Disclaimer

BUYING BEHAVIOURAND BRAND LOYALTY TOWARDS FMCGS IN RURAL INDIA-A STUDY ON TOOTH PASTE IN DAKSHINA KANNADA DISTRICT

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ABSTRACT

Economy of any state is a market oriented economy. A business organization may produce goods and services by adopting efficient management techniques. But, mere production does not bring any profits. It has to market goods and services and only marketing will generate revenues, all other activities result in expenses. In 1991, Government of India liberalized the economy. This made MNCs to enter Indian economy with massive investments. Intensified competition in urban market, increased cost and reduced market share. This forced both Indian companies and MNCs to look for the most promising potential market i.e., rural market. From the literature survey it is clear that tooth paste is among the highest penetrated category within the FMCGs sector. The present study tries to identify the factors which influence rural consumers' behaviour while purchasing tooth paste and to examine the brand loyalty with regard to tooth paste in Dakshina Kannada District. The study is based on both primary and secondary data. A sample of 50 consumers has been selected from Dakshina Kannada District by following random sampling technique. Percentage analysis and Likert's Five point scale have been used to analyse the date and Chi-Square Test has been used to test the hypothesis.

Keywords: Rural Market, Tooth Paste, Consumer behaviour, Brand loyalty

INTRODUCTION

Economy of any state is a market oriented economy. The production and marketing are the two pillars of an efficient economy, whereas, production and consumption are the two wheels of an efficient economy which are linked by the powerful belt of marketing. (C. N. Santakki and R. G. Deshpande, 1987). A business organization may produce goods and services by adopting efficient management techniques. But, mere production does not bring any profits. It has to market goods and services and only marketing will generate revenues, all other activities result in expenses(Nair, Paul, George, John, Mookken, 1995). In 1991 Government of India liberalized the economy. This made MNCs to enter Indian economy with massive investments. Intensified competition in urban market increased cost and reduced market share. These, finally resulted in the near saturation of urban market. The situation in the urban market turned to "big fish eats the small ones and the only way for existence is application of Darwin's Principle; survival of the fittest." (C. S. G. Krishnamacharyulu and Lalitha Ramakrishnan, 2008).This forced both Indian companies and MNCs to look for greener pastures. All eyes turned to the most promising potential market i.e. rural market.

BRIEF OVERVIEW OF INDIA'S ORAL CARE MARKET IN FMCGS INDUSTRY

Fast Moving Consumer Goods (FMCGs) are essential, low priced goods and which get repeated sales and have a quick turnover and relatively low cost. With a near saturation and cut throat competition in urban market, many manufactures of FMCGs are driven to formulate new strategies for targeting rural consumers.The major segments of the FMCGs industry are household care, personal care including oral care and food and beverages.India's oral hygiene market is one of the most dynamic, fastest growing and competitive

sector of the FMCGs industry. Earlier, the oral hygiene market was confined to the production of mostly primary oral care products like toothpastes and toothbrushes and hence held a nominal share of the FMCGs sector. However, over the time, the oral hygiene market in India has gone through tremendous change on account of encouraging demand side and supply side factors along with supporting government policies. Market share of oral care companies in India published by the Statista Research Department reveals thatoral care accounted for about 16 percent of the FMCGs market in India. Within the segment, Colgate occupied almost 53 percent of the market in 2017. According to the TechSci Research report, *"India Oral Care Products Market* By Product Type, Competition Forecast and Opportunities, 2011 – 2021", the oral care products market in India is projected to grow at a CAGR of over 6% during 2016 – 2021, on account of increasing purchasing power, growing urbanisation, higher levels of awareness among consumers about oral care, and surging demand from urban, semi-urban as well as rural areas of the country.At present advance oral care products such as mouthwashes, dental floss, teeth whitening products etc., are available in the market, catering mostly to urban consumers. Colgate-Palmolive (India) Limited, Hindustan Unilever Limited, Procter & Gamble Hygiene and Health Care Limited, Dabur India Limited, Johnson & Johnson Private Limited, Glaxo Smith Kline Consumer Healthcare Limited, PatanjaliAyurved Limited, The Himalaya Drug Company and Anchor Health & Beauty Care Pvt. Ltd. are the leading players in the Indian oral care market.

LITERATURE SURVEY
Studies made by a few researchers in this regard are briefed below:
- A study on the rural marketing of shampoo, toilet soap, washing soap, tooth paste, tea and coffee conducted by **Dr.DianaRajendran(1995)**found that brand awareness for consumer softs prevails among rural consumers and purchasing power, traditions and availability at retail shops are the main attributes of brand preference
- A study on selling in rural India conducted by **P.Balakrishna and B. Sidhanth(2004)** revealed that rural market is dominated by the products toiletsoap, two wheelers,T.V sets, fans, pressure cookers, bicycles, washing soap, blades, tea, salt and toothpowder.
- A study on rural marketing of tooth paste, toilet soap and shampoo conducted by **S. Arul Kumar and Dr.C.Madhavi(2006)** found that most of the rural consumers are influenced by the quality of the product. The most preferred brand is 'Colgate', in toothpaste, 'Hamam' in toilet soap and 'Clinic plus' in shampoo.
- Trend in rural expenditure on soaps, shampoos, toothpaste, washing powder, tea and biscuitsis changing from livelihood expenses to lifestyle expenseswas observed by **VarunJaitly(2016).**

STATEMENT OF PROBLEM
Literature survey shows that many factors influence the buying behaviour of rural consumers while buying tooth paste. It was also found that no research was carried out in Dakshina Kannada District studying buying behaviour towards Tooth paste. To fill up this research gap present study titled "**Buying behaviour and Brand loyalty towards FMCGs in Rural India-A Study on Tooth Paste in Dakshina Kannada District"** is undertaken.

RESEARCH OBJECTIVES
The present study is based on the following objectives:
- To study the demographic profile of rural respondents
- To understand the factors influencing buying behaviour towards Tooth Paste in study area
- To study the most moving brands of Tooth Paste and brand loyalty
- To know the reasons for brand loyalty and reasons for not having loyalty
- To give suggestions to the marketer to frame suitable rural marketing strategies towards Tooth Paste

HYPOTHESIS
H_0 : There is no significant association between demographic profile of the respondents and their brand loyalty
H_1: There is a significant association between demographic profile of the respondents and their brand loyalty.

RESEARCH METHODOLOGY
The present study is predominantly exploratory one. It is based on both primary data and secondary data. The primary data was collected from the sample of 50 consumers of varied demographic profile belonging to Dakshina Kannada District selected on random sampling basis. It was collected by employing a structured interview schedule. Besides this, participative observation and direct personal discussions were conducted with the consumers in order to get a clearer picture of the real situation. Likert's Five point scale was used and Mean score was calculated to identify the levels of various factors. Chi square test was used to test the hypothesis. Secondary data was collected from books, journals and website.

SCOPE AND SIGNIIFICANCE OF THE STUDY
The present study is restricted to rural areas of Dakshina Kannada District of Karnataka state as 78.75% of the population lives in rural areas showing more scope for rural marketing (2011 Census report). Again the present study concentrates only on studying buying

behaviour of the respondents and their brand loyalty towards Tooth Paste.The present study aims at to give suggestions to the marketer to frame suitable rural marketing strategies to promote Tooth Paste

RESULTS AND DISCUSSION
To study the buying behavior and brand loyalty towards Tooth Paste,50 rural consumers of Dakshina Kannada district have been selected. The data collected has been tabulated and analysed as follows:

Table 1 -Demographic Profile of the Respondents and Brand Loyalty towards Tooth Paste

Items		Loyal	Not Loyal	Total
Gender	Male	10(33)	20(67)	30(60)
	Female	12(60)	8(40)	20(40)
	Total	22(44)	28(56)	50(100)
Age	Upto 20	12(44)	15(56)	27(54)
	21-40	5(42)	7(58)	12(24)
	41-60	4(44)	5(56)	9(18)
	Above 60	1(50)	1(50)	2(4)
	Total	22(44)	28(56)	50(100)
Qualification	School level	11(41)	16(59)	27(54)
	Graduation	8(47)	9(53)	17(34)
	Post-graduation	2(50)	2(50)	4(8)
	Professional	1(50)	1(50)	2(4)
	Total	22(44)	28(56)	50(100)
Occupation	Student	12(44)	15(56)	27(54)
	Home care	3(43)	4(57)	7(14)
	Agriculture	4(40)	6(60)	10(20)
	Employee(Govt. Or Private)	2(50)	2(50)	4(8)
	Profession	1(50)	1(50)	2(4)
	Total	22(44)	28(56)	50(100)
Monthly Income	Upto Rs.10000	15(44)	19(56)	34(68)
	Rs.10001-20000	2(40)	3(60)	5(10)
	Rs.20001-30000	4(44)	5(56)	9(18)
	Above Rs.30000	1(50)	1(50)	2(4)
	Total	22(44)	28(56)	50(100)

Source: Survey data

Table -1 reveals that out of 50 consumers surveyed 22 (44%) are brand loyal and 28(56%) are not brand loyal. In gender classification 60% are male and remaining 40% are female. Majority (54%) fall under the age group of upto 20 years and majority (54%) have school education. As high as 54% of the respondents are students and 68% respondents monthly income fall under up to Rs.10000. The association between demographic profile and brand loyalty of the respondents towards Tooth Pasteis tested by framing the following hypothesis:

H_0 : There is no significant association between demographic profile of the respondents and their brand loyalty

H_1: There is a significant association between demographic profile of the respondents and their brand loyalty.

Table -2 Chi-Square test result for finding association between
Demographic profile of the respondents and their Brand Loyalty

Contents	Chi-square value	df	Table value at 5% level of significance
Gender	3.039	1	3.841
Age	0.0586	3	7.815
Qualification	0.2686	3	7.815
Occupation	0.1585	4	9.488
Income	1.1330	3	7.815

Source: Survey data

It is observed from the Table- 2 that the calculated Chi-square value is lower than the table value at 5% level of significance. Hence the null hypothesis is accepted (H_0) and the research hypothesis is rejected (H_1) and it is inferred that there is nosignificant association between demographic profile of the respondents and their brand loyalty.

Table-3 Table showing brand preferred by the respondents

Sl.No.	Brands	No.of respondents	Percentage of respondents	Rank
1	Colgate	18	36	1
2	Close-up	7	14	2
3	Pepsodent	4	8	4
4	Anchor	3	6	5
5	Promise	4	8	4
6	Neem	3	6	5
7	Dantkanti	6	12	3
8	Dabur	4	8	4
9	Babool	1	2	6
	Total	50	100	

Source: Survey data

Table 3 gives information about most moving brands of Tooth Paste in rural areas of Dakshina Kannada District. The fast moving brand is Colgate (36%) and is followed by Close Up (14%) and Dantkanti (12%) and the least moving one is Babool with 2% share.

Table 4: Table Showing the Factors Influencing the Purchasing Behaviour

Factors	Extremely important	Important	Neutral	Somewhat important	Not at all important	Total	Mean scoring	Rank
Celebrity	40	6	4	-	-	50	4.72	5
Brand Image	35	5	8	2	-	50	4.46	8
Advertisement	40	6	3	1	-	50	4.70	6
Word of mouth publicity	39	8	-	3	-	50	4.66	7
Price	40	10	-	-	-	50	4.80	3
Promotion	35	4	8	2	1	50	4.40	9
Packaging	32	3	2	13	-	50	4.08	10
Fragrance	40	7	3	-	-	50	4.74	4
Size	38	10	2	-	-	50	4.72	5
Quality	43	7	-	-	-	50	4.86	1
Awareness	40	7	2	1	-	50	4.72	5
Freshness	40	7	3	-	-	50	4.74	4
Tooth whitening	40	6	4	-	-	50	4.72	5
Solution from Tooth problems	40	10	-	-	-	50	4.80	3
Ingredients	42	7	1	-	-	50	4.82	2

Source: Survey data

Factors influencing behaviour of rural respondents while buying Tooth Paste are analysed in Table No. 4.Various factors are analysed with the help of Likert's Five point scale by giving 5 point to 'Extremely Important', 4 point to 'Important', 3 point to 'Neutral',2 point to 'Somewhat Important' and 1 point to 'Not at all important'. Then, weighted average score is calculated and ranking is given. Of the various factors selected for study, 'quality' of the Tooth Paste scores first rank, 'ingredients' scores second rank, 'price' and 'solution from tooth problems'score third rank, 'fragrance' and 'freshness' score fourth rank and the last rank is scored by the factor 'Packaging'.

Table 5: Reasons for brand loyalty

Reasons	No. Of respondents	Percentage	Rank
Quality	6	26	1
Price	4	17	2
Availability	2	9	4
Healthy tooth and gums	3	14	3
Freshness	1	5	5
Fragrance	1	5	5
Controls bad breath and kills germs	3	14	3
Tooth whitening	1	5	5
Good foams	1	5	5
Total	22	100	

Source: Survey data

The result of the survey revealed that out of 50 customers surveyed only 22 are brand loyal and rest of them are not. A question was asked to know the reasons for brand loyalty and the answer obtained was analysed in Table No. 5. The Table reveals that the main reasons for brand royalty are 'quality', 'price', 'healthy tooth and gums' and 'controls bad breath and kills germs 'in the order of importance.

Table 6. Reasons for not having brand loyalty

Reasons	No. Of respondents	Percentage	Rank
Non availability	4	14	4
Price	6	21	2
Size	1	4	7
No satisfaction	7	25	1
Immediate loss of freshness	3	11	5
Doctor's Advice	2	7	6
Tooth problems	5	18	3
Total	28	100	

Source: Survey data

The result of the survey revealed that out of 50 customers surveyed only 28 are not brand loyal. A question was asked to know the reasons for not having brand loyalty and the answer obtained was analysed in Table No. 6.The main reasons responsible for not having brand loyalty are 'no satisfaction', 'price', 'tooth problems', 'non availability' 'immediate loss of freshness' 'doctor's advice' and 'size' in the order of importance.

MAJOR FINDINGS OF THE STUDY
Present study has the following findings:
- In gender classification 60% are male and remaining 40% are female.
- Majority (54%) fall under the age group of up to 20 years
- Majority (54%) have school education.
- As high as 54% of the respondents are students
- 68% respondents' monthly income fall under upto Rs.10000.
- Chi square test reveals that there is no significant association between demographic profile of the respondents and their brand loyalty.
- The fast moving brand is Colgate (36%) and is followed by Close Up (14%) and Dantkanti(12%) and the least moving one is Babool with 2% share.
- Out of 50 consumers surveyed 22 (44%) are brand loyal and 28(56%) are not brand loyal.
- Of the various factors influencing buying behaviour selected for the study, 'quality' of the Tooth Paste scores first rank, 'ingredients' scores second rank, 'price' and 'solution from tooth problems' score third rank, 'fragrance' and 'freshness' score fourth rank and the last rank is scored by the factor 'packaging'
- The main reasons for brand royalty are 'quality', 'price', 'healthy tooth and gums' and 'controls bad breath and kills germs'.
- The main reasons responsible for not having brand loyalty are 'no satisfaction', 'price', 'tooth problems', 'non availability' 'immediate loss of freshness' 'doctor's advice' and 'size' in the order of importance.

SUGGESTIONS

In the light of above findings following suggestions are given:

- Most of the consumers are concerned about the quality of tooth paste. So marketers should take necessary steps to improve the quality of brands.
- Price consciousness is a big driver to the rural market in study area. Consumers are extremely aware of the equation of price, quality and image. Therefore, marketer has to come out with valued product and price of the product should be brought into the range of rural consumer's ability to pay.
- Manufacturer should adopt the best distribution channel to reach the rural market with minimum possible cost.
- Both conventional and non-conventional media can be used to convey oral care message to the rural people.
- Opinion leaders as a reference group have the strongest and pervasive effects on consumers' personality. They may be doctors, big land lords, bank officials, panchayat president, teachers etc. The marketer can promote his product through the opinion leaders.
- In rural market, being first on the shelf in the product category and developing a privileged relationship with the retailer or dealer is a source of competitive advantage for the marketers.
- Marketers need to make sure that their brands are available at the retailers' shelves continuously by serving the retailers on regular basis.
- Free gifts should be provided to all the consumers along with the tooth paste such as tooth brush, tung cleaner, buy one get one etc.
- Necessary steps should be taken to educate the rural people about the necessity of using quality tooth paste to guard their tooth from tooth problems
- Natural ingredients, freshener and fragrance may be added to the product to enhance the satisfaction level of the consumers.
- The marketer has to come out with appropriate brand names that can be easily remembered by the rural consumers.
- Logos and symbols and their size and shades are to be registered very clearly in the mind of rural consumers so as to help them to identify the brands at the time of purchase.

CONCLUSION

The rural market can be exploited by ruralising strategies rather than treating it as inconvenient and poor extension of the urban market because the buying behaviour of consumers in rural market is quite varied and complex over time and across space. Marketers must create rural specific products and communication. If above mentioned suggestions are taken care of by the marketer then he can retain existing customers and attract new customers and thereby can create brand loyalty for his brand.

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MANAGING HR SENSITIVITY FOR GLOBALIZATION

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ABSTRACT

The rapid transition in Business Organizations are emerging with dynamic challenges for effective and sustainable growth in competitive market. All the functional areas of Management are undergoing swift change management process to withstand volatile uncertain business trends in the years to come. The fluctuating Global economy and changes in the Business world are placing HR function as key significant business driven factor for integrating the potential Human resources with advanced technological resource and push the business in success track. This challenge is highly pressurizing the HR role and expecting the HR Department to shoulder the accountability for conferring the Organization's continuous growth and development. The HR is playing multifaceted role in satisfying the growing demands of Management, employees, customer or client and investors. The turbulent business era is evolving with infinite number of challenges that need to be addressed in less time to participate in global competition. The most significant challenge that acts as root causal factor for many problems is the Sensitivity of Human resources in the work place. The Human beings are blend of emotions and each individual's line of sensitivity is affected by other Organizational members that becomes an obstacle in the way of performance. This issue is addressed in the study to throw light and insight causes and consequences of the problem in the working environment.

KEYWORDS: *HR, challenges, sensitivity, effectiveness, growth, competitive, business*

INTRODUCTION

Globalization is a buzz word that connects the people, markets, products, economy, language and culture for progressive business that evolves the World as Global village.Growth and development is the outcome of managing great challenges and effective management interventions to overcome the problems that hinder the development process. Manpower Management is an area that requires matured level of management practice that leads an Organization towards development. If it is wrongly addressed it may lead to severe industrial relation problems that may rupture the Organization's identity in the business world.

HR sensitivity in the work place is recent challenge in the field of HR that needs to be attended and not ignored for preventing major drawbacks in the system. The effect of globalization is experienced in all parts of the world. Each and every individual is in the wave of global tide either as consumer, employee and investor. Different people from different areas bringing the diversity climate that sparks the sensitive feel in the HR and triggers several problems causing unrest in the working environment.

HR Sensitivity

An individual's attitude, value system and cultural background moulds the nature of a person that is exhibited in the form of behaviour which may act as sensitive element in the working environment where group of individuals work together exhibiting their level of sensitive issues in the working process.

RESEARCH OBJECTIVES

- To understanding the HR Sensitivity in the corporate world
- To identify the factors that contribute towards HR Sensitivity
- To highlight the intervention tools to balance the working outcome

LITERATURE REVIEW

- While organizations recognize a need to make the workplace more accepting of differences, they place too much emphasis on changing the attitudes of people in a company instead of changing the company culture itself.Â They do this by focusing solely on all-inclusive diversity training (Caudron & Haynes, 1997, p.2).
- Diverse workforce consists of individuals belonging to unique cultures who will have different characteristics, aspirations, and expectations (Cennamo & Gardner, 2008).
- Employees from different backgrounds have different needs and feel the urge to be respected in their workplace. Management needs to understand the need of these diverse groups of people so as to avoid employee tensions and conflicts (Hill, Stephens, & Smith, 2003).
- Maintaining workplace harmony is important for organizations so as to increase productivity. Managers in organizations around the world are focused on workplace equality by trying to avoid "us" verses "them" type of allusions and comments (Yang & Guy, 2006).

RESEARCH METHODOLOGY

The research design is descriptive in nature. The data source is secondary and based on the reviews, theoretical framework has been assumed by the researcher and it has to be further tested with reliable research study.

FINDING OF THE STUDY

Basic factors

- **Personal Factors**:

An individual's personal dimensions play a very significant role in HR Sensitive issues. In countries like India Age and seniority people expect more respect from others. Gender contributes towards sensitivity with reference to male or female dominance culture. The marital status affects the emotional strength that may be in positive or negative depending on the nature of personality. The individual's level of education and their position in the Organization signifies the HR sensitivity. The potential factor is also an affecting factor of HR sensitivity.

- **Psychological Factors**
  1. **Culture** - Globalized working environment is demanding different people from different cultures to work as single group in the same Organization towards achieving the Organizational goals. Cultural issues are very strong factors in triggering the HR Sensitivity in the work place and causing restless atmosphere. An insensitive remark about an employee's culture can create resentment and distrust that cannot be deleted forever.
  2. **Language** – The effective means of communication is the language and its effectiveness in promoting the understanding among individuals. Language has deeply enrooted in the organization and touches every aspect of Organizational life. Multi-linguistic group exhibits HR Sensitivity in the working environment.
  3. **Attitude** – Interpersonal relations are influenced by the way of human behaviour in the organization. Individual mindset evaluates the working environment either positively or negatively. The human psychology is well known for developing halo and stereotype errors in forming the attitude towards others. This gets reflected in the way of behaviour.
  4. **Values** – The value system differs from one individual to another and it is being greatly influenced by the country and family background. This creates more sensitivity in the HR side for getting adjusted in the working environment.
  5. **Knowledge** – Basic and expertise knowledge will define the way of attitude, perception and behaviour. The knowledge will expect the respect in the working environment and when it is underestimated by others, it will touch on ego and make him to become sensitive.

Fig.1. A framework for Managing HR Sensitivity for Globalization
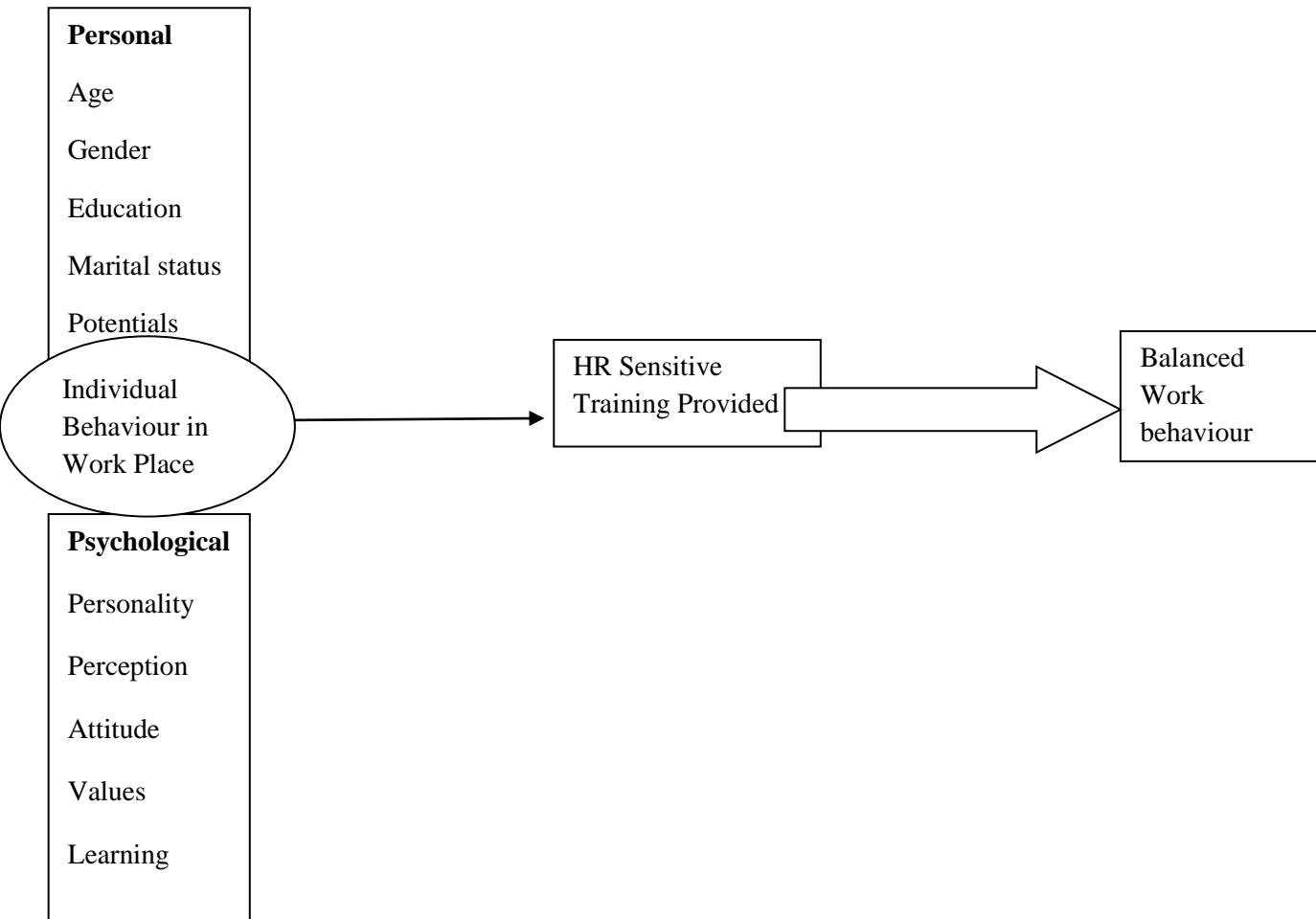
Management's perspective

The Management is held responsible for bringing out the best from Human power. It is an ever going challenge for Management in managing the people with differences and expectations. Majority of the Organizations are facing many problems from Human perspective and the reason behind is HR sensitivity problems. It becomes the basic necessity for the Management to address the Challenges and to use appropriate strategies to overcome the issues and utilize the core competency of the employees towards organization's benefit.

HR Sensitive training - The sensitivity training is an intervention tool that facilitates Human capital to self evaluate and try to build relationship with others. Management has to create a platform where the individual gets an opportunity to open up and freeze out with others to work as a member in comfort feel and explore the environment positively.

- **HR Meets** – The Management has to conduct regular meets for employees as mandated event and all the employees need to participate actively to understand and coordinate with each other. Irrespective of hierarchical diversities employees from all levels need to open up and try to network with each other and giving chances for others to understand. These meets have to keep the formal requirements away and have to focus only on developing interpersonal relationships. Both positive and negative traits of individuals need to be evaluated and healthy team spirit approach has to be inculcated.
- **Creating Global Mindset** – The Management has to expose the various cultural dimensions and provide an opportunity for the employees to understand and respect each other. The trainer has to make the employees understand the need for globalized outlook to sustain in the international environment.
- **Emotional Intelligence** – Psychological base training to control the self emotions and trying to show empathy towards others will help the HR sensitive problems to get controlled.
- **Role Playing** – This Management activity has to be organized with current HR sensitive situations and the parties to be involved with different roles for understanding the problem from another person's angle.
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CONCLUSION

HR Sensitivity is a great challenge which has to be dealt cautiously to avoid further sensitive oriented problems in the working environment. The Management has to continuously monitor and organize training programs for maintaining healthy working environment and qualitative organization development. The above mentioned measures can evolve balanced approach among the workforce to bring out the best outcome for the Management.

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WORK-LIFE BALANCE: A STUDY ON THE STATE OF BALANCE BETWEEN PROFESSIONAL LIFE AND PERSONAL LIFE OF WORKING PEOPLE WITH SPECIAL REFERENCE TO KARKALA TALUK

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ABSTRACT

Securing employment or source of income is not only to earn livelihood but also to lead a happy life. But If such work and life cause for problems, then it spoils the mental piece of whole life. So, maintaining appropriate balance among different phases of life i.e. personal, professional, and family is very much essential to lead a happy life. Work-life balance is a term used for the situation that we need time for both work and other aspects of personal life may be family-related or personal interests. Many working people fail to maintain proper balance among these, and get into several problems. There are many causes for imbalance of work and life. If an effort is made to find out the route cause for the imbalance, remedial measures can be undertaken to come out of such problems. Partially it is the responsibility of the employer or the organisation also to create such environment and offer such facilities so that employees do not get stressed which negatively affect both their work life and personal / family life. However causes for work-life imbalance vary with gender, people, employment characteristics, work nature, family characteristics etc. So, it is left to the one who has undergone such problem to plan an appropriate strategy to balance his / her work and life.

KEYWORDS: Time sketch, success Crest, Work Life equation

INTRODUCTION

Work–life balance is the state of giving sufficient importance to both work and other life roles. It is maintaining equilibrium among different phases of life i.e. personal, professional, and family . It involves giving equal importance to work as well as family or personal life. It consists of flexible work arrangements that enables employees to carry out other personal commitments also satisfactorily.

OBJECTIVE OF THE STUDY

The objective of the study is to understand the level of work-life balance of employed people, the problems being faced by them and to find and suggest some measures to improve the degree of work - life balance so that one can lead a happy, satisfied and contented life.

RELEVANCE OF THE STUDY

The very purpose of every human being is to live happy. Whatever the step moved by, is oriented towards happiness. Securing employment or source of income is to lead a happy life. But if such employment of profession causes for problems and spoil the mental piece, the very purpose of life is defeated. Hence the study tries to dig out the mental status of working people at work place and at personal, family and social life which has a close link and impact each other.

RESEARCH METHODOLOGY

Survey was conducted considering the working people as the target group having a sample size of 70 employed people in and around Karkala, to understand the factors cause for work life balance, the problems being faced by them and to find some

measures to overcome such problems. Questionnaire was prepared and distributed personally to collect the data. Simple percentage analysis method is followed in analysing the data.

LITERATURE REVIEW

Work-life balance is a term used for the situation that we need time for both work and other aspects of personal life may be family-related or personal interests. The term 'work–life balance' is recent in origin. It was **first used in UK and US in the late 1970s and 1980s, respectively**. Work–life balance is a term commonly used to describe building up a balance that the working people need to maintain between time allocated for work and time for other aspects of life. Areas of life other than work–life may include personal interests, family or social activities.

Causes for and Consequences of Work – Life Imbalance

Following are the four issues that are related to work–life imbalance: gender, time spent at work, family characteristics and employment characteristics

- ❖ Gender differences may cause for work–life imbalance due to the distinct features of different genders. It has been observed and the study also reveals that men offer first priority to work duties over their family duties. Whereas women prioritize their family life and then employment and few consider both equal.
- ❖ Spending long hours in a day at work, inflexibility, overtime work shifting in work time etc. could lead to imbalance between work and family life. It has been observed that time spent at work affects family life and time spent with family affects work employment. However long hours spend on either of the two, need not affect the other negatively, sometimes it could affect positively but depending on the individuals. long hours spend at the family duties may refresh the mood and he / she may be more capable of doing better at employment work, on the other side, spending more time at work generates more income / earning to support the family.
- ❖ Family characteristics include single working member, married or cohabiting, parenting or otherwise, dual-earning parents etc. Many employed Parents experience very low level of family satisfaction due to their inability to discharge their family duties. More over parent workers value family-oriented activities more thus, they feel working long hours reduces their ability to fulfil their needs in the family, and in return, reduces family satisfaction. As for as the married and/ or dual-earning couples are concerned, it may require more time and effort at home, mutual adjustment and understanding, but ensures better supportive resource both through higher income and emotionally through increased empathy and support.
- ❖ Due to Employment characteristics many people expose themselves to unwanted job stress, because they enjoy high social recognition. This aspect can also be the cause for an imbalance in the areas of life. In addition, strong work pressure due to complexity of work, the growing responsibilities, concerns for long-term existential protection etc. also lead to increased psychological strain, which in turn affects health.

Importance of Work-Life balance:

Employees having work – life balance will have greater feel of control over their lives, they can have better relationship with management and co-workers at work place. They feel more motivated and contribute a lot for increased productivity reduced conflict among the co-workers and management. Company can gain reputation, can attract workers, can enjoy employee retention, less need for training etc. So employees having positive work – life balance benefit both to themselves and the organisation.

RESULT AND DISCUSSION

An analysis of the data collected reveals the following.

1	30 % of the respondents say, they get frustrated frequently of doing their job.
2	70 % of the respondents say, they carry their office work to home.
3	Only 10 % of the respondents say, there are circumstances of dispute between them and their family member on their job related issue.
4	30 % of the respondents say, taking work to home has disturbed their relation with their family members.
5	65 % of the respondents say, their physical health gets upset due to work pressure.
6	35 % of the respondents say, their mental health get upset due to work pressure.
7	40 % of the respondents say, they are not able to concentrate on their job because of their personal / family issues.
8	35 % of the respondents say, they are not able to enjoy their personal time with free mood because of work pressure of their job.
9	35 % of the respondents say, they frequently think of quitting the job for being not able to balance their job and personal life.

Study reveals following factors strongly contribute for and influence work – life balance.

Factors affecting ⟶ Work – Life Balance

Factors affecting	Work – Life Balance
1. Flexibility in timings & nature of work	1. 100 %
2. Pay	2. 100 %
3. Nature of work	3. 100 %
4. Cordial relationship with colleagues	4. 100 %
5. Time for relaxation at work	5. 100 %
6. Supportive environment	6. 100 %
7. Time for family	7. 100 %
8. Physical health	8. 100 %
9. Mental health	9. 100 %
10. Positive thoughts and good spirit	10. 100 %
11. Respectful and balanced approach with colleagues	11. 100 %
12. Work share with family members	12. 60 %

So, it is needless to say that is a high need to concentrate on the factors which influence one's work – life balance. **How to give rise to work – life balance?**

Improving Work – Life Balance

Employer's responsibility
Some employers opine that, as companies pay for their work, workers should try to reduce their stress of their own by simplifying their lives and by making better effort to care for their health. But experts feel that the chief responsibility for reducing stress should be of management. Because, work–life balance does not benefit the employees only, but also the organization. Job stress reduction, sense of job security, increased job satisfaction, better physical and mental health etc. lead to less absenteeism, lateness and control over work environment. In addition, there will be an increase in retention of trained and efficient employees, higher employee loyalty and commitment towards the organization, improved productivity and enhanced organisational image.

Corporate Social Responsibility:
The changing global social demands have changed the nature and practices of corporate entities. Work is not just a route to earn bread, but also of personal, family and professional development and satisfaction. A proper balance among all these factors must be ensured so as to achieve the best results for both the employer and the employee. So today the responsibility of organization has increased for the reason that there is high call for flexibility in the work nature and otherwise it causes for job dissatisfaction which is not good for the organization. The human resource managers are realising the importance of "employees' happiness at work" as a steering force for the success of the company.

Companies such as Boston **Consulting Group, Starbucks, Google etc. have incorporated these practices as a part of their strategies for business success and have been recognised in "Fortune's 100 Best Companies**". Some of the best performing organisations operating globally understand that creating a work-life balance is a key factor for the best business outcomes.

- ❖ **Maternity leave:** Maternity **and** parental leave are leaves new mothers (sometimes fathers) for the birth and care of the baby. These policies significantly vary by country to country.
- ❖ **Sexual orientation :**

Diversity with regard to sexual orientation is to be considered when implementing terms of family guidelines and agreements in corporate policies. Sexual minorities should not be overlooked in establishing these policies. As a result, the needs of non-traditional families which consist individuals with lesbian, gay, bisexual, or transgender (LGBT) backgrounds are not ignored.

Child care services:
Child care duty does not stop even the parent goes to work. A family-friendly work environment can benefit the employee and the employer too. Large organisations can think of onsite child care facility which can reduce frustrations out of other baby sitting or day care services. If such option is not feasible flexi time may be allowed to the employees to care their child.

Company outings:

It is one of the best ways to boost up employees providing occasions to get to know each other. Outing depending upon organisation culture, budget and such other things, holiday parties, happy hours with lunch or breakfast either homemade or bought can build good environment in the organisation.

Special care for seniors

Happy hours, child care service etc. may not please the older employees who are of more traditional workplace culture. Loosing older employees confidence causes loosing skilled, dedicated employees. So organisation can not overlook older employees. However following are the few schemes which can benefit and make to feel happy for all groups of employees.

- Providing good health coverage like health and life insurance which shows care for health and wellness of employees.
- Wellness benefits like gym, healthy snacks during interval etc.
- Health check camps for employees after the age of 50
- Self - care benefits like legal advice
- Flexi - hours
- Letting employees work from their home or from their ideal location
- Encouraging employees education and training
- Offer time for community related activities
- Create "Quiet space" to take mental break when needed
- Keep the employees in team building activities
- Encourage employees to take vacations
- Encourage short breaks throughout the day

What the employee can do to improve work – Life balance?

❖ **Understand the problem before trying to make things better :**

keeping a diary for a week, and set out how much time you spend on each activity, both at work and outside. That will give you an idea of your current work-life balance. A recent study revealed that women using this technique have reported good work-life balance. To whatever the extent we are busy we eat, we bathe, we sleep. Similarly one of our most crucial needs is exercise and meditation which is an effective stress reducer and helps to lift our mood.

❖ **Accept that there is no 'perfect' work-life balance.**

When you say "work-life balance," you may think that half of the time to be spent for highly productive work on a day and the other half of the day with friends and family. It seems ideal but it is not always possible. Some days you may concentrate more on work, some days you may spend more time for your personal or family or for loved ones.

Heather Monahan, the founder of the career mentoring group, says "**At times your children may need you, and other times, you may need to travel for work, but allowing yourself to remain open to redirecting and assessing your needs on any day is key in finding balance."** That means balance is achieved over a time but not possible each day.

❖ **Find a job that you love.**

Work is not just a way to earn livelihood. It should satisfy you both financially and emotionally. You don't need to love every segment of your job, but it should not make you unwilling getting up every day morning. So find a job that you are so passionate.

❖ **Sufficient importance to your health**

You cannot ignore your physical and mental health. Overworking, untimely food, restless work schedule cause for physical disorder and emotionally imbalanced any may create so many other problems. Simple daily meditation and exercise can help in that respect.

❖ **Don't hesitate to unplug.**

Keeping away with the outside world and involving ourselves in something we love the most allows us to recover from weekly stress and enables new ideas to emerge and energises us to take up more work.

❖ **Make time for yourself and your loved ones.**

Job is important but it should not be your entire life. You were an individual before taking up that job, and you should prioritize the activities which make you happy. Work-life balance does not occur of its own but it is achieved through deliberate action. Keeping busy in work does not mean you should neglect other personal relations. If you do not plan for personal time, you will never find time to spend with family and other things outside the work. Understand that everyone is replaceable at work and company will not miss if you are gone, but you are not replaceable for your loved ones.

❖ **Set limit for your work and timings:**

Set boundaries to avoid overworking and burnout. You may work from home or from office, it matters that how much you work. Fix a boundary beyond which you are not accessible so that others understand and respect your expectations and workplace limits.

❖ **Think strategically and Set goals and priorities (and stick to them).**

Set the realistic goal that you are passionate about, with respect to your career, health and relationships. Make a list of tasks which are important for achieving a healthy work-life balance and prioritise them. Analysing the tasks into Urgent and important , Important but not urgent, Urgent but not important, Neither urgent nor important.

Think about what would be the ideal balance between work and home, how would like to spend the time etc. Split work off time to plan how much time to spend on each of personal and family care like time for cooking, cleaning, resting, gardening, relaxing, gardening, exercising, outing with the family, refreshing etc. Hence everything is taken care of properly as scheduled.

CONCLUSION

Everyone's work-life balance doesn't look the same, and not everyone divides their work and personal life directly in half. **Chancey said that work-life balance is not about neatly dividing the hours between work and personal life but having the flexibility to get things done in your professional life along with having time and energy to truly enjoy your personal life.** However, creating a harmonious work-life balance is critical to improve not only our physical, emotional and mental health, but also our career. Work-life balance will mean different things to different as people have different life commitments. Hence balance is a very personal thing and only you can decide your lifestyle that suits you the best.

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WOMEN EMPOWERMENT THROUGH ENTERPRISE DEVELOPMENT: A CASE STUDY OF DAKSHINA KANNADA DISTRICT

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ABSTRACT

In most of the developing countries greater emphasis is being laid on need for empowering rural women and their active involvement in the main stream of development. A nation cannot be developed if its women are not given enough opportunities. In the developing economies entrepreneurship among women will be right approach for women empowerment. Once a woman feels that she is economically strong, she will feel equal to man in all respect. This is perhaps' the need of the hour. SHG enterprise gives immense scope for women to earn their livelihood when they do not have income through beedi rolling and agricultural activities. Women are in need of skill development, managerial empowerment and leadership qualities. In the present scenario what women need is economic independence in all spheres in order to be identified as human being and to gain their due rights in the society and live their life with self confidence and dignity on par with men. So a social movement in the form of SHG's were sponsored and promoted by the government at the grass root level. The main objective of the government is encouraging more enterprise in disadvantaged communities. All Self Help Groups are promoting micro enterprise. Empowering women especially in rural area is a great challenge and micro enterprises in rural area can help to meet these all challenges. In DK district of Karnataka SKDRDP promoted the SHG enterprises. The need for the present study is how the group of rural women empowered in the society through enterprise development.

