6 per cent of the respondents completed professional education. It was noted that 37 per cent of the respondents belonged to the income group of Rs.30,001 to Rs.40,000 p.m., 18.5 per cent of the respondents belonged to the income group of Rs.40,001 to Rs.50,000 p.m., 16 per cent of the respondents belonged to the income group of Rs.20,001 to Rs.30,000 p.m., 14.8 per cent of the respondents belonged to the income group of Upto Rs.20,000 p.m. and 13.6 per cent of the respondents belonged to the income group of above Rs.50,000 p.m. It was also observed that 55.6 per cent of the respondents belonged to the family with 4 to 5 members, 25.9 per cent of the respondents belonged to small family with upto 3 members and 18.5 per cent of the respondents belonged to the family with more than 5 members.

2.2 Office Environment

Office environment is primary factor in determining work-life balance of women employees in banks. Table 2 gives the results of opinion of the respondents regarding various variables related to office environment and work-life balance.

Table–2: Likert's Five Point Scaling Technique on Office Environment

Sl. No.	Statement	SA	A	NAND	DA	SDA	Total	Points	Rank
1	Suitability of present job	42	23	7	6	3	81	338	1
2	Comfortable office environment	19	42	12	5	3	81	312	3
3	Prompt promotions	4	27	31	16	3	81	256	7
4	Facilities at work place	30	33	12	5	1	81	329	2
5	Comfortable working overtime	10	27	22	17	5	81	263	6
6	Reasonable workload	2	14	35	26	4	81	227	9
7	Enhancement of knowledge, skill and ability	6	32	25	13	5	81	264	5
8	Pressure in discharging duties	4	17	35	21	4	81	239	8
9	Good career prospects	9	44	16	8	4	81	289	4

Source: Primary Data

Table 2 shows the ranking of nine variables fall under office environment. The results reported that suitability of present job ranked first with 338 points, which means most of the respondents considered that the present job was most suitable for them. The variable facilities available in office stood second with 329 points, it means the respondents were provided office furniture, computer and other office equipment promptly. Office environment ranked third with 312 points, opportunity for career for future stood fourth with 289 points, enhancement of knowledge, skill and ability stood fifth rank with 264 points, comfortable working hours stood sixth rank with 263 points, promptness in providing promotions stood seventh rank with 256 points, discharging

© 2015, IJASRD, All Rights Reserved

duties without pressure stood 8th rank with 239 rank and reasonable work load stood last with 227 points.

2.3 Work-Life Balance Policies

The researcher selected ten variables under work-life balance policies of the organization. The results are presented in the following table.

Table – 3: Likert's Five Point Scaling Technique on Work-life Balance Policies

Sl. No.	Statement	SA	A	NAND	DA	SDA	Total	Points	Rank
1	Initiative of the Management about Work-life Balance of the Employees	2	12	28	33	6	81	214	10
2	Policy of Work-life balance and Productivity of Employees	1	32	22	22	4	81	247	6
3	Work-life Balance of Employees and Policy of Work-life Balance of the Organization	6	15	40	18	2	81	248	5
4	Retaining Employees by Work-life Balance Policy	5	52	10	7	7	81	284	2
5	Flexibility of Working Hours and Work-life Balance	0	13	30	36	2	81	216	9
6	Training Programmes and Work-life Balance	11	28	16	17	9	81	258	3
7	Work-life Balance and Cadre	16	40	8	11	6	81	292	1
8	Request about Work-life Balance Policy and Response of the Management	8	16	18	30	9	81	227	8
9	Commitment of Management in Work-life Balance of Employees	7	24	23	23	4	81	250	4
10	Opinion about Maintaining Work-life Balance	7	26	19	20	9	81	245	7

Source: Primary Data

Table 3 shows that the variable work-life balance varies according to cadre ranked first with 292 points, which means most of the respondents felt that work-life balance varies according to their cadre. Retaining employees by work-life balance policies of the organization stood second with 284 points, training programmes and work-life balance stood third with 258 points, commitment of management in work-life balance of employees stood fourth rank with 250 points, the variable Work-life Balance of Employees and Policy of Work-life Balance of the Organization stood fifth with 248 points, Policy of Work-life balance and Productivity of Employees stood sixth with 247 points, Opinion about Maintaining Work-life Balance stood seventh rank with 245 points, Request about Work-life Balance Policy and Response of the Management stood eighth rank with 227 points, Flexibility of Working Hours and Work-life Balance stood ninth rank with 216 points and Initiative of the Management about Work-life Balance of the Employees stood at last rank with 214 points.

2.4 Leave and Permission

The researcher selected five variables under leave and permission in order to maintain work-life balance. In order to rank the variables, Likert's five point scale technique was used and the results are presented in table 4.

Table – 4: Likert's Five Point Scalling Technique on Leave and Permission

Sl. No.	Statement	SA	A	NAND	DA	SDA	Total	Points	Average	Rank
1	General Leaves	8	32	20	19	2	81	268	3.31	2
2	General Permissions	10	32	25	11	3	81	278	3.43	1
3	Maternity and Paternity Leaves	6	33	8	11	9	67	217	3.24	3
4	Special Permissions for Female Employees	3	17	24	30	7	81	222	2.74	5
5	Comfort in Availing Leave or Permission in Urgent Manner	6	33	19	18	5	81	260	3.21	4

Source: Primary Data

Table 4 shows that leave policies of the organization on general permissions and work-life balance ranked first according to Likert's five point scalling technique with average score of 3.43 (here average was calculated because number of sample varied in one variable), comfort in availing general leave stood second with an average of 3.31 followed by general permission with 3.24. Policies on maternity and paternity leaves ranked third with average score of 3.24. Comfort in availing leave and permission in urgent manner ranked fourth with average score of 3.21 and special permissions stood fifth rank with 2.74 points.

2.5 Facilities at Work Place

The researcher selected five variables under other facilities in the office. The results are presented in the following table.

Table –5: Likerts' Five Point Scalling Techniques on Other Facilities

Sl. No.	Statement	SA	A	NAND	DA	SDA	Total	Points	Average	Rank
1	Water Facilities	17	40	13	8	3	81	303	3.74	2
2	Sanitation Facilities	13	46	13	9	0	81	306	3.78	1
3	Ladies' Rest Room	5	34	27	11	4	81	268	3.31	4
4	Creche Facilities	0	0	10	39	18	67	126	1.88	5
5	Other Facilities	12	31	25	8	5	81	280	3.46	3

Source: Primary Data

Table 5 shows that the variable sanitation facilities available in the office was ranked first with an average score of 3.78 followed by pure water facilities available in the office with 3.74. the variable other facilities available in the office ranked third with an average score of 3.46, ladies' rest room in the office and crèche facilities available in the office were ranked 4th and 5th ranks respectively with average scores of 3.31 and 1.88.

III. CONCLUSION

Maintaining work-life balance is a difficult task for women employees. It brings additional stress to them. The study was made on work-life balance of commercial bank employees in Pondicherry. Primary data were collected from 81 respondents in the study area from five private sector banks through questionnaire. The study evidenced that the respondents were felt good about suitability of job, the respondents also felt good about policies on general leaves and permissions. They were not agreed about work load at office,

© 2015, IJASRD, All Rights Reserved

they also felt that there were differences in maintaining work-life balance according to cadre of employees, they were not agreed upon special leaves and permission for women. Hence the private banks may make necessary changes in their policies in order to improve work life balance of women employees in their organization.

REFERENCE

[1] Anitha K and Uma Maheswari (2014), Work Life Balance among Women Bankers- A Conceptual, Theoritical And Literature Framework, *Global Journal for Research Analysis, Vol.3,* No.12, pp.126-128.

[2] Emmanel R and Alluri Balaji (2014), Work-life Balance of Women in Banks-A Factor Analysis, *International Journal of Marketing & Financial Management, Vol. 2,* No.1, pp.25-40.

[3] Rajesh K. Yadav and Nishant Dabhade (2013), Work life balance amongst the working women in public sector banks – a case study of State Bank of India, *International Letters of Social and Humanistic Sciences, Vol. 7,* pp.1-22.

[4] Saira Ashfaq, Zahid Mahmood and Mehboob Ahmad (2013), Impact of Work-Life Conflict and Work over Load on Employee Performance in Banking Sector of Pakistan, *Middle-East Journal of Scientific Research, Vol.14,* No.5, pp.688-695.

[5] Santhana Lakshmi K and Sujatha Gopinath S (2013), Work Life Balance of Women Employees – With Reference to Teaching Faculties, *Abhinav-International Monthly Refereed Journal of Research In Management & Technology, Vol.2,* pp.53-62.

[6] Surya Bahadur Rana and Lila Devi Adhikari (2013), Work-Family Conflict: A Study among Women Banking Employees, *The KIC Journal of Management and Economic Review, Vol. 1,* No. 1, pp. 23-36.

[7] Vijaya Mani (2013), Work Life Balance and Women Professionals, *Global Journal of Management and Business Research Interdisciplinary, Vol.13,* No.5, pp.34-41.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 111 – 116

A STUDY ON JOB SATISFACTION AMONG THE MIDDLE LEVEL MANAGERS IN PUBLIC AND PRIVATE SECTOR GENERAL INSURANCE COMPANIES IN CHENNAI CITY

Dr. G. Vijaya Kumar
Research Supervisor, Department of Commerce, Sir Theagaraya College, Chennai – 600 021
A. Ezhilarasi
Ph.D. Research scholar, Department of Commerce, Sir Theagaraya College, Chennai – 600 201

ABSTRACT

The insurance industry of India consists of 52 insurance companies of which 24 are in life insurance business and 28 are non-life insurers. Among the life insurers, Life Insurance Corporation (LIC) is the sole public sector company. Apart from that, among the non-life insurers there are six public sector insurers. In addition to these, there is sole national re-insurer, namely, General Insurance Corporation of India. The general insurance business in India is currently at Rs 77,000 crore (US$ 12.41 billion) premium per annum industry and is growing at a healthy rate of 17 per cent. The non-life insurance premium market rose at a CAGR of 16.3 per cent, from US$ 3.4 billion in FY04 to US$ 11.7 billion in FY14. The market share of private sector companies in the non-life insurance premium market rose from 9.6 per cent in FY03 to 45.3 per cent in FY14.As one of the most important credentials to perform in job is certainly to be satisfied in what one is doing. In the cut-throat competition among the non-insures, the companies are very particular to reduce the attrition ratio in their organization. In this circumstances job satisfaction among the middle level managers plays a very vital role. Therefore the present study is undertaken to find out the job satisfaction among the middle level managers in public and private sector non-insurance companies in Chennai city. The sample under study is 100 development officers from the General Insurance Corporation of India and 100 unit managers from the ICICI Prudential general insurance company in Chennai city.

KEYWORDS

Job Satisfaction; General Insurance Industry; Work-force development, Development officers and Unit Managers

I. INTRODUCTION

The insurance industry of India consists of 52 insurance companies of which 24 are in life insurance business and 28 are non-life insurers. Among the life insurers, Life Insurance Corporation (LIC) is the sole public sector company. Apart from that, among the non-life insurers there are six public sector insurers. In addition to these, there is sole national re-insurer, namely, General Insurance Corporation of India. Other stakeholders in Indian Insurance market include agents (individual and corporate), brokers, surveyors and third party administrators servicing health insurance claims. Out of 28 non-life

© 2015, IJASRD, All Rights Reserved

insurance companies, five private sector insurers are registered to underwrite policies exclusively in health, personal accident and travel insurance segments. The general insurance business in India is currently at Rs 77,000 crore (US$ 12.41 billion) premium per annum industry and is growing at a healthy rate of 17 per cent. India was ranked 11th among 88 countries in the life insurance business, with a share of 2 per cent, in FY14. The country was ranked 21st in global non-life insurance market, with a share of 0.66 per cent in FY13. The non-life insurance premium market rose at a CAGR of 16.3 per cent, from US$ 3.4 billion in FY04 to US$ 11.7 billion in FY14. The market share of private sector companies in the non-life insurance premium market rose from 9.6 per cent in FY03 to 45.3 per cent in FY14. In order to cater to the vibrant needs of the time and to be a consistent player in this fierce battle of Competition the Man Power or the work force of the Organization has to be efficient , willing to grow , motivated enough and the favorableness must be there by which the employees view their work. With the initiation of Globalization and open market system the competition and the whole market scenario drastically changed. The Organization started to look forward to the developmental aspects of its Work force. The Human Resource Developmental aspect enriches the work general in an organization and aims to link productivity with a sense of personal fulfillment. Since an organization with a happy work force is considered to be a hallmark of efficiency, efforts are made by the organizations to keep its employees satisfied. To secure the enormous advantage flowing from it, a study of job satisfaction assumes importance. Thus, Job Satisfaction can be an important parameter of HRM effectiveness. The study is expected to uncover areas of satisfaction as well as dissatisfaction among the respondents. Therefore, the present study has undertaken to find out the job satisfaction among the middle level managers from National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited in Chennai city.

1.1 Objectives of study

1. To identify the factors causing job satisfaction among the various categories of employee's in National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited.
2. To measure the level of satisfaction as perceived by the employees of National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited on the varied determinants of job satisfaction.

II. RESEARCH METHODOLOGY

The present study's ultimate objective is to find out the job satisfaction among the middle level managers in general insurance sector: A comparative study between public and private sector general insurers in Chennai city. The Respondents are from the middle level managers from the National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited. The middle level manager's nature of job is to create the team and sell the general insurance products through the agency channel. The total sample size is 200 respondents, out of which 100 respondents from National Insurance Company limited and 100 respondents were from ICICI Lombard General Insurance Company Limited. The selection of the respondents was done

randomly. The data collected during the period from January 2015 to June 2015. This study being based on survey method, primary data on the varied dimensions of job satisfaction were collected through a suitably framed questionnaire. Besides the responses received on the questionnaire, in formal discussions were held with them to get insight on various matters connected with Job Satisfaction. The instrument used for the study was the Job Satisfaction Scale developed by C.N. Daftuar consisting of 19 items. The respondents were asked to rate each statement on a five point scale ranging from 5 (strongly agree) to 1 (strongly disagree). Data collected have been presented in tabular form and analysis made, using mean score and an independent sample t- test was also conducted through SPSS 20 version in order to ascertain the level of significance, if any. Likert's five-point scale has been used to measure the attitude and opinions of respondents to ascertain the level of satisfaction on each determinant of job satisfaction. The dimensions are Salary, Effective Supervision, Company Policies and regulations, Career Advancement & Growth Recognition & Responsibility, Job Security, and Work Satisfaction.

III. Data Analysis and Discussion

3.1 Null Hypothesis 1

The factors are not causing the job satisfaction among the middle level managers from National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited on the varied determinants of job satisfaction.

One-Sample test for whether the factors are causing any job satisfaction among the middle level managers from National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited on the varied determinants of job satisfaction.

Table 1

One-Sample Statistics				
	N	**Mean**	**Std. Deviation**	**Std. Error Mean**
Attractive salary	200	3.61	1.207	.085
Efficient supervision	200	3.64	1.232	.087
Company policies and Regulations	200	3.65	1.185	.084
Carrier advancement and growth	200	3.48	1.326	.094
Regulation and Responsibility	200	3.57	1.262	.089
Job security	200	3.31	1.346	.095
Work satisfaction	200	3.28	1.446	.102

Table 2

One-Sample Test						
	Test Value = 3					
	t	**df**	**Sig. (2-tailed)**	**Mean Difference**	**95% Confidence Interval of the Difference**	
					Lower	**Upper**
Attractive salary	7.090	199	0.000**	.605	.44	.77

© 2015, IJASRD, All Rights Reserved

Efficient supervision	7.346	199	0.000**	.640	.47	.81
Company policies and Regulations	7.756	199	0.000**	.650	.48	.82
Carrier advancement and growth	5.119	199	0.000**	.480	.30	.66
Regulation and Responsibility	6.387	199	0.000**	.570	.39	.75
Job security	3.256	199	0.001**	.310	.12	.50
Work satisfaction	2.738	199	0.007**	.280	.08	.48

Note: **represents significant at 1% level

The above table shows that one-sample t test for whether the factors are causing any job satisfaction among the middle level managers from National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited on the varied determinants of job satisfaction. The p values of all the factors are less than 0.01. Therefore the null hypothesis is rejected at 1% level of significant. Hence it is concluded that factors are influencing the job satisfaction among the middle level managers from National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited in Chennai city.

3.2 Null Hypothesis 2

There is no significant difference between public and private sector general insurers with respect to job satisfaction among the middle level managers in National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited in Chennai city.

Table 3

Independent t test for whether there is any significant difference between public and private sector general insurers with respect to job satisfaction among the middle level managers in National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited in Chennai city.

Group Statistics					
	Sector	**N**	**Mean**	**Std. Deviation**	**Std. Error Mean**
Attractive Salary	Public	100	2.27	1.347	.135
	Private	100	3.87	1.361	.136
Efficient supervision	Public	100	2.30	1.508	.151
	Private	100	3.88	1.444	.144
Company policies and Regulations	Public	100	2.12	1.472	.147
	Private	100	3.69	1.594	.159
Carrier Advancement and growth	Public	100	2.00	1.287	.129
	Private	100	3.62	1.549	.155
Regulation and Responsibility	Public	100	2.27	1.503	.150
	Private	100	3.84	1.468	.147
Job Security	Public	100	2.44	1.623	.162
	Private	100	4.06	1.369	.137
Work satisfaction	Public	100	2.12	1.472	.147
	Private	100	3.69	1.594	.159

Table 4

Independent Samples Test						
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Attractive Salary	Equal variances assumed	.693	.406	-8.355	198	0.000**
	Equal variances not assumed			-8.355	197.981	0.000**
Efficient supervision	Equal variances assumed	1.624	.204	-7.568	198	0.000**
	Equal variances not assumed			-7.568	197.639	0.000**
Company policies and Regulations	Equal variances assumed	2.197	.140	-7.237	198	0.000**
	Equal variances not assumed			-7.237	196.771	0.000**
Carrier Advancement and growth	Equal variances assumed	15.339	.000	-8.044	198	0.000**
	Equal variances not assumed			-8.044	191.571	0.000**
Regulation and Responsibility	Equal variances assumed	.705	.402	-7.471	198	0.000**
	Equal variances not assumed			-7.471	197.891	0.000**
Job Security	Equal variances assumed	6.662	.011	-7.630	198	0.000**
	Equal variances not assumed			-7.630	192.562	0.000**
Work satisfaction	Equal variances assumed	2.197	.140	-7.237	198	0.000**
	Equal variances not assumed			-7.237	196.771	0.000**

Source: Primary data

Note: **denotes significant at 1% level.

The above table represents that Independent t test for whether there is any significant difference between public and private sector general insurers with respect to job satisfaction among the middle level managers in National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited in Chennai city. The comparative study between the public and private sector general insurers on the basis of Attractive salary, Efficient supervision, Company policies and Regulations, Carrier Advancement and growth, Regulation and Responsibility, Job Security and Work satisfaction. Since the p value of all the statements is 0.000, which is less than 0.01. Therefore, the null hypothesis is rejected at 1% level of significant. Hence it is concluded that there is significant difference between the public and private sector general insurers with respect to job satisfaction among the middle level managers in National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited in Chennai city.

IV. CONCLUSION

It is observed from the study is that the middle level managers of both National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited do have differ the job satisfaction dimensions of Attractive salary,

© 2015, IJASRD, All Rights Reserved

Efficient supervision, Company policies and Regulations, Carrier Advancement and growth, Regulation and Responsibility, Job Security and Work satisfaction. The perspective of Job security still plays a very vital role as definitely people look forward to a steady and secured Job which is fulfilled by the National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited is uncertainty. It must be observed both in the National insurance company limited and unit managers of ICICI Lombard General Insurance Company limited firms that when the Managers in the Organization will be strengthened with a secured and established feeling in their career then only the people who are working under them as the employees of the Organizations will also gain the confidence to move ahead and the overall scenario of the Industry and the business will surely change towards betterment.

REFERENCES

[1] Subramanium, M.U. (2012), "Achieving High Involvement & Satisfaction through OCTAPACE Culture in IT Companies". *ZENITH International Journal of Business Economics & Management Research, Vol.2* Issue 5, May 2012, ISSN 2249 8826.

[2] Solkhe and N. Choudhary, (2011), "HRD Climate and job satisfaction: An empirical Investigation", *International Journal of computing and business research, Vol .2,* Issue.2.

[3] Jagannathan, R. and Dr. K. Sundar,(2011), "Job Satisfaction Among the Employees of General Insurance Corporation of India.- Vellore Division, Tamil Nadu, INDIA, *International Journal of Current Research, Vol. 3,* Issue, 9, pp.157-164, August, 2011

[4] Subrahmanian, M.U. (2012). "Achieving High Involvement & Satisfaction through Octapace Culture in It Companies". *ZENITH International Journal of Business Economics & Management Research, Vol.2* Issue 5, May 2012, ISSN 2249 8826.

[5] Mohanty, Birajit., Susmita Parija, Ghansyamsahu (2012). "An Empirical Study on HRD Climate and Its Impact on Job Performance in Private Insurance Companies in Odisha". *ZENITH International Journal of Multidisciplinary Research, Vol.2* Issue 5, May 2012, ISSN 2231 5780.

[6] Mishra. Prashant, Dhar. Upinder, Dhar .Santosh, (1999). "Job Satisfaction As a correlate of HRD Climate – An Empirical Study". *Indian Journal of Training & Development.*

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 117 – 123

A STUDY ON CHENNAI BASED CALL CENTER EMPLOYEES OPINION ABOUT RETENTION PROCESS IN THEIR COMPANY

Dr. G. Sri Devi
Associate Prof., Dept. of Management Studies, A.V.C. College of Engineering, Mannampandal

ABSTRACT

This paper aims to investigate the impact of variables (career development, supervisor support, work environment, work life balance) on employee retention. A total of 50 interviews were taken from employees of different call center organizations in Chennai. Graphical Analysis is indicating that these variables have significant and positive impact on employee retention. Very less research have been done about employee retention in call center industry, especially in Chennai. So, these finding will provide some insights to call center's managers to make policies about employee retention in Chennai.

KEYWORDS

Call centers, Employee Retention, Supervisor, work life balance

I. INTRODUCTION

Call Center, commonly known as CC, is one of the most booming sector in Chennai. Since its inception, the Chennai Call Center industry has grown at a constant annual rate of 20-30 percent and within a couple of years, Chennai managed to secure the position that one of the most preferred and low cost destination call centers in India. The Indian call center industry is expected to generate 3 million jobs by the year 2016. Ironically, in spite of the tremendous growth potential of the sector, attrition rate and the manpower crisis is dampening the growth of the sector. The human resource professionals of the Information Technology Enabling Industry are facing various challenges like the attrition rates and its Implications, skill shortages, retaining the employees etc. The sources of recruitment used by the call center companies are advertisements, employee referrals, outsourcing and walk-ins. The Chennai call center industry, which established itself as the low-cost destination for call center jobs in just a couple of years, is losing its position as the low- cost destination because of the rising people costs. According to the NASSCOM reports - The IT-ITES industries are struggling with the critical issue of acquiring and sustaining manpower in the industry. The CC industry – one of the most rapidly growing sectors in the Indian industry is grappling with the issues of skill shortages, high attrition rates, and performance management along the confidentiality and security concerns. All these issues are having a negative impact on the CC industry. Human Capital is the most crucial resource on which the Information Technology & Information Technology Enabled Services (IT & ITES) industry in China depends. Next to the location advantage that china has, the factor for the country's immense success in the overseas markets, is its abundant & cost effective human capital which is one of the key asset that has kept china sustain its edge in the ITES sector. Human Resource (HR) professionals all over the world, working in Call-Center or Contact Center or BPO industry are leaving no stone unturned

© 2015, IJASRD, All Rights Reserved

to formulate strategies to retain human capital, but nothing is working in their favor. In spite of all their trials the average attrition rate in this sector is still very high.

1.1 Literature Review

Certain business processes of the client are transferred over to the vendor, and the vendor's office then becomes the "back office" for the client's outsourced business processes. The vendors are given the responsibility to manage the client's business processes, such as call centers, emergency hotlines, claims management, helpdesks, data management, document processing and storage, financial services (banks and insurance), payroll, auditing, accounting, travel management systems, various logistics and information systems services. Subrata (2007). Hence, a call center vendor needs to have the capability to provide consistent levels of customer service spanning across a range of services and businesses. Trade in services has been assuming a prominent place in the global economy in recent times (see IMF reports). A number of services that could previously be delivered only through commercial presence have now become deliverable by cross-border trade. There are many developments, which have led to this growth, the most fundamental being the development of IT, and communication technology networks

As far as trade in services in Chennai is concerned, within the general services sector, the role of information and communication technology has been significant. As mentioned above, with the development of information and communication technology (IT), service delivery mechanism has changed radically. Consequently, services that can be handled using computers and telecom networks have come to play a significant role in the Indian economy. Call center Industry is a result of this technological revolution. While there are a lot of discussions over this sector in media and elsewhere, before moving further it is appropriate to define certain terminologies used in the context of this industry.

A Call Centre is an example of how modern information technology rendered a possibility for creating new and improved forms of communication between customers and companies broadly defined, a call centre is any communications platform from which firms deliver services to customers via, remote, real time contact. Today this typically means live agents operating telephones and delivering a defined set of services. Kumar(2012) A BPO or a call centre is a specialized office where employees (also known as agents or customer service representatives) remotely provide information, deliver services, or conduct sales, using some combination of integrated telephone and information technologies, typically with an aim to enhancing customer service while reducing organizational costs. Examples of services provided by call centers are: customer care, web sales/marketing, billing services, database marketing, accounting, transaction document management, transcription, telesales / telemarketing, benefits administration, tax processing, and HR hiring / administration and biotech research3. A call centre operates on the basis of CTI technology (Computer telephony integration) with based on a software technology for facilitating functions as customer, product, and sales information retrieval. Many of the well-known multinational foreign companies such as GE Capitals, Hewlett Packard, and Bechtel are benefited by locating their subsidiaries in cost effective countries like china.

II. RESEARCH METHODOLOGY

A cross sectional study is made to determine how employee retention depends upon number of factors (career development, supervisor support, working environment and work-life balance) interview technique has adopted to collect the data from the executive managers of said industry. This field study examined the relationship of factors; data were collected from below organization. Organization were. Eskill Technologies, Genpact, Herakle Synchronizers, HCL Technologies, White Magic Call Center services.

2.1 Research Variable

The variables that are being considered are described in the theoretical framework. Employee retention is the dependent variable, which is going to be checked for a relationship with career development, supervisor support, working environment and work-life balance that are independent variables.



Chart – 1 - Theoretical Frame Work

2.2 Data Collection

The data collection was done through primary sources. It was collected through Interview by a structured questionnaire. The interviews were conducted among Middle and Upper Level of managers of Call center organizations. The survey period spanned 14-days for collecting data. The advantage of selecting this method is to gather the correct information because some are don't responds well on questionnaire. The foundation of research is based on the responses and the survey was conducted among the selected population managers of call center companies of Chennai. The sample size was 50.

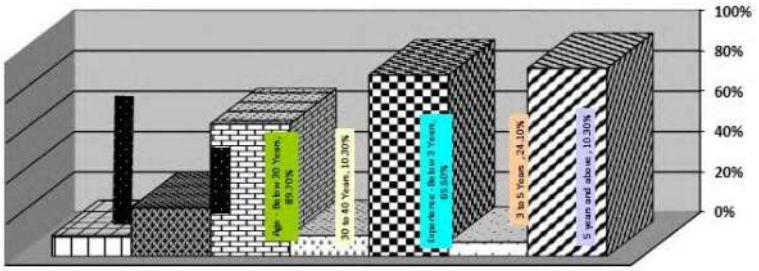
III. DATA ANALYSIS

Table 1: Representing Respondents Demographic Profile

Respondents Demographic Profile		Percentage of the Respondents
Gender	- Male	93%
	Female	07%
Age	- Below 30 Years	89.7%
	30 to 40 Years	10.3%
Experience	- Below 3 Years	65.5%
	3 to 5 Years	24.1%
	5 years and above	10.3%

© 2015, IJASRD, All Rights Reserved

Demographic Profile of the Respondents



Inference: The above figure represents that the gender ratio is very high in the call center industry. Compared with female workers male workers strength is high in numbers. In the age category majority of the call center employees are in the age group of below 30 years. In experience aspect, below 3 years' experience holders are more in number. All the above result shows that male employees who are coming below 30 years age category don't want to work in the call center job more than 3 years.

Table 2 Representing the Respondents Proportion from Each Company

Sl. No	Name of the company	%.of respondents	No. of Respondents
1	ESkill Technologies	10.3	5
2	Genpact	24.2	12
3	Herakle Synchronizers	27.6	14
4	HCL Technologies	20.7	11
5	White Magic Call Center	17.2	8

Inference: In Chennai more than 150 call centers are operating. On the basis of the companies tenure (5 years) the above 5 companies were selected by the author. Based on the companies' size the respondents were allocated to attend the survey.

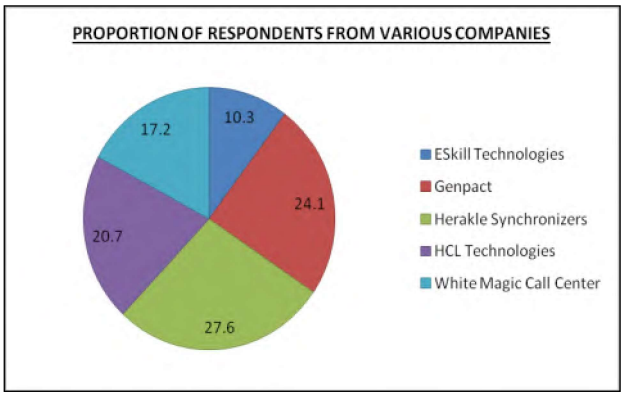


Table 3 Representing Respondents Opinion about Retention in their Organization

Respondents Opinion on Retention	Number of Respondents	Percentage of Respondents
Strongly Agree	1	2%
Agree	3	6%
Neutral	5	10%
Disagree	19	38%
Strongly disagree	22	44%

Inference: The above figure shows clearly that the companies don't focus the retention process to keep their human talent. Even flagship companies also don't bother about employee retention. 82% of the respondents said that the companies not followed any retention practices.

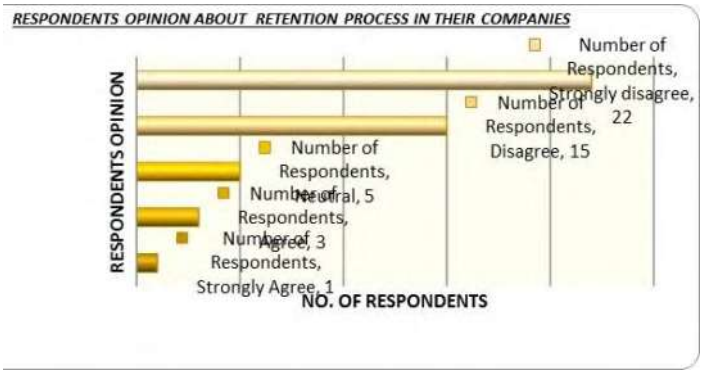


Table 4: Representing Respondents Opinion about Career Development in their Organization

Respondents Opinion on Career Development	Number of Respondents	% of Respondents
Strongly Agree	1	2%
Agree	4	8%
Neutral	0	0
Disagree	17	34%
Strongly disagree	28	56%

Inference: The above table shows that the people working in call center industry don't received any career development opportunities to survive in their field. 90% of the respondents felt very unhappy that their company not providing any facilities to develop the career or skill to compete the future arena.

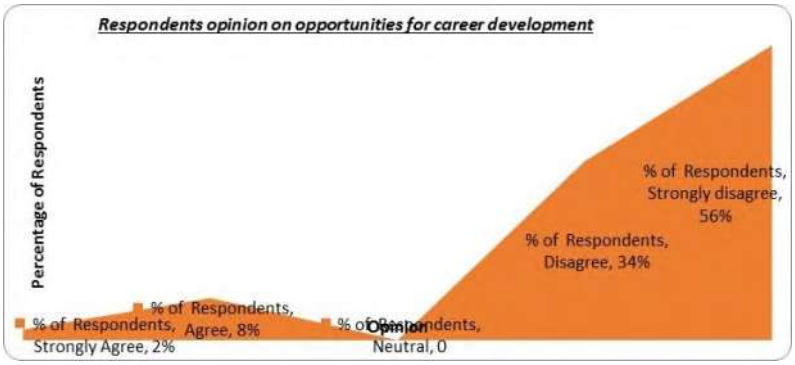


Table 5 Representing Respondents Opinion about Supervisor Support in their Organization

Respondents Opinion on Supervisor support	Number of Respondents	% of Respondents
Strongly Agree	4	8%
Agree	3	6%
Neutral	10	20%
Disagree	21	42%
Strongly disagree	12	24%

© 2015, IJASRD, All Rights Reserved

Inference: The above table shows that 66% of the respondents are working in the call center without their supervisor support. 20% of the respondents said that they cannot come to the decision about supervisor support. Remaining 14% of the respondents said that they have their supervisor support.

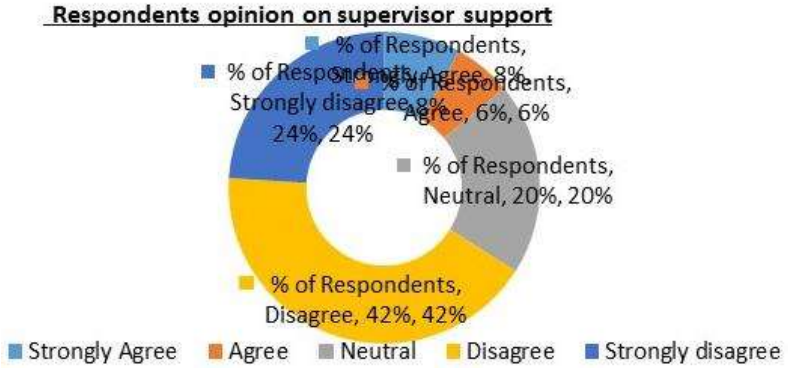


Table 6 Representing Respondents Opinion on Work Environment in their Organization

Respondents Opinion on work environment	Number of Respondents	% of Respondents
Excellent	0	0
Good	4	8%
Not bad	5	10%
Need improvement	23	46%
Very poor	18	36%

Inference: From the above table it is depict that, 36% of the respondents felt un happy about their work environment. 46% of the respondents felt the company has to improve the work place amenities to keep the employee happy. 10% of the respondents felt the work environment is either good in some places or bad in some places within the company. Finally 8% of the respondents felt happy about their work spot.

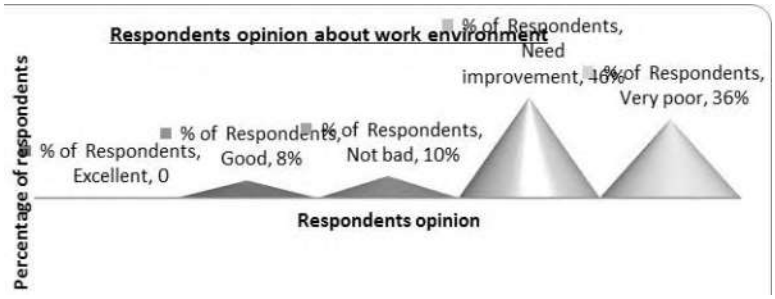
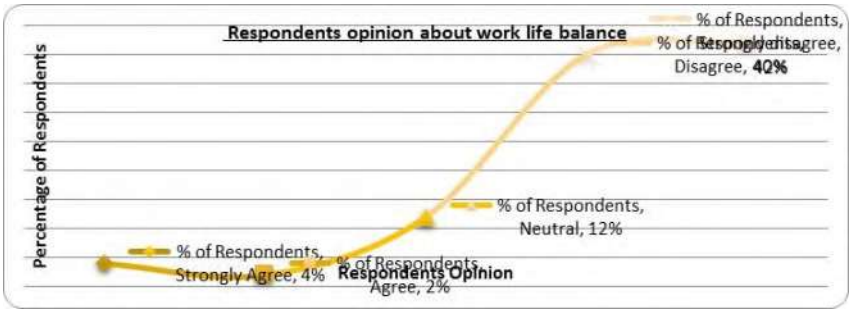


Table 7: Representing respondents opinion on Work Life Balance in their Organization

Respondents Opinion on work life balance	Number of Respondents	% of Respondents
Strongly Agree	2	4%
Agree	1	2%
Neutral	6	12%
Disagree	20	40%
Strongly disagree	21	42%

Inference: The above table shows that 82% of the reposndents felt in their job, they don't have proper work life balance. 12% of the respondents felt they cannot come to a decision about worl life balance. But 6% of the respondents said that they have proper work life balance.



IV. FINDINGS AND DISCUSSIONS

- The research identified that the companies are not following any retention strategy to keep their human talent with them.
- Due to the reason of lack of career development opportunity, non-supportive nature of supervisor, improper work life balance, no retention policies and un happy work environment 82% of the respondents don't want to retain in the call center job.
- The companies are not ready to spend money for the above said un operative reasons; also they don't understand the need for employee engagement and involvement to attain their profit.
- In the interview, majority of the respondents felt their supervisor is not possessing or following any kind approach to get the things done from employees.

V. CONCLUSION

In some of the flagship call centers like TCS, CTS, Infosys, Wipro and Mahendra Sathyam, they follows their employees through Facebook, twitter etc. The employees have ample opportunity to share their view about work environment, supervisor support, career development opportunity, and any other difficulties faced by them in the organization premises. As like as these respondents companies also in the need to take care of their employees. Otherwise their recruitment cost will be high compared with their profit. The result of this study shows that these variables have strong impact on employee retention. High percentage of the respondents are falls in disagree and strongly disagree category, it means these variables have a significant impact on employee retention. These all have negative impact with each other's and it is also telling that In future when these variables become positive in the call center organizations then its employee retention rate will be (positive) high. Otherwise the consequences will be serious leads to Chennai may lose the name "call center hub" due to employee shortage.

REFERENCE

[1] Subrata Chakrabarty (2007), Strategies for Business Process Outsourcing: An analysis of alternatives, opportunities and risks, *Social Science Research Network,* pp. 204-229.

[2] Suchet Kumar (2012), Call centers in India: A Globalization Boon or Bane, *International Journal of Research in Social Sciences,* pp. 323 – 337, ISSN No: 2249-2496.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 124 – 128

THE STUDY OF EMPLOYEE PERCEPTIONS WITH SPECIAL REFERENCE TO SOUTHERN RAILWAY IN PONMALAI AT TIRUCHIRAPPALLI, TAMIL NADU, INDIA

Maria Jessica
Assistant Professor, Department of Commerce, Sri Saradha College for Women, Salem

ABSTRACT

The firms have been recognized as the pillar of industrial development in Tiruchirappalli. However, recent report indicates that majority of small companies are non-innovating companies. One of causes cited is the lack of well-trained workers. Furthermore, there are limited studies that focus on the role of interpersonal relationship relation and also organization design especially among many firms. Therefore, this study aims to examine the relationship between perception on interpersonal relationship relation and individual job characteristics among employees of a firm. A total of 50 employees from Southern Railway in Ponmalai at Trichy participated in this survey. Descriptive analysis and regression analysis were used to describe constructs' central tendency and variability and test the hypotheses respectively. It is found that 30% of the employees felt that organization set high standards. The employees were satisfied with the working conditions. Being employed in a manufacturing organization employees felt that they were able to carry out their work without much strain.

KEYWORDS

Organization Design, Individual Job Characteristics, Interpersonal relationship relations, Culture, Senior Management, Work Processes, Work environment, Pay and benefits

I. INTRODUCTION

Factors influencing a person's perception can be broken down into three main categories. These include: the situation, the perceiver and the target. For example, the factors in the situation may include: time, work setting, or social setting. Whereas the factors in the perceiver may include: attitudes, motives, interests, experiences and expectations. Lastly, the factors in the target may include: novelty, motion, sounds, size background, proximity, and similarity (Robbins et al 2004, p. 132).

Perception affects our working relationships in many ways relating to the factors of organizational behavior, such as: individual, group or structure. For example, based on the situation, perceiver and target we may have the perception that the people we are working with are no good at their job, and therefore we may tend to avoid working with them, in fear of being held responsible for their mistakes, and in doing so, affecting our working relationship with our team members, and ultimately, the effectiveness and efficiency of the organization. Alternatively, it may affect the group within the organization by the way they medically treat people who have come from a specific lower

© 2015, IJASRD, All Rights Reserved

socio-economical suburb, based on their overall prejudice against people who live in the lower socio-economical suburb.

1.1 Employee Perception

Savvy companies know that they need to stay in tune with the satisfaction rate of their employees. Managers understand that finding and training new employees is a very expensive process. Surveying employees on a regular basis is a great way to stay in touch with the pulse of the Organization. Hence it is very much essential to know what the employees perceive about the organization.

Implementing an employee perception survey can be used to gauge the current levels of satisfaction and identify opportunities for improvement as perceived by the employees in Southern Railway at Ponmalai in Trichy Employees who aren't satisfied with their jobs are very likely to leave. If they don't leave they can become a source of bad morale and do a great deal of harm to the organization. In many cases employers without proper data will assume the wrong reasons for employee dissatisfaction. Surveying employees on a regular basis is important to stay in touch with the pulse of the business and to have real data and react accordingly.

1.2 Definition

According to Robbins, perception can be defined as 'a process by which individuals organize and interpret their sensory impressions in order to give meaning to their environment' (2004, p. 132).

Perception is not necessarily based on reality, but is merely a perspective from a particular individual's view of a situation. In dealing with the concept of organisational behaviour, perception becomes important because 'people's behaviour is based on their perception of what reality is, not on reality itself; the world as it is perceived is the world that is behaviorally important' (Robbins et al 2004, p.132).

1.3 Meaning

When an individual looks at a target and attempts to interpret what he or she sees that interpretation is heavily influenced by the personal characteristics of the individual perceiver. Personal characteristics that affect perception include a person's attitudes, personality, motives, interests, past experience and expectations.

Characteristics of the target being observed can affect what is perceived. The context in which we see objects or events is also important. "**Perception is a process by which individuals organize and interpret their sensory impressions in order to give meaning to their environment**". However, what one perceives can be substantially different from objective reality.

1.4 Objectives of the study

- To know the level of employee satisfaction based on their perception.
- To learn what the employees perceive about the management.
- To know about the interpersonal relationship among the workers.
- To identify various other factors influencing employee perception.

 © 2015, IJASRD, All Rights Reserved

1.5 Scope for further study

The study would act as a reference for further in depth research on employee perception. The results of this survey can be submitted to the company .The management can look into the negative aspects in the perception of employees and initiate remedial measures to address the same. Improving the employee perception would go a long way in promoting the quality of production.

Further focused research on the identified negative areas such as salary package can help the management formulate better and employee friendly pay structures.

1.6 Limitations of the study

- The survey was done for a period of one month. Hence limited time was spent for doing the survey.
- Some of the employees were not able to express their ideas freely. Some answers given by the employees might not be correct.

1.7 Hypothesis

- There is significant difference between gender and the employee's perception about being valued as an employee.
- There is significant difference regarding gender and how employees feel valued in the organization.

1.8 Period of the study

The research is undertaken for the period of one month.

1.9 Area of the study

The area for the study is **Southern Railway in Ponmalai at Tiruchirappalli.**

II. METHODOLOGY

This study was designed to perform a descriptive analysis of the employee perception in SOUTHERN RAILWAY his study was conducted over a period of one month.

2.1 Sample Size

50 samples were taken from Southern Railway in Ponmalai at Tiruchirappalli.

III. DATA ANALYSIS AND INTERPRETATION

Table 1: Organization helps to develop skills and abilities

Sl. No	Level of Attitude	No. of Respondents	Percentage
1	Disagree strongly	6	12
2	Disagree somewhat	4	8
3	Neutral	11	22
4	Agree somewhat	7	14
5	Agree strongly	22	44
Total		**50**	**100**

Inference: The above table shows that 12% of the employees felt that they could not develop their skills.14% of the employees felt that they could develop their skills to some extent and 44% of the employees felt strongly that they could develop their skills.

Table 2: Individual initiative is encouraged

Sl. No	Level of Attitude	No. of Respondents	Percentage
1	Disagree strongly	11	22
2	Disagree somewhat	4	8
3	Neutral	12	24
4	Agree somewhat	12	24
5	Agree strongly	11	22
Total		**50**	**100**

Inference: 22% of the employees felt that individual initiative was not encouraged; 24% of the employees felt that individual initiative was encouraged to a certain extent; 22% of the employees felt that individual initiative was encouraged.

Table 3: Management sets high standards

Sl. No	Level of Attitude	No. of Respondents	Percentage
1	Disagree strongly	10	20
2	Disagree somewhat	11	22
3	Neutral	6	12
4	Agree somewhat	8	16
5	Agree strongly	15	30
Total		**50**	**100**

Inference: 20% of the employees felt that management did not set high standards, 16% of the employees felt that management set high standards to a certain extent, and 30% of the employees felt that management set high standards.

3.1 Analysis of Employees Job Security and Management Treatment of Employees (Using Regression Method)

Let **X** be employees job security

Let **Y** be management treatment of employee

Table 4: Analysis of Employees Job Security and Management Treatment of Employees

Sl. No	X	Y	$X-\bar{X}$	$\bar{X}-\bar{\bar{X}}^2$	$\bar{Y}-\bar{Y}$	$Y-\bar{Y}^2$	$(X-\bar{X})(Y-\bar{Y})$
1	5	3	-5	25	-7	49	35
2	7	6	-3	9	-4	16	12
3	14	6	4	16	-4	16	16
4	6	8	-4	16	-2	4	8
5	18	27	8	64	17	289	136

Formula

$$b_{xy} = \frac{\sum (x-\bar{x})(y-\bar{y})}{\sum (x-x)^2}$$

$= 0.467$

Regression Equation

$$X-\bar{X} = b_{xy}\,(Y-\bar{Y})$$

$X = 0.46Y + 5.4$

Inference: Excluding the constant, from the above equation it could be inferred that effect of management treatment on employees feeling about job security was found to be 2:1

IV. Findings of the Study

- From the study, it was found that the employees had a clear understanding about

© 2015, IJASRD, All Rights Reserved

whom they should report to about their targets in their daily course of work. They also felt that their direct supervisor listened to their ideas and concern.

- Some of the employees felt that the workload was reasonable and the deadlines set to achieve targets were reasonable.
- From the study it was found that the employees were satisfied with the working conditions. Being employed in a manufacturing organization employees felt that they were able to carry out their work without much strain.
- Gender did not play a role in the way employees perceived their value in the organization. Their perception about being valued as an employee was based on their individual character and not on their gender.
- Majority of the employees felt that they were underpaid. They felt that they were paid less when compared to the responsibility they take.
- Some employees felt that there was no balance between their work and personal lives.
- By analyzing the data it was found that there was a strong positive correlation between individual responsibility and effective group performance. It was also observed that the level of job satisfaction correlated with the challenging nature of the job.

V. SUGGESTIONS AND RECOMMENDATIONS

Majority of the employees were satisfied with their present salary .The organization can take this into account while revising the pay for the employees. The company could try to provide some monetary benefits to the best performer. Employees felt that their new ideas related to work were not encouraged. The company could encourage the employees to give their ideas related to work. This way both the organization and the employees are benefited.

VI. CONCLUSION

From this study it was found that employees at Southern Railway at Ponmalai in Trichy had a positive perception on many areas of the organizational functioning such as working conditions of the employees, reporting structure, work process, deadlines set and gender equality. However there were areas about which the employees had a negative perception like salary benefits, scope for individual initiative and balance between work and personal life.

REFERENCES

[1] Human Resource Management - C.B. Gupta.
[2] Human Resource management - Madhurima Lall, Sakina Qasim Zaidi
[3] Organizational Behaviour - L.M. Prasad
[4] Human Resource Management - M.A Driam, Margaret Imman, Nuala Osuliva
[5] www.citehr.com
[6] http://www.mangamentorg.com/
[7] www.perception.org/perception/about.html
[8] www.answers/topic/perception.com
[9] www.allacademic.com/meta/p91956_index
[10] www.springerlink.com/index

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 129 – 134

A STUDY ON IMPACT OF TRAINING ON EMPLOYEES' JOB SATISFACTION (WITH SPECIAL REFERENCE TO AUTOMOBILE MANUFACTURING INDUSTRIES IN CHENNAI)

M. Jawaharlal Nehru
Department of Commerce, DRBCCC Hindu College, Pattabiram, Chennai – 72
Dr. Hariprasad Reddy
Research Supervisor, Department of Corporate Secretaryship, Gurunanak College, Chennai

ABSTRACT

Over the last couple of years Chennai has truly developed into a world class industrial and manufacturing hub with organizations across IT, Automotive, Automobile, Telecom, and Retail springing up everywhere. Talking about the Automobile sector, Chennai is fast moving in the direction of becoming India's next Detroit. There has been an investment of more than US$ 3 billion in this sector which is slightly more than Gurgaon, another auto hub. In spite of the acknowledgment that Automobile Manufacturing Industries in Chennai have gained their recognition, the researcher found that it is important to know the job satisfaction level of employee's working in Automobile Manufacturing Industries, hence study was conducted evidence of the connection between HR practices in Automobile Manufacturing Industries in with association to training and job satisfaction. This study seeks to address this knowledge gap by exploring the relationship between training practices in Automobile Manufacturing Industries and job satisfaction from the perspective of employees of Automobile Manufacturing Industries located at Chennai. The Population for this study was the entire Passenger vehicles Automobile Manufacturing Industries employees at Chennai. Data for the study was collected via a structured generic questionnaire from 200 employees within the population. Responses on the 5-point Likert scale were obtained and the hypotheses tested using structural equation model where used. Implications of the study reveal that a SEM model can be used to determine factors that persuade level of job satisfaction.