KEYWORDS: *Enterprise development, Self help group enterprises, women empowerment, rural women, women entrepreneur Entrepreneurship and Economic growth.*

INTRODUCTION

India is a developing country with highest percentage of woman population. From the time immemorial women have been considered as a weaker section of the society and they were oppressed in several ways, from enjoying the rights on a par with men. The inherent nature of the society in general is to keep women away from active involvement in the participation of political, economic and social activities because women were considered as resource less in terms of money, material and managerial ability and as such women were incapable of managing trade and other activities. Single women cannot come out of the house due to social reasons and to be entrepreneurs. Women are in need of skill development, managerial empowerment and leadership qualities. So, a social movement in the form of self help group were sponsored and promoted by the government at the grass root level. All women are given opportunities to join self help groups in their choice in a group irrespective of the caste, region, educational status and other discrimination.

ENTERPRISE DEVELOPMENT

Enterprises development among women can be considered a possible approach to economic empowerment of women. Due to exposure to programmes of entrepreneurial development and availability of credit facilities, many of the women and their families have now ventured into pursuing income generation activities. This has allowed for an increase in the household income which has

resulted in changing the consumption pattern, thereby improving the quality of life. The family is able to address their basic needs better than before. Through SHG enterprises women not only generate income for her but also will generate employment for other women in other society.

NEED FOR THE STUDY
The purpose of this article is to provide the opportunities for citizens to earn their own livelihood and provide for themselves and their families through enterprise. The Government is already committed to promoting entrepreneurship amongst disadvantaged groups. The Government is already committed to promoting enterprise across society, and particularly in under-represented communities and deprived neighborhoods. In DK district women are basically weaker section in the society. To empower the women SKDRDP promoted SHG enterprise through siri gramodyoga smamste. Most of the women in India are uneducated, poor, unskilled, non participatory in economic activity and non involvement in the economic development of India, with the inherent nature of accepting male domination and decision. Women are not allowed to act with economic independence, self reliance and independent decision making and thinking and considered as socially excluded groups. The need for the present study is how the group of women empowered in the society through enterprise development.

RESEARCH OBJECTIVES
- To study the socio economic background of self help group members
- To study the role of SIRI gramodyoga samste for the economic empowerment of rural women

RESEARCH METHODOLOGY
The study was undertaken in the selected SHG Enterprises identified for the study in D.K Districts of Karnataka. SHG Enterprises located in the districts of Dakshina Kannada, are chosen for the research work on the basis of availability of number of group enterprises for the study. The data required for the research was collected from primary and secondary sources. Preparation of interview schedule to evaluate the contribution of SHG enterprises for the development of socially excluded groups was used as source of primary data. Field survey type of research is undertaken for collecting the primary data.

FINDINGS OF THE STUDY
Researcher has analysed and discussed how far self help group members benefitted from self help group enterprises. Women are the most marginalized among the excluded community. Poverty is the major problem faced by Indian rural women. They take the responsibility of hunger, education, health and family income. So they required gainful employment to face the situation. For this study researcher randomly selected self help group enterprises. The population for the current study is the selected SHG enterprises which contribute to the empowerment of rural poor women. Members of SHG's are taken as respondents for the current study. The researcher has taken ten SHG enterprises of Dakshina Kannada District of Karnataka as samples and 120 respondents of these enterprises were asked to respond to the interview schedule. Here the respondents' responses were recorded as they were given by them and these responses were analyzed by using various statistical devices and inferences were written on its basis.

Basic information of respondents
Age of members
Age is an important variable of socio-economic status through which one can be empowered which is an important determinant of empowerment of women. The age of self help group members influences the enterprise development. Age is an important factor which determines the efficiency of an individual.   Younger generation has a significant link with the enterprise development. In the present study an effort has been made to know the age group of respondents. Table-**1** presents the age wise classification of respondents. It terms of the variable of age, the respondents of SHG women have been grouped under four age groups.

Table-1: Age of the members

Sl.No	Age	Frequency	%
1	Below 17	4	3.3
2	17-22	54	45
3	22 -27	48	40
4	Above 27	14	11.7
	Total	120	100

Source: Field Survey Data

The above table depicts that 45% of respondents are aged of 17-22 years and 40% of respondents are aged of 22-27 years. Respondent below 17 and above 27 years are very few. The study reveals that younger generation is showing interest in group enterprises. It also reveals that group enterprises are more remunerative than other occupation such as Beedi rolling, beedi labeling and cooly.

The data shown in the above table is presented in the following figure
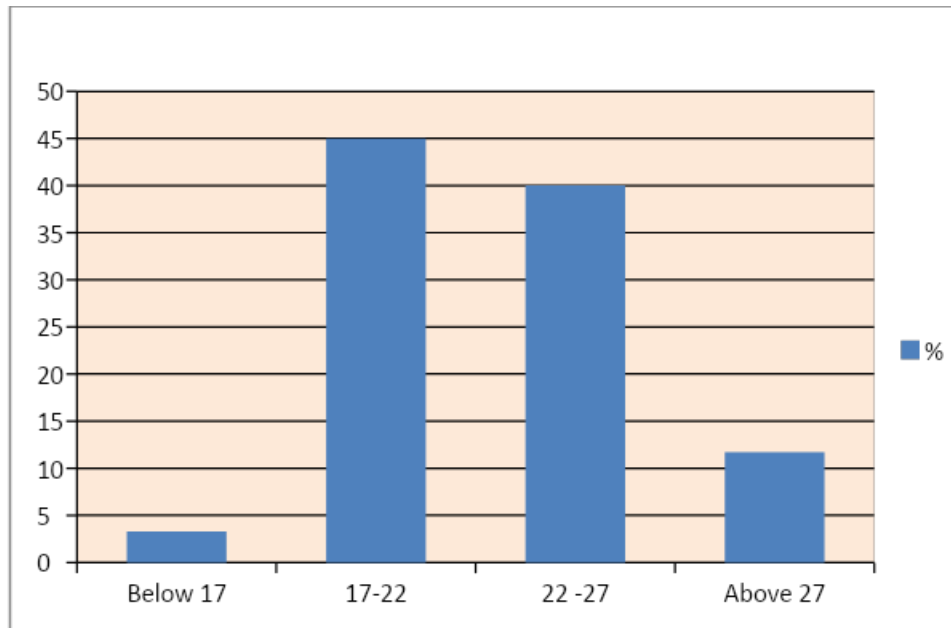
Fig-1: age of respondents

Level of education

The performance of self help group members depends on their educational qualifications. The educational back ground of members has impact on development of group entrepreneurship. The level of education is an instrument for guiding the rural women and develops entrepreneurial abilities. It also helps the members to reach their goals and shoulder higher responsibilities. Education leads to knowledge and self confidence. Entrepreneurship is also determined by the education. Education plays a vital role in decision making. Table **2** shows the educational background of the respondents chosen for the study. It reveals that most of the members of the SHG in the study area have only primary and secondary level of education.

Table-2: level of education

Sl.no	Qualification	Frequency	%
1	Illiterate	10	8.3
2	Primary education	99	82.5
3	SSLC	07	5.8
4	Puc	04	3.3
5	Degee	0	0
	Total	120	100

Source: Field Survey Data

Table **2** reveals that 82.5% of members are having primary education. Only 5.8% are SSLC, 3.3 percent of the respondents are with PUC qualification and there are no degree holders. 8.3% are still uneducated but they are belonging to the age group of above 30 years.

The data shown in the above table is presented in the following figure
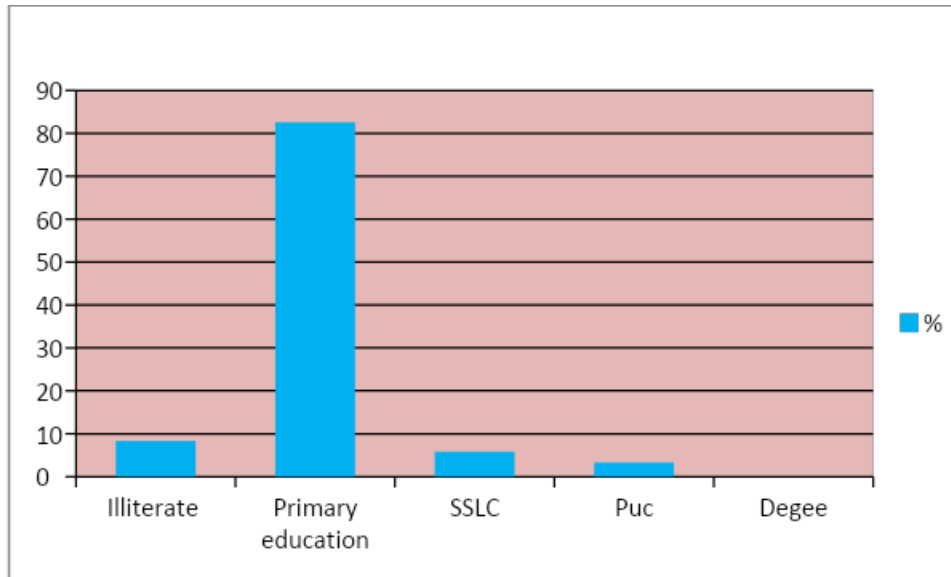
Fig-2: Level of Education

Occupation   before joining self help group enterprises

Occupation is one of the factors which determine the standard of living of an individual. The self help group members were engaged in various occupations such as agriculture operations, Beedi rolling, Beedi labeling and any other private job. The occupation of the members helps them to avail themselves of credit from the banks and invest it in their irrespective occupations to earn more. Majority of self help group members was engaged in Beedi rolling before joined to the group enterprises. Self help group enterprises help the women to achieve economic empowerment. Table **3 reveals** the occupation of members before joining self help group enterprises.

Table-3: Occupation before joining self help group enterprises

Sl no	Occupation	Frequency	%
1	Beedi rolling	67	55.8
2	Agriculture	21	17.5
3	Beedi labeling	25	20.8
4	Any other	7	5.8
	Total	120	100

Source: Field Survey Data

The above table shows that 55.8 percent respondents have taken up Beedi rolling as their main occupation 20.8 percent engaged in Beedi labeling, and 17.5 percent engaged in agricultural activities. Few others are engaged in some other work like cooly. Agriculture in India is considered as the primary sector and it provides the major share of employment opportunity to the Indian population. But agricultural backwardness leads to poverty and low standard of living. The study found that Beedi rolling was main occupation in Dakshina Kannada District before they are engaged in group enterprises. The data shown in the above table is presented in the following figure
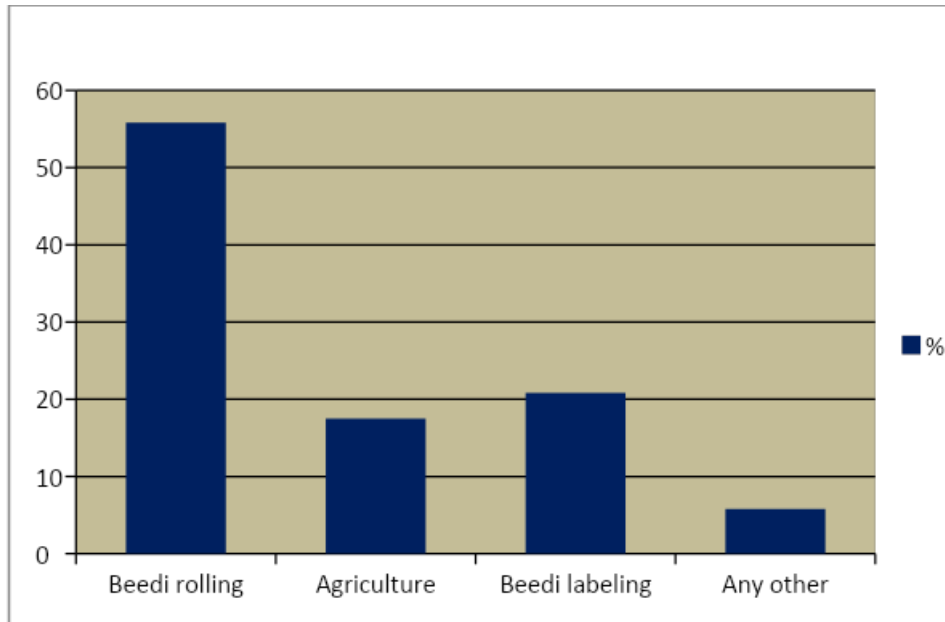
Fig-3: Occupational structures

Marital Status

The marital status of the self help group members is important in the light of family life, children education**,** job security etc. A married woman has higher responsibility than unmarried girls. Table **4 shows** the marital status of respondents.

Table-4: Marital status

Sl.No	Marital status	Frequency	Percentage
1	Married	18	15
2	Unmarried	102	85
	Total	120	100

Source: Field Survey Data

Future of the country is in the hands of younger generation. So the development of self help group enterprises helps for the growth of rural women. So it contributes to the wealth and development of the nation. Table **4 reveals** that 85 percent of respondents engaged in group enterprises are young unmarried girls. Only few respondents are married. This show that younger generation has interest in group enterprises. It helps them to empower in the society.

The data shown in the above table is presented in the following figure
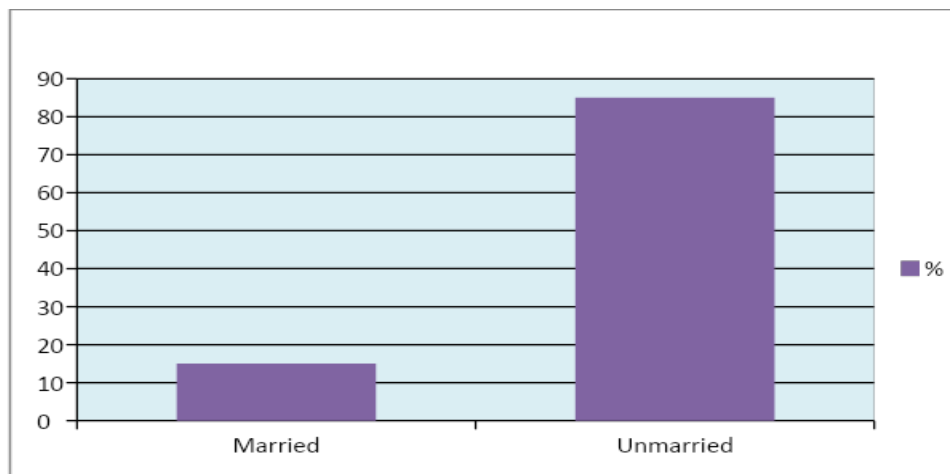
Fig-4: marital status

Income level before and after joining self help group enterprises

The main objective of the self help group enterprises is to improve the income source of the rural women. To give economic freedom to the rural women it is must to provide them enough income sources. After they joined to the self help group enterprises their income level is increased. The rural women are engaged in small scale entrepreneurship programme with the help of SHGs and through these that they are economically empowered and attaining status in family and community. Table **5 shows** the income level of members before and after joining self help group enterprises.

Table-5: Income level before and after joining self help group enterprises

Sl. no	Monthly income	Before joining self help group		After joining self help group	
		No of respondents	%	No of respondents	%
1	Less than 1000	18	15	0	0
2	1,000-2,000	27	22.5	0	0
3	2,000-3,000	54	45	26	21.67
4	3,000-4,000	12	10	34	28.3
5	4,000-5,000	6	5	48	40
6	Above 5,000	3	2.5	12	10
	Total	120	100	120	100

Source: Field Survey Data

From table **5,** it is clear that monthly income of respondents after joining the SHGs increased. ie 40 percent of members of income belong to the income class of Rs 4,000-5,000, 28.3 percent belong to the income class of Rs 3,000 -4,000, 21.67 percent belong to the income class of Rs 2,000-3,000, 10 percent belong to the income class of above Rs 5,000 and also members earning after joining the self help group is at least Rs 2,000 p.m.

The data shown in the above table is presented in the following figure
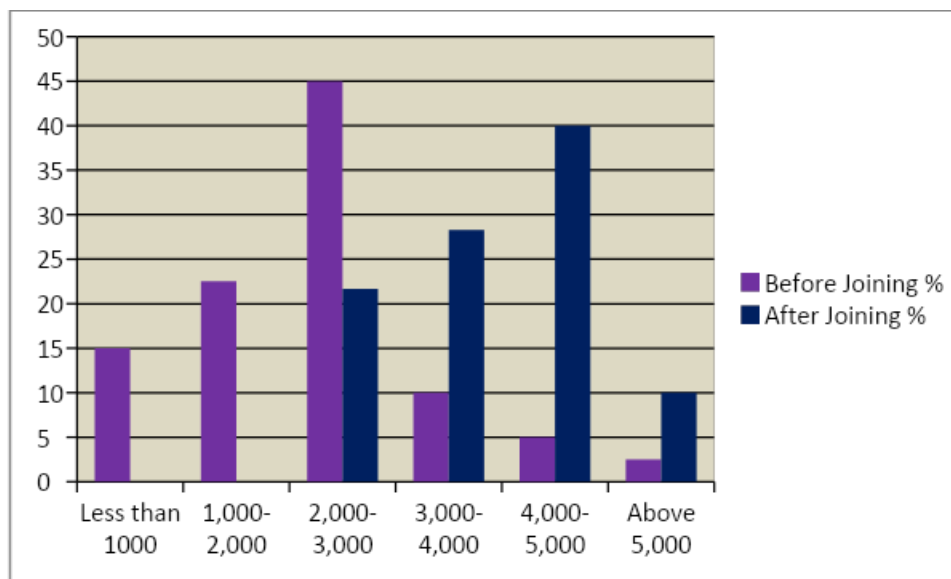
Fig-5: Income level before and after joining self help group enterprises

Reasons for joining self help group enterprises

Beedi rolling is a major occupation of the under privileged women in Dakshina Kannada. In Beedi rolling women often have to work very long hours and are likely to be in low paid work. To earn an income even approaching a living wage or when demand is minimal, they may have little hope of earning enough to survive. For this reason majority of rural women joined to self help group enterprises promoted by Shree Kshetra Dharmastala Rural Development Project (SKDRDP). The major aim of self help group is to promote savings, generate income and credit for the productive and consumptive purposes. Women joined the self help group enterprises for promoting their income and savings, in addition to attaining of social status. The most important reason to join the self help group enterprises was to supplement their family income. It also reveals that there is definite growing awareness in society and women in particular that if the family has to maintain a reasonable standard of living, women should supplement to family income with whatever skill they have. Table 5.8 shows the reasons for joining self help group enterprises.

Table 6 reasons for joining self help group enterprises

Sl. no	Reasons	Frequency	%
1	Support family income	32	26.7
2	Job less	54	45
3	Women empowerment	23	19
4	Good life to children	11	9
	Total	120	100

Source: Field Survey Data

Table **6** reveals that 45 percent of the respondents are joined to self help group enterprises because they are jobless, 26.7 percent joined to self help group enterprises to support their family,19 percent are joined to achieve the objective of women empowerment and 9 percent are joined to give good education to their children. The study reveals that majority of rural women are jobless and difficult to lead a life. So self help group enterprises helps to empower the rural women.
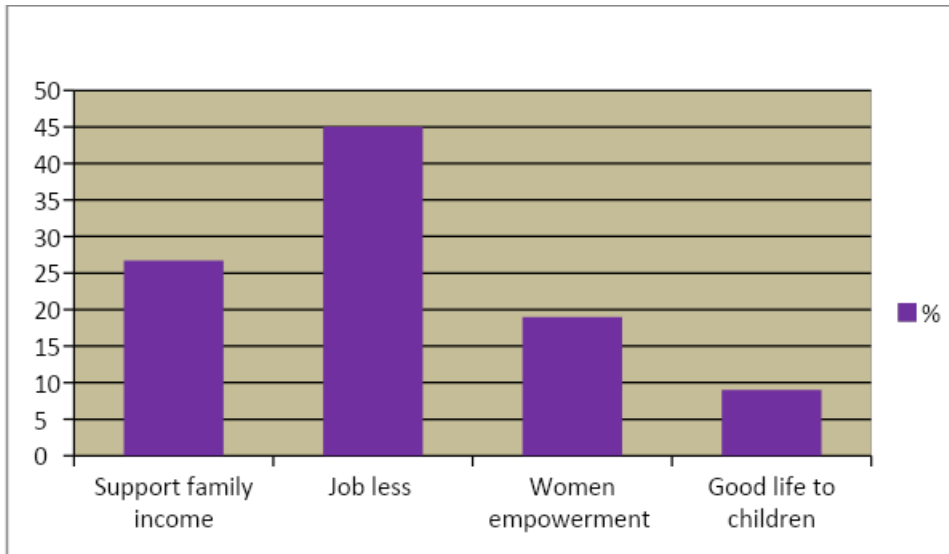
Fig-6: reasons for joining self help group enterprises

SUGGESTIONS
Based on the above findings the following suggestions are recommended:
- Provide financial assistance to women to improve their entrepreneurial skill. Most of the women entrepreneurs are not able to obtain financial assistance to develop enterprises. If financial assistance is provided to the self help group members, it may contribute to the development of socio economic status
- In India in most of the rural areas male domination. They are not ready to allow the women to come out of house. Provide opportunities to the women to start group enterprises and motivate their management skills
- Marketing is the main problem faced by the self help group entrepreneurs. Inability to catch the market for their product rather than industrial product. Government should be supported to provide marketing facility to their products
- Banks are required to provide greater linkage to SHGs in providing higher amount of loan to extend their business
- Proper training should be provided to the self help group members to start different group enterprises
- Motivate the self help group members to join group enterprises and empower them

CONCLUSION
Group entrepreneurship plays very important role in Dakshina Kannada district of Karnataka. In fact it gives better life to the rural women. It replaced Beedi rolling over the years. Majority of rural women engaged in self help group enterprises. The concept of self help group enterprises is a new window for development of rural areas. It gives new life to the rural women and empowered in the society. It shows right path to lakhs of young educated and uneducated rural women to lead a better life. Now idle women from rural areas are earning more money for their better being, and it has opened the eyes of the young rural women entrepreneur to start their business in almost each and every field. Self help group enterprises build a good record in improving the saving habits, income generation, social status and standard of living. Women in the rural areas are developing social and political relations. They are participated in the grama sabha meetings; develop knowledge about banking business and capable to take decisions in family problems. Self help group enterprises achieved the objective of women empowerment through enterprise development.

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WORK-LIFE BALANCE OF TEACHING PROFESSIONALS

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ABSTRACT

Work-life balance is basically a kind of 'satisfaction and good functioning at work and at home with a minimum of role conflict'. Well known in the literature as work life balance, the quality relationship between paid work and unpaid responsibilities is critical for success in today's competitive business world. Work-life balance is a concept that supports the efforts of employees to split their time and energy between work and the other important aspects of their lives. Practices that are meant help employees better manage their work and non-work times are called in the literature as work-family policies, family-friendly or family-responsive policies. In recent years, the term "work-life balance" has replaced what used to be known as "work-family balance". This semantic shift arises from a recognition that childcare is by no means the only important non-work responsibility and the issue can be applies to any non-paid activities or commitments. Employees in 21st century see 'Work life balance policies'- as a critical factor for selecting the companies. As employee conclusions are quite logic that it is easier to find a new job than finding a new spouse or a family. Work-life balance signifies the extent to which an employee experiences feeling fulfilled and having his needs met in both work and non-work facts of life.

KEYWORDS: *Quality Relationship, Unpaid Responsibilities, Work-Family Policies.*

INTRODUCTION

Work-life balance is a concept that supports the efforts of employees to split their time and energy between work and the other important aspects of their lives. Work-life balance is a daily effort to make time for family, friends, community participation, spirituality, personal growth, self-care, and other personal activities, in addition to the demands of the workplace.

The term "work-life balance" was first coined over 20 years ago in reaction to the trend of the 1970s and 1980s when men and women began prioritizing work and career goals over family, friends, community affairs, and leisure activities.

In recent years, the term "work-life balance" has replaced what used to be known as "work-family balance" (Hudson Resourcing, 2005). The issue of work-life balance has been developed in response to demographic, economic and cultural changes.

The purpose of this study is to establish whether work-life balance initiatives and practices can be considered as strategic human resource management decisions that can translate into improved individual and organizational performance. The results of studies reviewed in this study show the outcomes and the benefits of implementing work-life balance practices not only for employees themselves, but also for their families.

OBJECTIVES OF STUDY
1. To assess the Quality of Work Life attained by the employees of teaching professionals.
2. To assess the effectiveness of the employees in achieving their Work Life Balance.
3. To identify the critical major factors that influences the Quality of Work Life.
4. To analyze the support rendered by the employers to improve the Quality of Work Life of their employees.
5. To identify the work life balance challenges faced by employees.

RESEARCH METHODOLOGY
The data required for the study were collected from secondary sources from the College teachers work life observation as I am also being in the same field.

Components of Work-Life Balance
Work–life balance is a concept including proper prioritizing between "work" (career and ambition)and "lifestyle".(health, pleasure, leisure, family and spiritual development/meditation).
It is generally agreed that work-life balance is important for an individual's psychological well-being, and that high self-esteem, satisfaction, and overall sense of harmony in life can be regarded as indicators of a successful balance between work and family role

1. Self-Management

2. Time Management

Effective time management involves making optimal use of your day and the supporting resources that can be summoned – you keep pace when your resources match your challenges. Time management is enhanced through appropriate goals and discerning what is both important and urgent, versus important or urgent. It entails knowing what you do best and when, and assembling the appropriate tools to accomplish specific tasks.

3. Stress Management

By nature, societies tend to become more complex over time. In the face of increasing complexity, stress on the individual is inevitable. More people, distractions, and noise require each of us to become adept at maintaining tranquility and working ourselves out of pressure-filled situations. Most forms of multi-tasking ultimately increase our stress, versus focusing on one thing at a time.

4. Change Management
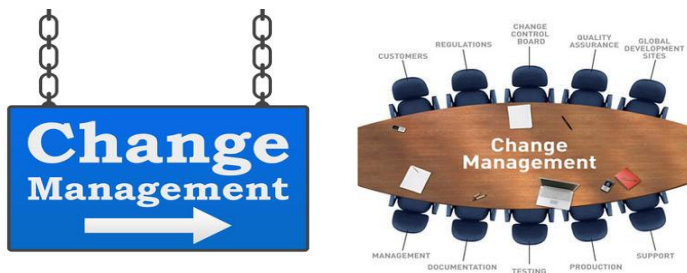
In our fast-paced world, change is virtually the only constant. Continually adopting new methods and re-adapting others is vital to a successful career and a happy home life. Effective change management involves making periodic and concerted efforts to ensure that the volume and rate of change at work and at home does not overwhelm or defeat you.

5. Technology Management
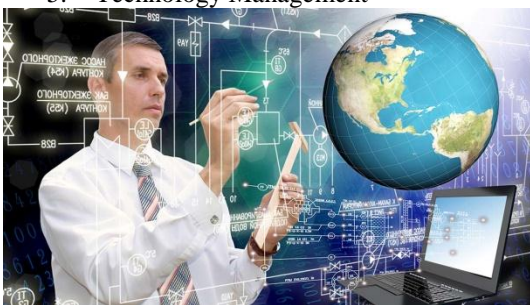
Effectively managing technology means ensuring that technology serves you, rather than abuses you. Technology has always been with us, since the first walking stick, flint, spear, and wheel. Now, the rate of change is accelerating, brought on by vendors seeking expanding market share. Often there is no choice but to keep up with the technological Joneses, but you must rule technology, not vice versa.

6.   Leisure Management

The most overlooked of the work-life balance supporting disciplines, leisure management acknowledges the importance of rest and relaxation- that one can't short-change leisure, and that "time off" is a vital component of the human experience. Curiously, too much of the same leisure activity, however enjoyable, can lead to monotony. Thus, effective leisure management requires varying one's activities.

The Negative Effects of Work Life Conflict
Long work hours and highly stressful jobs not only hamper employees' ability to harmonize work and family life but also are associated with health risks, such as increased smoking and alcohol consumption, weight gain and depression. Work life conflict has been associated with numerous physical and mental health implications.
In one survey of physicians, control over work schedule was the greater predictor of reported work-life balance. 2 Demographic and work-life factors, in order of how strongly they affect work-life balance:
o Control over schedule and hours worked
o Total weekly hours worked
o Number of children at home
o Total weekly hours "on call"
o Age
o Gender

SUGGESTIONS TO THE TEACHING STAFF MEMBERS
• The teaching staff members have to plan, prioritize and schedule their work and life obligations in order to improve their work life balance.
• They shall think about what they want out of work and out of life.
• They shall agree that they will delegate.
• They may plan ahead for continuous professional development (CPD) and studying and make sure they stick to the plan.
• They may involve in such activity that will help them relieve the stresses that are part of the job like a walk in the evening, alternative therapies or going to concerts.

SUGGESTIONS TO THE MANAGEMENT
• The management may arrange seminars and awareness programmes about stress and overburden, work-life balance and individual energy management to make better choices about balancing their energies across their work and life.
• Consider providing training in relaxation methods, such as Yoga and meditation. These practices help strengthen the body and lower stress.

Ways to be followed to Balance a Work & Life
Achieving a healthy work-life balance requires managing our professional and personal life in sustainable ways that keep our energy flowing, our minds and bodies healthy and our whole selves happy and content. It means giving due attention to all of the things that enrich and fulfill us including work and career, health and fitness, family and relationships, spirituality, community service, hobbies and passions, intellectual stimulation, rest and recreation.

1. Track Your Time
Analyzing your present situation is the beginning step in achieving a balanced life. Keep a time log of everything you do for one week, including work-related and personal activities. This data will serve as an eye-opener, helping you understand how you are using -- and where you are losing -- your time.
2. Determine Priorities
Spend some time seriously reflecting on what is most important to you, and make a list of your top priorities at work and at home. Then analyze your time audit by asking yourself these key questions: What do I need to start doing? Stop doing? Continue doing? Do more of? Do less of? Do differently?

3. Set Specific Goals

Take your list of priorities and turn them into concrete and measurable goals. Block time into your schedule for activities just like you would for an important meeting or a doctor's appointment.

4. Establish Boundaries

Set fair and realistic limits on what you will and will not do both at work and at home. Clearly communicate these boundaries to your supervisor, coworkers, partner and family. For instance, you might commit to not working late on certain days unless there is a crisis. Additionally, set aside a time at home during which you will not check or respond to work-related emails or voice mails.

5. Nurture Your Family/Relationships

Relationships with family, friends, and loved ones are, by far, the greatest source of inner satisfaction. If your job or career is damaging your personal relationships, both areas will ultimately suffer. Sure there will be days when you will need to work overtime.

6. Make Time for You

As much as work, health, and relationships take priority in your life, it is also important to schedule time for your own renewal. Indulge in some small pleasure daily. Take at least 30 minutes of uninterrupted "you time." It will do wonders for your well-being, and your relationships and your career will benefit too.

7. Leave Work at Work

Develop a mental on-off switch between work and home. It helps to establish a transitional activity between the two realms. This might consist of listening to music or recorded books during your evening commute, exercising at the fitness center, running errands, or keeping personal appointments. Scheduling such activities immediately following your normal work hours also prevents you from spending that extra twenty minutes at the office which then turns into several hours.

8. Work Smarter Not Harder

Using time more efficiently is an important skill that everyone from the receptionist to the CEO can learn. Adopting the right combination of time-management practices can cut stress and save you up to an hour a day. This can include the use of technology to become more organized, grouping emails and voice messages, avoiding procrastination and learning to say "no."

Best Practices that lead and Increase Balance in Work & Life

 # Offer Generous Paid Time Off Incentives

Being able to juggle the demands of a professional and personal life can be stressful at best. This is particularly true for single parent households, which make up 34 percent of all families today. One of the ways that employers can support better work-life balance is by providing generous paid time off benefits. PTO can be offered on an accrual basis, with a certain amount allocated right up front. Allow employees to earn additional PTO by doing volunteer work or taking on special projects at the office.

 # Provide Access to Affordable Health and Wellness Benefits

In many cases, one or more parents will choose to work full time in order to receive access to group employee benefits. To increase work-life balance your company may want to offer benefits to part-time workers. At the very least, it is important to provide the most affordable benefits with the lowest deductible to your employees so that they are not working extra hours just to pay for premiums.

 # Educate Employees about Financial Matters

Additionally, there are many families who are very strapped for cash due to financial problems. The high number of families who are struggling to pay off college loans and pay for tuition for their students. Fortunately, employers can do their part to help employees manage their finances through financial educational programs and management tools.

 # Monitor Employees for Signs of Stress and Overwhelm

It's very important that human resources educates managers about the signs of stress and overwhelm in employees. Long periods of being overworked and underpaid results in employees who become resentful and non-productive. Stress can also cause a number of health and mental problems for workers. Managers can do their part by asking employees to come to them for help so that they do not become overwhelmed and overstressed. Also providing access to an employee assistance program where employees can get confidential help is a key to reducing stress in the workplace.

 # Implement a Corporate Wellness Program

Over the last few years, corporate wellness programs have emerged on the scene as a solution t support to maintain health and well-being throughout the year. Wellness programs can help to reduce stress levels and they can also reduce health claims. When employees are healthy and active they are less tired and able to handle the challenges of their careers.

 # Ask Employees What They Want

Employee engagement is a very important component to running a successful business. Engagement also implies that employees are actively participating in their jobs and loyal to the company cause. One of the best ways to increase employee engagement is to give them a voice. Ask them what they want and what they need. Open up dialogue between employees and management teams.

CONCLUSION

The teaching faculty members are the facilitators of knowledge and skill through interactive learning methods. Fast changing educational process in the present century has influenced the role of teaching professionals, their responsibilities and teaching activities at management institutes. Teachers work load not only demand their time in the institution, but also extend to their home so as to get prepared for the following day, apart from maintaining student records and attending various institutions related functional requirements. Teachers need to spend extra hours every day to be effective and productive in their profession so that they could reach higher levels and face the challenging atmosphere.In conclusion I want to enhance that everyone benefits from good practice in work-life balance. "A good work–life balance results in high satisfaction. Our results show diverse perceptions and influences of job conditions on employees. It's so easy to get caught up working, but it's so important to spend time with family, friends or other people who bring joy into our lives," This paper argues that building an organizational culture which supports work-life balance is a long term process for large organizations. It involves changing the way people think and talk about their work and about work-life balance so that using flexible working options and other work-life initiatives becomes accepted and normal for everyone regardless of their gender, seniority within the organizational or personal commitments.

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STUDY OF ETHICAL, SOCIAL AND LEGAL ISSUES IN E-COMMERCE

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ABSTRACT

It is convinced that internet is now significantly changing the way of conducting business all over the world. Firms integrate internet into every section of their business and offer their customers to buy products or services online. Understanding ethical, social and political issues in E-Commerce, internet and its use in E-Commerce have raised pervasive ethical, social and political issues on a scale unprecedented for computer technology. The web environment is quite different from that of the traditional brick and mortar business. The very nature of E-business necessitates the need for things to be viewed from a different perspective. An important contemplation is whether ethics needs to be considered and if so, the development and implementation of policies that would support that need should be explored. The rapid spread of E-Commerce has created tremendous opportunities for economic efficiency and customer choice. Use of the global internet computer network for E-Commerce activities provides some advantages to the consumers on their daily basis. On the other hand internets represent a new environment for unethical behaviour.

KEYWORDS*: E-Commerce, Web environment, Global Internet, security.*

INTRODUCTION

E-Commerce is the activity of electronically buying or selling of products on online services or over the internet. E-Commerce draws on technologies such as mobile commerce, electronic fund transfer, supply chain mgt systems, internet marketing, online transaction processing, Electronic Data Interchange (EDI), Inventory Management System and automated data collection systems. Business transactions occur either as Business –to -Business (B2B), Business - to – Consumer (B2C), Consumer-to-Consumer or Consumer – to – Business. E-Commerce has evolved to make products easier to discover and purchase through online retailers and marketplaces. Independent freelancers, small businesses, and large corporations have all benefited from E-Commerce, which enables them to sell their goods and services at a scale that was not possible with traditional offline retail. Business ethics is the study of appropriate business policies and practices regarding potentially controversial subjects including corporate governance, insider trading, bribery, discrimination, corporate social responsibility, and fiduciary responsibilities. It applies to all aspects of business conduct and is relevant to the conduct of individuals and entire organisations. It is the written and unwritten principles and values that govern decisions and actions within companies. Ethics are a central concern for business, organisations, and individuals alike. Behaving in a way that adds value without inappropriate conduct or negative consequences for any other group or individual, organisational leaders in particular must be completely aware of the consequences of certain decisions and organisational trajections, and ensure alignment with societal interests.

RESEARCH OBJECTIVES
- To identify the ethical, social and political issues related to E-Commerce.
- To find out the major threats in E-Commerce.
- To understand why E-Commerce raises ethical, social and political issues.

- To understand the basic concepts related to privacy.
- To indentify major public safety and welfare issues raised by E-Commerce.

RESEARCH METHODOLOGY

Being explanatory research it is based on secondary data of journals, articles, newspapers and magazines. Considering the objectives of study descriptive type research design is adopted to have more accuracy and rigours analysis of research study. The accessible secondary data is intensively used for research study.

FINDINGS OF THE STUDY
Ethical Issues in E-Commerce:
a) Web tracking:
E-Businesses draw information on hoe visitors use a site through log files. Analysis of log file means turning log data into application service or installing software that can pluck relevant information from files in-house. Companies track individual's movement through tracking software and cookie analysis. Programs such as cookies raise a batch of privacy concerns.

b) Privacy:
Most Electronic payment systems know the identity of the buyer. So it is necessary to protect the identity of a buyer who uses electronic payment system. A privacy issue related to the employees of company is tracking. Monitoring systems are installed in many companies to monitor E-mail and other web activities in order to identify employees who extensively use business hours for non-business activities.

c) Disintermediation and Re-intermediation:
   Intermediation is one of the most important and interesting E-Commerce issue related to loss of jobs. The services provided by intermediaries are-
- Matching and providing information.
- Value added services such as consulting.

The first type of service (Matching and providing information) can be fully automated, and this service is likely to be e-market places and portals that provide free services. The value added service requires expertise and this can only be partially automated. The phenomenon by which intermediaries, who provide mainly matching and providing information services, are eliminated is called disintermediation.

The brokers who provide value added services or who manage electronic intermediation (also known as information) are not only surviving but may actually prosper; this phenomenon is called reinter mediation.

Social issues in E-Commerce:
a) **Security and Privacy:**
   It is the most important issues for E-Commerce, because without security and privacy the customer will frightened get cheated by the seller. For example, the customer will scared owner products is good or bad because they just saw the picture of the merchandise online. So the customer have no idea whether the product are good or bad so they terrified the seller will post up an awful thing to sell at internet. Another example is frightened after the customer transfer the money to the seller then they won't send the product to the customer.

b) **Shipping issues:**
   It means that when the buyer will buy a product from the seller and the seller is from other state then they should use transport to send the products to the customer such that it can arrive to the place of buyer stay. In shipment, there have to have a good management means that owner manage the data firmly such as addresses of buyer, titles of buyer, visa or MasterCard information of the buyer, and contact information of the buyer. They have to have a good management upon this because if owner never manage the info of the buyer securely and simply just write it down only then when they need to send the merchandise to buyer after confirm all the exchange then only believe that some information already lost because of the newspaper that list out the buyer details can't think it is out then it'll become a transport issues because without the info of the buyer then they cannot send the product to the customer so when the buyer did not obtain any products that they assure before with the particular date that the product will turn up to the customer then your buyer will feel that they get cheat by owner. It is rather important because if the buyer feels they get cheat by seller then they won't go compared to that websites again to get the merchandise.

Legal issues in E-Commerce:
Where are the headlines about consumers defrauding merchants? What about fraud E-Commerce websites? Internet fraud and its sophistication have grown even faster than the internet itself. There is a chance of a crime over the internet when buyer and sellers do not know each other and cannot even see each other. During first few years of E-Commerce, the public witnessed many frauds committed over the internet. Let's discuss the legal issues specific to E-Commerce.
a) **Fraud on the internet:**
   E-Commerce fraud popped out with the rapid increase in popularity of websites. It is a hot issue for both cyber and click-and-motor merchants. Auctions are also conductive to fraud, by both sellers and buyers. The availability of E-mails and pop up ads has paved the way financial criminals to have access to many people.
b) **Copy right:**

The copy right laws protect intellectual property in its various forms, and cannot be used freely. It is very difficult to protect intellectual property in E-Commerce. For example, if you buy software you have the right to use it and not the right to distribute it. The distribution rights are with the copy right holder. Also, copying contents from the websites also violates copy right laws.

c) **Domain Names:**
The competition over domain names is another legal issue. Internet addresses are known as domain names and they appear in levels. Problems arise when several companies having similar names competing over the same domain name.

Threats in E-Commerce:

E-Commerce threat is occurring by using the internet for unfair means with the intension of stealing, fraud and security breach. There are various types of E-Commerce threats. The most common security threats are an electronic payments system, e-cash, data misuse, credit/debit card frauds, phishing attacks, and money thefts.

There are various types of E-Commerce threats. Some are accidental, some are purposeful and some of them are due to human error.

a) Price manipulation:
Modern E-Commerce systems often face price manipulation problems. These systems are fully automated, right from the first visit to the final payment getaway. Stealing is the most common intention of price manipulation. It allows an intruder to slide or install a lower price into the URL and get away with all the data.

b) Snowshoe spam:
Now spam is something which is very common. Almost each one of us deals with spam E-mails in our mailbox. The spam messages problem has never been actually solved, but now it is turning out to be a not so general issue. The reason for this is the very nature of a spam message. Spam is something new development is taking place in the cyber world. It is called as snowshoe spam. Unlike regular spam it is not sent from one computer but it is sent from many users. In such a case it becomes difficult for the anti spam software to protect the spam messages.

c) Malicious Code Threats:
These code threats typically involve viruses, worms, Trojan horses.
1) Viruses are normally external threats and can corrupt the files on the websites if they find their way in the internal network.
2) Worms are very much different and are more serious than viruses. It places it self directly through the internet.
3) A Trojan horse is a programming code which can perform destructive functions. They normally attack your computer when you download something.
4) Hacktivison: The full form of Hacktivison is Hacking Activism. It is typically using social media platforms to bring to light social issues. It can also include flooding an email address with so much traffic that it temporarily shuts down.
5) Wi-Fi Eavesdropping: It is one of the easiest ways in E-Commerce to steal personal data. It is like a virtual listening of information which is showed over a Wi-Fi network which is not encrypted. It can happen on the public as well as personal computers.
6) Financial Frauds: Financial fraud has affected online business since its inception. Hackers make unauthorised transactions and wipe out the trail costing businesses significant amounts of losses.
7) Phishing: It is one of the common security threats of E-Commerce where hackers masquerade as legitimate businesses and send emails to your clients to trick them into revealing their sensitive information by simply presenting them with a fake copy of your legitimate website or anything that allows the customer to believe the request is covering from the business.
8) Bots: You may recognise bots from your good books such as those that crawl the web and help you rank your website in search engine result pages.
9) DDOS attacks: Distributed Denial of Service (DDOS) attacks and DOS (Denial of Service) attacks aim to disrupt your website and affect overall sales.
10) Brute Force Attacks: These attacks target your online store's admin panel in an attempt to figure out your password by brute-force. It uses programs that establish a connection to your website and use every possible combination to crack your password.
11) SQL injections: SQL injections are cyber attacks intended to access your database by targeting your every submission form. They inject malicious code in your database, collect the data and then delete it later on.
12) XSS: Hackers target your website visitors by infecting your online store with malign code. You can safeguard yourself against it by implementing content security policy.

CONCLUSIONS

Since the internet has been significantly developing so far, e-commerce becomes the most productive facilitation of trading products and services via computer network, internet and some social media platforms. Consequently, ethical, social and political issues in e-commerce have attracted people attention. Security and privacy concerns, along with e-business regulatory issues will become more prevalent. It will become more difficult to figure out who you can trust online, which websites are safe to visit, along with all the unethical, illegal, internet marketing schemes, search engine optimisation, search engine marketing, and online advertising frauds and all types of e-business email scams to contend with. Business e-commerce strategy should ensure not only tools and solutions concerning organisational fits, comprise benefits and value chain management, but also include the impact of internet and technological innovation for a long-

term profitability. Major ethical issues popularly occur in most institutions related to e-commerce are customer privacy, security, trust, intellectual property rights, environmental issues and global e-commerce issues. Depends on which sorts of situation and what issues the company face, management strategies and tools are applied in different ways.

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KARNATAKA TOURISM POLICY – AN APPRISAL

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ABSTRACT

Tourism is one of the important sectors of service industry. Many stake holders play their role in this sector. Tour operators are also one of the important stake holders of tourism sector. As tourism is an independent variable, all the stake holders are depending on tourism. As tourism is one of the income generating service industries, tour operators are also made for providing tourism services to tourists. Even though the tourism sector is one of the macro concepts, the study focuses only on Karnataka. This paper made on attempts to study to how Karnataka tourism policy influence towards tourism industry.

KEYWORDS: *Vision, Mission, tourism policy, infrastructure, tour operator*

INTRODUCTION

Development of tourism industry requires tourism planning. Tourism Planning is very crucial which leads to tourism development. Planning refers to methods and means used in making decisions about the future and helps in problem solving and arriving at decisions which help planner in achieving desired objectives. Tourism policy is formulated on the basis of tourism plan. Tourism planning refers to a set of regulations, rules, guidelines, directions and development or promotion of objectives, strategies that provide a framework within which, the collective and individual decisions directly effecting tourism development and daily activities within a destination are taken.

CONCEPT OF TOURISM

Tourism, according to early dictionary, came to be understood as the theory and practice of touring and traveling for pleasure. In the year book of National Economy and Statistics (1910) the Austrian scholar on political economics, Herman Von Schullard described tourism as "Tourism is the sum total of operators mainly of an economic nature, which directly relate to the entry stay and movement of foreigners inside and outside a certain country city or region." It is one of the earliest definitions of tourism, which highlights the economic aspects of tourism, its reciprocal potentials and it also envisages its impact on production, traffic and the direct or indirect impact on social life of the people.

SIGNIFICANCE OF STUDY

The tourism industry in India has emerged as one of the significant drivers of progress among the services sectors in India. It adds to 6.23 percent to the Nationwide GDP and 8.78 percent of the whole employment in the country. Relentless transformation, practical growth and improving standards of the hospitality industry in India have gained the tourist share all over the world. The industry is generally tagged in two fragments i.e., the tourism sector that includes healthcare and medical tourism, heritage and adventure tourism, ecotourism, rural tourism, wildlife and pilgrimage tourism, the other being the hotels that includes the business hotels, airport hotels, suite hotels, home-stays, resort hotels, convention centers and conference centers, timeshare hotels, apartment hotels and casino hotels.

The tourism industry is the outcome of the combined efforts of various subindustries or sectors which provide tourism-related services, large multinational companies, small business houses, and individuals working as guides at tourist spots, all constitute the tourism industry. Some of the constituents are located at the right destination itself, such as hotels, attractions, guides, shops, local

transport, etc. The main components of the tourism industry consist of the transportation industry, hospitality industry, entertainment sector, travel agents and tour operators, guides, and escorts and the tourism organizations.

OBJECTIVES OF THE STUDY
The growth of tourism is an outcome of many factors such as rising standards of living, improvements in transport, the growth of income and free time, the "industrialization" of tourism etc. Its growth requires the contribution of environmental, cultural, economic and social factors. The main objectives of the study are to examine the how tourism industry carried on in general and karnataka state in particular by using tourism policy .

RESEARCH METHODOLOGY
 As the study concentrates on the possibilities of tourism development in Karnataka by evaluation of tourism policy. Descriptive method has been adopted in the study to collect the secondary data. The secondary data is to be collected from the published sources like, reports, magazines, papers, books etc.

Tools and Techniques:-
The study simple method of percentage was applied to interpret the data systematically and draw the meaningful conclusions.

Limitations of the Study:-
The study of this nature will have certain limitations. The tourism industry is dynamic in nature and is entirely exposed to the experiences of the tourists that are subjective in nature. Nevertheless, they are all assessed and do not affect the reliability and validity of this study. The study is restricted to tourism policy towards Karnataka state.

FINDING OF THE STUDY

Karnataka Tourism Policy(KTP)

Vision:-
Karnataka aims to one of the top two tourism destinations in India and top fifty in World. The vision articulated for the tourism sector is as following:

"To develop Karnataka as a safe, secure, sustainable and most-favoured tourism destination – by growing domestic and international visitations; offering high quality experience to visitors; make easy and accelerate the investments; and improving source of revenue opportunities at the local level."

Mission:-
1. To promote tourism products and services which will encourage more visits, improved duration of stay and spending by tourists.
2. To preserve the social and cultural structure of the state, while inspiring economic growth and raising quality of service to universal standards.
3. To protect the environment and ecology and encourage safety and secure sustainable and responsible tourism in the state.

KTP Objectives:-
To reach the vision, mission and set the direction for the tourism industry over the planning period following objectives are outlined:

1. To accelerate and make easy private investments; and support entrepreneurship in the tourism sector.
2. To motivate different segments of the society to contribute towards development of the tourism sector.
3. To provide a total quality experience to tourists, from arrival to departure.
4. To facilitate effective inter-departmental co-ordination, streamline processes to improve tourism zone performance
5. To improve skills, knowledge and professionalism in this industry
6. To encourage employment opportunities
7. To support and enhance the use of information and communication technology (ICT) based initiatives in getting better quality of services to tourists.

Position Karnataka as a Preferred Tourism Destination:-
Prioritising activity in key tourism markets and across markets segments is critical to reach the objectives set out in the policy. The department of tourism activities to undertake the following actions to enable karnataka as preferred tourism destination in the state and, at national and international levels.

1. Increase branding, marketing and promotional performance across different tourist visitor groups.
2. Create a calendar of events to encourage marketing and promotional economic activities.

3. Develop data/information repositories, MIS and other tools for enabling decision making at government level and attracts investment by the private sector.

Improve Infrastructure, Tourism Products and Services:-

To achieve increases the visits and length of stay and ensure a 'Total Quality Experience' to tourists, the following actions will be pursued.

- Support and facilitate development & preservation of basic tourism infrastructure and facilities at tourist destinations.
- Support development of new and innovative tourism products, facilities and services
- Improve connectivity by imporving infrastructure
- Improve access and delivery of information service centres
- Enhance and increases the facilities of safety and security for tourists

BASIC TOURISM INFRASTRUCTURE AND FACILITIES AT DESTINATIONS

Tourist Accommodation:-
- The development of accommodation for all visitors through hotels, resorts, home stays and youth hostels.
- Encourage home stays at tourist destinations to provide tourists a homely, friendly and a hospitality environment that exposes them to the local culture.
- Support corporate homes, operated by corporate entities at tourist destinations providing local good experience tourism.
- Support utilize of heritage buildings as hotels for providing accommodation facilities to tourists.

Tourism Related Infrastructure at Tourist Destinations and Wayside Amenities:-
- Encourage development of wayside amenities at intervals of about50 km road connectivity to major tourist destinations. Wayside facilities especially benefitting localities will be encouraged.
- Retail for local produce, handicrafts will be encouraged, where it was possible. Initiatives for physical manifestation of branded perceptions will be encouraged; for example, silk in Mysuru, wooden toys in Channapatna, etc.
- Information centres and interpretation centres are encouraged at all main tourist destinations. Accredited tourist guide and other services will also be emphasised.

Tourism products and services: Mega Projects and Entertainment Products:-
- Mega projects are golf courses, cruise tourism, large entertainment studios, entertainment parks including small, medium and large scale, cable cars, tourism trains, film city; etc to cater to different user segments will be promoted.
- World-class and state of the art exhibition and gathering centres would be supported through suitable Public Private Partnership (PPP) framework in Bengaluru, Mysuru and other planned locations in the state.
- Facilitate business by fast tracking approvals and clearances. Project specific land gaining processes, concessions and investment subsidies would be facilitated for private enterprises seeking to set up projects and entertainment products.

a. **Heritage zones and clusters**
- Heritage zones are earmarked around the tourist sites of Hampi, Pattadakal, Badami, Aihole, Bidar, Vijayapura, etc. and development will be supported in accordance with the master plans organized for above locations.
- Strategies for development of tourism in places such as Melkote, Somnathpur, Shravanbelagola, Talakad and the whole Western Ghats would be formulated to encourage overnight stays through compelling experiences and engaging activities.
- Efforts would also be made to include more heritage sites into the UNESCO's list of World Heritage Sites for bringing in important global recognition.
- Adoption and sponsorship programmes in heritage sites would be supported and encouraged to create ownership between locals, corporate for monuments, temples and tourist destinations and to improve the preservation of active tourist destinations.

b. **Marine/ Coastal Tourism**
- Cruises of international standards would be encouraged in Mangaluru and Karwar, particularly through suitable Public Private Partnership(PPP) frameworks.
- Coracles, catamarans, customary sail boats and houseboats will be emphasised at recognisedand well known destinations.
c. Eco Tourism
- Eco-tourism is encouraged in close teamwork with the KarnatakaEco-tourism Development Board.
- An eco-tourism zone stretching from Coorg to Karwar will be known and a chain of scenery camps will be encouraged as 'Eco-Trails' in the tourist sites.
- Trekking and nature walks would be actively encouraged to provide tourists an experience to natural environments.

d. **Rural Tourism**
- Rural tourism will be encouraged to give stage for rural life, art, culture, cuisine and heritage at villages or countryside and will provides opportunities for economic and social development of the localities.

e. **Wellness & Holistic Health Tourism**
- Karnataka is possible to develop as a unique tourist destination for spiritual healing and wellness tourism will be explored.
- Emphasis will be on supporting customary systems of remedy and wellness like Ayurveda, Homeopathy, Yoga, Unani, Siddha, etc.

f. **Adventure Tourism**
- Support will be provided to adventure tourism activities in the State, under - Aero, Aqua, and Land Adventure by collaborating with national and international adventure tourism and activity operators.

g. **Weekend Tourism**
- Weekend gateway destinations would be encouraged to provide leisure and vacation avenues for tourists planning weekend trips.
- Tourist destinations in close to major urban centres in the State would be identified and encouraged to be developed as weekend tourism destinations, where visitors can reach in short travel time and enjoy a two days staying with engaging activities.

h. **Health Care Tourism**
- The potential for Karnataka as a good health care destination would be unleashed and initiatives for attracting tourists from outside the State and thecountry for availing of benefits of highly developed medical treatment facilities would be encouraged.
- Bengaluru and Mangaluru are identified as potential health care tourism clusters, and PPPs in development economic activities of these clusters would be encouraged.

i. **Urban Tourism**
- Six major urban centres have been recognized in the State for tourism development - Bengaluru, Mangaluru, Mysuru, Belagavi, Hubballi-Dharwad and Tumkuru.
- Emphasis will be given to activities that creates positive experiences for tourists in these urban areas through development of tourist destinations, entertainment parks, golf courses, museums, galleries, art & craft villages, etc.

j. **Religious Tourism**
- Karnataka is the home to many famous temples and pilgrim sites, with also for religions in the country. The rock cut cave temples and the architectural monuments built by various dynasties are main attractions in the state.
- Efforts will be made to encourage tour operators and facilitate pilgrimage tourism to religious attractions.

k. **Film induced Tourism**
- Shootings at tourist places will be encouraged, and measures are taken to defend the natural environment and promote the destination's, local art, craft and culture.

Connectivity infrastructure Transport and Aviation:-
- Efforts will be made to increase entry points into the State, get better direct access to different tourist destinations across the State for international, inter-State and intra-State visitors, develop of new routes and expand existing airport capacity.
- Develop the low cost terminals along with the use of smaller aircrafts, airfields would be encouraged. Tie-ups with flying clubs will be used to provide admission to smaller aircrafts and airfields that may be underutilized.

Last mile connectivity:-
- Improving last mile road and rail connectivity to tourist destinations such as, multiple transport options links from railway and bus stations, etc. would be emphasized and the Department of Tourism would co-ordinate with other government agencies and departments in facilitating these developments.

Zero pollution modes of transport:-
- Environment friendly vehicles having a smallest amountof impact on the ecology of the destination would be encouraged at tourist places in the State.
-

Information, Communication & Technology (ICT):-
- Initiatives to provide adequate and reliable information regarding the destinations, accommodations, itinerary, events, online bookings etc., through various modes such as online web portals, mobile applications, tourism offices, flyers, brochures, mails maps, etc. would be encouraged.
- Provision of audio guides, mobiles, Wi-Fi facilities at tourist destinations would be encouraged
- Digital marketing, information centres, and development of information and interpretation centres at tourist places will be supported and encouraged.

Safety and security of tourists:-
- The tourism police force referred to as the "Tourist Mitra", attourist destinations for the safety and security of visitors.
- A disaster management plan is projected to be developed for major tourist destinations in order to be prepared for any eventuality.
- A dedicated helpline number would be introduced completely for the convenience of tourists.
- Convenient and safe access for differently and specially abled persons would be emphasized at all main tourist destinations.

Table 1.1: Government of Karnataka's projects on Tourism of the state by 2020

Sl. No	Measures and indicators	2005	2010	2020
1	Arrival of foreign tourists (lakhs)	2.53	3.23	5.26
2	Employment generation by tourism (lakhs)	4.49	5.73	9.32
3	Arrival of domestic tourists (lakhs)	244.89	359.82	776.83
4	Revenue due to tourism (` lakhs)	25,587	46,039	1,19,413
5	Forex due to tourism(` lakhs)	39,153	49,970	81,396
6	Tourism's contribution to state GDP (%)	13	15	25

Source: Govt, of India, Department of Tourism, Market Research Division.

Above table 1.1 shows the measures and indicators of foreign and domestic arrivals, employment, revenue, forex and GDP in various periods. The Karnataka government has successfully conducted Global Investor Meet (GIM) during 2010. The domestic as well as foreign tourists have a preference this state due to its positive attitude towards foreign tourists and nationals. Due its promotional efforts, the tourist traffic to the state is continuously increasing. The Ministry of Tourism, Government of Karnataka expects 776.83 lakhs domestic and 5.26 lakhs foreign tourists by 2020. With more number of institutes in hotel management and catering technology in the country, the State has a large number of skilled human resources. The Sector is attracting significant investment by domestic and global investors as infrastructure is being ramped up to meet the requirements of the growing tourist activity.

FUTURE TRENDS IN TOURISM
There are prospects that China will overtake the United States in terms of travel and tourism investment, but remains second behind the US in terms of travel and tourism total contribution to GDP, domestic spending and visitor exports.
Tourism Policy at Global and National Level: An Analysis of Tourism Growth and Employment 63 UK, Mexico, India, Indonesia, Thailand, Myanmar and Montenegro will make noticeable moves in the global league table for total travel and tourism GDP. China will move up two places, second for visitor exports, overtaking Spain and France, with Thailand moving up six places to 4th, overtaking France, Germany and the UK. China, US, Germany and UK will retain the top four spots by 2025 for outbound spending. Although approximately half of Chinese outbound spend today is to Hong Kong and Macau, adjusting for this in 2014 would shift its ranking today down to third behind the US and Germany. Singapore, Hong Kong, India, Indonesia, Malaysia, Qatar, Saudi Arabia, South Korea and Taiwan will make noticeable moves up the global league table for outbound spending.

RECOMMENDATIONS
- Karnataka is emerging as a promising tourist destination in the country for both domestic and foreign tourist and it needs aggressive marketing and support from the state government.
- Karnataka state is having full of surprises, lofty peaks, delightful dales, racing rivers, sparkling streams, captivate cascades and the bracing mountain air - a balm to the work-weary and many old famous waterfalls. Climb high above the world where the mountains seem to touch thesky. Marvel at the unspoiled beauty of the snow-white coffee blossoms, areca net, coco net, tea and other agricultural and horticultural crops. Therefore, it has to be given at most importance for converting Karnataka as the tourist destination as recommended.
- District-wise tourist project should be undertaken and a distinct project implementation committee should be formed. There should be clear cut delegation/ appropriation of responsibility among the stakeholders involved in implementation of this department.
- The District Project Implementation Committee's meetings should be held more frequently. Since, the representation in the DPIC is not by a person, but by a department/ organization, so members keep on changing.
- The quality of the tourist product should be directly related to the exploitation of the tourist patrimony of that area, considering the natural resource, the general infrastructure and especially the quality of the human resources used in the tourism activity. The

development of micro level database like a Management Information System to capture the number of domestic and foreigners visiting the site, number of people staying in the destination, duration of stay, places visited etc, should be maintained by district level. There is requirement of a special monitoring cell or steering committee to evaluate the tourism scheme. Infrastructure facilities should improve in all tourist destinations of the state as priority importance.

- The main objective for developing various tourism in Karnataka is to promote our rich cultural heritage and environment. This, in turn, enhances eco-tourism for sustainable livelihoods. The strategies involved for sustainability of state tourism projects should also include aggressive Marketing Strategies.

- There is demand of rural tourism in India as modern day tourist is keen to explore and experience the cultural heritage of the destination. India being a destination with rich cultural diversity always attracts tourists; particularly the foreign tourists who cherish the local beauty.

CONCLUSION

Tourism is one of the important sectors of economic development in a country. World Tourism Organization (WTO) defines tourism as the sum total of "The activities of persons travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited". Tourism creates new jobs, determines a country's economic growth by triggering the infrastructure development. Tourism has many stakeholders apart from the tour operators who directly benefit by it. The tour operator is a person who provides the required information, and also plans and co-ordinates the travel details with in tandem with various agencies to create packages or services. The tour operator may or may not necessarily have the product desired by his customer, in which case he acts as an intermediary to prepare a package to meet the needs of the traveller. In fact, a tour operator plays an important role in organizing explorations. We must remember here that tour operators have been in existence ever since the people wanted to explore new areas, to go on pilgrimage or on trade expeditions, either individually or in groups. Tourism is the fastest growing industry in the world and like other industries has widespread environmental, social and economic consequences on its destination communities and localities. In some places, it has been found to revitalize local economies. In contrast, others have been destroyed by it. In some areas, the local identity has been reinforced, and in others the customs and traditions have been greatly undermined. In some destinations, tourism has helped to protect the environment, whilst in others it has over utilized local resources and depleted the ecosystem.

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HOSPITALITY EMPLOYEES' PERCEPTION ON TRAINING AND DEVELOPMENT PROGRAMMES – A STUDY WITH REFERENCE TO D. K. DISTRICT, KARNATAKA

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ABSTRACT

*In the hospitality industry, the **Training and development** play a crucial part to justify its broad goals and objectives. The system and structure of Training and development programmes helps the employees to develop **skills and competencies**. In regards to continuous improvement in the **organisational performance**, the most prominent factor is providing effective training programmes to their employees. The Training and Development supports in increasing the **job knowledge** and skills of employees at each level and helps to expand the prospects of human intellect and an overall personality of the employees. This paper analyses & evaluates the employees' perception about training and development programmes and also compares the perception of**Foodservice industry & accommodation industry** employees' about training and development programmes. The study makes use of statistical techniques such as percentage, mean, mode, median, standard deviation, coefficient of variation and chi square in analysing the data for finding the result. The result shows that the perception of Foodservice & Accommodation industry's Employee about the Training and Development programmes shows favourable trend. There is no difference in the employees' perception about training and development programmes in respect of Foodservice industry & Accommodation industry in the study area.*

KEYWORDS: Training and Development, Skills and competencies, Organisational performance, Job knowledge, Foodservice industry & Accommodation industry.

INTRODUCTION

In the hospitality industry, the Training and development play a crucial part to justify its broad goals and objectives. The system and structure of Training and development programmes helps the employees to develop skills and competencies. In regards to continuous improvement in the organisational performance, the most prominent factor is providing effective training programmes to their employees. The Training and Development supports in increasing the job knowledge and skills of employees at each level and helps to expand the prospects of human intellect and an overall personality of the employees.

The training programmes to the employee proposals many benefits to the organisation and to the employees. Employees become more confident, open to change and supportive of each other. As a result, employees are motivated to achieve improved performance. The employees will get benefits in terms of career oriented and job related knowledge. A strong commitment for achievements in work is generated by effective training programmes of the organisation.

REVIEW OF LITERATURE

Shah Rollah Abdul Wahab, AltafHussain, Ali AbdollahZadeh, Fayaz Ali Shah &JawadHussain (2014), in their research article "Employees' Perception and Motivation towards Training and Development Programmes in Health Sector of Pakistan: A Case Study of Khyber Pakhtunkhwa", presents that, Training is the one of the most vital function of human resource in any organisation. It increases the efficiency and the effectiveness of both employees and the organisation. The emphasis of this study is to know about the training and development programs in the health sector of Pakistan. The findings clearly revealed that there is no systematic and strategic approach for conducting training and development programs in the health sector of Khyber Pakhtunkhwa. The main barriers appeared to be organisational environment and the political intervention.

Dr T N Murty&FaizaFathima (2013), in their paper "Perception and Attitude of Employees towards Training and Development in Public Sector Unit", objective is to study the perception & the attitude of employees towards Training and Development in PSU. The study reveals that, the employees have positive attitude towards the T & D practices followed in PSU. They perceive the T & D practice in a positive manner. Besides it has also been found that the perception and attitude of employees' assume paramount importance in the context of present industrial scenario.

Aartichahal (2013), in her article "A Study of Training Need Analysis Based Training and Development: Effect of Training on Performance by Adopting Development Based Strategy", aim is to analyses the status of various need analysis based training and development practices in Punjab National Bank and HDFC bank and explores the proposed link between the training and employees' productivity by adopting development based theory. The result reveals that the Training in PNB & HDFC is average and there is scope for improvement in training. The perception of employees regarding the Training and Development somewhat differs significantly on the basis of gender and designation.

Jency S (2016), in her article "A study on employee perception towards training and development at Indian rare earth limited (IREL)", attempts to study the employees' perception about training and development programmes in the Indian Rare Earth Limited (IREL) and to know the level of satisfaction of employees after attending their training. The findings clearly shown that the employees have positive attitude towards the Training and Development practices followed in Indian Rare Earth Limited (IREL).

Dr E Muthukumar& Mrs S Vidhya (2015), in their article "A Study on the Effectiveness of Training Programme in Vardhman Yarns and Threads Limited (III Unit) at SipcotPerundurai", paper focuses the employee's needs and development in the organisation. This study is found out the effectiveness of the training programme for the employees and which time they are required the training from the organisation.

STATEMENT OF THE PROBLEM

In the modern global world and in labour intensive hospitality industry, the Training anddevelopment play a crucial part to justify its broad goals and objectives. More than that, the opinion and approach of the employees have a greater impact on the success of any organisation. If the employees perceive the positive Training & Development practices, definitely it will have positive impact on the organisation. If they are satisfied with the T & D practices they will have positive approach towards the management. If not satisfied, they will have negative approach towards the management.

Workers in hospitality industry are always in need of T & D programs that help to develop their skills that are necessary at work. There are many phases when management is identifying training needs of their employees. Firstly, to identify what skill set is required to complete the work or the process. Second, is to judge existing skill levels of the employees, and lastly, determine the training gap. Hospitality industry spends money and time for these programsand themanagement wants to know the opinion of employeestowards the provided training and development program.

OBJECTIVES OF THE STUDY

The study was conducted with the following objectives in respect of foodservice industry & accommodation industries of hospitality sector in the study area are:
➢ To evaluate the employees' perception about training and development programmes.
➢ Comparing the perception of Foodservice industry & accommodation industry employees' about training and development programmes.

SCOPE OF THE STUDY

The study is focused on the employees' perception about training and development programmes in the hospitality industry and comparing the perception of Foodservice industry & accommodation industry on Training and Development in the industry. The present studycovers the employees in hospitality industry, in the Dakshina Kannada District, Karnataka.

RESEARCH METHODOLOGY

Research Design

The study is of exploratory nature and is meant to assessthe employees' perception about training and developmentprogrammes in the hospitality industry, in the Dakshina Kannada District, Karnataka, special concentration on foodservice industry & accommodation industry.

Source of Data

To achieve the objectives, this study has used both primary and secondary data. The secondary data and information have been collected from various sources like, journals, magazines and publications etc. Primary data has been collected through structured questionnaire from the employees of foodservice industry & accommodation industry in the Dakshina Kannada District, Karnataka. The study is carried in the month of March & April 2019.

Sample design & Size

This study selected the two prominent sectors of the hospitality industry out of the four, food and beverage industry (here it is called as foodservice industry) & Lodging (here it is called as accommodation industry) in the Dakshina Kannada District, Karnataka on the basis of random technique. The sample size for this analysis is 200 employees of Foodservice industry and Accommodation industry (100 each) from the study area. The research was made by the survey in accordance to the convenience of the employees and request was made to them to fill up the questionnaire with correct and unbiased information. So the sample type is convenient sampling.

Selection of sample respondents:

Table 1
Distributions of employees on Sectors & Designation wise

Sectors / Designation	Foodservice industry		Accommodation industry		Total	
	Number	Per cent	Number	Per cent	Number	Per cent
Top level	10	05	20	10	30	15
Middle level	20	10	10	05	30	15
Lower level	70	35	70	35	140	70
Total	**100**	**50**	**100**	**50**	**200**	**100**

Source: Field survey

Table 2
Distributions of employees on Sectors & Gender wise

Sectors / Gender	Foodservice industry		Accommodation industry		Total	
	Number	Per cent	Number	Per cent	Number	Per cent
Male	63	31.50	86	43.00	149	74.50
Female	37	18.50	14	07.00	51	25.50
Total	**100**	**50**	**100**	**50**	**200**	**100**

Source: Field survey

Table 3
Distributions of employees on Sectors & Age wise

Sectors / Age	Foodservice industry		Accommodation industry		Total	
	Number	Per cent	Number	Per cent	Number	Per cent
20 to 29 years	11	05.50	39	19.50	50	25.00
30 to 39 years	36	18.00	32	16.00	68	34.00
40 to 49 years	42	21.00	18	09.00	60	30.00
50 to 59 years	08	04.00	07	03.50	15	07.50
60 & above	03	01.50	04	02.00	07	03.50
Total	**100**	**50**	**100**	**50**	**200**	**100**

Source: Field survey

Results and Discussion

Evaluation of the employees' perception about training and development programmes

After the basic demographic details of the employees, a 5-point Likert- type scale was created to evaluate the employees' perception about training and development programmes in respect of Foodservice industry & Accommodation industry separately. The questionnaire used to rate their opinion on T & D programmes which they undergone in their hospitality units, with the range of Strongly Agree (5), Agree (4), neutral (3), disagree (2), and Strongly disagree (1) was used. Accordingly, the study exhibits the following perceptions in the study area in Table 4 & 5:

Table 4
Employee Perception of Training and Development
Foodservice industry

No.	Factors of T & Programmes	Perception					Total
		1	2	3	4	5	
1	Support employees' promotion	11	16	19	24	30	**100**
2	Recognition at their work	13	19	06	37	25	**100**
3	Satisfy employee requirements	12	19	07	29	33	**100**
4	Management effort	34	29	05	19	13	**100**
5	Justices to all Employees	27	28	12	17	16	**100**
6	Concentration towards the objectives	23	24	10	21	22	**100**
	Overall	120	135	59	147	139	**600**
	Mean score	**20.00**	**22.50**	**09.83**	**24.50**	**23.17**	**100.**

Source: Field survey

The study indicates that, with regards to Satisfy employee requirements (55 per cent), Recognition at their work (55 per cent) & Support employees' promotion (54 per cent) of the Foodservice industry's employee's perception towards Training and

Development programmes tending more towards agreeing with the factors. Whereas the study shows that the Foodservice industry's employees perception inclined more towards disagreeing with the factors, such as, the Management effort in organising training programmes (63 per cent), Justices given by the management to all Employees (55 per cent) & the basic purpose of the training is to satisfy the organisation objective (47 per cent).   The over all, majority perception of Foodservice industry's Employee about the Training and Development programmes shows favourable trend.

Table 5
Employee Perception of Training and Development
Accommodation industry

No.	Factors of T & Programmes	Perception					Total
		1	2	3	4	5	
1	Support employees' promotion	13	19	14	22	32	**100**
2	Recognition at their work	16	21	08	32	23	**100**
3	Satisfy employee requirements	15	18	12	27	28	**100**
4	Management effort	32	30	07	16	15	**100**
5	Justices to all Employees	20	23	11	26	20	**100**
6	Concentration towards the objectives	19	29	09	18	25	**100**
	Overall	115	140	61	141	143	**600**
	Mean score	**19.16**	**23.33**	**10.17**	**23.50**	**23.84**	**100**

Source: Field survey

The study reveals that, with regards to Recognition at their work (55 per cent), Satisfy employee requirements (55 per cent), Support employees' promotion (54 per cent) and Justices to all Employees (46 per cent) of the Accommodation industry's employee's perception towards Training and Development programmes tending more towards agreeing with the factors. Whereas the study shows that the Accommodation industry's employees perception inclined more towards disagreeing with the factors, such as, the Management effort in organising training programmes (62 per cent & the basic purpose of the training is to satisfy the organisation objective (48 per cent).   The over all, majority perception of Accommodation industry's Employee about the Training and Development programmes indicates favourable trend.

In short, Foodservice & Accommodation industry's employees perceive the positive Training & Development practices and it will be definitely have positive impact on the hospitality organisation in the study area.

Comparing the perception of Foodservice industry & accommodation industry employees' abouttraining and development programmes

After evaluating the employees' perception about training and development programmes in respect of Foodservice industry & Accommodation industry separately in the study area, their views are further analysed & compared between the two with the help of mean, median, mode, standard deviation and Coefficient of Variation under table 6:

Table 6
Employee Perception of Training and Development

No.	Factors of T & Programmes	Analysis					Remark
		Mean	Median	Mode	S.D	C.V	Conclusion
Foodservice industry	Support employees' promotion	3.46	4	5	1.35	39.10	**Better**
	Recognition at their work	3.42	4	4	1.37	40.06	**Better**
	Satisfy employee requirements	3.52	4	5	1.42	40.28	**Better**
	Management effort	2.48	2	1	1.45	58.29	--------
	Justices to all Employees	2.67	2	2	1.44	53.76	--------
	Concentration towards the objectives	2.95	3	2	1.50	50.85	--------
Accommodation industry	Support employees' promotion	3.41	4	5	1.42	41.89	--------
	Recognition at their work	3.25	4	4	1.42	43.84	--------
	Satisfy employee requirements	3.32	4	5	1.49	44.88	--------
	Management effort	2.52	2	1	1.45	57.64	**Better**
	Justices to all Employees	3.03	3	4	1.45	47.71	**Better**
	Concentration towards the objectives	3.01	3	2	1.49	49.61	**Better**

Source: Field survey

The study reveals clearly that, Employee's Perception of Training and Development are of the same for all the above six statements in Foodservice & Accommodation industries. They have agreed with Support employees' promotion, Recognition at their work & Satisfy employee requirements better in case of Foodservice industry and Management effort, Justices to all Employees & Concentration towards the objectives are better in Accommodation industry as indicated above.

TESTING OF HYPOTHESIS

After evaluating the employees' perception about training and development programmes in respect of Foodservice industry & Accommodation industry separately in the study area, their views are tested with Chi square to trace is there any significant difference in the perceptions.

Table 7
Employee Perception of Training and Development

No.	Factors of T & Programmes	Analysis		Conclusion (H_0 is to be)
		Computed value $\chi 2$	Table value	
1.	Support employees' promotion	1.32	9.488	**Accepted**
2.	Recognition at their work	1.14	9.488	**Accepted**
3.	Satisfy employee requirements	2.16	9.488	**Accepted**
4.	Management effort	0.82	9.488	**Accepted**
5.	Justices to all Employees	3.90	9.488	**Accepted**
6.	Concentration towards the objectives	1.36	9.488	**Accepted**

Source: Field survey

Level of Significance is 5%

Degree of Freedom is 4

H_0: There is no significant difference in the employees' perception about training and development programmes in respect of Foodservice industry & Accommodation industry.

H_1: There is significant difference in the employees' perception about training and development programmes in respect of Foodservice industry & Accommodation industry.

The test statistics clearly shows that, all the above statements in respect of Employee's Perception of Training and Development observed chi square values are lesser than the critical value and hence in all cases the null hypothesis is accepted. Therefore, we conclude that there is no difference in the employees' perception about training and development programmes in respect of Foodservice industry & Accommodation industry.

Other Major findings of the study

➢ Majority (70 per cent) of the respondents are from the lower level designation in the study area.

➢ Majority (74.5 per cent) of the respondents are male employees in the study area.

➢ Majority (34 per cent) of the respondents are belongs to 30 to 39 years age bracket in the study area.

➢ Majority perception of Foodservice industry's Employee about the Training and Development programmes shows favourable trend.

➢ Majority perception of Accommodation industry's Employee about the Training and Development programmes also designates favourable trend.

➢ Foodservice & Accommodation industry's employees perceive the positive Training & Development practices and it will be definitely have positive impact on the hospitality organisation in the study area.

➢ The study reveals clearly that, Employee's Perception of Training and Development are of the same for all the above six statements in Foodservice & Accommodation industries.

➢ There is no difference in the employees' perception about training and development programmes in respect of Foodservice industry & Accommodation industry in the study area.

CONCLUSION

Training is compulsion in the changing business and market, planned and organised training should be made obligatory in all hospitality units. The organised training leadsto atotal change in the behaviour &attitude and aids in enhancing the organisational performance. Always training support the skill development of employees. If the training is good then the employees will contribute their maximum for the achievement of the organisational objectives and there by employees will attain the maximum efficiency in their work. The overall opinion about the training conducted among the employees is very good and effective in both the sub sectors of the hospitality industry in the study area. The study concludes with the recommendation that, hospitality industry should take effective steps in respect of training employees, so that employees should feel training is essential to enhance the productivity and customer satisfaction to meet the present challenges.

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A STUDY OF CHALLENGES AND OPPORTUNITIES OF HIGH TECH ENTREPRENEURSHIP IN INDIA

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ABSTRACT

Over the past decade Technology has given individuals the tools to directly shape their environment in many ways. The start-up world is all about the survival of the fittest. Due to this, the start ups, who are setting their first foot into the business world, are more technology oriented and might keep the use of human resources to the minimum levels. This helps them to keep the costs low and also reduces the risk burden. The rise of technology in every sphere of life has lead to the popularity of high technology in the business world. Launching innovative products cantered around the application of technology, while keeping the costs extremely low, has become a trend around the world and especially in developing countries. Technological development and entrepreneurship are two faces of the coin. Productive and optimal use of technology can speed up the growth of a nation. So, mainly, this study was done to explore the challenges faced by high tech entrepreneurs and to get a glimpse of the opportunities available to them in India in the present scenario.

KEYWORDS: *Technology, Developing and Entrepreneurs*

INTRODUCTION

Over the past decade, national and international interest in technology entrepreneurship in India has led to the rapid dissemination of mobile technologies, the installation of digital infrastructure grids, and the growing consumer markets for technology. High technology entrepreneurship is the process of starting a new venture based on scientific advances or a technology not generally in use or not in use in the industry. High tech entrepreneurs rely on existing web technologies, Application Programming Interfaces (APIs) and cloud platforms to develop new products and create new services, as well as to distribute and sell them. They operate in a complex and fast moving eco-system, where networking and experimenting is paramount. They often require relatively little time to build new web products and distribute them, which means the time between idea and go-to-market is shorter. The web being their main development tool, they can operate independently of physical locations, both in terms of building their businesses and finding and serving clients.

High tech start-ups are cheaper to set-up and the entry barriers are low, making them an attractive vehicle to start an entrepreneurial career. They also face a few challenges. They need to deal with high risk of failure, a global, borderless playing field and often unproven existing technologies, platforms and distribution mechanisms. High tech start-ups tend to grow and fail faster than other businesses, which translates into higher rewards, but also higher risks. The most successful high tech start-ups can grow from a team of 2 people to 200 people in less than a year, and increase revenues tenfold in the same period from customers worldwide.

OBJECTIVES

- To study and understand Hi Tech entrepreneurship.
- To understand the challenges and opportunities in Hi Tech entrepreneurship

RESEARCH METHODOLOGY

This research has been carried on secondary data. The data was collected through various sources like journals, websites and articles. The subject matter of this study is to study and understand the challenges and opportunities in high tech entrepreneurship in India.

REVIEW OF LITERATURE

Meil, Pamela & Salzman, Hal, in their paper titled, "Technological Entrepreneurship in India," found that the "entrepreneurial space" that provides the basis for the emergence and growth of technological entrepreneurs comes from a set of historically specific circumstances, some by design and others unintended: the zig-zag course of Indian policy on foreign investment, the regional and industrial geography of India; the Indian educational system; migration paths out of, and back into, India; and the dynamics of MNEs; primarily US MNE globalization. According to the authors, the survival and growth of Indian technology entrepreneurial firms appears much linked to IT outsourcing strategies of MNEs. They argue that the key human capital required for establishing entrepreneurship came from a reverse flow of people who gained their advanced degrees and work experience through medium to long careers in the United States or Europe. It is these Indian returnees, according to the authors of the study, who found the "entrepreneurial spaces" to realize their dreams of starting up their own product development firms. As per the study, the entrepreneurs are beginning to move the innovation frontier in two ways: first, from product to process through innovations in IT services; second, from process to product thereby hoping to move higher up in the value chain. These firms, the study found, are also better able to enter the knowledge work sectors more easily than firms in other countries because of the English language capabilities of large segments of the population and the foreign experience of these returning émigrés. The combination of these factors, according to the authors of the study, has positioned the technology entrepreneurial firms to pioneer a developmental trajectory that, in many ways, is unique to India.