KEYWORDS

Job satisfaction, SEM model, Automobile Manufacturing Industries

I. INTRODUCTION

The Automobile Manufacturing industry has played a major role in placing India on the global map. Chennai is fast stirring in the direction of becoming India's next Detroit. The biggest reason which has encouraged automobile players of all hues and sizes to invest in Tamil Nadu has been the friendly industrial policies formulated by the government. The state's government policy gives special incentives to organizations investing more than 4000 cr which has attracted investments worth more than Rs 22,000 cr in last 5 years. These incentives range from those like tax cuts, easy acquisition of land

© 2015, IJASRD, All Rights Reserved

and also speedy implementation of the projects. These policies have also helped organizations to develop strong technological and research centres in the city of Chennai. Hyundai Motors' Chennai plant was started with US$ 900 billion and is now capable of producing 250,000 units yearly with its upgraded standards. The plant is facilitated with the scope for research and development and it has made Chennai their hub for small cars. And above all, it's not only auto manufacturers who are making a beeline for Chennai. Auto component manufacturers like Visteon, Delphi produce more than 25% of their components here. The government's recent move in setting up one of the biggest R & D centres for building up technological and R & D expertise will only add to Tamil Nadu's image as an investment friendly state in the Automobile sector.

Ford has a manufacturing plant located in Chennai which contributes around 60,000 vehicles annually to the automobile industry as a whole. Porsche India is looking ahead to control the luxury car market in India and thinking about hiring new dealers in Chennai. BMW considers Chennai to be the most appropriate location for its manufacturing unit because it can afford a pool of investments. It has decided to invest nearly ` 180 crore in a time span of 5 years. Naza is considering establishing a plant in Chennai to produce cars for the automobile market in Chennai as well as in the other automobile markets in India. It is going to spend a lump sum amount of US$ 150 million at the onset. Chennai has attracted the attention of the German company, Volkswagen also. Chennai is rapidly becoming the choicest location for the automobile industry due to its skillful and efficient workforce aided with its expertise in the manufacturing sector.

1.1 Objectives of the Study

The main objective of this study is, to analyze factors that influence job satisfaction of employees working in Automobile Manufacturing Industries at Chennai with respect to core training and development practices. For this purpose the factors that influence job satisfaction are such as monetary rewards, promotional opportunities, safe and healthy working environment, appropriate training and development activities and employee wellbeing, where relationship among the selected respondents were taken to study the relationship between job satisfaction and its various dimensions using structural equation model applied and to recommend a fit model to Automobile Manufacturing Industries at Chennai.

1.2 The Research Hypothesis

The research hypotheses have been defined on the basis of the model fit summary outlined above and using previous research on employees' job satisfaction. On the basis of above presented model, the following hypothesis is proposed:

H_0: Employees' job satisfaction is not having positive impact with its various dimensions like monetary rewards, promotional opportunities, safe and healthy working environment, appropriate training and development activities and employee wellbeing and its relationship among the selected respondents.

H_1: Employees' job satisfaction is having positive impact with its various dimensions like monetary rewards, promotional opportunities, creating safe and healthy working environment, appropriate training and development activities and employee wellbeing and its relationship among the selected respondents.

II. RESEARCH METHODOLOGY

The study extensively depended on the primary data. However, some secondary sources of data were also consulted, especially for the purpose of gathering background information supporting the study. Data was collected from employees working in Automobile Industries where from passenger vehicles that are been manufactured in Chennai. All employees working in the organizations were requested to participate in the survey including technical and non- technical employees. A total of 200 employees were contacted by the researcher requesting for participation in the study with a questionnaires. Job satisfaction was measured using a well-structured 5 section generic questionnaire (Scott Macdonald & Peter Maclntyre, 1997). The scale sought to measure the overall job satisfaction and their aspects are monetary rewards, promotional opportunities, safe and healthy working environment, appropriate training and development activities and employee wellbeing and its interpersonal relationship among the selected respondents.

2.1 Structural Equation Model (SEM) - Job Satisfaction Model

In order to ascertain on what extent the training and development activities affect the job satisfaction of the employees working in Automobile Manufacturing Industries at Chennai. All the variables were studied with the help of structural equation model.

Structured Equation Modeling is used to test and eliminate causal relationship using a combination of statistical data and qualitative caused assumptions. It is considered the best approach because SEM unlike other methods does not have limitation on the number of variables. There is no difficulty in hypothesis testing in SEM because it takes the confirmatory approach rather than the exploratory approach. Many sub-criteria are considered under each criterion. The response is arrived for all the sub-criteria from the people involved in the decision making process.

This is the reason why relative is weightage arrived from SEM, which is considered more valid than through any other approach. This model also takes measurement error into account when analyzing the data statistically. SEM is capable of estimating or assessing measurement error. It can incorporate both observed and latent variables. SEM models require less reliance on basic statistical methods.

2.2 The Model

The employees' job satisfaction model is tested based on the following constructed model. Even though, various number of factors available for finding the job satisfaction of the employees at Automobile Manufacturing Industries at Chennai in earlier studies, these five factors are newly constructed and developed by the researcher "**Job Satisfaction Model"** model raised owing to the recognition of these researcher. From this model, the researcher has made an attempt to find out the factors that influence job satisfaction for the employees who working at Automobile Manufacturing Industries in Chennai.

Testing a measurement model is underlying a full structural model first. If the fit of the measurement model is found acceptable, then one should proceed to test the structural model. The structural equation model is conducted to assess construct validity by using the maximum likelihood method. The confirmatory test result showed good fit as shown in the following model fit summary table.

 © 2015, IJASRD, All Rights Reserved

Figure Showing Hypotheses Formulated Model – Employees Job Satisfaction

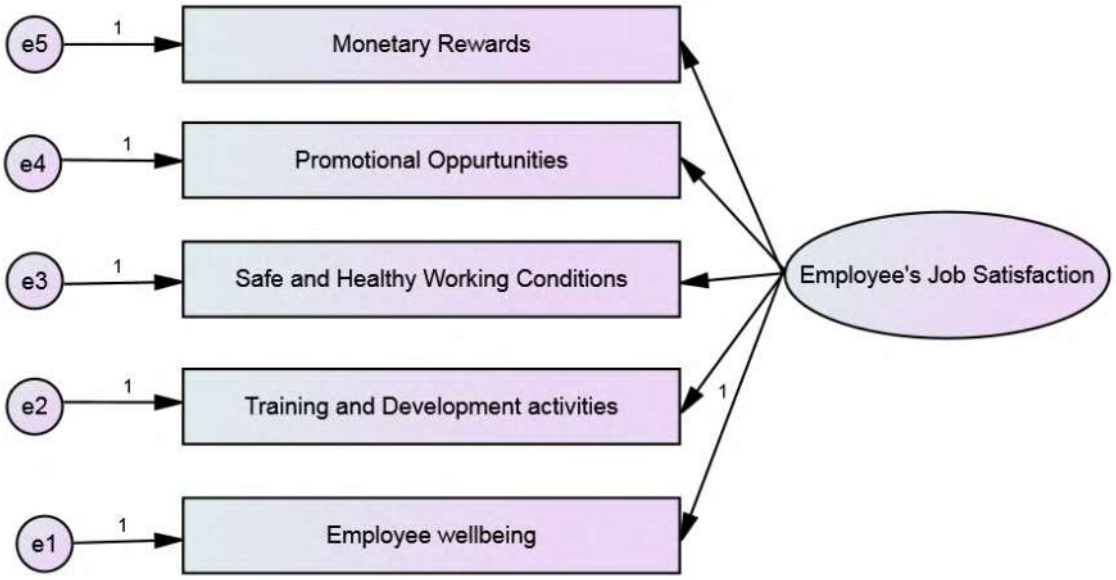


Table Showing Model Fit Summary – Employees Job Satisfaction Model

No.	Test Factor	Value	Range	Result
1	Chi-Square	13.176	p>0.05	1% level
2	Chi-Square / df (5)	3.301	2.0–5.0	Good Fit
3	GFI (Goodness-of-fit index)	0.967	>0.95	Good Fit
4	AGFI (Adjusted goodness-of-fit index)	0.979	>0.95	Good Fit
5	CFI (Comparative fit index)	0.968	>0.95	Good Fit
6	NFI (Normed fit index)	0.961	>0.95	Good Fit
7	RMSEA (Root mean square error of approximation)	0.064	<0.08	Good Fit

A model is said to be fulfilling the criteria of goodness of fit, if it satisfies certain values. Based on these values, estimated value for the model is 3.301 which satisfy the required condition. Similarly, the required value of root mean square error of approximation (RMSEA) should be less than 0.08. Against this value, the estimated model value is 0.064 which highly validates the result. Similarly, model fit indices (GFI, AGFI, CFI, and NFI) for this employees job satisfaction model indicates that the model fits well. Regression weights between items and factors variables are shown in the following path diagram.

2.3 Hypothesis Formulation

The research hypotheses have been defined on the basis of the model fit summary outlined above and using previous research on employees' job satisfaction. On the basis of above presented model, the following hypothesis is proposed:

H_0: Employees' job satisfaction is not having positive impact with its various dimensions like monetary rewards, promotional opportunities, safe and healthy working condition, training and development activities and employee wellbeing among the selected respondents.

Figure Showing Resulted Hypothesis Model

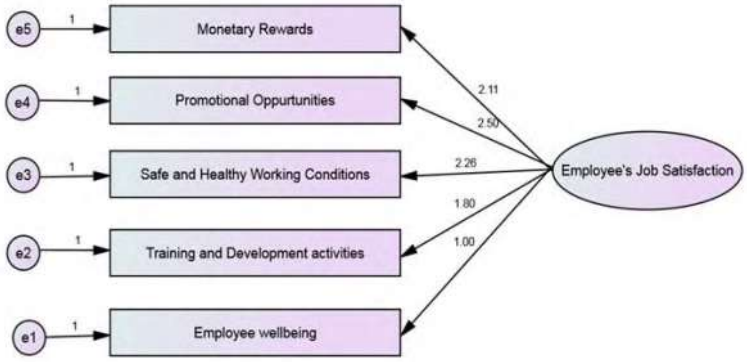


Table Showing Regression Weights –Job Satisfaction Model

Measured Variable		Latent Variable	Estimate	S.E.	C.R.	Result
Employee Wellbeing	<---	Employees' Job Satisfaction	1.000	0.032	21.675	1%
Training and Development Activities	<---	Employees' Job Satisfaction	1.765	0.046	21.347	1%
Safe and Healthy Working Condition	<---	Employees' Job Satisfaction	2.435	0.031	13.061	1%
Promotional Opportunities	<---	Employees' Job Satisfaction	2.893	0.042	12.367	1%
Monetary Rewards	<---	Employees' Job Satisfaction	2.103	0.037	16.132	1%

From this result, it is noted that the estimates of the coefficient of training and development variable are high which indicates that the job satisfaction of the employees are highly influenced the training and development activities provided by the Automobile Manufacturing Industries at Chennai and low in monetary rewards as 1.00 indicates as not highly influenced by the employees in Automobile Manufacturing Industries at Chennai. These five variables are highly significant at 1 percent level and its hypothetical association is presented in the following table.

Table Showing Testing of Hypotheses

Hypotheses	Hypothetical Relationship	Result
H_1 : There is no positive impact of monetary rewards on employees' job satisfaction	Positive	Rejected
H_2 : There is no positive impact of promotional opportunities on employees' job satisfaction	Positive	Rejected
H_3 : There is no positive impact of safe and healthy working condition on employees' job satisfaction	Positive	Rejected
H_4 : There is no positive impact of training and development activities on employees' job satisfaction	Positive	Rejected
H_5 : There is no positive impact of employee wellbeing on employees' job satisfaction	Positive	Rejected

From the above table, it is found from the result of hypothesis that all the measured variables monetary rewards, promotional opportunities, safe and healthy

© 2015, IJASRD, All Rights Reserved

working environment, appropriate training and development activities and employee wellbeing are having positive association with the employees' job satisfaction in the selected Automobile Manufacturing Industries at Chennai.

III. DISCUSSION OF THE RESULT

From the path diagram, measured variables with latent variable of influencing factors is having positive relationship and also significant at 1 percent. The analysis of the '**Job Satisfaction Model**, all the measured variables are significantly associated with job satisfaction. With respect to the above model training and development programme highly influences job satisfaction among the employees, who are working in Automobile Manufacturing Industries at Chennai. Hence the result indicated are good fit model that is to be suggested to the Automobile Manufacturing Industries in Chennai to improve job satisfaction.

IV. CONCLUSION

Since a major challenge faced by all Automobile Manufacturing Industries at Chennai regarding job satisfaction among its employees and retention of work force, hence it would be beneficial for organizations and its managers to make conscious efforts to develop human resource policies that are in alignment to meet the needs of the employees and to motivate them. The findings of this study have also pointed out that the key items in HR practices such as monetary rewards, promotional opportunities, safe and healthy working environment, appropriate training and development activities and employee wellbeing are having positive association with the employees' job satisfaction in the selected Automobile Manufacturing Industries at Chennai. It is imperative for Automobile Manufacturing Industries in Chennai and their managers to review their practices to strengthen the bond between employees and the organization maintain good levels of motivation, increase job satisfaction that would result in increase in organizational commitment and minimize employee turnover.

REFERENCES

[1] Khaleque, A., & Choudhary, N. (1984). Job facets and overall job satisfaction of industrial managers. *Indian Journal of Industrial Relations, Vol. 20,* P. 55-64.

[2] Lambert, E.G., Hogan, N.L., Barton, A., & Lubbock, S.M. (2001). The impact of job satisfaction on turnover intent: A test of a structural measurement model using a national sample of workers. *Social Science Journal, Vol.38* No.2, P 233-251.

[3] Locke, A. (1976). *The nature and causes of Job Satisfaction.* In M.D. Dunnette (Ed.), Handbook of Industrial and Organisational Psychology (pp. 1297 – 1343). Chicago: Rand McNally.

[4] Luthans, F. (2002). *Organisational Behaviour.* 9th ed. McGraw-Hill. Irwin. P 234-237.

[5] Mullarkey, S., P. R. Jackson, et al. (1997). "The Impact of Technology Characteristics and Job Control on Worker Mental Health." *Journal of Organizational Behavior 18* (5): 471-489.

[6] Mihir Dash, Anubha Singh and Vivekanand. Motivation in ITeS Industry: Dimensionality with Reference to Herzberg's Theory. *ICFAI Journal of OB. Vol.VII,* No.2, April 2008. P 7-17.

[7] Pavan Kumar B and Vijai N Giri. Organizational Commitment, Climate and Job Satisfaction: An Empirical Study. *ICFAI Journal of OB. Vol.VII,* No.2, July 2007. P 7-17.

[8] Dr. J. Sulaima and Mr. M. Alaguthankamani A Study on Employee's Satisfaction and Safety Measures (With Special Reference to two Wheeler Spare Parts Manufacturing Industry in Chennai), *Indian Journal of Applied Research, Volume: 3,* Issue: 3, March 2013, ISSN - 2249-555X. P 41- 43.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 135 – 137

EFFECT OF HR BENCHMARKING PROCESS AND PROGRESS ON WORKFORCE RETENTION

Dr. S. Nafeesa
Asst. Prof., Dept. of Commerce (CS), Bhaktavatsalam Memorial College for Women, Chennai – 80

ABSTRACT

Benchmarking is the hunt for better practices and adopting it in the organization which will result in excellence in performance. Benchmarking aids a company to assess its strength and weaknesses in comparison to other organizations in the industry. Benchmarking enables the company to accept and absorb high standards in the industry and to achieve a competitive edge over others. The Human Resources Department plays a significant role in benchmarking process as employees are the unique factor of production that can aid an organization to meet its goal. Hence the recent trend in the industry is to benchmark the HR practices so as to laid a strong foundation for benchmarking. In India benchmarking is in its infancy stage and in the process of gaining momentum. This paper examines the HR benchmarking process in select IT companies in Chennai and its impact on employee retention. The questionnaires were distributed to employees of HR department in IT companies. Statistical tools like Percentage Analysis, Friedman ranking test and correlation are exploited for the present study. The results reveal that benchmarking is mostly adopted in recruitment, training and performance evaluation while its usage in HRD is limited.

KEYWORDS

Benchmarking process, workforce retention, hr benchmarking

I. INTRODUCTION

Benchmarking is the hunt for better practices and adopting it in the organization which will result in excellence in performance. Benchmarking aids a company to assess its strength and weaknesses in comparison to other organizations in the industry. Benchmarking enables the company to accept and absorb high standards in the industry and to achieve a competitive edge over others. The Human Resources Department plays a significant role in benchmarking process as employees are the unique factor of production that can aid an organization to meet its goal. Hence the recent trend in the industry is to benchmark the HR practices so as to lay a strong foundation for benchmarking.

1.1 Concept of benchmarking

Clearing House Design Committee defines benchmarking as "a systematic and continuous measurement process; a process of continuously measuring and comparing an organization's business process against business leaders anywhere in the world to gain information which will help the organization to take action to improve its performance" (Lema & Price, 1995).

© 2015, IJASRD, All Rights Reserved

Best practices in HRM refers to extraordinary performance work practices in all the areas of scope of operation like recruitment, selection, performance management and training which can have an impact on the institution's performance and, eventually, on the competitive advantage of an organization (Huselid, 1995)

KPMG report (2011) states that Benchmarking is a handy tool for:

- Planning headcount and personnel costs;
- Assessing the effectiveness of HR management processes and the return on investment in human resources;
- Making decisions that optimize personnel costs

This development and innovation may be a key mechanism for an organizational benchmarking process to encourage the organization to be a learning unit as well. It demands for an organization to become an innovator in HRM rather than a follower of the leader. This is the real challenge faced by organizations trying to benchmark (Rodwell, Lam & Fastenau, 2000).

II. RESEARCH METHODOLOGY

Questionnaire consisting of statements with bipolar options and Likert's five point scale were distributed to the respondents with the intention to extract employees' opinion on the areas of HR bench marking, their level and its impact on the workforce retention.

III. RESULTS AND DISCUSSION

Table showing employee opinion on areas of HR benchmarking

Functions	Yes	No
Recruitment	38%	62%
Selection	54%	46%
Compensation	49%	51%
Motivation	64%	36%
Performance evaluation	53%	47%
Feed back to employees	45%	55%

The respondents have agreed that the areas preferred for benchmarking are selection of workforce, fixing compensation, efforts for motivating the employees and evaluating their performance. A moderate importance is given to offering feedback to the employees as well. This indicates that the benchmarking processes are taken in traditional areas of HRM rather than contemporary ones. This is clearly an indication that the organizations are still in their infancy stage of adopting benchmarking. It is of greater significance for the organizations to make their workforce to believe that the organization initiates steps to be on par with other industry in innovative work procedures such as benchmarking in HR which in turn can offer better HR functions to the entire workforce of the organization. Since HR is the live vein of the organization which transfers new blood into the organization HR benchmarking needs to carry out in all aspects of HRM.

Table showing correlation between process and progress

Functions	'r' value	'r' value on retention
Recruitment	0.126	0.682**
Selection	0.582**	
Compensation	0.348*	

Motivation	0.621**	
Performance evaluation	0.431**	
Feed back to employees	0.214*	

The application of correlation analysis clearly indicates that benchmarking of HR functions positively correlates with employee opinion on the progress of the process undertaken. Based on the response of workforce on statements with Likert's scale the correlation coefficient was found out. It is evident that the efforts of the organizations to benchmark their selection process a have created a positive effect on the progress. Similarly benchmarking of performance evaluation and offering feedback on the performances create transparency and make the work to go on a faster pace. Adoption of an innovative work such as benchmarking would certainly increase the burden of the HR workforce but they need to be exposed to intensive motivational sessions so as to reduce the change resistant attitude. The progress in turn creates a positive impact on employee's intention to retain in the organization.

Table showing mean values and ranks of progress of benchmarking

Factors	Mean	Ranks
Recruitment	3.9933	5
Selection	4.0867	3
Compensation	4.1867	1
Motivation	3.9600	6
Performance evaluation	4.1600	2
Feed back to employees	4.0733	4

The above table reveals that the benchmarking process was very successful in compensation part with a higher mean value followed by performance evaluation. It is felt that benchmarking of recruitment is also of significant importance as it would bring the best hands and brains in the industry into the organization.

IV. CONCLUSION

The common weaknesses of HR professionals may be the fear for quantitative, measurable results. Orientation courses on benchmarking need to be conducted to make them feel comfortable on the future work. The `HR professionals need to be convinced on the fact that noncompliance with benchmarking would leave the organization far behind the development in the industry. It is of greater importance for knowledge intensive organizations like IT companies. The survival or success of the organization is predominantly determined by the innovations undertaken. Benchmarking process like Staff ratios such as cost per employee, revenue vs. operational costs, turnover, and productivity index, Gender mainstreaming, Knowledge management strategies, Performance management systems, Remuneration, Staff development and training, Incentive schemes can be implemented to enhance the performance. Creative adoption of benchmarking has the potential to bring about radical and positive changes in HRM.

REFERENCE

[1] Huselid, M. A. (1995). The impact of human resources management on turnover, productivity and corporate financial performance. *Academy of Management Journal, 38* (3), 635-672

[2] Lema, N. & Price A. (1995). Benchmarking – performance improvement toward competitive advantage. *Journal of Management Engineering, 11* (1), 28-37.

[3] Rodwell, J. J. Lam, J. F. & Fastenau, M. (2000).Benchmarking HRM and the benchmarking of benchmarking. *Employee Relations, 22* (4), 356-374.

[4] Report on Benchmark Study on HR Management Systems – 2010 April 2011 KPMG

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 138 – 143

EFFECTIVENESS OF TRAINING AND DEVELOPMENT PROGRAMMES OF PUBLIC SECTOR BANK EMPLOYEES IN MAYILADUTHURAI TOWN

Dr. K. Kalidoss
Assistant Professor of Commerce, A. V. C. College, Mannampandal, Mayiladuthurai
P. Vijayalakshmi
Ph.D. (F.T.) Research Scholar, A. V. C. College, Mannampandal, Mayiladuthurai

ABSTRACT

In India the banking industry becoming more competitive than ever, private and public sector banks are competing with each other to perform well. The executive of the bank are now in the position to modify their traditional human resources practice in to innovative human resources practices in order to meet the challenges from other completive banks. It is aimed to bring out those innovative and best human resource practices developed and found successful that made them more competitive in the present competitive banking environment in the various human resource areas where they want to gain completive advantage over the rival banks in order to attract and retain the talents and to differentiate their human resource practices and other services than the competitive banks.

KEYWORDS

Human resource management, Banking, Public sector bank

I. INTRODUCTION

The Human Resource Development department has to play a more proactive role in shaping the employees to fight out the challenges. The banks not only have to make plans and policies and devise strategies, the actual functionaries have to show willingness, competence and effectiveness in executing the said policies and strategies. In commercial organizations like banks, HRD departments have the advantages of not being excessively burdened with day-to-day problems of running the banks or ensuring profitability of individual transactions. They are in positions to take strategic and long term view of the competitive advantage of human resources as well as identify areas of professional weaknesses to rectify well before any damage takes place in the organization. Indeed they have the golden opportunity to implement the desired human resource policies to improve and strengthen the organization to withstand the onslaught of fierce competition in future. Based on the prospective, an attempt has been made to highlight the factories which, if implemented, may lead to substantial transformation of banks to compete in an environment of risk and uncertainty.

1.1 Review of literature

Banking is prime mover in the economic development of nation and research is so essential to improve its working results. The management without any right policy is like building a house on sand". It means effective management always needs a through and continuous search into the nature of the reasons for, and the consequences of

© 2015, IJASRD, All Rights Reserved

organization. In line with this, some related earlier studies conducted by individuals and institutions are reviewed to have an in depth insight into the problem and exploring the reformation of banking policy an overall view of a few studies is presented below. Branch expansion is a thrust for economic development. Sharma said "The expansion of banking facilities was uneven and lopsided, and banks were concentrating their operations in metropolitan cities and towns. A fairly large number of rural and semi urban centre's with reasonable potentialities of growth failed to attract the attention of commercial banks. As far the deposit mobilization in the rural area is concerned, much remains to be done".

V.N.Saxena stated that "Improvement in the systems and procedures of inspection of stocks, maintenance of stock register is required. Reforms should be initiated in extension of sponsorship schemes, recovery and consultancy".

S. Chandran stated that "Legal action should not be the inevitable last step in the process; branches should be educated to evaluate this option for recovery, like any other option, objectively before launching the same. Building up an information infrastructure at the apex level first and at the lower tiers subsequently should be initiated."

Madhu Lincoln, Ramakrishna and VenuGopa Rao, conducted a study on " on HRM practices in the public sector and private sector banks should be revised there by making them more competitive in this challenging era of globalization".

1.2 Need for the study

The last decade, which marks the era of liberalization and reforms in the country, has been an eventful one for the banking industry changing for the face of the industry far beyond recognition. Technology has brought in substantial changes in banking in terms of customer services and new product innovations. The introduction of voluntary Retirement Scheme (VRS) in public sector banks demonstrated the resolve of the banking sector to take hard decisions to gear up themselves in term of human resources for today's highly competitive environment. On the other hand private sector banks are more dynamic in adopting latest human resources practices.

It is in this scenario that a study on Effectiveness of training and Development Programs with specific reference to bank Employees in Mayiladuthurai town is to be examined.

1.3 Objectives of the study

The following are the objectives of the study

- To study about the training and development programmes offered by the banks for that employees.
- To evaluate the effectiveness of the training and development programmes.
- To ascertain satisfaction levels of employees on improving the present system.
- To seek the suggestions from the employees on improving the present system.

II. METHODS

Mayiladuthurai town has been selected for the purpose of primary data collection, to carry out the objectives. The researcher has used both primary and

© 2015, IJASRD, All Rights Reserved

secondary data. The secondary data and information have been collected from various sources like business newspapers, journals, magazines, RBI Report publications, IBA publications, NIBM publication, etc. Primary data collected through a structured questionnaire from the employees of banks. The simple random sampling technique has been employed in this study.

2.1 Details of the Study

Designation	Sample size
Managers	12
Officers	27
Clerk and other lower caders	11
Total	**50**

2.2 Limitations of the study

In a study of this magnitude though, meticulous care has been taken in each and every aspect of study. Certain limitations are likely to be there in this study.

1. Some respondents were not aware of certain procedures and aspect of HRM.
2. A few respondents were hesitant to give details.
3. There might be a sense of bias crept in awareness given by the respondents.
4. Sample size taken under in the Mayiladuthurai Town.

2.3 Employee Training

Training is the process of teaching the new and/or present employees the basic skills they need to effectively perform their jobs. Alternatively speaking,training is the act of increasing the knowledge and skill of employee for doing his/her job. Thus, training refers to the teaching and learning activities carried on for the primary purpose of helping members of an organization to acquire and also to apply the required knowledge, skill and attitudes to perform their jobs effectively.

According to Edwin B. Flippo, “training is the act of increasing the knowledge and skills of an employee for doing a particular job”. In the opinion of Michael J. Jucious, “training is any process by which the attitudes, skills and abilities of employees perform specific jobs are improved”. Thus, it can be concluded that training is a process that tries to improve skills, or add to the existing level of knowledge so that the employees is better equipped to do his present job, or to mould him to be fit for a higher responsibilities. In other words, training is a learning experience that seeks a relatively permanent change in an individual that will improve his/her ability to perform his job.

2.4 Effectiveness of Training and Development Programmes

The effectiveness of training and development programmes with reference to bank employee in Mayiladuthurai town were discussed and analyzed.

2.5 Details of Training and Development Programmes Attend

No. of. programmes	Sample size	Percentage
Less than - 3	4	8

3 to 6	18	36
Above 6	28	56
Total	**50**	**100**

It can be inferred from the above table that, majority of 56% of the employees have attended more than 6 training and development programmes36% of the employees have attend more than 3 and less than 6 training and development programmes and 8% of the employees have attend less than 3 training and development programmes.

2.6 Openion about the Necessity of Training and Development Programmes

Opinion	Sample size	Percentage
Strongly agree	34	68
Agree	14	28
Fair	2	4
Total	**50**	**100**

It can be understood from the above table that, majority of 68% of the employee strongly agreed about the necessity of training and development programmes,28% of the have agreed about necessity of training and development programmes,4% of the employees have agreed to fair about the necessity of training and development programmes.

2.7 Towards Trainers Experience

Opinion	Sample size	Percentage
Excellent	29	58
Good	19	38
Fair	2	4
Total	**50**	**100**

It can be seen from the above table that majority of 58%of the employees rated the trainers experience as excellent, 38% of the employees rated as the trainers experience is good and 4%of the employees rated as the trainer's experience is fair.

2.8 Towards Trainers Style and Delivery

Opinion	Sample size	Percentage
Excellent	26	52
Good	19	38
Fair	5	10
Total	**50**	**100**

It can be visualized from the above table that, majority of 52% of the employees rated trainers' style and delivery as excellent, 38%of the employee rated trainers' style delivery as good and 10% of the employees rated trainers' style and delivery as fair.

2.9 Towards Trainers about Creating a Training Atmosphere

Opinion	Sample size	Percentage
Excellent	28	56
Good	18	36
Fair	4	8
Total	**50**	**100**

© 2015, IJASRD, All Rights Reserved

It can be understood from the above table that majority of 56% of the employees rated trainers creating a learning atmosphere as excellent, 36%of the employees rated trainers created learning atmosphere as a good and 8% of the employees rated trainers created learning atmosphere as fair.

2.10 Rating towards Improvement in Decision Making

Opinion	Sample size	Percentage
Excellent	16	32
Good	27	54
Fair	7	14
Total	**50**	**100**

It can be identified from the above table that ,majority of the employees given a rating for improvement in decision making skills a good, 32% of the employees given a rating for improvement in decision making skills as excellent and 14% of the employees given a rating for improvement in decision making skills as fair. And 52% of the employees rated trainers' style and delivery as excellent, and 56% of the employees rated trainers creating a learning atmosphere as excellent.

2.11Rating towards Improvement in Decision Making

Opinion	Sample size	Percentage
Excellent	15	30
Good	30	60
Fair	5	10
Total	**50**	**100**

It can be observed from the above table that majority of 60% of the employees given a rating for improving team effectiveness as good, 30% of the employees given a rating for improving team effectiveness as excellent and 10% of the employees given rating for improving team effectiveness as fair.

III. FINDINGS

A majority of 68% of the employees has attended more than 6 training and development programme s, and 68% of the employees strongly agreed about the necessity of training and development programmes, 58% of the employees rated the trainer's experience as good and 38% of the employees rated the trainer's experience as excellent, and 60% of the employees given a rating for improvement in coordination among the employees as good.

IV. SUGGESTIONS

Decentralization of training will make the training convenient for employees. Managers who are at high levels are trained in restricts numbers of training centers which are located in a few states of India that makes training convenient for employee living far off regions.And update employee's knowledge and skillsuitable training must be provided at a regular intervals i.e in a year or as per the requirement to keep the employees updated. of training and development should also include more about upgrading their socialbehaviour as they connect to various clients belonging to various social back round society,as they need to intermingle with different colleagues during

transfer and deligious. All the banks whether private or public should share their training learning techniques as a separate body, it should provide standardized and uniform training so that young people will not get tangled up in "different bank different training".

V. CONCLUSION

It is concluded that private and public sector Indian banks under take of training and development programmes for their employees to increase their efficiency. Banks provide of training programmes to enhance their knowledge and skills to satisfy the customers. Growth of banking sector in India is the result of skilled manpower which is the outcome of of training and development.

REFERENCES

[1] Sharm, B.P., "The Role of Commercial Banks in India's Developing Economy", Sultan Chand and Company Pvt. Limited, New Delhi, 1974, p.1.

[2] Economic Research and Planning Department. "Concentration of banking in major Cities", Pigmy Economic Review, Vol.23, No.1.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 144 – 148

CHALLENGES BEHIND READY MADE GARMENT EXPORTING FIRMS WITH SPECIAL REFERENCE TO TIRUPUR, TAMIL NADU

T. Ramya
Ph.D. (Commerce/Part Time) Research Scholar, Assistant Professor in Commerce, T.U.K Arts College, Karanthai, Thanjavur

Dr. R. Prakash Babu
Research Advisor & Associate Professor, Department of Commerce, A.V.V.M Sri Pushpam College, Poondi, Thanjavur

ABSTRACT

The garment exporting sector exemplifies the growth in global manufacturing, and many of the challenges associated with it. The present paper explains the challenges involved in the exporting of readymade garments from Tirupur, Tamil Nadu. 200 sample firms from the Micro, Small and Medium sector are selected for this study. It exposes that these firms suffer from operational difficulties and the competitive environment poses many challenges to them. It is very difficult to the firms to face the challenges because the firms are running with limited scale and this situation does not offer the economies of large scale. It is a reality that these challenges are not prevailing in the large scale industrial sector. So, it is concluded that the small and medium firms of the present study have to devise their export marketing strategy.

KEYWORDS

Export, readymade garments, garments exporting, export marketing strategy

I. INTRODUCTION

Today, the textiles industry has an overwhelming presence in the economic life of India. The textile sector is the second largest provider of employment after agriculture. It plays a pivotal role through its contribution to industrial output, employment generation, and the export earnings of the country. Currently, the textile and clothing industry contributes about 14 % of industrial production, 5 % of the GDP, and 20 % of the country's export earnings in terms of foreign exchange. (Report of Ministry of MSME)

1.1 Importance of the Study

India is the world's second-largest textile producer (after China), and is diversified and capable of producing wide variety of textiles. The spinning segment is fairly modernized and competitive, accounting for about 20 percent of world cotton yarn exports. Policies of the Government of India (GOI) favoring small firms have resulted in the establishment of a large number of small independent units in the spinning, weaving, and processing sectors (Foreign Trade Statistics of India: Annual Report 2012-2013). Sources in India claim that GOI policies have provided competitive advantages for the small independent units over the generally larger composite mills, discouraged investments in new manufacturing technologies, and limited large-scale manufacturing and the attendant benefits of economies of scale.

© 2015, IJASRD, All Rights Reserved

1.2 Statement of the Problem

The garment exporting sector exemplifies the growth in global manufacturing, and many of the challenges associated with it, including complicated production, strict conditions, increased costs, and lack of power often experienced by small firms, especially those who produced from their homes.

1.3 Objectives of the Paper

1. To identify the major challenges faced by readymade garment exporting firms in Tirupur.
2. To provides ways and means to overcome the challenges

II. RESEARCH METHODOLOGY

The paper is a descriptive one because it explains the challenges involved in the exporting of readymade garments from Tirupur, Tamil Nadu. Secondary data related to the export business of India have been collected from web sites and various study reports.

2.1 Population and Samples

As per the records of the District Industries Centre, Tirupur, there are 6,892 Micro, Small and Medium units, functioning in Tirupur district. Among them, 4,269 units are export units as per the records of Tirupur Exporters' Association. This is the population of the study. As the size of the population of the study is very large, 200 sample firms from the Micro, Small and Medium sector are selected for this study as per the convenient sampling method.

2.2 Questionnaire

A well-defined questionnaire was prepared and pre tested accordingly. Necessary modifications were made in it to collect the data from the sample exporting firms.

2.3 Method of Analysis

The primary data were classified and tabulated properly and then they were analyzed with the help of percentages.

2.4 Limitations of the study

The study covers the readymade garment units in the MSM sector only. The analysis is based on the primary data only, collected from the 200 sample export firms. Opinions of the exporting firms may change in passage of time so that the findings of the study may not be appropriate in the long run.

III. DISCUSSION AND RESULTS

Table No.1 - Purpose of finance after getting the Foreign Orders

Sl. No.	Purpose of finance	No. of Exporting Firms	Percentage
1.	Procurement of Raw materials	120	60
2.	Labour charges	42	21
3.	Operating expenses	48	24
	Total	**200**	**100**

Source: Primary Data

© 2015, IJASRD, All Rights Reserved

After getting the foreign orders, majority of the firms (60%) are in need of money for procurement of raw materials. This requirement arises heavily because this takes a major share in the manufacturing expenses. 24 % firms need finance for the purpose of operating expenses. Labour charges are the purpose to 21 % of the firms and this commitment cannot be postponed.

Table No.2 - Type of Credit That Usefully Raise by the exporting Firms

Sl. No.	Type of Credit That Usefully Raise by the exporting Firms	No. of Exporting Firms	Percentage
1.	Working capital credit	120	60
2.	Pre shipment credit	60	30
3.	Post shipment credit	20	10
	Total	**200**	**100**

Source: Primary Data

Majority of the exporting firms in Tirupur (60%) raise working capital credit as soon as the foreign orders are received. Major part of the loan is used for meeting the operating expenses at the time of manufacturing of the readymade garments. 30% firms raise pre-shipment credit and it is demanded after the completion of the manufacturing but before the packing the stock. Post shipment credit is raised by small number of the firms (10% only) and it is very easy to get the credit because the firms can discharge it very soon as soon as the bills are cleared.

Table No.3 - Major Difficulty involved in rising of credit from banks

Sl. No.	Major Difficulty involved in rising of credit	No. of Exporting Firms	Percentage
1.	Rate of interest	176	88
2.	Terms & conditions	24	12
	Total	**200**	**100**

Source: Primary Data

The bank credit, granted by the banks is beneficial in many respects but it implies some problems to the firms. Majority firms (88 %) point out the rate of interest charged by the banks. It is a heavy load to them. But, it is a reality that the bank rate is cheaper than the rate of interest charged by private money lenders. 12 % firms indicate that the bank imposes heavy terms and conditions and they are the tedious formalities.

Table No.4 - Difficulty arising in Procurement of the Foreign Orders

Sl. No.	Difficulty arising in Procurement of the Foreign Orders	No. of Exporting Firms	Percentage
1.	Depending on commission brokers	80	40
2.	Legal formalities	23	11.5
3.	Competition	20	10
4.	Getting balance amount	77	38.5
	Total	**200**	**100**

Source: Primary Data

40 % of the exporting firms have to depend on the commission brokers for getting the export orders and this is the difficulty faced by majority of the exporting firms. 38.5% of the export firms face the practical problems to get the balance amount after dispatching the cargo. Legal formalities involved in getting and executing the foreign orders is the problem to the 11.5 % of the firms. 10 % firms point out the completion in this aspect.

Table No. 5 - Level of Awareness towards the incentives and subsidies

Sl. No.	Level of Awareness towards the incentives and subsidies	No. of Exporting Firms	Percentage
1.	Fully aware	120	60
2.	Sufficiently aware	56	28
3.	Less aware	24	12
4.	No awareness	00	00
	Total	**200**	**100**

Source: Primary Data

In respect of awareness towards the incentives and subsidies to exports, it is notable that all the firms have known them. 60% of the firms have full awareness: 28 % firms are of sufficiently aware. Less aware group is of 12 %.

Table No.6 - Major difficulty in availing the incentives/ subsidies

Sl. No.	Major difficulty in availing the incentives/ subsidies	No. of Exporting Firms	Percentage
1.	Norms fixed by the government	12	6
2.	No transparency	23	11.5
3.	Documentation	10	5
4.	Inordinate delay	155	77.5
	Total	**200**	**100**

Source: Primary Data

Major difficulty in availing the incentives and subsidies, majority firms feel that that there is inordinate delay to grant them. It is purely a reason of red tapeism of the government offices. 11.5% firms blame that there is no transparency at all because, many times, the applications of the firms for getting the incentives /subsidies have been rejected without proper reason. Norms fixed by the government are hard to 6 % firms. At the same time, documentation is the difficulty to 5 % of the firms.

IV. FINDINGS OF THE STUDY

- After getting the foreign orders, majority of the firms (60%) are in need of money for procurement of raw materials. This requirement arises heavily because this takes a major share in the manufacturing expenses.
- Majority of the exporting firms in Tirupur (60%) raise working capital credit as soon as the foreign orders are received. Major part of the loan is used for meeting the operating expenses at the time of manufacturing of the readymade garments.
- The bank credit, granted by the banks is beneficial in many respects but it implies some problems to the firms. Majority firms (88 %) point out the rate of interest charged by the banks. It is a heavy load to them. But, it is a reality that the bank rate is cheaper than the rate of interest charged by private money lenders.
- 40 % of the exporting firms have to depend on the commission brokers for getting the export orders and this is the difficulty faced by majority of the exporting firms.
- In respect of awareness towards the incentives and subsidies to exports, it is notable that all the firms have known them. 60% of the firms have full awareness: 28 % firms are of sufficiently aware. Less aware group is of 12 %.

© 2015, IJASRD, All Rights Reserved

- Major difficulty in availing the incentives and subsidies, majority firms feel that that there is inordinate delay to grant them. It is purely a reason of red tapeism of the government offices.

V. SUGGESTIONS

- The government may procure foreign orders by its supporting agencies on behalf of these firms to avoid intermediaries in the readymade exporting market.
- The nationalized banks may liberalize their terms and conditions towards the lending policy to the export sector.
- The association of the export firms should take steps to avail the incentives and subsidies to these firms.

VI. CONCLUSION

This paper is an attempt about challenges of export marketing strategy of the small firms of Tirupur. It exposes that these firms suffer from operational difficulties and the competitive environment poses many challenges to them. It is very difficult to the firms to face the challenges because the firms are running with limited scale and this situation does not offer the economies of large scale. It is a reality that these challenges are not prevailing in the large scale industrial sector. So, it is concluded that the small and medium firms of the present study have to devise their export marketing strategy effectively and it is imperative to avail the incentives and subsidies.

REFERENCES

[1] Foreign Trade Statistics of India- Annual report 2012-2013, Government of India.
[2] Report of Ministry of MSME, Government of India, 2013-14
[3] www.indiangarmentindustry.com
[4] www.exportstatistics.com
[5] www.tirupur.com

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 149 – 154

FACTORS INFLUENCING THE RURAL CONSUMERS FOR PACKED FOOD ITEMS: A STUDY WITH SPECIAL REFERENCE TO TIRUVELLORE DISTRCT, TAMIL NADU

A. Jayakrishnan
Research Scholar, Department of Commerce, Sir Theagaraya College, Chennai – 600 021
Dr. G. Vijaya Kumar
Research Supervisor, Department of Commerce, Sir Theagaraya College, Chennai – 600 021

ABSTRACT

Rural marketing has been emphasized as a tool to achieve inclusive sustainability in business, social justice, equality and development of nation. Moreover, FMCG (Fast Moving Consumer Goods) companies should understand that urban-rural divide continues to exist. This study is an attempt to understand different aspects of rural consumer behavior on buying of packaged food products. The study aims to identify the factors which are important while purchasing packaged food products in Tiruvellore District, Tamil Nadu. The data is collected using a self-administered questionnaire. The sample size for the study is 400 respondents. The focal product is a packaged food product sold in rural areas of Tiruvellore District, Tamil Nadu. The Exploratory factor analysis used to reduce variable and identified the important factors. The study found that rural consumers in Tiruvellore district, Tamil Nadu were influenced Healthiness, Price, Convenience, and Frame of Mind, Brand Name, Positive Appeal and Close Relationship.

KEYWORDS

Rural areas, consumers, packed food, FMCG

I. INTRODUCTION

The Fast Moving Consumer Goods (FMCG) sector is an important driver of the Indian economy. Inclusive growth means ensuring that India's economic development lifts all boats, which is a critical national priority. One key focus has been on the role of Indian companies in enabling inclusive growth. FMCG companies can be used to tackle the issues of sustainability in remote rural regions. FMCGs are the products that are sold quickly at a relatively low cost. Though the absolute profit made by them is relatively very small, they sell in large quantities, so the cumulative profit on such products can be large. FMCG satisfies the elemental and day-to-day household needs other than grocery, ranging from packaged foodstuff, dairy products, cooking oil, bread, butter, cereals, beverages like tea and coffee, pharmaceuticals, confectionery, biscuits, glassware, stationery items, watches, toiletries, detergents, shampoos, skin care products, cosmetics, toothpaste, dish washing liquid, shaving cream, razor, batteries, shoe polish, energy drinks, soft drinks, clothing, furniture and household accessories to electronic goods like cell phones, laptops, computers, digital cameras, etc., that are usually categorized as Fast Moving Consumer Electronics or FMCEs.

© 2015, IJASRD, All Rights Reserved

Emerging markets also drive the industry. This is true particularly in Asia, where migration from rural to urban areas continues unabated, especially in China and India. As traditional diets are abandoned, consumption is becoming more "Westernized," with an emphasis on processed and packaged food. By 2015, China is expected to overtake the U.S. as the world's largest packaged foods market by volume. China's hunger for packaged food can be seen in the fact that pasta and soy products are one of the fastest-growing segments of the industry. India's packaged foods market is similarly expanding rapidly, and at a compounded annual growth rate of 20% per year, it's projected to reach a size of over $30 billion by 2015. Rural India has become a target for marketers because of the huge potential it offers for all kinds of products and services. Also packaged food items included in this study comprised biscuits, juices, ice creams and chips. Very few studies have been done on packaged food items in rural areas of Tiruvellore District, Tamil Nadu and so the researchers have made an attempt to analyze that.

1.1 Review of Literature

Rees (1992) in his study revealed that factors influencing the consumer's choice of food were flavor, texture, appearance, advertising, a reduction in traditional cooking, fragmentation of family means and an increase in 'snacking'. Demographic and household role changes and the introduction of microwave ovens have produced changes in eating habits. Consumers were responding to messages about safety and healthy eating. They were concerned about the way in which food was produced and wanted safe, natural, and high quality food at an appropriate price. **Sabeson (1992)** in his study stated that, high quality, price and taste of the product were the major criteria based on which the consumers selected a brand of processed fruits and vegetable products. **Ragavan (1994)** reported quality, regular availability, price, accuracy in weighing and billing, range of vegetables and accessibility as the factors in the order of importance which had influenced purchase of vegetables by respondents from modern retail outlet. **Singh et *al.* (1995)** studied the factors influencing consumer preferences for milk. They were milk quality, convenient availability, and supply in quantity desired, flavor, color, freshness and mode of payment, which showed higher levels of consumer satisfaction. In a more recent study, **Amarnath and Vijayudu (2011)** listed the factors which affected the attitude of rural consumers towards branded food products, viz., health, mood, convenience, sensor y appeal, natural content, price, familiarity, weight control, brand image, culture and safety. They also found that a particular group of consumers like 'high income', 'expecting city culture', and 'preparation time consideration' consumers regularly used branded food products. **Shahir Bhatt and Amola Bhatt (2015)** found their study that the factors for selecting packaged food include health, convenience, proximity, mood, price, brand, and sensory appeal. Additionally, it is found that three factors, namely, health, convenience and mood, have significant relationship with age, and four factors, namely, health, mood, price and brand, have significant relationship with monthly income.

1.2 Objective of the study

The present study's ultimate objective is to find out the factors influencing the

rural consumers for packed food items in Tiruvellore District, Tamil Nadu.

II. RESEARCH METHODOLOGY

The present study's ultimate objective is to find out the factors influencing the rural consumers for packed food items in Tiruvellore District, Tamil Nadu. The questionnaire constructed for the study included several questions which were continuous and categorical in nature. A scale was constructed with five-point Likert type statements in which respondents were asked to indicate their level of agreement (5=strongly agree to 1= strongly disagree). The questionnaire for the study was based on Food Choice Questionnaire (FCQ) which was developed by Steptoe *et al.* (1995). It is a useful instrument to measure the motivations of consumers on food choice and evaluate their attitude towards branded packaged food products. However, some words were revised to make the questionnaire user-friendly as per the requirements for the current study. Also, questionnaires were also translated into regional language of Tamil so as to facilitate the rural customers. Translation was carried out by a professional translator and the same was validated by experts in the local language and area under study. The final questionnaire comprising 40 items in the scale achieved Cronbach alpha of 0.821. Any value of Cronbach alpha above 0.6 shows that the scale is reliable. SPSS 21 version was used for the same. The final study involved a survey conducted in rural areas in Tiruvellore district between January 2015 and June 2015. Convenient sampling technique was used for the study. Responses were obtained from 400 respondents. Exploratory factor analysis was performed as there is a dearth of literature identifying the factors influencing the preference of rural consumers towards packaged food in Tiruvellore District, Tamil Nadu.

III. FACTORS INFLUENCING THE RURAL CONSUMERS FOR PACKED FOOD ITEMS

To find out the important factors influencing the rural consumers for purchase of packed food items, the Principal Component Factor Analysis (PCA) with varimax rotation was performed for the 28 items measuring packaged food selection. The result indicated that the Bartlett's Test of Sphericity was significant chi-square value 14492.019 and corresponding p-value 0.000. The Kaiser-Mayer-Olkin (KMO) measure of sampling adequacy was high at 0.811. This KMO value of 0.811 is excellent since it exceeded the recommended value of 0.6. Exploratory Factor Analysis (EFA) was performed and only those factors were retained which have an Eigen value of more than 1 since they are considered significant. An Eigen value represents the amount of variance associated with the factor. The result was that there were a total of seven factors, which explained for 77.676% of the total variance.

Table 1

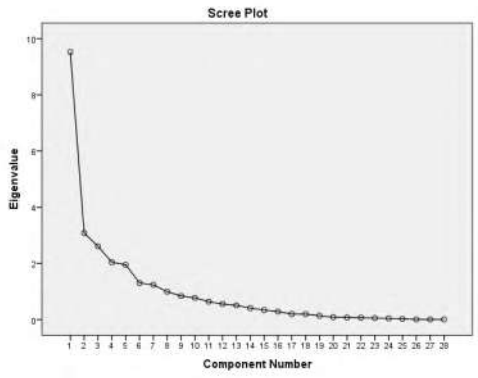
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.811
Bartlett's Test of Sphericity	Approx. Chi-Square	14492.019
	df	378
	Sig.	0.000**

© 2015, IJASRD, All Rights Reserved

Table 2: Total Variance Explained- Factors influencing the rural consumers towards the packed food items

Total Variance Explained						
Component	Initial Eigen values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.525	34.017	34.017	8.943	31.939	31.939
2	3.080	11.001	45.018	2.887	10.310	42.249
3	2.608	9.313	54.331	2.444	8.729	50.978
4	2.040	7.286	61.617	2.343	8.367	59.344
5	1.953	6.976	68.593	2.081	7.432	66.777
6	1.305	4.661	73.255	1.629	5.817	72.594
7	1.238	4.421	77.676	1.423	5.082	77.676
8	.992	3.544	81.220			
9	.843	3.009	84.229			
10	.773	2.760	86.989			
11	.639	2.282	89.271			
12	.556	1.984	91.255			
13	.507	1.811	93.066			
14	.410	1.465	94.531			
15	.342	1.221	95.751			
16	.286	1.021	96.772			
17	.199	.710	97.482			
18	.196	.699	98.182			
19	.140	.502	98.683			
20	.086	.307	98.990			
21	.073	.260	99.250			
22	.068	.241	99.491			
23	.054	.194	99.685			
24	.045	.159	99.845			
25	.025	.090	99.935			
26	.009	.030	99.965			
27	.005	.019	99.984			
28	.005	.016	100.000			

Extraction Method: Principal Component Analysis



The above table it is indicated that the 28 variables are converted into 7 predominant factors with Eigen value 8.943, 2.887, 2.444, 2.343,2.081,1.629and 1.423 and individual variance of 31.939%, 10.310%, 8.729%, 8.367%,7.432%,5.817and 5.082%. The total variance of 28 variables is 77.676% which is statistically significant at 5% level. It also shows that the derivations of 7 factors are meaningful in explaining the factors influencing the rural consumers for

purchase of packed food items in Tiruvellore District, Tamil Nadu.

Table 3: Rotated Component Matrix (a) –Factors influencing the rural consumers for purchase of packed food items in Tiruvellore district

Rotated Component Matrix[a]							
	Component						
	1	2	3	4	5	6	7
Safe to eat	.966						
Nutritious	.962						
High protein	.960						
Healthy	.958						
Contains natural ingredients	.955						
Help me control weight	.939						
Contains no artificial ingredients	.913						
Low fat	.814						
No side effects	.813						
Easy digestion	.769						
Good for health	.552						
Low price		.955					
Economical		.923					
Is not expensive		.897					
I like to eat soup mixtures			.929				
I like to eat snacks			.914				
I like to eat baked foods			.590				
Helps me relax				.845			
Cheers up				.721			
Likeability				.657			
Joyful				.561			
I want to use branded food					.940		
I usually buy branded packed food					.925		
Taste good						.736	
Very nice smell						.510	
Easily available with neighborhood shops							.785
Makes me feel good							.645
Takes no time to prepare							.556

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization[a]

Rotation converged in 7 iterations.

The above table shows that the prime seven components which played a great role of factors influencing the rural consumers for packed food items in Tiruvellore District, Tamil Nadu. The rotated component helps in making a broad interpretation of seven parameters that are identified. The first factor is the most important factor explaining 31.939% out of total variance. The first factor loaded on eleven variables can be labeled as '**Healthiness**'. The second factor explains 10.310% out of total variance, which comprises three statements. It can be interpreted as "**Price**". The third factor explains 8.729% out of total variance, it includes three statements. It can be named as "**Convenience"**. The fourth factor explains 8.367% out of total variance, which includes four statements. It can be interpreted as "**Frame of Mind**". The fifth factor explains

© 2015, IJASRD, All Rights Reserved

7.432% out of total variance, which includes two variables. It can be names as "**Brand Name**". The sixth factor explains 5.817% out of total variance, which includes two variables. It can be named as "**Positive Appeal**". The seventh factor explains 5.082% out of total variance, which includes three variables. It can be named as "**Close Relationship**".

IV. CONCLUSION

In India around seventy percent of populations living in the rural areas, the marketers identified the potentiality of rural areas to promote their products. The FMCG players are planning their foray into the rural markets. However, the strategies to woo the rural customers have to be different from that for their urban counterparts, since the rural-urban divide still exists. Hence, it is essential for the companies to know the rural customers' preferences and buying behavior. The present study found that rural consumers in Tiruvellore district, Tamil Nadu were influenced Healthiness, Price, Convenience, and Frame of Mind, Brand Name, Positive Appeal and Close Relationship.

REFERENCES

[1] Amarnath B & Vijayudu G (2011), "Rural Consumers' Attitude towards Branded Packaged Food Products", *Asia-Pacific Journal of Social Sciences, Vol. III,* No. 1, January-June, pp. 147-159.

[2] Fotoupolos C, Krystallis A , Vassallo M & Pagiasis A (2009), "Food Choice Questionnaire (FCQ) Revisited", *Suggestions for the Development of an Enhanced General Food Motivation Model, Vol. 52,* pp. 199-208.

[3] Kumar K, Ambarish, Jordan B B & Barker Tansu A (1987), "Made in India, What It Means to Indian Consumers?" *Ind. Journal of Marketing, Vol. 17,* No. 9, pp. 26-34.

[4] Malhotra Naresh (2010), *Marketing Research,* Pearson Publication.

[5] Puri R & Sanghera J (1989), "Nutritive Value and Consumption Pattern of Some Processed Foods", *Ind. J. Marketing. Vol. 46,* No. 6, pp. 24-27.

[6] Ragavan R (1994), *"A Study on the Consumer Response Towards Franchise Vegetable Outlets – A Case of Just Picked",* M.Sc.(Agri.) Thesis, Tamil Nadu Agric. Univ., Coimbatore.

[7] Rao Srinivas G (2002), *Rural Marketing in India,* Anmol Publisher, 1st Edition, pp. 11-14.

[8] Sabeson R (1992*), "Consumer Preference Towards Processed Fruits and Vegetable Products – A Case Study in Coimbatore City",* MSc (Agri.) Thesis (Unpublished) Tamil Nadu Agril Univ., Coimbatore.

[9] Singh S, Srivastava D N & Kapoor C M (1995), "Factors Influencing Consumer Preferences for Type of Milk Supply in Hissar City", *Ind. J. Animal Production and Management, Vol. 11,* No. 4, pp. 226-228.

[10] Srinivasan N & Elangovan D (2000), "Consumer Perception towards Processed Fruits and Vegetable Products", *Ind. J. Marketing, Vol. 30,* Nos. 11-12, pp. 22-25.

[11] Steptoe A , Pollard T M & Wardle J (1995*), "Development of a Measure of Motives Underlying the Selection of the Food: Food Choice Questionnaire",* Vol. 25, pp. 267-284.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 155 – 162

CONSUMER BUYING BEHAVIOUR IN SHOPPING MALLS: A STUDY WITH SPECIAL REFERENCE TO CHENNAI CITY

Shenbagam Kannappan
Ph.D. Research Scholar, Department of Commerce, Research and Development Centre, Bharathiar University, Coimbatore

ABSTRACT

Rapid economic growth, encouraged by Multinational companies by investing in India in the past years has changed the lifestyle of the Indian consumer and specially those who live in Metro cities. These cities are most affected by the investment as these have led to Job opportunities, improvement in Infrastructural facilities and hence have created healthy competition between the marketers. One major change that is noticed in the Consumer is that he has become wiser in terms of choosing the products and want free access to the products available in the market. This has encouraged these consumers in shifting to mall shopping where they have access to all the products and have ease of making decision. Seeing this trend the researchers decided to study the buying behavior of Chennai Shoppers towards mall shopping experience. This paper also aims A Study on Customers' Perception about the Purchases at Malls in Chennai City

KEYWORDS

Shopping; Malls; Attitude; Kirana; buying behavior

I. INTRODUCTION

Attitudes are a combination of a consumer's beliefs, feelings, and behavioral intentions toward some object. For Marketer it is usually attitude towards a brand or retail store. Consumers today concentrate more on how easily he can make the purchase decision, How well does the item express the values he prides himself on having and showing and What more can he know about the item before he buys it. Chennai, one of the metropolis of India, is a busy city and is one of the largest cites in India. The city was once an important trade center during the British rule and has immensely developed since then. After the concepts of globalization and liberalization became popular in the Indian markets, there has been a flood of international brands here. Along with this, the shopping mall culture has spread at a tremendous speed. Best Shopping Malls in Chennai have changed the way people shop in Chennai. These malls have made shopping easy and leisurely. In Chennai, there are many shopping malls are operating; therefore the customers had a very wide option available for purchase of products, services, entertainment etc. Therefore, the present study has undertaken to find out the customers' perception about the purchases at shopping malls in Chennai city.

1.1 Literature Review

Retail Service Quality factors like Store Merchandise, Access, Problem solving, and Personal Interaction have a significant impact on customer satisfaction and factors

© 2015, IJASRD, All Rights Reserved

like Problem Solving and Personal Interaction have a significant impact on customer loyalty in retail outlets **(S.P. Thenmozhi and D. Dhanapal., 2011)**. Customers consider fast billing, parking facility and long hours of operations as prime services and key factors in Retail service quality (**Dr. Chandan A. Chavadi and Shilpa S. Koktanur, 2010) in (Shishma Kushwaha and Dr. Mohender Kumar Gupta, 2011). Pirakatheeswari (2010)** - The Indian Retail sector is estimated to have a market size of about $180 billion, but the organized sector represents only 2% share of this market. Liberalization of the Indian economy has brought an opening for consumer goods and this has helped many MNC's to serve with a wide variety of choices to Indian consumers. Consumers have shifted their demands towards foreign brands like Pizza hut, Mc Donald's and so on. The internet has also been a tool for this revolution as Indian consumers are more accessible to the growing influences of domestic and foreign retail chains.

1.2 Objectives of the study

- To examine the attributes offered by the shopping malls will influence the customers in Chennai city.
- To evaluate whether the customers are satisfied the offers given by shopping malls in Chennai city.

1.3 Statement of hypothesis

1. The attributes offered by the shopping malls not encouraged by the shoppers in Chennai city.
2. There is no significant difference between the male and female with respect to attributes influence of consumers to shopping at malls in Chennai city.
3. There is no significant difference between the age group with respect to services offered by shopping malls in Chennai city.

II. RESEARCH METHODOLOGY

To attain the objectives of present study primary data has been collected from the customers' of shopping malls (Express Avenue, The Chennai Citi Centre, Spencer Plaza, Abirami Mega Mall, Ampa Skywalk Mall, and Phoenix Market City) in Chennai city. In this regard structured questionnaire was developed. To prevent the misinterpretations, the pre-testing of questionnaire was conducted on a pilot group selected from the population. For the purpose of pilot study, a survey of 25 respondents was conducted. The Alpha value derived through pilot study was 0.826. After the pilot study necessary modifications was incorporated in the questionnaire and administered the same for final study. The Convenience sampling design has been adopted. The total 200 samples distributed and 9 samples were rejected due to inadequate information. Finally 191 samples were used for analysis. The data has been collected during the period from September-20014 to November 2014. The study was restricted to Chennai city only. The analyses were done through the SPSS version 21 software.

III. ANALYSIS AND DISCUSSIONS

Table 1: Gender wise distribution of respondents

Gender	Frequency	Percent
Male	116	60.7

Female	75	39.3
Total	**191**	**100.0**

Source: Primary data

The above table represents that gender wise distribution of respondents in Chennai city. Out of 191 respondents, 116(60.7%) of respondents were male and 75 (39.3%) of respondents were females.

Table 2: Age wise distribution of respondents

Age	Frequency	Percent
Up to 20 Years	63	33.0
21-25years	66	34.5
26-30 Years	33	17.3
Above 30 years	29	15.2
Total	**191**	**100.0**

Source: Primary data

Age wise distribution of respondents had shown the above table. Majority 34.5% of respondents were in the age group of 21-25 years, followed by 33.0% of respondents were in the age group up to 20 years, 17.3% of respondents were in the age group of 26-30 years and 15.2% of respondents were in the age group of above 30 years.

Table 3: Qualification wise distribution of respondents

Qualification	Frequency	Percent
up to HSC	38	19.9
UG	77	40.3
PG	48	25.1
Professional	28	14.7
Total	191	100.0

Source: Primary data

The above table highlights that Qualification wise distribution of respondents in Chennai city. 40.3% of respondents were qualified under graduate, 25.1% of respondents were qualified post-graduate, 19.9% of respondents were qualified up to HSC and only 14.7% of respondents were professionally qualified.

Table 4: Occupation wise distribution of respondents

Occupation	Frequency	Percent
Private	82	42.9
Govt.	31	16.2
Business	46	24.1
Professionals	32	16.8
Total	191	100.0

Source: Primary data

The above table reveals that occupation wise distribution of respondents in Chennai city. 42.9% of respondents were working in private organizations, 24.1% of respondents were doing own business, 16.8% of respondents were professionals and 16.2% of respondents were working in government offices.

Table 5: Monthly Income wise distribution of respondents

Monthly Income	Frequency	Percent
Less than Rs.10,000	10	5.2
Rs.10,001 - 20,000	106	55.5
Rs.20,001 - 30,000	48	25.1

© 2015, IJASRD, All Rights Reserved

Above Rs.30,000	27	14.1
Total	**191**	**100.0**

Monthly income wise distribution of respondents highlighted the above table. Majority 55.5% of respondents monthly income were Rs.10,001 -20,000, followed by 25.1% of respondents monthly income were Rs.20,001-Rs.30,000, 14.1% of respondents monthly income were above Rs.30,000 and only 5.2% of respondents monthly income were less than Rs.10,000.

Table 6: Frequency of shopping in a month

Frequency	Frequency	Percent
Once in a month	70	36.6
Twice in a month	66	34.6
Thrice in a month	30	15.7
More than thrice in a month	25	13.1
Total	**191**	**100.0**

Source: Primary data

The frequency of shopping at malls in a month among the respondents reveals the above table. 36.6% of respondents were shopping at malls once in a month, 34.6% of respondents were shopping at malls twice in a month, 15.7% of respondents were shopping at malls thrice in a month and 13.1% of respondents were shopping at malls more than thrice in a month.

Table 7: Preferred Time for shopping among the respondents

Preferred Time	Frequency	Percent
Weekend at Evening Time	84	44.0
Weekend end at Morning Time	33	17.3
Weekdays at Afternoon Time	20	10.5
Weekend at Afternoon Time	27	14.1
Weekdays at Evening Time	16	8.4
Weekdays at morning time	11	5.8
Total	**191**	**100.0**

Source: Primary data

The above table illustrates that Preferred Time for shopping among the respondents in Chennai city. Majority 44% of respondents were preferred time for shopping at malls weekend at evening time, followed by 17.3% of respondents were preferred time for shopping at malls weekend at morning time, 14.1% of respondents were preferred time for shopping at malls weekend at afternoon time, 10.5% of respondents were preferred time for shopping at malls weekend at afternoon time, 8.4 % of respondents were preferred time for shopping at malls weekdays at evening time and only 5.8% of respondents were preferred time for shopping at malls weekdays at morning time.

Table 8: Purchase Behavior among the respondents

Purchase Behavior	Frequency	Percent
Planned purchases	91	47.6
Depends on the mood	62	32.5
Linked spending	38	19.9
Total	**191**	**100.0**

Source: Primary data

The above table shows that Purchase Behavior among the respondents in Chennai city. 47.6% of respondents were planned purchase at malls, 32.5% of respondents were depends on the mood at malls and 19.9% of respondents were linked spending purchase at malls.

3.1 Null Hypothesis 1

The attributes offered by the shopping malls not encouraged the shoppers in Chennai city.

Table 9: One sample t test whether the attributes offered by the shopping malls not encouraged by the shoppers in Chennai city

One-Sample Statistics					
Attributes	**N**	**Mean**	**Std. Deviation**	**t value**	**P value**
Convenience	191	3.81	1.255	8.937	0.000**
Variety of products	191	3.33	1.302	3.500	0.001**
Hygiene	191	3.73	1.231	8.171	0.000**
Offers and Discounts	191	3.36	1.297	3.793	0.000**
Affordable prices	191	3.20	1.370	2.007	0.001**
Good Atmosphere	191	3.27	1.619	2.324	0.001**
Fashionable	191	3.33	1.302	3.500	0.001**
Malls are good for outings with friends and family	191	3.38	1.386	3.810	0.000**

Source: Primary data

Note: ** represents at 1% level of significant.

The above table represents that One sample t test whether the attributes offered by the shopping malls not encouraged by the shoppers in Chennai city. The p value of all the attributes offered by shopping malls in Chennai city is less than 0.01. Therefore, the null hypothesis is rejected at 1% level of significant. It is concluded that the attributes offered by shopping malls strongly encourage the shopper in Chennai city.

3.2 Null Hypothesis: 2

There is no significant difference between the male and female with respect to attributes influence of consumers to shopping at malls in Chennai city.

Table 10: Independent t test for whether there is any difference between the male and female with respect to attributes influence of consumers to shopping at malls in Chennai city

Attributes	**Gender**	**N**	**Mean**	**Std. Deviation**	**t value**	**P value**
Convenience	Male	116	3.96	1.025	2.007	.046
	Female	75	3.59	1.525	1.849	.067
Variety of products	Male	116	3.51	1.191	2.389	.018
	Female	75	3.05	1.423	2.299	.023
Hygiene	Male	116	3.61	1.382	-1.622	.106
	Female	75	3.91	.932	-1.759	.080
Offers and Discounts	Male	116	3.48	1.183	1.687	.093
	Female	75	3.16	1.443	1.617	.108

© 2015, IJASRD, All Rights Reserved

Affordable prices	Male	116	3.16	1.223	-.440	.660
	Female	75	3.25	1.578	-.417	.677
Good Atmosphere	Male	116	3.09	1.734	-1.897	.059
	Female	75	3.55	1.388	-1.989	.048
Fashionable	Male	116	3.51	1.191	2.389	.018
	Female	75	3.05	1.423	2.299	.023
Malls are good for outings with friends and family	Male	116	3.41	1.370	.284	.777
	Female	75	3.35	1.419	.282	.778

Source: Primary data

Independent t test for whether there is any difference between the male and female with respect to attributes influence of consumers to shopping at malls in Chennai city highlighted the above table. Since the p value all the attributes is greater than 0.05. Therefore, the null hypothesis is accepted at 5% level of significant. It is concluded that there no significant difference between the male and female with respect to attributes influence of consumers to shopping at malls in Chennai city.

3.3 Null Hypothesis 3

There is no significant difference between the age group with respect to services offered by shopping malls in Chennai city.

Table 11: ANOVA test for whether there is any significant difference between the age group with respect to services offered by shopping malls in Chennai city

Offers	Age	N	Mean	Std. Deviation	Std. Error
Availability of variety of products	Up to 20 Years	48	3.27	1.469	.212
	21-25years	66	3.80	1.280	.158
	26-30 Years	48	2.81	1.315	.190
	Above 30 years	29	3.55	1.298	.241
	Total	191	3.38	1.386	.100
Restaurants	Up to 20 Years	48	4.23	.831	.120
	21-25years	66	3.56	1.426	.176
	26-30 Years	48	2.44	1.335	.193
	Above 30 years	29	3.62	1.347	.250
	Total	191	3.46	1.413	.102
Entertainment	Up to 20 Years	48	2.83	.996	.144
	21-25years	66	3.03	1.403	.173
	26-30 Years	48	3.67	1.358	.196
	Above 30 years	29	4.34	.484	.090
	Total	191	3.34	1.300	.094

Air-condition	Up to 20 Years	48	2.81	1.347	.194
	21-25years	66	2.86	1.435	.177
	26-30 Years	48	3.75	1.212	.175
	Above 30 years	29	3.28	1.222	.227
	Total	191	3.14	1.374	.099
Parking facilities	Up to 20 Years	48	3.08	1.456	.210
	21-25years	66	3.30	1.381	.170
	26-30 Years	48	3.27	1.498	.216
	Above 30 years	29	3.31	1.168	.217
	Total	191	3.24	1.393	.101
Escalators facilities	Up to 20 Years	48	3.17	1.342	.194
	21-25years	66	3.35	1.342	.165
	26-30 Years	48	3.38	1.362	.197
	Above 30 years	29	2.93	1.534	.285
	Total	191	3.25	1.375	.100

ANOVA

Offers		Sum of Squares	df	Mean Square	F	P value
Availability of variety of products	Between Groups	28.696	3	9.565	5.317	.002**
	Within Groups	336.403	187	1.799		
	Total	365.099	190			
Restaurants	Between Groups	79.995	3	26.665	16.656	.000**
	Within Groups	299.377	187	1.601		
	Total	379.372	190			
Entertainment	Between Groups	53.055	3	17.685	12.348	.000**
	Within Groups	267.824	187	1.432		
	Total	320.880	190			
Air-condition	Between Groups	28.582	3	9.527	5.401	.001**
	Within Groups	329.878	187	1.764		
	Total	358.461	190			
Parking facilities	Between Groups	1.629	3	8.268	5.302	0.000**
	Within Groups	367.292	187	1.964		
	Total	368.921	190			
Escalators facilities	Between Groups	4.671	3	9.265	.821	0.001**
	Within Groups	354.764	187	1.897		
	Total	359.435	190			

Source: Primary data

Note: **represents at 1% level of significant.

Since the p value of all the statement of offers which is offered by the shopping mall in Chennai city is less than 0.01. Therefore, the null hypothesis is rejected at 1%

© 2015, IJASRD, All Rights Reserved

level of significant. It is concluded that there is significant difference between the age group with respect to services offered by shopping malls in Chennai city

IV. CONCLUSION

It is observed from the study, with the change in the living style of the people of Chennai consumers prefer to buy from a place where the accessibility is higher and where they can buy everything under one roof. This has brought the theory of Malls. Also with the opening of the super markets and hypermarkets in Malls consumers get variety of product at competitive prices. Consumers not only treat Malls as a place to shop but they treat it as a picnic place where can enjoy using the leisure facilities like multiplexes, gaming zones and can even go for Window Shopping. Facilities like Spa, Gyms, eating Joints are all found in the Malls. All this adds on to their shopping Experience.

REFERENCES

[1] Ajzen, I. & Fishbein, M. (2004), *"The Influence of Attitudes on Behaviour"* In Handbook of Attitudes and Attitude Change: Basic Principles, Ed. Albarracin, D., Johnson, B.T. and Zanna, M.P., Mahwah, NJ: Erlbaum.

[2] Ernst & Young's report – *'The New Market Sheers: Tapping Potential beyond the Metros'* (2010)

[3] Hausman, A. (2000). A multi-method investigation of consumer motivations in impulse buying behaviour. *Journal of Consumer Marketing, 17,* 403-019.

[4] Nakanishi, Masao, (1976), "Attitudinal Influence on Retail Patronage Behavior" *Advances in Consumer Research, Vol.3,* pp.24-29.

[5] Srivastava, R. K. (2008). Changing retail scene in India. *International Journal of Retail & Distribution Management, Vol. 36* (9), pp.714 – 721

[6] Thang, Doreen Chze Lin & Tan, Benjamin Lin Boon (2003), "Linking Consumer Perception to Preference of Retail Stores: An Empirical Assessment of the Multi-Attributes of Store Image" *Journal of Retailing and Consumer Services, Vol.10,* No.4, pp.193-200.

[7] http://www.scribd.com/doc/7121490/Retail-Scenario-in-India-Cii-Report

[8] http://www.eurojournals.com/ejsr_28_4_03.pdf

[9] http://www.scribd.com/doc/5994975/consumer-behaviour-on-impulse-buying

[10] http://www.123eng.com/forum/viewtopic.php?p=50933

[11] Shishma Kushwaha, & Dr. Mohender Kumar Gupta. (2011) Customer Perception in Indian Retail Industry (A Comparative Study of Organized and Unorganized Retail Industry) *RJEBS 1* (1): 63-73.

[12] S.P. Thenmozhi, & D. Dhanapal. (2011) Unorganized Retailing in India – A Study on Retail Service Quality. *European Journal of Social Sciences 23* (4): 68-75.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 163 – 168

A STUDY ON BRAND PREFERENCE TOWARDS SMART PHONE USERS IN THIRUVARUR DISTRICT, TAMIL NADU

Dr. G. T. Vijayalakshmi
Assistant Professor in Commerce, Rabiammal Ahamed Maideen College for Women, Thiruvarur
Dr. N. Manimozhy
Guest Faculty in Commerce, Pondicherry University, Karaikal Campus, Karaikal

ABSTRACT

In the present market scenario, the mobile phone industry is very highly competitive. Now-a-days, the technology is also increasing by leaps and bounds due to rapid changes. Smart phone users are increasing day by day. In the present day, smart phone is attracting the people this is because it plays role of computer and making it possible to do a lot with this small hand device. It uses for sharing information, browsing and shopping. Many brands are available in the market. But at the same time the consumers also give more importance for the branded products. Therefore, new brands are coming into existence. This study examines the factors influencing brand preference of smart phone users in Thiruvarur District, Tamil Nadu. Researchers used convenient sampling method to collect the data from 150 respondents through structured questionnaire. This study found that the age and income of the respondents does not influence to prefer the brand of smart phone users. Finally, this paper suggests that to improve smart phone features that would help to smart phone manufacturers to improve the branding strategies and to make them proper positioning in the market place.

KEYWORDS

Brand, Smart Phone, Consumers, Market environment, Market share

I. INTRODUCTION

The ancient Egyptian brick-makers were first used the brand who drew symbols on the bricks for their product identification (Farquhar, 1990). Another example for brand, the Greek and Roman times were used the brand, due to illiteracy the shopkeeper identified their shop by using symbols (De Chernatony and McDonald, 2003). Therefore, brand is not new the marketing. The brand is the valuable intangible asset and important resources for the company and to contribute the greater value and market success (Sääksjärvi and Samiee, 2011; Wong and Merriless, 2007). The consumer and brand at the crucial point of company strategy (Wong and Merrilees, 2007). Building a successful brand achieves a high market share, enhancing consumer preferences over competing brands, brands are distinguishing from competitors' brand, strengthening the long-lasting relationship between the consumers and increase profitability. In the competitive business environment, brand plays a momentous role in bringing the value of the firm. Today, companies are realising the important of brand for their products.

© 2015, IJASRD, All Rights Reserved

Now-a-days, almost all the companies' product and services are branded. From the point of view of consumers, they are also giving more importance for the brand products compared to unbranded product in early times. Consumers today prefer branded products and associate brand with good quality. According to American Marketing Association brand is defined as, "the name, term, sign, symbol or design or combination of them, intended to identify goods and services of one seller or group of sellers and to differentiate them from those of competitors" (Kotler, 2009). Consumers create the image of the brands of various products in their minds. What the consumers learned, felt, seen, and heard about the brand over time that is the power of the brand (Keller, 2001). A clear and strong brand image can enhance the consumers' confidence and convince them to purchase (Ahmed, 1991).

1.1 Smart Phone Scenario

Mobile phone industry has grown in a short span of time. Now-a-days even they try to delight the customers. This plays a very vital role because one satisfied customer will bring many other customers. The role of smart phone play in today's society is phenomenal. In the present day, it is the small hand device taking the role of computer, making it possible to do a lot of things. Smart phone is able to perform a lot of functions like a computer and capable of running general applications (Oxford Dictionary, 2012).

Nielsen Informate has reported that 87 per cent of the smart phone users utilizing it for running online searchers and 80 per cent of the users for social networking. Whereas 72 per cent of the users are chatting and using webmail, 59 per cent stream video and use their devices for maps and navigation and 30 per cent of the users are banking and finance, travel and shopping. It has become a broad-based phenomenon in Indian market. The major players in Smartphone manufacturing in India are: Apple, Samsung, HTC, Blackberry, MicroMax, Sony and Nokia.

Thiruvarur District is one of the developing districts in Tamil Nadu. More than 70 per cent of the people are living in Rural Area. Even if, they are ready to buy the smart phone. In the paper, an attempt has been made to know the brand preference, reason to buy and factors influencing them to buy smart phone.

1.2 Review of Literature

Brand preference is a vital step to understand the consumer's behaviour and it reveals to strengthen its position, various types of attributes towards brand possesses and increases its market share. Consumers are facing the tough situations for selecting from various options in the market place from which the preference of brand is closely reflecting evaluation of brands by the consumers (Dhar, 1999). In addition, brand preference includes the consumer perception and desired attributes of consumer and it offers indirect way to measure outstanding attributes (Keller, 1993; O'Connor and Sullivan 1995; Schoenfelder and Harris, 2004). Thus, the exposures of consumer brand preferences are taking into consideration as critical input for designing the successful brand strategy and giving more insights to development of the product (Alamro and Rowley, 2011; Alamro, 2010; Horsky et al., 2006). As a result, understanding and

realizing brand preference offers building strong brands and to build a strong and long-term relationship between with consumers.

Consumers are giving the preference for the particular brand and they are not ready to buy another type of brand available in the market. If the favourite brand is not available in the market, their preference will not change and what they have decided to purchase (Hundal, 2008). The consumers are much likely to use brands to express their views either similar or to different from their group of people (Markus and Kitayama, 1991). This study is to analyze the brand preference of smart phone users in Thiruvarur District. Now-a-days, Consumers are influencing by brand strongly when they choose smart phones (Knapman 2012). Smart phone is the device to make telephone calls and that enables the user has some features that allow doing some activities it was not possible in the past unless using a computer such as sending and receiving e-mails etc. (Cassavoy, 2012). Nowadays, brand plays an important role in consumer buying decision. The companies are struggling to sustain their product in the market place and they have to deliver some memorable experiences, which would influence the consumer to prefer their brand and consequently stimulate consumers' to purchase decision to build their competitive advantage

Most of prior studies are biased and focusing on one or two brands. No researcher has been done in this area especially in Thiruvarur District. In this study, six smart phones are taken such as Nokia, Samsung, HTC, Micromax, Carbon and Sony Ericson.

1.3 Objectives of the Study

- To know the important factor that influences the purchase of smart phone.
- To study the influence of age, gender and income on brand preference for smart phone users.
- To find out the satisfaction level towards the various mobile phones.

1.4 Hypotheses Development

- **H1**: There is no significant difference between age and brand preference of smart phone users.
- **H2**: There is no significance difference between income and brand preference of smart phone users.

II. METHODOLOGY

This research was designed to test the above hypothesized relationship in smart phone users in Thiruvarur District.

2.1 Research Design

The Research design for the study is descriptive and analytical in nature. Smart phone users of various age groups have been taken for the study.

2.2 Data Collection

Primary source of data was collected through structured questionnaire, which was distributed among the respondents those who are using smart phones. Secondary data were also collected from journals and articles, websites and previous works on the related issue.

© 2015, IJASRD, All Rights Reserved

2.3 Sample Size

The sample size consists of 150 respondents who are using smart phone.

2.4 Sampling Technique

Convenience sampling technique was used for a period of three months (Apr – June 2015).

2.5 Tools Used

Percentage and Chi-Square test were analyzed in this study.

III. Data Analysis

Table 1 Demographic Factor of the Respondents

Sl. No		Factors	Frequency	Percent
1	Age of the Respondents	18-27 years	82	54.7
		28-37 years	28	18.7
		38-47 years	20	13.3
		48-57 years	14	9.3
		58 & above	06	4.0
		Total	**150**	**100.0**
2	Gender	Male	98	65.3
		Female	52	34.7
		Total	**150**	**100.0**
3	Marital Status	Married	64	42.7
		Unmarried	86	57.3
		Total	**150**	**100.0**
4	Education	No formal Education	12	8.0
		School education	26	17.3
		Degree & 2Diploma	73	48.7
		Post Graduate	28	18.7
		Others	11	7.3
		Total	**150**	**100.0**
5	Occupation	Private	36	24.0
		Government	42	28.0
		Professional	26	17.3
		Student	18	12.0
		Self- employed	19	12.7
		Others	09	6.0
		Total	**150**	
6	Family Monthly Income	Less than Rs.15000	56	37.3
		Rs. 15001 - 30000	72	48.0
		Rs. 30001 - 45000	12	08.0
		Rs. 45001 & above	10	06.7
		Total	**150**	**100.0**

Source: Primary Data

From the Table, it can be inferred that majority of the respondents, i.e. 54 per cent were from the age group of 18 to 27 years. More number of male respondents was having smart phones. Most of the respondents were married. Most of the respondents,

i.e. 48.7 per cent were either graduates or Diploma. It also contains out of 150 respondents 72 belonged to the income category of Rs.15, 001- 30,000.

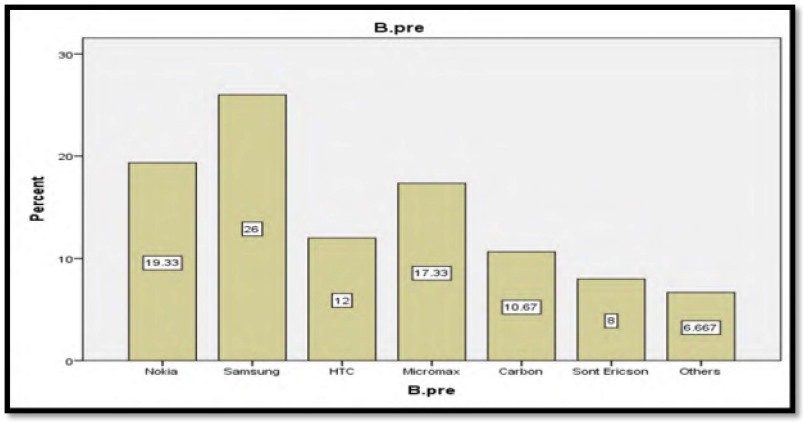


Figure 1 Brand Preference of Smart Phone users

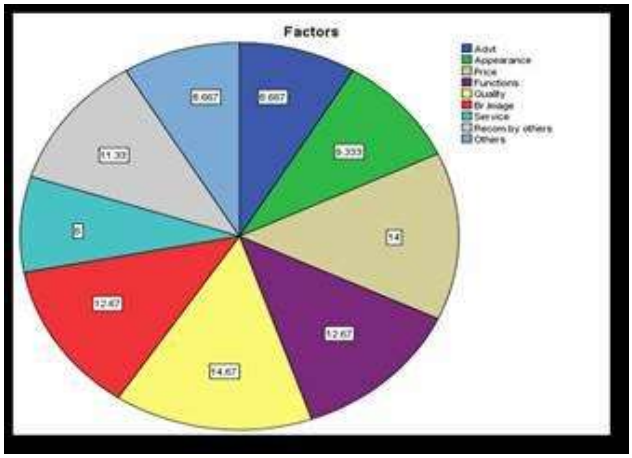


Figure 2 Factors responsible for brand preference of smart phone users

According to Figure 1, out of seven most preferred brands by the respondents were Nokia, Samsung, HTC, Micromax, Carbon, Sony Ericson and other i.e. Apple, Blackberry, iphone etc. Majority of the respondents, i.e. 26 per cent preferred for Samsung.

From the figure 2, it can be understood that 14.67 per cent of the respondents are influenced by Quality followed by brand image, service and appearance of the smart phone users.

H1: There is no significance difference between age and Brand Preference of Smart phone users

Table 2 $\chi 2$ between Age and Brand Preference

$\chi 2$ Value	Df	Sig. (2-sided)
22.255	24	.564

Source: Primary Data

From the table 2 depicts that the chi square value i.e. 0.564 > 0.05 Hence, the researcher rejects the alternative hypothesis. It can be concluded that, Age does not influence for preferring the brand of smart phones.

H2: There is no significance difference between income and Brand preference of smart phone users

Table 3 $\chi 2$ between Income and Brand Preference

$\chi 2$ Value	Df	Sig. (2-sided)
14.399	18	.703

Source: Primary Data

From the table 3 shows that the chi square value i.e. 0.703 > 0.05 Hence, the researcher rejects the alternative hypothesis. It can be concluded that, income does not influence for preferring the brand of smart phones.

© 2015, IJASRD, All Rights Reserved

IV. Discussion and Conclusion

From the findings of the study, factors influencing to prefer the particular brand in Thiruvarur District, Tamil Nadu. 54.7 per cent of the respondents are belonging to the age group of 18-27 years, this is because they would think that smart phone is the status symbol and they are entertaining by means of internet, new apps download, what's up and face book. Unmarried respondents are engaging themselves by using smart phone especially chatting and sharing information with others. Most of the respondents were male whose prefer the smart phone to send and receive email and SMS, multitasking and download files at the same time the government respondents are also using the smart phone for those purposes. Majority of the respondents, i.e. 48 per cent belonged to the income category of Rs. 15,001 – 30,000. Normally, the smart phone is costlier than the ordinary mobile. Quality is the most important factor for preferring the smart phone next to brand image and recommended by others i.e. friends and relatives or word mouth advertisement. Hence the company has to constantly consider the quality of its entire brand. The company has to give more importance to the advertisement to attract new customers also. Age and income does not influence to prefer the brand of smart phone users.

The distribution systems of different emerging markets are very different from each other and from those in western markets. In recent years, Indian mobile phone industry is facing the challenging market environment. The growing and fierce competition amongst the Indian mobile phone industry, the markets pay a lot of efforts to build brand establishment and awareness, bestowing the brand with right association like perceived quality, providing desired performance to build loyal customers and enable the development of a brand with high equity.

Now-a-days, the consumers are more conscious about the brand. As a result, the consumers begin to give the notable preference to these brands. When a manufacturer is considering several alternatives components to purchase, he might evaluate their prices, benefits and costs in terms of value added from the end customers' perspective. To attract the customers by providing different design, sound quality, full battery life, different colour, price off and taking promotional activities.

References

[1] Cassvoy, L.(2013), " Smart phone Basics" Retrieved from cell phone.about.com/od/smartphone basics//what_is_smart.htm.

[2] De Chernatony, L. and Riley, F.D.O. (1998). Defining a brand: beyond the literature with experts' interpretations, *Journal of Marketing Management*, 14(5), 417-443.

[3] Farquhar, P. H. (1990). Managing brand equity, *Journal of Advertising Research*, 30(4), 7-12

[4] Hundal, B. S. (2008). Significant Considerations in the Purchase of Consumer Durables: A Study of Rural Consumer in Punjab. *ICFAI Journal of Marketing Management*, *7*(2), 6–16

[5] Keller K.L. (2001), "Building Customer Based Brand Equity: A Blue Print for Creating Strong Brands", Marketing Science Institute, Working Paper Series, Report No. 01-107, 2001. p. 3.

[6] Kotler, Keller, & Koshy, Jha, *Marketing Management,* Pearson Education, New Delhi, 13th Edition, 2009, p.252.

[7] Nandamuri, P. P., & Gowthami, C. (2012). Influence of Consumer Demographics on Attitude towards Branded Products: An Exploratory Study on Consumer Durables in Rural Markets. *IUP Journal of Marketing Management*, *11*(3), 48–63.

[8] Sääksjärvi, M. and Samiee, S. (2011). Relationships among brand identity, brand image and brand preference: differences between Cyber and extension retail brands overtime, *Journal of Interactive Marketing,* 25, 196-177.

[9] Wong, H.Y. and Merrilees, B. (2007). Multiple roles for branding in international marketing, *International Marketing Review*, 24(4), 384-408.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 169 – 175

BUYING BEHAVIOUR AND CONSUMPTION PATTERN OF COSMETIC PRODUCTS AMONG FEMALE STUDENTS IN ANNAMALAI UNIVERSITY

Dr. M. Rajarajan
Assistant Professor, Commerce Wing, DDE, Annamalai University, Annamalainagar – 608 002
G. Birundha
Ph.D., Research Scholar, Dept. of Commerce, Annamalai University, Annamalainagar – 608 002

ABSTRACT

In the study it was observed that the mind of consumer is changing and they are moving towards the natural and herbal cosmetic products because they feel that these natural products can increase their physical appearance in a better way than that of cosmetic from synthetic origin. The researcher strongly believes that if suggestions offered in the study are duly considered and necessary actions are subsequently taken by the concerned persons, the expectations pointed out by the respondents may come true and both the consumers and manufacturers will feel happy, contented and be self-confident. This seminar paper highlights buying behaviour and consumption patterns of cosmetic products among female students in Annamalai University.

KEYWORDS

Consumption, Cosmetic Products, Female Students, Purchase and use of Cosmetics, Self-Beautification, Brand, Make-Up, Buying Behaviour

I. INTRODUCTION

Female students have employed different methods and measures to heighten their charms through the ages. In ancient India, sixteen methods of self-beautification were practiced which are popularly known as Solah Shringar. In day's bygone, beauty aids were not commercially produced but female students made them at home, displaying their ingenuity and skill. With the passage of time, female students have become fashion conscious in the modern sense. She is attracted towards commercially manufactured things to look jazzy. So unquenchable is her thirst for beauty that even a beautiful woman, graced by nature with charm and beauty, would like to spend her time and money on beauty aids or in beauty parlours. To have a fair complexion, a woman may do anything because in Indian society much premium is placed on a colour. To be fair is the dream of every girl because a dark or whitish complexion is a curse, particularly, from the view point of marriage. Moreover, boom in the Indian fashion industry have also been linked to increasing awareness among Indian female students about their look, increase in disposable income, cultural changes, attitude change, that consequently contributed to the increase in the demand for cosmetic products from the consumers segment.

1.1 Cosmetics

Cosmetics include skin-care creams, lotions, powders, perfumes, lipsticks, fingernail and toe nail polish, eye and facial makeup, novelettes, permanent waves,

© 2015, IJASRD, All Rights Reserved

colored contact lenses, hair colors, hair sprays and gels, deodorants, hand sanitizer, baby products, bath oils, bubble baths, bath salts, butters and many other types of products. A subset of cosmetics is called "make-up," which refers primarily to colored products intended to alter the user's appearance.

1.2 Need and Importance of the Study

Earlier woman were largely confined within the four walls of house and their duty merely confined to taking care of children and home. They didn't have the time and urge to look after their looks and appearance. But now the women are moving ahead and taking responsibilities of both home and outside home. This has made women more conscious towards beauty as they have to compete with the growing demands of society. There by waiving a big market for cosmetic products.

1.3 Statement of the Problem

There is a general perception that cosmetics are generally purchased by female students who are studying in various colleges, believing that these products may improve their appearance and personality which are essential for their career. It is also perceived that these set of female students have the capacity to spend sufficient amount for cosmetics, as their affordability is more than that of the unemployed female students. But these perceptions are found to be false in the modern era, as cosmetics have nowadays become an essential object and are used by majority of female students, irrespective of their occupation, education and age. The reason behind this new trend is that there is an upliftment found in the economic conditions of the people. But earlier, majority of the population were below the poverty line, and the female students who used cosmetic products then were not respected by the society.

Culturally, female students in Tamil Nadu are enjoying a higher status than those in some other states. They are enjoying freedom in education, occupation and career selection. In particular, female students of Annamalai University enjoy all these facilities to the full as their literacy rate is higher than the other University. This makes them more conscious of their health and body care. Since their financial position is also far better than the other districts, they are found to be spending sufficient amount for recreation, education and on luxury items. This attitude of the people of Annamalai University makes the researcher to conduct study about the consumption pattern of cosmetics among the various colleges of female students in the district. The researcher is also very anxious to study whether the respondents are satisfied with the quality of cosmetics, their level of attitude and level of satisfaction towards cosmetics and the problems and side effects experienced by the respondents. Therefore, the selected for the study is "Buying Behaviour and Consumption Pattern of Cosmetic Products among Female Students in Annamalai University".

1.4 Objectives of the Study

The specific objectives of the study are:

1. To assess the attitude of the female students towards cosmetic products in Annamalai University.

2. To analyze the level of satisfaction of the female students towards consumption pattern of cosmetic products in Annamalai University.
3. To identify the adverse effects of cosmetics and the problems faced by the female students in Annamalai University.

1.5 Hypothesis

Ho1: *There is no significant difference between reasons for using cosmetics products on the basis of marital status of the respondents.*

II. METHODOLOGY

This study is an empirical one based on the survey method. The primary data were collected from the field directly, that is from female students' who are using cosmetics, with the help of an interview schedule designed to assess the socio - economic profile of the female students, their buying pattern of cosmetics, attitudes and levels of satisfaction towards cosmetics, problems faced by the female students and their future expectations. The secondary data were collected from textbook, journals and articles, websites, survey reports and beauty magazines.

2.1 Sampling Design

Proportionate Stratified Random Sampling method was followed for study. The researcher has decided to select a sample size of 558 respondents in Annamalai University. The sample size constituted 5 per cent of the universe i.e., 558 out of 11,150 female students in Annamalai University.

III. ANALYSIS AND INTERPRETATION

In the study it was observed that the mind of consumer is changing and they are moving towards the natural and herbal cosmetic products because they feel that these natural products can increase their physical appearance in a better way than that of cosmetic from synthetic origin. They also feel that cosmetic from the natural origin have fewer side effects when compared to the cosmetics derived from the synthetic origin. As we all know that skin is a very sensitive organ of our body and the facial skin reflects the appearance of a person, the following given Table 1.

Table 1: Consumption of Cosmetics Products

Particulars	Daily	Once in week	Monthly	On Special Occasions	Total	Mean Score	SD
Eye Makeup Products	112 (34.57)	67 (20.68)	49 (15.12)	96 (29.63)	324 (100.00)	2.87	28.32
Face Care and Makeup Products	123 (37.96)	84 (25.93)	65 (20.06)	52 (16.05)	324 (100.00)	2.96	30.93
Hand and Foot Care Products	185 (57.10)	92 (28.40)	25 (7.72)	22 (6.79)	324 (100.00)	2.50	76.49
Hair Care Products	179 (55.25)	64 (19.75)	42 (12.96)	39 (12.04)	324 (100.00)	2.42	66.28
Oral Care Products	65 (20.06)	58 (17.90)	92 (28.40)	109 (33.64)	324 (100.00)	3.24	23.73
Perfumes	193 (59.57)	69 (21.30)	24 (7.41)	38 (11.73)	324 (100.00)	2.31	77.00
Skin Care Products	92	47	21	164	324	2.79	62.63

© 2015, IJASRD, All Rights Reserved

	(28.40)	(14.51)	(6.48)	(50.62)	(100.00)		

Source: Primary data

The Table 1 explores consumer's opinion regarding consumption of cosmetics products that eye makeup products shows with mean score of 2.87 followed by face care and makeup products constitutes with 2.96. From the study hand and foot care products explains 2.50 and hair care products shows 2.42. It is observed that oral care products, perfumes and skin care products shows 3.24, 2.31 and 2.79 respectively. Finally it is found that the high mean score of 3.24 which is relating to the oral care products.

3.1 Factors that motivates the buying decisions towards Cosmetics

Consumer behaviour in buying pattern is differences when comes to the product, price, features, quality, packaging, lifestyle, status. However, youth is the most complicated group to correspond with. The youth changing preference affect the buying pattern because they mostly follow the rhythm of fashion and taste according to the shifting time. All this makes it extremely difficult to understand and target their behaviours, the following given Table 2.

Table 2: Factors that motivate you're buying decisions towards Cosmetics

Particulars	SA	A	M	D	SD	Total	Mean Score	SD
Good Quality	143 (44.14)	118 (36.42)	2 (0.62)	42 (12.96)	19 (5.86)	324 (100.00)	4.00	62.26
Fresh Feelings	98 (30.25)	111 (34.26)	3 (0.93)	48 (14.81)	64 (19.75)	324 (100.00)	3.40	42.83
Brand Popularity	119 (36.73)	77 (23.77)	8 (2.47)	61 (18.83)	59 (18.21)	324 (100.00)	3.42	39.88
Reasonable Price	114 (35.19)	82 (25.31)	3 (0.93)	26 (8.02)	99 (30.56)	324 (100.00)	3.27	47.99
Regular Supply of Products	96 (29.63)	89 (27.47)	4 (1.23)	72 (22.22)	63 (19.44)	324 (100.00)	3.26	36.44
Acceptance Fragrance	108 (33.33)	131 (40.43)	6 (1.85)	48 (14.81)	31 (9.57)	324 (100.00)	3.73	52.75
Attractive Package Design	101 (31.17)	82 (25.31)	5 (1.54)	69 (21.30)	67 (20.68)	324 (100.00)	3.25	36.07
Durable in Nature	164 (50.62)	58 (17.90)	7 (2.16)	62 (19.14)	33 (10.19)	324 (100.00)	3.80	59.68
Available in Required Size	123 (37.96)	129 (39.81)	2 (0.62)	38 (11.73)	32 (9.88)	324 (100.00)	3.84	57.55

Source: Primary data

The opinion regarding factor that motivated to purchase decisions towards cosmetics that good quality of products that motivate to buy show highest mean score of 4.00, it gives fresh feelings scored 3.40 and brand popularity that motivate to purchase shows with mean score of 3.42. It is found that reasonable price attract the consumers to purchase the cosmetics explains with the mean score of 3.27, regular supply of products shows 3.26 and acceptance fragrance shows 3.73. Out of the analysis Attractive Package Design, Attractive Package Design and Available in Required Size that factors also motivate to purchase the cosmetics shows 3.25, 3.80 and 3.84 respectively.