Paolo Giacon, in his paper titled, "The Rising New Generation of High - Tech Entrepreneurs: An Exploratory Study," revealed that there is a need to update taxonomies and classification and to provide better comprehension of the rapid changing high-tech business environment. He opined that newness of the high tech entrepreneurs is not linked to their age but to their way of thinking and running their business. Giacon found that the actual body of knowledge about academic entrepreneurship can be enriched by studying the hybrid figure of the academic entrepreneur who runs the business and at the same time teaches or researches within the university.

CHALLENGES FACED BY HIGH TECH ENTREPRENEURS

Technological advancements are happening at a faster phase in the modern world. Due to this, there is constant pressure to come up with something unique or improve the existing product for tech start-ups. So much so that research and development is a continuous process taking high priority within a tech start-up. In this way high technology start-ups face a unique set of risks and challenges that may not affect other industries.

Funding

There are multiple avenues of raising funding for a high tech entrepreneurship these days. While interacting with venture capitalists or institutional investors, it is very important to define the plan to monetize the entrepreneurial ideas. Entrepreneurs must possess a well-defined revenue stream and the ability to effectively showcase it. This is the single biggest deciding factor when it comes to an entrepreneur getting funding.

Pressure to Innovate Constantly

Research does not stop, irrespective of the maturity of the product or entrepreneurship. Along with the proper execution of a product, the concept is more important than the novelty or revolutionary nature of the product. Chances to succeed improve with a well executed and properly communicated simple idea instead of a revolutionary concept on paper not executed or developed well.

Rapid changes in technology, more so than in any other industry, can really be a challenge for the entrepreneur. As many high tech entrepreneurs know, there's a lot of pressure to move quickly and beat the competition to a solution. If a company isn't nimble enough, or cannot execute fast enough on an idea, the window of opportunity for the product or service may very well close before it is ready for the market.

Making People Believe in Entrepreneurial Idea

Most product-centric entrepreneurs find it tough to convince customers about the value addition a product provides. An exhaustive amount of research around the target group, product feasibility and market acceptability needs to go in even before the actual development or launch. Entrepreneurs face difficulties convincing the end users about their new innovative concepts. People are also apprehensive taking to a novel or unprecedented products/concepts. Products take longer to gain traction in such cases.

Being unable to reach initial goal

Because technology changes so quickly, there's a strong possibility that entrepreneurs may not be able to complete what they initially set out to do with their ideas. Instead of accepting the failure of the business or changing directions, many entrepreneurial founders simply let their operations lie stagnant.

Hiring

Hiring employees can be a nerve-wracking experience for any entrepreneurial founders. Even if they have investor money behind them, stretching their limited resources right away can quickly become a problem. The other hiring issue a new tech business can face is the inability to draw top talent into an entrepreneurial environment.

Building and Managing a Team

Building a team is an intriguing challenge for high technology-based start-ups. When it comes to technical profiles, any Indian company has to choose from a limited pool of professionals with the relevant expertise and experience. Additionally, these professionals prefer not making the switch to entrepreneurship from corporates due to the absence of benefits and incomparable pay scales. Entrepreneurial profiles also come with lower job security compared to roles in established firms. Alternately, employment opportunities are only lucrative to prospective employees if they are completely sold on the idea of the start-up. While setting up a core team, one should only onboard people sold on your idea. Nascent stage and pre-revenue start-ups demand

a lot of flexibility from their teams in terms of contribution across diverse functions. Individuals with no clarity around the startup's overall vision or not convinced by the product utility will not be able to contribute effectively to the start-up's growth story.

Start-ups face a plethora of complicated challenges while establishing their product and brand. They are fighting fires on the marketing, operations, stakeholder management and sales fronts on a daily basis, albeit with restricted access to diverse skill-sets and personnel.

Cyber Risks

While nearly all businesses rely on the Web to some extent, a restaurant or brick-and-mortar retail store isn't going to have the same kind of cyber security risks as a start-up whose operations are entirely online. But, those businesses that have presence of the Internet, and especially the high tech businesses must be aware of challenges related to online security and various cyber risks such as hacking, data theft, etc.

Infrastructure, Ecosystem and Policy Challenges

One of the major challenges that the high tech entrepreneurs face is that the infrastructure and policy ecosystem required to nurture the growth of high tech-based entrepreneurships is currently missing from India. Recent positive policy changes to encourage the country's start-up culture aside, stringent regulations, extensive documentation requirements and a lack of indigenous resources for product development are counterproductive to the cause. There is a lack of shared manufacturing facilities which nascent start-ups with monetary constraints can potentially utilize for production.

Operating in Different Industries

One of the major issues with the Indian economy is the fact that the unorganized sector has a significant market share in most industries and verticals. A sizeable number of tech-based start-ups are working in the direction of product development/services targeting these industries. In the absence of formal channels of communication or SOPs to be followed, third parties like us often face unpredictable behaviour and significant difficulties.

OPPORTUNITIES FOR HIGH TECH ENTREPRENEURSHIPS

People hoping to start or add to a high-technology should take into account the following key points:

Keeping up with the Changes in the Industry.

Keeping up with the changes in the industry is a daunting task, but the entrepreneur who stays up to date on new technologies and modernization, changing market and new applications, will be far better equipped to spot the gaps in products and services that still dot the high-tech landscape and fill that spot with their own company's offerings.

Make full use of Technology Transfer Opportunities.

In recent years, research institutions operated by universities, government agencies, and corporations have all shown a much greater preference to share their knowledge and technology with high tech entrepreneurships and other commercial industries. Moreover, not only is it now easier to identify which technologies can make the shift into the commercial sector, but more systems are being created to facilitate their transfer.

Workforce Steadiness and Reliability

Workforce steadiness and reliability is a significant factor in small business success for just about any entrepreneur, but its importance may be predominantly pronounced inthe fast-paced high-tech industries. In fact, it is a far more serious matter to replace a software programmer three months before a new product launch than it is to replace a cashier or stock-person. For many small high-tech companies, employees are among their most valuable assets; the smart entrepreneur will compensate them accordingly, via salary, benefits, responsibility, promotion, or some combination thereof, to best ensure a high degree of employee retention.

Admitting Mistakes

Given the rapid pace at which high-technology industries are shifting, companies need to be forceful in their prosecution of new strategies and initiatives. Yet almost unavoidably, a high-tech business will find itself pursuing a product or market that, for whatever reason, comes to look decidedly less appetizing than it appeared when it was first targeted. The key to weathering such disappointments lies not only in diligent research and detailed planning, but also in pulling the plug on plans that have gone sour rather than pouring additional money and resources into it while your competitors pursue more promising avenues.

Exploring Various Funding Options.

High-technology companies in such areas as communications, networking, the Internet, and various other software applications were major recipients of funding from venture capital companies in the 1990s. This trend declined noticeably in 1999 and 2000 due to convulsions in the stock value of numerous high-tech firms and the subsequent economic slowdown in the early 2000s. Another option for high-tech start-ups and small businesses is one of large number of programs sponsored by federal, state, and regional agencies to help them secure risk capital and research and development funding.

RESULT AND DISCUSSION

Businesses immersed in the world of high technology range from big to small start-ups hoping to be next huge corporations. So, in India, entrepreneurs have a huge number of opportunities that help them adopt high technology in their start-ups. They have to avail various funding options provided by the government and other start-up friendly investors. Along with this, hunting of young minds and utilising their innovative ideas can be helpful in transforming the firms and also in creating new markets.

CONCLUSION

High tech entrepreneurship is also potentially high in rewards, because new technology can transform whole industries and create new markets. High tech firms are adept at recognising the possibilities associated with technological advancement and nurture corporate culture that enable them to seize on those opportunities. The Future of High tech entrepreneurship depends onseveral crucial factors such as: following the patterns and efficacy of existing Technology Parks, human capital equipped with ICT skills,

identifying the prospective regions, social interactions with corporations, operational financial resources, productivity, adoption of policies and best management practices. In recent years, the phenomenon of high technology entrepreneurship has attracted the interests of policy makers that itself is a recognition of its positive effect on economic development.

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A STUDY ON CONSUMER SATISFACTION ON ONLINE SHOPPING

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ABSTRACT

In the era of globalization electronic marketing is a great revolution. Over the last decade maximum business organizations are running with technological change. Online shopping or marketing is the use of technology (i.e., computer) for better marketing performance. The rapid development of the internet has strongly impact upon the worldwide marketing environment. Currently it has become one of the popular approaches for business and customer to perform trade over the internet. And retailers are devising strategies to meet the demand of online shoppers, they are busy in studying consumer behavior in the field of online shopping, to see the consumer attitudes towards online shopping. Therefore we have also decided to study consumer's attitudes towards online shopping and specifically studying the factors influencing consumers to shop online. Businesses have been coming up with creative ways to promote their product via online. Thus it describes how modern market is replacing the traditional markets. This study is taking place to identify the factors that may influence customer's online shopping satisfaction.

KEYWORDS: Online Shopping, Online shoppers, Consumer Behavior, Attitude

INTRODUCTION

Internet is changing the way consumers shop and buy goods and services, and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the Internet to convey communicates and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities the will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business.
In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. Although most of the revenue of online transactions comes from business-to-business commerce, the practitioners of business-to-consumer commerce should not lose confidence .It has been more than a decade since business-to-consumer E-commerce first evolved. Scholars and practitioners of electronic commerce constantly strive to gain an improved insight into consumer behavior in cyber space. Along with the development of E-retailing, researchers continue to explain E consumers behavior from different perspectives. Many of their studies have posited new emergent factors or assumptions which are based on the traditional models of consumer behavior, and then examine their validity in the Internet context.

OBJECTIVES OF STUDY
- To know about the buying behaviour of the consumers.
- To know the satisfaction of consumers towards the services of online shopping.
- To suggest measures to improve online shopping.

REVIEW OF LITERATURE:

Sorce (2005) in the study of online shopping found that younger consumers searched for more products online and they were more likely to agree that online shopping was more convenient.

D. Venkaba Rao (2006) Determinants of Purchase Behavior of Online consumers the study found that the Online consumer behavior is a broad and interesting area of study that can benefit organizations in their efforts to market and sell products online. As consumers' attitude towards online shopping is a prominent factor affecting actual buying behavior, this research attempts to investigate a modest part of that area. The results of study of perceptions of 200 online purchasers in Hyderabad reveal trust, security, Internet speed, and responsiveness significantly affect online purchasers' behavior.

Chen (2009) in his dissertation entitled online consumer behavior: an empirical study based on the theory of planned behavior extends the theory of planned behavior (TPB) by including ten important antecedents as external beliefs to online consumer behavior. The results of data analysis confirm perceived ease of use (PEOU) and trust are essential antecedents in determining online consumer behavior through behavioral attitude and perceived behavioral control. The findings also indicate that cost reduction helps the consumer create a positive attitude toward the purchase. Further, the findings show the effects of two constructs of flow – concentration and Telepresence, on consumers' attitude. Concentration is positively related to attitude toward the purchase, but Telepresence likely decreases attitude due to the consumers' possible nervousness or concern about uncertainty in the online environment.

Ankur Kumar Rastogi (2010) conducted the study on a study on Indian online consumers and their buying behavior and the study attempts to analyze the features related to the buying behavior of online shoppers. Consumer buying behavior in respect of online shopping was studied using different socio-economic variables. It also provides a support that helps researchers understand the drivers of consumers' attitude and goal to shop on the Internet, and consumers' perceptions regarding ease of use and usefulness. Conclusions derived from the analysis can be used as useful guide for market orientation. The outcomes of the study suggest that assessment of consumer buying behavior can contribute to a better understanding of consumer buying behavior in respect of online shopping.

Parikh Darshan (2011) in his thesis on "Customer acceptance of internet shopping in India: impact of shopping orientations, knowledge and security" revealed that demographic indicators such as age, gender, marital status, and income have been traditionally used in the study of consumer behavior and market segmentation, shopping orientations have also emerged as reliable discriminators for classifying different types of shoppers based on their approach to shopping activities Researchers have tapped into shopper orientations to study patronage behavior among elderly consumers, catalog shoppers, out-shoppers, and mall shoppers .By extending this shopping behavior construct to online shopping, our study aimed at contributing to the knowledge and understanding of consumer response to electronic modes of shopping. It is becoming increasingly clear that in order to survive and more importantly to succeed, online merchants should embrace and actively pursue fundamental principles of good retailing that apply to any medium. Based on the findings from this study, it is expected that the study of shopping orientations can also help electronic retailers identify and understand those consumers who prefer to shop online and the reasons why. Further, shopping orientation could be used to segment customers and formulate different strategies based on each segment's relative propensity to adopt and use online shopping.

Sunita Guru (2013) in the thesis: A study of trust and perceived risk in Online Shopping found that online shopping is predominately male, young, single and educated. Internet usage pattern in terms of average time spent, place of accessing internet, main tasks accomplished and types of sites visited using internet between both buyers, and non-buyers were almost same. The majority of the online buyers ask for product return/money refund in case of dissatisfaction with the product. It is found that around 42% of the respondents were not sure whether they want to buy or not in the next 2/3 months. The three most important factors contributing to trust on online merchants were keep promises and commitments, will care for my welfare and when in problem will help me. Only significance difference between benevolence and qualification was found. No significance difference between income and ability, benevolence and integrity was found.

Dr.Gagandeep Nagra & Dr.R Gopal (2013) in the study entitled "An Study of Factors affecting on online shopping behavior of consumers" found that consumers' response across different demographics factors shows that gender does impact Possession of internet and Frequency of online purchase of consumer's occupation is a demographic variable which does not impact any of the variable under study. The overall results prove that the behavior and its antecedents were assessed applying Correlation and ANOVA. The data analysis and statistical tests in the analysis section showcases the fact that intention and purchase behavior in the online environment for products and services are driven by a set of factors that are not always the same. For products, even though security concerns, concerns about trusting vendors, quality of products and an appealing web interface may impact the intention of a person to shop online, it does not necessarily mean it gets converted to an actual purchase.

RESEARCH METHODOLOGY

A Methodology is a way of approaching the problem in order to find out the truth involved in a problem. Certain steps must be taken in certain order and the order of steps undertaken in the study is called Methodology.

PRIMARY DATA: Primary data are those data which are collected for the first time for a new project or for a special purpose. Data is collected from the consumers through Questionnaire.
SECONDARYDATA: Secondary Data is the data which is already collected for some other purpose like published sources that is the journals, magazines, newspaper, brochures, etc. Secondary Data was also collected from various websites.

SAMPLE SIZE: 100 Respondents
SAMPLING METHOD: Convenience sampling
SCOPE OF THE STUDY:

Any field of research must have a definite scope. This project is concerned whether consumers are satisfied with online shopping in Mangalore city only.

RESULTS AND DISCUSSION

ONLINE SHOPPING HABBIT OF RESPONDENTS

Particulars	No. Of Respondents	Percentage (%)
Daily	1	1
Weekly	8	8
Monthly	64	64
Yearly	27	27
Total	100	100

Source: Primary Data

RESPONDENTS OBJECTIVE OF SHOPPING ONLINE

OBJECTIVES	No. Of Respondents	Percentage (%)
Low Price	43/100	43
Wide Variety	48/100	48
Information Availability	26/100	26
Time Saving	50/100	50
Service Quality	18/100	18
Best Offers	58/100	58
Availibility Of imported Products	16/100	16

Source: Primary Data

ONLINE SHOPPING WEBSITES VISITED BY RESPONDENTS.

Online Websites.	No. Of Respondents	Percentage (%)
Flipkart	67/100	67%
Amazon	82/100	82%
EBAY.com	5/100	5%
Myntra.com	32/100	32%
Snapdeal.com	16/100	16%
LimeRoad	7/100	7%
Jabong	2/100	2%
Baby care first cry	1/100	1%
PTM Mall	1/100	1%
Shein	3/100	3%
Sarso	1/100	1%
NYKAA	1/100	1%

Source: Primary Data

THE FACTORS TAKEN INTO CONSIDERATION BY THE RESPONDENTS BEFORE SHOPPING ONLINE.

Particulars	No. Of Respondents	Percentage (%)
Product Rating	57/100	57
Product Review	74/100	74
Advice from offline stores	13/100	13
Comparison of prices.	51/100	51
Referred by friend.	36/100	36

Source: Primary Data

TABLE SHOWING PRODUCTS RESPONDENTS PREFER TO BUY ONLINE

Products	No. Of Respondents	Percentage (%)
Electronics	40/100	40
Mobile	47/100	47
Computer	10/100	10
Home Appliances	25/100	25
Games	9/100	9
Garments	40/100	40
Foot wares	42/100	42
Watches	40/100	40
Jewels	6/100	6
Men's Accessories	43/100	43
Women's Accessories	32/100	32
Toys	7/100	7
Baby Care	36/100	36
Books	36/100	36
Show Pieces	8/100	8
Women Clothes	1/100	1
Musical Instruments	1/100	1

Source: Primary Data

MODE OF PAYMENT PREFERRED BY RESPONDENTS WHILE SHOPPING ONLINE

Mode Of Payment	No. Of Respondents	Percentage (%)
Credit card	12/100	12%
Debit Card	31/100	31%
Online Book Transfer	4/100	4%
Cash On Delivery.	88/100	88%

Source: Primary Data

BARRIERS OF THE RESPONDENTS WHILE SHOPPING ONLINE.

Particulars	No. Of Respondents	Percentage (%)
Safety Of Payments	24/100	24
Low Trust Of Online Stores	57/100	57
Vat, Custom Duty	11/100	11
High Shipping Cost	42/100	42
Delivery Too Slow	38/100	38

Source: Primary Data

Other Findings
- Majority of the respondents were male.
- Majority of respondents were aged between 18 to 24
- Majority of the respondents were graduates
- Majority of the respondents were students
- Majority of the respondents earn between 1,000 to 10,000
- Majority of the respondents have nuclear family.
- Majority of the respondents shop online monthly.
- Majority of the respondents preferred best offers
- Majority of the respondents preferred to say maybe.
- Majority of the respondents prefer to shop on Amazon shopping website
- Majority of the respondents are of the opinion that website design sometime makes it easy to find the required product
- Majority of the respondents preferred online advertisement.
- Majority of the respondents take product review into consideration before shopping online
- Majority of the respondents was of the opinion that after sales services of online shopping are good.
- Majority of the respondents prefer to buy mobile through online shopping sites
- Majority of the respondents preferred cash on delivery as mode of payment
- Majority of the respondents are of the opinion that it is safe to pay online.
- Majority of the respondents are of the opinion that (yes) comparison of the product is easy.
- Majority of the respondents agree to the opinion that availing guarantee of the product after getting damaged is difficult.
- Majority of the respondents are of the opinion that low trust level of online store is the main barrier that keeps them away from shopping online.
- Majority of the respondents rated shopping online as satisfied.

Discussion
- Make sure your site loads quickly, whether on a computer or a mobile device.
- Remember that a good photo can be worth a thousand words (and maybe a thousand dollars).
- Less is often more when it comes to content.
- Include customer reviews.
- Let customers know if an item is in stock, or what the backorder date is, right on the product page
- Make it easy for customers to contact you, get a quote or sign up for email.
- Make checking out simple and allow shoppers to save their carts.
- Offer free shipping.

CONCLUSION

Most of the respondents use the Internet regularly. The most popular activities for which the respondents use the Internet are: Browsing, Shopping, Banking, Chatting, Social Networking. A large percentage of the respondents use the Internet for information search prior to making purchase decisions. Respondents purchase Train / Flight Tickets, Movie / Event Tickets, Books / CDs. Features of shopping portals that the respondents consider most important are: Payment Options, Product Variety / Availability, Speed & Quality of Delivery, Security and User Friendly Presentation.
Most preferred payment options of the respondents are Cash on Delivery and Internet Banking. Factors that annoy customers the most while shopping online are failed transactions and insecure payment options. Most frequented shopping portals in India are, Flip kart and Amazon. Many respondents agree that online shopping helps save time and is convenient. Many respondents agree that it is easier to search for and compare products online. We can also predict that online shopping will supersede traditional shopping eventually. Respondents expect discounts and better deals while shopping online when compared to what is offered at traditional stores. Respondents hesitate to give out debit / credit card information due to privacy and security issues.

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COMMUNITY UPLIFTMENT THROUGH AGRICULTURE INNOVATIONS:

A CASE STUDY ON MOS – QUIT, ORGANIC MOSQUITO REPELLENT

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ABSTRACT

Social entrepreneurship is, at its most basic level, doing business for a social cause and ensures well- being and improved the quality of life. Social entrepreneurs combine commerce and social issues in a way that improves the lives of the people connected to the cause. They don't measures their success in terms of profit alone but success to social entrepreneur means that they have improved the world, regardless of thinking or approach; social entrepreneur have emerged as a modern hero's who take up the challenges of titling the unfavorable equilibrium to a favorable one. These heroes (social entrepreneurs) do not discourage competitors and imitators but in fact show them, how to follow the trail and are role models for them. The focus of this paper is to study the growing trends of social entrepreneurs in India and new initiative taken by the various social entrepreneurs. The paper includes the objectives, methodology, and case study of MOS-QUIT by Dayanand Patwardhan from belthangady. He had a unique idea of producing mosquito repellent from arecanut , cow dung , cow urine and 'methi'(fenugreek seeds) which is eco friendly and even helping the areca farmers of the region by purchasing the areca nut directly from growers to produce the product. Efforts are also made to provide information and an explanatory study, related to support activities of social entrepreneurial ventures in India. This may be beneficial in future empirical studies of the related subject.

KEYWORDS: social entrepreneur, mos-quit repellent, eco- friendly, social issues

INTRODUCTION

Entrepreneurship is the process of designing, launching and running a new business, which is often initially a small business. The people who create these businesses are called Entrepreneurs. Entrepreneurship has been described as the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. While definition of entrepreneurship typically focus on the launching and running of businesses, due to high risks involved in launching a start-up, a

significant proportion of start-up businesses have to close due to "lack of funding, bad business decisions, an economic crisis, lack of market demand-or a combination of all these.

Social entrepreneurship is the use of start-up companies and other entrepreneurs to develop, fund and implement solutions to social, cultural, or environmental issues. This concept may be applied to a variety of organizations with different sizes, aims and beliefs. For profit entrepreneurs typically measure performance using business metrics like profit, revenues and increases in stock prices, but social entrepreneurs are either non-profits or blend for-profit goals with generating a positive "return to society" and therefore must use different metrics. Social entrepreneurship typically attempts to further broad social, cultural, and environmental goals often associated with the voluntary sector in areas such as poverty alleviation, health care and community development.

In these days the social entrepreneurs are much concerned about the social evils and they are always ready to serve the society with their product. These type of entrepreneurs we can found in rural areas also, where the characteristics of businessman is similar to the social entrepreneur. Mr. Dayanand Patwardhan is such kind of social entrepreneur who produced an organic mosquito repellant from areca nut, which is now ready to enter the African markets. The product which contains areca nut created an additional value to the arecanut and encouraged the arecanut farmers. The undivided dakshina Kannada famously known of growing areca as a commercial crop.

RESEARCH OBJECTIVES
- ➢ To study the process of the MOS-quit, an organic Mosquito repellent
- ➢ To understand the challenges and barriers faced by Mr. Dayanand Patwardhan
- ➢ To assess the sustainability of organic Mosquito repellent

RESEARCH METHODOLOGY
Based on the need of study, data collected from various secondary sources such as journals, PDF files and through websites. At the same time by the way of interview method, the relevant data has been collected to meet the objectives of the study. Mr.Dayanand Patwardhan was interviewed with structured set of questions. In – depth interview method is used to collect the data.

AREA OF STUDY:
The study was conducted in the Mundaje village of the belthangady taluk. The mos-quit production center was located at Mundaje town, which was 15 k.m. far away from belthangady town. There is an only one such entrepreneurship which is producing the organic mosquito repellant. Mundaje is a small village and it comes under Gram Panchayat Mundaje. The people of Mundaje need to come to Ujire town to fulfill their urgent needs. The business runs in a small area which is of 10 cents with few types of machinery, also with few numbers of labours. The study is mainly based on the innovation and sustainability of the business and the product.

BACKDROP OF STUDY:
Mr. Dayanand Patwardhan, an Areca nut trader resides in Mundaje village. He lives in a family with his wife and his daughter. Formerly he was a supari dealer and had a business called Dosti supari in Mundaje. By occupation he is an agriculturist and an areca nut grower. He is educated only up to P.U.C and did apprenticeship in Bangalore. He had interested much towards the areca nut growing and did many researches on the usage of areca nut. He was chosen as 'Agricultural inventor of the year -2017' by Shivamogga Agricultural University. The Mos-quit – organic mosquito repellent, produced in centre place of Mundaje village. He is undertaking the process with only five labours and some self-built machineries which was designed by him to produce the Mosquito Repellent. Mr. Dayananda patwardhan had a dream of achieving something that would be benefited to the society. As a part of that he started the research in areca nut. According to him instead of going behind the money, human beings should concentrate more towards society and their act should be benefit to the society. As an areca nut grower cum trader, he is having vast knowledge about the different usage of Areca nut and after making a lot of experiments with areca nut finally he was done with organic Mosquito Repellent.

IDEA GENERATION
"when the human being eat a beetle nut (areca nut) their head will start to spin" If the Areca nut acts that much to human mind, then it would surely effect the Mosquitoes. Areca nut has more than 50 types of medicinal qualities in it. The alcohol content in beetle nut acts as a Repellent to mosquitoes. It inactive mosquitoes and does not kill them but Mosquitoes fly away because of its Adour. Mosquito repellent is prepared using areca nut powder. The powder is mixed with cow dung, cow urine and 'methi' (fenugreek seed). A little amount of sandalwood oil is added to the mixture for better fragrance. Moreover, no artificial gum or synthetic chemicals are added to it. The mixture is dried in solar driers or electric driers, another of Patwardhan's creations along with the ingenious hydraulic power pressure machine. Patwardhan purchased an old JCB machine for Rs 60,000 from Chennai and used its parts to prepare his own model of hydraulic pressure machine. The machine has a capacity to make 42 repellent tubes for one compression.

STRUGGLES AND SUSTAINABILITY:
The Invention is Not Free from Struggles. It required nearly 6 Years to Invent Areca Mosquito Repellant, and he spent over Rs 8 lacks to produce the product. At the time of introducing the product to the market many people opposed the idea of Mr.Patwardhan. Even today also people have the fear of using arecanut products; this will affect the marketability of the products. It takes nearly about 5 years to receive the patent because of slow process and much documentation procedure. There is no product is reaching many parts of

the country. Many people have exhibited mosquito repellants in agriculture exhibitions, where his product attracted the attention of many businessmen. As of now, Patwardhan sells his products in over 15 states. The mos-quit was exhibited at biofach trade fair at Nuremburg, Germany, and an exporter from Tamilnadu shown interest in exporting the product to African market. This gained the confidence to the entrepreneur, he sells 5 boxes in a week from last one year, and a box contains 100 repellant boxes. But the product is not much known to the region so it requires further promotion in the local area. The raw materials were purchased from local people so it saves more cost and few labors are used to produce the product. So it enables him to earn approx 50000-60000 per month, and as the product is completely organic so there may be chances of increasing demand in the near future.

FINDINGS:

❖ To give a moral support and encourage the areca farmers and growers of the locality. Mr.patwardhan mosquito repellant is new hope and value addition to the areca nut.

❖ Mos- quit is addressing the social issue i.e. problems of arecanut growers of undivided Dakshina Kannada,where more number of people are growing arecanut as commercial crop.

❖ The mosquito repellent is purely organic, consist of arecanut, cow dung and urine, methi and sandalwood oil, which may not harm the health of the users, when it is compared to other branded mosquito repellent.

❖ The people in the region are not widely using the repellant, due to lack of publicity, fear of using arecanut or ego- factor. So the product is not famous in belthangady taluk, where he undertakes his entrepreneurship.

❖ Due to less numbers of lobours it's hard for Mr.patwardhan to market his product all over the region, only those people who come to know about the product, they only buy it.

❖ When it is compared to other mosquito repellant that is available in the market, the price of the product is quite low, that means people can get the organic product in low rate because of easy availability of raw materials (Rs30/pack)

❖ Not only the mosquito repellant, Mr. Patwardhan is now making research on other areca nut based product such as areca beverage, which is helpful to the sugar patients, areca ice cream.

❖ Mr.patwardhan is the only person in India to produce mosquito repellant from areca nut. But no state in the national media was covered the story, only a local media did. So that many people are unaware of these type of entrepreneurs who are contributing towards the betterment of rural people

❖ There is lack of support from the government to such type of products, this may affect the marketability of the mos-quit and areca based product of other people. This may create doubt in the minds of the people about the usage of such product.

SUGGESSTIONS:

✓ The product is not much popular in the belthangady region; therefore it is very much needed to increase the marketing of the product. There is a need of employees for market and supply the product. So that it can reach the end customer.

✓ Instead of spreading rumors about the areca ban, government should support these types of inventions by providing the better market and good entrepreneurial support and easy procedure to get license, consequently it is easy to these type of entrepreneurs to serve the society through their product**.**

✓ People need to use the organic mosquito repellant which is not harmful to anyone while comparing the other chemical repellant, by this they can support the areca farmers and can also give a moral support to the entrepreneur.

CONCLUSION:

The social entrepreneurship is said to combine the best practice in entrepreneurship with the sense of social mission. These described social entrepreneurs as, a process combining the passion of a social mission with the image of a business like decision, innovation and determination commonly associated with high-tech entrepreneurs. Thus the work undertook by Mr.Dayanand Patwardhan is nothing less than addressing the social issue by his product. With more marketability and support of government, he can achieve more and sustain for a long time in the market. His contribution towards the upliftment of areca farmers will really pay good dividend. He is the real example for the rural youth that a person with dedication and preparation will reach the goal.

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A STUDY ON FACTORS AFFECTING CONSUMER'S WILLINGNESS TO BUY ORGANIC PRODUCTS

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ABSTRACT

This study presents factors affecting consumers to buy organic food products in Mangaluru city. Structured questionnaires were used to study the key factors influencing them to use organic product. The data obtained from the survey were analyzed with percentage method. The results revealed that following factors such as health, safety, accessibility, affordability, freshness and store location are influencing consumers to buy organic product. Study reveals health, safety and accessibility are key factors that are found as main influencers. Hence, it is concluded that the respondents give priority to quality, suitability of use and nature of the product over its price. This indicates that price is the secondary factor which influences the purchase decision.

KEYWORDS: Consumers, Factors, Health, and Organic food.

Introduction

Indian farm produce was always well-regarded, valued and cultivated with the understanding towards sustainability of bio-network, the planet and future generations. However, the face of the Indian agriculture has changed with chemical fertilizers and pesticides to achieve early and abundant produce. Though by virtue of chemical fertilizers the production and productivity of crops has increased, the chemical fertilizers and pesticides used over a long period of time have adverse toxic effects on the production potential of the land and the ultimate consumers of the products.

The increased consciousness towards healthy lifestyle has seen organic farm production and trade emerging as an important sector in India. In several parts of the country, the inherited tradition of organic farming is an added advantage. This holds promise for the organic producers to tap the market which is growing steadily. Organic food is grown with nil or minimal use of chemical fertilizers and pesticides and in its processing no chemical, artificial colour or flavouring is used either as processing aid or as additive. These foods are cultivated using organic manures, bio-fertilizers and bio- pesticides. Organic products are being seen as a natural choice by consumers and producers.

Objectives:

The study is conducted to achieve the following objectives:

- To study perception of customers towards organic products.
- To identify factors that influences the purchase of organic products.
- To study the purchase intention of consumers.
- To analyse the consumer attitude towards organic products in Mangaluru city.

Methodology

It is an exploratory study. A structured questionnaire is prepared to achieve the objectives of the study. All the respondents were in the customers of organic products. 30 customers participated in the survey. Apurposive sampling method was adopted for the study.

Data analysis

1.Gender wise distribution of respondents:

Gender	Respondents	Percentage
Male	10	33
Female	20	67
Total	30	100
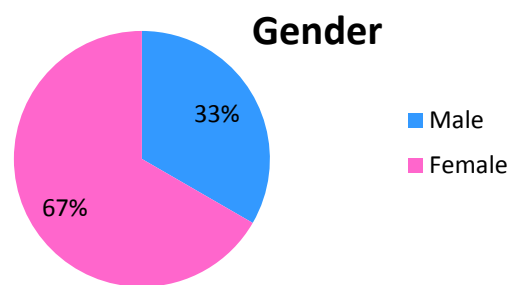
Analysis: Above table and chart indicates 67 percent of respondents are female and 33 percent respondents are male.

2. Occupation wise distribution of respondents:

Occupation	Respondents	Percentage
Self-Employed	5	17
House-wife	7	23
Professional	10	33
Student	8	27
Total	30	100
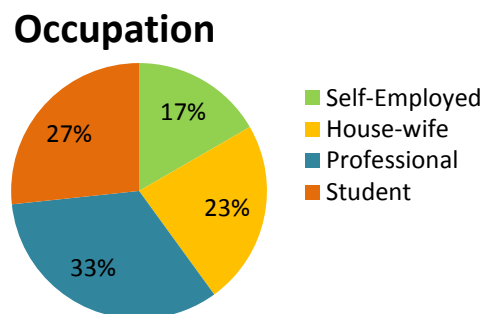
Analysis: Above table and chart indicates 33 percent of respondents are professionals, 27 percent of respondents are students, and 23 percent of respondents are house-wives and 17 percent respondents self-employed.

3. Respondents on the knowledge about organic products:

Knowledge of organic products	Respondents	Percentage
Yes	28	93
No	2	7
Total	30	100

Knowledge of Organic Products
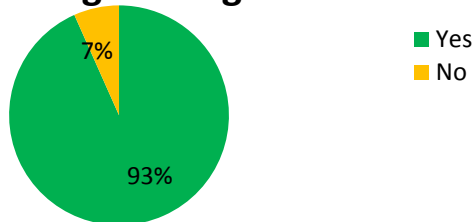
Analysis: Above table and chart indicates 93percent of respondents have knowledge of organic products and 7 percent respondents do not have knowledge of organic products.

4. Regularity of the purchase of organic products:

Regularity of purchase	Respondents	Percentage
Always	2	7
Frequently	15	50
Rarely	13	43
Total	30	100

Regularity of purchase
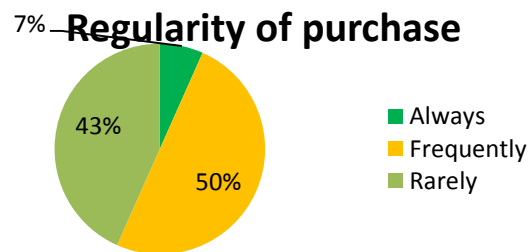
Analysis: Study reveals that50percent of respondents purchase organic products frequently, 43 percent of respondents purchase organic products rarelyand 7 percent respondents purchase organic products always.

5. Reason for purchase of organic products:

Reason for purchase	Respondents	Percentage
To Avoid Chemicals, antibodies	5	17
To reduce Pollution	1	3
To be healthier	6	20
All	18	60
Total	30	100

Reason for purchase
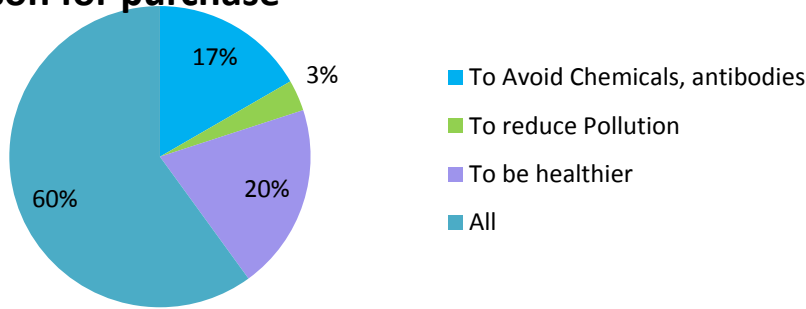
Analysis: Study reveals that60percent of respondents purchase organic products for all the good qualities of them, 20 percent of respondents purchase organic products to be healthy, 17 percent respondents purchase organic products to avoid chemicals and antibodies and 3 percent respondents purchase organic products to reduce pollution.

6. Duration of consumption of organic products:

Duration	Respondents	Percentage
Since 1 year	11	37
Since 2 year	4	13
Since 3 year	4	13
More than 3 year	11	37
Total	30	100

Duration of consumption
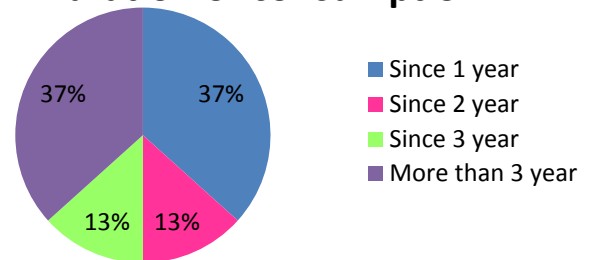
Analysis: Above table and chart describes that37percent of respondents were purchasing organic products since one year and for more than three years each, whereas 13 percent respondents were purchasing organic products since two and three years.

7. Information centers of organic products:

Source of information	Respondents	Percentage
Friends/ Family	17	57
Press advertisement	2	7
Reference	1	3
Websites	3	10
T.V. advertisement	7	23
Total	30	100

Source of information
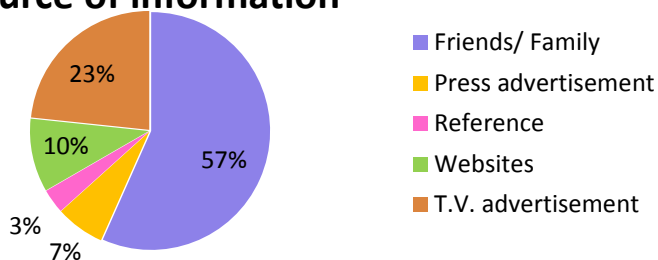
Analysis: Above table and chart describes that57percent of respondents got information from friends and family, 23 percent of respondents get information from T.V. advertisements, 10 percent from websites, 7 percent from press advertisements and 3 percent from references.

8. Purchase of kind of organic products:

Product purchased	Respondents	Percentage
Fruits and Vegetables	11	37
Cereals and Pulses	7	23
Milk	5	17
All organic product	7	23
Total	30	100

Product purchased
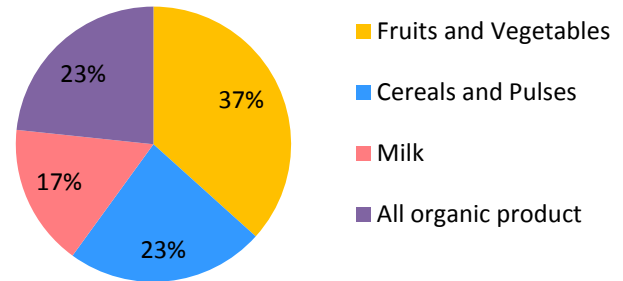
Analysis: Above table and chart indicates that37percent of respondents purchase organic fruits and vegetables, 23 percent of respondents buy cereals and pulses and all organic products, 17percent purchase organic milk.

9. Consumers response about satisfaction of organic product:

Satisfaction	Respondents	Percentage
Yes	29	97
No	1	3
Total	30	100

Satisfied or not
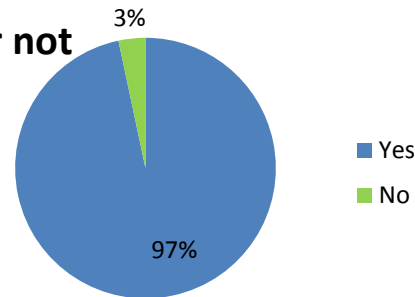
Analysis: Above table and chart indicates that97percent of respondents are satisfied with the organic products whereas 3 percent of respondents are not satisfied about organic products.

10. Factors considered while purchasing organic product:

Factors	Respondents	Percentage
Quality	12	40
Price	4	13
Nature	7	23
Suitability of use	7	23
Total	30	100

Factors for purchase
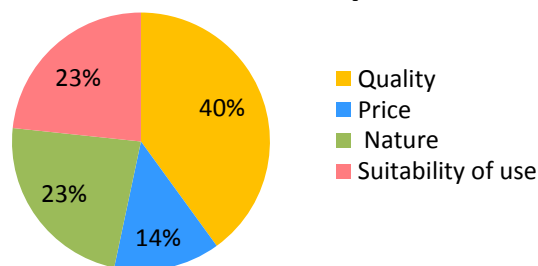
Analysis: Study reveals that40percent of respondents consider quality of organic product while purchasing, 23 percent of respondents consider nature and suitability of use and 13 percent respondents consider price while purchasing organic products.