3.2 Problems in making Use of Cosmetics (Spearman's Rank Correlation)

Now, every day I look forward to looking in the mirror and seeing that my facial skin is doing better that the day before. Now when I'm around people I feel confident and even beautiful. I even got a compliment on my skin.

Table 3: Problems in making Use of Cosmetics

Sl. No	Problems	N	Mean Score	Rank
1	Health Problems	89	3.245	1
2	Mental Problems	68	3.012	2
3	Shorter Shelf Life	34	2.107	5
4	Side Effects	45	2.409	4
5	Costly	57	2.723	3
6	Other Problems	31	2.021	6
Total		**324**	**2.324**	

Source: Computed from Primary data

A ranking is a relationship between a set of items such that, for any two items, the first is either 'ranked higher than', 'ranked lower than' or 'ranked equal to' the second. It is often used as a statistical method to aid with either proving or disproving a hypothesis e.g. the depth of a river does not progressively increase the further from the river bank.

3.3 Testing of Hypothesis

T test was applied to ascertain if there were any significant difference between reasons for using consumption pattern of cosmetic products among college female students and the marital status of the respondents in Annamalai University and the following null hypotheses has been framed:

Ho1: *There is no significant difference between reasons for using cosmetics products on the basis of marital status of the respondents.*

Table 4: T- Test for Reasons for Using Cosmetic Products on the basis of marital status

S. No.	Reasons	Marital status	N	Mean	S.D	SE_M	t-Value	P-Value
1	To Look appearance	Married	19	13.123	2.231	0.124	0.061	0.952 (NS)
		Unmarried	305	15.890	3.897	0.143		
		Total	**324**	13.982	3.745	0.146		
2	To Look Young	Married	19	14.056	2.123	0.153	2.811	0.005*
		Unmarried	305	15.834	3.956	0.163		
		Total	**324**	13.896	2.234	0.126		
3	To Maintain Status	Married	19	13.783	2.345	0.162	0.588	0.557 (NS)
		Unmarried	305	15.098	4.234	0.169		
		Total	**324**	13.519	3.123	0.231		
4	To Look Fresh	Married	19	13.018	2.654	0.192	.670	0.503 (NS)
		Unmarried	305	15.890	4.123	0.252		
		Total	**324**	13.895	3.213	0.189		
5	To Enhance personality	Married	19	13.897	2.897	0.242	1.473	0.141 (NS)
		Unmarried	305	16.734	4.983	0.217		
		Total	**324**	14.908	3.872	0.280		
6	To Beautifying Physical Features	Married	19	13.780	2.891	0.151	0.620	0.536 (NS)
		Unmarried	305	16.345	3.934	0.142		
		Total	**324**	14.671	3.214	0.167		

Source: Computed from Primary data

© 2015, IJASRD, All Rights Reserved

It is observed from the Table 4 show that the consumption pattern of cosmetic products among college female students regarding, to look appearance, to look young, to maintain status, to look fresh, to enhance personality, to beautifying Physical Features and their respective calculated *t- value* of 0.061, 0.588, 0.670, 1.473 and 0.620 are not significant at five per cent level. Hence, the formulated hypothesis of that there is no significant difference between reasons for using cosmetic products on the basis of marital status of the respondents is accepted.

However, the consumption pattern of cosmetic products and the calculated *t- value* of 2.811 are significant at five per cent level. Hence, the formulated hypothesis of that there is no significant difference between reasons for using cosmetic products on the basis of marital status of the respondents is rejected.

IV. Findings of the Study

The following important findings are as under

- Calculated *t- value* of 0.061, 0.588, 0.670, 1.473 and 0.620 are not significant at five per cent level. Hence, the formulated hypothesis of that there is no significant difference between reasons for using cosmetic products on the basis of marital status of the respondents is accepted.
- The consumption pattern of cosmetic products and the calculated *t- value* of 2.811 are significant at five per cent level. Hence, the formulated hypothesis of that there is no significant difference between reasons for using cosmetic products on the basis of marital status of the respondents is rejected.

V. Suggestions and Recommendations

The following important suggestions and recommendations are as under

Suggestions to the (Respondents) Students: Female students should check and verify the manufacturing and expiry dates, composition and other details of the product so that she may not worry about the after effects of the product.

Suggestions to the Manufacturers and Dealers: The manufacturers should take proper steps to disseminate the exact facts about cosmetics to all consumers through television and other effective media, as the study reveals that T.V advertisements have influenced the respondents mostly in buying cosmetics.

Suggestions to the Government: The government should act more vigorously to lay down standards for producing mass consumption products and strengthen the enforcement machinery, responsible for checking various malpractices like adulteration, short weight, charging arbitrary prices and so on.

Suggestions to the Society: Every woman is more concerned about their looks and appearance as they have to compete with the growing demands of society. Today not only young women but aged women also used many cosmetic products for their looks.

VI. Conclusion

The present paper concluded that, the researcher feels happy that the study has served the purposes for which it was carried out. The researcher has taken sincere efforts

to study the chosen problem of consumption patterns of cosmetic products among college female students in the study area. The researcher hopes that the findings of the study would be the great help of the (university female students) consumers, manufacturers, dealers, government and the common public. The researcher strongly believes that if suggestions offered in the study are duly considered and necessary actions are subsequently taken by the concerned persons, the expectations pointed out by the respondents may come true. This will provide the herbal cosmetic industry a great opportunity to grab the cosmetic market by providing more and more new herbal cosmetic brands.

REFERENCES

[1] Daberis Ray, *"Personal Products Soaring Volume of Growth",* The Hindu Survey of Indian Industry.

[2] Darling Selvi, "The changing Scenario of the Consumption Pattern of Employed People", *Indian Journal of Marketing, Vol. XXXVI,* No.6, June- 2006.

[3] Linda Sonntag, *"Hair Style, Hair Care and Beauty Books",* A Quantum Book, 2003 Edition, Leefung-Asco Printers Limited.

[4] Neeraj Kaushik and Deepak Gupta, "A Study of Consumers' Buying Pattern of Cosmetic Products in South Haryana", *Indian Journal of Marketing, Vol. XXXIX,* No.9, Sep. 2009.

[5] Poucher, W.A, *'Perfumes, Cosmetics and Soaps',* Eighth Editions, Vol. III, Published by Chapman and Hall Ltd., London, 1984.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 176 – 180

A STUDY ON CONSUMER PREFERENCE TOWARDS DETERGENT POWDERS IN TIRUCHIRAPPALLI DISTRICT

R. Shanthaseela
Research scholar, PG & Research Dept. of Commerce, Swami Dayananda College, Manjakkudi
Dr. V. Saravanan
Research Advisor and Assistant Professor in Commerce, Swami Dayananda College, Manjakkudi

ABSTRACT

Due to rapid urbanization, emergence of small pack size and sachets, the demand for the household products is flourishing. With the increase in per capita income and wide range of choices being available, the consumers are mainly focusing on these products. The companies are finding it difficult to survive or to retain their market share due to changing trends in demand and high peak competition. In order to lure the consumers, companies study the quantity being purchased by the customers and at what price. The term 'detergent' is sometimes intended to differentiate between soap and other surfactants used for cleaning. It refers specifically to clothing detergent rather than hand soaps or other types of cleaning agents. Plain water is used to mix detergent for cleaning purposes. Probably the most widely used detergents are soaps or mixtures composed chiefly of soaps. However, not all soaps have significant detergency and although the words 'detergent' and 'soap' are sometimes used interchangeably, not every detergents are soap. This terminology is sometimes used to refer to any surfactant, even when it is not used for cleaning. So it should be avoided as long as the term 'surfactant' itself is available.

KEYWORDS

Consumer preference, buying behaviour, consumer perception, customer satisfaction.

I. INTRODUCTION

In the world of marketing, a great change has taken place before everyone's eyes. Seller market died and buyers' market has born. Thanks to the liberalization policy of the Indian government. The open economy permits Multi-National Companies to enter into India with their products. The acute competition helps the consumer to select the product to his/her entire satisfaction. Now consumer has become the king maker and now-a-days, more and more competitors are entering into the market. As such, the consumer can choose a good product with reasonable price. Consumer has become the king of any organization. Therefore, every organization wants to know the opinion of the consumer regarding his product. Therefore, the study on consumer preference and satisfaction with special reference to detergent powders has been undertaken.

Consumer preference is vital factor in marketing management. A marketing manager should have knowledge of the factors that affect consumers purchasing patterns.

© 2015, IJASRD, All Rights Reserved

Consumer purchasing patterns are likely to be influenced by demographic, economic, psychological and sociological factors. He must try to understand what the consumers want and then translate these desires into manual technical language.

1.1 Detergent Powders:

Detergent is any substance that enhances the cleaning action of water. In common usage, the term detergent is applied exclusively to synthetic substance, whose cleaning action is similar to that of soap. These synthetic detergents are otherwise called as "Syndents" .In early times, before the introduction of detergent powder, people used "chile salt petre" to wash their clothes. By the end of 17th century, soap has been used for household washing. Animal fats were used to produce these soaps but due to the non-availability of resources there was a shift from animal fats to vegetable oils. Later on, due to the development of the petroleum industry, synthetic fibers were produced. Only at this stage, synthetic cleaning materials called "detergents" were produced.

A German scientist named Fritz Gunther is generally credited with developing the first detergent in 1916. During 1920's several German laboratories worked at developing detergent for household use. They were found to be useful substitutes for the soap especially when washing was done in hard water.

In the late 50's and 60's, very few detergent powders were available namely, Surf, Swastik and Det being the most prominent. Then, Nirma washing powder was introduced in the market. It was cheap and was affordable by a vast number of people. Then Ariel, Wheel, Surf, Rin and few others entered into the market.

According to a survey conducted on washing powders in 1990's, there were as many as 44 brands of washing powders. The major brands available in the market are Surf, Nirma, Wheel, Ariel, Rin, Sunlight, Key and Henko.

The introduction of these detergent powders has resulted in change in washing habits of the people. They found it convenient to use these powders rather than using a detergent cake. They have a wider choice of powders out of which they have liberty to choose the best which will suit their requirements best.

1.2 Need:

- To Know about the consumer Preferences
- To know what the consumer expect from the producer
- To Strengthen the relationship between consumer & Producer
- To increase the knowledge about the market conditions.

1.3 Scope:

This study is an attempt to study about consumer preferences towards detergent powders in Tiruchirappalli.

1.4 Objective of the Study:

1. To study the consumer preference regarding detergent powders in Tiruchirappalli District.
2. To study about the factors determining the consumers preference.

 © 2015, IJASRD, All Rights Reserved

3. To find out the brand image of the product and how it affects buying decision of the consumer.
4. To study the product character and its performance.
5. To understand the consumption pattern of consumers on different brands of detergent powders in Tiruchirappalli District.

1.5 Limitations of the Study:

- This study is limited only to Trichy District.
- The consumers were too busy and it was difficult to extract answers for all questions.
- Due to cost and time consideration, this study is confined only to 100 samples.
- The conclusion from this study cannot be generalized because the consumer preference will differ in different areas.
- The findings are drawn only on the basis of information supplied by the respondents and hence it may not be reliable.

1.6 Review of Literature:

Ramaswamy V.S., Namakumari S. (1989) specifies the peculiarities of Indian consumer to construct his buying profile, in relation to his environment – his culture and traditions, his educational and economic status, his level of exposure, and degree of his sophistication.

Leon G. Schiffman, Lesslie hazar kanuk (1996) states that consumer is often used to describe two different types of consuming entities, the personal consumer and organizational consumer. Personal consumer is an individual who buys goods and service for his or her own use, or as a gift to others. In this, individuals, who are referred as 'end users' or 'ultimate consumers' bring the goods for final use.

II. METHODOLOGY

The universe for the purpose of the study is the Trichy town only and a sample of 100 respondents having on detergent powder is consider for the study primary data are collected from the sample consumer with use of interview schedule- secondary data are collected from various published record of detergent powder companies and Libraries, journals and magazines**.**

Table No. 1 - Consumer preference on the brands

Sl. No.	Brands	No. of respondents	%
1	Surf Excel	26	26
2	Rin	21	21
3	Ariel	18	18
4	Tide	15	15
5	Wheel	11	11
6	Henko	9	9
	Total	**100**	**100**

Source: Primary Data

Surf excel is more popular when compared to other brands of detergent powder. Out of the total samples collected by the researcher, 26 respondents prefer Surf Excel, 21

respondents prefer Rin, 18 respondents prefer Ariel, 15 respondents prefer Tide, 11 respondents prefer Wheel and 9 respondents prefer Henko.

Table No.2 - Buying quantity of the consumers

Sl. No	Buying Quantity	No. of Respondents	%
1	Sachet	13	13
2	100gms – 250gms packet	35	35
3	250gms – 500gms packet	29	29
4	500gms – 1Kg packet	23	23
	Total	**100**	**100**

Source: Primary Data

As many as 35 percent of the consumers have buying quantity between 100gms – 250gms packet only per month. The reason for this is family size is small one. So, the amount of consumption is according to the family size. Nearly 29 percent of the consumers consume 250gms – 500gms packet only per month. This is because only few members prefer detergent powders. About 23 percent of consumers buy detergent powder ranging between 500gms – 1kg packet per month for their family. This is because the size of their family is relatively large. The remaining 13 percent of the consumers buy in sachets per month.

Table No.3 - Satisfaction of the respondents regarding the brand

Sl. No	Satisfaction	No. of Respondents	%
1	Satisfied	74	74
2	Dis – satisfied	5	5
3	Neutral	21	21
	Total	**100**	**100**

Source: Primary Data

74 percent of the total samples are satisfied and 5 percent are not satisfied with the brand they are using.

III. THE FINDING OF THE PRESENT REVEALED THE FOLLOWING

The study reveals that 26 percent of the respondents prefer Surf Excel and 9 percent of the respondents prefer Henko.74 percent of the respondents are satisfied with the brand they are using Surf Excel.

IV. CONCLUSION

A study on consumer preference towards detergent powder reveals that major share of detergent powder is being occupied by Hindustan Unilever Limited. It is sincerely believed that is the findings and conclusion of the study, if taken into consideration, it would be helpful for the dealers of different brands of detergent powders in promoting their business. The suggestions of the study would also bring more products to the detergent powders market.

REFERENCES

[1] Hawkins D.I. Best, R.J. and Convey, K.A. Consumer Behaviour: Implications for Marketing Strategy, (Rev. Ed), Business Publications, Inc. Texas, 2001.

[2] Howard John H., and Sheth, Jagdish N., The Theory of Buyers Behaviour, John Wiley and Sons Inc., New York, 2000.

 © 2015, IJASRD, All Rights Reserved

[3] Karsarjian, H.H. and Robertson T.S. Perspectives in Consumer Behaviour, SCOH Forman & Company, Illinois, 2001.

[4] Kotler Philip, Marketing Management, analysis, planning implementation and control, Prentice Hall of India Publishing, New Delhi.2002. Schiffman G. Leon., Consumer Behaviour, Prentice Hall of India Pvt.

[5] www.google.com

[6] http://en.wikipedia.org/wiki/detergent_powder#p-search

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 181 – 188

CHANGING CONSUMER PREFERENCES FROM UNORGANIZED RETAILING TOWARDS ORGANIZED RETAILING: A STUDY IN KANCHIPURAM TOWN

C. Kathirvel Babu
Research Scholar, Dept. of Commerce, A.V.C College, Mannampandal, Mayiladuthurai
Dr. R. Rajan Babu
Associate Professor, Dept. of Commerce, A.V.C College, Mannampandal, Mayiladuthurai

ABSTRACT

Retail industry is divided into unorganized and organized sectors. In India, unorganized retailing has been predominantly in the form of local Kirana shops also called Mom-n-Pop stores, owner/ manned general stores, paan/beedi shops, convenience stores, hand cart and pavement vendors, etc. Organized retailing on the other hand refers to licensed retailers, who are registered for sales tax, income tax, etc. including corporate-backed hypermarkets. The retail industry in India is emerging as a one of the largest industries estimated to account for more than 10 per cent of the country's GDP and around 8 per cent of the employment. It has emerged as one of the most dynamic and fast paced industries with several players entering the market. The future looks promising, the market is growing, government policies are becoming more favorable and emerging technologies are facilitating operations. The most recent matter of concern however is that, the big players like 'Reliance Retail', 'Spenser's' and 'Hyper city' are going ahead with their plans of heavy investments in the Indian Retail Market.

KEYWORDS

Consumer preferences, consumer perception, buying preference, buying behaviour

I. INTRODUCTION

Modern retail sector is at the crossroads where the growth of organized retailing and growth in the consumption by the Indian population is going to take a higher growth trajectory. It is undergoing a major transformation as entry of global players and watchful expansion by major Indian retailers has opened new vistas of joint ventures, tie-ups and franchise offering new formats, services, private labels, locations and recently to diverge from metros to smaller towns. A lot of international retailers and brands are most likely to look at India, as global markets have stabilized and the Indian economy has proved to be better than most other countries. With the changing retail scenario the consumers are bound to look beyond traditional retail stores towards organized outlets may be with some reservations. This necessitates study of the factors which influence the consumers to move towards the organized retailing from unorganized one besides most prioritized attributes which attract the consumers towards either of them.

1.1 Organized vs. Unorganized

Retail In the developed economies, organized retail is in the range of 75-80 per cent of total retail, whereas in developing economies, the unorganized sector dominates

© 2015, IJASRD, All Rights Reserved

the retail business. The share of organized retail varies widely from just one per cent in Pakistan and 4 per cent in India to 36 per cent in Brazil and 55 per cent in Malaysia. Modern retail formats, such as hypermarkets, superstores, supermarkets, discount and convenience stores are widely present in the developed world, whereas such forms of retail outlets have only just begun to spread to developing countries in recent years. In developing countries, the retailing business continues to be dominated by family-run neighborhood shops and open markets. As a consequence, wholesalers 1 Planet Retail estimates. 4 and distributors who carry products from industrial suppliers and agricultural producers to the independent family-owned shops and open markets remain a critical part of the supply chain in these countries.

1.2 Unorganized Retailers:

- ✓ Kirana outlets need to focus on proper shelf display so that customer gets awareness of products and variety available in the shop.
- ✓ Unorganized retailers may focus more on maintaining hygienic conditions in their outlets.
- ✓ By giving wide range of product assortment unorganized retailers can target those customers which were loyal to them but the switched to modern retail outlets.
- ✓ Special promotional activities may be started by Kirana shops also.
- ✓ Credit and home delivery system may be strengthened further to provide better service and retain loyal customers.

1.3 Overview of Global Retail Industry

Retail has played a major role in world over in increasing productivity across the board especially in consumer goods and services. The impact is significant in countries like U.S.A., U.K., Mexico, Thailand and china. Economies of countries like Singapore, Malaysia, Hong Kong, Sri Lanka and Dubai are also heavily assisted by the retail sector. Retail is the second-largest industry in the United States both in number of establishments and number of employees. More than 22 million Americans are employed thereby generating about $3 trillion in retail sale annually. The organized retailing share in the total retail volume has been estimated as 20% in China, 25% in Indonesia, 35% in Philippines, 40% in Thailand and 50% in Malaysia against less than double digit in India.. The proportion of organized retailing in US is around 80%, in Europe it is 70 %, while as in Asia on the whole it comes to around 20%.

1.4 Indian retail scenario

Several authorities and surveys conducted by different agencies have given current as well future projections of retail trade in India. Currently, India is one of the fastest growing economies in the world and by 2030, India would be one of the Top 5 economies in terms of GDP. The India retail market is estimated at US$ 470 Bn in 2011, accounting for ~35% of GDP and is expected to grow to US$ 675 Bn by 2016, @ CAGR of 7.5% and retail chains besides the privately owned large retail businesses. The retail sector is expanding and modernizing rapidly in line with India's economic growth

and recent Government of India's initiatives. The BMI India Retail Report for the first quarter of 2011 forecasts that the total retail sales will grow from US$ 392.63 billion in 2011 to US$ 674.37 billion by 2014 whereas its report for the first quarter of 2012 estimated that the total retail sales will grow from US$ 422.09 billion in 2011 to US$ 825.46 billion by 2015. The report highlights strong underlying economic growth, population expansion, increasing disposable income and rapid emergence of organized retail infrastructure as major factors behind the forecast growth. The growing wealth with the middle-class in India, the population size and the big percentage of population being in 30s, makes immense possibilities for entrepreneurial growth in the retail sector.

Estimated the category wise share of different consumer items traded under both unorganized and organized retail in India as on 2012,2014 and projections of 2016.The details of these estimates are given as under:-

Sl. No	Category	2012	2014	2016	CAGR%2012-16
1	Food and Grocery	217	325	425	5.50
2	Restaurants & Food Junction	4.6	8.8	15.8	12.50
3	Apparel	25	35	50.2	7.50
4	Furniture & furnishings	6.5	9.1	17.1	13.50
5	Healthcare & Fitness services	0.4	1	2.5	20.00
6	Consumer Electronics &Information Technology	16.5	22.7	42.8	13.50
7	Pharmacy	8	13.9	23.4	11.00
8	Jewellery, Watches etc	16.5	25.6	44.2	11.50
9	Beauty Services	0.6	1.3	3	18.00
10	Footwear	3.6	4.5	8.3	13.00
11	Others	11	23	42.5	13.10
	Total US $	**310**	**420**	**675**	**7.50**

Source: Computed from Technopak Advisors Pvt. Ltd data.

From the above listed table it can be affirmed that Food and Grocery constitutes the bulk of Indian retailing and its share is estimated at US$ 325 Bn in 2011 (69% of the overall retail) and is expected to grow to US$ 425 Bn by 2016 (63% of the overall retail), @ CAGR of 5.5%

Apparel market in India is estimated at US$ 35 Bn in 2011 and is expected to grow to US$ 50 Bn by 2016, @ CAGR of 7.5%. The next in importance is clothing and footwear, the share of which has been about is estimated at US$ 5.5 Bn in 2012 and is expected to grow to US$ 8 Bn by 2016, @ CAGR of 8.5%.This has been followed by others like furniture, furnishing, appliances and services.

Though the share of organized retailing remains low but in few categories it is quite high. Categories like Apparel market which is estimated at US$ 5.5 Bn in 2012 and is expected to grow to US$ 8 Bn by 2016, @ CAGR of 8.5%The organized Food and Grocery retail market in India is estimated at US$ 9 Bn in 2012 and is expected to grow to US$ 34 Bn byn2016, @ CAGR of 30% At 35%, Food & Grocery has the highest share of organized retail. Food & Grocery along with Apparel, Jewellery & Watches and Consumer Electronics & IT accounts for ~80% of the organized retail market in India in 2011 which is likely to grow in 2016.

 © 2015, IJASRD, All Rights Reserved

1.5 Need of the Study:

- From the review of literature as well as appearance of organized retail in Kanchipuram town.
- There is a need to study shifting preferences of consumers towards various retail formats.
- Whether there is any relation between the demographic profile of the consumers and
- Preferred retail format and does income besides other family attributes play a role in selection of the retail formats.
- The problems faced by consumers shopping from organized as well as unorganized retail outlets also need a thorough study.

1.6 Objectives of the Study:

- ✓ To identify the demographic profile of the customers visiting organized retail outlets and unorganized retail outlets.
- ✓ To analyse the factors which influence consumers to prefer organized retailing over unorganized retailing and vice-versa
- ✓ To identify the problems faced by consumers from organized as well as unorganized retail outlets.

1.7 Limitations of the Study

- ✓ The survey has been confined to Kanchipuram town; the winter capital of the town only whereas Sriperumbudur, the other main city has not been concentrated upon. Other cities of all the three regions including Punthamalli though less populated were not included due to time constraints.
- ✓ The sample size was restricted to 150 which is comparatively very less as compared to the entire population of the town /region
- ✓ Few respondents were unwilling to give an accurate response to certain questions and have replied as per their own perception and experience thereby the possibility of personal bias cannot be ruled out completely.

1.8 Review of literature

- ✓ Mathew and Gupta (2008) while studying the impact of organized retailing on traditional retailing observed that with the increase in number of various formats for shopping like malls, departmental stores, hypermarkets etc.,
- ✓ RNCOS (2009) has stated that as per "Global Convenience Store Market Analysis", changing consumer preferences, lifestyle and rising income level, which is heavily influenced by economic growth, remains the major driving force for c-store industry in the Asian region.
- ✓ Dash et al., (2009) found that consumers in Bangalore coming of growing middle class besides large number of earning youth and increase in spending capacity may favour organized retail but in built deficiencies like inefficiency of distribution channels, internal logistical problem and retail shrinkage may shift the choice towards unorganized retailers.

II. METHODOLOGY

2.1 Sample Design:

Primary data was collected from 150 respondents (75 shopping from organized retail outlets and 75 shopping from unorganized retail outlets. These 150 respondents were selected by convenience sampling technique of Probability random sampling.

2.2 Data Collection:

The present study is based on primary data as well as secondary data. The secondary data was drawn from various books, journals, articles, and newspapers etc., Consumers shopping at organized retail outlets and unorganized retail outlets were interviewed to collect the primary data. Their answers were further looked into, in some detail to add value to this research.

III. ANALYSIS AND INTERPRETATION

Table No: 1 - Education level and the type of store visited for Shopping Needs (No/ %)

Educational Qualifications	Organized	Unorganized
Below metric	10/ 13.33	21/ 28.00
Undergraduate	10/ 13.33	17/ 22.67
Graduate	23/ 30.67	22/ 29.33
Post graduate	32/ 43.37	15/ 20.00
Total	**75/ 100.00**	**75/ 100.00**

Source: Primary data

The above the table shows that Education level and the type of store visited for Shopping Needs was also studied and the data given in the table, people who are below metric prefer to visit unorganized retail outlet whereas undergraduate and graduate feel the importance of both types of retail outlets but post graduated prefer to make their purchasing mostly from organized retail outlet due to factors listed in the table.

Table No: 2 - Occupation and type of store preferred for shopping needs (No/ %)

Occupation	Organized	Unorganized
Business	06/ 8.00	07/ 9.33
Government Service	18/ 24.00	23/ 30.67
Private service	25/ 33.33	24/ 32.00
Students	03/ 4.00	10/ 13.33
Homemaker	22/ 29.34	11/ 14.67
Any other	01/ 1.33	---
Total	**75/ 100**	**75/ 100.00**

Source: Primary data

The table exhibit that the Occupation wise customer's preference for the type of store visited for shopping needs was also studied and it was found table that there does not seem to be a significant relation between occupation and type of store visited as consumers prefer both for their shopping.

Table No: 3 - Family size and type of store visited (No/ %)

Number of members in the family	Organized	Unorganized
Less than 4	22/ 29.34	17/ 22.67
5-8	29/ 38.66	15/ 20.00

© 2015, IJASRD, All Rights Reserved

9-10	16/ 21.33	28/ 37.33
Above 10	8 / 10.67	15/ 20.00
Total	**75/100**	**75/ 100.00**

Source: Primary data

The above table reveals that Family Size and type of store visited data given in table above indicated that that as the family size increases the preference for Unorganized retail outlet also increases. In joint family system is still preferred and most of the day to day purchases are made by the elder members which have an inclination towards traditional shopping areas like Reliance and More for bulk purchase and Big bazar stores for petty household needs. However, nuclear families appear to prefer visit to organized retail outlets.

IV. FINDINGS

The above the study have find out the followed findings regard the changing the consumer attitude towards the retail sector on Unorganized to Organized.

- Education level and the type of store visited for Shopping Needs was also studied and the data given in the value, people who are below metric prefer to visit unorganized retail outlet whereas undergraduate and graduate feel the importance of both types of retail outlets but post graduated prefer to make their purchasing mostly from organized retail outlet due to factors listed in the table.
- The Occupation wise customer's preference for the type of store visited for shopping needs was also studied and it was found table that there does not seem to be a significant relation between occupation and type of store visited as consumers prefer both for their shopping.
- The Family Size and type of store visited data given in table above indicated that that as the family size increases the preference for Unorganized retail outlet also increases. In joint family system is still preferred and most of the day to day purchases are made by the elder members which have an inclination towards traditional shopping areas like Reliance and More for bulk purchase and Big bazar stores for petty household needs. However, nuclear families appear to prefer visit to organized retail outlets.

V. SUGGESTIONS

Organized Retailers:

- ✓ The study indicates that the organized retailers should take effective steps to improve their billing as most of consumers complained about long queues for billing.
- ✓ Organized retail outlets may start home delivery to cater to the needs of consumers.
- ✓ A comprehensive credit scheme may be initiated to increase sales potential.
- ✓ The sales personnel may be educated to portray courteous behavior to make consumers shopping more effectual.
- ✓ As most of the respondents which visit shopping malls are young which are attracted towards branded products at reasonable prices and fixed prices but try

to avoid bargaining. So organized retailers must ensure that there is availability of branded products with minimal need of bargaining.

VI. Conclusion

This present study was conducted with a purpose of understanding the changes taking place in the minds of consumers towards modern retail formats and traditional retailers. It was observed that due to the changing demographics, increase in Dual income but no kids families, urbanization, and awareness due to electronic media especially internet the customers have multiple options to choose from modern retail outlets to neighborhood shops. Majority of the consumers are visiting organized formats for variety, easy availability, and cleanliness with additional facility of entertainment for children and convenient parking facility and restaurant etc. In case of unorganized outlets immediacy of the store, credit and bargaining facility balance the some other families. Unlike higher age groups who prefer to visit Kirana stores, the younger generation has more inclination towards organized retail. Families with annual income less than 4.0 Lakh and having a single bread earner prefer shopping with nearby mom-n-pop stores. Customers with higher qualification were found to be more attracted towards organized retail outlets. It is indicated that unorganized retailers also need to add more product lines and focus on quality as well as variety to regain the vanished market share. The organized formats have entered into the tier-II cities and other small cities and focusing on the middle class people as it had almost covered the metropolitan cities. Both organized as well as unorganized retailers need to add value added services to make the shopping experience more comfortable and value oriented.

References

[1] Lisanti, T.: Retailers, Too, Need to Build a Brand Image. In: Drug Store News, June 2002, p. 27.

[2] Kotler, Ph.: Kotler despre Marketing (Kotler about Marketing). Bucureşti. Curier Marketing, 2003.

[3] Frasquet, M., Vallet, T. Gil, I. (2002) Key factors in shopping centre management: evidence from Spain, The International Review of Retail, Distribution and Consumer Research, 12(4), pp.337-354.

[4] Da Cunha, Marcus, Amitav Chakravarti, and Barton Weitz (2003), "Consumer Search, Design Preferences and Internet Search Behaviors," working paper, Marketing Department, University of Florida.

[5] Lan Li, Hoy F. Carman, Richard. J. Sexton (2005): Retaiil Price Variation and its determinants-What Do we Know about Grocery Retailer Pricing Strategies and Retail Competition/? Department of Agricultural and Resource Economics; University of Californi.Publshed Doc.

[6] Ms. Vidushi Handa, Mr. Navneet Grover, Retail Sector in India: Issues and Challenges, International Journal of Multidisciplinary Research, Vol. 2 Issue 5, May 2012.

[7] Dr. Shahid Akhter, Iftekhar Equbal, Organized Retailing in India: Challenges and Opportunities, International Journal of Multidisciplinary Research, Vol.2 Issue 1, and January 2012.

[8] Piyali Ghosh, Vibhuti Tripathi and Anil Kumar (2010), "Customer Expectations of Store Attributes: A Study of Organized Retail Outlets in India", Journal of Retail & Leisure Property Vol.9, pp.75-87.

[9] Sujana Krishnamurthy, "Impact of Organized Retailing on the Unorganized Sector: A Review of the study ICRIER", Labor File, Vol.6, Issue.2, pp.45-48.

[10] Hyun-Hwa, L., & Kim, J. (2008). The effects of shopping orientations on consumers' satisfaction with product search and purchases in a multi-channel environment. Journal of Fashion

[11] Irani, N., & Hanzaee, K. H. (2011). The effects of variety-seeking buying tendency and price sensitivity on utilitarian and hedonic value in apparel shopping satisfaction. International Journal of Marketing Studies, 3(3), 89-103.Marketing and Management, 12(2), 193-216.

[12] Noh, M., & Eun-Jung, L. (2011). Effect of brand difference on multichannel apparel shopping behaviors in a multichannel environment. International Journal of Business and Social Science, 2(18).

[13] Weinstein, A. (2002) Customer retention: A usage segmentation and customer value approach. Journal of Targeting, Measurement and Analysis for Marketing, 10(3), 259–268.

 © 2015, IJASRD, All Rights Reserved

[14] Euphemia, F.and Sian, S.(2010).The effect of retail service quality and product quality on customer loyalty. Journal of Database Marketing & Customer Strategy Management, 17(3), 222–240.

[15] Jacobs, S., D.V., Merwe, E. Lomard and N. Kruger, 2010. Exploring consumers' preferences with regard to department and specialist food stores. International J. Consumer Studies, 34: 169-178.

[16] Dalwadi, R., H.S. Rathod and A. Patel, 2010. Key Retail Store Attributes Determining Consumers' Perceptions: An Empirical Study of Consumers of Retail Stores Located in Ahmadabad (Gujarat). SIES J. Management, 7(1): 20-34.

[17] Brennan, D.P. and L. Lundsten, 2000. Impacts of Large Discount Stores on Small US Towns: Reasons for Shopping and Retailer Strategies. International J. Retail and Distribution Management, 28(45): 155-161.

[18] Jain, R. and S. Bagdare, 2009. Determinants of Customer Experience in New Format Retail Stores. J. Marketing & Communication, 5(2): 34-44.

[19] Gupta, M., 2004. Brand Position of General Store from Consumer's Perspective- A comparative Study on Departmental Store and Traditional Shop. In the Proceedings of the 2004 IPR Conference, Thapar University, Patiala, pp: 25-26.

[20] www.indiaretailing.com

[21] www.retailngtoday.com

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 189 – 196

A STUDY OF CONSUMER BUYING PREFERENCE TOWARDS LAPTOPS WITH SPECIAL REFERENCE TO TRICHY CITY

D. Selvalakshmi
Research scholar, PG & Research Department of Commerce, National College, Trichy
Dr. K. Kumar
Assistant Professor in Commerce, National College, Trichy

ABSTRACT

Laptops are a definite need than a luxury, in today's fast paced world. Having a portable PC that helps to take work along with, to all the places that one goes, has actually become a necessity. Laptops is Playing a Dominant role among employees. Like Heart's importance to Human Body, laptop computer is playing a vital role in day to day operations. There are many Features to be considered while purchasing a laptop. Analyzing the purchase decision of employees buying pattern, frequency, Advanced Features etc., are very important for Computer Manufacturing Companies to focus on Successive Sales and development.

KEYWORDS

Consumer preference, buying behaviour, buyer preference, customer perception

I. INTRODUCTION

The most crucial issue for the marketers is to identify the needs of the consumers. Only the identification of needs is of no value unless and until this is transformed in to a meaningful and appropriate satisfiers. For this whole process of converting needs into actual satisfaction one needs to understand the complete make up of consumer's mind, and this process is known as consumer behavior. Let's also discuss some of the definitions of consumer behavior. According to Schiffman and Kanuk "Consumer behavior encompasses all of the behaviors that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs". Consumer behavior is the study of consumers regarding what they buy, when do they buy, from where they buy, how frequently they buy, and how they use certain products. But the study does not stop here as it also goes further to study the post purchase and evaluations of the consumers. So, it addresses all the issues related from pre-purchase to post purchase behavior of the consumers. The study regarding consumer behavior can be divided into two parts i.e. consumer buying dynamics and dynamics of business buyers.

1.1 Consumers' Buying Dynamics:

Perception: Perception is the process by which an individual selects stimuli, organizes information about those stimuli, and interprets the information. Perception poses powerful implications for marketers. What is perceived by an individual, it determines how he or she behaves? No consumer purchase can take place unless a consumer perceives that the product or service will offer the benefits he or she needs.

© 2015, IJASRD, All Rights Reserved

Learning: Learning is a continuous process by which individual acquires knowledge so that it causes a permanent change in behavior. Learning is a kind of process that evolves over a time and cannot be directly observed. When a person perceives new stimuli in the environment, it is related with the existing pond of knowledge. Companies that make their consumers learn about their products and services in an effective and efficient manner often obtain a long-term competitive advantage them that of their competitors.

Personality: Personality is defined as those inner psychological characteristics that both determine and reflect how a person responds to his environmental stimuli. Personality is enduring and ensures that a person's responses are consistent over time. But personality cannot be considered as a unified whole, for that purpose different personality traits are to be studied by the marketers.

1.2 Organizational Buying Behaviour

Industrial organizations do not engage only in selling. They also buy certain kind of things like materials, manufactured parts, plant & equipments and different services etc. Therefore, they require the services of other organizations and such organizations need to understand these organizations' needs, resources, polices, and buying procedures. So, in this section we will examine few questions like-what is business market and how it differs from consumer market, what kind of buying situations occur and who involves in the buying business forecast etc.

1.3 The Organizational Buying Decision Process:

There are different stages in the decision-making process from problem recognition to post purchase performance evaluation. Let's discuss these stages one by one

*** Problem Recognition:** Like any other decision-making process, the first stage of the organizational buying decision process involves problem recognition, where one or more persons recognize a problem. Problem recognition may occur under a variety of circumstances. For example, the sales manager and office manager of an office play a key role in recognizing the need to add computers to their office. In this particular instance, a continuing problem between field sales agents and internal administrative staff may lead the office manager and sales manager to recognize the problem.

*** Information Search:** Information search can be both formal and informal. Site visits to evaluate a potential vendor, laboratory tests of a new product or prototype, and investigation of possible product specifications are part of formal information search. Informal information search can occur during discussions with sales representatives, while attending trade shows, or reading industry specific journals

***Evaluation and Selection:** The evaluation of possible suppliers and selection of a supplier often follows a two-stage decision process. The first stage is making the buyer's approved suppliers list. In this case, a conjunctive decision process is very common. Using this kind of process, the organizations screen out potential suppliers that do not meet all its criteria. This process is further complicated by the fact that different members of the decision-making unit have different evaluation criteria.

*** Purchase and Decision Implementation:** Once the decision to buy from a particular organization has been made, the method of purchase must be determined. From the seller's point of view, it means how and when they will get paid. In many cases, payment is not made until delivery. Others involve progress payments. For a construction or builders' firm that takes years, the method of payment is critical.

*** Post purchase performance evaluation:** In the final stage of business buying division process, the new product's performance is evaluated. The product's actual performance is compared to specifications and necessary adjustments are made of the product that does not function as per expectations, the organization can ask the supplier to replace it.

1.4 Company Profile:

1.4.1 Features of laptops:

The laptop computers are made for increasing the convenience of users. The laptop computer is portable equipment. The laptop computers are portable due to light weight. They have many features when they are compared with desktop computers. Laptop computers are operated using built in batteries. These batteries are made for long life. The laptop computer has a built in touch pad so that it can be operated without a mouse. The key board and monitor have also been built in so that the equipment facilitate all functions. The laptop computers are smaller and energy efficient. The parts used to make them are expensive. The facilities provided in a laptop computer are similar to that of a desktop computer. Different versions of laptops are available in the market with large screens, high capacity graphic cards etc. The specialty in laptop computers includes light weight and lower energy consumption. Also they are less noisy and easy to handle. Similar to desktop computers the laptop computers include mother board, processor, hard disk, memory, graphic card, keyboard, mouse and display device. The major benefits of a laptop computer are that it is lighter in weight and can be used while traveling. The disadvantage of a laptop computer is that it does not support for expansion or upgrade. The laptop computers are equipped with built in wireless network cards. It facilitates users to connect to the Internet without a cable.

1.4.2 Processor, graphics and memory

Processor (CPU): The processor, usually Intel or AMD, is the main brain of your computer and has the biggest effect on how your laptop will run. Most are at least dual-core - two processors on one chip sharing the workload. Some Intel's processors use 'Hyper-threading', boosting the dual core processor to act like a quad-core one. Processor clock speed (in GHz) has some impact on performance - the higher the figure, the faster the computer .If you're looking for a high-performance laptop, or something that'll last you for a good few years, go for a faster processor.

Memory (Ram): Ram (random access memory) is your laptop's short-term memory, storing information while you're using the laptop (the hard drive is used for long-term file storage).The amount of Ram your laptop has determines how many tasks it can accomplish simultaneously. Aim for as much Ram as you can afford – ideally at least 4GB to make it easier to rip music while you're surfing the net, updating your

 © 2015, IJASRD, All Rights Reserved

security software, and sending and receiving emails. With some laptops you can add more Ram later, but it's more complicated than adding Ram to a desktop PC.

Graphics Card: Laptops come with either integrated or dedicated graphics. Laptops with integrated graphics use a chunk of the laptop's memory (Ram). This is fine if you're just planning to do basic, everyday tasks, but if you want to play games or use video-editing software, for example, it's best to go for a laptop with a separate graphics card, freeing up your Ram. Expect to pay more for a laptop with a dedicated graphics card.

1.4.3 Laptop storage

Hard disk drive (HDD): The hard disk provides memory for long-term data storage – measured in gigabytes (GB). It stores the operating system and applications (programs) as well as files including music, photos and documents. We recommend a minimum of 500GB hard disk space - storing video, high-resolution photos, music and software uses up a lot of space. If in doubt, go for more hard drive space if you can afford it.

Solid state drive (SDD): Solid state drives work like hard drives. There are no moving parts – so they don't' get as hot – and should help produce faster start-up times and processing, and also extend battery life. The downside is it doesn't offer as much space as a hard disk drive. Many premium laptops, such as ultra-books, have a solid state drive (the most common size is 128GB), or a hybrid of SSD and hard disk storage. Hybrids often take the form of a 16GB solid state cache to boost loading speeds while keeping the larger storage capacity with the normal hard drive. In this case you can't save files to the SSD.

Optical drive: Some laptops come with a CD/DVD drive. All but the cheapest models include DVD burners as well as CD burners, so you can save to CD or DVD.A DVD burner is useful for making your own videos and backing up large amounts of data - DVDs hold much more data than CDs. Higher-end laptops include a Blu-ray drive so you can watch high-definition (HD) films on the move. Slot-load drives are preferable to tray-mounted drives, as they're less prone to breakage on the move. Many ultra-book, or ultra slim, laptops don't have a disk drive, so they're slimmer and lighter. With these laptops you may want to consider getting an external drive or cloud storage for backing up.

USB, HDMI and memory card: USB is the most common type of connection. You'll usually get two or three USB ports on a laptop so you can connect peripherals such as a mouse or external hard drive and save to a USB stick. They may be USB 2 or the faster USB 3 ports, or a mix of the two. An HDMI output lets you hook your laptop up to a TV. Some laptops also have memory card slots, making it easy to get photos off of your camera's memory card.

Wi-Fi and Gigabit Ethernet: Most laptops include a port for connecting to the internet, either a wired 100Mbps or a faster gigabit either net connection. Most laptops will now use the latest 802.11n wireless protocol.

Laptop screen: A 15-inch screen is the average size for a laptop. A desktop replacement-type laptop might come with a 17-inch display, while ultra-portables might

go as low as the 11-inch mark. You will find options in between too. If you're planning to use your laptop on the move, it might be worth considering a matte screen. Glossy displays tend to suffer from reflections. Touch screens are becoming the norm with Windows 8 laptops, certainly on mid and high-end models.

Keyboard: A laptop's keyboard is smaller than a desktop computer's - keys are closer together, and may also be smaller. Many 13-inch models don't have room for a separate number pad. It's a good idea to try out a laptop's keyboard before you buy if you can, to ensure you get one you're comfortable with.

Laptop battery life: The best standard laptops have a battery life of around five to six hours. Larger, desktop replacement laptops may only last around three hours though, while the longest laptop battery life on the best ultra-portable models runs closer to seven hours. Adjusting the power settings within the laptop can preserve the battery. How important battery life is to you depends on where you are planning to use your laptop - if it's mainly at home near a power point, battery life isn't top priority.

1.5 Objectives:

This research is based on the study of consumer buying preference towards laptops.

1. To find out the customer preference towards the various laptops.
2. To study the factors influences decision–making while purchasing a laptop.
3. To know which advertising media puts more impact on the buying decision of consumer.

1.6 Scope:

This study is an attempt to study about consumer preferences towards Laptop in Trichy.

1.7 Limitations:

1. Due to time constraints the sample size had to be confirmed to 100.
2. Since the data was collected using a schedule, the interviewer's inability to understand and record the responses correctly is possible.
3. The respondents were unable or unwilling to give a complete and accurate response to certain questions

1.8 Review of Literature:

*** Marketing Management by Philip Kotler:** The customer is always considered as a core of business activity. Author discussed in this book that marketing is only one factor in attracting and keeping customers. Peter F. Drucker observed that a company's first task is "to create customers." Customer estimate will deliver the most value. The book highlighted consumer decisions making process and buying roles. The book considered customers as value maxi miser within the bounds of search costs, limited knowledge, mobility and income.6

***Consumer Behaviour by Leslie Lazar and Schiffman:** The authors suggested consumer behavior as individual differs as from group. The family decision for a purchase decision is entirely different from individual decision making. The authors discussed various variables that affect consumer purchase decision. The book focused on

 © 2015, IJASRD, All Rights Reserved

family life cycle and various needs of consumer during different life stages. The family decision making process as a group decision making is elaborated and it is recommended to segment the market according to family need hierarchy.

II. METHODOLOGY

This project is prepared with the help of theoretical knowledge as well as practical knowledge & a crumb of advises & suggestions from the concerned professors. As far as practical is concerned, all the information about the companies information available on internet. The theoretical pert taken from the various books & magazines available on this subject. And other recent happing in marketing is taken from magazines & newspaper. Overall this mission has been completed with the combination of all those things & it had been with the best of my facts & information.

2.1 Research Design

A Research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the Research purpose with economy in procedure. In fact the Research design is the conceptual structure within which Research is conducted: it constitutes the blueprint for the collection measurement and analysis of data.

2.2 Sampling Design

A sample design is a definite plan for obtaining a sample from the sampling frame, it refers to the technique or procedure the researcher would adopt in selecting some sampling units from which interferences about the population is drawn. Sampling type used is Simple Random sampling technique.

2.3 Population and Sample Size

A decision has to be taken concerning sampling unit before selecting sample. The population for this study includes the 100 employees was under for the study.

2.4 Data Collection

For achieving the specific objectives of this study, data were gathered from both primary and secondary sources.

2.4.1 Primary Sources:

- Direct conversation with the employees.
- Employee's opinion towards recruitment and selection procedure of the company.

2.4.2 Secondary Sources:

- Various records of the Company.
- Different Types of system information.
- Different newsletters.

III. DATA ANALYSIS AND INTERPRETATION

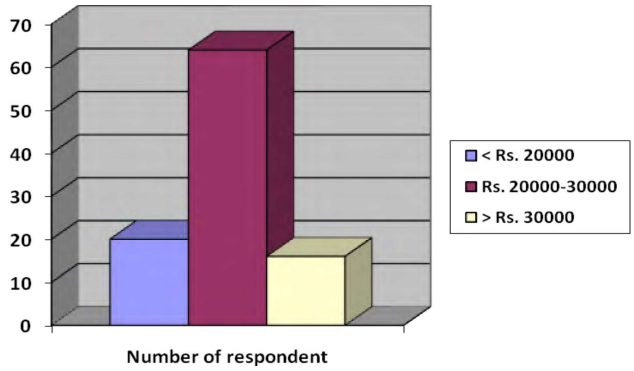
Budget for your new lap top:

Purchasing power of the respondent	Number of respondent	Respondent in %
< Rs. 20000	20	20

Rs. 20000-30000	64	64
> Rs. 30000	16	16

.

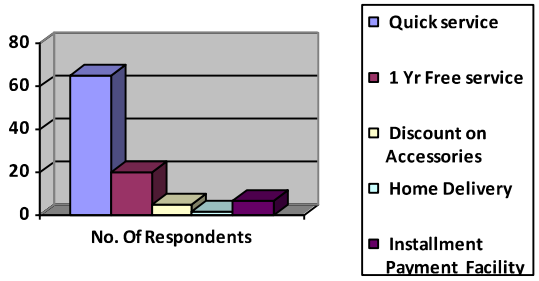
Interpretation



The above graph shows that 20% of respondents are willing to spend less than Rs. 20000, 64% of respondents are willing to spend between 20000-30000 rupees and 16% of respondents are willing to spend more than 30000 rupees.

Facilities/ services do you except from the dealer:

Facilities / Services	No. Of Respondents	Respondent in %
Quick service	65	65
1 Yr Free service	20	20
Discount on Accessories	5	05
Home Delivery	2	02
Installment Payment Facility	7	07



Interpretation

According to customer preference quick service, 1 Yr Free service and installment payment facilities are considered to be the most important facility / services from the dealer.

IV. CONCLUSION

Consumer behavior is the action and decision processes of people who purchase goods and services for personal consumption. Consumer decision making is influenced by social, psychological, and personal factors. Social factors are forces exerted by other people that affect consumer behavior. A social class is a relatively homogeneous and stable group of people with similar values, attitudes, and behaviors. A role is a set of functions and activities that a person in a particular position is expected to perform. Culture is learned values, behaviors, and meaningful symbols shared by members of a society. A culture is further divided into several subcultures.

Psychological factors are internal forces within people that affect buying decisions. These factors are motives, perception, learning and personality etc. Motivation research involves analyzing the major motives that influence buying behavior. Perception is the process by which an individual selects, organizes and interprets information inputs to create meaning. An attitude is a person's overall feeling towards some object.

© 2015, IJASRD, All Rights Reserved

REFERENCES

[1] Gupta. S. L., & Sumitra Pal, (2011), *"Consumer behaviour- An Indian perspective, Text and cases",* Sultan Chand & Sons, New Delhi.