11. Ranking for organic product:

Rating	Respondents	Percentage
Outstanding	5	17
Excellent	9	30
Good	16	53
Total	30	100

Rating of products
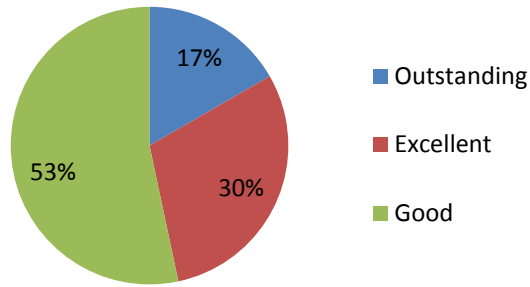
Analysis: Above table and chart indicates that53percent of respondents rated organic product as good, 30 percent of respondents rated it as excellent and 17 percent respondents rated it as outstanding.

12. Respondents preference place of purchase:

Place of purchase	Respondents	Percentage
Super markets	17	57
Direct shops	5	17
Organic product shops	7	23
Producers' farm	1	3
Total	30	100

Preferred place of purchase
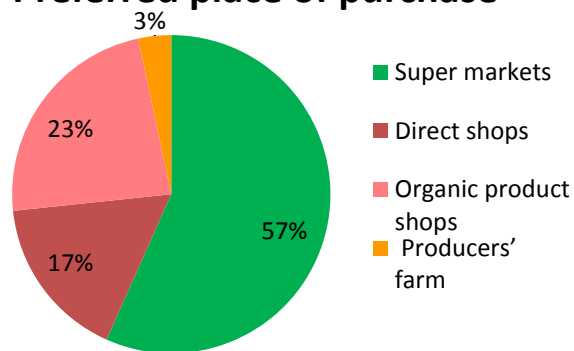
Analysis: Study reveals that57percent of respondents would like purchase organic product from super market, 23 percent from organic product shops, 17 percent from direct shops and 3 percent purchase from producers' farm.

13. Respondents frequency of purchase:

Frequency of purchase	Respondents	Percentage
Several times a week	4	13
Once a week	12	40
Once a month	8	27
Few times a year	6	20
Total	30	100

Frequency of purchase
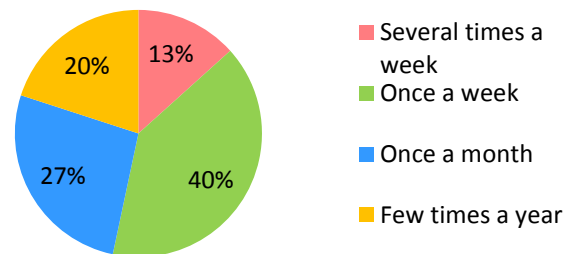
Analysis: Study reveals that40percent of respondents purchase organic product once in a week, 27 percent purchase once in a month, 20 percent purchase few times a year and 13 percent of respondents purchase several times a week.

14. Respondents response about recommendation to others:

Recommendation	Respondents	Percentage
Yes	29	97
No	1	3
Total	30	100

Recomendation to others
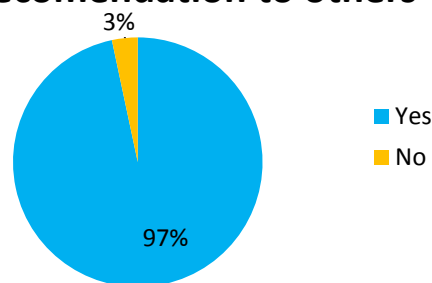
Analysis: Study reveals that97percent of respondents would recommend purchase organic product to others whereas 3 percent respondents stated that they will not recommend it to others.

Findings and Discussions

- Majority of the respondents are female. This indicates that most of customers of organic product are female. More awareness should be created among male customers as they also influence purchase decisions.
- Majority of the customers are professionals followed by students and housewives. This indicates that professionals and students are more aware of the benefits of organic products. Producers can concentrate more on house-wives to expand their market.
- Study reveals that family and friends are the major source information. Therefore more efforts should made by producers and retailers to create awareness through other sources like T.V. advertisement, direct mail, websites, outlet display, press advertisements etc.
- Though large numbers of respondents are aware of organic products, they rarely purchase it as it is not easily available.
- Majority of the respondents purchase organic products from super markets. Points of sale for organic products are limited in the city. More efforts can be made to displaying organic products in the market and other places where it is easy for customers to notice.
- Majority of the respondents give priority to quality, suitability of use and nature of the product over its price. This indicates that price is the secondary factor which influences the purchase decision. There is a good scope for the start-ups as well as franchisees of organic product sector in Mangaluru city.
- The study reveals that majority of the respondents are consuming the products for more than three years, which indicates the loyalty among the customers towards the product. At the same time to increase customer retention percentage producers and suppliers need to improve their marketing strategies.
- The study reveals that most of the customers purchase fruits and vegetables on a weekly basis. This indicates other organic products lacks popularity among customers. This calls for providing additional awareness about other organic products, better packaging and storing.
- Majority of the respondents purchase organic product as they are well aware of the goodness of it. As they have rated the product as good and ready to recommend the same for others it shows that producers and supplier are able to create goodwill among the customers which should be sustained in future.

Conclusion:

According to the findings customers are aware and satisfied about the benefits of organic products. Though the demand for organic products have seen a rise, limited availability act as a barrier. Aggressive marketing strategies may be needed to capture the growing trend towards healthy life style.

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A STUDY ON CUSTOMER PERCEPTION TOWARDS GREEN BANKING

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ABSTRACT

The concern for environmental sustainability by the banks has given rise to concept of Green Banking. Green banking means promoting environmental friendly practices and reducing your carbon footprints from banking activities. Green banking aims at improving the operations and technology along with making the clients habits environment friendly in the banking business. It is like normal banking along with the consideration for social as well as environmental factors for protecting the environment. It is the way of conducting the banking business along with considering the social and environmental impacts of its activities. The concept of "Green Banking" will be mutually beneficial to the banks, industries and the economy. Green banking as a concept is a proactive and smart way of thinking towards future sustainability.

In this circumstantial, the present study aims to detect the awareness level of green banking among the customers of public and private sector Banks. The study also aims to understand the customers perception and attitude towards green banking product. The study also aims to provide suggestions to both public and private sector banks to improve the service. In this connection a study will be conducted selecting sample from both public and private sectors banks in Mangalore. The study will be made with the help of field survey using structured questionnaire for banks customers in the selected area.

Keywords : Green Banking, Green banking products, public and private

Introduction

In response to the global initiative to save environment, many emerging economies today promote environmental-friendly practices by implementing various forms of green banking services. Green banking involves the environmental and social responsibility of banks in terms of the contribution they make towards ensuring sustainability of the environment and ecological system, through their in-house operations and the wide range of financial products and services that they offer. Beyond its usefulness for the environment, green banking also benefits the clients by offering new channels of financial services delivery.

In the era of environmental issues there is an imperative need to promote awareness among the people regarding the environmental impacts of accepting various green banking initiatives. Apart from rendering normal services for customers, the practice of green banking concept must be done at inclusive level to the target customer. There is general lack of adequate awareness regarding the environmental-friendly banking services implemented by the banks among most of the customers

Green Banking is any form of banking from that the country and nation gets environmentally benefits. An orthodox bank becomes a green bank by directing its core operations toward the betterment of environment. The banking sector can play an intermediary role between economic development and environment protection by promoting environmentally sustainable and socially responsible investment.

The concept of green banking was developed in the western countries. Green Banking was formally started in 2003 with a view to protecting the environment. Then the Equator Principles were launched and were initially adopted by some leading global banks. In March 2009, Congressman Chris Van Hollen of USA introduced a Green Bank Act with the aim of establishing a green bank under the ownership of the US government.

The influence of service quality factors is generally overpowering for banking services, since banks often use it as a means of differentiation for their survival in the competitive environment as well as to gain a competitive edge. Particularly, for alternate

customer interaction channels like green banking, it is crucial to address the issues relating to customer expectations regarding service encounter experiences and the quality in service delivery for developing customers' intentions to use green banking. The acceptability of green banking services thus depends on the assessment of customers' perspective of the banks' overall service quality.

Banks play a crucial role of intermediaries in mobilizing savings of public, flow of funds for required purposes and keeping on the process of the economic development of the country. Realizing the reputation of banks in economic growth, Government of India took number of major initiatives after the country attained independence. The present Indian banking sector is passing through an important stage of customers market. The customers are open to more choices in choosing their banks which resulted in huge competition between the banks operating in India.

The new age CSR is bringing about sweeping changes in the banking industry, forcing them to reengineer many of their basic processes and systems. Few of the green banking services being offered are viz. Automated Teller Ma-chines ATM, Mobile banking, green checking, Electronic Clearing Service (ECS), Electronic Funds Transfer (EFT), tele-banking internet banking etc to promote CSR in operation. New technological capabilities could be effectively used to create value and to better manage customer relationship.

The success of a bank depends upon how best it can provide services to its customers. In order to sustain in this competitive society and provide regular customer satisfaction, the providers of banking services are now required to improve the quality of services. The globalization of Indian economy has truly called for much more organised approach on the part of Indian banking sector to improve the quality of customer services through green initiatives.

Green Banking Products

- Green Loans: means giving loans to a project or business that is considered environmentally sustainable.
- Green Mortgages: refers to type of mortgage that provides you a money-saving discount or a bigger loan than normally permitted as a reward for making energy efficient improvements or for buying a home that meets particular energy efficiency standards.
- Green Credit Cards: Be it in form of environmentally friendly rewards or using bio-degradable credit card materials or promoting paperless banking, credit cards are going green.
- Green Saving Accounts: In case of Green Saving Accounts, banks make donations on the basis of savings done by customers. The more they save, the more the environment benefits in form of contributions or donations done by banks.
- Mobile banking and online banking: These are new age banking forms include less paperwork, less mail, and less travel to branch offices by bank customers, all of which has a positive impact on the environment.
- Go Online Use Green Checking/ Savings Accounts Use Green Loans Green Mortgages
- Use Green Credit Cards Green money market accounts Remote deposit (RDC) Online And Mobile Banking

OBJECTIVES OF THE STUDY

Following objectives are planned in the present investigation

- To assess and compare awareness level among the customers towards various green banking services.
- To determine and compare the extent of satisfaction level among the customers towards selected green services provided by the public sector and private sector banks.

RESEARCH DESIGN

Descriptive research design was chosen to find out various green services provided by public sector and private sector banks. Questionnaire was used for collecting base line data of customers, extent to which they adopt green banking services provided by public sector and private sector banks.

LIMITATIONS OF THE STUDY

- Study is of short duration.
- Sample size is restricted to 120 respondents.

LITERATURE REVIEW

Amitabh Mishra, B R Kumar and Dharam Bir Singh, 2013"A study of Gaps in Service Quality at a leading Private Sector Commercial Bank in Greater Noida" The study concludes that account holders werenot satisfied with the service quality dimension, „assurance" with a high weighted gap score of 0.21, followed by reliability, responsiveness, empathy and tangibles and weighted gap scores of 0.20, 0.21, 0.08 and 0.05, respectively. Such a study is useful in determining the weak areas of a banks service where immediate steps are necessary.

"Demographic Inequalities in using E – Banking Services: A study of Chandigarh" Rajiv Khosla and ParulMunjal, 2013. The study of the paper specified that on the total, better opportunities exist for all the banks topromote their value-added services. Those banks which will be positive in generating customers by providing advanced services more than that of their

competitors will earn more benefits. For this reason, it is suggested that bank should target their promotional activities towards literate, young and resourceful people who are potential to use e – banking services for long as can be generalized from this study.

AWARENESS LEVEL TOWARDS GREEN INITIATIVES

Table No :1: Green banking Initiatives by Banks and its awareness among their customers

Sl No	Green Initiatives	Public Banks		Private Banks	
		Aware	Not Aware	Aware	Not Aware
1	Green Loans	70	20	40	60
2	Green Mortgages	64	36	50	50
3	Green CDs	53	47	50	50
4	Controlled use of energy	50	50	60	40
5	Reduced wastage of papers	45	55	90	10
6	Bank Environmental Policy	54	46	87	13
7	Use of Solar powered ATMs	68	32	80	20
8	Using recycle waste	52	48	85	15
9	Providing recyclable debit cards and credit	34	66	85	15
10	Conducting Workshops and Seminars for Green banking	60	40	15	85

From the above data we can see that green initiatives like Green loans, Green mortgages and Green CDs are known to majority of the customers of public sector banks. Whereas majority of other green initiatives like controlled use of energy, reduced wastage of papers, Bank environmental policy, Solar ATMs, using recycle waste, Providing recyclable debit cards and credit cards are known to majority of the private bank respondents. However, these concepts are not very old in India therefore it can be the probable reason for poor awareness level among consumers. The case could be that even though few green banking strategies are initiated by the bank but customers are not aware. As for instance, SBI was the first in India to start introducing Solar power ATMs but only 68 % of the respondents of public sector banks know this.

SATISFACTION LEVEL TOWARDS GREEN INITIATIVES

To collect information from customers about green services provided by public sector banks and private sector banks Likert scale is used, results are analysed through One way Anova statistical test and conclusions are drawn based on p value.

Table No: 2: Satisfaction level towards ATM services

Ho: There is no significant difference in the satisfaction level towards online ATM service provided by public and private sector banks.

H_1: There is significant difference in the satisfaction level towards online ATM service provided by public and private sector banks.

Groups	No Of respondents	Average	p - Value
Public	61	3.77	
Private	59	3.75	0.9005

Above table shows the result for the H_0, which is accepted because p value is more than the alpha value (0.05). Study reveals that there is no significant difference in the satisfaction level towards online ATM service provided by public and private sector banks, which means that customers of both public and private sector banks have same satisfaction level level with respect to ATM services.

The average satisfaction level is 3.7 for both public and private banks, which indicated the satisfaction level falls between moderate and good.

Table No: 3: Satisfaction level towards Online banking

Ho: There is no significant difference in the satisfaction level towards online banking service provided by public and private sector banks.

H_1: There is significant difference in the satisfaction level towards online banking service provided by public and private sector banks.

Groups	No Of respondents	Average	p - Value
Public	61	3.75	
Private	59	4.11	0.0477

Above table shows the result for the H_0, which is rejected because p value is less than the alpha value (0.05). Study reveals that there is significant difference in the satisfaction level towards online banking service provided by public and private sector banks., which means that customers of both public and private sector banks do not have same satisfaction level with respect to online banking services.

The average satisfaction level is 3.7 for both public and private banks, which indicated the satisfaction level falls between moderate and good.

Table No: 4: Satisfaction level towards Mobile banking

Ho: There is no significant difference in the satisfaction level towards mobile banking service provided by public and private sector banks.
.
H_1: There is significant difference in the satisfaction level towards mobile banking service provided by public and private sector banks.

Groups	No Of respondents	Average	p - Value
Public	61	4.18	0.0079
Private	59	4.52	

Above table shows the result for the H_0, which is rejected because p value is less than the alpha value (0.05). Study reveals there is significant difference in the satisfaction level towards mobile banking service provided by public and private sector banks, which means that customers of both public and private sector banks do not have same satisfaction level with respect to mobile banking services.

The average satisfaction level is 4.18 and 4.52 for public and private banks respectively, which indicates that satisfaction level is high in case of private sector banks customer than public sector banks towards mobile banking service.

Table No:5: Satisfaction level towards Green checking

Ho: There is no significant difference in the satisfaction level towards green checking services provided by public and private sector banks.

H_1: There is significant difference in the satisfaction level towards green checking services provided by public and private sector banks.

Groups	No Of respondents	Average	p - Value
Public	61	4.16	0.0254
Private	59	4.44	

Above table shows the result for the H_0, which is rejected because p value is less than the alpha value (0.05). Study reveals that there is significant difference in the satisfaction level towards green checking services provided by public and private sector banks. Which means that customers of both public and private sector banks do not have same satisfaction level with respect to green checking service.

The average satisfaction level is 4.16 and 4.44 for public and private banks respectively, which indicates that satisfaction level is high in case of private sector banks customer than public sector banks towards green checking service.

Table No: 6: Satisfaction level towards overall green services

Ho: There is no significant difference in the satisfaction level towards overall green services at public and private sector banks.

H_1: There is significant difference in the satisfaction level towards overall green services at public and private sector banks.

Groups	No Of respondents	Average	p - Value
Public	61	4.29	0.0127
Private	59	4.57	

Above table shows the result for the H_0, which is rejected because p value is less than the alpha value (0.05). Study reveals that there is significant difference in the satisfaction level towards overall green services at public and private sector banks, which means that customers of both public and private sector banks do not have same satisfaction level with respect to green service provided by the respective banks.

The average satisfaction level is 4.29 and 4.57 for public and private banks respectively, which indicates that satisfaction level is high in case of private sector banks customer than public sector banks towards green service.

FINDINGS AND SUGGESTIONS

From the above research we can see that only few services like green loans, green mortgages. Green CDs and workshops are more familiar in Green initiatives by the bank as per the respondents of public sector banks. While comparing the same with Private sector banks the awareness level is satisfactory in majority of the green services except in conducting workshops for green services. Based on this finding it is worth suggesting public sector banks to make sure that all the services which they provide should be made known to all its customers through various available sources. Even in case of private sector banks awareness level towards Green loans, Green Mortgages, Green CDs and conducting workshops are not very satisfactory. So even private sector banks should come up with innovative ideas to attract its customers to accept its green initiatives

From the above data we can see that only in case of ATM services we concluded that there is no significant difference between Public sector and private sector banks. In all other cases that is Online Banking, Mobile Banking, Green Checking and overall satisfaction towards green services, H_0 hypothesis is rejected by concluding that there is a significant difference between satisfaction level towards public and private sector banks. Except online banking in all other cases p value is much lower than alpha value indicating high significance difference. This shows that public sector banks need to improve its green initiatives to survive in the competitive banking industry.

CONCLUSION

Green banking is a major issue and can make huge impact on development of our country India. The success of Green banking would be more if the world start to revise their economic standards from being 'financial economics' to 'environmental economics', and begin to transform their GAAPs from purely being financial to ecological energy. Every small 'GREEN' initiative taken by the bank today would go a long way in building a greener future and so improve the goodwill of the bank. Currently, in India, knowledge of green banking is catching up and banks are actively looking for ways to showcase themselves as a Green Bank. To survive in the competitive society both public and private sector banks needs to understand their limitations and implement environmental standards for their operations and make their customer aware about it. It will definitely a proactive idea not only for improvement of their business but also to enable eco-friendly business practices which would benefit our future generations.

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IMPACT OF DEMONETISATION ON RTGS: A STUDY WITH REFERENCE TO MANGALORE CITY

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ABSTRACT

Real Time Gross Settlement is the fastest possible way to transfer money. Minimum amount that one can transfer using RTGS is Rs.2 lakhs. The whole money get transferred within just 2 hours. It is an electronic form of funds transfer where the takes place on a real-time basis. Demonetisation is a great step that has been taken by our present Prime Minister Narendra Modi by cancelling the 500 and 1000 rupees notes throughout the India on November 8, 2016. Demonetisation is a great strategy to create awareness among the rural and urban citizens with regard to the usage of green banking. This paper is prepared with the objectives of understanding the impact of demonetisation on RTGS.

Key words: RTGS, Demonetisation, Green Banking.

INTRODUCTION:

Real Time Gross Settlement is the fastest possible way to transfer money. Minimum amount that one can transfer using RTGS is Rs.2 lakhs. The whole money get transferred within just 2 hours. Real time gross settlement systems are funds transfer systems where transfer of money or securities takes place from one bank to another on a "real time" and on "gross" Basis.
Settlement in "real time" means payment transaction is not subjected to any waiting period. The transactions are settled as soon as they are processed.

Gross settlement means the transaction is settled on one to one basis without bundling or melting with any other transaction. RTGS systems are typically used for high value transactions that require immediate clearing. It is an electronic form of funds transfer. This electronic payment system is normally maintained or controlled by the Central Bank of a country.

Demonetisation is a great step that has been taken by our present Prime Minister Narendra Modi by cancelling the 500 and 1000 rupees notes throughout the India on November 8, 2016. Demonetisation is a great strategy to create awareness among the rural and urban citizens with regard to the usage of green banking. Demonetisation restrict the people to go for transfer of high value transactions. It pushes percentage of uses of RTGS above 30%-40% more after demonetisation.

OBJECTIVES:

- To study the factors which influence the customers to select RTGS after demonetisation.
- To know the satisfaction level of customers in availing RTGS services.
- To suggest measures to improve the services of RTGS.

METHODOLOGY:

Primary and secondary data are used for the purpose of study. A questionnaire is used to collect information from 50 respondents who availed RTGS services. Secondary data is collected from websites and books.

DATA ANALYSIS:

Only simple statistical tool, the percentage analysis is used for the study.

Table 1: Demographic profiles of the Respondents.

Particulars	Respondents	Percentage
A.Gender		
Male	30	60
Female	20	40
Total	50	100
B.Age		
20-30	14	28
31-40	12	24
41-50	18	36
Above 50	06	12
Total	50	100
C. Educational Qualifications		
Post-Graduation	14	28
Graduation	22	44
Below Graduation	14	28
Total	50	100
D. Occupation:		
Salaried	10	20
Business	30	60
Professionals	04	08
Others	06	12
Total	50	100
E. Monthly Income		
20,000-30,000	03	06
31,000-40,000	07	14
41,000-50,000	11	22
Above 50,000	29	58
Total	50	100

Source: Primary Data

Table 1 shows that RTGS is used more by male customers with 60%. The majority of the respondents are graduate with 44%., maximum number of respondents are businessmen with 60%. The majority of the respondents come under the age group of 41-50 years with 36 %. The majority of the respondents come under the monthly income of above 50,000 with 58%.

Table 2: Satisfaction level of customers with the RTGS service.

Particulars	Respondents	Percentage
Highly Satisfied	21	42
Satisfied	23	46
Not satisfied	02	04
Needs improvement	04	08
Total	50	100

Source: Primary Data

The above table reveals that only 4%of the respondents are not satisfied, but 46% of the respondents are satisfied with RTGS services.

Table 3: Awareness of RTGS services before Demonetisation.

Particulars	Respondents	Percentage
Aware	28	56
Not Aware	22	44
Total	50	100

Source: Primary Data

The above table reveals that only 56%of the respondents are aware of RTGS service before demonetisation.

Table 4: Purpose of using RTGS.

Particulars	Respondents	Percentage
Business	42	84
Personal	08	16
Total	50	100

Source: Primary Data

The above table shows that RTGS service is more availed for business purposes is 84%.

Table 5: Reasons for using RTGS.

Particulars	Respondents	Percentage
No other option	42	84
Convenience	03	06
Speed	02	04
Safety/Security	01	02
Cheaper	02	04
Total	50	100

Source: Primary Data

The table reveals that for 84% of the respondents, the most important reason for using RTGS service is because they had no other option for fund transfer.

Table 6: Awareness of RTGS charges.

Particulars	Respondents	Percentage
Aware	47	94
Not Aware	03	06
Total	50	100

Source: Primary Data

The table reveals that 94% of the respondents were aware of the RTGS charges.

Table 7: Awareness of upper and lower limits of RTGS.

Particulars	Respondents	Percentage
Aware	47	94
Not Aware	03	06
Total	50	100

Source: Primary Data

The table reveals that 94% of the respondents were aware of the upper and lower limits of RTGS.

Table 8: Transfer of fund through RTGS.

Particulars	Respondents	Percentage
Yes	50	100
No	00	000

Source: Primary Data

The table shows that all the respondents have transferred fund through RTGS.

Table 9: Problem faced while using RTGS.

Particulars	Respondents	Percentage
Yes	00	00
No	50	100

Source: Primary Data

The table shows that no customer had faced any problem while using RTGS.

Table 10: Recommendation of RTGS to other.

Particulars	Respondents	Percentage
Yes	50	100
No	00	000

Source: Primary Data

 All the respondents recommend RTGS to others. This shows they are highly satisfied with RTGS services.

FINDINGS:

From the demographic profile it is found out that the demonetisation has encouraged people to use RTGS. RTGS service is very beneficial to businessmen. All the customers of RTGS are highly satisfied with the service. To transfer of high value transaction it is must after demonetisation.

SUGGESTIONS:

i.   To avoid clash with beneficiaries failure of remittance should be immediately communicated to the senders.
ii.   To avoid clash, provision should be there to check the account number of beneficiary.
iii.   For the quick confirmation of remittance the UTR (Unique Transaction Reference) number could be directly sent to the sender instead of Bank.
iv.   Powerful servers should be installed to avoid delay during peak or after continuous holidays.
v.   Format of RTGS should be uniform in various banks.

CONCLUSIONS:

Digital Banking is gaining more popularity now a days. After demonetisation customer have started to move towards digital payment mode. Achieving 100% of cashless society will never be possible, but one can always starts from less cash society and then move towards a mostly cash less society. RTGSplays an important role now a days. It encourages the establishment of cashless economy, which is one of the objectives of Digital India.

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EMPLOYEES' PERCEPTION TOWARDS TRAINING AND DEVELOPMENT THROUGH PERFORMANCE MANAGEMENT SYSTEM

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ABSTRACT

Since the success of Performance Management System (PMS) depends very much on the human factor, i.e. the attitudes and behavior of the respondents of the IT professional towards PMS, an attempt was made to study employees' perception towards training and development. An analysis of findings indicates that 75.42% of IT professional favor towards training and development through PMS, This seems to be encouraging result for the PMS in IT sectors of Karnataka.. The overall percentage Mean 75.42% denotes good perception towards training and development. The training and development are assessed with six components. PMS aims at group performance rather than individual performance. Analysis of Variance (ANOVA) shows that there is a significant difference ($p<0.001$, HS) in perception among the various components of training and development. The overall percentage Mean 75.42 denotes very good perception towards training and development. So perception towards training and development is positive as 75.42% falls in the category of 75% to 100%.

Introduction:

Modern organizations are striving hard to achieve excellence in a highly complex, turbulent, competitive and dynamic business environment. They have to come to terms with the ground realities and several odds against efficient and effective business performance. As a matter of fact, every progressive organization is continuously in search of excellence by earning and sustaining competitive advantage. In this context, the Indian IT sector cannot be an exception to this hard reality.
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Performance management system often focuses on autonomous word teams and high performance work systems. High performance involvement is an effective alternative to empowerment, advocating the use of small teams of highly committed employees. Performance management systems require constant innovation and revitalization. If appraisal systems have to serve developmental purposes, the organizations need to learn how to treat people as people and not as machine or statistical data. Statistical data should be used as aids. Multiple sources and methods of assessment and feedback should be encouraged in organizations. Subjectivity should be accepted as a part of life. Promotions should be a matter of routine and should not become sources of frustration. Work and working

environment should be made more challenging and enjoyable rather than positions and promotions. At the same time, organizations should aim to foster a good work culture and ensure dignity of those who really work.

In order to ensure rapid development of the economy , performance management system gives grater importance to IT companies. The IT sector has played a commendable role in the transition of our economy. At the turn of the millennium, the booming Information Technology(IT) segment comprising ITES (IT-Enabled Services)/ BPO(Business Process Outsourcing) are the core sectors that have driven the country into the epicenter of change. The liberalization of the Indian Telecom sector in 1994 gave an unexpected boost to the ITES/BPO industry. Within no time, India has turned into a hot destination for global offshore outsourcing companies. The expansion in this sector can be attributed to the leading IT giants, captive players and third party service providers, who dominate the Indian ITES/BPO market. While the countries around the world are vying for a fair share of the cake, India has grabbed the pie as the preferred destination for offshore outsourcing. Indeed, India is shining.

Objectives of the study;

The central purpose of the present study is to measure and assess the employee's perception towards assessment of performance through performance management system (PMS) with reference to IT sectors in Karnataka State. The following are the major purposes of the research:
- To understand overall perception of the employee's towards training and development through PMS with six components
- Employee's perception towards performance based development program offered through PMS so as to recognize and motivate the employee
- To study feedback to the employee's through PMS is the part of improving performance

Significance of the study;

The concept of performance management system is not new, it exists in all most all sectors and all types of companies. The significance of study is to improve the sound performance management system (PMS) contributes to improve performance of the organization, which involves Planning employee's performance, Monitoring employee's performance, Developing employee's, performance, Rating employee's performance, Rewarding employee's performance.

Review of Literature:
Review of literature pertaining to the current field of investigation mainly aims at critically reviewing and re-examining the earlier conceptual and empirical studies, the major methodological limitations and direction for further research highlighted by the previous researches with a view to identify and define the 'research gap' to be addressed by the current research study.

Performance management system is the logical process by which an organization involves its employee's as individuals and members of a group, in improving organizational effectiveness in the accomplishment of agency mission and foals. Armstrong, M. and Baron. B (2002).

Performance Management is a strategic and integrated approach to deliver sustained success to organization by improving the performance of the people who work in the organization and by developing the capabilities of teams and individual contributors.

American Compensation Association (1996) "An effective performance management system aligns individual performance with the organization's mission, vision, and objectives,"
Armstrong (2005) "Performance management is a process for establishing shared understanding about what is to be achieved and an approach to managing and developing people in a way which increases the probability that it will be achieved in the shot and long term"

Lockett (1992), "the essence of performance management is the development of individuals with competence and commitment, working towards the achievement of shared meaningful objectives within an organization which supports and encourages their achievement."

Research Methodology:
This study was descriptive and analytical in nature. The study mainly depended upon the primary data to develop this article. However, same secondary sources of data were consulted for the purpose of gathering background information supporting the study. Relevant primary data were collected using the combination quantitative (sample survey) and qualitative (interview) methods. Primary data were collected through questionnaire method. A Questionnaire was administered to 512 employees of the IT Companies in Karnataka State. The case study companies are having more than 500 employees in an organization. Appropriate and relevant statistical tools and techniques will be used such as Descriptive Statistics (Mean and S.D), Analysis of Variance (ANOVA).

The employee's perception about PMS of IT companies are often difficult to measure as, to a large extent, they are qualitative. Consequently, the study is on employee's perception about evaluation of performance through PMS, is an attempt to measure the actual effects. To date, the lack of accepted methodology prevents the exact measurement. Tools used for the study is shown in the Table – 1

Table – 1 Criteria used for the Research Study

Class	0 - 25	25 - 50	50 - 75	75 -100
Perception of employee	Strongly disagree	Disagree	Agree	Strongly agree

Findings of the Study

Table-2
Exhibits Employees' Perception Towards Six Components of
Training and Development

Component	Strongly disagree	Disagree	Agree	Strongly Agree	Mean & SD	Percentage of Mean
1. Enhancing the performance of the employees	16 (3.1)	74 (14.5)	240 (46.9)	182 (35.5)	3.15± 0.78	78.7
2. Professional growth of the employees	20 (3.9)	102 (19.9)	258 (50.4)	132 (25.8)	2.98±0.78	74.7
3. Employees' development	10 (2.00)	74 (14.5)	312 (60.0)	116 (22.7)	3.04±0.67	76.1
4. Feedback for counseling and coaching	10 (2.00)	72 (14.1)	312 (60.9)	118 (23)	3.05±0.67	77.3
5. Career growth of the employees	16 (3.1)	82 (16.0)	254 (49.6)	160 (31.3)	3.01±0.77	77.3
6. Identifies the personal needs of the employees	26 (5.1)	162 (31.6)	218 (42.6)	106 (20.7)	2.79±0.83	69.73

Source: Survey data

1. Enhancing the performance of the employee
3.1% of the respondents strongly disagree, 14.5% of them disagree, 46.5% of them agree, 35.5% of them strongly agree that there is an enhancing performance of the employees. The percentage mean 78.7 (Mean and SD 3.15± 0.78) shows that there is an enhancing performance of the employees under PMS as it falls in the category of 75% to 100%.

2. Professional growth of the employees
3.9%of the respondents strongly disagree, 19.9% of them disagree, 50.4% of them agree, 25.8% of them strongly agree that there is professional growth of the employees with Mean and SD 2.98±0.78. The percentage Mean 74.7 shows there is professional growth of employees under PMS as it falls in the category of 50**% to 75%.**

3. Employees' development
2.00%of the respondents strongly disagree, 14.5% of them disagree, 60.9% of them agree, 22.7% of them strongly agree that there is development of the employees with Mean and SD 3.04±0.67 percentage Mean 76.1, which shows there is development of the employees under PMS as 76.1% falls in the category of 76% to100% .

4. Feedback for counseling and coaching
2.00%of the respondents strongly disagree, 14.1% of them disagree, 60.9% of them agree, 23.0% of them strongly agree that there is a feedback for counseling and coaching of the employees. The percentage mean 77.3 (Mean and SD 3.05±0.67) shows there is a feedback for counseling and coaching of employees under PMS as it falls in the category of 76% to100%.

5. Career growth of the employees
3.10%of the respondents strongly disagree, 16.0% of them disagree, 49.6% of them agree, 31.3% of them strongly agree that, there is career growth of the employees with Mean and SD 3.01±0.77. The percentage Mean 77.3, shows there is career growth of employees under PMS as it falls in the category of 76% to100%.

6. Identifies the personal needs of the employees
5.1%of the respondents strongly disagree, 31.6% of them disagree, 42.6% of them agree, 20.7% of them strongly agree that PMS identifies the personal needs of the employees with Mean and SD 2.79±0.83. The percentage Mean 69.73, shows that PMS identifies personal needs of the employees as 69.73% falls in the category of 51% to75%.

Table – 3

Exhibits ANOVA of Six Components of Training and Development

	N	Minimum	Maximum	Mean	Std. Deviation	Percentage mean	ANOVA F value	p value
The main objective of performance management is enhancing performance of the employees.	512	1.00	4.00	3.15	.78	78.71		
PMS gives more importance to the professional growth of employees.	512	1.00	4.00	2.98	.78	74.51		
PMS gives importance to employees' development	512	1.00	4.00	3.04	.67	76.07	19.440	p<0.001, HS
The main objective of feedback is counseling and coaching the subordinates to improve the performance.	512	1.00	4.00	3.05	.67	76.27		
The PMS gives an ample opportunity for career growth of each employee	512	1.00	4.00	3.09	.77	77.25		
The PMS identifies the personal needs of the employee.	512	1.00	4.00	2.79	.83	69.73		
Perception towards training and development (over all)	512	1.67	4.00	3.02	.63	75.42		

Source: Survey data

Analysis of Variance (ANOVA) shows that there is a significant difference (p<0.001, HS) in perception among the various components of training and development. .

The overall percentage Mean 75.42 denotes very good perception towards training and development. So perception towards training and development is positive as 75.42% falls in the category of 75% to 100%.

Conclusion

The researcher pointed out that there is a significant difference in perception among the various components of training and development. The main aim of PMS is to provide career growth to employees by way of training and developmental programs. Developing means increasing the capacity to perform through training, giving assignments that leads to new skills or higher levels of responsibility, improving work processes and other methods; it also motivates to strengthen job-related skills and competencies, and helps employees to keep up with changes in the workplace.

This study reveals that it is the duty of the management to provide "output-related training" rather then "general" training. Training and development programs should be designed in such way that, program should be "bottom up" i.e. developmental program should be employee-oriented rather than employer-oriented, so that organizational effectiveness is achieved in a delightful manner.

Organizations succeed when they continuously nourish the top performances and improve or weed out the poor performers. The big challenges of following this strategy are identifying the real performers, provide a competitive compensation to retain and motivate them and improve employee skills and competencies to maintain the business competitiveness. Empxtrack performance management system(empxtrack performance management system is an integrated web-based tool to improve organizational performance by setting SMART Goals for employee, evaluating employee performance, recommending highly competitive compensation plans, managing employee trainings and development and promoting right employees to a critical position)can helps to meet these big challenges of improving employee performance.

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IMPACT OF ADOPTION OF IFRS ON PROFITABILITY: A STUDY WITH REFERENCE TO SELECTED REAL ESTATE COMPANIES

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ABSTRACT

The impediment in decision making among the stakeholders made Indian Economy to adopt IFRS with effect from 1st April, 2016. The implementation of IFRS posed as global accounting language and has substantiated many opportunities and challenges for the adopters, auditors, law makers and stakeholders. . The present study was aimed to understand the impact of adoption of IFRS on real estate companies. The study was conducted considering top listed real estate companies in India. The point of sales recognition is the major reason for changes in profit. The one sample t test at 95% significance level for all the accounting numbers tested revealed that IFRS adoption has significant impact on profitability of Real Estate companies.

KEYWORDS: IFRS, Ind AS, Real Estate, impact.

Introduction:

The globalization has increased the need for widely understood accounting information. The stakeholders ask for wide various information to their crucial decisions. As far as IGAAP is concerned a question which triggers always in mind is "Does the Financial Statements prepared as per Indian Generally Accepted Accounting Principles (IGAAP) exhibit reasonably accurate information about financial performance and position of the entity?" The question can be answered negatively on many grounds. Let me narrate with a an example. An accounting, being a business language, should convey the true value of the business to various stakeholders such as investors, owners, Government and so on. Suppose an entity had purchased a piece of land 30 years back for rupees ten lakhs, and right now the market value of that land is rupees three crores. Does the IGAAP mandate to incorporate the value of rupees three crores in the financial statements? The answer is "No". Entities under IGAAP do not express the value of its assets and liabilities based on market. Instead they go for historical cost which does not bring out true picture and fail to provide a true view of the financials.

Again , there is no uniformity among the Indian business houses in applying accounting policies and principles. There are continuous efforts from accounting professionals in India in addressing the diverse accounting practices and bringing uniformity and transparency in preparation and presentation of financial statement. These resulted in adoption IFRS in India with effect for 1st April 2016.

Literature Review:

Bhargav, V., & Shikha, D. (2013). in their study found that the variation in assets and liabilities are due to reclassification among equity and liability classification. The change in revenue recognition concept is another reason for big difference in revenue recognised under IFRS and IGAAP. The fair value concept of IFRS will improve the quality of disclosures and enhance international comparability. This in turn boost the global investment.

Suchita Shukla (2013), tested for impact of IFRS adoption on financial activities. The result reveal that there is no significant impact in adoption of IFRS. However, some of the ratios used to study debt covenant showed changes with adoption of IFRS.

Chauhan, Apoorva A. (2013), in her study concluded that there is significant differences in the total liability and equity position mainly due to reclassification of equity and total liability. The fair value measurement of available for sale investments in IFRS is higher and more transparent disclosures under IFRS.

Rahul Kamath and Ruchir Desai (2014) results reveal that there is improvement in investment activities and operating activities due to IFRS adoption. However, no improvement or increase was observed in financial risks or debt covenants.

Surajit Das (2017), in their study concluded that although there is absolute difference in quantitative indicators, as per IFRS and IGAAP, there is no statistical evidence to prove the difference. The regression analysis shows some indicative result that IFRS can increase the market value by way of foreign investment and acquisitions.

Hector Fabio and Julian (2016) in his study found that prior to the implementation of the IFRS, there is no relationship between the quality of financial information and the idiosyncratic risk of the shares of companies traded on stock market in the United Kingdom.

This finding partially contradicts the first hypothesis of the study that there is no association between opacity and idiosyncratic risk before the implementation of IFRS.

Joseph Aharony, Ran Barnivc and Haim Falk (2014) in their studies examined the impact of IFRS on value relevance of financial reporting for investors in equity stock. They revealed that security prices and stock returns have impact from three factors such as valuation of goodwill, Research and development cost and revaluation of PPE. These factors have difference accounting practices across European Countries, which are different from IFRS. The result of the study provided evidence for two factors. They found that incremental value relevance has diminished when the domestic standards deviated from IFRS. The study also found that switching to IFRS made greater value relevance to investors in the year in which IFRS is made mandatory.

JA França (2014),a Brazilian Author, has attempted a comparative study of indebtedness level and return on assets. Deemed cost assumption has been given to Brazilian companies while adopting IFRS. The test revealed that deemed cost did not significantly affect the financial information. The test was done at 95% confidence level. They did not find any difference between mean values of Indebtedness level and Return on Assets. The values were calculated with and without effect of deemed cost.

Andre Mora and Antonio's (2016), study was related to impact of debt ratio of Brazilian firms due to change in accounting standards. The authors argued that forecasting ability of accounting information can be achieved not by adopting more challenging standards but on concentrating aspects associated with preparation and disclosure of information. The authors studied the behaviour of change in debt equity ratio due to change in Brazilian accounting standards. They found that 69% of companies had a structural break in the investigated period and 17% showed no change.

Based on review, there is huge scope for scholars and academicians to conduct research on adoption of IFRS in India.

Objectives:

Based on research gap, the following objectives were drawn for the present Study:

a) To understand which are the accounting figures impacted by adoption of IFRS by real estate companies.

b) To find out is that IFRS impact is significant or not.

Hypothesis:

To test the objective the following hypothesis has been drawn:
Null Hypothesis: Real estate companies are not experienced significant impact of IFRS on profitability
Alternative Hypothesis: Real estate companies are experienced significant impact of IFRS on profitability

Research Methodology.

This section demonstrate the research sample together with method of data collection, measurement of variable and tools and technique of statistical analysis.