[2] Sumathi. S., & Saravanavel. P. *"Marketing Research and consumer behaviour",* Vikas Publishing House Pvt. Ltd.

[3] Ramanuj Majumder (2010), *"Consumer Behavior",* PHI Learning Private Limited, New Delhi.

[4] www.google.com

[5] http://en.wikipedia.org/wiki/laptop#histroy

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 197 – 200

BRAND PREFERENCE OF MOBILE PHONE USERS - A STUDY WITH SPECIAL REFERENCE TO MAYILADUTHURAI

Dr. D. Mohan
Assistant Professor of Commerce, A.V.C. College (Autonomous) Mannampandal - 609 305

ABSTRACT

The telecom industry is one of the fastest growing industries in India. The global mobile phone industry is based on many different manufactures and operators. They are using their technological skills, distribution network, market knowledge and brand name. Current mobile phones can support many additional services such as SMS for text messaging, E-mail, packet switching for access to the Internet, sending and receiving photos and video. There are so many brands of mobile phones available in the market. Therefore, knowing the consumer preference and what is in the minds of customer is very essential to capture the market. An attempt has been made by the researchers to know the consumer preference regarding brand, price, quality, size, availability, new model, advertisement etc.

KEYWORDS

Brand preference, brand loyalty, branding, buyer perception, buying behaviour

I. INTRODUCTION

The telecom industry is one of the fastest growing industries in India. India has nearly 200 million telephone lines making it the third largest network in the world after china and USA. India's mobile phone subscriber base is growing at a rate of 82.2%. China is the biggest market in Asia Pacific with a subscriber base of 48% of the total subscribers in Asia Pacific. The global mobile phone industry is based on many different manufactures and operators. The industry is based on advanced technology and many of the manufacturers are operating in different industries, where they use their technological skills, distribution network, market knowledge and brand name. Four large manufacturers of mobile phones are today dominating the global mobile phone industry such as Microsoft, Sony Ericson, Samsung and Motorola. In addition to these companies there are many manufacturers that operate globally and locally. The cellular telephone (commonly "mobile phone" or "cell phone" or "hand phone") is a long – rang, portable electronic device used for mobile communication. In addition to the standard voice function of a telephone, current mobile phones can support many additional services such as SMS for text messaging, email, packet switching for access to the Internet, sending and receiving photos and video.

1.2 Statement of the problem

The aim of marketing is to meet and satisfy consumers' needs and wants perceptions, preferences and there by influencing the shopping and buying behavior consumer preference varies from brand to brand on the basis of quality, price and

© 2015, IJASRD, All Rights Reserved

advertisement etc. Consumer preference also varies with their income, age, sex, and other characteristics. There are so many brands of mobile phones available in the market i.e., Apple, BlackBerry, HTC, Samsung, Sony, Motorola, LG, Micromax, Microsoft, Karbonn and Lava. The study covers all these brands of mobile phones. The researcher has been carried out to know why these mobile phones are preferred by the consumer. This study would bring to light which brand of mobile phone is mostly preferred by the consumers and which they choose particular brand mobile phones. The researcher wants to know analyze by undertaking a micro level study in Mayiladuthurai town.

1.3 Objectives of the study

- To analyze the brand preference of mobile phone users with special reference to study area.
- To study the consumer opinion and their level of satisfaction towards the usage of the mobile phone.
- To identify the various factors influencing the purchase of mobile phone in the study area.
- To give few suggestions for the betterment of the product based on the major findings.

1.4 Scope of the study

The most vital function of management in an organization is to minimize risk and uncertainty through systematic decision – making. Better decisions result from the erective and timely utilization of right information about the consumers, dealers, competitors and others. Marketing as a functional area of management is becoming increasingly important as compared to other fields viz. production, finance, personnel and others.

II. METHODOLOGY

The study is descriptive in nature. It is based on both primary and secondary data. The well-structured questionnaires were administered for collecting primary data from sample respondents. The required secondary information gathered from published articles, published books, Journals, Magazines and Internet.

2.1 Sample size

The convenient random sampling method has been adopted for the study and 200 respondents were chosen away from the population in Mayiladuthurai town.

III. DATA ANALYSIS

Data collected through primary sources and analyses with the help of simple percentage technique.

Table-1: Brand preference of the respondents

S.No.	Brand Name	No. of respondents	Percentage
1	Apple I phone	08	04
2	BlackBerry	10	05

3	HTC	16	08
4	Samsung	47	24
5	Sony Ericson	20	10
6	Motorola	16	08
7	LG	10	05
8	Micromax	14	07
8	Microsoft/nokia	24	12
9	Karbonn	12	06
10	Lava	15	08
11	Others	07	03
	Total	200	100

Source: Primary Data

The table-1 shows the Brand preference of the Respondents with its percentage. From this it is understood that 24% of the respondents preferred Samsung followed by Microsoft/nokia with 12%, and 10% of the respondents are preferred Sony Ericson and remaining respondents are preferred other brand with below 10%.

Table – 2: Reasons for preferring particular brand

S.No.	Reason	No. of Respondents	Percentage
1	Price	37	19
2	Quality with brand name	106	53
3	Availability	10	05
4	Size	15	07
5	New Model	18	09
6	Advertisement	06	03
7	After sales service	08	04
Total		200	100

Source: Primary Data

The table-2 shows that 53% of the respondents preferring the quality with brand name of the mobile phone, followed by 19% of the respondents preferring the price, 8% of the respondents preferring the attractive smell, 9% of the respondents preferring the new model, 7% of the respondents preferring the size, 4% of the respondents preferring the after the sales services and 3% of the respondents are preferring the advertisement. This analysis clearly exhibit that a vast majority of respondents opined that Quality with brand name is the main reason for preferring the particular brand of mobile phone.

3.1 Limitations of the study

- It confined to the respondents at Mayiladuthurai town, this is not applicable to other area.
- The study was conducted with short span of time and therefore it was based on the available respondents.

IV. FINDINGS

The major findings of the study have been abridged here with:

- From the above analysis 1/4th of the respondents have preferred Samsung brand of phone.

© 2015, IJASRD, All Rights Reserved

- It is seen from the analysis 53% of the respondents have purchased the particular brand based on the quality with brand name of mobile phone.
- 1/3rd of the respondents before buying the mobile phone sources of knowledge for particular brand gathered from his friends.
- 19% of the respondents have given at the time of purchase of mobile phone are to be considered as price.
- It is observed from the study more than 50% of the respondents have come to know about the various brands of mobile phones by seen television advertisement only.

V. SUGGESTIONS

- The mobile phone companies should provide better services and also try to solve the hanging problems of the phone.
- The mobile phone companies should come forward to introduce low price of cell phone in the market for the benefit of poor and middle income group of people.
- The mobile phone companies should produce the batteries for long life and also extend of pack up period.
- Branded mobile phone company's service centers have available only for city or big town.

These companies should come forward to open lot of service centers in all the area for fulfillment of customer need.

VI. CONCLUSION

The study was made to understand brand preference of mobile phones various factors affecting in its preference and methods of achieving the mobile phone market in a positive direction, It was observed from the study that mobile phones are purchased by the consumers frequently on new model, advance technology, special offers, good brand name with reasonable price and also based on quality of mobile phone. The most of the consumers are satisfied by various ranges of mobile phones available in the market.

REFERENCES

[1] Chandrasekar, K.S. 2010, *Marketing Management,* Tata McGraw Hill Education Private Limited, New Delhi.

[2] Dr. Gupta, C.B. Dr. Rajan Nair, N. 2010, *Marketing Management,* Sultan Chand & Sons- Educational Publishers – New Delhi.

[3] Kapoor, D.C. 2004, *Marketing and Sales Management,* S.Chand & Company Ltd Ram Nagar, New Delhi.

[4] Momoria C.B., Joshi, R.L. 1995, *Principles and Practice of Marketing in India,* Published by Kitab Mahal, Allahabad.

[5] Beckwith, N.E. 2013. Multivariate analysis of sales responses of competing brands to advertising. *Journal of Marketing Research, 2* (2), 168-176.

[6] Kumar, C.R. 2003. Ten Commandment of Branding strategies. *Indian Journal of Marketing, 33* (6), 23-25.

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 201 – 207

CUSTOMER SATISFACTION AND PERCEPTION IN E-SHOPPING. A STUDY IN KARAIKAL DISTRICT

S. Poominathan
Doctoral Research Scholar, Department of Commerce, Pondicherry University-Karaikal Campus Karaikal
Dr. S. Amilan
Associate Professor & Head, Department of Commerce, Pondicherry University-Karaikal Campus, Karaikal

ABSTRACT

Online shopping has become new type of retail shopping. Have several reasons toward select this process of buy. Varieties of product, opportunity toward compare price, avoidance of the crowd with saving valued time are the most important factors for customer to buy through website. Shopping process is still not since well identified otherwise acknowledge while into many other country, advantage through the knowledge of online shopping in Karaikal is now beginning to develop quickly. Towards identify factor that may influence Karaikal customer's online shopping satisfaction from the perspective of told online shopping knowledge. Model is assessing support on the data collect from 80 participants using a survey questionnaire. Study can be considered as an applied research since purpose perspective also descriptive survey with regard to the nature with method. A 5-point Likert type of scale, ranking from 1"Strongly Disagree" to 5 "Strongly Agree". For analyzing the data, a necessary tool such as percentage analysis, mean, standard deviation, one sample test have been used. result of this study will provide a determine toward customer satisfaction with online shopping based on a variety of issue such as user interface, security, information quality, privacy through customer satisfaction.

KEYWORDS

Perception, E-Shopping. Customer Satisfaction

I. INTRODUCTION

The internet has transcended us starting the conventional shopping time into a new with more efficient era call e-commerce .Worldwide, shoppers are ahead wonderful benefits from buy goods plus services from cyberspace. Internets permit the 24/7 with 365 days availability of goods plus service with little otherwise no price. Additional seeking customers by retailer be always searching for markets that are extra economically capable therefore, online shopping. more than the decades maximum business organizations have been providing various products like books, hardware, software, with toys, household appliance to their customer through online. Online shopping is the process of buying and selling of the goods and services through online.

Customer satisfaction has been widely studied in offline setting for many years. Scholarly research examine satisfaction in the online environment has started appearing

© 2015, IJASRD, All Rights Reserved

in marketing journals (Parasuraman, Zeithaml et al 2005). We conduct an observed study with the goal of testing similarities with dissimilarities is satisfaction models for online shopping sites and content sites. We estimated the relative with comparative effects of context-general and context specific determination of satisfaction. In online shopping most of the companies are the companies have the same products or services with customer is the final decision maker based on his or her previous experience and level of satisfaction. Customer can easily evaluate prices, quality of the information provided, and shipment tracking with delivery in a short time. This paper attempt to determine the factors that influence customer's satisfaction towards online purchasing in Karaikal district and among all of these attributes, the researchers has tried to reveal the most related and responsible ones for perception of customers of customer satisfaction in e-shopping purchasing.

1.1 Perception

"Perception is the organization, identification, with interpretation of sensory information in order to represent and understand the environment".

1.2 E-Commerce

E- Commerce is the behaviour of business through internet which relates activities of information search, information sharing, through buy or exchange products with services. Into addition retain customer relationship without face to face meeting different transaction ended in conventional approach. Usually e-commerce is wrongfully perceived while a way of doing business amid web retailer also web end customers but rather e-commerce include an entire variety on conducting online business whether it's the communication between business to business, businesses to consumer, business to government.

1.3 E-Commerce in India

As developing like, e-commerce offers considerable opportunity to the people. E-commerce in India is still in nascent stage, but even the most-pessimistic projection indicates a boom. It is believed that low cost of personal computer, an increasing install base for Internet use with increasingly competitive Internet Service Provider (ISP) market will help fuel e-commerce growth in Asia's second most popular nation. India middle class of 288 million people is equal to the entire U.S. consumer base. This makes India a real attractive market for e-commerce. To make successful e-commerce transaction both the payment and delivery services must be made efficient. There has been a rise in the number of companies taking up e-commerce in the recent past. Major India portal sites have also shifted towards e-commerce instead of depending on advertising revenue. Several sites are now selling a diverse range of product with services from flowers, greeting cards, plus movie tickets to groceries, electronic gadget, with computers. With stock exchange coming online the time for true e-commerce in India has finally here. On the negative side there are many challenges faced by e-commerce sites in India.

1.4 Review of Literature

1.4.1 User Interface

User interface is the overall process of designing how a user will be able to interact with a system site. New technologies provide extraordinary almost powers to those people who master them. A fundamental reality of application development is that the user interface is the system to the users. It includes three aspects structure design, interactive design and visual design. What users want is for developers to build applications that meet their needs and that is easy to use. Too many developers think that they are artistic geniuses they do not bother to follow user interface design standards or invest the effects to make the code clever or to use a really interesting color scheme.

1.4.2 Security

Security is defined as the ability of the website to protect personal information of the customer from any unauthorized use of information disclosure during the electronic transaction (Guo et al., 2012).This is because, security with privacy issue play an important role in developing trust in the online transaction the website (Chellapa,2002). Security is considered an important factor that is taken seriously by the online customers (Mustafa, 2011). Security can be divided into two parts: the first part is related to the data and transaction security; and the second part is regarding the authentication of the user (Guo et al., 2012).

Security is another dominant factor which affects consumers to shop online. Hence many internet users avoid online shopping because of credit card found, privacy, non-delivery risk, post buy service and so on. But transaction securities on the online shopping have received attention. Safe and secured truncation of money and credit card information increase trust and transaction risk. Cuneyt and Gautam claims trust in the internet shopping with advanced technology, and frequent online shopping to the internet being secured as a trustworthy shopping channel (Gautam and Cynety 2004).

1.4.3 Information Quality

According to Ghasemaghaei and Hassanein (2013), information have a critical role of in customer decision making process, as it would guide them due to absence of physical interaction with the product in the online environment. E-commerce or online shopping have rather few advantage compared to the brick and mortar business. Online business gives customers a wider product selection, competitive price and most importantly, an easy access to information (Khristianto et al., 2012).

1.4.4 Privacy

The degree toward which the site safe with protect customer information. Several people are still not willing to buy products from the internet because of the risk that is related to maltreat of personal information. Online retailers are becoming more familiar of the importance of provide customer privacy (Ranganathan and Ganapathy, 2002).Privacy refers to the protection from unauthorized acquisition, dissemination, and disclosure of customers personal information. Customers fear that personal information collected by Web sites may be misused (Hoffman et al., 1999). Privacy is positively related to customer's evaluation of sites (Parasuraman, Zeithaml et al., 2005).

 © 2015, IJASRD, All Rights Reserved

1.4.5 Customer Satisfaction

Customer satisfaction is when products with services meet the probability of the consumers. It is very important to consumer are content with the products plus services provided through the particular websites as satisfied customers are likely toward be loyal with make repetitive purchases which force increase profitability of to particular e-commerce company in this explore satisfaction which is use into this research will be referred in term of outcome by comparing the prior expectation plus the perceived performance for each antecedent factor in order to measure the approach satisfaction with pleasing of the respondent for every of those factors. Satisfied customers are most likely to have the intention to repurchase if the service provider reached or exceeded their expectation (Alam and Yasin, 2010)

1.5 Objective of the Study

- ❖ To analyses the demographic factors of the e-shopping customer in Karaikal district.
- ❖ To analyses the satisfaction level through online customer of e-shopping in Karaikal district.

II. RESEARCH METHODOLOGY

2.1 Sampling Method

The sampling technique followed in this study is Simple random techniques are used to select the respondent from the available database. The internet of this research is to analyze the importance of the satisfaction towards e-shopping with reference to Karaikal district.

2.2 Sample Size

A total of 115 questionnaires were distributed out of which 80 questionnaires were usable. Major of the respondents were collected from Karaikal district.

2.3 Sources of Data

The study is an empirical analysis based on the survey method. Both primary and secondary data are collected for the purpose of this study. Primary data have been collected through questionnaire. Secondary data was collected from books, Journal, magazines and websites. Through using simple random sampling method.

2.4 Statistical Analysis

The questions were phrase in the form of statements scored on a 5-point Likert type of scale, ranking from 1"Strongly Disagree" to 5 "Strongly Agree". For analyzing the data, a necessary tool such as percentage analysis, mean, standard deviation, one sample test has been used.

Table-1: Gender wise distribution of the respondents

Sl. No	Gender	No. of respondents	Percentage	Mean	SD
1.	Male	45	56.2%	**1.44**	**0.499**
2.	Female	35	43.8%		

Total	80	100%		

From the above table, 45% of the customers are male and 35% of the customers are female. It concludes that majority of the respondents using e-shopping customer satisfaction for self their family is male. From the above percentage, it is also that female customer for e-shopping customer satisfaction is comparative less.

Table-2: Age wise distribution of the respondents

Sl. No	Age	No. of respondents	Percentage	Mean	SD
1.	Below 20	8	10.0%	**2.88**	**0.960**
2.	21-30	18	22.5%		
3.	31-40	30	37.5%		
4.	Above 41	24	30.0%		
Total		**80**	**100%**		

It is inferred from the above table majority of 37.5% of customers were in the age group of 31-40 years. Followed by 30.0% of the customers were in the age group of above 40 years, 22.5% were in the age group of 21-30 years, 10% of were in the age group of Below 20 years.. 10% of customers were in the age group of less than year's .So, an inference could be drawn as majority consumers were matured enough and they behave rationally in e-shopping customer satisfaction.

Table-3: Educational Qualification of the respondents

Sl. No	Educational Qualification	No. of respondents	Percentage	Mean	SD
1.	School	15	18.8%	**2.19**	**0.731**
2.	Undergraduate	30	43.8%		
3.	Postgraduate	35	37.5%		
Total		**80**	**100%**		

The above table shows that out of the total respondents taken from the study.43.8% of the customers are undergraduate, 37.5% of the customers are postgraduates, and 18.8% of the customers are school. It can be concluded that majority of the respondents preferring e-shopping satisfaction are under Graduates. Rest of the respondents doing e-shopping satisfaction is very less compared to school.

Table-4: Income of the respondents

Sl. No	Income	No. of respondents	%	Mean	SD
1.	Below-20000	6	7.5%	**2.31**	**0.739**
2	20001-30000	50	62.5%		
3.	30001-40000	17	21.2%		
4.	Above 40001	7	8.8%		
Total		**80**	**100%**		

The above table revealed that 50 respondents (62.5%) were earning monthly income between Rs.20001-30000, 17 respondents (21.2%) were earning the income range between Rs.30001-40000, 7 respondents were monthly income range between above 40001, 6 respondents (7.5%) were earning less than Rs.20000.So it has been inferred that majority of the respondents were earning between Rs.20001-30000.

Table-5: favorite site to shopping

Sl. No	Shopping	No. of respondents	%	Mean	SD
1.	1-2times/month	47	58.8%	**1.50**	**0.656**
2.	3-4 times / month	26	32.5%		
3.	5-6 times/month	7	8.8%		

© 2015, IJASRD, All Rights Reserved

Total	80	100%		

The above table shows that out of the total respondents taken from the study.58.8%of the e-shopping customers are 1-2times /month, 32.5% of the consumers are 3-4 times/month e-shopping customers. 8.8% of the e-shopping customers are 5-6 times /month. Can be concluded that majority of the respondents 1-2 times/month e-shopping customer satisfaction are very less compared to 5-6 times/ month e-shopping customers.

Table-6: Mean Score and Standard Deviation for e- Shopping customer satisfaction

User Interface		Mean	SD
Sl. No	**Variables**		
1.	The Web site is easy to use.	**2.94**	**1.286**
2.	The information on the Web site is not attractively display	**3.22**	**1.253**
3.	The Web site is visually attractive.	**3.11**	**1.293**
4.	The Web site does not add to my explore efficiency.	**3.00**	**1.467**
Security			
5.	The Web site has mechanism toward ensure the secure transmission of its user information.	**3.16**	**1.195**
6.	The Web site has enough technical capability to ensure that the data I send cannot be customized through hackers.	**3.15**	**1.274**
7.	Purchase on the Web site resolve not cause financial risk.	**3.31**	**1.165**
8.	The electronic payment on the Web site is secure.	**3.38**	**1.205**
Information Quality			
9.	The information on the Web site facilitate trade the products otherwise services that it sell or market.	**3.58**	**1.134**
10.	The Web site does not automatically cover to give the up-to-date products with services in order.	**3.49**	**1.191**
11.	The Web site provides the relevant the products services information.	**3.68**	**1.077**
12.	It is easy to complete the transaction on the Web site.	**3.54**	**1.055**
13.	The Web site present information to be an easy to recognize.	**3.21**	**1.229**
Privacy			
14.	The Web site abides by personal data protection laws.	**3.55**	**1.135**
15.	The Web site only collects user's personal data that are necessary for its activity.	**3.22**	**1.302**
16.	The Web site does not provide my personal information to others without your consent.	**3.39**	**1.142**
17.	I feel a secure when transfer my personal information to the Web site.	**3.40**	**1.176**
18.	I feel a secure when transfer my personal information to the Web site.	**3.55**	**1.190**
Customer Satisfaction			
19.	The performances of Web site meet my possibility.	**3.00**	**1.322**
20.	The Web site does not have enough experience in the marketing of the products with service toward it offer.	**3.04**	**1.354**
21.	The Web site knows its user well adequate to present them products with services modified to their needs.	**3.34**	**1.102**
22.	The Web site does not have the necessary resources to carry out its behavior successfully	**2.94**	**1.344**

The majority of the customer's satisfied with the e-shopping receive suggestion with due respect from the customers side and the some of the customers dissatisfied with customer relationship are very low.

Table-7: One – Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Income	80	2.31	.739	.083

Table – 8: One – Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Income	27.974	79	.000	2.312	2.15	2.48

Here the test value is considered as 80, the mean value obtained through one sample statistics is 2.31 with the different between the means is 2.312. Based on the result generated by SPSS, the significant value is 0.000 and it is less than 0.05 so reject null hypothesis. Hence there is significant different between the means i.e. population means and sample mean.

III. CONCLUSION

The analytical result of our survey signifies association between satisfaction of e-shopping and the determinate that influence their satisfaction. More specifically, user interface, security, information quality, privacy product variety also delivery performance has a significant relationship with e-shopping satisfaction. However, the contradicting result here might be due to the fact not many people in Karaikal district are buying online regularly. They perform not observe it since a factor that will affect satisfaction because they do not have the experience. When the respondents do not have real knowledge in shopping online regularly, their perception motivation tends toward be different from those who actually have knowledge before. It would be inspiring to study the same factors into connection to e-shopping sat faction on a diverse, added average internet user population.

REFERENCE

[1] Alam, S., & Yasin, N. M. (2010). An investigation into the antecedents of customer satisfaction of online shopping. *Journal of Marketing Development and Competitiveness, 5* (1), 71-78.

[2] Chellappa, R. K. (2008). *Consumers' trust in electronic commerce transactions: The role of perceived privacy and perceived security.* Under submission.

[3] Eid, M. I. (2011). Determinants of e-commerce customer satisfaction, trust, and loyalty in Saudi Arabia. *Journal of Electronic Commerce Research, 12* (1), 78-93.

[4] Guo, X., Ling, K. C., & Liu, M. (2012). Evaluating factors influencing consumer satisfaction towards online shopping in China. *Asian Social Science, 8* (13), p 40.

[5] Ghasemaghaei, M., & Hassanein, K. (2013). *Consumers' Satisfaction with Online Information Quality: The Moderating Roles of Consumer Decision-Making Style, Gender and Product Involvement.* In ECIS (p. 10).

[6] Gautam and Cuneyt. (2004), *Internet Shopping,* Tongzhou: Bang.

[7] Hoffman, D. L., Novak, T. P., & Peralta, M. (1999). Building consumer trust online. *Communications of the ACM, 42* (4), 80-85.

[8] Khristianto, W., & Suyadi, I. (2012). The influence of information, system, and service on customer satisfaction and loyalty in online shopping of forum jugal beli tasks. Us, Malang region. International *Journal of Academic Research, 4* (2).

[9] Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). ES-QUAL a multiple-item scale for assessing electronic service quality. *Journal of Service Research, 7* (3), 213-233.

[10] Ranganathan, C., & Ganapathy, S. (2002). Key dimensions of business-to-consumer web sites. *Information & Management, 39* (6), 457-465.

© 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 208 – 214

A STUDY ON MARKETING OF POND'S TALCUM POWDER IN TIRUCHIRAPPALLI DISTRICT

A. Kavidha
Head of the Dept. of Commerce & Management, Sri Saradha College for Women, Perambalur

ABSTRACT

Everyone would like to take care of their face. Through the ages the quality of talcum powders has been improved to provide the best outcome in skin care. For skin to be good looking its natural glow, tenderness and softness need to be retained. The effects of the busy modern life and the fierce climate conditions made an experiment with the skin with unavoidable harsh realities. An attempt is made by POND'S company and its focus on two major factors such as to protect the hydration of natural skin and to provide deeper replenishment for fine glow. Inspire of tough competition among the cosmetics today, Pond's remedies through the fresh, playful and tender skin. Consumer behavior always involves choice. As economic men, consumers evaluate the alternatives in terms of cost and value received. They try to maximize their unity of satisfaction while spending their scarce resources of time energy and money. Consumer behavior is the act of consuming or using a product or service. Buyer behavior leads to an end in the process of purchasing. Marketing mix likely to achieve the required goals.

KEYWORDS

Marketing mix, marketing strategies, consumer behaviour, buyer behaviour

I. INTRODUCTION

The manufacturer introduces different varieties of powders to cater consumers. Selling talcum powder has become a tough business now. (There is great potential for the growth of powder industry skill). This project is concerned with the detail study on marketing of pond's talcum powder.

A satisfied consumer become a sales man of the products. The customers have such a wide variety of goods from which they choose the products they like. Therefore the manufactures and businessman cannot ignore the wishes of the consumers.

Consumer behaviour always involves choice. As economic men, consumers evaluate the alternatives in terms of cost and value received. They try to maximize their unity of satisfaction while spending their scarce resources of time energy and money. Consumer behaviour is the act of consuming or using a product or service. Buyer behaviour leads to an end in the process of purchasing.

Consumer behaviour research alerts marketers to the processes which should be monitored. They can get a better idea about choices. This enables marketers to describe the consumers' decision – making process, in general. The description of the decision making process, in turn allows markets to infer to find out the reasons why consumers make certain choices. Finally, the ability to explain why consumers make alterations in

© 2015, IJASRD, All Rights Reserved

their choice enables markets to formulate effective marketing programme and strategies. Consumer or buyer behaviour analysis helps marketers to select appropriate marketing mix likely to achieve the required goals.

1.1 Consumer Behaviour is a Science

Many consumer analysis have sought to study fundamental behaviour issues that have wide application. These have included topics as information search, decision making and post purchase evaluation.

Despite existing shortcomings, the study of consumer behaviour has gained considerable respectability and even has been called a science by some. The field of consumer behaviour also meets the requirement that different that differentiated a science from other kind of investigation.

Science is founded on controlled observation by using carefully designed studies, the consumer researcher can identified and analyse individual behaviour patterns.

Science is oriented towards prediction. Any field of enquiring that has been closely related to business practice would quite naturally be oriented towards prediction. Because of their interest in generating profitable Sales, business managers are very concerned with forecasting the consequence of particular actions.

1.2 Statement of the Problem

Pond's (India) Limited, was a public Limited company, manufacturing and marketing toiletries and cosmetics with an annual gross sales turnover Rs.186,36,23.000. For December 31st 1998-99. The company marketed these products under the well-known brand namely of Pond's dream flower. Pond's sandal, Pond's magic, Angel face, Vaseline Pond's oil balance and cutex among others. It completed essentially in the skin prepared segment of the toiletries and cosmetics market. with its best known products being Pond' s dream flower Pond's sandal, Pond's magic, Pond's gold cream Pond's vanishing cream, Angel face compact powder and Vaseline white petroleum Jelly. It is enters in the hair preparation segments included Pond's shampoo, vaseline hair tonic and scarp conditioner. In almost all its markets Pond's has been able to build up a strong consumer franchise among its estimated 24 million consumer largely urban woman aged 15-45 years through a product strategy of offering consumers, quality products at reasonable prices in short good value for money.

The company's plants at Chennai, Bombay, Kolkata and Pondicherry manufactured more than Rs.2S lakh dozen packs of company products every year. Pond's talcum powder was a well-established brand. and leader in the talcum powder market. The Pond's talcum powder was positioned in the premium category. So, a study on marketing about varieties of Pond's powder is important one.

A place like Trichy which has been trade and industrial development reveals that, its production has its own choice and selection. The study of consumer behaviour is a good parameter for changing tastes. The effects of advertisement on the people buying habit.

Taking into consideration all the theoretical concept about the consumer behaviour his study extends only

1. The Trichy District.
2. The different varieties of Pond's powder and cream Pond's powders namely,

© 2015, IJASRD, All Rights Reserved

Pond's Dream Flower, Pond's Sandal, Pond's Magic, Pond's Cream namely Pond's Gold Cream, Pond's face wash and Pond's oil balance.

1.3 Nature of the Study

The prominent foremost aim of the study is to study the buying behaviour sources of awareness, attitudes towards to price, fragrance, colour, no side effects, and the consumption pattern of the pond's powder consumer. The study is undertaken to survey and find out the consumer behaviour in terms of their purchasing habits and attitudes towards purchasing of pond's powder.

1.4 Importance of the Study

In a business world, many brands of powder are produced and marketed by a single manufacturer. The decision whether to buy or not depends only on the basis of consumer motives. Modern market is consumer oriented and now consumers are the decisive force. The foresaid reason has inspired the researcher to make out a study about the consumer buying behaviour and their position in choosing the particular brand pond's powder.

1.5 Reason for Selecting the Topic

The study is being made a study on Marketing of selected brand of pond's powder. The area chosen for the study is Tiruchirappalli District. This particular area is chosen, because many of the low class, middle and upper class families live here.

Pond's is one of the important necessary goods used by all people. The researcher was interested in knowing the brand which is most to widely use by the families in the selected area. Therefore, this area was chosen for the study.

1.6 Objectives of the Study

The objective of study are formed as follows:

1. To study brand preference of Pond's Powder in Trichy District
2. To understand the various factors that affect the consumer's choice of brand.
3. To understand the consumption pattern of consumers on3 varieties of Pond's powder in Trichy District.

1.7 Limitation of the Study

This study is subject to certain limitations which are as follows:

1. This study is limited only to Trichy District.
2. Due to cost, time consideration. This study is confined only to 75 samples.
3. The conclusion for this study cannot be generalized because the consumer trends will differ in different areas.
4. The findings are drawn only on the basis of information supplied by the respondents and hence it is not reliable.

II. METHODOLOGY ADOPTED FOR THIS STUDY

Since the objectives of the study are mainly concerned with different types of Pond's powder consumers the necessary data for analysis has to be collected. Information has been collected from magazines, journals, dealers' relatives and friends.

2.1 Sampling Techniques:

The study has been undertaken by Questionnaire method among75 pond's consumers at random in Trichy District

III. ANALYSIS AND INTERPRETATION

The effort was made to study the theoretical aspects of consumer behaviour and the concept of consumerism in India. For that the concept of consumer behaviour, consumer behaviour as a science, the importance of understanding consumer, behaviour, consumer market, consumer goods, Brand and consciousness and preferences of urban consumer, buying function, buying motives and consumerism in India have all been studied.

Consumer preference on the varieties

Sl. No.	Varieties	No. of Respondents	Percentage
1	Pond's Dream flower	27	36
2	Pond's Magic	23	31
3	Pond's Sandal	25	33
	Total	**75**	**100**

Source: Primary Data

It clearly shows popularity of pond's powder among the people. Pond's dream flower talcum is more popularized when compared to pond's magic and pond's sandal. Out of the total samples collected by the researcher 27 respondents prefer pond's dream flower 25 respondents prefer pond's sandal and 23 respondents prefer pond's magic. It is also analyzed from the table 4.1 that 36% of the total samples are using only pond's dream flower talcum powder and a small percentage say 31% are using pond's magic and 33% are using pond's sandal.

Family size Vs. Pond's powder

Sl. No	No. of Persons	Pond's Dream flower	Pond's magic	Pond's magic
1.	Below – 3	5	3	2
2.	3 to 5	10	12	10
3.	5 to 8	9	7	11
4.	Above 8	3	1	2
	Total	**27**	**23**	**25**

Source: Primary Data

It consists of the number of members in the sample respondents family, out of 75 sample population, 10 families of pond's dream flower, 12 families of pond's magic and 10 families of pond's sandal have to 3-5 members the maximum on nearly 37 percent of pond's dream flower, 52 percent of pond's magic, 40 percent of pond's sandal respondents. 36 percent of respondents' family size is in between 5 to 8 members, 6 families having number of members more than 8 form as much as 8 percent and less than 3 members of family 13 percent.

Consumers' opinion towards other brands

Sl. No	Opinion	No. of Respondents	Percentage
1.	Agree	73	97
2.	Disagree	2	3
	Total	**75**	**100**

© 2015, IJASRD, All Rights Reserved

Source: Primary Data

From Table it is known that the 97% majority of the respondents agree that the pond's powder towards other brand which are using at satisfactory. Only 3% of respondents express the view that they are not satisfied with compared to other brand.

3.1 Respondent's Opinion about the Price of Pond's Powder

Price paid by a consumer depends on many factors. The consumer verifies whether the commodity bought is worthy of that price. Besides price of the commodities is considered by the economic status of the consumer. The following table shows the buyers opinions of the pond's powder on the basis of price.

Satisfaction of the Respondents

The respondents were asked to indicate satisfaction of pond's powder

SL. No	Satisfaction	Pond's Dream Flower	%	Pond's Magic	%	Pond's Sandal	%
1.	Satisfied	19	70	11	48	20	80
2.	Extremely Satisfied	7	26	10	43	4	16
3.	Not satisfied	1	4	2	9	1	4
	Total	**27**	**100**	**23**	**100**	**25**	**100**

Source: Primary Data

It reveals that 75% of the total samples are satisfied and 5% were not satisfied with pond's talcum powder. Pond's dream flower talcum powder satisfies more of our respondents that is 70% of respondents. It gives more satisfaction due to its low price, fragrance and all other best qualities, 26% of our respondents says that it gives extreme satisfaction and only a small % of say 4% were not satisfied. With regard to Pond's magic all respondents feel that they are satisfied. Regarding to pond's sandal nearly 96% of respondents are satisfied only 1 respondent is not satisfied.

IV. FINDINGS AND SUGGESTIONS

Through ages the quality of pond's talcum powders have been improved to provide the best outcome in skin care. Now a day's pond's Talcum powder is popular of the world. The company has also undertaken the manufacture of clinical thermometers for export to the U.S and Canada. It is marketed by "Hindustan lever Limited".

In Tiruchirappalli District many brands of Pond's Talcum product of more than many companies are available. Each company has separate agents of its own, distributing the product through retailer to final consumers. The company fixes price for each container (i.e.) maximum retail price (M.R.P). A margin is allowed to the retailers through stock list for sales service. Normally this would be from 3% to 4%.

A study has therefore been undertaken to find out how far the consumers preference finds important place in production of pond's powder market. It also studies the maximum information regarding the consumers' behaviour in purchasing pond's talcum product.

Introduction and frame work of the study is given in chapter I, Chapter II deals with the profile of the study Area. The consumer behaviour and consumerism in India

was discussed in detail in Chapter – III. Chapter IV has focused on the analysis and interpretation to pond's talcum powder in Tiruchirappalli District.

Concluding chapter V present the summary of findings of the study and offers suggestions to improve the market share of pond's powder.

4.1 Findings of the Study

The following are some of the findings of the study.

- The study reveals that 27 respondents prefer to have pond's dream flower, 23 respondents prefer pond's magic and, 25 respondents prefer pond's sandal.
- Nearly 47% of male and 53% of Female use pond's Talcum powder.
- Respondents under the age group of 20 – 30 are found to use pond's talcum powder mostly.
- Among respondents having different educational backgrounds, more consumers belong to graduates 36%, illiterate, level only 6% which is the lowest.
- With reference to family size of the consumers, nearly 43% of the families have a strength of almost 3 – 5 members.
- The study reveals that irrespective of income group, people purchase pond's dream flower.
- Majority of the consumers feels that advertisement made through television they greatly influenced them.
- Good quality, lowest price, absence of side effects maintenance, of skin care has influenced consumers to buy pond's Dream flower.
- It is noted that nearly 40% of the consumers' family having 3 to 5 family members requires 100 gms for a month. It is obvious that 300 gms package is the optimum size and appropriate level prucahsed by the household consumers.
- 56% of respondents say they use powder twice a day and 18% are using thrice a day and 26% many times a day.
- It is imperative to note that nearly 28% of the consumers have been using the same brand for 1 – 6 months and 48% of consumers are using the same brand from above three years.
- 83% of the respondents are extremely satisfied with pond's dream flower.
- The respondents feel that pond's talcum powder is cheaper compared to other brand.

From the study it is understood that "Pond's Dream flower" is the most familiar brand of ponds in Tiruchirappalli district as it is used by 27 out of 75 sample respondents. Features such as fragnance, quality no side effects, make them prefer this brand.

4.2 Suggestions

In the light of foregoing analysis and findings of the study the following practical suggestions are given for the effective functioning and improve production of pond's market.

1 The pond's powder must be manufactured with more fragrance, Quality, no side effects, content and attractive packing.

2 To increase the awareness among the consumer's effective and genuine advertisement must be made. The advertisement should not only retain existing

 © 2015, IJASRD, All Rights Reserved

consumers but also for attracting new customers.

3 In order to attract the consumer interest in the product it is recommended to give useful gift articles along with it.

4 To popularize and develop a proper choice among consumers' free sample or low priced samples, in small packs, spelling out of the merits of the product should be made available.

5 Wide distribution network is very much important for pond's powder so as to make the product easily available to consumers.

6 The people always look for better quality and reasonable price of the product step are to be taken to maintain the quality and price so as to avoid shift in the consumers choice to other substitutes.

7 Less expensive of the same time effective advertisement through suitable media may help reduce the cost burden of the consumers.

On the basis of the analysis, some of the suggestions made are:

1 The fragrance of pond's dream flower can be modified.

2 Free samples and gifts can be offered to consumer to effect sales.

3 Like pond's dream flower available in sachet, the company can bring other varieties also in sachets.

4 Steps can be taken to avoid consumer is switching to other varieties.

5 Pond's talcum powder can be offered in attractive container.

6 Irrespective of variety, the availability of talcum powder can be made more to the consumers.

V. CONCLUSION

A Study on marketing of talcum powder reveals that major share of powder is been occupied by LIC – user Hindustan lever limited. This study brought out the salient features in the marketing of pond's talc product. But the study was concentrated Tiruchirappalli district of the area, in the field of consumers' preference towards the pond's powder brand. In the survey concluded most of the respondents have given suggestion to maintain its present quality without raising the price and the remaining respondents have said that the present quality and quantity are to be maintained in future also. Now a days almost all the families are using pond's powder product. It is using among all groups of people to derive fatigue and to feel fresh. The survey concludes that most of the respondents do not switch over to another powder brand all of a sudden. All kinds of people are purchasing pond's talc product according to their own fragrance, family size, income, social status. It is sincerely believed that is the findings and conclusion of the study are taken into consideration, it would be helpful for the dealers of different brands of pond's powder in promoting their business. The suggestions of the study, would also bring better to the pond's talc powder marketers and consumers.

REFERENCE

[1] https://en.wikipedia.org/wiki/Pond%27s
[2] https://en.wikipedia.org/wiki/Face_powder
[3] http://seminarprojects.com/s/ponds-talcum-powder-wikipedia
[4] http://pkp.wikidot.com/forum/t-104635/profile-for-pond-s-talcum-pow

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 215 – 223

Problems and Issues of Junk Food Marketing with reference to School Children in Mayiladuthurai Town – A Study

Dr. M. Mathivanan
Associate Professor & Head, Dept. of Commerce, A.V.C. College (Autonomous), Mannampandal
A. Dayana
M.Phil. (F.T) Scholar, Dept. of Commerce, A.V.C. College (Autonomous), Mannampandal

ABSTRACT

Junk Food Marketing is dominating the entire food marketing industries across the world. The junk foods majorly concentrated to the kids and teenagers a great extent, with huge food chain generating multibillion dollar revenue, creating thousands of employment opportunities. But all this comes at the cost of health and well-being of millions of consumers particularly children and teenagers. The consequences that this junk food can have on our health are terrible, regardless of whether we have them once in a while, twice in a week or every day. Junk foods typically contain high levels of calories from sugar or fat with little protein, vitamins or minerals. Foods commonly considered junk foods include salted snack foods, gum, candy, sweet desserts, fried fast food, and sugary carbonated beverages. This paper highlights the various types of junk food and their effects, facts on junk food marketing, issues, challenges and major player of junk food segments.

KEYWORDS

Junk Food, Kids market, fried fast food

I. INTRODUCTION

Junk food is a term used to describe food that is of little nutritional value and often high in fat, sugar, salt, and calories. Junk foods typically contain high levels of calories from sugar or fat with little protein, vitamins or minerals. Many foods such as hamburgers, pizza, and tacos can be considered either healthy or junk food depending on their ingredients and preparation methods. Junk food can also depend on the person's class and social status, with wealthier people tending to have a broader definition while lower-income consumers may see fewer foods as junk food. Especially in the case of ethnic foods, a classification as "junk food" could be perceived as rather offensive, given that such foods have been prepared and consumed for centuries and may contain healthy ingredients.

As a general rule, no matter what one classifies as junk food, such foods are perfectly safe to eat, as long as they are integrated into a well-balanced diet. There's nothing wrong with having some potato chips now and then, but consuming a diet based primarily on such food is a cause for concern. Because junk food often lacks useful vitamins and minerals, people who eat it exclusively may suffer from nutritional deficiencies that could cause health problems, and they may experience other physical issues like indigestion as a consequence.

© 2015, IJASRD, All Rights Reserved

1.1 History of Junk Food:

Restaurants have been around in some form for most of human civilization. But they usually catered to travelers. As far back as ancient Greece and Rome, inns and taverns generally served food to people who had a reason to be away from home. This trend continued until relatively recently. Although taverns and coffee houses were popular places to gather and share beverages in the 17th century, the idea of eating out for fun didn't take off in Western society until the late 18th century.

Although McDonald's was the first restaurant to use the assembly-line system, some people think of White Castle as the first fast-food chain. White Castle was founded in 1921 in Wichita, Kansas. At the time, most people considered the burgers sold at fairs, circuses, lunch counters and carts to be low-quality. Many people thought hamburger came from slaughterhouse scraps and spoiled meat.

The McDonald brothers opened their redesigned restaurant in 1948, and several fast-food chains that exist today opened soon after. Burger King and Taco Bell got their start in the 1950s, and Wendy's opened in 1969. Some chains, like Carl's Jr., KFC and Jack in the Box, existed before the Speedee Service System, but modified their cooking techniques after its debut. McDonald's, which started it all, is now the world's largest fast-food chain.

According to the National Restaurant Association, American sales of fast food totaled $163.5 billion in 2005. The industry is growing globally as well. Total sales for McDonald's grew 5.6 percent in 2005, and the company now has 30,000 franchised stores in more than 120 countries.

1.2 Types of Junk Food

Eliminating Junk food completely from our lives is impossible, as most people irrespective of age, enjoy indulging in these irresistible delicacies once in a way. Nevertheless, a food that produces harmful effects on the body that ought to be avoided at all costs is listed below.

1.2.1 Pizza

The pizza mania is fast catching up around the globe and undoubtedly, the pizza is here to stay. Although there are contradictory views regarding the health aspect of pizzas, heavily laden with sodium and carbohydrates, flour and cheese they contain high calorie counts a harbinger of cardiovascular diseases.

1.2.2 Burgers

With its deadly combination of mayonnaise, cheese, high levels of dairy fat, deep fried patties, topped with unhealthy sauces filled with sugar and sodium, they tend to increase cholesterol levels owing to saturated fats. Hence, Burgers occupy a primary position as being one of the worst junk foods, offering 1360 calories per serving.

1.2.3 Deep Fried Stuff

Deep-fried snacks such as French fries, potato chips, fried chicken, kebabs and the most popular Indian samosas are the ultimate sources of Tran's fat, elevating cholesterol levels, leading to clogging of arteries on the arterial walls of the heart.

1.2.4 Breakfast Cereals

A healthy breakfast is essential to kick-start the day full of vigour and vitality. However, most people prefer breakfast cereals that claim to be extremely healthy. The fact remains that cereals, like porridge, oats and cornflakes, covered with unhealthy sugars are nonetheless unhealthy.

1.2.5 Candies

The easily available vibrant colorful array of desired candies, lollies, toffees, jellies and candy buttons packed with high doses of fructose and sucrose create an instant feel good factor increasing blood sugar levels. However, frequent consumption of these colourful delights, due to the presence of nitrites, may produce carcinogen substances detrimental for health.

1.2.6 Donuts

The epitome of Junk food and a universal favorite, Donuts drizzled with sinful mouth-watering chocolate, jam and tempting sugar toppings increase the risk of developing cancer. They jeopardize health due to the blending of these ingredients along with hydrogenated oils, refined sugar and white flour deep-fried in extreme heat.

1.2.7 Pastries and cakes

Rich creamy delicious wonders, cake happen to be one of the best options for desserts. However, a tempting wedge contains sugar in high magnitude combined with a highly raw processed variety of carbohydrates that contain high glycemic index thereby increasing the blood glucose levels in the body.

1.2.8 Ice Cream

Rich in sugar and fat, the enticing ice creams, generally cause an expanding waistline, due to metabolic imbalances caused by the elevated levels of fat in the dessert. Therefore, this sinful concoction leads to obesity and decreased appetite resulting in an unhealthy digestive tract.

1.2.9 Carbonated Beverages

With high quantities of sugar, insignificant amounts of minerals and harmful chemicals, fizzy carbonated drinks, popularly known as soft drinks, are sweetened colas available in the market. Apart from this, they contain high levels of caffeine that are harmful for health.

1.2.10 Instant Noodles

Instant noodles contain an increased carbohydrates and sodium, lacking in essential proteins, vitamins, fibre and minerals. Another aspect is that the container of instant cup noodles, discharge certain substances and chemicals akin to hormones, along with dioxin, a chemical, which saturate the noodles when hot water is added.

Table 1.1: Popular Junk Food Marketers in USA During 2014

S. No	Company	Food Segment	Sales in Million ($)	Sales per unit. (In thousands ($)
1.	**McDonald's**	Burger	**32,395.0**	**2,400.0**
2.	**Subway**	Sandwich	**10,600.0**	**452.0**

© 2015, IJASRD, All Rights Reserved

3.	**Burger King**	Burger	**8,600.0**	**1,230.0**
4.	**Wendy's**	Burger	**8,340.0**	**1,418.0**
5.	**Starbucks**	Snacks	**7,560.0**	**1,060.0**
6.	**Dunkin' Donuts**	Snacks	**6,000.0**	**839.0**
7.	**Pizza Hut**	Pizza/pasta	**5,400.0**	**855.0**
8.	**KFC**	Chicken	**4,700.0**	**933.0**
9.	**Chick-fil-A**	Chicken	**3,582.5**	**2,694.4**
10.	**Domino's Pizza**	Pizza Pasta	**3,305.6**	**657.0**
11.	**Pan era Bread**	Sandwich	**3,100.0**	**2,200.0**
12.	**Jack in the Box**	Burger	**2,934.8**	**1,322.0**
13.	**Papa John's**	Pizza/pasta	**2,081.8**	**863.0**
14.	**Chipotle**	Mexican	**1,840.0**	**1,800.0**
15.	**Panda Express**	Asian	**1,404.5**	**1,093.5**

Sources: Report Fast Food Trend 2014

Junk food is food that is calorie-dense and nutrient poor. In recent decades, junk food, fast food and convenience food consumption in the United States have increased dramatically, with 25 percent of people now consuming predominantly junk food diets. In the above facts clearly shown the junk food market in USA during the year of 2014, all the popular fast food marketer sharing a notable amount of sales registered without major variation. The fast food giant McDonald is placed first position among selected fifteen fast food marketers in USA.

1.3 Effects of Fast Food Branding on Young Children's Taste Preferences:

The impact of food marketing on the taste preferences of preschool children was explored in this study. Study participants were 63 parents and their children ranging from 3- to 5-years of age. Children took part in a food tasting experiment. The children were presented with a series of food and drink pairs that were the same in all respects, except for being packaged in McDonald's or plain wrapping.

Table 1.2: Highly Attracted Factors to Eat Junk Food by the Children

Factors	No. Respondents	Percentage
Taste	**40**	**53.30**
Quantity	**4**	**5.30**
Quality	**6**	**8.00**
Colour	**25**	**33.30**
Total	**75**	**100.00**

Source: Primary data

The above data from the table clearly stated that out of selected samples, 53.33 per cent respondents opined that they are highly attracted the factor taste in the Junk Food. Regarding the Colour of the Junk food is also highly attracted factor by the respondents of Mayiladuthurai i.e., 33.33 percent.

Table 1.3: Type of Junk Food Preferred by the Respondents

Types	No of Respondents	Percentage
Pizza	**8**	**10.70**
Burger	**6**	**8.00**
Fired Chickens	**3**	**4.00**

Backed Meat and Fish	**1**	**1.30**
Deep Fried stuff	**17**	**22.70**
Break Fast Cereals	**3**	**4.00**
Candies	**1**	**1.30**
Pastries and Cakes	**3**	**4.00**
Ice Cream	**27**	**36.00**
Instant Noodles	**6**	**8.00**
Total	**75**	**100.00**

Source: Primary data

The table 1.3 clearly exhibits that the type of Junk food preferred by the school children of Mayiladuthurai. It was observed that 36 per cent of respondents are opined their preferred Junk food item is Ice Cream. So, that Ice Cream is highly preferred food item compare than the other Junk food. It was obtained that 22.70 per cent of the respondents opined that their preferred food item is Deep Fried Stuff and 10.70 per cent preferred Pizza.

1.4 Problems and Issues of Junk Food Marketing:

Junk food is food that is calorie-dense and nutrient poor. In recent decades, junk food, fast food and convenience food consumption in the United States have increased dramatically, with 25 percent of people now consuming predominantly junk food diets. This trend has occurred concurrently with rising epidemics of numerous chronic diseases and accounts for a long list of reasons why eating junk food is bad.

1.5 Obesity

Increased rate of fast food/junk food marketing leads to increase the obesity rate of world of population. Junk food marketing culture plays a major role in the obesity epidemic. By the year 2050, the rate of obesity in the U.S. is expected to reach 42 percent as well as the obesity rate of the world of population will be raised. Junk food in these children's diets accounts for 187 extra calories per day, leading to 6 additional pounds of weight gain per year. Obesity increases your risk for cardiovascular disease, diabetes and many other chronic health conditions.

1.6 Diabetes

In the present changing habits of junk food consumption has become elevated as diabetes patient. When one does eat processed sugar, such as those in soft drinks, white flour and other foods devoid of fiber and nutrients necessary to properly metabolize carbohydrates. Eating junk foods throughout the day causes chronically high insulin levels, which eventually prompts your cells to begin to ignore this important hormone, resulting in a condition known as insulin resistance.

1.7 Depression

Eating level of Junk food may lead to depression in teenagers and middle age categories. Hormonal changes at puberty make teens more susceptible to mood and behavioral swings. A healthy diet plays a part in keeping hormone levels on an even keel, while a diet high in junk food falls short of these requirements. Consuming Tran's fats,

© 2015, IJASRD, All Rights Reserved

saturated fats and processed food is associated with up to 58 percent increase in risk of depression.

1.8 Nutrient Deficiencies

Processing of foods that removes vitamins, minerals and fiber makes junk foods into the sources of empty calories that nutritionists disparage. Children who eat a lot of junk foods may develop nutritional deficiencies that lead to low energy, mood swings, sleep disturbance and poor academic achievement, among other health conditions.

1.9 Other issues of Junk Food:

1.9.1 Leads to Digestive Problems:

Those who are addicted to fatty junk food are bound to suffer from digestive problems like gastro esophageal reflux disease (GERD) and irritable bowel syndrome (IBS). That's because junk food is deep fried. The oil soaked in junk food gets deposited on the walls of the stomach lining, increases acid production. Spices loaded in them irritate the stomach lining, worsening GERD and digestion.

1.9.2 Causes of Depression among teenagers:

A lot of hormonal changes occur in teenagers, which makes them susceptible to mood swings and behavioral changes. A well healthy diet plays an important role in maintaining that hormonal balance. Because junk food lacks those essential nutrients, the likelihood of teenagers to suffer from depression is increased by 58 percent.

1.9.3 Causes of fluctuations in Blood sugar levels:

Junk food is high in refined sugar which exerts stress on your metabolism. Refined sugar causes the pancreas to secrete more amount of insulin in order to prevent a drastic spike in blood sugar levels.

1.9.4 Affects the Brain function:

A study published in the journal Brain, Behavior, and Immunity shows that one week of eating junk food is enough to trigger memory impairment in rats. Recent research suggests that bad fats (trans fats) from junk food tends to replace healthy fats in the brain and interferes with its normal signaling mechanism

1.9.5 Increases the risk of heart disease:

Junk food items are loaded with saturated fats and trans fats that directly increase triglyceride and bad cholesterol (LDL) levels in the blood, contributing to plaque formation and heart disease. Further, causing a sudden spike in blood sugar level increases, junk food damages the linings of the blood vessels causing chronic inflammation. This inflammation causes bad cholesterol to stick to the walls of the arteries, blocking blood flow to the heart.

1.9.6 Leads to Kidney Disease:

The reason why you can never say no to fries and chips is because they contain high amount of finely processed salt which increases salivation and secretion of enzymes

that enhance your cravings for these foods. High amount of bad fats and sodium from salt disrupts the sodium-potassium balance of the body and causes hypertension.

1.9.7 Damage the liver functional system:

Surprisingly, junk food consumption over a period of time can have similar harmful effect on the liver as alcohol consumptions does. A study reported that people who ate junk food and shunned exercise showed changes in liver enzymes within four weeks. These changes were similar to those observed in people with alcohol abuse.

1.9.8 Increased Risk of Cancer

Lack of fibber is the main reason why junk food consumption is linked to an increased risk of cancers of the digestive system. A study published in European Journal of Cancer Prevention revealed that consuming too much of fast food that are high in sugar and fat can increase your chances of developing colorectal cancer.

Table 1.4: Awareness of Various Problems and Issues of Junk Food

Status	No of Respondents	Percentage
Don't Know	42	56.0
Affecting Brain	3	4.0
Liver	1	1.3
Strongless Body	5	6.7
Cancer	4	5.3
Tired	5	6.7
Obesity	15	20.0
Total	**75**	**100**

Source: Primary data

Table 1.4 clearly shows that the awareness level of respondents regarding the various issues and problems of Junk food by the consumers of Mayiladuthurai. It was observed that 56 per cent of the respondents opined that in the case of "Dont' Know" regarding the issues and problems of Junk food consumption. This is due to that they are using consuming Junk food items but they don't' aware about the issues and side effect of Junk food consumption. It is interested to state that 20 per cent of respondents opined that they aware very well due to junk food consumption is leads to obesity.

II. TELEVISION ADVERTISEMENTS AND JUNK FOOD MARKETING TO CHILDREN

Television advertisements aimed at children predominately feature unhealthy foods, often served in unhealthy settings. A diet composed of foods marketed to children on television would consist mainly of cereal, fast food and snacks eaten outside of normal mealtimes in large servings. In addition to commercials on TV, food and beverages are target-marketed to young children and teens through a wide range of marketing channels, in nearly every environment where a kid might study, play, hang out, or eat. Marketers target children and youth through packaging; giveaways and contests; product placement in movies, TV shows, and video games; through digital media such as text messaging, cell phones, email, and websites; viral marketing; and cross-promotions involving movies, popular licensed characters, and even books. The means by which these products are marketed are limited only by the creativity of food marketers.

© 2015, IJASRD, All Rights Reserved

Outside of television, the Internet offers food companies the chance to engage youth in games and activities focused on their brands. Online advertising provides companies with a much cheaper method for youth to spend longer periods of time exposed to advertising for the same unhealthy products seen on television. Food advertising on television impacts children's preferences for particular categories and brands of food, increases their requests to parents for the advertised foods and leads to increased consumption of unhealthy foods. In one study, children ate more snacks while watching shows with food advertisements, whether or not they reported feeling hungry.

Table 1.5: Impact of Television Advertisement and Consumption Pattern of Junk Food

Status	No of Children	Percentage
Yes	60	80.00
No	15	20.00
Total	**75**	**100.00**

Source: Primary data

Regarding the status of impact on Television advertisement and consumption of Patten of Junk food by the school children Mayiladuthurai of is shown in the table 1.5 It was observed that 80 percent of respondents agreed that the Junk food Television advertisements are creating high impact of their consumption pattern of Junk food. The other end only20 per cent of the respondents opined that the Television advertisement cannot create impact on their consumption pattern of Junk food.

III. CONCLUSION

Junk/Fast food is part to blame for this epidemic. Fast food dominates in the food industry allowing our society to think it is okay to eat such unhealthy food. Fast food contains foods that are high in gluten, sodium, sugars, and fats. Consuming too much of it can lead to obesity and cause other diseases which are damaging to one's health. Most of the multinational giants dominated fast food segments and marketing unhealthy branded fast food ever where in the nook and corner of world of consumers particularly kids and teenagers. All our favorite food items including pizzas, cheat, pay, bhajiyas, samosas, burgers, fancies, French fries, rolls and wraps are called 'junk food.' Well, the dictionary meaning of the word 'junk' is useless, extra or something that is not needed. And all these fast food items that have invaded every nook and corner of our country are called junk because they completely justify this meaning. Finally, this junk food culture should be stop to end with immediate effect of international law and justice future mankind. If suppose we accept and digest the junk food marketing culture the entire world community comes under the umbrella of Junk, it will leads useless consumers of marketing systems.

REFERENCES

[1] Chester J, M. K. (2009). *Digital marketing: Opportunities for addressing interactive food and beverage marketing to youth*. Berkeley Media Studies Group, Berkeley.

[2] Harris JL, B. J. (2009). Priming effects of television food advertising on eating behavior. *Healthy Psychology*, *28* (4), 404-413

[3] Harris JL, S. M. (2010). *Fast food FACTS: Evaluating fast food nutrition and marketing to youth*. Rudd Center for Food Policy and Obesity.

[4] Kovacic, W. e. (2008). *Marketing food to children and adolescents: A review of industry expenditures, activities, and self-regulation: A Federal Trade Commission report to Congress*. Federal Trade Commission.

[5] Kraak, V. e. (2011). Industry progress to market a healthful diet to American children and adolescents. *American Journal of Preventive Medicine*, *41* (3), 322-333.

[6] Mikkelsen L, Merlo C, Lee V, Chao C. (2007). *Where's the fruit?: Fruit content of the most highly-advertised children's food and beverages*. Prevention Institute.

[7] Powell LM, S. R. (2011). Trends in the nutritional content of television food advertisements seen by children in the United States: Analyses by age, food categories, and companies. *Archives of Pediatric Adolescent Medicine*.

[8] Reedy J, K.-S. S. (2010). Dietary sources of energy, solid fats, and added sugars among children and adolescents in the United States. *Journal of the American Dietetic Association*, *110*, 1477-1484.

[9] Agro-food marketing: Daniel I. Padberg, Christopher Ritson, Luis Albisu.

[10] Frozen Food Technology: C.P. Mallett.

[11] Agricultural and Food Marketing Management: I. M. Crawford.

[12] Children's Food: G. Smith.

[13] The Handbook of Organic and Fair Trade Food Marketing: Simon Wright, Diane McCrea.

[14] The Economics of Food Processing: William Smith Greig.

[15] Fast Food: Justin Healey.

[16] Fast Food Nation: Eric Schlosse.

[17] Don't Eat this Book: Fast Food and the Supersizing of America: Morgan Spurlock.

[18] World food marketing systems: Erdener Kaynak.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 224 – 231

VIEWER'S PREFERENCE OF NON-COMMERCIAL TELEVISION ADVERTISEMENTS ON SELECTED RURAL AREA PEOPLE OF SIRKALI TALUK

R. Devianbarasi
Ph.D., (F.T) Research Scholar, Dept. of Commerce, A.V.C. College (Autonomous), Mannampandal
Dr. M. Mathivanan
Associate Professor & Head of Commerce, A.V.C. College (Autonomous), Mannampandal

ABSTRACT

The purpose of this study was to determine the viewer's preference of Non-Commercial Television Advertisements on selected rural area people of Sirkali Taluk. Non-Commercial Advertisements are saved the world with innovation and creativity. These advertisements are generally sought public wellbeing. It is focus on social issues like health, environment, agricultural, education, etc., Advertising is an effective medium of communication. Most of the people relax by watching television and it has become one of the important sources of electronic media. TV advertisements easily reach the viewers because almost all the people are watching TV. So this study only focus on viewer's preference of Non-Commercial Television Advertisements on selected rural area people of Sirkali Taluk.

KEYWORDS

Viewer's Preference, Non-Commercial Advertisements, Television Advertisements

I. INTRODUCTION

Advertising is "any paid form of non-personal presentation of ideas, goods and services by an identified sponsor." Various media advertisements are available. Messages convey through any media like TV, Radio, Press and magazines.TV advertisements are best among the media advertisements. Non-Commercial Advertisements are creating awareness among public. Non-Commercial Advertisements play a major role in sustainable development of social, economic, cultural and political wellbeing of the world. This advertisement is intended to modify public attitudes by raising awareness about specific issues such as, polio eradication, pollution control, family planning norms, national integration, save energy resources, AIDS awareness, right to vote, child labour, women education smoking, alcohol, other health diseases, ect., this advertisement sponsored by a charitable institution, civic group, religious or political organization. Many Non-Commercial Advertisements seek money and placed in the hope of raising funds others hope to change consumer behaviour.

1.1 Need for the Study

This study will identify the awareness of Non-Commercial Television Advertisements among the rural area people. In the phase of economic development every individual has some active role towards the society. As the government is spending huge

© 2015, IJASRD, All Rights Reserved

amount of Non-Commercial Advertisements. This study will helpful for society and institute spending the Non-Commercial Advertisements. Institute like government, charitable institution and non-government organizations.

1.2 Objectives of the Study

- To identify the rural area peoples interest towards viewing Non-Commercial Television Advertisements.
- To find whether the rural area people has awareness over the Non-Commercial Television Advertisements.
- To analysis and find out the best media on the Non-Commercial Advertisements.
- To analysis the best channel of telecasting Non-Commercial Advertisements.

II. METHODOLOGY

In the present study both primary and secondary data have been used. The primary data was collected through structured questionnaire from the viewers of Sirkali taluk. The secondary data has been collected from the reports, magazines, newspapers, textbooks, and websites. In order to do analysis and interpretation of the data simple statistical tools like Simple Percentage analysis, Chi-Square test and Henry Garrett ranking methods are used. The sample size consists of 50 respondents by adopting convenience sampling method.

2.1 Limitations of the Study

- This study was restricted to selected rural area people in sirkali taluk.
- This study was concentrated only the viewer's preference of Non-Commercial Television Advertisement.
- This study only based on TV Advertisements.

III. DATA ANALYSIS AND INTERPRETATION

The term analysis refers to the computation of certain measures along with searching for patters of relationship that exist among data groups. Interpretation is a search for broader meaning of research findings.

3.1 Simple Percentage Analysis

Simple percentage method refers to specified which is used in making comparison between two or more series of data. The following formula can be used for calculating simple percentage.

$$\text{Simple Percentage} = \frac{\text{No. of Respondents}}{\text{Total No. of Respondents}} * 100$$

Table – 1: Demographic Profile of the Respondents

Factors	Particulars	No. of Res.	Percentage
Gender	Male	16	32%
	Female	34	68%

© 2015, IJASRD, All Rights Reserved

	Total	**50**	**100%**
Age	Below 20 years	05	10%
	20-30 years	19	38%
	31-40 years	10	20%
	Above 40 years	16	32%
	Total	**50**	**100%**
Educational Qualification	Illiterate	08	16%
	SSLC	13	26%
	HSC	02	4%
	Diploma	03	6%
	Degree	24	48%
	Total	**50**	**100%**
Occupation	Farmer	15	30%
	House wife	16	32%
	Student	09	18%
	Businessman	02	4%
	Others	08	16%
	Total	**50**	**100%**
Income	Below Rs 50,000	21	42%
	Rs. 50,000 - 1,00,000	04	8%
	Rs. 1,00,001 - 2,00,000	02	4%
	Rs.2,00,001 - 3,00,000	11	22%
	Rs. 3,00,001 - 4,00,000	10	20%
	Above Rs.4,00,000	02	4%
	Total	**50**	**100%**

Source: Primary Data

Table – 2: Non-Commercial Television Advertisements is Changing Behaviour of Respondents

Opinion	**No. of Respondents**	**Percentage**
Yes	36	72%
No	14	28%
Total	**50**	**100%**

Source: Primary Data

The above table-2 clearly indicates that 72% of the respondents have opined that the Non-Commercial Television Advertisements is to change the individual behaviour and 28% of the respondents feel that the Non-Commercial Television Advertisements did not change the individual behaviour in the society.

Table – 3: Non-Commercial Television Advertisements is Helps to Develop the Respondents

Opinion	**No. of Respondents**	**Percentage**
Human behaviour	15	30%
Buyer behaviour	03	6%

Health level	19	38%
Protect the environment	13	26%
Total	**50**	**100%**

Source: Primary Data

The above table-3 clearly indicates that Majority 38% of the respondents said that Non-Commercial Advertisements is help to develop the health level, 30% of the respondents feel that the Non-Commercial Advertisements helps to develop the human behavior, 26% of the respondents feel that the Non-Commercial Advertisements helps to develop the environmental level and 6% of the respondents have opined that the Non-Commercial Advertisements helps to develop buyer behaviour to society.

3.2 Chi-Square Test

Chi-Square Test enables the researcher to find out whether the divergence between expected and actual frequencies is significant or not. The following formula can be used for calculated Chi-Square value.

$$\text{Chi-Square Test} = \frac{\Sigma (O - E)^2}{E}$$

Where, O - Observed frequency, E – Expected frequency

Null Hypothesis

There is no significant relationship between Gender and Interested Watching Non-Commercial TV Advertisements.

Table – 4: Gender vs. Interested Watching Non-Commercial Advertisements on TV (Two way Table)

Particulars	Always	Mostly	Occasionally	Never	Total
Male	03 (4.8)	04 (3.52)	08 (6.72)	01 (0.96)	16
Female	12 (10.2)	07 (7.48)	13 (14.28)	02 (2.04)	34
Total	**15**	**11**	**21**	**03**	**50**

Interpretation from the above table-4 that the 16 number of respondents are interested watching Non-Commercial TV advertisements on occasionally. Included 10 female respondents are interested watching Non-Commercial TV advertisements on occasionally. And 06 male respondents are interested watching Non-Commercial TV Advertisements on occasionally.

Table – 4.1: Chi-Square Test

Degree of freedom	03
Chi-square value	1.154
Table value	7.815
Hypothesis	Accepted

The above table-4.1 shows that chi-square value lower than the table value at 5% level of significance. Therefore the hypothesis is accepted.

Result: Hence, there is no significant relationship between gender and interested watching Non-Commercial TV advertisements.

Null Hypothesis

There is no significant relationship between Age and Awareness of Non-Commercial TV Advertisements.

© 2015, IJASRD, All Rights Reserved

Table – 5: Age vs. Awareness of Non-Commercial TV Advertisements (Two way Table)

Particulars	Below 20	20 - 30	31 - 40	Above 40	Total
Yes	05 (4.2)	14 (15.96)	08 (8.4)	15 (13.44)	42
No	0 (0.8)	05 (3.04)	02 (1.6)	01 (2.56)	08
Total	05	19	10	16	50

Interpretation from the above table-5 that the below 25 years old 10 number of respondents awareness about Non-Commercial TV advertisements. 7 numbers of respondents are awareness about Non-Commercial TV advertisements in 25 – 35 years old. 5 numbers of respondents are awareness about Non-Commercial TV advertisements in 36-45 years old. 3 number of respondents awareness about Non-Commercial TV advertisements.

Table – 5.1: Chi-Square Test

Degree of freedom	03
Chi-square value	3.707
Table value	7.815
Hypothesis	Accepted

The above table-5.1 shows that chi-square value lower than the table value at 5% level of significance. Therefore the hypothesis is accepted.

Result: Hence, there is no significant relationship between age and awareness of Non-Commercial TV Advertisements.

3.3 Henry Garrett ranking method

It is used in this study to find the best among TV advertisements. The following formula can be used for calculating the Henry ranking method.

$$\textbf{Henry Garrett ranking method} = \frac{100\ (Rij-0.5)}{Nj}$$

Where, Rij = Total Score of Weighted Average

Nj = Total Number of rank factor

Table – 6: Respondent's Opinion about the Impressed Non-Commercial TV advertisements

Particulars	1 (80)	2 (67)	3 (59)	4 (53)	5 (46)	6 (40)	7 (32)	8 (20)	Total	Rank
Environment	09(720)	06(402)	09(531)	16(848)	03(138)	05(200)	02(64)	0	2903	3
Health	26(2080)	08(536)	06(354)	05(265)	03(138)	02(80)	0	0	3453	1
Agriculture	08(640)	20(1340)	09(531)	06(318)	04(184)	03(120)	0	0	3133	2
Education	06(480)	10(670)	14(826)	09(477)	05(230)	02(80)	03(96)	01(20)	2879	4
Family Plan. Nor.	0	02(134)	03(177)	05(265)	04(184)	06(240)	21(672)	09(180)	1852	7
Save En. Reso.	0	03(201)	04(236)	03(159)	06(276)	17(680)	08(256)	09(180)	1988	6
Tax Return	0	01(67)	02(118)	02(106)	05(230)	06(240)	09(288)	25(500)	1549	8
Child Labour	01(80)	0	03(177)	04(212)	20(920)	09(360)	07(224)	06(120)	2093	5

Source: Primary Data

From the above table-6 clearly that the Non-Commercial TV advertisements is impressed the respondents ranked that is health related Non-Commercial TV advertisements on first rank, second rank related to agricultural advertisements, third rank related to environment, fourth rank related to education, fifth rank related to child

labour, sixth rank related to save energy resources, seventh rank related to family planning norms and finally eighth rank related to tax returns advertisements. Majority of respondents are first rank give to health related advertisements.

Table – 7: Respondent's Opinion about the Media Telecasting Non-Commercial TV advertisements

Particulars	1 (72)	2 (56)	3 (43)	4 (27)	Total	Rank
TV	33 (2376)	10 (560)	07 (301)	0	3237	1
Radio	14 (1008)	24 (1344)	12 (516)	0	2868	2
Newspaper	03 (216)	12 (672)	26 (1118)	09 (243)	2249	3
Banners	0	04 (224)	05 (215)	41 (1107)	1546	4

From the above table-7 clearly that the Non-Commercial TV advertisements is attract the media the respondents ranked that is related to TV media first rank, second rank is related to radio media, third rank is related to newspapers media and finally fourth rank is related to banner media. Majority of respondents are first rank give to TV media advertisements.

Table – 8: Respondent's Opinion about the Channel of Telecasting Non-Commercial TV advertisements

Cha.	1 (80)	2 (69)	3 (61)	4 (55)	5 (50)	6(44)	7(38)	8(30)	9(19)	Total	R
DD	33(2640)	04(276)	02(122)	02(110)	01(50)	04(176)	03(114)	01(30)	0	3518	1
Vijay	03(240)	15(1035)	08(488)	06(330)	03(150)	05(220)	06(228)	03(90)	01(19)	2800	4
Sun	02(160)	08(552)	11(671)	07(385)	02(100)	04(176)	08(304)	05(150)	03(57)	2555	5
Jaya	0	01(69)	01(61)	03(165)	15(750)	12(528)	10(380)	03(90)	05(95)	2138	6
Raj	0	0	0	05(275)	09(450)	08(352)	08(304)	14(420)	06(114)	1915	8
Kalai.	0	01(69)	0	04(220)	11(550)	12(528)	04(152)	16(480)	02(38)	2037	7
Capt.	0	02(138)	03(183)	05(275)	03(150)	02(88)	01(38)	03(90)	31(589)	1551	9
Mak.	08(640)	09(621)	17(1037)	03(165)	02(100)	0	05(190)	04(120)	02(38)	2911	2
Puthi.	04(320)	10(690)	08(488)	15(825)	04(200)	03(132)	05(190)	01(30)	0	2875	3

Source: Primary Data

From the above table-8 clearly that the Non-Commercial TV advertisements is channel of telecasting is frequently. Channel of telecasting most of the respondents ranked that is related channel is Doordharsan first rank, second rank is related channel is Makkal TV, third rank is related channel is Puthiyathalaimurai, fourth rank is related channel is Vijay, fifth rank is related channel is sun, sixth rank is related channel is Jaya, seventh rank is related channel is Kalaigar, eighth rank is related channel is Raj and last rank or ninth rank is related channel is Captan. Majority of respondents are first rank give to Doordharsan channel advertisements.

IV. FINDINGS

- Majority 68% of the sample respondents are female remaining 32% of the respondents are male in the study area.
- 72% of the respondents have opined that the Non-Commercial Advertisements is to change the individual behaviour and 28%of the respondents feel that the Non-Commercial Advertisements did not change the individual behaviour in the society.
- Majority 38% of the respondents said that Non-Commercial Advertisements is help to develop the health level, 30% of the respondents feel that the Non-Commercial Advertisements helps to develop the human behavior, 26% of the respondents feel that the Non-Commercial Advertisements helps to develop the environmental level and 6% of the respondents have opined that the Non-Commercial Advertisements helps to develop buyer behaviour to society..

© 2015, IJASRD, All Rights Reserved

- Chi-square value lower than the table value at 5% level of significance. Therefore the hypothesis is accepted. So, there is no significant relationship between gender and interested watching Non-Commercial TV advertisements
- Chi-square value lower than the table value at 5% level of significance. Therefore the hypothesis is accepted. So, there is no significant relationship between age and awareness of Non-Commercial TV advertisements
- Respondent's Opinion towards the media telecasting Non-Commercial TV advertisements.
- Majority of respondents are first rank give to health related advertisements.
- Opinion towards the media telecasting Non-Commercial TV advertisements. Majority of respondents are first rank give to TV media advertisements.
- Respondent's Opinion towards the channel of telecasting Non-Commercial TV advertisements. Majority of respondents are first rank give to Doordharsan channel advertisements.

V. SUGGESTIONS

- Most of the people are impressed on some channels, such channel most of time spend the Non-Commercial advertisements may be provided in order to cover mass.
- Misrepresentation of advertisements should not be delivered through television.
- During the rest time, most of the viewer's search the new and innovative think through TV advertisements. Therefore advertising agency must give moral idea about the advertisements.
- Mis-representation of advertisements should not be show through TV channels.
- For the better understanding of viewers they should present the advertisements in local languages.
- To increase the time of Non-Commercial advertisements they should involve the watching the advertisements.
- TV channels should maintain the proper time for the telecast of the Non-Commercial advertisements for attracting the viewers.
- The Non-Commercial advertisements shown in TV should more develop the viewers for their better life style

VI. CONCLUSION

This study was conducted on viewing preference of Non- Commercial TV advertisements on selected rural area people of Sirkali Taluk. TV is one of primary media of advertising. It reveals that the viewing preferences of Non- Commercial TV advertisements are attractive and the viewers of rural area people were able to aware of the advertisements. At the same time the rural area people opined that the advertisements should make more informative must guide them in a proper way, should avoid misleading and confusing the viewers.

REFERENCES

[1] Sugandha Gaur, "Revival of Public Service Advertisements through Unconventional Medium", *Indian Journal of Marketing*, Oct. 2013.

[2] Suganya Manikkavelan, "A Study on the Effect of Public Service Announcement in Television", *National Monthly Referred Journal of Research in Arts and Education, Vol-2,* No-6.

[3] Yogita Narang, Atul Narang and Dr. Shalini Nigam, "Effect Of Public Service Advertising And The Effectiveness Of Media- An Exploratory Study Of Four Campaigns" International Journal of Research in Finance & Marketing, GRA- Global Research Analysis X 108, *Research Paper, Management. Volume 2,* Issue 2 (February 2012)

[4] Dr T. Vetrivel and Dr. A.P. Muthulakshmi, "Impact of Advertisements A Study of Viewer in Erode District, Tamil Nadu, India*", ZENTH International Journal of Business Economics & Management Research, Vol-1,* No-3, Dec.-2011.

[5] Menhta, s. (n.d) retrieved from http://www.exchange4media.com41896-creativity-society-taking-social-awareness-mainline-html.

[6] Dr. S. Saiganesh and R. Parameswaran, "Avoidance Behaviour of Audience towards Television Advertisements", *Asia Pacific Journal of Marketing and Management Review, Vol-1,* No-2, Oct.-2012.

[7] R. Devianbarasi and M. Mathivanan, "Non-Commercial Advertising and It Impact Of Social Awareness", Vol-2, Issue-3, July-Sep.2014, Online Publication.

[8] R. Devianbarasi and M. Mathivanan, "Impact of Non-Commercial Advertisements on Television Viewers with reference to Mayiladuthurai Town.*", International Journal of Multidisciplinary Research and Development Vol- 2,* No-3, 2015, Online Publication.

 © 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394 – 8906 | e-ISSN: 2395 – 6089
www.ijasrd.org, PP 232 – 237

CONSUMPTION PATTERN OF MILK WITH REFERENCE TO NANNILAM TALUK

M. Krishnaveni
Ph.D. (F.T) Research Scholar, Dept. of Commerce, A.V.C. College (Autonomous), Mannampandal
Dr. M. Mathivanan
Associate Professor & Head, Dept. of Commerce, A.V.C. College (Autonomous), Mannampandal

ABSTRACT

In this research paper clearly explains the consumption pattern of milk with reference to Nannilam taluk. Milk production in India takes place in millions of rural household scattered across the length and breadth of the country. The scope of this paper to examine the consumption pattern of milk in Nannilam taluk. The expectations of socio-economic factors of the respondents, determine the buying pattern of milk. And also identify the consumption pattern of milk this paper shows that the consumption pattern of milk, and clearly given the finding, suggestions and conclusion.

KEYWORDS

Buying pattern, consumption pattern, consumer perception

I. INTRODUCTION

Milk production in India takes place in millions of rural households scattered across. The length and breadth of the country the performance of the Indian dairy sector. Over the last three decades has been extremely impressive. This can be attributed to successful implemented by the state and central governments. Before operation flood came in to being, India was a net importer of dairy products, mainly milk powder. However, milk production has increased substantially and in 2006-07 it almost doubled from the 1991 levels to touch 100 million tons. During this period, the per capita availability of milk also increased by almost 38 percent this phenomenal growth in milk production has been due to demand –side development and supply side promotions have increased demand for value –added products by consumers and extensive dairy development programmes. The milk production, supply and marketing in India is decentralized. All most 55 percent of the milk produced is consumed by the producer household of the remaining, two-third is sold in informal markets and 15-16 percent of the total milk produced in the country enters the organized market comprising cooperatives and the private sector.

1.1 Objectives of the Study

The following are the objectives framed for this study.

- To know the socio –economic background of respondents.
- To analyze the buying pattern of milk by the consumers.
- To identify the consumption pattern of milk by the respondents.

© 2015, IJASRD, All Rights Reserved

II. METHODOLOGY

Nannilam was selected for this study. Primary as well and secondary data were used for this study. Primary data were collected from selected group of consumers through a well-defined interview schedule directly administered to the consumer of milk. Secondary dada were also collected from books and journals and they played a very little role in this survey.

2.1 Sampling:

As the consumer of milk are in each and every house, it is not possible to include the entire population of this Nannilam taluk from each areas of this Nannilam taluk. The samples were chosen by personal judgment sampling technique.The120 respondents were contacted directly in person, and the interview schedules were distributed. A total of 120 samples were selected from a large universe of this taluk.

I. PROFILE OF THE STUDY AREA

Nannilam is a panchayat town in Thiruvarur District in the Indian state of Tamil Nadu. It is the headquarters town for Nannilam Taluk. There is a main hub for the nearby village. Many of the population are farmers. Nannilam is located 30 km west of Karaikal and 30km east of Kumbakonam. The people mainly depend on agriculture, almost 90% of population are employed in agriculture, most of the villages developed along the river banks. The Thrumalairajan River flows in Nannilam taluk. Nannilam then had a population of 9880.males constitute 50% of the population and females 50% Nannilam has an Average literacy rate 75% Nannilam and the surrounding area is home to many temples, including Mathuvaneshwarar Temple, which is located center of the town. The Saraswathy Amman Temple (the only temple for Saraswathy Amman is south India) is located Koothanur, 8 km from Nannilam.

II. DATA ANALYSIS & INTERPRETATION

The term analysis refers to the computation of simple percentage.

4.1 Simple percentage method:

The following formula can be used for calculating simple percentage

$$\frac{\text{No. of. Respondents}}{\text{Total. No. of. Respondents}} \times 100$$

Table 1: Demographic profile of the respondents

	Particulars	Number of Res.	Percentage
Age	Below-20	21	18
	21-40	56	47
	41-60	27	22
	Above-60	16	13
	Total	**120**	**100**
Gender	Male	37	31
	Female	83	69
	Total	**120**	**100**
Marital status	Married	86	72

© 2015, IJASRD, All Rights Reserved

	Unmarried	34	28
	Total	**120**	**100**
Education	SSLC	35	29
	HSC	26	22
	Degree	24	20
	PG	16	13
	Professionals	19	16
	Total	**120**	**100**
Occupation	Salaried	21	17
	Business	17	14
	Professional	14	12
	Housewife	44	37
	Student	16	13
	Retired	8	7
	Total	**120**	**100**
Monthly Income	Below Rs.5,000	54	45
	Rs.5,000 to 10,000	32	27
	Rs.10,001 to 20,000	21	17
	20001 and above	13	11
	Total	**120**	**100**

Source: Primary data.

Table 2: Expenses pattern of milk per month

S. No	Expenses pattern	No. of .Respondents	Percentage
1	belowRs.750	47	39
2	Rs.751to 1500	52	43
3	1501to2250	21	18
4	2251 and above	Nil	Nil
Total		**120**	**100**

Source: Primary data

It was interested to state that 18 percent of the respondents are opined that they are spending above Rs.2,250 per month for milk consumption. It was found that 39 percent of the respondents, family monthly spending pattern of milk consumption is below Rs.750.Finaly the data from the table clear out a major portion of the family income is allocated for milk consumption expenses.

Table 3: Using Pattern of Milk Combination Milk for Regular use

S.No	Particulars	Total No of user	Percentage
1	Branded	53	44
2	Un Branded	28	23
3	Both	39	33
Total		**120**	**100**

Source: Primary data

From the above table, it is clear that of the 33 percent of respondent are using both Branded and unbranded milk. It was observed that 44 percent of the respondents using branded milk. Regarding using pattern of unbranded milk is recorded 23 percent

Thus, the above table concludes that the majority of the respondents 44% are purchase branded Milk.

Table 4: Nature of Milk Buying for Everyday use

S.No	Nature	No of Res.	Percentage
1	Fresh: From vendor	57	47
2	Packed: Directly Agent	25	21
3	Preserved: From Shop	38	32
Total		**120**	**100**

Source: Primary data

It was observed that 47 percent of users are collected fresh milk from vendors and consumed. It was observed that 32 percent of the users are purchased milk from the Local shop (or) local establishment. It was obtained that 21% percent of the users are collecting packed milk from directly the agent. Thus, it is clear from the above table that majority of the respondents, 47 % respondents' purchases fresh milk from vendors.

Table 5: Reason for Consumption of Milk by Consumer

Sl. No	Reason	Total No of Respondents	Percentage
1	Doctor Advice	13	11
2	For Compulsion	6	5
3	Traditional habits	33	27
4	For Health	68	57
Total		**120**	**100**

Source: Primary data

It was observed that 57% percent of the respondents opined that they are consuming milk regularly for Health. It is interested to state that only 11% of the respondents are consuming milk after the doctor advice. 5% percent of respondents are opined that they are consuming milk for the compulsion family member. Thus, it is clear that a majority of the respondents 57% are preferring milk for improving their health and welfare.

Table 6: Status of Milk and Milk Product Consumed Every day

Sl. No	Particulars	No. of Users	Percentage
1	Purely Milk	13	11
2	Tea	51	43
3	Coffee	39	32
4	Milk with health tonic	17	14
Total		**120**	**100**

Source: Primary data

From the above table, it was observed that out of 120 respondents, 11 percent of the respondent are consumed purely milk only. It was observed that 75 percent of the respondents are consuming milk in the form of tea or coffee. Thus, it is clear from the above table that a majority of the respondent, consuming milk as tea.

Table 7: Using Status of Milk as a Single Purchase

Sl. No	Status	No. of Users	Percentage
1	Single Use	73	61
2	For whole day use	32	27
3	Tomorrow use	15	12
Total		**120**	**100**

Source: Primary data

© 2015, IJASRD, All Rights Reserved

From the above table, it was observed that out of 120 respondents, 61 respondents have purchase milk for only single use ,27 respondents are have purchase milk from whole day use, 12 respondent have purchase milk for tomorrow use.

Thus, it is clear from the above table that a majority of the respondent 61 are have purchase milk for single use.

Table 8: Average Quantity of Milk Consumption

Sl. No	Quantity	Total	Percentage
1	No idea	20	17
2	100ml	33	27
3	250ml	42	35
4	500ml	25	21
Total		**120**	**100**

Source: Primary data

Quantity of milk consumed every by the respondents was displayed in the table 8 it was observed that 17 percent respondent have opined that they don't know the quantity of milk consumed every day. It was learnt that 21 percent of the respondents opined that they are consumed 500 ml every day. Thus, it is clear that the majority of the respondent 35 are have 250 ml quantity of milk.

III. FINDINGS

Following are important findings of this study

- It was stated that 18 percent of the respondents are opined that they are spending above Rs.2, 250 per month for milk consumption.
- Regarding using pattern of unbranded milk is recorded 23 percent.
- It was observed that 47 percent of users are collected fresh milk from vendors and consumed.
- It is interested to state that only 11 percent of the respondents are consuming milk after the doctor advice.
- It was observed that 75 percent of the respondents are consuming in the form of tea or coffee.
- It was observed that 17 percent respondents have opined they don't know the quantity of milk consumed every day.

IV. SUGGESTIONS

Branded milks are highly preservative it causes to health issues. But this milk is suitable for diabetes patients. Don't prefer branded milk because those milks are packed after reducing the fat content.

V. CONCLUSION

Over the decade, the dairy industry has become more consumer oriented, they have started the innovative practices of organized retailing, supply chain management, balanced product portfolio, product development. Dairy industry has started following the concept of competitive consideration and also adopted mass media for advertising

it's important. On the other hand customers have become more health conscious related to diet. As their Purchasing power has increased customers are more inclined towards various product Variants, which mobilize the dairy's to go new product development. Apart from this the western culture also influencing the eating habits related to dairy product. Another reason for the phenomenal growth in milk production has been due to demand side development supply side promotion which increased demand for value added product by customers and extensive dairy development program.

REFERENCE

[1] C.B Memoria, Agricultural marketing in India: sultan chand& company Ltd. New Delhi.
[2] Ravindranath V. Badi and Naranyansa V. Badi, Rural marketing, Himalaya Publishing, 2004.
[3] Ramkishen Y, New perspectives in rural and Agricultural Marketing, Case studies, Jaico Publications, Second Edition.
[4] Krishnamacharyulu, et.al, Rural marketing Text and cases, Pearson Education, Third Edition, 2009.
[5] Srivastavadeepti, Marketing to Rural India: A Changing Paradigm. December.
[6] Gupta Rahul, Rural India calling. Voice and Date. June.
[7] NCAER Rural Infrastructure Report. (2007). New Delhi: NCAER.
[8] Ganguly, A.S. The Growing Rural Market in India. Marketing in India. New Delhi
[9] G. Srinivasrao, Rural marketing in India; Anmol Publisher, 2002.
[10] Government of India, (2011) Rural Urban Distribution of Population, Census of ISSR.
[11] Pillai R.S.N. and Bhagavathi, Modern Marketing Principles and Practices, Sultan Chand & Company Ltd.

© 2015, IJASRD, All Rights Reserved

International Journal of Advanced Scientific Research & Development (IJASRD)
p-ISSN: 2394-8906 | e-ISSN: 2395-6089
www.ijasrd.org, PP 238 – 243

BUYING PATTERN OF CONSUMER GOODS THROUGH ONLINE SHOPPING WITH REFERENCE TO MAYILADUTHURAI TOWN – A STUDY

C. Sridevi
Ph.D. Research Scholar, Department of Commerce, A.V.C. College, Mannampandal
Dr. M. Mathivanan
Head & Associate Professor of Commerce, A.V.C. College, Mannampandal

ABSTRACT

This paper enhances the buying pattern of consumer goods through online shopping. Consumer goods means the purchase of such goods cannot be postponed because they are daily necessities of life. These consumer goods are purchased through online shopping sites available in the internet. Online shopping changes the definition of market. Because it delivered the goods to the buyers who are in anywhere in the world. But the market means it is a geographical area where buyers and sellers meet together for exchange their products and its value. The scope of this paper is to examine the buying pattern of consumer goods through online shopping in Mayiladuthurai town, expectations of online buyers, advantages and problems related to online shopping. Moreover, the reasons for using online shopping, as well as, the types of preferred products in consumer goods were studied. The research provides interesting insights on the buying pattern of consumer goods in online, as well as results show as findings, suggestions and conclusion.

KEYWORDS

Online shopping, consumer goods, buying pattern

I. INTRODUCTION

Now a day's internet occupies each and every thing in the world. Computer was established for the purpose of making calculation without any human interaction. But now day computer make many thing for human being and reduce their work and it makes everything easy and comfortable. At now computer and internet plays vital role in marketing also. The internet marketing encourages the customer to buy more and more products from their house without any physical movements and the product will reach you within five working days as your wish. The online site also offers consumer goods. Consumer goods means the purchase of such goods cannot be postponed because they are daily necessities of life.

Online shopping or e-shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser. Alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online store, online storefront and virtual store.

Consumer goods are purchased by ultimate users' consumers for their personal use. For example, food, biscuits, toys, cloths etc., are purchased to satisfy their non-business wants. Such goods cannot be postponed because they are daily necessities of life.

© 2015, IJASRD, All Rights Reserved

1.1 Objective of the study:

The following objectives are framed for this study.

- To know the awareness and purchasing experience of consumers through online shopping.
- To analyze the buying pattern of consumer through online.
- To analyze the reason to prefer online shopping.
- To find out the consumer preference among consumer goods.

II. METHODOLOGY

The study based on both primary and secondary data. Primary data have been collected through a well-structured questionnaire prepared and directly administered to the online users and the data can be obtained. Secondary data have been collected through published text books, journals, reports, published thesis and etc. In addition owners of browsing centers views will be also considered.

2.1 Sampling:

A process used in statistical analyses in which a predetermined number of observations will be taken from a larger population. The methodology used to sample from a larger population will depend on the type of analysis being performed. The sample should be a representation of the general population. The study covers the Mayiladuthurai urban area. There are 120 respondents are selected for the study. For the sample selection, convenient sampling technique is applied.

2.2 Limitation of the study:

- ❖ This study was restricted to selected rural area people in Mayiladuthurai taluk.
- ❖ The population of the town is very heavy. But this study is based on 120 samples only.
- ❖ Some respondents were not able to share their personal information as it can be leaked.

III. DATA ANALYSIS AND INTERPRETATION

The term analysis refers to the computation of certain measures along with searching for pattern of relationship that exist among data groups. Interpretation is a search for broader meaning of research findings.

Table 1: Demographic Profile of the Respondents

Factor	Particulars	No. of Respondents	Percentage
Age	Below 15	-	-
	16 to 30	108	90.00
	31 to 45	8	6.67
	46 to 60	4	3.33
	60 Above	-	-
	Total	**120**	**100**
Gender	Male	75	62.50
	Female	45	37.50
	Total	**120**	**100**
Marital status	Married	22	18.33

© 2015, IJASRD, All Rights Reserved

	Unmarried	98	81.67
	Total	**120**	**100**
Educational status	SSLC	4	3.33
	HSC	14	11.67
	UG	24	20.00
	PG	64	53.33
	Professionals	14	11.67
	Total	**120**	**100**
Occupational	Salaried	18	15.00
	Business	6	5.00
	Professional	6	5.00
	Housewife	4	3.33
	Student	86	71.67
	Total	**120**	**100**
Monthly income	Below Rs.5000	22	18.33
	Rs.5001 to Rs.10000	34	28.33
	Rs.10001 to 20000	36	30.00
	Rs.20001 and above	28	23.34
	Total	**120**	**100**

Source: Primary Source

Table 2: Using and Maintaining Status of Various Online Account

Sl. No	Particulars	No. of Respondent	Percentage
1.	Gmail	94	78.33
2.	Yahoo mail	18	15.00
3.	Hot mail	-	-
4.	AQL mail	2	1.67
5.	Rediff mail	6	5.00
6.	Sify com	-	-
7.	Others	-	-
Total		**120**	**100**

Source: Primary Data

From the above table clearly intimates most of the respondents (78.33 %) are prefer and maintaining account in Gmail, and their secondary choice is Yahoo mail (15.00 %), 5% of respondents having account in Rediff mail, 1.67% of our respondent using AQL mail. Hot mail, Sify com are not used by our respondents only.

Table 3: Sources of information on Online Shopping

Sl. No	Particulars	No. of Respondent	Percentage
1.	Television Ads	38	31.67
2.	Social media	36	30.00
3.	Friends	34	28.33
4.	Print media	4	3.33
5.	Others	8	6.67
Total		**120**	**100**

Source: Primary Data

Table 3 enhances that television advertisement (31.67%) are give information about online shopping to our respondents. 30.00% of respondents are knowing through

social media's. 28.33% of respondents are get information from their friends. Print media are covers 3.33% of the respondents. 6.67 % of respondents get information from other then the above sources.

Table 4: Using experience of various online shopping sites

Sl. No	Particulars	No. of Respondent	Percentage
1.	Snapdeal	42	35.00
2.	Flipkart	46	38.33
3.	Naaptol	4	3.33
4.	Amazon	8	6.67
5.	Myntra	4	3.33
6.	Ebay	8	6.67
7.	Jabong	4	3.33
8.	Shopcules	4	3.33
Total		**120**	**100**

Source: Primary Data

From the numerous online shopping sites 38.33% of the respondents prefer Flipkart to their buying's, 35% of respondents like to buy a product in Snapdeal. Amazon and e-bay are equally (6.67%) used by the respondent. Naaptol, Myntra, Jabong and Shopclues are also equally (3.33%) used by the respondents.

Table 5: Buying Pattern of Consumer Goods through Online Shopping

Sl. No	Particulars	No. of Respondent	Percentage
1.	Dress & Cloths	31	25.84
2.	Books	8	6.67
3.	Toys and gifts	2	1.66
4.	Electronic item	46	38.33
5.	Software	14	11.67
6.	Hotel/Travel booking	4	3.33
7.	Cosmetics items	4	3.33
8.	Other	11	9.17
Total		**120**	**100**

Source: Primary Data

From the above table 38.33% of the respondents are buy electronic items through online shopping. 25.84% of respondents are prefer to buy Dress & Cloths, 11.67% of the respondents are like to purchase software packages in online. 9.17% of the respondents are want to buy other than the listed items. 6.67% of the respondents using online for placing orders for books. Hotel/Travel Booking and Cosmetics items are 3.33% prefer to the online shopping. 1.66% of the respondents only prefer to buy Toys and gifts.

Table 6: Reasons for Buying of Consumer Goods through Online Shopping

Sl. No	Particulars	No. of Respondent	Percentage
1.	Saves time	50	41.67
2.	Saves money	26	21.67
3.	Convenience	8	6.67
4.	Quality products	10	8.33
5.	Varieties	4	3.33
6.	Branded product	14	11.67
7.	Easier way of shopping	8	6.67
Total		**120**	**100**

Source: Primary Data

© 2015, IJASRD, All Rights Reserved

From the above table 41.67% of the respondents using online shopping for save the valuable time. 21.67% of the respondents prefer online shopping for saves their money. For the branded product 11.67% of respondents go to online shopping. 8.33% of the respondents' believes the quality of online shopping. For the sack of convenience 6.67% of the respondents uses online shopping. Again 6.67% of respondents' choice online shopping for easier way of shopping. For more varieties 3.33% of respondents goes with online shopping.

Table 7: Mode of Online Payment System

Sl. No	Particulars	No. of Respondent	Percentage
1.	Cash on Delivery	78	65.00
2.	Debit Card	22	18.33
3.	Credit Card	4	3.33
4.	Internet Banking	12	10.00
5.	Mobile/Telephone	4	3.34
Total		**120**	**100**

Source: Primary Data

From the above table 65% of the respondents select cash on delivery, 18.33% made their payment through debit cards, 10% of the respondents go with internet banking, 3.34% prefer credit card payment and mobile/Telephone payments.

IV. FINDINGS

Following are the findings of this study,

- Majority 90% of the customers comes under the age group between 16 to 30.
- In this study 62.50% of the customers are male and 37.50% of the customers are female
- It is revealed that 81.67% of the customers are unmarried and 18.33% of the customers are married.
- Majority 53.33% of the users of online shopping completed their PG degrees.
- Majority 30% of the customers earning Rs.10001 to 20000.
- The data revealed from the table 2, 78.33% of the customers using and maintaining account in Gmail only.
- The data revealed from Table 3 that enhances television advertisement (31.67%) are given more information about online shopping to our customers. 30.00% of customers are knowing through social media's.
- From the numerous online shopping sites 38.33% of the respondents prefer Flipkart to their purchases.
- The data revealed from table 5, 46% of the respondents are buy electronic items through online shopping. 31% of respondents are prefer to buy Dress & Cloths, 14% of the respondents are like to purchase software packages in online.
- The data revealed from table 6, 41.67% of the respondents using online shopping for save the valuable time. 21.67% of the respondents prefer online shopping for saves their money.
- From the above table 65% of the respondents select cash on delivery, 18.33% made their payment through debit cards, 10% of the respondents go with internet banking, 4% prefer credit card payment and mobile/Telephone payments.