For the present research following five top listed Indian real estate companies have been selected, who have adopted IFRS from 1st April 2016.
a) DLF Ltd
b) Omaxe Ltd
c) Prestige Estates Projects Ltd
d) Sobha Ltd
e) Unitech Ltd

The decision making process often based on activity ratios used in accounting practice.Apart from these, statement of financial position and statement of financial performanceprovide useful information for decision making. In this paper, profitability ratios and figures, have been calculated based on figure obtained from financial statement that are constituted according to the two set of accounting standard namely, Indian GAAP and IFRS.

The study focused on comparison of profit and loss account prepared under IGAAP and profit and loss account prepared under IFRS for the period ended 31st March 2016. The data has been analysed by comparing important account numbers. Percentages have been used for presentation of the result. One sample t test has been used to understand significance level of impact of IFRS adoption. Statistical software SPSS 24.0 has been used for running t test.

The following items from profit and loss account were used for analysis.
- Sales
- Operating Expenses
- Finance Charges
- Depreciation and Amortization
- Employee Benefit Expenses
- Income Tax
- Net Income
- Retained Earning
- Earning Per Shares
- Net Profit Ratio
- Operating Expenses Ratio
- Capital Turnover Ratio
- Working Capital Turnover Ratio
- Return on Assets
- Return on Equity

Data Analysis:

Revenue accounting and profitability is always a debate in the case of real estate business. There is debate is about when to recognize the revenue i.e. over a period of time or at the time the when sale happens. Secondly, there is a difference of opinion in capitalization borrowing cost incurred for buying of land which is used for construction purpose. Third , it is a business practice in real estate business to accept huge amount of security deposits which are repayable or adjusted after the construction is over. IFRS insists on recording these deposits at fair value, and as such, there is huge impact by way of finance charges.   There are no guidelines under IGAAP for lease incentives such as rent-free period, lower rent during initial period and so on, and hence different accounting practices prevail. The following top listed companies were selected for analysis.

To understand the impact of IFRS adoption, the following Statement of Profit and Loss has been compared

i) Statement of Profit and Loss for the year ended 31st March 2016 under IGAAP.

ii) Statement of Profit and Loss for the year ended 31st March 2016 under IFRS/Ind AS.

Table 1.1: Real Estate Sector: Comparison IGAAP v/s IFRS (Amount in Crore)

Particulars	IGAAP	IFRS	Increase (Decrease)	Percentage
Sales	19,453	20,667	1,214	6%
Operating Expenses	19,094	20,283	1,189	6%
Finance Cost	3,603	3,646	43	1%
Depreciation	1,044	979	-65	-6%
Employee Cost	909	894	-15	-2%
Income Tax	538	528	-10	-2%
Net Income	204	293	89	44%
Retained Earning	44,631	40,523	-4,108	-9%

Source: Compiled from audited financial statements

Table 1.2 : Real Estate Sector: Comparison Ratios (IGAAP v/s IFRS)

	DLF Ltd		Omaxe Ltd		Prestige Ltd		Sobha Ltd		Unitech Ltd	
Particulars	**IGAAP**	**IFRS**	**IGAAP**	**IFRS**	**IGAAP**	**IFRS**	**IGAAP**	**IFRS**	**IGAAP**	**IFRS**
Earnings per share	3.08	1.86	4.27	4.22	9.36	16.30	15.63	14.08	-3.45	-3.44
Net Profit	5%	3%	5%	6%	8%	12%	8%	7%	-45%	-47%
Operating Expenses	95%	94%	94%	94%	89%	89%	86%	89%	150%	157%
Capital Turnover	0.17	0.21	0.53	0.40	0.56	0.70	0.55	0.59	0.16	0.16
Working Capital Turnover	0.46	0.88	0.61	0.57	2.51	3.90	0.83	0.91	0.31	0.29
Return on Assets	0.01	0.01	0.01	0.01	0.03	0.04	0.02	0.02	-0.03	0.03
Return on Equity	0.02	0.01	0.04	0.04	0.09	0.16	0.05	0.05	-0.09	0.10

Source: Compiled from audited financial statement

Observations:

From the tables 1.1 and 1.2, it has been observed that net income has increased by 44% under IFRS when compared to IGAAP. This is evidenced by increase of sales by 6%. The operating expenses have increased by 6% and depreciation charge has decreased by 6%. The retained earnings have decreased by 9%.A huge variation has been observed in the ratios. EPS has decreased from 3.08 to 1.86 in the case of DLF Ltd due to decrease in net profit ratio from 5% to 3% in the case of DLF Ltd EPS has increased from 9.36 to 16.30 in the case of Prestige Ltd. This is substantiated by increase of net profit ratio from 8% to 12% in the case of Prestige Ltd.

One Sample T Test :

Table 1.3 : IFRS adoption Impact on Real Estate Sector

Particulars	t	df	Sig. (2-tailed)	Mean Difference	Confidence Interval Of Difference	
					Lower	Upper
Sales	15.67	4	0.000	1.00253	0.82	1.18
Operating Expenses	15.73	4	0.000	0.98496	0.81	1.15
Finance Cost	30.79	4	0.000	1.00094	0.91	1.09
Depreciation	6.34	4	0.003	1.27398	0.71	1.83
Employee Benefit Expense	68.43	4	0.000	1.01933	0.97	1.06
Income Tax	32.80	4	0.000	1.04366	0.95	1.13
Net Income	6.67	4	0.003	1.07008	0.62	1.51
Retained Earnings	33.77	4	0.000	1.04550	0.95	1.13
Earning per Share	6.19	4	0.003	1.07100	0.59	1.55
Net profit Ratio	6.10	4	0.004	1.07671	0.58	1.56
Operating Expenses Ratio	103.53	4	0.000	0.98287	0.95	1.00
Capital Turnover Ratio	10.03	4	0.001	0.96585	0.69	1.23
Working Capital Turnover Ratio	7.71	4	0.002	0.84366	0.53	1.14
Return on Assets	7.80	4	0.001	1.10330	0.71	1.49
Return on Equity	7.77	4	0.001	1.01492	0.65	1.37

Source: Compiled from audited financial statements

Interpretation:

The p value of one sample t test is less than 0.05 at 95% significance level for all the accounting numbers tested. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. It is inferred that IFRS adoption has significant impact on profitability of Real Estate companies.

Conclusion:

 The study narrates the effect of adoption of IFRS on performance of major real estate companies. From the study and analysis, we can conclude that revenue is the major area which was impacted by IFRS. This is due to the reason that point of time when the revenue need to be recognised   under IFRS is different from IGAAP. Secondly, the component of revenue under IFRS is different from IGAAP. The decrease of depreciation under IFRS also impacted profitability. The study helps the shareholders and investors in understanding true value of investment and which are the financial component impacted by adoption of IFRS.

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RURAL ENTREPRENEURSHIP IN INDIA: AN OVERVIEW OF OPPORTUNITIES AND CHALLENGES, WITH SPECIAL REFERENCE TO KARKALA TALUK (UDUPI DISTRICT)

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ABSTRACT

India is the second most populous country of the world and has changing socio-political, demographic and morbidity patterns that have been drawing global attention in recent years. India is predominantly a rural country with two third of population and 70% workforce residing in rural areas. Rural economy constitutes 46 per cent of national income Villages in India have spending power, but they also have some unique problems. Despite the rise of urbanisation more than half of India's population is projected to be rural by 2050. Thus growth and development of rural economy and its population is the key to overall growth and inclusive development of the country. Interest in entrepreneurship and policy to influence entrepreneurial behavior has increased dramatically in recent years among academics and some practitioners, although it has yet to afflict all policymakers and economic development groups, such as local development agencies etc. The objective of this paper is to understand the concept of rural entrepreneurship in India in terms of types of rural entrepreneurship, role in development of Indian economy, various problems faced & their solutions for overall development of the country.

KEYWORDS: Rural Indian economy, rural entrepreneurship, government initiatives in rural entrepreneurship, opportunities and challenges of rural entrepreneurship.

Introduction:
'India lives in villages'. Out of the total population of the country major percentage lives in rural areas. Today, the rural economy in India and its subsequent productivity growth is predicated to a large extent upon the development of its 700-million strong rural population. The Rural Economy in India is wholly agriculture based and it is of tremendous importance because it has vital supply and demand links with the other Indian industries. Further, Rural Economy in India has been playing an important role towards the overall economic growth and social growth of India. India has been predominantly an agriculture-based country and it was the only source of livelihood in ancient time. During prehistoric time when there was no currency system the India economy system followed barter system for trading i.e. the excess of agricultural produce were exchanged against other items. In India, agriculture accounts for almost 19% of Indian gross domestic products (GDP). The rural section of Indian population is primarily engaged with agriculture, directly or indirectly.

Rural entrepreneurship encourages the location of larger and small scale unit away from urban areas or planned shifting of units from urban areas to rural areas. Therefore, under rural entrepreneurship, the state should encourage industrialization in rural areas on a massive scale. It is immaterial whether it is small, village industries or large scale industries.

Objectives of the study:
- To study the rural economy of India.
- To know the rural entrepreneurship.
- To study the scope of institutional and Government initiations in rural entrepreneurship development.

- To study the opportunities and challenges faced by the rural entrepreneurs.
- To provide suggestions for the development of rural entrepreneurship.

Research methodology:

To realize the objectives of the study, a direct interview of 20 rural entrepreneurs was conducted in Karkala Taluk. For the study purpose, both the primary and secondary sources were used for collection of the data. For this study, Random sampling method has been used and the study is being descriptive in nature. An attempt is made to study the condition of rural entrepreneurship in overall development of India.

Literature review:

Dabson (2001) states that, rural communities are disadvantaged for entrepreneurs, in terms of geographic locations. The rural area typical characteristics, in turn add trouble in attracting entrepreneurs and skilled workers.

B.S. Bhatia13 (2004) in his article titled, "New Industrial Entrepreneurs Their Origins and Problems" has discussed that the 50 small manufacturing firms comprising of less than 50 employees located in the state of Punjab examined the socioeconomic background of entrepreneurs, their attitude towards industry, the ways in which they made transition to 36 industry and the problems they faced in establishing and building up their entrepreneurs. The research findings showed that entrepreneurs established their business in various sectors like service, trading, manufacturing and agriculture. The research analysis showed no relationship between growth of firms and socio-economic background of the entrepreneurs.

Dr.Kalpana P. Nandanwar (2011),Rural entrepreneurship should not only set up enterprises in rural areas but should be also using rural produce as raw material and employing rural people in their production processes. Rural entrepreneurship is ,in essence, that entrepreneurship which ensures value addition to rural resources in rural areas engaging largely rural human resources. In other words, this means that finished products are produced in rural areas out of resources obtained in rural areas by largely rural people.

Anil Aggarwal.(2013),Enterprises in rural environments are operating in an arena of extreme and rapid change. However, despite the recognition that entrepreneurship is one of the primary facets through which rural economic development can be achieved, empirical research on rural entrepreneurship is relatively sparse and this concept remains largely unknown. Appreciating the need for and relevance of understanding conceptual paradigm of rural entrepreneurship, Rural Entrepreneurs and the role plays by the selected Developmental institutions in the creation of Micro and small village enterprises has been proved very much significant. Rural entrepreneurship is currently at the focus of much theoretical, practical and political interest.

Rural Indian economy:

Since independence India is setting path to sustain economic growth in the country. India lives in its villages, nearly 73 % of the total population live in rural areas where agriculture and allied activities are the main stay of their lives. According to the Planning Commission of India, developing countries are characterized by coexistence of unutilized or underutilized manpower and unexplored natural resources. Pertaining to this, there are two crucial measurements of economic development i.e. per capita income and development potentials. The economic development of our country largely depends on the development of rural areas and the standard of living of its rural mass. Rural entrepreneur is one of the most important inputs in the economic development of a country and of regions within the country. The rural population constitutes a major segment in India. The livelihood strategies of this vast segment depend primarily on agriculture and allied activities. Growth in this agriculture sector has shown a declining trend during the last one decade. This has made a huge impact on the domestic production, employment, etc. These problems can be tackled, to a certain extent, by developing entrepreneurship in Rural India.

Rural entrepreneurship in India:

Rural industries and business organizations in rural areas generally associated with agriculture and allied activities to agriculture. According to Government of India, "Any industry located in rural area, village or town with a population of 20,000 and below and an investment of Rs. 3 crones in plant and machinery is classified as a village industry." Rural entrepreneurs are those who carry out entrepreneurial activities by establishing industrial and business units in the rural sector of the economy.

Rural development is more than ever before connected to entrepreneurship. Institutions and individuals promoting rural development now see entrepreneurship as a strategic development intervention that could increase the rural development process. Rural entrepreneurs use the scarce resources in the most efficient manner thereby increasing profits and decreasing costs. Due to lack of education, majority of rural people are unaware of technological development, marketing etc. Shortage of finance and raw materials are main problems face by rural entrepreneurs. Most of the rural entrepreneurs face peculiar problems like illiteracy, fear of risk, lack of training and experience, limited purchasing power and competition from urban entrepreneurs Promotion of rural entrepreneurship is a key to develop rural areas and backward towns.

Entrepreneurship plays a key role in relation to economic development and that entrepreneurs are key agents of change in market economies. Rural entrepreneurship that are beginning to deliver on the expected benefits of inclusive economic growth that helps in improving standard of living in rural areas in general and at the bottom of the pyramid in particular. The majority of rural entrepreneurs is facing many problems due to not availability of primary facilities in rural areas of developing country like India. Lack

of education, financial problems, insufficient technical and conceptual ability it is too difficult for the rural entrepreneurs to establish industries in the rural areas.

"Rural entrepreneurs are those who carry out entrepreneurial activities by establishing industrial and business units in the rural sector of the economy. In other words, establishing industrial and business units in the rural areas refers to rural entrepreneurship."

In the present scenario, entrepreneurship development means adding value to business, society, and most importantly to revenue generation in the country. In the pursuance of adding academic value, this study is an effort to synthesize information to determine current states of knowledge about entrepreneurship. The idea is to identify factors that may contribute efficiently in the progression of concept "entrepreneurship".

Types of rural entrepreneurship:

All the village industries come under the following broad categories:

1. **Agriculture Based Industries**:
   Agro-based industries are those industries which depend on agricultural products as raw materials. An example is cotton textile industries that use cotton as a raw material and then process it to make dresses. sugar industries, jaggery, oil processing from oil seeds, pickles, fruit juice, spices, dairy products etc.

2. **Forest Based Industries:**
   The industry that uses components available in forest as their raw material are called forest based industries. Forest-based industries include the woodworking industries, pulp and paper industries and the printing industries, bamboo products, honey, coir industry, making eating plates from leaves etc.

3. **Mineral based industry**:
   Iron and steel, cement, aluminium, machine tools, petrochemicals producing industries are called mineral based industries. Mineral based industries are primary industries that use mineral ores as their raw materials. For example iron ore, coal, gold etc.

4. **Textile Industry:**
   Textile industry is the business enterprise that is involved with the design, manufacture, distribution as well as use of textiles. The textile industry includes every business involved in growing or producing fibers, such as sheep farmers and cotton growers, those who make the fiber into thread etc.

5. **Engineering and Services industry:**
   Organizations primarily engaged in applying physical laws and principles of engineering in the design, development, and utilization of machines, materials, instruments, structures, processes, systems, agriculture equipments, tractors and pump sets repairs etc.

Government initiatives for rural entrepreneurship development in India:

The Indian Government has introduced over 50 startup schemes to help boost the startup mission in India. These are the few initiatives the government has taken to boost startup culture in India by providing these schemes in the favour of Startups.

1. Startup India Initiative:

In January 2016, Prime Minister of India launched Startup India Initiative. It changed the definition of a startup in terms of the scale and the horizon. The idea is to increase wealth and employability through increasing entrepreneurial spirit. They have given startups tax benefit under this scheme and 798 applicants have got the benefit of the tax break..

2. ASPIRE:

The government has made continuous efforts to improve social and economic life in rural areas of India. Since 56% of the Indian population lives in rural areas, the government is promoting entrepreneurship and innovation in this area. The scheme, ASPIRE aims at increasing employment, reducing poverty and improving innovation in rural India. However, the main idea is to promote the agro-business Industry. The Ministry of Medium and Small Enterprises has tried to get economic development at the grassroots level.

3. MUDRA Bank:

Micro Units Development Refinance Agency(MUDRA) Bank has been created to enhance credit facility to boost the growth of small business in rural areas. In 2015, the government allocated 10,000 crores to promote startup culture in the country. The MUDRA banks provides loans for Rs. 10 lakh to small enterprises which are non-corporate, non-farm small/micro enterprises. It comes under Pradhan Mantri Mudra Yojana(PMMY) which was launched on 8th April 2015. The loans have been categorized into Tarun, Kishore, and Shishu. The assets are created through the bank's finance and there is no collateral security.

4. Ministry Of Skill Development and Entrepreneurship:

This task of promoting entrepreneurship was earlier given to different departments and government agencies. In 2014, Prime Minister decided to dedicate an entire ministry to build this sector as he feels that skill development requires more tension from the government

side to promote and encourage them among the people. Furthermore, the idea is to reach 500 million people by the year 2022, by providing gap funding and skill development initiatives.

5. Atal Innovation Mission:

In the budget of 2015, the government established the Atal Innovation Mission (AIM), while the name is coming from Former Prime Minister of India Atal Bihari Vajpayee. The Atal Innovation Mission was established to provide promotional platform which will involve the academicians, and drawing upon national and international experiences to foster a culture of innovation, research, and development. The government allocated AIM about Rs. 150 crores in the year 2015.

6. E-Biz Portal:

The government launched first electronic government to business (G2B) portal. The main purpose of the portal is to transform and develop a conducive business environment in the country. The eBiz portal was developed by Infosys in a public-private partnership model. It is a communication center for investors and the business communities in India. The portal has launched 29 services in 5 states of India, viz., Andhra Pradesh, Delhi, Haryana, Maharashtra, and Tamil Nadu. The government will add more services to the scheme in the future.

7. Dairy Processing and Infrastructure Development Fund (DIDF):

National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India. The Government of India had announced creation of Dairy Processing and Infrastructure Development Fund under NABARD with a total corpus of Rs. 8000 crore over a period of 3 years (i.e. 2017-18 to 2019-20), in the Union Budget of 2017-18 for the sustained benefit of farmers.

8. Support for International Patent Protection in Electronics & Information Technology (SIP-EIT):

The Department of Electronics and Information Technology (DeiTY) has launched a scheme entitled "**Support for International Patent Protection in E&IT (SIP-EIT)**". This scehme provides financial support to MSMEs and Technology StartUp units for international patent filing.

9. Multiplier Grants Scheme (MGS):

Department of Electronics and Information Technology (DeitY) started the Multiplier Grants Scheme (MGS). The scheme aims to encourage collaborative Research &Development between industry and academics or R&D institutions for development of products and packages. Under the scheme, if the industry supports R&D for development of products that can be commercialized at institution level, then government will also support them financially which will be up to twice the amount provided by industry.

10. Credit Guarantee Scheme for Startups (CGSS):

The **Credit Guarantee Fund Trust for Micro and Small Enterprises** (CGTMSE) was set up by the Government of India to provide business loans to micro and small industries, with zero collateral. It allows the new and upcoming startups to avail the loans at highly subsidised interest rates without providing any security.

11. Software Technology Park (STP) Scheme:

The **Software Technology Park** (STP) Scheme is a totally Export Oriented Scheme for the development and export of computer software including export of professional services using communication links or media.

This scheme is unique in its nature as it focuses on only one sector, i.e., computer software. The scheme integrates the government concept of "100% Export Oriented Units" (EOU), "Export Processing Zones" (EPZ) and the concept of Science Parks or Technology Parks, as operating elsewhere in the world.

12. The Venture Capital Assistance Scheme (VCA):

The Small Farmer's Agri-Business Consortium (SFAC) has launched the scheme named Venture Capital Assistance (VCA) Scheme for the welfare of farmer-entrepreneur to develop their agri-business which is approved by the banks, financial institutions regulated by the RBI. This scheme intends to assist in the form of the term loan to the qualifying projects of the farmers to meet their capital requirements for the implementation of the project. VCA promotes training and visits of agri-entrepreneurs in setting up agribusiness projects..

13. Loan For Rooftop Solar Pv Power Projects:

To get more non-conventional power, the Government of India has set a challenging target to set up 40,000 MWp of Grid-Interactive Rooftop Solar PV Plants during the next five years. These rooftop solar PV plants will be set up in residential, commercial, industrial and institutional sectors in the country ranging from 1 kWp to 500 kWp capacity.

14. NewGen Innovation and Entrepreneurship Development Centre (NewGen IEDC):
NewGen IEDC is a programme launched by the National Science and Technology Entrepreneurship Development Board under the Department of Science and Technology, Government of India. This programme aims to inculcate the spirit of innovation and entrepreneurship among the Science and Technology youth, support and encourage the startup creation through proper guidance, mentorship and support.
projects.

15. Single Point Registration Scheme:
Single Point Registration Scheme (SPRS) is a startup scheme which was launched in 2003. It is managed by the National Small Industries Corporation (NSIC). NSIC registers all Micro & Small Enterprises (MSEs) in India under this Single Point Registration Scheme to participate in the Government Purchases.

Findings:

Creation of employment, dispersal of income equitably, utilisation of resources etc. is possible if our rural industries develop. Inspite of the efforts made by government, the growth of rural entrepreneurs is not very healthy. Following are the findings of the interview conducted among rural entrepreneurs:

1. It was found there is lack of infrastructural facilities in rural areas like roads, electricity, irrigation etc.
2. Almost all the respondents feel that there is non-supportive attitude of financial institutions which works only on papers. The procedure to avail the loan facility is so time consuming that its delay often disappoints the potential entrepreneurs.
3. 95% respondents (19 respondents) opinioned that there is lack of communication facilities and market information to rural entrepreneurs. Information technology has penetrated into rural areas through internet but rural areas have hardly availed its benefits.
4. 75% respondents are facing the difficulty of warehousing facilities. The dilapidated (faulty) condition of industrial estates proves it and location of these warehouses hasn't been proper.
5. Respondents opinioned that banks do provide concessional loans but their rules are very rigid. Their reluctance to grant loans for the working capital add to the problems of the rural entrepreneurs as most of the potential entrepreneurs are illiterate.
6. It has been observed by the study that there is lack of technical know-how and lack of quality management among the rural entrepreneurs.
7. There is inadequate flow of credit in the rural economy which results in slowing down of entrepreneurship.
8. Rural entrepreneurs are making use of obsolete technology, machinery and equipment for their business activities.
9. It has been observed that there is a poor quality standard of goods from the rural entrepreneurs.
10. Rural entrepreneurs are facing the difficulties in getting skilled employees to their business.
11. Few government facilities are reaching to rural areas from past 2 years to encourage the rural entrepreneurship.

Suggestions:

1. It is suggested to Government that it should encourage rural entrepreneurs to make use of new & updated technology & equipment for their business.
2. Proper workshops and training programmes should be organised to provide training & development facilities to rural entrepreneurs to improve their technical know-how, to ensure quality management so that they can become competitive with the other urban industries.
3. Financial assistant should be given at concessional rates & rules –regulations to get this financial assistance should not be too rigid and must be simplified and funds should be provided without much delay.
4. Communication facilities should be provided which would facilitate better link with the customers (effective customer relationship management), to improve their market reach and to compete.
5. Warehousing facilities should be improved to rural entrepreneurs so that goods can be stored safely till the time it is required by the market
6. Timely transportation facilities should be provided to make it sure that consumers & other users can get the desired demand fulfilled on time without any delay and also people can travel other places for their business dealings.
7. Government should focus on the development of rural infrastructure facilities to improve the rural economy which in turn enhance the scope for rural entrepreneurship.

Conclusion:
After the survey conducted among the rural entrepreneurs it was found that there are number of opportunities available in rural area for entrepreneurship which are generally considered as local area with less growth opportunities. Hence, if any potential individual comes forward for entrepreneurship with confidence to do the business, has the large scope for development and betterment of rural areas as the government offering lots of entrepreneurship plans and funding the initiatives of potential entrepreneurs. Ever since the

implementation of new plans by the government for entrepreneurship in rural areas, the rural youth making their minds towards self employment and entrepreneurship in rural areas than jobs in cities.

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THE IMPACT OF GREEN MARKETING ON CONSUMERS BUYING BEHAVIOUR

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ABSTRACT

In the present world organizations and consumers should have a responsibility towards environmental issues and by the purchasing of green products they participate in this process. Generally, these consumers will not buy products that endanger human health, have associated risk during the production process, cause any serious damage to the environment, produce excess waste, are involved in the extraction of raw materials, damage endangered plant and animal species and a natural resource. Applying these policies plays an essential role in switching consumer purchasing behavior to buy environmentally friendly products. Most of the people think that, it takes extreme efforts to make big difference, but in reality every small effort has the possibility to make enormous difference overtime. The attempt made in this study is to know the impact of green marketing practice on consumers buying behavior. The information required for the study has been collected from both primary and secondary sources. A standard methodology has been adopted and various statistical tools like average, percentage analysis and ANOVA was carried out to draw meaningful interpretation of results.

Keywords: Green Marketing, Green Products, Consumers Buying Behaviour

1. Introduction

Environment is a basic need for all living beings for the survival and growth. Unless the environment is protected, the existence of life on the planet Earth would be impossible. That is why environmental issues have become globally important. Today's consumers are becoming more and more conscious about the environment and are also becoming socially responsible. Therefore, more companies are responsible to consumers' aspirations for environmentally less damaging products. The customers worry about the forthcoming environmental problems that would lead into major health hazards in near future. To avoid this phenomenon they prefer eco-friendly products. This has led the companies to form marketing strategies that suits the customers' attitudes. These marketing strategies in new form are called as green marketing. Although the reasons to participate in green activities and their commitment to the environment is different, the green consumer has a vital role in helping the environment.

2. Green Marketing:

Green or Environmental Marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment. (Polonsky, Michael Jay, 1994). Green or Environmental Marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment. (Grundey &Zaharia, 2008).

2.1 Consumer Buying Behavior

Consumer behavior is defined as the behaviour that consumer display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. Consumer behaviour focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption-related items that includes what they buy, why they buy, when they buy it, where they buy it, how often they buy it, how often they use it, how they evaluate it after the purchase and the impact of such evaluations on future purchases, and how they dispose of it (Bello, 2008). The green consumer is generally defined as one who adopts environmentally friendly behaviors or who purchases green products over the standard alternatives.

3. Literature Review

Jeevandas, Lakshmi and Vivek(2019) studied the impact of green marketing on consumers purchase intensions and sustainable development. The study conducted in southern districts of Kerala focuses on how green marketing leads to purchase intentions of the products. The term green marketing is not familiar to Keralites, but they are much passionate about eco friendly products and services. The study reveals that consumers are more health conscious, therefore eco friendly and safe for health is the reason behind buying green products.

Saini(2013)analyzes the green marketing and its impact on consumer buying behaviour. The aim of the study is to know the consumer buying behavior is affected by the green marketing and companies strategies to get the competitive edge by adopting it. The research study took place in Rohini district of Delhi. The study shows that, now a day's consumers are not only aware for the multiple brands and their perceived quality but also they have started to pay more attention to the environment and thereby becoming more eco friendly.

Delafrooz, Taleghani and Nouri (2014) evaluate the effect of green marketing on consumer purchase behavior at Tehran city. It is clear from the study that, purchasing behavior generally consists of the discovery of the need to seek solutions, evaluate solutions, decision to purchase and post-purchase behavior. Organizations and consumers should have a responsibility towards environmental issues and by the purchasing of green products they participate in this process.

Pinto (2017) analyzed the influence of green marketing on customers buying behavior. The study is focused to know the relationship between green marketing tools and customers buying behavior and to understand the government policies that help in formulating green marketing policies. The customers worry about the forthcoming environmental problems that would lead into major health hazards in near future. To avoid this phenomenon they prefer eco-friendly products.

Kaur(2014) studied the impact of green marketing on consumer's buying behavior. The Paper focuses on people respond towards greener products & impact of green marketing in the minds of consumers. Its main purpose is to trigger minds of marketers so that they can evolve new products that are environment friendly. Companies are constantly trying to find best ways to reach customers with their green message and coming up with innovative products.

4. Research Design

4.1 Objectives of the Study

- To study the consumers awareness about green marketing practices.
- To study the motive behind usage of green products.
- To study the impact of green marketing tools on consumers buying behavior.

4.2 Hypothesis:

Based on the objectives stated above, the following research hypotheses are formulated.

H_{01}: There is no significant relationship exists between socio-economic factors of consumers and awareness about green marketing practices

H_{02}: The buying behavior of consumer is not influenced by awareness about green marketing tools.

4.3 Relevance of the Study

Green marketing and green products are gaining popularity as we are progressing. People are becoming health conscious which leads to popularity of green items. But, with respect to India, not much of systematic research happened in rural areas. The impact of green marketing on buying behavior of customer are mainly depend on their environment consciousness and marketing strategies of the companies. So, the proposed research will try to identify the impact of green marketing towards buying behavior of rural customers and factors for green products' preference specifically in Indian context.

4.4 Research Methodology

The proposed study is descriptive in nature. For the study purpose 100 consumers will be selected from various parts of Karkala Taluk of Udupi District. The probability sampling method is used for deriving sample from the population. Under this method, simple random sampling type is used for collection of primary data through structured questionnaire. Secondary data is collected from magazines, thesis reports, articles, websites, published books, journals, and newspapers etc. Based on the objectives and research hypotheses percentage, mean, t-test and ANOVA are used for statistical analysis by using SPSS software.

4.4 Limitations of the Study

- Consumers chosen from Karkala Taluk of Udupi District. Other geographical locations are not included in the research study. It is assumed that samples selected will truly represent the population.
- The research work has time limitations. The suggestions and conclusions drawn from the study will be limited by time. The existence of time constraints had influenced the data collection and the sample size

5. Data Analysis and Interpretation

Table 5.1 Demographic profile of the respondents

Demographic profile		No. of respondents	Percentage
Gender	Male	40	40
	Female	60	60
Age	15-24	25	25
	25-34	40	40
	35-44	15	15
	45-54	12	12
	55 and above	08	08
Education Qualification	S.S.L.C	15	15
	P.U.C	17	17
	Graduation	33	33
	Post Graduation	23	23
	Other	12	12
Monthly Household Income	Below 10000	25	25
	10000-20000	30	30
	20000-30000	20	20
	30000-40000	15	15
	Above 40000	10	10

Source: Primary data   N=100

Interpretation: From the above chart it is clear that 40% of the respondents are male and 60% of the respondents are female. A good majority of respondents (40%) are belongs to the age group of 25-34, 25% of the respondents are belongs to the age group of 15-24, 15% of the respondents belongs to the age group of 35-44, 12% of the respondents are belongs to the age group of 45-54 and remaining 8% are 55 and above. 33% respondents are Graduates, 23% are Post Graduates, 17% are PUC, 15% respondents are completed S.S.L.C and 12% of the respondents studied other courses. 30% respondents earns 10000-20000 household income, 37% are earns 10000-20000, 25% respondents earns below 10000 monthly income, 20% are earns 20000-30000, 15% are earns 30000-40000 and remaining 10% earns above 40000 monthly income.

Table5. 2: Awareness about Green Marketing Practices

Particulars	Response	Percentage
High	20	20
Average	65	65
Low	15	15

N=100   Source of Data: Survey **Interpretation:** From the above table it is clear that, 65% of respondents have awareness, 20% of the respondents have high awareness and remaining 15% of the respondents have low awareness about green marketing practices.

Table 5.3: Motive behind the Usage of Eco-Friendly Products

Particulars	Response	Percentage
Concern for Health	50	50
Concern for status	05	05
Concern for the environment	15	15
To use better quality products	30	30

N=100   Source of Data: Survey **Interpretation:** From the above table it is clear that, 50% of the respondents agreed that motive behind using ecological product is concern for health, 30% of the respondents are quality concern, 15% of the respondents have concern for the environment, and remaining 5% of the respondents using for their status. It shows that people are more health conscious while buying a product.

Table 5.4: Awareness about Green Marketing Tools

Particulars	Response	Percentage
Eco-labelling	25	25
Eco-brand	18	18
Green Advertisement	22	22
Eco-certificate	20	20
Green Pricing	15	15

N=100   Source of Data: Survey **Interpretation:** From the above table it is clear that, 25% of the respondents aware about eco-labeling, 22% of the respondents are aware about green advertisement, 20% of the respondents are know about eco-certificate, 18% of the respondents aware about eco-brand and remaining 15% of the respondents aware about green pricing. It shows that people are keenly watching labels while buying a product.

Table 5.5: Effect of Green Marketing Operation on Buying Behaviour

Statement	N	Mean
If I learn that the packaging of the product I purchase is harmful to the environment, I give up purchasing	100	2.25
If I learn that the product I use was produced by harming the environment, I give up using it	100	2.70
The advertisement of eco-friendly products affect my buying behaviour	100	2.30
I do not prefer the products that were packed extra	100	3.10
The environmental issues/problems on media affect my purchasing behaviour	100	2.20
I prefer the product which are labelled as "not harmful for the environment"	100	2.25
As I am concerned about the natural sources that are used during the process of transportation of the products, I prefer domestic products.	100	2.00
I prefer the products which are produced with recyclable materials	100	1.65
I am willing to pay more for the eco-friendly products than the other products	100	2.75
I can affect other people by preferring the products of environmentally conscious firms	100	1.80

N=100   Source of Data: Survey

Interpretation: The average 3.10 respondents do not prefer the products that were packed extra. Average 2.75 respondents are willing to pay more for the eco-friendly products than the other products. Average 2.70 respondents are giving up using the product if it was produced by harming the environment. Average 2.30 respondents are agreed that green advertisement affects their buying behavior. Average 2.25 respondents prefer the product which is labeled as "not harmful for the environment" and giving up purchasing the product if it was produced by harming the environment. Average 2.20 respondents are agreed that environmental issues/problems on media affect their purchasing behavior. Average 2.00 respondents concerned about the natural sources that are used during the process of transportation of the products so they prefer domestic products. Average 1.80 respondents can affect other people by preferring the products of environmentally conscious firms. Average 1.65 respondents prefer the products which are produced with recyclable materials.

H_{01}: **There is no significant relationship exists between awareness about green marketing practices and socio-economic factors of consumers.**

Table 5.6 Relationship between Gender and Awareness about Green Marketing Practices

T value	P value
1.179	0.280

The p value [0.280] > 0.05. It means the awareness level of male and female respondents are same. Therefore there is no significant relationship exists between the male and female respondents awareness towards eco-friendly products. Therefore null hypothesis is accepted.

Table 5.7 Relationship between Age and Awareness about Green Marketing Practices

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.375	4	0.094	0.259	0.903
Within Groups	34.375	95	0.362		
Total	34.750	99			

The p value [0.903] > 0.05. It means there is no relationship exists between age of the respondents and awareness about green marketing practices. Nowadays all age group of peoples are having awareness about green marketing. Therefore, null hypothesis is accepted for this reason.

Table 5.8 Relationship between Educational Qualification and Awareness about Green Marketing Practices

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.714	4	1.679	5.688	0.000
Within Groups	28.036	95	.295		
Total	34.750	99			

The p value [0.000] < 0.05. It means there is a significant relationship exists between education of the respondents and awareness about green marketing practices. Therefore null hypothesis is rejected.

Table 5.9 Relationship between Monthly Income and Awareness about Green Marketing Practices

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.083	4	2.021	7.199	0.000
Within Groups	26.667	95	.281		
Total	34.750	99			

The p value [0.000] < 0.05. It means there is a significant relationship exists between monthly household income of the respondents and awareness about green marketing practices. Therefore, null hypothesis is rejected.

H_{02}: **The buying behavior of consumer is not influenced by awareness about green marketing tools.**
Table 5.10

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	177.917	4	44.479	6.195	0.000
Within Groups	682.083	95	7.180		
Total	860.000	99			

The p value [0.000] < 0.05. It means there is a significant relationship exists between green marketing tools and impact on buying behavior of consumer. Therefore, buying behavior of consumer is influenced by awareness about green marketing tools.

Findings
1. The study shows that 60% respondents are female respondents.
2. The study reveals that 40% of respondents belong to the age group of 25-34.
3. The study shows that 30% of respondents belong to the monthly household income group of 10000-20000. It means majority of the respondents belong to middle income group.
4. Study reveals that, 33% of the respondents have completed their graduation. It means most of the educated people are aware about green marketing practices.
5. Based on the study it is clear that 65% of the respondents have average awareness about green marketing practices. So, there is a need of creating more awareness about green products through green marketing practices.
6. It is clear from study that, 50% of respondents agreed that motive behind purchasing eco-product is health consciousness. It shows that people consider health is supreme than environment.
7. Study reveals that 25% of the respondents have awareness about eco-labeling. Most of the people read the label before buying a product. Therefore green marketing information must be written in label.
8. It is clear from study that, average 3.10 respondents do not prefer the products that were packed extra. Extra packing increases wastage of resources.
9. The study clears that, there is no significant difference between male and female respondents awareness towards green marketing practices. Gender of does not have influence on awareness about green marketing practices.
10. It is clear from study that, consumers awareness about green marketing practices does not depends on their age.
11. It is clear from study that, consumer awareness about green marketing practices depends on their educational qualification and income level.
12. The study shows that, buying behavior of consumer is influenced by awareness about green marketing tools.

Suggestion

- Government should make strict rules on green marketing tools such as eco-labeling, eco-certificate etc and also consider providing awareness on green products

- Companies should motivate consumers by encouraging them to participate in the green campaign directly with the product. It helps the consumers to understand the green product features.

- Companies must prefer packaging made on recycling materials, which helps to reduces waste disposal problems.

- Companies must take initiatives for safeguarding environment which is supported by making donations or by actively participating in such activities.

- Customers can also support such initiatives by planting trees or by donating a portion of their sale to any organizations initiating such activities.

- Costumers must do environment conscious purchases so that companies can take more initiative in production of eco-friendly products.

Conclusion

Green Marketing is a tool for protecting the environment though it is not easy to adopt it in short run but in the long run it will have a positive impact on the firm. Green based products are higher in quality in terms of energy saving, performance, convenience and safety. Green products offer consumers with the benefits of healthier, more fulfilled lives and power to make the world a better place and well co-ordinate. Most of the people think that, it takes extreme efforts to make big difference, but in reality every small effort has the possibility to make enormous difference overtime. Going Green can save our planet, so let us all try to make our planet a one free from pollution, global warming & threat of ozone depletion.

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A COMPARATIVE STUDY ON NON PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

One of the serious problems faced by the Indian banking sector in the recent years is raising Non- Performing Assets (NPAs). The NPAs growth has a direct impact on profitability of banks. A high level of NPAs suggests high probability of a large number of credit defaults that affect the profitability and net-worth of banks and also erodes the value of the asset. NPAs affect the liquidity and profitability, in addition to posing threat on quality of asset and survival of banks. The problem of NPAs is not only affecting the banks but also the whole economy. In fact high level of NPAs in Indian banks is nothing but a reflection of the state of health of the industry and trade. It is necessary to control NPAs to improve the financial health of the banking system. An attempt is made in this paper to understand NPA, and trend of NPAs among Public and Private Sector Banks in India.

Keywords: NPA, Gross NPA Net NPA.

INTRODUCTION

Banking sector plays an indispensable role in the economic development of a country through mobilization of savings and deployment of funds to the productive sectors. Bank lending is very crucial for it makes it possible, the financing of agricultural, industrial and commercial activities of the country. Banks play a very useful and dynamic role in the economic life of every modern state. They are important constituents of the money market and their demand deposits serve as money in the modern community. The operations of commercial banks record the economic pulse of economy of almost all countries big or small, rich or poor, socialist or capitalist and they are faced with the problem of regional disparities in economic development. Economic development is primarily linked with financial institutions and commercial banks become prime movers of the economic development because of their unique function of credit creation. In modern economy, bankers are to be considered not merely as "dealers in money" but more realistically the "leaders in development".

THE NON PERFORMING ASSETS (NPAs)

A major threat of banking sector is prevalence of Non-Performing Assets (NPAs). The Non-Performing Assets (NPAs) problem is one of the foremost and the most formidable problems that have shaken the entire banking industry in India like an earthquake. Like a cancer worm, it has been eating the banking system from within, since long. Like any other business, success of banking is assessed based on profit and quality of asset it possesses. Even though bank serves social objective through its priority sector lending, mass branch networks and employment generation, maintaining asset quality and profitability is critical for banks survival and growth. The accumulation of huge non-performing assets in bank has assumed great importance. The depth of the problem of bad debts was first realized only in early 1990s. NPAs represent bad loans, the borrowers of which failed to satisfy their repayment obligations. NPA is a virus affecting banking sector. It affects liquidity and profitability, in addition posing threat on quality of asset and survival of banks. Hence, this has been considered to be the most challenging problem facing the banking and financial sectors.

MEANING OF NPAs

A performing asset is an advance which generates income to the bank by way of interest and other charges. A non-performing asset in the banking sector may be referred to an asset not contributing to the income of the bank or which does not generate income for the bank. In other words, an advance account, which ceases to yield income, is a non-performing asset. If the customers do not repay principal amount and interest for a certain period of time then such loans become Non-performing assets (NPA).Thus non-performing assets are basically non-performing loans. Banks are not allowed to book any income from NPAs. They have to make provision for NPAs or keep money aside in case they cannot collect from the borrower, which affects profitability adversely.

TYPES OF NPAs

NPAs are broadly divided into two types: Gross NPAs and Net NPAs

GROSS NPA: Gross NPAs are the sum total of all loan assets that are classified as NPAs as per RBI guidelines as on Balance Sheet date. Gross NPA reflects the quality of the loans made by banks. It consists of all the non standard assets like as sub-standard, doubtful and loss assets. It can be calculated with the help of following ratio:

Gross NPAs Ratio = [Gross NPAs / Gross Advances] X 100

NET NPA
Net NPAs are those type of NPAs in which the bank has deducted the provision regarding NPAs. Net NPA shows the actual burden of banks. Since in India, bank balance sheets contain a huge amount of NPAs and the process of recovery and write off of loans is very time consuming, the provisions the banks have to make against the NPAs according to the central bank guidelines, are quite significant. That is why the difference between gross and net NPA is quite high. It can be calculated with the help of following ratio:
Net NPAs = [Gross NPAs – Provisions / Gross Advances – Provisions] X 100

REVIEW OF LITERATURE

Dutta. A (2014**):** in his "Empirical Study on Non-Performing Assets Management of Indian Commercial Sector Banks" studied the growth of NPA in the public and private sector banks in India, and analysed sector wise non-performing assets of the commercial banks. For the purpose of the study data has been collected from secondary sources such as report on Trend and Progress of Banking in India, RBI, Report on Currency and Finance, RBI Economic Surveys of India.

Joseph, A. L. (2014): in his paper titled *"A Study on Analyzing the Trend of NPA Level in Private Sector Banks and Public Sector Banks"* studied, the trends of NPA in banking industry, the internal, external and other factors that mainly contribute to NPA rising in the banking industry and also provided some suggestions for overcoming the burden of NPA.

Satpal (2014): in his paper titled "*A Comparative Study of Non Performing Assets in Public Sector Banks and Private Sector Banks in New Age of Technology*" made an attempt to find out the actual definition of NPA and the factors contributing to the formation NPAs, reasons for high NPAs and their impact on Indian banking operations.

Richa, Deepak and Bimal (2018): in their paper titled, Non-Performing Assets: A Comparative Study of the Indian Commercial Banks studied the trend of NPAs, Return on Assets and Asset Quality of selected two banks each from private and public sector. They concluded that the banks should also make effort to provide advances to creditworthy customers by analysing their risk-bearing capacity. The government should also make stringent provisions for the settlement or pruning of NPAs as the existence of NPAs ruin the profitability, asset quality and competitiveness of the banks.

OBJECTIVES OF THE STUDY

The present study attempts to achieve the following

- To know the trend in Gross NPAs of Public and Private and Sector Banks in India
- To know the trend in Net NPAs of Public and Private Sector Banks in India
- To compare the Gross NPA as a percentage of Gross Advances and Net NPA as a percentage of Gross Advances of sectors under study.
- To compare the Gross NPA and Net NPA as a percentage of Total Assets of the banks under Public and Private and Sector Banks in India

RESEARCH METHODOLOGY

This paper completely relies on secondary data. The data is collected from RBI website, books and journals. Study period is ten years from 2007-08 to 2016-17. Trend values of Gross NPA and Net NPA of public and private sector banks are calculated and tabulated for the purpose of analysis.

SCOPE OF THE STUDY

The study is confined to analyse the trend in Gross and Net NPAs over a study period of ten years from 2007-08 to 2016-17. Analysis of Gross and Net NPAs as a percentage of Gross and Net Advances and Total Assets is also undertaken to get more insights of NPA management in Public and Private Sector Banks in India.

LIMITATIONS OF THE STUDY

- The study is based on secondary data. Therefore, the limitations of secondary data may be a limiting factor.
- Very recent data could not be collected, as it was not available from the authentic source.

RESULTS AND DISCUSSION

Table 1: Gross NPA and Trend Values   **(Amounts in Crores)**

Year	Public Sector Banks	Trend Values	Private Sector Banks	Trend Values
2007-08	406.00	100	129.22	100
2008-09	459.18	113.0985	167.87	129.9102
2009-10	573.01	141.1355	173.07	133.9344
2010-11	710.42	174.9803	179.05	138.5621
2011-12	1124.88	277.064	182.10	140.9225
2012-13	1644.61	405.0764	203.82	157.731
2013-14	2272.64	559.7635	241.84	187.1537
2014-15	2784.68	685.8818	336.90	260.7182
2015-16	5399.56	1329.941	558.53	432.2319
2016-17	6847.33	1686.534	919.15	711.3063

(Source: rbi.org.in)

Table 1 reveals the gross NPA of public and private sector banks for ten years starting from 2007-08 to 2016-17 and also their trend values. It is very clear that Gross NPAs of banks are showing an increasing trend compared to the base year of 2007-08. The Gross NPAs of Public Sector banks have increased by 1586 times more in 10 years. The Gross NPAs of Private Sector banks have increased by 611 times more in 10 years. Both Public and Private Sector Banks recorded highest Gross NPA in the year 2016-17.

Table 2: Net NPA and Trend Values   (Amounts in Crores)

Year	Public Sector Banks	Trend Values	Private Sector Banks	Trend Values
2007-08	178.36	100	56.47	100
2008-09	211.55	118.6084	74.12	131.2555
2009-10	296.43	166.1976	65.06	115.2116
2010-11	360.55	202.1473	44.32	78.48415
2011-12	593.91	332.9839	44.01	77.93519
2012-13	900.37	504.8049	59.94	106.1449
2013-14	1306.35	732.4232	88.62	156.9329
2014-15	1599.51	896.7874	141.28	250.1859
2015-16	3203.76	1796.232	266.77	472.4101
2016-17	3830.89	2147.841	477.80	846.113

(Source: rbi.org.in)

Table 2 shows the Net NPAs of Public and Private Sector Banks from 2007-08 to 2016-17. The data displayed in the table makes it clear that, Net NPAs of Public Sector Banks are rising every year. There is a growth of 2047 percent from the base year. Private Sector Bank has recorded least Net NPA in the year 2011-12 and highest Net NPA in the year 2016-17. Even though, from 2009-10 to 2011-12, there is declining trend in Net NPAs, from 2012-13 onwards, it has seen an increasing trend. Net NPA of Public Sector Bank is larger compared to Private sector banks.

Table 3: Gross NPA as a percentage of Gross Advances and Net NPA as a

percentage of Net Advances

Year	Gross NPA as a percentage of Gross Advances		Net NPA as a percentage of Net Advances	
	Public Sector Banks	Private Sector Banks	Public Sector Banks	Private Sector Banks
2007-08	2.2	2.5	1.0	1.1
2008-09	2.0	2.9	0.9	1.3
2009-10	2.3	3.0	1.1	1.0
2010-11	2.3	2.5	1.1	0.6
2011-12	3.2	2.1	1.5	0.5
2012-13	3.6	1.8	2.0	0.5
2013-14	4.4	1.8	2.6	0.7
2014-15	5.0	2.1	2.9	0.9
2015-16	9.3	2.8	5.7	1.4
2016-17	11.7	4.1	6.9	2.2

(Source: rbi.org.in)

Table 3 clearly shows the percentage of Gross NPA to Gross Advances and Net NPA as a percentage of Net NPA. In case of Public Sector Banks, till 2010-11, Gross NPA was within 2.3% of Gross NPA. In 2011-13 it remained within 3.6% and then onwards started increasing every year and recorded a highest growth in 2016-17. Percentage of Net NPA is the least during 2008-09 but then onwards it started increasing every year in relation to Net Advances. In case of Private Sector Banks, both the percentage of gross NPA to Gross Advances and Net NPA to Net Advances were showing increasing trend every year from 2007-2010. From 2010-11 to 2013-14, it declined and again started increasing every year from 2014-15 onwards. Gross and Net NPA as a percentage of Gross and Net Advances of Public Sector Bank is more in comparison with Private Sector Banks.

Table 4: Gross NPA as a percentage of Total Assets and Net NPA as a percentage of Total Assets

Year	Gross NPA as a percentage of Total Assets		Net NPA as a percentage of Total Assets	
	Public Sector Banks	Private Sector Banks	Public Sector Banks	Private Sector Banks
2007-08	1.3	1.4	0.6	0.6
2008-09	1.2	1.6	0.6	0.7
2009-10	1.3	1.5	0.7	0.6
2010-11	1.3	1.3	0.7	0.3
2011-12	1.9	1.1	1.0	0.3
2012-13	2.4	1.0	1.3	0.3
2013-14	2.9	1.1	1.6	0.4
2014-15	3.2	1.3	1.8	0.5
2015-16	5.9	1.8	3.5	0.8
2016-17	7.0	2.6	3.9	1.3

(Source: rbi.org.in)

Table 4 explains the Gross NPA and Net NPA as a percentage of total assets of Public and Private Sector Banks. There is a constant and steady increase in the percentage of Gross and Net NPAs in relation to total assets of Public Sector Banks. In case of Private Sector Banks, the Gross NPA ranged between 1-1.8% from 2007-08 to 2015-16, in 2016-17, it recorded the highest at 2.6%. The Net NPA remained within 1% till 2015-16 and rose to 1.3% in 2016-17. The gross and net NPA as a percentage of total assets is higher in case of Public Sector Bank compared to Private Sector Bank.

FINDINGS:

- The Gross NPA of Public Sector Bank is the highest
- An increasing trend is observed in the Gross NPAs of Public Sector Banks and Private Sector Banks throughout the study period.
- The Net NPA of Public Sector Bank is the highest.
- An increasing trend is observed in the Net NPAs of Public Sector Banks throughout the study period. It has recorded an increase of more than two thousand percent in the growth of Net NPA from the base period to the current period.
- The Net NPAs of Private Sector Bank has also shown an increasing trend in their growth over the decade.
- The Gross NPA of Public Sector Bank as a percentage of Gross Advances has increased from 2.2% to 11.7%. It has registered a growth of 9.5% from 2007-08 to 2016-17. In the same way, there is an increase in the Gross NPA as a percentage of Net Advances of Private Sector Bank to the extent of 1.6% from 2007-08 to 2016-17
- The Net NPA of Public Sector Bank as a percentage of Net Advance has been on the rise. Though the increase is meagre in the initial years, recently it started growing at an accelerating speed. Similar is the case with Private Sector Bank.
- The Gross NPA and Net NPA as a percentage of Total Assets of Public Sector Bank is the highest.

CONCLUSION

Non-Performing Assets have always been a concern for the banking sector from the last two decades due to the economic slowdown. The bank's performance in terms of profitability and expansion or growth has been affected a lot due to the presence of Non- Performing Assets. Reasons behind increasing NPAs in Public and Private Sector Banks are almost similar viz., intentional loan defaults, poor credit management policies, loans sanctioned with no pre-inquiry, most loans sanctioned for agricultural purposes where the productivity is low, even though farmers are honest. Thus, banks should focus on improving the credit recovery policies, the focus should be on better strategy formulation and implementation as well. The banks should also make effort to provide advances to credit worthy customers by analysing their risk-bearing capacity. The government should also make stringent provisions for the settlement or pruning of NPAs as the existence of NPAs ruin the profitability and competitiveness of the banks and also affect the financial health of the overall banking industry of India.

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A STUDY ON CONSUMER AWARENESS AMONG RURAL WOMEN OF KARKALA TALUK

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ABSTRACT

Rural women are always busy with their day to day activities and hence they do not find the time to know about their rights. They are the backbone of Indian economy and most of the market. But, as a consumer, the rural consumers do not have much awareness of their consumer rights. Hence, the goal of this paper is to conduct a study to know about their level of awareness towards their rights and responsibilities. This study is focused on women consumers' awareness level in rural areas of Karkala Taluk. The results of this study show that the educational qualification and economic status of the women is one of the important factors for determining the level of consumer awareness.

INTRODUCTION

India is one of the largest rural consumer markets in the world. Indian market have been witnessing several changes towards globalization, liberalization and privatization. Emergence of several multinational company is a major outcome of new economic order. Through the reference from various published research articles regarding consumer protection awareness among rural consumer, a consumer are vital values of man, they are not depending on producer or seller. The producer and seller depend on consumer and the consumers are the superior of business and the producer or businessman is the server of the consumer.

NEED FOR THE STUDY

In India more than 76 percent of the people are living in villages. The development of India depends on development of villages and that is possible only though the growth of agriculture and its allied activities. Rural women are always busy with their day to day activities and hence they do not find the time to know about their rights. They are the backbone of Indian economy and most of the market. But, as a consumer, the rural people do not have much awareness of their basic rights. Hence, the goal of this paper is to conduct a study to know about their level of awareness towards their rights and responsibilities.

The need for empowerment of consumers cannot be overemphasized and is it is already well recognized all over the world. The level of awareness of the consumer can be taken as an indicator of the progress of a country. With liberalization and globalization and greater trust towards privatization accompanied with keen awareness on account of increased availability of information through media, today's consumer has changed drastically. However, in spite of best efforts during the period of consumption, a consumer may face many problems. This study is to focus on women consumers' awareness in rural areas of Karkala.

In spite of several Consumer Protection Acts exists, lack of awareness about their own rights and responsibilities andthe redressal mechanisms are some of the major problems faced by the Indian consumers. However, with specific reference to women consumers, they are ignorant and unaware of consumer protection and welfare acts and programmes. The study shows that majority of the rural women consumer are not aware of the various consumer protection acts.

Unless the consumers are aware of the constitutional rights provided by government to the consumers', the effort of the government and voluntary organizations cannot achieve the desired result. Consumer education enhances skill or homemaker in better management of resources. So, consumer education is focused upon these daysin order to keep them alert from being cheated by vendors, shopkeepers etc.

OBJECTIVES OF THE STUDY

- To know the consumer awareness level among the rural women consumers.
- To identify thesources of information for creating consumer awareness
- To understand the Impact of socio-economic factors onconsumer awareness.

DATA COLLECTION

Interview schedule was personally managed by the investigator to collect data. The purpose of the study andthe importance of their authenticity in answering were explained. Data collection was started only after establishingpersonal rapport with the respondents. Respondents wereasked in their vernacular language (Tulu) for understanding and to ensure correct information. In order to studythe stated objectives both primary and secondary datawere collected.

SECONDARY DATA

Secondary data were collected relating to consumerawareness wherever needed from sources of bulletins, journals, magazine, newspaperand e-sources also.

PRIMARY DATA

Primary data were collected through structured questionnaires.This was used to collect information from the rural respondents to know their awareness level of consumer legal rights.

DATA ANALYSIS

The primary data collected were analyzed to know the findings. The collected data were analyzed using appropriate statistical tools. The socio-demographic profiles of therespondents were also recorded on the parameters such asgender, age, education level, occupation and householdincome. The independent variables identified were socioeconomic factors such as, income, education, age, andgender where compared with the study variables. Simpledata analysis techniques were adopted such as descriptivestatistics; cross tabulationetc..

LIMITATIONS

Any research work is bound to have a few limitations dueto some external uncontrollable factors. Limitations of thisstudy are stated below.The respondents of this study belong to rural areas andthe sample size is 85. The common limitation applicable to schedule is applicable here also.

Table Showing Personal Profile of the Women Consumers

Age	Percent
Below 30 Years	22
Above 30 Years	78
Total	100

Marital Status	Percent
Married	85
Unmarried	15
Total	100

Educational Qualification	Percent
Illiterates	4.3
Primary	9.8
High School	34.8
PUC	24.5
Graduate	19.8
Post Graduate	6.8
Total	100

Occupation	Percent
Working	34.8
Not working	52.4
Business	12.8
Total	100

Monthly Income	Percent
Below Rs 5000	36.8
Rs 5000-10000	41.6
Above Rs 10000	21.6
Total	100

Family Type	Percent
Single parent Family	4.2
Nuclear Family	23.2
Joint Family	76.6
Total	100

Table Showing Level of Consumer Protection Awareness about Mass Medias

Descriptive Statistics	
Variables	**Percent**
Radio	67
Newspapers	52
Television	94
Magazines	39
Outdoor advertisement	45
Mobile/Internet	76

FINDINGS

The above table shows that Majority of the women consumers (78 %) in the study area are Above 30 Years of age, 85% of respondents are got married, 24.5 % of the consumers only having PUC education, 52.4% of the women consumers are only home makers and not working, 41.6 % consumers Monthly Income is between Rs 5000 and Rs.10000, Majority of women consumers (76.6 %) are Joint Family category.

Majority of the respondents are having only Pre University level of education and low level of awareness about variousconsumer protection acts and other consumer protectionmeasures. Most of the respondents are expressed that themass media like TV, Radio and Mobile/Internet are the mostimportant sources for creating consumer protection awareness. Whereas Newspaper and Magazine are the least sourcesamong the rural respondents for making consumer protection awareness. Moreover, outdoor advertisements are alsohaving some impact on consumer protection awareness.

CONCLUSION

The present research focused to know the awareness levelof rural women consumer towards consumer protection. Structured questionnaire has been considered as research tool for the study. It hasbeen surveyed among the 85 rural respondents from Karkala Taluks rural villages on the basis of random samples techniques. Rural respondentsare lacking with consumer awareness factors and otherconsumer welfare measures. They should be educated andtrained towards these aspects for their betterment.

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JUST IN TIME (JIT) APPROACH IN INVENTORY MANAGEMENT: A CASE STUDY OF SELECTED GLOBAL & INDIAN CO 'S – AN APPRAISAL

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ABSTRACT

The main objective of this study how JIT Approach Implementation of Selected Co's like Ashok Leyland Ltd, Mico Bosch , Ltd, Windal Precision, Toyota, Dell, Maruti Suzuki with the aim of highlighting the JIT will leads to reduction in stock holding costs (by minimizing raw materials, work-in-process and finished goods inventories), reduction in costs of other inventory related costs (by reducing rework, controls scrap and warranty costs) , improves product quality and production quality , shorter lead times , quicker response to customer and market demands.

The researcher used online sources(secondary source) for evaluation of JIT approach in selected co's.. The accuracy and reliability of the analysis is completely based on researcher interpretation and valuation of data.   The major problems confronting the JIT approach include lack of cooperation from vendors in a form of inconsistent timing and quantities of deliveries, the lack of resources to invest in direct linkages with vendors, the unwillingness of workers to perform multi-tasks, management's resistance to sharing operational power with employees, the lack of management confidence in hourly workers' commitment to the organization, the lack of accurate forecasting system., unnecessary control of govt. to suppliers of several raw materials (imported and domestic), high level taxation rates. The suggestion of this study will serve a very useful in manufacturing industry in general and Selected Co's like Ashok Leyland Ltd, Mico Bosch , Ltd, Windal Precision, Toyota, Dell, Maruti Suzuki in particular.

Keywords: JIT , stock holding costs, Carrying Cost, Transportation Cost , EOQ etc.,

- **Introduction**

Just in time (JIT) is an inventory strategy companies employ to increase efficiency and decrease waste by receiving goods only as they are needed in the production process, thereby reducing inventory costs. This method requires that producers are able to accurately forecast demand. As much a managerial philosophy as an inventory system, JIT encompasses all activities required to make a final product   from design engineering onwards   to   the last manufacturing operation.   JIT systems are fundamental to time   based competition and   rely   on waste   reduction,   process simplification,   setup   time and batch   size reduction, parallel (instead of sequential) processing, and shop floor layout redesign. In addition to that main focus of JIT is to identify and correct the obstacles in the production process. It shows the hidden problems of inventory. Just In Time method prevents a company from using excessive inventory and smoothens production operations if a specific task takes longer than expected or a defective part is discovered in the system. This is also one of the main reason why the companies (which are opted for JIT) invest in preventive maintenance; when a part/equipment breaks down, the entire production process stops in industry.

- **Concept of JIT**

JIT is a Japanese manufacturing management method developed in 1970s. It was first adopted by Toyota manufacturing plants by Taiichi Ohno. The main concern at that time was to meet consumer demands. Because of the success of JIT management, Taiichi Ohno was named the Father of JIT. After the first introduction of JIT by Toyota, many companies followed up and around mid-1970s', it gained extended support and widely used by many companies. One motivated reason for developing JIT and some other better production techniques was that people had a very strong incentive to develop a good manufacturing technique to rebuild their economy. In Japan, JIT manufacturing is referred as the Toyota Production System. The realization for the new system came after World War II when the Japanese automotive manufactures knew they were far behind the American motor companies.

- **Selected Review of literature**

Sadhwani *et al.* **(1985)** considered JIT as a philosophy and specified that it draws upon several existing procedures used in manufacturing, industrial engineering, storage technologies, capacity planning, and quality control. They added that JIT might be applied to all aspects of the business including production, purchasing, and delivery. According to this definition JIT was designed as a technique for inventory management which has as its main goal to produce and deliver goods just in time to be sold. Therefore, is the final product demand that drives the system in order to produce just the right product at the right time in the right quantities. The authors also shared the idea that all inventories are undesirable and should be eliminated or minimized.

Kim *et al.* **(1988)** also agreed to the idea that JIT is a philosophy that affects the whole operating system of the company. The authors argued that JIT is not a mere inventory control technique, but a manufacturing system that try to enhance quality and lower costs through the reduction of inventories and shortening lead times.
Hay (**1991**) also affirmed that JIT is a production philosophy, a philosophy of eliminating waste in the overall production process from the procurement stage all the way up to the distribution stage. In his opinion, JIT is a set of basic rules that establish the proper way to carry out production and the proper way to negotiate with suppliers and customers, which leads to production efficiency.

Cobb (1991;1992) also defined JIT as a management philosophy that aims for the elimination of waste from all parts of the manufacturing cycle, from product design to product delivery. Through a process of continuous improvement, all activities which do not add value to a product should be eliminated and the utilization of the minimum amount of materials must be used, taking into account the market requirements. According to the author, this process has major effects for the design, operation and use of management accounting systems.

   Through the seven essential elements identified above by **Hay (1991),** it is possible identify the main features of JIT: Uniform Factory Load; Set-up Time Reduction; Machine/Work Cells; Pull System (Kanban); JIT Purchasing; Product Design; Process Design; Supplier Quality; Workforce flexibility; Greater participation and responsibility; Continuous improvement; Jidoka and Multifunction Employees.

Fullerton and McWatters (2002) defined JIT as a manufacturing philosophy that emphasizes excellence through the constant elimination of waste and improvement in productivity. The authors added that JIT requires a decision-making system that evaluates the changes in quality, setup times, defects, rework, and throughput time.

   Despite the benefits of JIT as summarised above, successful implementation of JIT is not always easy. Claycomb et al**. (1999),** realized that the basic aim of JIT is easy to understand and formulate, but achieving this objective is more difficult and complicated. For instance, in order to deliver a particular product at the exact quantity needed, the transportation network has to be dependable and communication between internal and external of the industry has to be considered and could allow delivery of products or parts within a narrow window with minimisation of materials handing. A holistic or integrated supply chain is required. In this connection, this study aims at investigating the issues mentioned above surrounding a real-life implementation of JIT system. The JIT system of an international automotive company with a factory located in China, Company BH, is analysed. The objectives of this study include identifying the profile of the JIT system in Company BH, examining their pre-implementation and implementation experiences, assessing the reasons for and the potential advantages associated with its adoption of JIT and highlighting the JIT practices targeted for future implementation.

- **Significance of the Study**

   JIT practices can help the Global and Indian industries to become more competitive by enhancing their export in world market. Moreover this approach leads to reduction in stock holding costs (by minimizing raw materials, work-in-process and finished goods inventories), reduction in costs of other inventory related costs (by reducing rework, controls scrap and warranty costs) , improves product quality and production quality , shorter lead times , quicker response to customer and market demands,   improvement of

inventory turnover , decrease in set-up times, increase productivity, elimination of waste and so on., With this back drop the study assumed great importance to study on how JIT approach implementation in selected co.

Statement of the Problems

Just-in-time (JIT) has been a popular operation strategy partly because of its success in the japanese automobile industry. Various benefits such as inventory reduction, improved operations efficiency, and faster response, Reduction in stock holding costs, Profitability, increases manufacturing flexibility, improves competitiveness and efficiency, Enhances communication, Eliminate costs with part counting, inspection and quality audits leads to not only success of automobile industry but also success other industries such as manufacturing industries, textiles industries, pharmaceutical industries and so on.

However JIT approach is unsuccessful some industries due to lack of cooperation from vendors in a form of inconsistent timing and quantities of deliveries, the lack of resources to invest in direct linkages with vendors, the unwillingness of workers to perform multi-tasks, management's resistance to sharing operational power with employees, the lack of management confidence in hourly workers' commitment to the organization, the lack of accurate forecasting system., unnecessary control of govt. to suppliers of several raw materials (imported and domestic), high level taxation rates. In order to analysis above facts the study assumed to great importance to know how just in time approach in affected in manufactured industry in general and Ashok Leyland Ltd, Mico Bosch , Ltd, Windal Precision, Toyota, Dell, Maruti Suzuki in particulars.

- **Objectives of the Study**

The brief objectives of the study are to examine   how just in time(JIT) approach in influences in production process of industry in general and Ashok Leyland Ltd, Mico Bosch , Ltd, Windal Precision, Toyota, Dell, Maruti Suzuki Co and Harley Davidson in particulars.

- **Research Methodology**

The given study is descriptive in nature utilizing secondary data. This research has been conducted by taking secondary data taken from scholarly journals, annual reports, previous studies, reports, books and internet etc.,. The research is primarily based on analysis of selected co by implementing JIT approach.

- **Scope of the Study**

The study confined to JIT approach in selected co like Ashok Leyland Ltd, Mico Bosch , Ltd, Windal Precision, Toyota, Dell, Maruti Suzuki . For this purpose study restricted to selected variables like traditional methods and modern methods of JIT , vendor relationship with top management, labour cooperation, type of plant layout used, type of plant layout used, top management commitment, level of training to employees, level of material handling, MRP practice, supply chain management, contract with supplier(s)

- **Limitations of the Study**

The Present paper is limited to JIT approach implementation in selected co's like Ashok Leyland Ltd, Mico Bosch , Ltd, Windal Precision, Toyota, Dell, Maruti Suzuki . The report represents an analysis based on the data that is available online. The accuracy and reliability of the analysis is completely based on researcher interpretation and valuation of data.

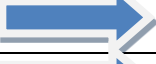**Table 1. Difference Between JIT and Traditional Methods for Material Handling and Inventory Management System**

TRADITIONAL		JIT
1. Push System		1. Pull system
2. Significant Inventories		2. Insignificant or zero inventories
3. Process structure		3. Manufacturing Cells (work centres)
4. Specialised Labour		4. Multifunction Labour
5. Acceptable quality level (AQL)		5. Total Quality Management (TQM)
6. Complex Accounting		6. Simple Cost Accounting

Table 1 reveals that difference between JIT and traditional methods for material handling and inventory management system. In addition to the above JIT's features in comparison to the traditional methods, JIT can also be characterized by the following traits; Consistency in high quality products and services, Small lot size, Development of standardized components and working processes, increased line flow, The establishment of automated production processes and systems, The adoption and application of preventive maintenance, Compliance to statutory and Regulatory and contractual requirements

- **JIT Approach in Implementation of Selected Co's.**
- **Toyota**

   Toyota is considered by many to be the poster child for JIT success. The Toyota production strategy is highlighted by the fact that raw materials are not brought to the production floor until an order is received and this product is ready to be built. No parts are allowed at a node unless they are required for the next node, or they are part of an assembly for the next node. This philosophy has allowed Toyota to keep a minimum amount of inventory which means lower costs. This also means that Toyota can adapt quickly to changes in demand without having to worry about disposing of expensive inventory.

Important Factors to Toyota Success:
- Small amounts of raw material inventory must be kept at each node in production, so that production can take place for any product. These parts are then replenished when they are used.
- Accuracy of forecasting is important so the correct amount of raw materials can be stocked
- **Dell**

 Dell has also leveraged JIT principles to make its manufacturing process a success. Dell's approach to JIT is different in that they leverage their suppliers to achieve the JIT goal. They are also unique in that Dell is able to provide exceptionally short lead times to their customers, by forcing their suppliers to carry inventory instead of carrying it themselves and then demanding (and receiving) short lead times on components so that products can be simply assembled by Dell quickly and then shipped to the customer.

Important Factors to Dell's Success:
- Dependable suppliers with the ability to meet Dell's demanding lead time requirements.
- A seamless system that allows Dell to transmit its component requirements so that they will arrive at Dell in time to fulfill its lead times.
- A willingness of suppliers to keep inventory on hand allowing Dell to be free of this responsibility.
- **Harley Davidson**

Harley Davidson's use of JIT is mostly characterized by its transformation in the late World War 2 era from an inefficient manufacturer that solved all of its problems with extra inventory to a nimble manufacturer able to meet demand and provide short lead times.

Results of Harley Davidson's JIT Implementation:
- Inventory levels decreased 75 percent.
- Increased productivity.

Harley Davidson's success with the implementation of JIT had a lot to do with the fact that when JIT was put into practice, process problems could no longer be hidden by costly inventory that helped to meet ship dates. The inefficiencies in the processes were quickly identified and solved.

Just In Time At Maruti Suzuki

- The Company has adopted the Japanese system, JIT to achieve greater operational efficiency and reduce inventory carrying costs. JIT improves return on investment in a business by reducing in-process inventory and transportation costs.
- To ensure the supply of raw JIT, the company gives preference to local vendors and suppliers to promote the function of the distance to establish the base near Maruti Suzuki `s facilities. Over 76% of 246 company suppliers are within 100 km radius. providers are strategically located in major components such as instrument panels, fuel tanks, bumpers, seats adjacent to the manufacturing facilities of the company's supplier park.
- JIT has evolved over the past 25 years, the company's monthly time of daily programs of parts orders and, finally, in 2003, and system-Nagare, which means the delivery systems for planning time, a practice that helps maintain a list of less than two hours in some parts of society.
- The successfully run the business today and helps to maintain the population of the right material at the right time, right place and the exact amount, without the safety net of excess inventory, reducing inventory levels, cost of ownership .
- Maruti Suzuki driven by manufacturing excellence principles to reduce waste, inconvenience and inconsistency drank parent SMC, Japan.
- Maruti Suzuki, using best practices such as Just in Time (JIT), Kaizen (continuous improvement), Quick Quick, and Poka Yoke (fail-safe feature). The best practices are replicated in business processes and business partners to make its operations lean and free of blemishes.
- The company is actually connected via resellers Dealer Management System (DMS), the interaction dealer and annual reviews that will help retailers to cost savings and customer convenience.
- Storage levels are maintained to reduce the burden of holding inventory. higher inventory levels are adjusted as necessary for financial viability. The result is a multiplicity of efficiency in the value chain.

Responsive method : It is not the final product available to order spare unexpected, because all the product is manufactured to meet actual orders – JIT, however, is highly responsive method of production.

Table 2 Analysis of JIT Approach in Selected Co's

PARAMETER	Ashok Leyland Ltd	Mico Bosch Ltd	Windal Precision Ltd
Vendor Relationship with Top Management	Very good	Excellent	Good
Labour Cooperation	Very good	Excellent	Good
Type of Plant Layout Used	Group Technology	Cellular Layout	Group Technology
Top Management Commitment	Excellent	Excellent	Good
Level of Training to Employees	Excellent	Very good	Very good
Level of Material Handling	Very good	Excellent	Very good
Preventive Maintenance Level	Excellent	Very good	Very good
MRP Practice	Yes	Yes	Yes
Supply Chain Management	Excellent	Excellent	Very good
3M's approach Irregularities, Excessiveness& Wastefulness	Yes	Yes	No
Contract with supplier(s)	Long term	Medium term	Long term

Source: P. Vincent Balu& Prof. R. Nesa Moorthy Survey Report 2013

Table 2 shows that the industries have taken effort to implement JIT but in the area of Vendor Relationship with Top management, and Labour Cooperation and contract with the suppliers are lagging. These are listed as crucial factors for implementing JIT apart from Training to the employees, Level of Material handling and etc.,

- **Limitation of JIT Systems**

  - JIT approach states ZERO tolerance for mistakes, making re-work difficult in practice, as inventory is kept to a minimum level.
  - A successful application of JIT requires a high reliance on suppliers, whose performance is outside the purview of the manufacturer.
  - Due to no buffers in JIT, production line idling and downtime can occur which would have an unfavorable effect on the production process and also on the finances.
  - Chances are quite high of not meeting an unexpected increase in orders as there will be no excess inventory of finished goods.

- Transaction costs would be comparatively high depending upon the frequency of transactions.
- JIT may have certain negative effects on the environment due to the frequent deliveries as the same would result in higher use and cost of transportation, which in turn would consume more fossil fuels.

- **Suggestion and Conclusions**

The following suggestion were made to success in production level, marketing level, engineering level and purchasing level by implementation of JIT approach in selected co's .

- The integration among employees, management, suppliers and organization is a vital factor for the success in implementing JIT in an organization.
- Close relationship between the manufacturers and their suppliers.
- More frequent and precise order of parts and components.
- Manufacturers should have more trust in the suppliers.
- Machine set up and break down time should be short (at the supplier).
- Better machine layout (at the supplier).
- Frequent deliveries.
- Raw materials and work in process are of high quality.
- Good control of raw materials and work in process.

Quality improvement and costs control are vital to organizations for work performance enhancement and fulfilling customers' requirement. Inventories that are stored in large amount of quantities will result in waste and space usage. One effective solution is using Just in Time (JIT) concept as a method to reduce costs, improve quality and meet the ever-changing customer needs. The adoption of Just in Time (JIT) concepts seems to be the most effective way to overcome these circumstances. JIT is management philosophy that emphasizes on eliminating waste and increase productivity.

Based on JIT quality management to make dramatic improvements in cost and quality through optimum utilization of human resources with emphasis on simplicity, elimination of waste and continuous improvement. This could be a great opportunity for Indian industry as well as global co (Selected co's) because of its relatively low investment requirements and compatibility for small businesses. However This approach incurred many limitations such as lack of cooperation from vendors in a form of inconsistent timing and quantities of deliveries, the lack of resources to invest in direct linkages with vendors, the unwillingness of workers to perform multi-tasks, exploits the full capacity of workers and allows them to systematic analysis of the root causes of quality problems by making small sustainable changes in organizational arrangements. In total by implanting JIT approach or effectiveness or depends on the qualities, attitudes and values of labor, training, management practice, long term planning etc,

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OCCUPATIONAL HEALTH PROBLEMS- A STUDY ON HEALTH ISSUES IN IT PROFESSIONALS

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ABSTRACT

Information Technology is a crucial emerging sector of the Indian Economy. It's become an important part of the universal world that keeps us connected. The Efficient utilization of skilled labour forces within the Information Technology sector can help an economy achieve a rapid pace of economic process. To propel this growth IT professionals spend massive amounts of your time ahead of the system screen involving themselves in monitoring networks, configuring the appliance or managing technology projects. Overtime work on the pc puts their health in risk. This study throws light on the varied computer inducted health problems, their causes and precautionary measures to beat the issues. Musculoskeletal problems, eye, and vision-related problems, repetitive stress injury, stress disorders, headaches, etc. are the foremost common complaints of normal computer users. Lack of workout, rest breaks, improper sitting posture, poor lighting, complicated software, bad glare or flickering image, etc. are the utmost causes of computer induced diseases. Information is collected from 100 computer professionals working in different jobs like data entry, clerical dept. etc., through a well-structured questionnaire and private interview. Simple statistical tools like averages and percentages are applied for testing the hypothesis and for analysis. The study reveals that a lot of computer professionals are conscious of these causes but, with over workload and work pressure, they find it difficult to deal with these problems. However, unless they look out of their health, they can't work efficiently. The management of the organizations also should specialise in these problems and enforce suitable preventive measures.

Key Words: Information Technology,skilled labour force, Overtime work, Musculoskeletal Problems

1. INTRODUCTION:

The computer may be a vital tool in various jobs and activities, for adults and youngsters. But long periods of engaging in a computer work may increase the possibility of developing an injury. Inappropriate computer use can cause muscle and joint pain, overuse injuries of the shoulder, arm, wrist or hand, and eye strain. Children can experience particular physical and psychological problems if they play computer games for a long duration. You'll reduce or avoid these risks with the right furniture, better posture and good habits, like taking rest breaks and restricting time spent playing computer games. Back and neck pain, headaches, and shoulder and arm pain are common computer-related injuries. Such muscle and joint problems are often caused or made worse by poor workstation (desk) design, bad posture and sitting for long periods in a day.

2. LITERATURE REVIEW

Rupali Das (2012) found that "the study of the practiced work lifestyle of the employees in India and USA reveals that working hours, rest breaks and exercise are crucial factors affecting occupational health.

S.R. Shrivastava et al (2012) states that there is a need to sensitize the organizations about the health problems of IT professionals and enforce preventive measures.

GeetaKumari et al (2010) found that there is a need for wide advertisement in media about various computer induced health problems and the companies must do something to cope with these problems. American Optometric Association in their study have found that the majority of computer work, experiences some or the other eye or vision symptoms.

Dr. SanjivKhanse also noticed that regular computer use can negatively affect our body and cause health problems. Health care

management becomes important.

GeetaKumari et al(2014) have mentioned in their study that 93% of employees from 35 -39 age group felt high level of stress impact on mind followed by 91% from the age group of 30 -34 and 80% from the rest age groups. Stress on mind causes Depressions, Anger, Irritability, Mood swings, Lack of self-confidence etc. which leads to vulnerable effect on individual.

3. OBJECTIVES OF THE STUDY
- To evaluate the computer induced health problems among Computer professionals
- To identify the causes of such occupational diseases
- To understand the preventive measures

4. METHODOLOGY
The primary Data: Questionnaire method and direct interview method is used for data collection. The questionnaire was designed with structured questions to collect the information from the Computer professionals working for Private Organizations in Udupi and Manipal. Field survey method was employed to collect primary data from 100 respondents.
Chi-square Test was applied to know the significant relation between the number of working hours and the health problems faced by the computer operators

Secondary data: Information are collected through various journals, articles, reports and websites.

5. COMPUTER INDUCED HEALTH ISSUES
The most common health problems experienced bythe IT professionals are musculoskeletal problems, Carpal Tunnel syndrome, Eye and vision related complaints, Repetitive Stress Injury and Stress disorders.
Musculoskeletal disorders (MSDs)
Musculoskeletal disorders (MSDs) are injuries or pain in the human rnusculoskeletal system, including the joints, ligaments, muscles, nerves, tendons, neck and back.
Symptoms: Pain or stiffness in neck, shoulder,lower back, chest, feet or numbness in arms etc.The problem becomes severe that one who facesthis problem cannot bend forward. This is noticed when they get up from their seat after sitting for long hours. The body becomes stiff and takes time to get back into flexible movement. It also includes upper-limb disorder effecting the forearm, elbow, wrist, hand or fingers.
Causes: The main reason for the above problems are incorrect sitting posture, use of uncomfortable chairs, workstation setup may not be supportive.
Preventive measures: Chairs and computer table should be such that monitor screen is either eye level or lower. One should try to sit erected without bending forward to type or to see the monitor at short distance. The curve made from the lower back should be filled by some support to lessen it and legs should be kept perpendicular. Regular massage may help to prevent such harm.
Carpal Tunnel syndrome
Carpal is derived from the word, carpus which means wrist and refers to an assembly of eight small bones that lie side-by-side in the wrist - in two rows - which join the forearm to the hand. The tunnel is a passageway for nine tendons and one nerve to pass from the forearm to the hand. In CTS a group of symptoms occur together and therefore it is called syndrome.
Symptoms: This problem occurs usually in the middle of the night, with symptoms on both the wrists and bilaterally experiencing pain, numbness and needle pricking sensation in the affected thumb, index, middle and ring finger. Sometimes the pain may extend to the forearm and beyond the wrist.
Causes: When the muscles are used in an awkward position, twisting the wrist to use the mouse or continuous use of mouse, typing on a keyboard continuously causes stretching of fingers or pressure on the wrist leads to severe pain.
Preventive measures: Wrist should be rotated frequently. Typing should be gentle. Sponge can be kept under the
Eye and Vision related problems
The extent of this problem largely depends upon their visual abilities in relation to the visual demands of the task being performed.
Symptoms: Pain, Irritation or Itching in the eyes. Redness, dark circles, Blur or double Vision, Decreased Vision, Burning sensation or headache are the main symptoms.
Causes: Viewing a computer screen is different than viewing a typewritten or printed page. The presence of glare and reflections on the screen may make viewing more difficult. The improper lighting may contribute to eye problem. Bright lights through Windows may cause discomfort glare. The office environment in Mangaluru may cause eye irritation because of the dry atmosphere. The dust accumulated in the computer may cause infection to eyes. Constantly focusing on the screen without blinking can cause dry eyes.
Preventive measures: Room should have enough and proper lighting which should fall on the screen and not on the eyes. The brightness of the screen should be adjusted to avoid eye strain. The monitor can be tilted to avoid glare. There should be at least 18-24 inches distance between eyes and monitor screen. To avoid dry eyes intermittently eyes should be blinked. The computers should be placed in such a way that room window should be behind to avoid glare. For every half an hour it is better to look any objects at long distance. Rubbing the palms and gently placing palms on the eyes, eye exercises or Bhramari Pranayama may help to reduce eye related problems.
Stress disorder
Stress is a key health problem among the IT professionals, and common among men when compared to women. Information Technology has an impact on behavior and emotions.