V. SUGGESTIONS

Following are the suggestions to the users,

- Use familiar websites. Start at a trusted sites (for e.g. flipkart, myntra, naaptol etc.,)
- Never ever buy anything online using credit card from a site that doesn't have SSL (secure sockets layers) encryption installed – at the very least. People will know if the site has SSl because the URL for the site will start with **Error! Hyperlink reference not valid** of just http://). It depends on browser. Never, ever give anyone credit care information over mail.
- Use strong passwords. Make sure to utilize uncreackable passwords, but it's never more important than when banking and shopping online. Frequently change your password for better security.
- It's a bad idea to use a public computer to make purchases. However, if people do, just remember to log out every time using a public terminals, even if you were just checking email.
- If one decides to go out with laptop to shop, use a Wi-Fi connection and only use the wireless if you access the web over a Virtual Private Network (VPN) connections. Privatize your Wi-Fi.
- Don't wait for bill to comer at the end of the month. Go online regularly during the holiday season and look at electronic statements for credit card, debit card and checking accounts. Make sure there are no fraudulent charges, even originating from sited like PayPal.

VI. CONCLUSION

The technology enabled platform made a sea change in consumer minds and the entire marketing system of the world of traders/manufacturers and service providers. This online platform link the world of marketers, suppliers, manufacturers, service providers and the users within a minute with a single mouse click. It is a cheapest marketing medium and eliminates the all types of unwanted expenditure in the means of commission or margin. This system also easily facilitates the new marketer like small medium enterprises, women entrepreneur, agricultural farmer and individual can easily market their farm products and easily identified market potentials of their locally available products elsewhere. Finally, the technology enables platform is essential component global marketing environment without this system no one cannot survive their product in the modern marketing environment.

REFERENCE

[1] Retail Marketing – Dr. L. Natarajan, Margam Publications, Chennai – 1.
[2] Retail management – Suja Nair, Himalaya Publication House, New Delhi.
[3] E-Commerce an Indian Prospective – Joseph. Pt, PHI Learning Private Limited, New Delhi.
[4] E-Commerce – Murthy.CSV, Himalaya Publication House, New Delhi.
[5] E-Marketing – Dr. Subash Ghai.
[6] E- Marketing – Judy Strauss / Raymond.
[7] E- Marketing – Bruce Clay.
[8] Online Marketing – Wiley.
[9] www.wikipedia.com
[10] www.theeconomictimes.com
[11] www.indiaretailing.com

 © 2015, IJASRD, All Rights Reserved

PROCEEDINGS

A.V.C. College (Autonomous)

[UGC Recognized "College with Potential for Excellence" – Phase I & II]
NIRF All India Ranking 2019:College (Rank Band: '101-150')

Mannampandal, Mayiladuthurai- 609 305.

ज्ञान-विज्ञान विमुक्तये

UGC AIDED A TWO DAY NATIONAL SEMINAR

on

Perspectives of Sustainable Development Goals In India



March 6th & 7th, 2020

Organized by

PG & Research Department of Economics

A.V.C. College (Autonomous)

Mannampandal, Mayiladuthurai - 609 305.

A.V.C. College (Autonomous)

[UGC Recognized "College with Potential for Excellence" Phase I &II]
NIRF All India Ranking 2019: College (Rank Band : 101-150)

Mannampandal, Mayiladuthurai- 609 305

UGC Aided A Two Day National Level Seminar

Perspectives of
Sustainable Development Goals in India

Organised by

PG and Research Department of Economics

Date: 6th and 7th March 2020

Venue: Seminar Hall

Dr.N.VIJAYARANGAN	Mr.K.KARTHIKEYAN	Dr.R.NAGARAJAN
Chairman i/c	Secretary & Treasurer i/c	Principal

Dr.R.KARTHIKEYAN,
Head of the Department of Economics
Seminar Convenor

PG & Research Department of Economics, A V C College (Autonomous), Mannampandal, Mayiladuthurai- 609 305

U G C Sponsored
A Two Day National Seminar on
Perspectives of Sustainable Development Goals in India

6th and 7th March, 2020.

About the College

A.V.C. College is part of the history of the Anbanathapuram Vahaira Charities (A.V.C.), Mayiladuthurai. The college was inaugurated on 29th June 1955 and started functioning from 5th July 1955. The College started its Post Graduate Programme in 1970 and celebrated its Silver Jubilee in 1980. The College started the Evening Section for women students in 1984. With its commendable performance, the College was conferred the 'Autonomous' status in 1987 and the same is extended till date. It celebrated its Golden Jubilee in the year 2005, it has been identified as College with Potential for Excellence (CPE) by University Grant Commission in 2011 and has been Accredited as 'A' Grade Institution in the third cycle of reaccreditation by NAAC in 2013. Presently it has grown to offer 17 Under Graduate, 19 Post Graduate and 17 Research programmes with a student strength of about 5600, faculty strength of 263 and non-teaching staff of 105 members. The College celebrated its Diamond Jubilee in February-2016.

About the Department

The Department of Economics is an age old and Pioneering Department in respect of starting U.G. (1958), and Courses/ Programmes like P. G. (1970), M. Phil (1991) and Ph. D (1997) in Economics. To Empower Women, again it happened to be the First Department in the campus to admit women students at the P. G. level which was later followed by all other P. G. Departments of the college. Since its birth in the year 1958 the Department has been nourished and shaped by sincere, serious and well qualified Heads and Staff Members.

About the Theme

With the ever growing economies and the need and greed for more, the doctrine of Sustainable Development becomes the most relevant principle in today's times. In order to maintain a balance between development and environment, the principle of Sustainable Development must be followed while envisaging developmental measures. It is time that each one of us adopt an 'energy-efficient and green' mind-set and use the natural resources available equitably, judiciously and save them for our future generations, as the best way to predict future is to create it. International development agenda has been actively led by the United Nations and its technical agencies and funds from their inception in the late 1940s. Till 1990s, the approach was fragmented and disjointed initiated by its specialized agencies or funds at various World Summits and Conferences to address three dimensions of development — economic, social, and environmental. The Millennium Declaration and Millennium Development Goals (MDGs) saw the convergence of development agenda of UNDP; UNEP; WHO; UNICEF; UNESCO; and other development agencies. Recently adopted Sustainable Development Goals (SDGs) reflect further strengthening convergence of the development agenda.

The 17 Goals of the 2030 Agenda for Sustainable Development — adopted by 193 nations in September 2015 at the UN Summit — officially came into force on 1 January 2016. While ambitious and universal in nature, they have, in principle, charted out a path for nations to achieve development that is fair, equitable, inclusive and environment friendly. Human and

environmental rights underpin the foundation of the SDGs that demand robust and integrated actions nationally, recognizing the role of different actors in the process. The 17 goals in abridged form are as follows: *No Poverty; Zero Hunger; Good Health and Well-Being; Quality Education; Gender Equality; Clean Water and Sanitation; Affordable and Clean Energy; Decent Work and Economic Growth; Industry, Innovation, and Infrastructure; Reduce Inequality; Sustainable Cities and Communities; Responsible Consumption and Production; Climate Action; Life Under Water; Life On Land; Peace, Justice, and Strong Institutions; and Partnership For the Goals.* To focus the Problems and Prospects in the reach of SDGs in India a two day State Level Seminar is organized by the Department under the UGC's Assistance.

Sub Themes

- *End Poverty and Hunger; Achieving Food Security and Nutrition*
- *Sustainable Agriculture.*
- *Inclusive and Equitable Quality Education and Health.*
- *Gender Equality and Women Empowerment*
- *Availability and Sustainable Management of Water, Sanitation and Modern Energy*
- *Sustainable Industrialization, Infrastructures and Innovation; Entrepreneurship*
- *Sustainable Cities and Communities*
- *Environmental Sustainability*
- *Global Partnership and Sustainable Development*
- *Related issues*

Patrons of the Seminar

Dr.N.Vijarangan. M.D.
Chairman i/c, A V C Institutions

Thiru.K.Karthikeyan
Secretary&Treasurer i/c, A V C Institutions

Dr.R.Nagarajan
Principal, A V C College (Autonomous)

Convenor
Dr.R.Karthikeyan
Associate Professor & HOD,

Coordinator
Dr.M.Mahalakshmi
Assistant Professor of Economics

Organizing Committee Members

Mr.M.Samithurai
Assistant Professor of Economics

Dr.S.Selvi
Assistant Professor of Economics

Dr.S.Saranya Devi
Assistant Professor of Economics

Dr.B.Karthikeyan
Assistant Professor of Economics

Dr.R.Ullamudaiyar
Assistant Professor of Economics

Dr.S.Dharmaraj
Assistant Professor of Economics

06.03.2020 **Inaugural Function** 10 am -11 am

Welcome Address : **Dr. R.Karthikeyan,**
(Alumnus, Dept of Economics, AVCC),
Head of the Department of Economics,
Seminar Convenor,
A.V. C. College (Autonomous).

Presidential Address : **Dr.R. Nagarajan,**
Principal,
A.V. C. College (Autonomous).

Inaugural Address : **Dr. R. Rajendran,**
(Alumnus, Dept of Economics, AVCC),
Head of the Department of Economics &Principal i/c,
Govt. Arts College (Autonomous), Kumbakonam.

Special Address : **Thiru. B.Ekambaram,**
(Alumnus, Dept of Economics, AVCC),
Director, Gyanahamsa Management Consultants,
Hydrabad, Telungana.

Vote of Thanks : **Dr.M.Mahalakshmi,**
(Alumna, Dept of Economics, AVCC),
Assistant Professor of Economics,
Seminar Coordinator,
A .V. C. College (Autonomous).

Technical Session –I **Sustainable Agriculture 11.15 am - 12.45 pm**

Chair Person : **Dr. T. Balasaravanan,**
(Alumnus, Dept of Economics, AVCC),
Head of the Department of Economics,
SIVET College, Chennai.

Rapporteur : **Dr. D. Karthikeyan,**
(Alumnus, Dept of Economics, AVCC),
Assistant Professor of Economics,
Urumu Dhanalakshmi College,
Kattur , Tiruchirapalli.

Co-ordinator : **Dr. S.Selvi,**

Technical Session –II **Sustainable Industrialization 2 pm - 3.15 pm**

Chair Person : **Dr. C. Vijayan,**
(Alumnus, Dept of Economics, AVCC),
Head of the Department of Economics.
Arignar Anna Govt. Arts College. Villupuram.

Rapporteur : **Dr. S.Bhuvaneswari,**
(Alumna, Dept of Economics, AVCC),
Head of the Department of Economics.
DAA College, Dharumapuram.

Coordinator : **Dr. S.Saranya Devi,**
Assistant Professor of Economics. AVCC.

Technical Session –III Environmental Sustainability 3.30 pm-4.30 pm

Chair Person : **Mr.K. Raju,**
(Alumnus, Dept of Economics, AVCC),
Head of the Department of Economics,
Poompuhar College (Autonomous),
Melaiyur.

Rapporteur : **Dr. R.T. Vijaya,**
(Alumna, Dept of Economics, AVCC),
Librarian, Pope John Paul II College of Education.
Pudhucherry.

Coordinator : **Dr. B.Karthikeyan,**
Assistant Professor of Economics. AVCC.

07.03.2020 - 10 am-11.30 am

Technical Session –IV **Sustainable Business and Entrepreneurship**

Chair Person : **Dr.M. Nagentran,**
(Alumnus, Dept of Economics, AVCC),
Head of the Department of Economics,
Thiru.Vi.Ka.Govt. Arts College, Tiruvarur.

Rapporteur : **Dr. M.Karuppiah,**
(Alumnus, Dept of Economics, AVCC),
Assistant Professor of Economics.
H.H. The Rajah's College (Autonomous). Pudukkottai.

Coordinator : **Mr. M.Samithurai,**
Assistant Professor of Economics. AVCC.

Technical Session :V Sustainable International Relations 10.00 am-11.30 am

Chair Person	:	**Dr.V.Thandapani,** ***(Alumnus, Dept of Economics, AVCC),*** Head of the Department of Economics, D.G. Govt. Arts College for Women, Mayiladuthurai.
Rapporteur	:	**Dr. P. Ajantha,** ***(Alumna, Dept of Economics, AVCC),*** Assistant Professor of Economics, Idhaya College of Arts and Science for Women, Pudhucherry.
Coordinator	:	**Dr. R. Ullamudaiyar,** Assistant Professor of Economics, AVCC.

Panel Discussion - 2 pm - 3 pm

Panelists	:	**Dr.T.Balasaravanan, Dr. C. VIjayan, Mr.K.Raju, Dr.M.Nagentran, Dr.V.Thandapani.**
Coordinator	:	**Dr. S. Dharmaraj,** Assistant Professor of Economics, AVCC.

Valedictory Function - 3.00 pm

Welcome Address	:	**Dr.M.Mahalakshmi,** Coordinator of the Seminar.
Seminar Report	:	**Dr.S.Selvi,** Assistant Professor of Economics, AVCC.
Participants Feedback	:	
Presidential Address	:	**Dr. R. Nagarajan,** Principal, A.V. C. College (Autonomous)
Felicitation & Certificate Distribution	:	**Thiru. K.Karthikeyan,** Secretary & Treasurer i/c, A.V.C. Educational Institutions, Mannampandal.
Valedictory Address	:	**Dr. S. Ramasamy,** ***(Alumnus, Dept of Economics, AVCC),*** Former Head of the Department of Economics, A.V.C. College (Autonomous), Mannampandal.
Vote of Thanks	:	**Dr.R.Karthikeyan,** Head of the Department of Economics, Seminar Convenor,

CONTENTS

S. No	Title And Authors	Page No.
1.	Sustainable Agriculture in J&K with Special Reference to Srinagar City **Jameel Ahmad Tak, Anudeep Rawal & Mohd Arif Dar**	1
2.	Impact of Climate Change and Sustainable Development in Agriculture **Dr.C.Nithiyanantham**	2
3.	Structural Changes of Agricultural Workforce in India **Dr.T.Sudakar &Dr.T.Veeraian**	2
4.	Perspectives of Sustainable Development Goals in India with Special Reference to Agricultural Productivity (Strategic Initiation of Improving Agricultural Productivity) **Dr.R.Gopalasundar & Dr. P. Ganapathy**	3
5.	Sustainable Agriculture and Rural Livelihood Security in India **Mrs. P.Kavitha & Selvi G. Suruthi**	3
6.	Perspectives of Sustainable Development Goals in India with Special Reference to the Socio-Economic Conditions of Women Agricultural Labourers in Thanjavur District of Tamil Nadu in India **Dr. N.Chithra & Dr. M. Sangeetha**	4
7.	Modernization of Agriculture for Sustainable Agricultural Development **Mr.T.Arasu & Dr.R.Karthikeyan**	4
8.	Sustainability of Agricultural Development and Agro-Based Industries in India **Dr.S.Dharmaraj**	5
9.	Sustainable Development in India - A Special Reference to Agriculture **Dr.R.Ullamudaiyar**	6
10.	Demand of Organic Vegetable in the Modern Society **R.Rajadurai & Dr, P.Veerachamy**	7
11.	Self-Help Groups and Agriculture **Dr. R. Gopalakrishnan**	7
12.	A Study on Sustainability of Agriculture in India: Challenges and its Opportunities **Dr.S.Prabakaran & Dr.N.Krishnan**	7
13.	Sustainable Agriculture **Mrs. S. Rajeswari & R. Ramya**	8
14.	Sustainable Agriculture Development: An Overview Issues & Challenges **S.Velmurugan & Dr .A.Antony Joseph**	8
15.	Challenges of Agriculture Women Workers in Nagai District of Tamil Nadu **S. Sundari & Dr. B.Karthikeyan**	9
16.	Human Right Status of Agriculture Women Workers in Nagai Districts of Tamil Nadu **Dr. B.Karthikeyan**	10
17.	Development of Livestock Economy and its Implications for Sustainable Rural Development in India **B.Kumutha & Dr.R.Karthikeyan**	10
18.	Crop Insurance Scheme for Sustainable Agricultural Development in India **Dr.S.Selvi & Mr.A.Mooventhan**	11

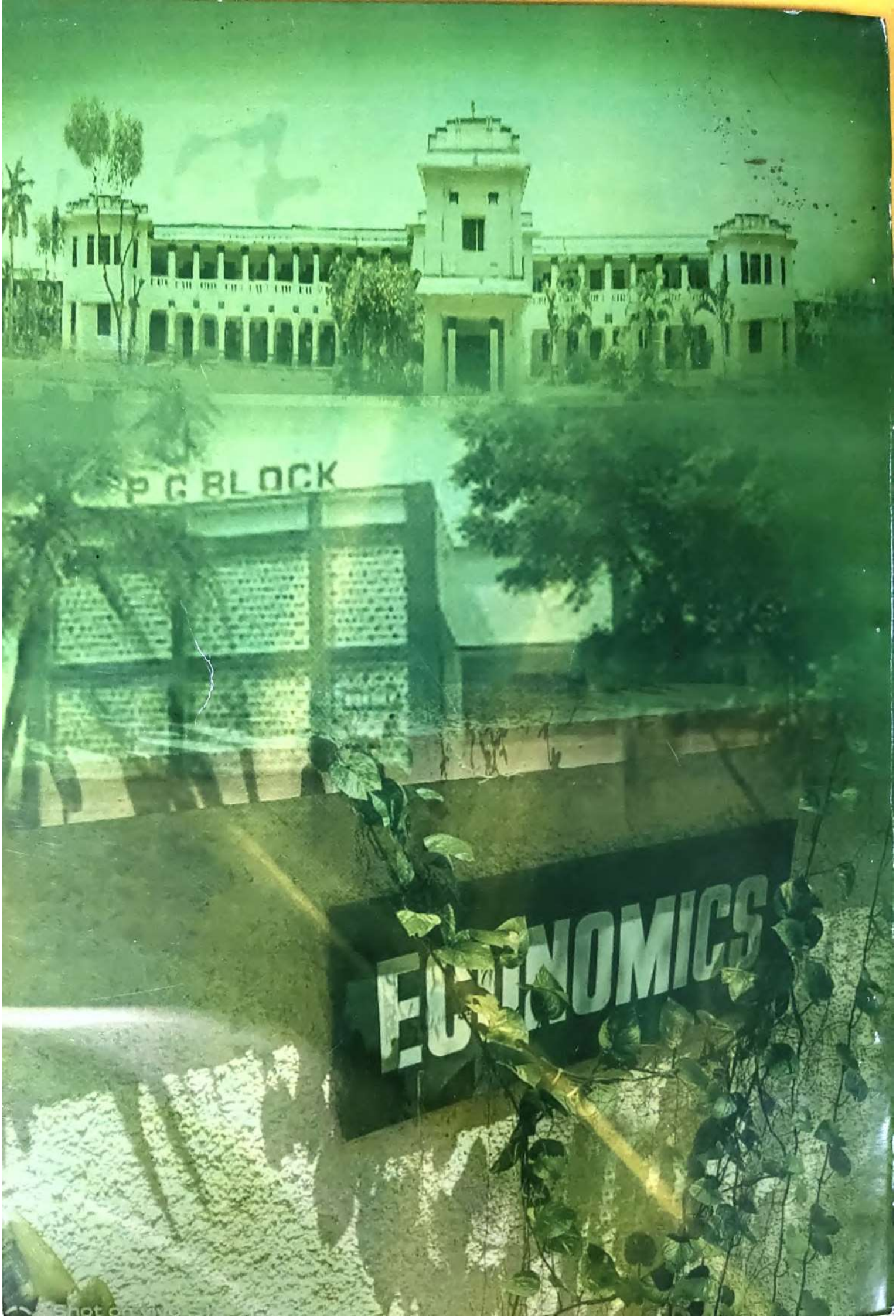
19.	Crop Insurance-Tribulations and Prospects of Farmers Workers: An Overview	**Dr. J.Krishnamoorthi**
20.	Agricultural Marketing and Sustainable Development in India – An Analysis	**Dr. M.Mahalakshmi**
21.	Sustainable Paddy Cultivation in India With Special Reference to Tamil Nadu	**Dr.P.Nadimuthu & P.Nagaraj**
22.	Poverty and Sustainable Agriculture in Rural Section in India Agriculture	**Dr. R.Shanthi & Dr. V. Thandapani**
23.	A Study on The Multiple Cropping Patterns in Nagapattinam	**R.Kannan & Dr. M.Mahalakshmi**
24.	A Study on Sustainable and Benefit of Agriculture in India	**Mrs.Rani**
25.	Sources of Irrigation and Agricultural Production in Tamil Nadu	**Dr.M.I.Kohilavani & Dr.Jeyashree**
26.	Changes in Food Grains Production for Sustainable Development	**Dr.S.Selvi Mr.M.Palanirajan.**
27.	A Study on Vegetable Crops Cultivation in India: An Analysis	**Dr.S.Saranya Devi & Mr.A.Ravichandran**
28.	Dry land Farming for Sustainable Agriculture in India: An Explorative Analysis	**Dr.S.Saranya Devi**
29.	Sustainable Agriculture	**Dr .K. Sheela, Dr.K.Vennila & M. Divya Bharathi**
30.	Sustainable Growth and Development of Indian Agriculture	**Dr. D.Karthikeyan**
31.	Sustainable Agriculture in India – An Overview	**Dr.G.Karthikeyan &Dr.S.Mayilvaganan**
32.	Handloom Industry in India and Sustainable Development	**Ashish Kumar Meher & Prof. Prashant Kumar Panda**
33.	Ecotourism and Sustainable Economic Development	**Mr. R.Prabakran**
34.	WTO For TOW (World Trade Organisation For Transforming Our World)	**Dr.S.Selvi & Dr.R.Karthikeyan**
35.	A Study on Clean Water and Improved Sanitation for A School in Tamil Nadu	**Dr. A. Antony Joseph**
36.	Climate Change and India: Some Major Issues and Policy Proposition	**Dr. Velu Suresh Kumar & M. Surendar**
37.	Sustainable Municipal Solid Waste Management in Rural Area -A Descriptive Analysis	**Mr. Abdul Rasheed & Dr. M. Mahalakshmi**
38.	Sustainable Cities and Communities Environmental Sustainability	**Mr. Aditi Lakra**
39.	Sustainability of Health Care System in India	**Miss.P.Nithya & Dr. S. Dharmaraj**
40.	Environmental Awareness Among the College Students in Rural Area	**Mrs. S. Akila & Dr. S. Ramasamy**
41.	Climate Action in India Towards Sustainable Development Goal 13	**Dr.Dhulasi Birundha Varadarajan**

42.	Effects of Household Indoor Air Pollution **G.Kavitha & Lukkumanulhakkim**	31
43.	Impact of Gaja Cyclone in Tamil Nadu **V.Munusamy & Dr.R.Asokan**	31
44.	Rises of Bottle Water Industries and Quality of Drinking Water **J. Mohanalakshmi & Dr. A.Pradhipbabu**	32
45.	Management of Solid Waste for Sustainable Development in Tamil Nadu **Mrs. S.Sasikala & Dr. M. Mahalakshmi**	32
46.	Access to Clean Water and Sanitation: An Analysis **Dr. S. Bhuvaneshwari**	33
47.	A Study on Urbanisation and Slum Development: With Special Reference to Erode District, Tamil Nadu. **Dr. N. Krishnan**	33
48.	Packed Drinking Water SWOT- Analysis **R.Surya**	34
49.	Sustainable Municipal Solid Waste Management in India **Dr.S.Usharani**	34
50.	Sustainable Water Resources Development in the Cauvery Delta **Dr.R.Kasthuri & N.Vishnu Priya**	35
51.	Global Sustainable Development **D.Suja & Boopathi. S**	35
52.	Water Resources Management for Sustainable Development **Dr.S.Sarala & Dr.R.Karthikeyan**	36
53.	A Study on Sustainable Management of Water Resources in Tamilnadu **Dr. V. Ramajayam & Dr. S. Kavitha**	37
54.	An Impact of Population Growth on Environment in India **M.Radhika & R.Suji Karthika**	37
55.	SWACHH Bharat Mission-A Tool for Sustainable Rural Living **B.Sumathi & Dr.R.Karthikeyan**	38
56.	Environment and Sustainable Development in India – An Overview **Dr. R.Saravanan**	39
57.	Unhygienic Sanitary Practices and Disease Burden: Empirical Evidence from Primary Survey in Thiruvarur, Tamil Nadu **Prasant Kumar Panda, Nikhil Kumar Gouda, P. Udhayakumar, Sujit Kumar Behera & Priya Ranjan**	39
58.	Water Pollution: Sources, Health Effects ,Control and Management **S. Manjula**	40
59.	Gender, Environment and Wash - Gender as a Cross Cutting Variable to Achieve Sustainable Goals **Prof. N. Manimekalai**	40
60.	Perspectives of Sustainable Development Goals in India with Special Reference to the Socio-Economic Performance of Women Entrepreneurs in Various Sectors of Business Units in Thanjavur District of Tamilnadu in India **Dr. A. Ahilandeswari & Mrs. M. Surath Sheba**	42
61.	A Study on Global Partnership And Sustainable Development in India **Mr.G. Rameshkumar**	42

62.	A Study on Problems of Women Entrepreneurship in Kumbakonam Block, Thanjavur District **Dr. R. Vijayavalli**	
63.	Sustainable Business Strategies for Small Scale Industries **Mr.G.Raja & Dr. B.Ambrose**	
64.	The Importance of Sustainable Development for Business **Dr.A.Vani**	
65.	Women Empowerment: A Key to Sustainable Development **Dr.A.Valliami & Mrs. D.Savithiri**	
66.	Women Empowerment Through Self Help Groups in Pudukkottai District **Dr. M. Karuppiah**	
67.	Women Empowerment in India -An Overview **Dr.M.Saravanan**	
68.	Women Empowerment in India: A Glance **D. Mekala**	
69.	A Study on Gender Equality and Women Empowerment **K. Punitha**	
70.	Gender Equality and Women Empowerment **Mrs. P.Kavitha**	
71.	Economic Empowerment of Women Through Self Help Groups in India **Irshad Ahmad Reshi**	
72.	Role of Women Empowerment in Economic Growth in India **N. Kayalvizhi & Mr. R. Prabakaran**	
73.	Sustainable Business and Green Entrepreneurship In India **Dr. P.Parthiban**	
74.	Women Empowerment Through MGNREGS in India **Dr. P. Nermaiselvan**	
75.	Perspective of Sustainable Development Goals of Marine Fisher Folk in Tamilnadu, India **Dr. K. Karunaharan**	
76.	Sustainable Business Leads to Green Entrepreneurs - An Overview in India **Dr.M.Nagentran**	
77.	Green HRM - A Road Map for Sustainable Business **Dr.D.Jagadeesan & Dr.P.Chinnadurai**	
78.	Effect of Self-Help Group in Economic Empowerment of Rural Women **Dr.S.Indradevi**	
79.	Impact of Socio–Demographic and Economic Factors on Households' Saving Behaviour in Nagapattinam District, Tamil Nadu -An Analysis. **Dr.K.Muthu & Dr.R.Vanitha**	
80.	A Study on Global Partnership for Sustainable Development in India **Dr.K.Sathishkumar**	
81.	Education for Sustainable Development **Dr. C.Saravanan**	
82.	Role of Cooperative Banks in Sustainable Development - A Study **T.Venmani & Dr.M.Mahalakshmi**	
83.	GST –A Financial Road Map for Sustainable Economic Development in India **Mr.P.Thangappan & Dr.R.Karthikeyan**	
84.	Impact of Foreign Direct Investment in The Retail Sector in India **Dr.S.Thangamayan**	

85.	Gender Equality in Education: A Challenge for Policy Makers **Dr. S. Thamilarasan & Dr. C. Selvarani**	59
86.	Gender Equity in Education **Dr. A. Ahilandeswari**	59
87.	Challenges Facing Sustainable Development For Quality Education in Government of Tamil Nadu **Dr. P.Sujatha**	60
88.	An Analysis of Public Financing on Health Expenditure and its Effect on Mortality Rates: Evidence from North East India **Gargee Sarmah & Prasant Kumar Panda**	60
89.	Importance of Health In Education **P.Abirami**	61
90.	Inclusive and Equitable Quality Education and Health **S. Durgadevi & M.Arikrishnan**	61
91.	A Study on Women Empowerment Through Higher Education in Thanjavur District **Dr. R.Sangeetha**	62
92.	Ecotourism and Sustainable Economic Development **Mr. R.Prabakran**	62
93.	Sustainable Tourism Development: Prospects and Challenges **Dr.P.Ragu**	64
94.	An overview of Women Abuses and Law on Violence Against Women in India **K.Anandan**	64
95.	Employment and Sustainable Economic Growth **Dr V.Thandapani & M.Kalaiselvi**	65
96.	Sustainable Development Goals " No Poverty" –A Study in India **S. Kiruthika & Mrs. R. Gomathi**	65
97.	Micro Finance and Poverty Alleviation **Dr.R.M.Meyyammai,Dr.RM.Subramanian & Mrs.P.Bharatha Gandhi**	66
98.	Sustain the People to Live above the Poverty Line in India **Dr. V.Viji & K.Meenakshi**	67
99.	Poverty Alleviation and Sustainable Development **Dr.R.Ullamudaiyar**	67
100.	Poverty Reduction in India Moving Towards Achieving the Sustainable Development Goal **Mr.M.Samithurai**	68
101.	Perspectives of Sustainable Development Goals in India with Special Reference to Growth Strategy **Dr. S. Abdhahir, & Dr.B. Jayamehan**	69
102.	A Study on Sustainable infrastructure and Economic Growth in India **Dr. R.L.Poonguzhali**	69
103.	Urban Poverty Alleviation Strategies for Sustainable Urban Development in India **Mrs.D.Vettriselvi & Dr.R.Karthikeyan**	70
104.	An Economic Analysis Of Sustainable Development: An Overview **Dr. S.Pichaipillai & Dr.T.Saravanan**	71
105.	An Investigation of Ensuring Sustainable Consumption And Production Patterns **V. Senthil & Dr. S. Ramasamy**	71

106.	Health And Well Being of Working Women in Tamilnadu	**Dr.M.Sethuraman & S.Chitra**
107.	Impact of National Social Assistance Programme on The Lives of Weaker Sections of the Society	**Zahoor Ahmad Mir & Dr. K. Kottaiveeran**
108.	Goods and Servics Tax (Gst) : The Importance of Comprehension Towards Achieving the Desired Awareness Among India	**Mrs. K. Geetha**
109.	Ensuring Sustainable Consumption and Production Patterns for the Sustainable Lifestyles	**S.Karthik & B.Sumathi**
110.	Women Education for Sustainable Development	**V.Nalini & Dr.R.Karthikeyan**
111.	Development of Health Care Services for Sustainable Development in India	**Dr.M.Sulthana Barvin**
112.	Unsolved Dispute of Poverty Across India - An Overview	**M. Athmaramani & Dr.B.Karthikeyan**


P G BLOCK
ECONOMICS

MAYUR

2019 VOLUME - XV

The Research Journal DScience & Humanities

2019 INTERNATIONAL YEAR OF

Indigenous Languages



2019 VOLUME - XV

MAYUR

The Research Journal – Science & Humanities

EDITORIAL BOARD

Dr. R. Nagarajan
Principal & Editor-in-Chief

Dr. R. Karthikeyan
Director – R&D Cell & Editor

MEMBERS

Dr. R. Arumugam
Asst. Prof. of Botany

Dr. P. Panimalar
Asst. Prof. of Computer Science

Dr. J. Paramanandam
Asst. Prof. of Zoology

Mrs. S. Sathyabama
Asst. Prof. of English

Dr. V. Vasudevan
Asst.Prof of Biotechnolgy

Mr. R. Thirumurugan
Asst. Prof. of Physics

Dr. S. Vimalraj
Asst. Prof. of Tamil

S. No.	CONTENT	Page No.
1.	**ANTIHYPERGLYCEMIC EFFECTS OF GERANIOL, A MONOTERPENE ON HFD AND LOW DOSE OF STZ-INDUCED DIABETIC RATS** *A. Karthikeyan & V. Vasudevan*	1
2.	**PLANT GROWTH PROMOTING RHIZOBACTERIAON ENRICHINGESSENTIAL PLANT NUTRIENTS UPTAKE OF MUNG BEAN (*PHASEOLUS RADIATUS*L)** *S. Mathivanan, G. Amalan Rabert & B. Muthuraman*	11
3.	**ENHANCED GROWTH RESPONSES OF *SEAWEED* EXTRACT ON *BLACK GRAM*** *R. Arumugam, S. Sathiyanarayanan, & T.M. Sathees Kannan*	19
4.	**CLASSIFICATION USING K-NEAREST NEIGHBOR AND PSO MODEL FOR CANCER PREDICTION WITH GENETIC DATA** *T. Sneka & K. Palanivel*	25
5.	**A STUDY ON PROBLEMS OF WOMEN SELF-HELP GROUPS WITH SPECIAL REFERENCE TO NANNILAM TALUK IN THIRUVARUR DISTRICT** *B. Karthikeyan & R. Ullamudaiyar*	33
6.	**PORTRAYAL OF MIGRANT'S LIFE IN SALMAN RUSHDIE'S *SHAME*** *P. Murugesan*	39
7.	**DIGITAL DOOR LOCK SECURITY SYSTEM** K. Krishnaveni & U. Suriya	47
8.	***CHOLA* STATE AS DESCRIBED IN ROYAL CHARTERS** *K.R. Sankaran*	53
9.	**S-UNITARY SIMILARITY OF CONJUGATE S- UNITARY MATRICES** *A. Govindarasu & S. Sassicala*	61
10.	**PRODUCTION AND OPTIMIZATION OF AMYLASE BY USING *BACILLUS SUBTILIS*** *V. Arun Prasath, V. Vishnu Prasath & T. Kumar*	65
11.	**IMPACT OF NEW MEDIA ON ADOLESCENTS: "A STUDY OF INTERNET AND MOBILE PHONE USAGE"** *S.T. Sankar & J. Brindha*	69
12.	**WATER QUALITY VARIATIONS IN THE *IPOMOEA* INVADED AREAS OF LAKE VEERANAM, TAMIL NADU, SOUTHERN INDIA** *K. Balasundaram & R. Nagarajan*	73
13.	**GAUSSIAN COMPUTATIONAL CHARACTERIZATION AND SPECTROSCOPIC (NMR AND MASS) INVESTIGATION ON 3,6-DIMETHYLPHENANTHRENE** *S. Ramalingam, G. Susithra, & D. Vidhya*	83
14.	**A STUDY ON CONSUMER PREFERENCE TOWARDS ORGANIC PRODUCTS IN MAYILADUTHURAI TOWN** *G. Karthikeyan & S. Mayilvaganan*	91
15.	பன்முக நோக்கில் பெரியாழ்வார் பாடல்கள் கு. கோமதி	97
16.	உரை வரலாற்றில் இளம்பூரணர் மா. சியாமளாதேவி	101
17.	நாட்டுப்புறப் பாடல் பதிவுகளில் இலக்கிய அடையாளக் குறியீட்டுத்தேவைகள் சு.விமல்ராஜ்	105

Instructions of Authors

GUIDELINES FOR CONTRIBUTORS (SCIENCE)

The Preparation of Manuscripts

MAYUR, the journal of Science and Humanities of A.V.C.College (Autonomous) publishes papers and short communications concerned with all aspects of research carried out by the Faculty Members, Research Scholars and Students of Science and Humanities.

Submission of Manuscripts

The manuscripts should be submitted both as Hard Copy and also as Electronic Copy. All the manuscripts should be submitted in A4 paper size

Type, Style and Size The manuscripts should be typed in Times Roman (Font Size 11 points) and 1.5 line space. The legends to figures and tables and all tabular materials should be typed in 11 point

Lay out

Justification	All text should be fully justified.
Line Spacing	Scripts must be typed with 1.5 line spacing.
New Paragraphs	Don't indent text at the start of each paragraph
Paragraph Spacing	There should be 1 line space after heading and paragraphs of text. However, there should be 2 Line spaces before the start of new first category heading.
Title	Type this in Bold and as per case letters, don't end title in a full stop.
Author(s) Name	Type authors name in Case Letters
Authors' Addresses	Type in normal with Leading Capitals Only; no full stops
Heading	Type all First Level Headings in Upper Case Bold Letters. The following those more likely to be required. Abstract, Introduction, Study Area and Materials and Methods, Results, Discussion, Acknowledgement and References, Type any Second Level Headings in normal type (but avoid their use if at all possible)
Abstract	This should be indented by 10mm on both the Left and Right Margin and as with the rest of the text fully justified. The heading Abstract should also be indented. Font Size 10 Point.

Tables, Charts and Diagrams

All Tables, Charts and Diagrams should be clearly set out and as concise as possible. They should be centered on the page. Neat and Legible diagrammes are to be presented. Please consider how things will look after the script has been reduced in size and reproduced. Legends for Figures and Tables should clearly describe the data presented. Table should have Horizontal line at the top, bottom and following the sub heading, horizontal lines within the body of the table should be included only where absolutely necessary.

Study Area and Methods

This section should clearly describe how the experiment, survey, work, etc, was carried out. It should be in sufficient detail such that the study could be repeated by any one reading the paper.

Preparation of Manuscript

The research paper should by structured as follows

1. Title: The Should not be more than t25 words long
2. Author(s) The Title should fallow with the name(s) of the authors with full address. Give e-mail address of the author(s)
3. Abstract: Abstract of not more than 200 words informative type, outlining information from the introduction, materials and methods,. Results and discuss ion but not detailed results.
4. Introduction, 5. Materials and Methods, 6. Results, 7. Discussion, 8. Acknowledge (Optional). 9. References, 10. Table, 11. Figures.

Nomenclature; Use common names of Animals and Plants, giving scientific names in italics on first mention

Numbers: Use SI units for measurements (m,km,g,ha,h) with a space between the numbers and unit of measurements. Give measurements in figures. e.g. 10 mm, 5ha, except at the beginning of a sentence. Spell out numbers and 10 if not a unit of measurements unless part of series containing numbers 10 or 1 e.g: 14 adults male, 23 adult females and three juveniles

References: Use the author, Year, Method of citing and listing references, in the text citing two authors: (Anderson and Wilson, 2000) or Anderson and Willson (2000), cite more the n two authors (Anderson et.al, 2000) or Anderson et .al, (2000) in the references- list cite and publications as fallows.

Write out articles an edited books as – Dopson, A.P. and May, R.M .1986. Disease and Conservation. In Conservation Biology (ed), M.E.Soule) Sinaur Associates, Senderland, M.A. pp.123- 142.

Journal, Articles as – Anderson, W.1998. Elephants, Selective Logging and Forest Regeneration in the Kidale Forest, Uganda, Journal of Tropical Ecology, 12.45- 54. Book References as Copy, M.L.1985 Habitat Selection in Birds. Academic Press, London. Arrange the References in Alphabetical Order.

GUIDE LINES FOR CONTRIBUTORS (SOCIAL SCIENCES)

1. Manuscripts should be submitted in duplicate. They must be typed on one side only, double spaced, with sufficient margins on all sides to facilitate editing and styling. Important: All materials submitted to SSH/S should be sent to the Editor, A.V.C. College (Autonomous), Mannampandal -609 305.

2. Notes should be consecutively numbered and presented at the end of the article, not at the foot each page (even though they will eventually be printed as footnotes)

3. Use British rather than American Spellings.

4. Table: No vertical lines to be used. All tables to carry a source at the bottom. References to tables in the text to be made by their numbers, e.g., "See Table -3) and not page number.

5. Quotations should start on a separate line and be indented; shorter quotation should be run into the text, within single quotation marks

6. Referencing Style
   A. For Published sources the following examples illustrate the style be followed:

   (a) Books:
   Arasarathnam, Merchants, Companies and Commerce on the Coromandel Coast 1650-1740, Delhi 1986,PP.123-28.
   (b) Edited Volumes:
   C.W.Troll, ed., Muslim Shrines in India: Their Character History and Significance, Delhi, 1889.
   (c) Articles in Journals Arup Maharatna, "The Demography of the Bengal famine of 1943-44: A Detailed Study, The Indian Economic and Social History Review (Hence for IESHR), Vol, 31: 2, 1994, pp. 169–125
   (d) Articles in Edited Volumes:
   S. Weber, 'Demarcations; Deconstruction, institutionalization and ambivalence; in G. Lenz and K. Shell, Eds, The Crisis of Modernity, Frankfurt and Boulder, 1986, P. 302.

On subsequent reference (unless immediately following the first references in which case ibid, Will be used) the examples at a,b,c and d above will become:

a) Arasarathnam, Merchants, Companies and Commerce PP.2001-01.
b) Troll, Muslim Shrines in India.
c) Maharatna, 'The Demography of the Bengal Famine'. P 170.
d) Jawaharlal Nehru University, 1988, Chap.4.

On subsequent reference this will become: Sridhar, The Guile Lineage, Chap, 4 (Note: The use of op.Cit. and loc.Cit is to be completely avoided.)

7. Primary source citations must include the archival location, including the town and if necessary, the country where an archive is location, including the town and if necessary, the country where an archive is located, at first use, Each major series within an archive should have a separate abbreviation. For official sources mention department, branch, file number, year and month in this order. In case recorded oral materials stored in audio archives are being used, the location of the recordings should be specified. In other cases, the name and location of the oral information should be clearly stated in possible. For inscriptions, please cite full title of volume at first use.

8. Articles should be typed on bond paper with wide margins and sent in duplicate (A4 size). All matter including quotations to be indented and footnotes should be types in double space. Number footnotes serially and types them separately; include references to literature within footnotes.

9. Articles submitted to the journal should be original contributions and should not be under consideration for any other publication at the same time; if at article is under consideration by another publication, authors should say so at the time of submission. Regarding the articles in Terminology Style Sheet of PULAMAI is recommended to follow. TAMIL NADAIK KAIYEETU (2001) is recommended to follow t give the footnotes references and bibliography.

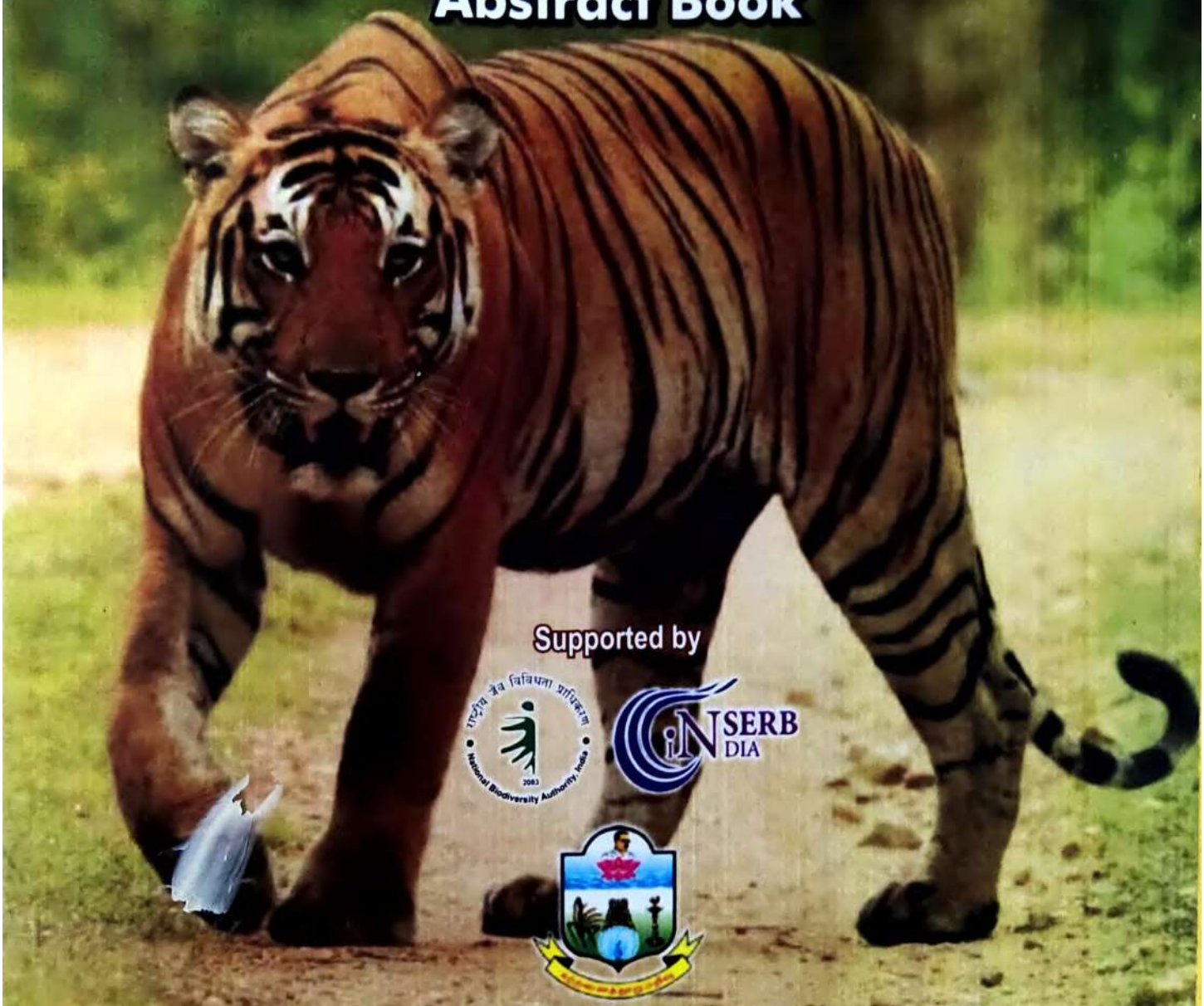
INTERNATIONAL CONFERENCE ON

"CURRENT CHALLENGES IN CONSERVATION OF BIODIVERSITY"

[In4CB - 2017]

16th to 18th February 2017

Abstract Book



Supported by

PG & RESEARCH DEPARTMENT OF ZOOLOGY AND WILDLIFE BIOLOGY

A.V.C. COLLEGE (AUTONOMOUS)

NAAC Reaccredited "A" Grade Institution (3rd Cycle) (CGPA=3.34/4.00)

UGC Recognized "College with Potential for Excellence"

MANNAMPANDAL, MAYILADUTHURAI, TAMIL NADU - 609 305, INDIA

INTERNATIONAL CONFERENCE ON
"CURRENT CHALLENGES IN CONSERVATION OF BIODIVERSITY"
[In4CB - 2017]

Abstract Book

Supported by

PG & RESEARCH DEPARTMENT OF ZOOLOGY AND WILDLIFE BIOLOGY

A.V.C. COLLEGE (AUTONOMOUS)

NAAC Reaccredited "A" Grade Institution (3rd Cycle) (CGPA=3.34/4.00)

UGC Recognized "College with Potential for Excellence"

MANNAMPANDAL, MAYILADUTHURAI, TAMIL NADU - 609 305, INDIA

Published on

INTERNATIONAL CONFERENCE ON "CURRENT CHALLENGES IN CONSERVATION OF BIODIVERSITY" [In4CB - 2017]

Organized by : **P.G & RESEARCH DEPARTMENT OF ZOOLOGY AND WILDLIFE BIOLOGY**
A.V.C. COLLEGE (AUTONOMOUS)
NAAC Reaccredited "A" Grade Institution
(3Rd Cycle) (Cgpa=3.34/4.00)
UGC Recognized "College With Potential For Excellence"
Mannampandal, Mayiladuthurai,
Tamil Nadu - 609 305, India

ISBN : 978-93-84446-23-9

Published by : **MANIBHARATHI PUBLISHERS**
New No. 47, West Car Street, Chidambaram - 608 001.

Printed at : **MANIBHARATHI ACHAGAM**
47, West Car Street, Chidambaram - 608 001.
☎ : 04144 - 221603, 8903292640
e-mail : manibarathipress@yahoo.co.in

CONTENTS

S. No.	Abstract Number	Title of the abstracts and Authors	Page No.
		KEYNOTE ADDRESS	
1	KN1	Urbanisation, Cognition and Personality in Animals: A Review of some Recent Evidence **Stephen E. G. Lea**	1
		PLENARY TALK	
2	PT1	Understanding Biodiversity (Categories, Values, Threats, Conservation and Management) **Kannan, L**	5
3	PT2	Microbio(Ta) Diversity - An underrepresented conservation challenge **Viduthalai Rasheedkhan Regina**	6
4	PT3	Why? And need for Digital Museum in the Zoology/Life Science Departments and its Role in the Biodiversity Conservation **Sathyanarayana, M.C**	8
5	PT4	Cognitive differences between an Invasive species and the Resident it displaces: The case of the Eastern Grey and Eurasian Red Squirrels **Stephen E. G. Lea, Pizza K.-Y. Chow and Lisa A. Leaver**	11
6	PT5	Analyses and harnessing of Marine Biodiversity for Bioremediation of contaminated coastal sediment **Subha, B., Song, Y.C and J.H. Woo**	12
7	PT6	Challenges facing India's Biodiversity Conservation **Govindasamy Agoramoorthy**	14
8	PT7	Reintroduction of Red-Billed Oxpecker: Macroecological Niche models predict suitable habitats for the conservation of an Avian Mutualist **Riddhika Kalle, Leigh Combrink, Tharmalingam Ramesh, Colleen T. Downs**	15
9	PT8	Remote sensing of Forest Fire in Mudumalai Tiger Reserve and Sathyamangalam Tiger Reserve: A Comparative study on tree Diversity and Regeneration **Jayakumar, S**	16

10	PT9	Current status of Fauna from Seshachalam Biosphere Reserve, Eastern Ghats, Andhra Pradesh, India **Bubesh Guptha, M**	18
11	PT10	Conservation of Water birds and associated threats in Indian Wetland Habitats **Nagarajan, R and K. Thiyagesan**	20
12	PT11	Developing strategies to mitigate the Human Elephant Conflict and help conserve the Critically Endangered Sumatran Elephant an Aceh, Sumatra, Indonesia **Gaius Wilson**	21
13	PT12	Evaluation of Two observational methods to assess the number of burrows occupied by Nesting Puffins (*Fratercula Arctica*) **Britta Osthaus, Amy Farrell, Paul Fisher and Pia Heinrichs**	23
14	PT13	Impact of Pesticide contamination on Birds - An Indian scenario **Muralidharan, S., Nambirajan, K and K. Ganesan**	24
15	PT14	An overview of Biological Diversity Act- 2002 **Kunhikannan, C**	26
16	PT15	An overview of Reintroduction- based recovery of Tiger in India:- Combating local extinction and ensuring population persistence **Ramesh, K**	28
		WILDLIFE- INVERTEBRATES	
17	WI1	Diversity of Butterflies in Dharmapuri District, Tamil Nadu, India **Karthikeyan, M. and J. Paramanandham**	31
18	WI2	Diversity of Earthworm species from various habitats of Erode District, Tamil Nadu **Moorthi, M. and K.Nagarajan**	32
19	WI3	Diversity of commercial Clams in Uttara Kannada Estuaries, Karnataka, India **Boominathan. M**	33
20	WI4	Foraging behaviour of Giant Honey Bee (*Apis dorsata*), in and around the Nehru Memorial College Campus, Puthanampatti, Trichy District, Tamil Nadu, India. **Arulpriya, R. and N. P...**	34

21	WI5	Garden: As refuge for biodiversity conservation of Spiders **Sankari, A and K. Thiyagesan**	36
22	WI6	Insect diversity in Paddy crop ecosystems of Tharangambadi Taluk, Nagapattinam District, Tamil Nadu. **Anbalagan, V and G.Thomas Nithiyanantham**	38
23	WI7	Changes in the population of Molluscan species in Veeranam Lake, Tamil Nadu, Southern India **Balasundaram. K and R. Nagarajan**	39
24	WI8	Ecology of micro and macro Invertebrate species found in Periyakulam Lake, Thiruchirappalli, Tamil Nadu, India **Mohanraj, S and J. Pandiyan**	40
25	WI9	Plankton diversity of three different ponds at Kumbakonam, Tamil Nadu, India **Praveena. V and S. Venkatalakshmi**	41
26	WI10	Web density and Web-Site attributes of funnel-web Spider, *Hippasa greenalliae* (Blackwall 1867) in various habitats of Mannampandal, Southern India **Herline Rosmi, M., Dhanash, P., Baskaran, N., Jayakumar, S and A. Sankari**	42
27	WI11	The conservation and Re-Population of the *Apis mellifera* (European Honey Bee) in the UK **Ross Bevins-Cameron**	43
28	WI12	Diversity of Benthic forms in the Pichavaram Mangrove Forest, Tamil Nadu, India **Rajendran Jagadheesan and Jeganathan Pandiyan**	44
29	WI13	Abundance and diversity of Butterflies in A.V.C. College Campus, Tamil Nadu **Vigneshkumar, M., Ashwin, C.P., Jayakumar. S., Baskaran, N and R. Arumugam**	45
30	WI14	Sargassum Mats: A Boon or Bane **Sivakumar, K., P. Anantharaman and L. Kannan**	47
31	WI15	Occurrence of Marine Molluscan in Chinnangudi coastal region, Nagapattinam District, Tamil Nadu, Southern India **Duraimurugan, V., Durga, A., Paul Jeevanantham, Jayakumar, S and J. Paramanandham**	48

CHORDATES			
32	WC1	Status, distribution and diversity of birds in agricultural landscapes of Peddagattu and Sherpally area: A proposed Uranium mining sites in Nalgonda District of Telangana State, India **Laxmi Narayana, B., Vasudeva Rao, V., and V. Venkateswara Reddy**	51
33	WC2	Thiruppudaimarathur Conservation Reserve: Balancing the needs for Birds And Bats **Jayakumar, S., and S. Muralidharan**	53
34	WC3	Education and Mythology influence the Perception of People toward the Conservation of Snakes in Tamil Nadu **Abdul Rahman, A., Naveen, K.K.H., Jayakumar, S and Baskaran, N.**	54
35	WC4	Cave nesting preference of Yellow-Throated Bulbul (*Pycnonotus xantholaemus*) in Gingee Hills, Eastern Ghats, Southern India **Kalaimani, A., and R. Nagarajan**	55
36	WC5	Diversity of Water Birds and their activity Budget in Pond Ecosystem **Veeramani, A., Ravichandran, S. Pazhanisamy, S., Roja, N., and B. Vinoth**	56
37	WC6	Roost abundance and roost site characteristics of Indian Flying Fox (*Pteropus giganteus*) in Mananthavadi, Wayanad, Kerala **Ashwin, C.P., Baskaran, N., Jayakumar, S., Arsha, C.P and Aswin, P.S**	58
38	WC7	Nest-site selection of House Sparrow *Passer domesticus* in an Urban habitat in Silchar, Assam, India **Anukul Nath, R. Nagarajan and Hilloljyoti Singha**	59
39	WC8	Foraging techniques used by Golden Langur (*Trachypithecus geei*) in a fragmented habitat of Western Assam **Debahutee Roy and R. Nagarajan**	60
40	WC9	Diurnal activity pattern of Golden Langur in two different fragmented habitats of Western Assam, India **Debahutee Roy and R. Nagarajan**	61

41	WC10	Evaluation of prey selection of Barn Owl in various parts of Tamil Nadu, Southern India **Nagarajan, Kaliamoorty, R., and K. Thiyagesan**	62
42	WC11	A study on the taxonomic classification of Avifaunal density in the Great Vedaranyam Swamp, Point Calimere Wildlife Sanctuary, Southern India **Sumathi, T and R. Nagarajan**	64
43	WC12	Conservation status of Birds in Eastern Ghats of Tamil Nadu: Significance of key habitats **Vinoth Balasubramanian and Veeramani Arunachalam**	65
44	WC13	Diversity, distribution and conservation status of Herpetofauna of the Sherpalli- A proposed site for Uranium Mining Project At Nalgonda District, Telangana State, India **G. Surender, B. Laxmi Narayana, V. Vasudeva Rao, S.J. Rahman and V. Venkateshwer Reddy**	66
45	WC14	Diet of Indian Eagle Owl *Bubo bengalensis* Franklin, 1831 in Tiruchirappalli District, Tamil Nadu **Siva, T and P. Neelanarayanan**	68
46	WC15	Population study of Grey Junglefowl (*Gallus sonneratti*) in the Ketti Valley of Nilgiri Hills, Western Ghats of South India **Subramanian, C., Kalaiyarasi, G., Ramesh Kumar, C., and S. Chandrasekar**	69
47	WC16	Avian diversity and its abundance in the Kethi Valley Areas, The Nilgiris, Western Ghats **Kalaiyarasi, G., Jayabalan, D., Rameshkumar, C and C. Subramanian**	70
48	WC17	Abundance and distribution of Indian Peafowl *Pavo cristatus* in the Meghamalai forests, Tamil Nadu, Western Ghats of Southern India **Ramesh Kumar. C., Kalaiyarasi, G and C. Subramanian**	71
50	WC18	Nest-site selection and nest – morphometry of the Baya Weaver (*Ploceus philippinus*) in Tamil Nadu, South India **Priyadarshini, S.**	72

51	WC19	Pellet analysis of selected insectivorous Birds like Black Drongo (*Dicrurus macrocercus*) and Indian Roller (*Coracias benghalensis*) **Chitrapriya, K., Asokan.S and Kaliyaperumal Viswanathan**	73
52	WC20	Wetland Birds diversity in Pirancherry tank and associated agricultural wetlands, Tirunelveli, Tamil Nadu. **Pushpanathan, T and Raja.P**	74
53	WC21	Roosting behaviour of Peafowls (*Pavo cristatus*) in Tiruvannamalai, Tamil Nadu, Southern India **Asokan, S., Thiyagesan, K and R. Nagarajan**	75
54	WC22	Diversity of migratory shorebirds under the influence of the saltpans in Kodikkarai, Tamil Nadu, India- A Case Study **Ganesan Karthikeyan and Jeganathan Pandiyan**	76
55	WC23	Checklist of avifaunal diversity in the water bodies of Kottuchery Medu, Karaikal District, Puducherry Union Terretory, Southern India **Duraimurugan, V, Kalaichelvan, K, Paul Jeevanandham, Jayakumar, S and J. Paramanandham**	77
56	WC24	On ecological status of Indian Bridal Snake *Dryocalamus nympha* (Daudin, 1803) in Tamil Nadu And Puducherry **Krishnakumar, B.M., Muthamizh Selvan K and R. Nagarajan**	78
57	WC25	The check list of Amphibian fauna in the Cauvery Delta Areas of Tamil Nadu, India **Karthik Thamilarasu and Thenmozhi Jagaveerapandian**	79
58	WC26	Herpetofaunal diversity of Eastern Districts of Nagaland, India **Paramanandham, J., Ramesh Kumar, S., Thirumalainathan, P., Azeez, P.A., Bhupathy, S., Changlemba, Vengota Nakro, Jayakumar, S and N. Baskaran**	80
59	WC27	Status of Raptors in Bejjur Reserved Forests, Telangana, Eastern Ghats **Ravikanth Manchiryala and Nagarajan**	82

60	WC28	Water birds of Koothaippar Wetlands, Trichy **Maheswari, A. S and R. Ranjani**	84
61	WC29	Effect of management system on diseases prevalence, health condition and veterinary care among Asian Elephants (*Elephas maximus*) in Tamil Nadu, India **Nagarajan Baskaran, Varadharajan Vanitha and Krishnamoorthy Thiyagesan**	85
62	WC30	A massive roosting of water birds on a 100 Year old heritage Banyan Tree in Coimbatore: Urban Ecology **Mahendiran, M**	87
63	WC31	Occurrence of inland fishes of Digboi Region, Assam, India **Rubul Tanti*, Sharmila, G and S. Jayakumar**	89
64	WC32	A survey on Avian diversity in Rajah Serfoji Government College Campus, Thanjavur, Tamil Nadu **Sangeetha, P., Vanila, K and K. Rameshkumar**	90
		PLANTS	
65	WP1	Ethnobotanical Studies In a part of Kolli Hills, Namakkal District, Tamil Nadu, Southern India. **Ilamathi, M, Komalavalli, M.S and C. Renuka**	93
66	WP2	A review on status, conservation and active compounds of medicinal plants used for cancer treatment in the Western Ghats, Southern India **Umarani, B and K. Saravanan**	94
67	WP3	New species of Meliolales, Kodaikanal Hills, Tamil Nadu, India **Nithyatharani, R., Dhivaharan, V and V.B. Hosagoudar**	95
68	WP4	A review on the traditional herbal medicines for *Diabetes mellitus* and the need for conservation in the Eastern Ghats, Southern India **Karuppannan, P and Saravanan, K**	96
		TECHNIQUES IN SCIENCE	

70	TS2	Bacteria detection from the water samples using Glycine passivated Cobalt Ferrite Nanoparticles ($Gly/Cofe_2O_4$) and antibodies coated Fluorescent Silica Nanoparticles **Kaliyaperumal Viswanathan and K.Chitrapriya**	10
71	TS3	Detail study on *Elaeocarpus ganitrus* (Rudraksha) for its Medicinal Importance - A Review **Iyyappan Arivu and Minnady Muthulingam**	10
72	TS4	Synthesis and study of the inhibition activity of Iodine Nanoparticles against environmental Bacteria **Divya bharathi, B., Viswanathan, K and G. Dhinakar Raj**	10
73	TS5	A study on Zero-Cost-Effective method of wastewater management and the resultant production of high quality Spirulina bio-mass **Premalatha Palanivel and Saravanan Kaliyaperumal**	10
74	TS6	Studies on preparing organic compost from Fruit wastes **Vineet J Jemuel., Elangovan, A., Easudevan and Vinita V. Jerusha**	10
75	TS7	Conservation Biology - A crisis discipline: Is Biotechnological tool an effective solution to the crisis? **Aamir Khan and N. Baskaran**	10
76	TS8	Application of standard models to evaluate Global Warming Potentials of Green House Gases in India **Selvaraj, T., Sendur Kumaran, S and D. Dinesh**	10
77	TS9	Population status and Milk quality among the *Genes Bos* in the selected Villages of Thiruvarur District, Tamil Nadu, South India. **Chandru, G and V. Anitha**	10
78	TS10	Effect of Vermicompost on the growth of Vegetative crops **Esther Motaro and T. Selvin Jebaraj Norman**	109
79	TS11	Survey of common cultivable crops varieties and protection of Food grains and seeds in Cauvery Deltaic Region of Tamil Nadu, India. **Balasubramanian, S., Karkuzhali, J and A. Revathi**	110

1	TS13	*eugeniae* in the bioconversion of Vegetable and Flower waste mixed with Tartrazine. **Kalaivanan, K., Durairaj, S and Selladurai, G**	112
2	TS14	Ultrastructural report on the Skin Associated Lymphoid Tissues (Salt) in *Channa punctatus* (Bloch) **Venkatesh, P., Suresh, N and T.Vivekananthan**	113
3	TS15	Identification of sex using the Pelvic Girdle bone of Lesser Bandicoot Rat (*Bandicota bengalensis*) from Cauvery Deltaic Region of India **Kaliamoorthy, R and R. Nagarajan**	114
4	TS16	Nutrition and yield evaluation of Oyster Mushroom (*Pleurotous ostreatus*) in different substrates **Santhi, B and D. Soumady**	116
5	TS17	Fluctuation in the population of Fungiin the Vermicompost made from Fly Ash with pressmud and Cow dung by *Eisenia fetida* **Gunasekaran, G and S. Sarojini**	117
86	TS18	Determination of chemical properties of microbial (*Pseudomonas Sp.*) degraded Coir pith in relation to particle size **Paramanandham, J and P. Ronald Ross**	118
87	TS19	An Eco-Biotechnological approach for recycling of different solid organic wastes in to useful products – A comparative study **Karthikeyan, P., Sathiya, G and D.Kavitha**	119
88	TS20	An analytical study on effect of size on per capita Household solid waste generation in Mannampandal Panchayat, Mayiladuthurai Taluk, Nagapattinam District, Tamil Nadu **Anbuselvi, K., Ajithkumari, S., Paramanandham, J., Jayakumar, S., Duraimurugan, V and M. Karthikeyan**	120
89	TS21	Advances made by Integrated Conservation Genomics approach from Sex marker development **Barathkumar, T.R., Swaminathan, S and Milo Napi**	121

92	POT3	Studies on Antioxidant status in Grey Mullets in response to metal pollution at Uppanar Estuary, Cuddalore District, Tamil Nadu **Jiyavudeen, M and S. Puvaneswari**	128	102
93	POT4	Acute toxicity of Lead Nitrate ($Pb(No_3)_2$) on fingerlings of the freshwater Fish *Labeo rohita* **Raja, P., Puvaneswari, S and M. Jiyavudeen**	129	103
94	POT5	People perception on Tourism and Ecotourism in Upper Nilgiris, Tamil Nadu, India **Veeramani, A , Mohanakrishnan, H and B. Ramakrishnan**	130	104
95	POT6	Assessment of water quality of Coleroon River, Tamil Nadu, India **Thenral, M., Anbu Srinivasan, P and S.Pazhanisamy**	132	105
96	POT7	Detoxifying effect of *Calotropis gigantea* flower extract on heavy metals exposed Tilapia Fish (*Oreochromis mossambicus*) **Sibikumar, C., Revathi, G., Elavarasi, S and K. Saravanan**	133	106
97	POT8	Effect of Insecticide and Fumigation on Spiders: The Bio-Control agent in Godown **Sankari, A and N. Vivek**	135	107
98	POT9	Biochemical studies on fresh water Fish *Labeo rohita* (Ham.) exposed to sub-lethal concentrations of Sevin **Sundaraju, M and D. Soumady**	136	108
99	POT10	Pesticide knowledge and practice among Agricultural workers in Cauvery Deltaic Region in Tamil Nadu, India **Honestraj, N., Jayakumar, S., Sathiskumar, S., Paramanandham, J and G. Sharmila**	137	

100	POT11	Bioremediation of sugar mill effluent and their response on African Marigold **Vaithiyanathan, T., Kathirvel Murugan, A and P. Sundaramoorthy**	138
101	POT12	Effect of Guar (*Cyamopsis tetragonolobus*) meal based diets on growth performance and feed utilization in Asian Catfish, *Pangasianodon hypophthalmus* fingerlings **Girija, V**	139
102	POT13	Avoidance behavioural test on OECD soil with *Eisenia fetida* exposed to Superphosphate **Abbiramy, K.S., Ronald Ross, P and M. Moorthi**	140
103	POT14	Effect of Tapioca waste in Phytoremidation of Cadmium polluted water **Elavarasi, S**	141
104	POT15	Climate change and conservation of green environment with special reference to Grey water use for Agricultural purposes **Sindhuja, V., Manimegalai, M., Ramesh, N and S. Priyadarshini**	142
105	POT16	Bioremediation activity of different Bacteria on polluted Lake water in Trichy District of Thuraiyur Area, Tamil Nadu, Southern India **Sowmiya, D., Ramesh, N and K. Kalaiselvan**	143
106	POT17	Anthropogenic pressures in the Indian Peafowl (*Pavo cristatus*, Linnaeus 1758) habitats at Thuraiur Area of Trichy District, Tamil Nadu, Southern India **Kalaiselvan. K and N. Ramesh**	144
107	POT18	Molecular studies on the protective role of Epigallocatechin Gallate against Fluoride induced toxicity in Hippocampus of Rats **Thangapandiyan, S., Vadivazhagi. Y and S. Miltonprabu**	145
108	POT19	Influence of Tannery industrial effluent induced Histopathological alterations in gill and liver of freshwater Fish *Catla catla* (Hamilton) **Muthulingam, M,. Rajakani, M and P. Periyasamy**	146

109	POT20	Protective effect of Pisonia Alba in Atrazine toxicity on biochemical makers enzymes in the liver tissue of Albino Wister Rat *Rattus norvegicus* **Revathi, A., Pugazhendy, K and S. Balasubramanian**	14
110	POT21	In Vivo studies on the role of Spirulina on mercuric chloride intoxicated liver and kidney of Fish *Labeo rohita* (Hamilton)-A Histolological survey **Kavitha, A.V., Maheswari, R and R. Kowsalya**	14
111	POT22	Efficacy of Eco-Safe and Eco-Friendly organic exposure on heamatological characteristics and disease resistance in *Oreochromis mossambicus* against *Aeromnas hydrophila* **Sattanathan. G., Vinitha, R and S. Venkatalakshmi**	14
112	POT23	Analysis of magnesium doped zinc oxide nanoparticle toxicity on freshwater Fish *Labeo rohita* – A Histological survey **Bhavani, K and R. Ashwini**	15
113	POT24	Effect of organic supplement (Panchagavya) and pesticides (Rocker) on seed germination in Fenugreek (*Trigonella foenum-gracum*. L) in vitro **Semmalar, R and B. Vanitha**	15
114	POT25	Comparison of trace metals accumulation on the mussel *Perna viridis* in the coastal waters of Nagapattinam, Tamil Nadu, India **Soumady, D and S. Asokan**	15
115	POT26	Characteristics and changes in the water quality of Veeranam Lake, Cuddalore District, Tamil Nadu, India **Balasundaram, K and R. Nagarajan**	15
116	POT27	Acute toxicity and behavioural responses of *Cyprinus carpio* to Organophosphorus Pesticide, Monocrotophos **Sharmila, G., Kavitha, A.V. and K. Kalaimani**	15
117	POT28	Physical characteristic of Araslar River of Karaikal Region, Pucherry, India **Thiripurasundari, S., Abbiramy, K.S and S. Asokan**	15
118	POT29	Population size and social structure of Rhesus macaque (Macaca mulatta) in Telengana State, India **Naresh, B and V. Vasudeva Rao**	15

Author Index

Aamir Khan 106
Abbiramy, K.S. 140, 155
Abdul Rahman, A. 54
Ajithkumari, S. 120
Amy Farrell 23
Anantharaman, P. 47
Anbalagan ,V. 38
Anbu Srinivasan, P. 132
Anbuselvi, K. 120
Anitha, V. 108
Anjan Kumar Prusty, B. 126
Ankit R. Trivedi 126
Anukul Nath 59
Arsha, C.P. 58
Arulpriya, R. 34
Arumugam, R. 45
Ashwin, C.P. 45, 58
Ashwin, P.S 58
Ashwini, R. 150
Asokan, S. 73, 75, 152, 155
Azeez, P.A. 80
Balasubramanian, S. 110, 147
Balasundaram, K. 39, 153
Barathkumar, T.R. 121
Bhavani, K. 150
Bhupathy, S. 80
Boominathan, M. 33
Britta Osthaus 23
Bubesh Guptha, M. 18
Chandrasekar, S. 69
Chandru, G. 108
Changlemba, 80
Chitrapriya, K. 73, 100
Chow, Y. 11
Colleen T. Downs 15
Debahutee Roy 60, 61
Dhanash, P. 42
Dhinakar Raj, G. 102
Dhivaharan, V. 95
Dinesh, D. 107
Divya bharathi, B. 102
Duga, A. 48
Duraimurugan, V. 48, 77, 120
Durairaj, S. 112
Easudevan 105
Elangovan, A. 105
Elavarasi, S. 133, 141
Esther Motaro 109
Gaius Wilson 21
Ganesan Karthikeyan 76
Ganesan, K. 24
Girija, V. 139
Govindasamy Agoramoorthy 14
Gunasekaran, G. 117
Herline Rosmi, M. 42
Hilloljyoti Singha 59
Honestraj, N. 137
Hosagoudar, V.B. 95
Ilamathi, M. 93
Iyyappan Arivu 101
Jayabalan, D. 70
Jayakumar, S. 16
Jayakumar, S. 42, 45, 48, 53, 54, 58, 77, 80, 89, 120, 137
Jiyavudeen, M. 128, 129
Kalaichelvan, K. 77
Kalaimani, A. 55
Kalaimani, K 154
Kalaiselvan, K. 143, 144
Kalaivanan, K. 112
Kalaiyarasi, G. 69, 70, 71
Kaliamoorthy, R. 62, 114
Kaliyaperumal Viswanathan 73, 100, 102
Kannan, L. 5, 47
Karkuzhali, J. 110
Karthik Thamilarasu 79
Karthikeyan, M. 31, 120

Karthikeyan, P. 119
Karuppannan, P. 96
Kathirvel Murugan, A. 138
Kavitha, A.V. 148, 154
Kavitha, D. 119
Komalavalli, M.S. 93
Kowsalya, R. 148
Krishnakumar, B.M. 78
Krishnamoorthy Thiyagesan 62, 85
Kunhikannan, C 26
Laxmi Narayana, B. 51, 66
Leigh Combrink 15
Lisa A. Leaver 11
Mahendiran, M. 87, 111
Maheswari, A. S. 84
Maheswari, R. 148
Manimegalai, M. 142
Milo Napi, 121
Miltonprabu, S. 145
Minnady Muthulingam 101, 146
Mohanakrishnan, H. 130
Mohanraj, S. 40
Moorthi, M. 32, 140
Muralidharan, S. 24, 53
Muthamizh Selvan, K. 78
Nagarajan Baskaran 42, 45, 54, 58, 80, 82, 85, 106
Nagarajan, K. 32
Nagarajan, R. 20, 39, 55, 59, 60, 61, 62, 64, 75, 78, 114, 153
Nambirajan, K. 24
Naresh, B. 156
Naveen, K.K.H. 54
Neelanarayanan, P. 68
Nithyatharani, R. 95
Pandiyan 44
Pandiyan, J. 40, 76
Paramanandham, J. 31, 48, 77, 80, 118, 120, 121, 137
Paul Fisher 23
Paul Jeevanandham
Pazhanisamy, S.
Periyasamy, P.
Pia Heinrichs
Pizza, K.
Praveena, V.
Premalatha Palanivel
Priyadarshini, S.
Pugazhendy, K.
Pushpanathan, T.
Puvaneswari, S.
Rahman, S.J.
Raja, P.
Raja, P.
Rajakani, M.
Rajendran Jagadheesan
Ramakrishnan, B.
Ramesh Kumar, C.
Ramesh Kumar, P.
Ramesh Kumar, S.
Ramesh, N. 34, 142
Rameshkumar, K.
Ranjani, R.
Ravichandran, S.
Ravikanth Manchiryala
Renuka , C.
Revathi, A.
Revathi, G.
Riddhika Kalle
Roja, N.
Ronald Ross, P
Ross Bevins-Cameron
Rubul Tanti
Sangeetha, P.
Sankari, A.
Santhi, B. 94, 96
Saravanan, K.
Sarojini, S.
Sathiskumar, S.
Sathiya, G.

Sathyanarayana, M.C. 8
Sattanathan. G. 149
Selladurai, G. 112
Selvaraj, T. 107
Selvin Jebaraj Norman, T. 109
Semmalar, R. 151
Sendur Kumaran, S. 107
Sharmila, G. 89, 137, 154
Sibikumar, C. 133
Sindhuja, V. 142
Siva, T. 68
Sivakumar, K. 47
Song, Y.C. 12
Soumady, D. 116, 136, 152
Sowmiya, D. 143
Stephen E. G. Lea 1, 11
Subha, B. 12
Subramanian, C. 69, 70, 71
Sugunakala, S. 99
Sumathi, T. 64
Sundaraju, M. 136
Sundaramoorthy, P. 138
Surender, G. 66
Suresh, N. 113
Swaminathan, S. 121
Thangapandiyan, S. 145
Tharmalingam Ramesh 15
Thenmozhi Jagaveerapandian 79
Thenral, M. 132
Thiripurasundari, S. 155
Thirumalainathan, P. 80
Thiyagesan, K. 20, 36, 75, 99
Thomas Nithiyanantham, G. 38
Umarani, B. 94
Vadivazhagi, Y. 145
Vaithiyanathan, T. 138
Vanila, K. 90
Vanitha, B. 151
Varadharajan Vanitha 85
Vasudeva Rao, V. 51, 66, 156
Veeramani, A. 56, 65, 130
Vengota Nakro 80
Venkatalakshmi, S. 41, 149
Venkatesh, P. 113, 128
Venkateshwara Reddy, V. 51, 66
Viduthalai Rasheedkhan Regina 6
Vigneshkumar, M. 45
Vineet J Jemuel, 105
Vinita V. Jerusha 105
Vinitha, R. 149
Vinoth, B. 56, 65
Vivek, N. 135
Vivekananthan, T. 113
Woo, J.H. 12

M.Sc. Course in Wildlife Biology

A. V. C. College (Autonomous)

NAAC Reaccredited "A" Grade(CGPA-3.34/4.0)

UGC Recognised "College with Potential for Excellence"

Mannampandal, Mayiladuthurai-609 305. Tamil Nadu



Speciality

- ✓ Diverse theoretical papers
- ✓ Well equipped laboratory
- ✓ Videoconferencing & Wi-Fi facilities
- ✓ Encouraged to take internship
- ✓ Exclusive semester for Research Project
- ✓ Highly affordable course fee (Rs. 3000/annum)





For more details contact:

04364 - 222264, 229225.

For application, visit A.V.C. College Website (www.avccollege.net)
Filled-in Applications to be sent to "The Principal, A.V.C. College (Autonomous), Mannampandal, Mayiladuthurai, 609 305" along with Application Cost (Rs. 75/-) in the form of DD in favour of "The Principal, A.V.C. College (Autonomous)" payable at Mayiladuthurai.

ISBN 978-93-84444623-6

PROCEEDINGS OF

"INTERNATIONAL CONFERENCE ON CURRENT CHALLENGES IN CONSERVATION OF BIODIVERSITY"

[In4CB-2017]



Editors

R.Nagarajan

J.Paramanandham

S.Jayakumar

Sponsored By

Department of Science and Technology
Ministry of Science and Technology
Government of India

TNSCST

Published By

PG AND RESEARCH DEPARTMENT OF ZOOLOGY & WILDLIFE BIOLOGY

A.V.C. COLLEGE (AUTONOMOUS)

MANNAMPANDAL, MAYILADUTHURAI, TAMILNADU - 609 305, INDIA.

Proceedings of
"International Conference on Current Challenges in Conservation of Biodiversity"
[In4CB-2017]

R.Nagarajan
J.Paramanandham
S.Jayakumar

Copyright© 2018 : A.V.C. College (Autonomous), Mannampandal, Mayiladuthruai, India.
www.avccollege.net

Title : Proceedings of "International Conference on Current Challenges in Conservation of Biodiversity" [In4CB-2017]

ISBN : 978-93-5346-332-8

Pages : i-viii + 1-308 = 316 Pages

Paper : 18.6

Size : Crown 1x4

Price Value : Rs. 450/-

Editors : Dr. R. Nagarajan, Principal & Head, Department of Zoology
Dr. J. Paramanandham, Assistant Professor of Zoology
Dr. S. Jayakumar, Assistant Professor of Zoology
A.V.C. College (Autonomous), Mannampandal
Mayiladuthurai, India- 609 305.

Published by : Department of Zoology & Wildlife Biology,
A.V.C. College (Autonomous),
Mannampandal, Mayiladuthurai - 609 305, India.

Disclaimer : The authors are solely responsible for the contents of the papers complied in this volume. The publishers or editors do not take any responsibility for the same in any manner. The editors have taken all necessary care to produce the research articles and compile the conference proceedings. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors to avoid discrepancies in future.

Printed at : Manibharathi Achagam,
47, West Car Street, Chidambaram.
Ph : 04144 - 221603
manibarathipress@yahoo.co.in,
manibarathiachagam@gmail.com

Suggested Citation : Nagarajan, R., Paramanandham, J. and Jayakumar, S. (Eds.) 2018. Proceedings of "International Conference on Current Challenges in Conservation of Biodiversity" [In4CB-2017], 16-18th February, 2017. A.V.C. College (Autonomous), Mannampandal, Mayiladuthurai, India. 314 pp.

S. No	Contents	Page No.
	PLENARY TALK	
1	**Urbanization, cognition and personality in Animals: A review of some recent evidence** Stephen E. G. Lea	3
2	**Conservation of waterbirds and associated threats in Indian Wetland Habitats** Nagarajan, R. and Thiyagesan, K.	13
3	**Overview of Indian Biodiversity, Biological Diversity Act and Rules** Kunhikannan, C.	25
4	**Reintroduction of Red- Billed Oxpecker: Macroecological niche models predict suitable habitats for the conservation of an avian mutualist** Kalle,R., Combrink., Ramesh,T. and Downs, C.T.	36
5	**Seaweeds in a Climate Change Perspective** Sivakumar, K. and Anantharaman, P.	64
	RESEARCH ARTICLES	
6	**Evaluation of prey selection of Barn Owl (*Tyto alba*) in various districts of Tamil Nadu, Southern India** Nagarajan, R., Kaliamoorty, R. and Thiyagesan, K.	69
7	**Effect of management system of diseases prevalence, health condition and veterinary care among captive Asian Elephants (*Elephas maximus*) in Tamil Nadu, India** Baskaran, N., Vanitha, N. and Thiyagesan, K.	77
8	**Geometric Morphometrics Approach: An overview** Mahendiran, M., Parthiban, M. and Nagarajan, R.	93
9	**Diurnal activity pattern of Golden Langur in different fragmented habitats of Western Assam, India** Roy, D. and Nagarajan, R.	99
10	**Conservation status of birds in Eastern Ghats of Tamil Nadu: Significance of Key Habitats** Balasubramanian, V. and Arunachalam, V.	108
11	**Ecological status of Indian Bridal Snake *Dryocalamus nympha* (Daudin, 1803) in Tamil Nadu and Puducherry** Krishnakumar, M., Muthamizh Selvan, K. and Nagarajan, R.	113
12	**Abundance and nesting status of avifauna in Thiruppudaimaruthur Conservation Reserve, Tirunelveli District, Tamil Nadu** Jayakumar, S. and Muralidharan, S.	117

13	**Pellet analysis of Black Drongo (*Dicrurus macrocercus*) and Indian Roller (*Coracias benchalensis*)** Chitrapriya, K., Asokan, S. and Viswanathan, K.	123
14	**Influence of Tannery industrial effluents induced histopathological alterations in gill and liver of freshwater fish *Catla catla* (Hamilton, 1822)** Muthulingam, M., Rajakani, M. and Periyasamy, P.	126
15	**A study on the taxonomic classification of avifaunal density in the Great Vedaranyam Swamp, Point Calimere Wildlife Sanctuary, Southern India** Sumathi, T. and Nagarajan, R.	129
16	**Diversity of amphibian population with reference to degrees of infestation of *Eichhornia crassipes* in selected ponds of Cauvery Deltaic Regions in Tamil Nadu, India** Thenmozhi, K. and Karthik, T.	134
17	**Comparison of trace metals accumulation on the mussel *Perna viridis* in the coastal waters of Nagapattinam, Tamil Nadu, India** Soumady, D. and Asokan, S.	139
18	**Determination of chemical properties in microbial (*Pseudomonas* sp.) degraded coirpith in relation to particle size** Paramanandham, J. and Ronald Ross, P.	144
19	**Diversity of commercial clams in Uttara Kannada Estuaries, Karnataka, India** Boominathan, M.	154
20	**Diversity of butterflies in Dharmapuri District, Tamil Nadu, India** Karthikeyan, M. and Paramanandham, J.	161
21	**Garden: As refuge for Biodiversity Conservation of Spiders** Sankari, A. and Thiyagesan, K.	169
22	**Nutrition and yield evaluation of Oyster Mushroom (*Pleurotous ostreatus*) in different substrates** Santhi, B. and Soumady, D.	174
23	**Diversity, distribution and conservation status of herpetofauna of the Sherpalli- A proposed site for Uranium mining project at Nalgonda District, Telangana, Southern India.** Surender, G., Laxmi Narayana, B., Vasudeva Rao, V., Rahman, S.J. and Vekateshwer Reddy, V.	179

24	**Status, distribution and diversity of birds in agricultural landscapes of Peddagattu and Sherpalli Area: A proposed Uranium mining sites in Nalgonda District of Telangana, India** Laxmi Narayana, B., Vasudeva Rao, V. and Vekateshwer Reddy, V.	185
25	**Effect of insecticide and fumigation on spiders: The Bio-Control agent in Godown** Sankari, A., Thiyagesan, K. and Vivek, N.	191
26	**Application of standard models to evaluate Global Warming potentials of Green House Gases in India** Selvaraj, T., Sendur Kumaran, S. and Dinesh, D.	196
27	**Climate change and conservation of Green Environment with special reference to Grey Water use for agricultural purposes** Sindhuja, V., Manimegalai, M., Ramesh, N. and Priyadarshini, S.	198
28	**Population status and milk quality among the genus *Bos* in the selected villages of Thiruvarur District, Tamil Nadu, South India** Chandru, G., Duraimurugan, V. and Anitha, V.	202
29	**Avoidance behavioural test on OECD soil with *Eisenia fetida* exposed to superphosphate** Abbiramy, K.S. and Ronald Ross, P.	207
30	**Diversity of earthworm species from various habitats of Erode District, Tamil Nadu** Moorthi, M., Nagarajan, K., Senthilkumar, A., Thangaraj, A. and Abbiramy, K.S.	213
31	**Survey of common cultivable crops varieties, protection of food grains and seeds in Cauvery Deltaic Regions in Tamil Nadu, India** Balasubramanian, S. and Karkuzhali, J.	216
32	**Physical characteristics of Arasalar River of Karaikal Region, Puducherry, India** Thiripurasundari, S., Abbiramy, K.S. and Asokan,S.	221
33	**Assessment of water quality of Coleroon River, Tamil Nadu, India** Thendral, M., Anbu Srinivasan, P and Pazhanisamy, S.	224
34	**Changes in the population of molluscan species in Veeranam Lake, Tamil Nadu, Southern India** Balasundaram, K. and Nagarajan, R.	231

BIODIVERSITY RULES		
Chapter I	Preliminary	245
Chapter II	Regulation of access to Biological Diversity	247
Chapter III	National Biodiversity Authority	250
Chapter IV	Functions and powers of the National Biodiversity Authority	254
Chapter V	Approval by the National Biodiversity Authority	255
Chapter VI	State Biodiversity Board	258
Chapter VII	Finance, Accounts and Audit of National Biodiversity Authority	261
Chapter VIII	Finance, Accounts and Audit of State Biodiversity Board	263
Chapter IX	Duties of the Central and the State Governments	265
Chapter X	Biodiversity Management Committees	268
Chapter XI	Local Biodiversity Fund	269
Chapter XII	Miscellaneous	271
BIOLOGICAL DIVERSITY RULES- 2004		

M.Sc. Course in Wildlife Biology

A. V. C. College (Autonomous)

NAAC Reaccredited "A" Grade Institution
UGC Recognised 'College with Potential for Excellence - Phase I & II'
NIRS All India Ranking 2018 : College (Rank - Band: 101 - 150)
Mannampandal, Mayiladuthurai - 609 305. Tamil Nadu



Speciality

- ✓ Diverse theoretical papers
- ✓ Well equipped laboratory
- ✓ Videoconferencing & Wi-Fi facilities
- ✓ Encouraged to take internship
- ✓ Exclusive semester for Research Project
- ✓ Highly affordable course fee (Rs. 3000/annum)





For more details contact:
04364 - 222264, 229225.

For application, visit A.V.C. College Website (www.avccollege.net)
Filled-in Applications to be sent to "The Principal, A.V.C. College (Autonomous), Mannampandal, Mayiladuthurai, 609 305" along with Application Cost (Rs. 75/-) in the form of DD in favour of "The Principal, A.V.C. College (Autonomous)" payable at Mayiladuthurai.

ISBN 93-5346-332-7
9789353463328

INTERNATIONAL CONFERENCE ON "CURRENT CHALLENGES IN CONSERVATION OF BIODIVERSITY" (In4CB - 2017)

16th to 18th February 2017

Profile and Souvenir

Supported by







P.G AND RESEARCH DEPARTMENT OF ZOOLOGY & WILDLIFE BIOLOGY

A.V.C. COLLEGE (AUTONOMOUS)

(NAAC Reaccredited "A" Grade Institution CGPA=3.34/4.00)

UGC Recognized "College with Potential for Excellence"

INTERNATIONAL CONFERENCE ON "CURRENT CHALLENGES IN CONSERVATION OF BIODIVERSITY" (In4CB - 2017)

16th to 18th February 2017

Profile and Souvenir

Supported by

P.G AND RESEARCH DEPARTMENT OF ZOOLOGY & WILDLIFE BIOLOGY

A.V.C. COLLEGE (AUTONOMOUS)

(NAAC Reaccredited "A" Grade Institution CGPA=3.34/4.00)

UGC Recognized "College with Potential for Excellence"

MANNAMPANDAL, MAYILADUTHURAI, TAMILNADU - 609 305, INDIA.

Published on the Occasion of

INTERNATIONAL CONFERENCE ON "CURRENT CHALLENGES IN CONSERVATION OF BIODIVERSITY" [In4CB - 2017]

Organized by : **P.G & RESEARCH DEPARTMENT OF ZOOLOGY AND WILDLIFE BIOLOGY**
A.V.C. COLLEGE (AUTONOMOUS)
NAAC Reaccredited "A" Grade Institution (3rd Cycle) (Cgpa=3.34/4.00)
UGC Recognized "College With Potential For Excellence"
Mannampandal, Mayiladuthurai, Tamil Nadu - 609 305, India

Published by : **.P.G & RESEARCH DEPARTMENT OF ZOOLOGY AND WILDLIFE BIOLOGY**
A.V.C. COLLEGE (AUTONOMOUS)
NAAC Reaccredited "A" Grade Institution (3rd Cycle) (Cgpa=3.34/4.00)
UGC Recognized "College With Potential For Excellence"
Mannampandal, Mayiladuthurai, Tamil Nadu - 609 305, India

Printed at : **MANIBHARATHI ACHAGAM**
47, West Car Street, Chidambaram - 608 001.
☎ : 04144 - 221603, 94455221603
e-mail : manibarathipress@yahoo.co.in

HISTORY AND GROWTH OF THE COLLEGE

The history of A.V.C. College is part of the history of the Anbanathapuram Vahaira Charities, Mayiladuthurai. The illustrious Thiru.S.Ramalingam Pillai, whose descendants settled down at the villages Anbanathapuram, Eanathimangalam, Pallavarayanpet, Karugudy and Kanganamputhur, set apart the sixth share of his deceased son, Thiru. Velayutham Pillai, for charitable purposes. The property endowed for charitable purposes was managed by the eldest male member of the five families.

In 1948, at the initiative of some of the elder members of these families, a scheme was framed for the better management of the charities. Under the scheme, the Sub Court of Mayiladuthurai appointed M/s S. Rathinam Pillai, N. Somasundaram Pillai, B. Thirugnanam Pillai and T. Sadayappa Pillai, as the first Trustees. Besides mass feeding of the poor and conducting regular poojas in various temples, the Anbanathapuram Vahaira charities did yeomam service to society. The Local Fund Hospital building at Manalmedu, the General Ward in the Mahatma Gandhi T.B. Sanitorium at Sengippatty near Thanjavur were constructed by AVC.

The efficient management of the Trust elabled the accumulation of a surplus of Rs.2.5 lakhs by 1952-53. With the active support and guidance of Thiru. T.S.Palaniappan, I.A.S., the then Collector of Thanjavur District, The trustees could start the A.V.C. College. The Syndicate of the Madras University granted affiliation to the College at its meeting held on 20th May, 1955.

The college was inaugurated on 29th June 1955 by His Holiness, the 25th Gurumahasannidhanam of Dharmapuram Adheenam and started functioning from 5th July 1955 at the Municipal Elementary school building in Dr.Varadachariar Part, Mayiladuthurai. The student strength in the inaugural year was 120, in the first year of intermediate class.

A beautiful 54 acre site at Mannampandal belonging to Arulmigu Mayuranatha Swamy Temple was chosen for the permanent location for the College. His Holiness the Gurumaha Sannidhanam of Thiruvavaduthurai Adheenam, the hereditary trustee of the temple gave the site in exchange of 17 acres of wet land belonging to the A.V. Charities. The College was shifted to its present location at Mannampandal after it had functioned for two years at the Municipal Park premises. The College celebrated its Silver Jubilee in 1980, Golden Jubilee in 2005 and Diamond Jubilee in 2015. The Evening Section for women was started on 15th August 1984. National Institute of Educational Planning and Administration (NIEPA) has adjudged the institution as one of the best-administered Autonomous Colleges in India.

A.V.C. College that was started with 120 students has grown to be an autonomous college with Post Graduate and Research programmes with student strength of about 5537, faculty strength of about 263 and over 104 non-teaching staff members.

Autonomous status was conferred on us in 1987 and since then the college has taken up innovative steps and measures in the areas of teaching, learning, evaluation, research extension and charitable activities. We have been awarded 'A' Grade (CGPA = 3.34 out of 4.00) by NAAC who assessed us for the third time. I am very proud to state here that our College has been awarded the status of "College with Potential for Excellence", a very rare honour offered by UGC to a College all over India. Recently the UGC has identified our college eligible for elevation to the "Degree Awarding Status". Ours is one of such 11 colleges identified by UGC in Tamilnadu for such a rare honour.

PRINCIPALS

NAME	QUALIFICATION	PERIOD	DEPARTMENT
Prof. A. Ramanathan Pillai	M.A., L.T.	1955-1957	
Prof. M. Viswanathan	M.A.	1957-1973	Economics
Prof. R. Balasubramanian	M.A.	1973-1993	Zoology
Prof. A. Rajmohan	M.Sc., M.Phil.	1993-1998	Mathematics
Dr. V. Radhakrishnan	M.Sc., Ph.D., PGDCA	1998-2005 & 2008-2009	Computer Science
Dr. M. Varadharajan	M.Sc., M.Phil., Ph.D.	2005-2008 & 2014-2015	Zoology
Dr. G. Ramaswamy	M.Sc., M.A.(Eng), M.Phil., Ph.D., P.G.D.C.A.	2009-2010	Zoology
Prof. R. Gnanasekaran	M.Com., M.Phil., D.C.O.	2010-2011	Commerce
Dr. K. Thiyagesan	M.Sc., M.Phil., Ph.D., D.C.O.	2011-2014	Zoology
Dr. S. Asokan	M.Sc., M.A.(Socio), M.Phil., Ph.D.	2015-2016	Zoology
Dr. R. Nagarajan	M.Sc. (Zoo), M.Sc. (Appl. Psy.), M.Phil., B.Ed., Ph.D. (BARD), Ph.D. (UK)	01.06.2016 onwards	Zoology

MILESTONES IN THE DEVELOPMENT OF THE COLLEGE

Year	Event
1955	Year of Establishment
1956	UGC Recognition
1958	UG Course
1970	PG Course
1980	Silver Jubilee
1982	Research Course
1983	A.V.C. Polytechnic College
1984	Evening Section
1987	Autonomous Status (1992-97; 1997-2001; 2001-2007; 2007-2013; 2013-2016; 2016-2022)
1996	A.V.C. College of Engineering
2000	First assessed and accredited by NAAC with four-star status
2005	Golden Jubilee
2006	NAAC Reaccreditation – A Grade
2011	College with Potential for Excellence (CPE) status (Phase-I)
2013	NAAC Reaccreditation – A Grade (CGPA =3.34/4.00) (IIIrd Cycle)
2015	Diamond Jubilee
2016	College with Potential for Excellence (CPE) status (Phase-II)

HISTORY AND GROWTH OF DEPARTMENT OF ZOOLOGY & WILDLIFE BIOLOGY

The department was offering Zoology at the Pre-University class and B.Sc., at Ancillary level from 1957 to 1966. University of Madras granted affiliation to this college to start B.Sc., Zoology course in the academic year 1966-67. In 1980-81, the department had the privilege of starting the unique **M.Sc., Wildlife Biology** course and thereafter it was recognized as a Research Department with the starting of Part-time and Full-time **M.Phil.,** Courses in Zoology and Wildlife Biology in the year 1982. Part-time and Full-time **Ph.D.,** programmes were launched in 1983. Presently the department is full-fledged with UG, PG, M.Phil. and Ph.D. (Part-time and Full time) programmes. Besides, in the Self Financing category **M.Sc., Zoology** was started during the academic year 1994-95. We also started B.Sc., Biotechnology and M.Sc., Bioinformatics during 2003-04, which subsequently have become separate departments. From the academic year 2011-12, girl students are also admitted in UG Zoology. We are proud to be the pioneer in offering a full fledged **M.Sc., Wildlife Biology** course ever since 1980 and we strive to achieve many more goals in this great venture.

VISION

"To be a Centre of Advanced Research and Quality Education in Biological Sciences, especially for Rural Youth"

MISSION

"Offering Quality Education to Nurture Potential Graduates and Research Scholars in Biological Sciences for Nation Development and to Create Awareness on Environment and Sustainable Development"

GOALS

- To promote Nature Education for the upliftment of the locality of the college and the country as a whole
- To offer education for rural youth including women which will cater to the needs of the area
- To offer courses to promote the employment opportunity of the students
- To offer courses in biological sciences to support sustainable agricultural development

OBJECTIVES

- To inculcate knowledge on conservation of nature and other biological resources for the survival of man
- To empower students with skills of learning and applying of biological techniques
- To make the students acquire competitive skills to self sustain

HERITAGE

Professor Emeritus

1. Dr. P. Govindan, formerly Dean, Professor and Head of the Department of Zoology, Annamalai University, worked as Professor Emeritus from 1980-90.

2. Dr. Thomas from Kerala worked as P.G. Professor from 1980-90.

3. Dr. R. Natarajan, formerly Director, CAS in Marine Biology, Annamalai University, served as CSIR Emeritus Scientist from 1993-95.

4. Dr. Stephen E. G Lea, Emeritus Professor, Former Deputy Vice Chancellor, University of Exeter, Exeter, United Kingdom visited as Visiting Professor during January & February 2017.

List of HoD of the Department

1. Prof. R. Balasubramanian	1958 – 1973	**Elevated as Principal from 1973 to 1993**
2. Dr. R. Kanakasabai	1973 – 1998	
3. Prof. G. Thirunavukarasu	1998 – 1999	
4. Prof. J. Krishnamoorthy	1999 – 2001	
5. Prof. S. Swetharanyam	2001 – 2008	
6. Dr. G. Ramaswamy	2008 – 2010	**Elevated as Principal from 2009 to 2010**
7. Dr. K. Thiyagesan	2010 – 2014	**Elevated as Principal from 2011 to 2014**
8. Dr. M. Varadharajan	2014 – 2015	**Elevated as Principal from 2005 to 2008 & 2014-2015**
9. Dr. S. Asokan	2015 - 2016	**Elevated as Principal from 2015 to 2016**
10. Dr. R. Nagarajan	2016 onwards	**Elevated as Principal from 2016 onwards**







M.Sc. Course in Wildlife Biology

Eligibility

- Any Science Graduate with Life Science as major or allied subjects

How to Apply

- You can download the application form our College website.
- Printed application can be obtained from the College Office by paying the prescribed fee.
- Those who are waiting for the final semester results can also apply.
- Original mark list should be submitted at the time of admission.

Hostel Facilities

- Separate hostels for Men and Women with moderate fees are available within the campus

Course Fee:
Rs. 3000/ Year

Credentials of few of our Alumni Our alumni are placed at various eminent research institutes like, WCS, Wildlife Institute of India, IBWL, WTI, MSSRF, School of Desert Ecology, CCMS, SACON, ZSI, BNHS, WWF, IUCN, IISC, KFRI, National Parks, Sanctuaries, Biosphere Preservers, Zoos, CPRS, School of Agricultural Ornithology and MoEF AND Educational Institutions in India and Abroad.