Symptoms: Indigestion and Poor Appetite, Sleep disorder, Excessive Sweating, Tiredness and Hopelessness, Lack of Enthusiasm, no confidence to take up responsibility, difficulty in Making Decisions, panic etc. are the common symptoms found in IT professionals. It can lead to loss of concentration, dizziness and weariness. Phobic disorder, alcohol dependence, depression, insomnia are also the other symptom of stress.

Causes: Complicated software, long working hours, working from home, lack of authority, overtime work, night shifts, work pressure, inability to complete the project due to musculoskeletal, vision or any other problems are the main causes of stress.

Preventive measures: Yoga or simple exercises can help to beat stress.

Thrombosis is the formation of blood clots passing to the brain and lungs causing strokes. Heart disease may also occur because of their stressful mental work insomnia is caused due to late night use of computer leading to sleep disorder. Vitamin D deficiency may occur due to lack of -sun exposure. Fortified cereals and fatty fist can help to keep Vitamin D level normal.

6.DATA ANALYSIS AND-INTERPRETATION
Table 1 Showing the No of hours worked in Computer

No. of hours worked	No. of employees
Less than 3 hours per day	25 %
3 to 5 hours per day	30 %
5 hours or more	45%

Source: Survey

Table 2.Showing the Types of problems faced by the Computer operators

Problem 1 Eye/Vision related Problems	Problem 2 Musculoskeletal Problems	Problem 3 Stress related Problems	All Problems
30% (30)	38 (38)	20% (20)	12% (12)

Source: Survey

30% IT professionals suffer from eye or vision related problems.38% of them havemusculoskeletal syndrome, 20% of themexperience Stress related injuries. 12% of them have experienced all such problems.

Table 3. Showing the types of problems faced by each Computer operator

No. of hours worked in Computer	Number of Computer operators	Problem 1 Eye/Vision related Problems	Problem 2 Musculoskeletal Problems	Problem 3 Stress related Problems	All Problems
Less than 3 hours per day	25	05	13	05	02
3 to 5 hours per day	30	10	10	05	05
5 hours or more	45	15	15	10	05
	100	30	38	20	12

Source; Survey

HYPOTHESIS:

H0 : There is no significant relation between number of hours worked and the problems faced by the computer users

H1: There is significant relation between number of hours worked and the problems faced by the computer users

CHI SQUARE TEST:

no_hours_worked * types_of_problems Crosstabulation

Count

		types_of_problems				Total
		eye related problem	muskuloskeletal problem	stress related problem	all problems	
no_hours_worked	less than 3 hours per day	25	0	0	0	25
	3 to 5 hours per day	5	25	0	0	30
	5hours or more	0	13	20	12	45
Total		30	38	20	12	100

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.219E2ᵃ	6	.000
Likelihood Ratio	137.561	6	.000
Linear-by-Linear Association	68.447	1	.000
N of Valid Cases	100		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 3.00.

Test ResultP=0.000 SIGNIFICANT AT 5% LEVEL

P is less than 0.05

So there is asignificant association between working hours and the health problems

Since p value is less than 0.05, the null hypothesis is rejected at 5% level with regard to perception towards health issues among computer professionals.

Analysis of Problems:

Table 4.   Eye/Vision related Problems

Types of Eye/Vision related problems	Number
1. Eye Pain	10
2.Eye Irritation/Itching	12
3. Eye sight / vision	05
4. Dark circle	03
Total	30

Source; Survey

Above Table shows that 30 respondents suffer from different eye or vision related problems like Pain (10), Irritation/Itching (12), Eye sight/vision (05), and darkcircle (03).

Table 5. Musculoskeletal Problems

Types of Musculoskeletal Problems	Number
1. Pain /Stiffness in neck	12
2. Pain/Stiffness in shoulder	10
3. Pain / Stiffness in lower back or back pain	10
4. Pain in wrist/ Finger	06
Total	38

Source; Survey

The above Table depicts38 computer professionals suffer from different musculoskeletal problems like pain / stiffness in neck (12), Pain/Stiffness in shoulder (10), Pain/stiffness in lower back (10), pain in hands/wrist/fingers (06) .

Table 6. Stress related Problems

Types Stress related Problems	Number
1. Indigestion/Acidity and Poor Appetite	05
2. Sleeping disorder	04
3. Excessive Sweating	05
4. Tiredness	06
Total	20

Source; Survey

Above Table shows that 20 IT professionals experiencestress related problems like indigestion and poorappetite (05), sleep problems (04), Excessivesweating (05), Tiredness and Helplessness (06).

Awareness Level

Do you take break during (in between) work?   Yes--100

Two times a day	80 %
Once a day	20 %

Source; Survey

Figure 4 shows that 80 % respondents takes break 2 times a day for 10-12 minutes, 20% of them takes break once a day for 10-12minutes and 6% of them work most of the time without any break.

Do you have knowledge of preventive measures to reduce the problems?

   Yes: 60%   No: 40%

Figure-5 shows that large number of employees (60%) possesses knowledge of preventive measures of the problems under consideration and 40% of them are not aware.

Table 7. Showing the level of awareness among computer operators

Awareness	Percentage *
Adjustment of Computer Screen	40%
Maintaining distance	80%
Maintaining a proper gap between chair and Computer	30%
Controlling the Posture	45%
Taking break between work	60%

Source; Survey.   * Responded for more than one option.

80% of the respondents are aware of maintaining distance between the operator and the screen reduces the eye pain and stress.
60% of the respondents know the importance of taking break between the works.

7. FINDINGS
The study reveals that most of the IT professionals work for long hours in computer both at work place and at home with less rest breaks, so they suffer from computer induced problems. Musculoskeletal problems were noticed in maximum number of respondents (38%) with sleep problem symptomand tiredness. The continuous use of mouse or keyboard for a long time, no proper physical exercise, improper sitting posture, wrong adjustment of computer screen and wrong structure furniture are the

main causes for musculoskeletal syndrome faced by 38% of the respondents. 30% suffer from eye pain, itching or irritation and decreased vision. According to the study, reasons for these problems are improper lighting, dry atmosphere or glare on the screen from sunlight etc. A very few IT professionals responded that they do any of the short physical exercises like stretching, neck rolling, short walk or eye blinking. Large number of employees (60%) possesses knowledge of preventive measures of the problems under consideration and 40% of them are not aware.

87% of respondents use desktop and 13% of them use laptops.. 60% of respondents possess knowledge of preventive measures of the problems under consideration and 40% of them are not aware.

8. SUGGESTIONS

It is suggested that Stress Management related training programme should be conducted by the organizations to assist computer professionals suffering stress. Windows, overhead fluorescent lights and desk lamps can help to scale back eye related problems. The acceptable distance from the eyes to the system screen should be Twenty to twenty-eight inches. The brilliant light sources, glare or reflections on screen are often controlled with proper workstation or office room design and arrangement. Cushioned and adjustable chairs, table with proper height, antiglare screen and detachable keyboard should be given main priority. Thecomputer professionals should lookout of their health by short exercises or Yoga.

9. CONCLUSION

To conclude, it has been observed that major proportion of computer professionals suffer from health problems like stress, musculoskeletal syndrome, Carpal Tunnel Syndrome, Insomnia, infection or eye related problems thanks to long working hours, continuous use of mouse or keypad, improper sitting posture or lighting etc. they're finding difficult to tackle the occupational problems, which needs multidisciplinary action. V. Padma et al(2015) have opined that the daily impact of IT on our lives continues unabated. As innovations and computer capacities increase this influence will continue to grow in the coming years at an increasing rate. As technology advances, there is also increased stress that is associated with it called as "technology stress." IT is here to remain. This brings extra pressure on people to adapt to new advancements and update their knowledge in their field. The organizations should do something for his or her better health. Those that use antiglare monitor screen, comfortable furniture and keypads experience very less health problems. Yoga, short physical exercises, timely sleep, relaxation also will help to deal with these problems.

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A STUDY ON STUDENT'S PERCEPTION TOWARDS SWAYAM: A STUDY WITH REFERENCE TO BELTHANGADY TALUK

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ABSTRACT

Education is the process of facilitating learning, or the acquisition of knowledge, skills, values, beliefs, and habits. Educational methods include teaching, training, storytelling, discussion, and directed research. Education frequently takes place under the guidance of educators, however, learners can also educate themselves. Learning outside the classroom activates is often authentic, has-on, and interactive and builds on classroom learning." SWAYAM or Study Webs of Active Learning for Young Aspiring Minds is a program of the Ministry of Human Resource Development, India, that enables professors and faculties of centrally funded institutions like IITs, IIMs, the Central University Of Haryana to offer online courses to citizens of India. The study was conducted on the objective of Understand the SWAYAM program model and objective, Analyse the perception of students towards SWAYAM, Access impact of the classroom and online study among SWAYAM enrolled students, Study the impact of SWAYAM course on the academic growth of students. For the study, the relevant data were collected from the primary data with a structured questionnaire method and for the results chi-square test has been adopted. SWAYAM is a platform for new India where quality education is affordable and self-learning is fruitful not only for enrolled but also for professionals and dropouts. With quality content, best online lectures, great discussions, knowledgeable assessment quizzes, SWAYAM will provide a great opportunity for Indian students to learn without fearing from failure." The studying was mainly concerned over the student of graduation level and their involvement in the SWAYAM. And the impact of the SWAYAM on their regular academic academics.

KEYWORDS: Education, SWAYAM, learning, classroom.

INTRODUCTION

Education is the process of facilitating learning, or the acquisition of knowledge, skills, values, beliefs, and habits. Educational methods include teaching, training, storytelling, discussion, and directed research. Education frequently takes place under the guidance of educators, however, learners can also educate themselves. "Learning outside the classroom activates are often authentic, has-on, interactive and build on classroom learning." Learning outside the classroom is the use of places other than the school for teaching and learning. It is about getting children and young people out and about, providing them with challenging, exciting and different experiences to help them learn.Places may refer to a location, activity or workshop, but regardless of where learning outside the classroom takes place, the purpose is the same. Give students a real-world learning experience that will set them up for success in life beyond school. Learning outside the classroom experiences differ from those that arise through conventional teaching methods as students may be encouraged to engage a broader range of soft skills such as teamwork, leadership, and compromise in their learning environment. Conventional teaching focuses on repetition and memorization to educate students and is beneficial for sharing new knowledge and teaching students who learn best by listening. However, conventional teaching doesn't encourage students to develop critical thinking, problem-solving and decision-making skills, which learning outside the classroom can. Not only can learning outside the classroom lead to a deeper understanding of challenging concepts, but it can also provide a context for learning in many areas "Online education is electronically supported learning that

relies on the Internet for teacher/student interaction and the distribution of class materials. "From this simple definition comes an almost infinite number of ways to teach and learn outside of traditional classrooms and away from college campuses. With online education, students can turn anywhere with Internet access and electricity into a classroom. It can include audio, video, text, animations, virtual training environments and live chats with professors. It's a rich learning environment with much more flexibility than a traditional classroom

RESEARCH OBJECTIVES

- ➢ Understand the SWAYAM program model and objective.
- ➢ Analyse the perception of students towards SWAYAM.
- ➢ Access impact of the classroom and online study among SWAYAM enrolled students.
- ➢ Study the impact of the SWAYAM course on the academic growth of students.

RESEARCH METHODOLOGY

As per the requirements of the study, data collected from various secondary sources such as journals, PDF files. At the same time by the way of convenient random sampling method, the relevant data has been collected to understand the role impact study on SWAYAM. Study concerning Belthangady taluk. 50 samples were interviewed with a structured set of questions. Simple statistical tools such as average and percentages are applied for analysis and interpreting the data, ANOVA test is used for testing hypothesis.

HYPOTHESIS
H_0:- SWYAM is much reliable than classroom performance

LITERATURE REVIEW
SWAYAM or Study Webs of Active Learning for Young Aspiring Minds is a program of the Ministry of Human Resource Development, India, that enables professors and faculties of centrally funded institutions like IITs, IIMs, the Central University Of Haryana to offer online courses to citizens of India.
According to Kaveri et al. (2016), "The strength of SWAYAM lies in its qualitative evaluation systems as well as recognition of credits, equity of access and affordability. Traditional HEIs have a clear edge over global MOOCs and SWAYAM in terms of long term impact on citizen and society building and shaping individual opinions". Kanjlal (2016), "Mainstreaming the SWAYAM initiative with the formal education system will go a long way in realizing the dream of the nation in universal access to education. With appropriate planning and implementation, SWAYAM can play a pivotal role in Digital India and Skill India missions of the government of India". Bharti (2014), "SWAYAM is a platform for new India where quality education is affordable and self-learning is fruitful not only for enrolled but also for professionals and dropouts. With quality content, best online lectures, great discussions, knowledgeable assessment quizzes, SWAYAM will provide a great opportunity for Indian students to learn without fearing from failure." P.K. Sahoo et al. (2018) " below average awareness of traditional, regular courses student towards MOOC"s SWAAYAM program. Students are not self-motivated to join the SWAYAM program. P Bhoopathi et al. (2018) SWAYAM mode distance education system. It has made education easily accessible to anyone around the globe with improved equity and quality in education, especially in the Indian context.

DATA ANALYSIS
PART-A of the questionnaire consists of the question comprising of the information regarding age, Gender and the education qualification of the respondents irrespective of the cast of students from Belthangady Taluk.

Table.1 personal information

Particulars		Frequency	Percentage
Educational qualification	Under-Graduation	10	20
	Post-Graduation	38	76
	Diploma	2	4
	Total	**50**	**10**
Gender	Male	20	40
	Female	30	60
	Total	**50**	**100**

Source: - Survey

Part A represents the basic profile of the respondents that is age, educational qualification, and genders the majority of the respondents lies in between the age of 18-23 that means all the respondents are of 12+ qualification. It can be observed that 20% of the respondents are of Under Graduation that is 10 respondents out of 50, 76% of them are post-graduation that is 38 out of 50 respondents. And out of 50 respondents, 20 are male respondents that are of 40%, and 30 respondents are female that is 60%. It shows that the majority of post-graduation and the female respondents are more interested in online learning.

Part-B

Usage of the Internet

The respondents were asked the question about the usage of internet and mode of usage of internet the response showed that 100% of the respondents were using the internet and among these respondents, 100% of the respondents say that they are using the internet in their mobiles. So it is very clear that all the respondents have access to the internet and it is very easy to access for the online courses.

Table.2 Time Spent On Internet

Particular	Frequency	Percentage
Less than 1 hour	6	12
1-2 Hours	26	52
2-3 Hours	9	18
More than 3 hours	9	18
Total	**50**	**100**

Source: - Survey

The above table shows that the respondents spending their time in using internet per day 12% of them say that they are using the internet for less than an hour that 6 respondents out of 50, 18% of the respondents say that they are using it for 3 hours and more than 3 hours that is 9 pout of 50 respondents, and majority is of 52% say that they are using internet for 1-2 hours that is 26 respondents out of 50. It clearly shows that the respondent's time spent on the internet is for a different purpose and also includes the usage of online education sites.

Table 3: Awareness about MOOCs

Particulars	Frequency	Percentage
Yes	40	80
No	10	20
Total	**50**	**100**

Source: - Survey

The above data shows that awareness for the students regarding MOOC's (Massive Open Online Course). Data revealed that 80% of the respondents are aware of awareness about the MOOC's SWAYAM that is 40 out of 50 respondents and a very small portion says that they are not aware of this course that 10 out of 50 respondents. The students are shifting their interest towards the online course in this competitive era.

Table 4: Registration for SWAYAM

Particulars	Frequency	Percentage
Yes	20	50
No	20	50
Total	**40**	**100**

MRR: - 0.8   Source: - Survey

The table shows the registration towards SWAYAM among the students who are aware of the MOOCs. 50% of the students say that they have registered for the SWAYAM course and the other 50% haven't enrolled for the SWAYAM course even after knowing about the MOOCs. It shows that students are showing interest in the online course other than their regular academic activities.

Table 5: Impact of SWAYAM

Particulars	Frequency	Percentage
Video lecturing	18	29
Any time access	18	29
Easy to get material	18	29
An online discussion forum	8	13
Total	**62**	**100**

MRR: -1.24   Source: - Survey

The above data reveals how SWAYAM is better than classroom teaching. 29% of the respondents say that has video lecturing, anytime access and it is very easy to get study material from SWAYAM as compared to classroom performance so it so SWAYAM is better than classroom performance that is 29 respondents out of 50 respondents. And 13% of them say that it provides an opportunity to clear the doubts in an online forum from where one person doubts will become to know by each student and even they can also clear their doubts at the same but in the classroom, it is not possible. The SWAYAM helps the students in different ways for 24*7 accessibility.

Table 6: Better method to learn

Particular	Frequency	Percentage
Classroom	31	62
SWAYAM	19	38
Total	**50**	**100**

Source: - Survey

The above data reveal which method is better to learn as per students and the respondents revealed their opinion as 62% of them say that the classroom is better than SWAYAM that is 31 out of 50 respondents. 38% of them say SWAYAM is better than the classroom learning that is 19 respondents out of 50. It clear that students are facing some problems with learning with SWAYAM.

Table 7: Intention behind Enrolment to SWAYAM

Particulars	Frequency	Percentage
Availability of different courses	18	32
For certificate	20	34
Knowledge	20	34
Total	**58**	**100**

MRR: - 1.16   **Source: - Survey**

The data reveals that are going towards online courses. 32% of the students say that they joined SAYAM because their wide range of availability of courses of different fields as they are interested apart from the academic syllabus that is 18 out of 58 respondents, 34% of the respondents say that they enrolled for the SWAYAM because from that they will get a certificate form them and that will be helpful for them and from that, they will also get a knowledge about the new subject. Online course helps the students in their overall development of academic.

Table 8:- Benefit from SWAYAM to academic studies

Particulars	Frequency	Percentage
Yes	24	48
No	14	28
Somewhat	12	24
Total	**50**	**100**

Source: - Survey

The data reveals is SWAYAM is helpful in their academic studies. 48% of the students say that it is helpful in their academic studies that are 24 respondents out of 50. 28% of them say there is no much benefit in their academic studies. And 24% of them say that there some sort of benefit for them in their academic studies. As they learn new things in the Online course so there will be some benefit for them and it depended on their selection of courses.

TESTING OF HYPOTHESIS

H_0:- SWYAM is much reliable than classroom performance
The chi-square test conducted by taking two variables i.e. shows the following results.
                    = 5.76

$$\chi_c^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

V=(r-1) (c-1) = (2-1) (2-1) =1
For v=1: table value of chi-square 3.84
It can be inferred that the calculated value of 5.76 is more than the table value i.e., 3.84, the null hypothesis (H_0) is rejected. The alternate hypothesis (H_1) is accepted that SAWYAM is not much reliable than classroom performance.

OTHER FINDINGS

- The SWAYM is slowly getting popular in the academic timetable of the students as the awareness in rural is very less
- The SWAYAM is very much helpful for the students in learning new things other than their academic syllabus.
- It will help the students in getting the basic knowledge for the students other than his specialized area
- Any student opts for any course that he wishes to opt for and their no compulsion based on the specialized area of his academic studies.
- The SWAYAM will help in building their academic performance as well as the curriculum details.
- If they chose the course based on their specialized area it will help them in their academic studies also.
- As it is an online course there is no compulsion of time and they can access the class whenever they are free and study that as they already uploaded on the website.
- They can access it 24*7 after their registration and clear their doubts in the online forum itself.
- They get a material whenever they what they can download a copy of that keep it for their reference.
- As SWAYAM is an online course on the compulsion of class time compared to the classroom it will be more effective.
- TO get Access for SWAYM internet is a must and as the digital era in the future, there will good response for SWAYM.
- If the students didn't want to join the SWAYAM they go through the course available there and after some time they will join these online courses.
- As it is a rural area majority of them are facing the problem of the network this will be the main reason to stay unregistered under this kind of online course.

SUGGESTIONS

❖ The respective departments of MHRD and educational institutions need to provide more orientation to the student community and also should advertise the course in the social and print media.
❖ The website and app of SWAYAM should be redesign in such a manner that the users may not find any difficulties while surfing the courses and other courses related information.
❖ The examination charge should be kept nominal so that the students from rural colleges can afford and also the colleges should enroll themselves in the local chapters so that they can apply for the fee waiving facility.
❖ The collages must encourage the students to enroll under the SWAYAM and facilitate them with the lab facility and the free Wi-Fi in the collage.

CONCLUSION

The online course makes the student more involved in some electronic devices so there is a chance of shifting their concentration. The MOOCs course is a future of the distance education system where there will not be much interaction between the teacher and the students. They will provide education all over the globe anytime and all the lectures are pre-recorded and students can access any number of times to listen for the course.As per the UGC guidelines, the colleges now started to encourage the students towards the online courses, through the students are aware of the platform still there are various technical problems that the creates difficulties to the users so the SWAYAM authorities must go through this and improve the quality and interface of the SWAYAM platform.

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A STUDY ON CUSTOMER PURCHASE BEHAVIOUR TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO MANGALORE CITY

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ABSTRACT

Online shopping is becoming very popular today. The internet has brought revolution in the shopping style of the customers. The numerous advantages has made the customers to prefer to buy things online. The game changer in e-commerce in India is the increased use of smart phones among the people. Also the rise in internet based e-commerce sites, has resulted in the growth of online shopping by more and more customers choosing to buy online than in the retail shops. But the major drawback of online shopping is that the customers cannot touch and experience the product physically. E-retailers are working very hard to increase their sales by attracting their target customers in many ways. But another challenge ahead is the behavior of e-customers. They have different shopping needs, strategies and interests. The main goal of any business organization whether it is selling goods through retail shops or through online websites, is to satisfy the customers by meeting their needs and requirements.

The present paper makes an attempt to identify and study the behavior of customers in respect to online shopping. The paper also explains various reasons for preferring online shopping mode to the conventional method. The empirical study is based on responses received from 148 customers in Mangalore city.

KEYWORDS: Online shopping, Smart phones, Customer behavior, E-retailers, Internet.

1. INTRODUCTION

1.1 ONLINE SHOPPING: It is an activity of purchasing goods and services through the internet. It is the process where consumers buy the goods directly from an online store without any mediation. This method of shopping is becoming more popular today due to its convenience and offers. Online shopping can be business-to-customer online shopping or business-to-business online shopping. People today are becoming more and more lazy and they want to achieve things in the best and most convenient way quickly and easily.

1.2 CHARACTERISTICS OF A SUCCESSFUL ONLINE STORE: The important features an online store needs to have to become successful are;
1. Simple and easy to use: Customers are able to get whatever they want without any complications.
2. Site Speed: An improvement in the speed of the site has definitely boosted the online sales.

3. Mobile friendly: Online stores have optimized their sites to make it easy for customers to make their purchase on mobile phones.
4. Function of related items: Online entrepreneurs try to increase the order items by connecting the customers to similar products through the function of related items.
5. Payment options: Online stores provide variety of payment options that helps the customers to make payment in their preferred method.
6. Consumer reviews: Customers usually rely on consumer reviews to take decision of purchasing the product since they cannot see and touch the product physically.
7. Optimized photo or video: Product photos play an important role in online stores due to the absence of see and touch experience
8. Security: A good e-retailer provides a secured online website to the customers which protect their sensitive information.
9. Membership: By maintaining a customer account an online store gives an easy access for their visit or purchase.
10. Customer service: This function provides assistance to customers in regard to any issues related to their purchase through voice calls or live chat.
11. Policies: Online stores provide a clear set of policies like FAQ, return and exchange policies, privacy policies, shipping fees etc which the company adhers to.
12. Contact information: Online stores share their email, address and phone numbers to give assurance to customers and retain their trust.

1.3 CUSTOMER PURCHASE BEHAVIOUR: The behavior of a person during the purchase is known as purchase behavior. The customer behavior is a study of how individuals select, buy and use the goods and services to satisfy their needs and wants. Knowing a customer and understanding his behavior is a very complex task. The study of behavior of customers will help the organization to know where, how, when and why people buy or not buy the products.

1.4 TYPES OF E-SHOPPERS: Growth in technology has made e-shopping a very popular method of shopping. Measuring the behavior of online customers is a big challenge to the e-retailers. Customers differ in their needs, interests and strategies of shopping. E-retailers are trying hard to serve the requirements of all kinds of customers. The types of e-shoppers the e-business has to serve everyday are;
1. Newbie (new to internet): Customers are new to internet and still learning to use it. They have less expectations and would quit the online shopping website before making a purchase if they face complications. They will usually start their purchase with safe and low priced products.
2. Geek (smart shopper): Customers are experienced online shoppers. They know the tricks and strategies of e-shopping and have every detail of the online stores. If their expectations are not fulfilled, they will immediately move on to the next online store.
3. Deal hunter: A person who visited the store and purchased the product once on holiday sales cannot be considered as a customer unless he visits the store again. They always seek for deals from every shopping website and purchase the product for best value.
4. Brand buff: They look for best products of premium quality from famous branded companies. They are not sensitive to price. They are also likely to bring more references to the store.
5. Save for later shoppers: Customers who add all the products they wish to buy to the wishlist and postpone the decision of buying. Sending a notification whenever there is a fall in price of the product might convert the decision into sales.
6. Reward points lover: Customer who is loyal and will not easily move to other online store. They look forward to increase their reward points so that they can cash it for their future purchase.

2. OBJECTIVES

1. To study the behavior of customers towards online shopping in Mangalore city.
2. To understand the features of e-shopping.
3. To know the reasons for choosing online shopping by the customers.

3. METHODOLOGY

The study includes the use of primary and secondary data. The secondary data is collected from various sources such as publications, reports, research articles, journals and other internet sites. The primary data were collected from 148 respondents in Mangalore city with the help of a structured questionnaire which included both open ended and close ended questions. Stratified random sampling method has been adopted under which the smart phone users in the city were taken as sample. Some of the respondents were approached online. Data was also collected from the online shoppers through direct interview method. After collecting the data, it is analyzed and studied by using percentage method.

4.   LIMITATIONS OF THE STUDY

The study is limited to Mangalore city only and does not represent the whole country. Data is collected from 148 customers where the total population of Mangalore city is about 4,88,968 as per the provisional reports of census India, population of Mangalore in 2011. Therefore the results obtained would give only the opinion of selected respondents which need not be generalized.

5.   DATA ANALYSIS AND INTERPRETATION

Information collected from the respondents through the questionnaire are analyzed and interpreted as follows:

Table 1: Table shows the personal details of respondents

Respondent's	Demographic	No of respondents	Percent
Gender	Male	29	39.19
	Female	45	60.81
		74	**100**
Age	18 – 25	41	55.40
	26 – 35	9	12.16
	36 – 45	10	13.51
	Above 45	14	18.92
		74	**100**
Education	Illiterate	0	0
	High school	2	2.70
	PUC	3	4.05
	Degree	35	47.29
	Masters Degree	32	43.24
	Other	2	2.70
		74	**100**
Profession	Government Employee	6	8.11
	Private Employee	25	33.78
	Business	4	5.40
	Retired	0	0
	Housewife	4	5.40
	Student	34	45.95
	Other	1	1.35
		74	**100**
Monthly income	0 – 10,000	29	39.19
	10,001 – 25,000	17	22.97
	25,001 – 50,000	13	17.57
	50,001 – 1,00,000	10	13.51
	Above 1,00,000	5	6.76
		74	**100**

Inference: From the above table it can be interpreted that majority of the respondents are female and belong to the age category of 18–25. It is observed that majority of the respondents are degree holders, followed by master degree holders. 45.95 percent of the respondents are students, followed by private employees being 33.78 percent. The average monthly income of majority of the respondents is 0-10,000, next followed by 10,001-25,000.

Chart 1: Chart shows the rating of internet connection by the respondents
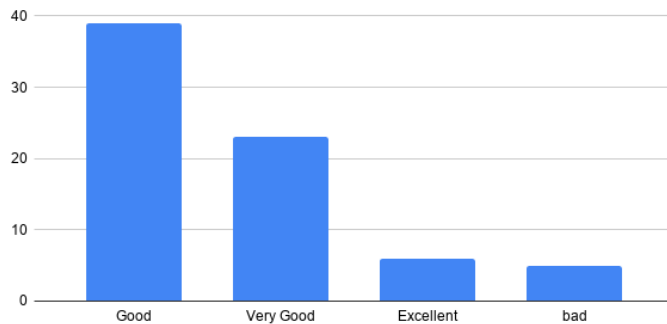
Inference: From the above chart it can be interpreted that majority of the respondents have good internet connection and very few respondents experienced bad internet connection.

Table 2: Table shows preference of respondents in the method of shopping for the following items:

Product	Shopping method	No of respondents	Percent
Books	Online	25	33.78
	Retail	42	56.76
	Both	7	9.46
		74	**100**
Toys	Online	30	40.54
	Retail	38	51.35
	Both	6	8.11
		74	**100**
Electronics	Online	23	31.08
	Retail	43	58.11
	Both	8	10.81
		74	**100**
Groceries	Online	8	10.81
	Retail	65	87.84
	Both	1	1.35
		74	**100**
Cosmetics	Online	27	36.49
	Retail	40	54.05
	Both	7	9.46
		74	**100**
Furniture	Online	5	6.76
	Retail	66	89.19
	Both	3	4.05
		74	**100**
Clothes	Online	28	37.84
	Retail	29	39.19
	Both	17	22.97
		74	**100**
Food	Online	17	22.97
	Retail	45	60.81
	Both	12	16.22
		74	**100**

Inference: From the above chart it can be interpreted that on an average 62.16 percent of the respondents prefer shopping in retail shops than online shopping especially when they shop for groceries and furniture. Online shopping is used by some respondents to shop for books, toys, cosmetics and clothes. Very few respondents prefer both the methods of shopping.

Chart 2: Chart shows the payment method opted by the respondents for online shopping
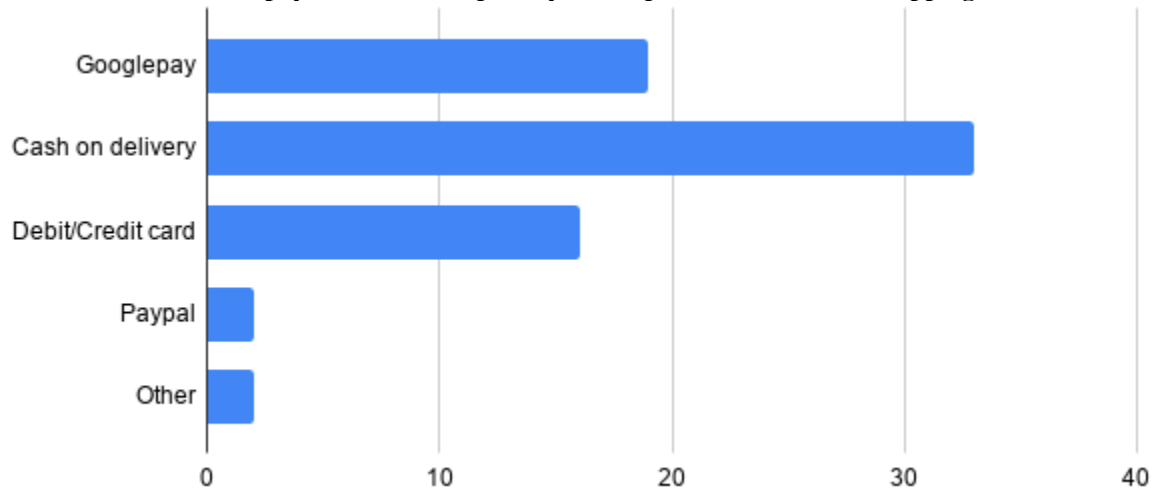
Inference: From the above chart it can be interpreted that majority of the respondents prefer cash on delivery than making payment in advance. And among the other respondents who choose to make payment at the time of order prefer to pay through googlepay or debit/credit card payment.

Chart 3: Chart shows the period of usage of internet by the respondents
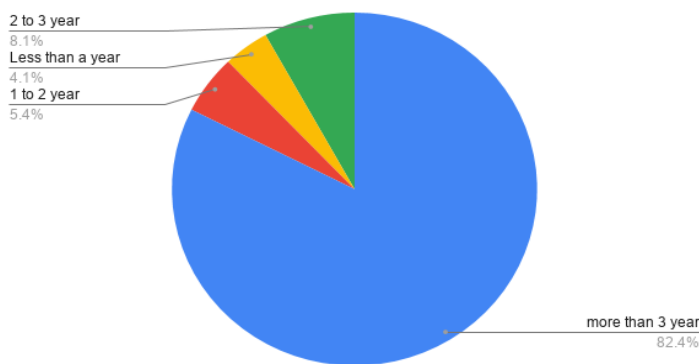
Inference: From the above chart it can be interpreted that 82.4 % of the respondents are using internet for more than 3 years which means they have good knowledge of internet.

Chart 4: Chart gives the information about whether the online website consistently meets the requirements of the respondents.
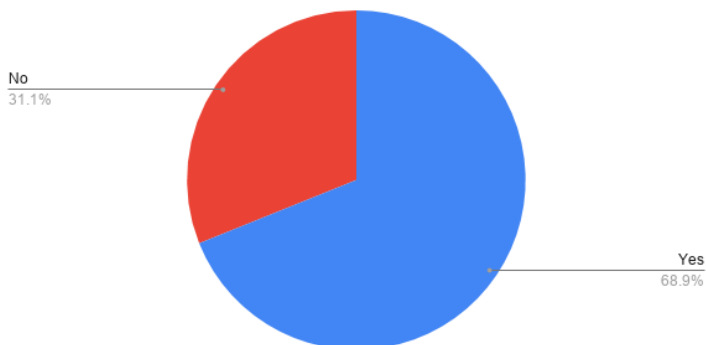
Inference: From the above chart it can be interpreted that the website meets the requirements of majority of the respondents when they purchase online.

Table 3: Table shows the amount spent by the respondents on online purchase

Purchase	Amount spent	No of respondents	Percent
Single purchase	Less than 1000	24	32.43
	1000 – 3000	31	41.89
	3001 – 5000	11	14.86
	5001 – 10,000	7	9.46
	Above 10,000	1	1.35
		74	**100**
Purchases per year	Less than 5000	34	45.95
	5000 – 15,000	16	21.62
	15,001 – 25,000	15	20.27
	25001 – 50,000	7	9.46
	Above 50,000	2	2.70
		74	**100**

Inference: From the above table it can be interpreted that majority of the respondents spend Rs. 1000 – Rs.3000 on a single online purchase and less than Rs.5000 per year on online purchase.

Table 4: Table shows the most important attribute a website should have according to the respondents

Attributes	No of respondents	Percent
Security	43	58.11
Trust	17	22.97
Privacy	14	18.92
	74	**100**

Inference: From the above table it can be interpreted that security is the most important attribute an online website should have according to majority of the respondents.

6. SUGGESTIONS AND CONCLUSION

Online shopping has made it very easy for the customers by making it possible to buy anything anytime and anywhere, even from their living room. In fact, 96% of the Americans buy things from online shopping in order to avoid crowds and save their time. From the above study it is found that most of the Mangaloreans use smart phones and also have good internet knowledge. But still majority prefer to buy things from retail shops. The first important reason for this is lack of physical touch of the product. The second reason is the security concern of the website. That is why people who buy using online website make their payment only after the delivery of the product.

Online shopping has really helped the businessmen to increase sales by selling goods through the electronic platform where they can sell goods to any corner of the country or even the world. This can even improve the economy of the country. To encourage people to buy products online, the e-retailers have to fasten the speed of their website, give more options of payment, take reviews from customers, use good quality photos and videos, attract the customers by giving them festive offers etc.

The advantages of online shopping are more than its disadvantages. So people must make use of it but with little precautions. Customers must set a password which nobody can guess. They have to make sure that they are dealing with a website which starts with HTTPS which means it is a secured page. Always read the customer reviews when making a purchase of the product of less knowledge. Fast, most convenient and a secured website will create more and more happy and satisfied customers.

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ROLE OF WOMEN ENTREPRENEURS IN ECONOMIC DEVELOPMENT

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ABSTRACT

The emergence of women entrepreneurs and their contributions have been commendable in the country's economic growth and development. Women's represent a minority of all entrepreneurs and have to cope with stereotypical attitudes towards them on a daily basis. If women participate in product line of Indian economy, India can grow in double-digits. The number of female business owners is currently a global trend as they can significantly contribute to poverty reduction, mobilization of entrepreneurial initiatives and accelerating the achievements of wider economic socio-economic objectives. Encouraging women to be self-employed and to take active participation in decision making bodies inspires women's and other members of the society to take up business activity. The purpose of the paper is to examine the contributions of women entrepreneurship as a key role in addressing societal challenges.

Keywords: women entrepreneurship, contributions, growth, entrepreneurial activity.

Introduction:

Women entrepreneurship is a process in which women initiate a business, gather all resources, undertake risks, face challenges, provide employment to others and manage the business independently. Women entrepreneurship plays a vital role in tackling social challenges and leads to women empowerment. Many initiatives have been undertaken to support the women to start their business career in different areas and to be self-sufficient. Women led social enterprises provide the society with different solutions to solve their specific issues. As a key to economic growth of India women can contribute to increase the industrial production, poverty reduction and accelerates the achievement of wider social-economic objectives. But due to certain obstacles women fail to access to the opportunities avail to them. Thus, there is a need to recognize the inspirational role of women entrepreneurs which can change the directions of national economy.

Objectives:

1) To identify the issues and challenges faced by women entrepreneurs.
2) To highlight the contributions made by the women entrepreneurs.
3) To state the facilities extended to women entrepreneurs

Research Methodology:

This paper is based on secondary data, review of literature collected from bulletins, journals and other internet based study materials.

Status of women entrepreneurship:

Women entrepreneurs play the key role of change makers both in the family and in addressing social challenges, as they contribute to 50% of the world population. One third of economic enterprises are constituted by women. Women are competitive, resourceful and nurturing by nature. Women entrepreneurs are precious resources with the ability to bring innovation and new perspectives to running business; attributes that modern business management seeks.

Women have been described as the embodiment of Shakti (Power), but in fact in society they are treated as Abla (Weak). Women are motivated to be entrepreneurs in order to become independent, to improve the quality of life, and to make decisions about their life and career. It is not easy for women to act both as a homemaker and as an entrepreneur.

In the early 18th C, women were spending their time to maintain their family and in performing homely affairs. Participation of women in the business world was considered as wasteful and it was disapproved by the society.

Later in 19th C, role of women in business began to be widely accepted. Women started to take a step at par with men in the field of business. During the great depression, number women from the business world took a step back and drove in favor of traditional roles. But for their survival women pushed themselves to start a new business.

The 21st Century women are emerging as a force with professionally trained qualities and enthusiasm. More and more women are stepping out of their comfort zones into powerful roles as entrepreneurs. Women entrepreneurs are leaders, change makers and influencers. But still there are some obstacles, stereotypes which they have to overcome.

Issues and challenges faced by women entrepreneurs:

The challenging role to be entrepreneurs is accepted by women in order to meet their personal needs, to contribute value to the society, and to make qualitative changes in the world economy. The business world in India is male dominated and there is lack of networking that supports business advice, monitoring, learning to the women entrepreneurs.

Women have been neglected and have not reached the place where they should have been. Their services are not utilized as productive workforce of the nation. Some of the reasons are cited below:

1) **Male dominated jobs**: Entrepreneurship is a male dominated. Most of the decision makers in the business are men. In terms of organizational skills, women entrepreneurs face the competition from male entrepreneurs.
2) **Lack of support**: Women lack suitable support to participate in the labour force. Women cannot find male mentorship and advice, to increase their ability, to set up a business successfully and to succeed in their ventures, for economic development.
3) **Literacy rate**: Compared to a male population, the literacy rate among women is not enough to run the business activity and to undertake their business ventures. Lack of negotiation skill may affect their business activities. Education system is facing failure to create awareness about the capacity of women for handling economic activities.
4) **Risk taking attitudes**: Women lead a protected life in India. Business is full of risk and uncertainties. It is **believed** that women have low risk taking ability as compared to the men.
5) **Socio – cultural norms**: Women's choice to be entrepreneurs is highly influenced by socio-cultural norms. Women are perceived to be weaker sections of the society.
6) **Lack of access to finance**: The main constraint to female entrepreneurs is access to finance. Most of the women entrepreneurs have to raise the funds from their family and friends to start the business activity. Thus, dependency has been essential due to the traditional mindset about the women; they are underestimated by financial institutions.

Contributions and development activity of women entrepreneurs:

Women entrepreneurship is all about the status of women and their role and contributions towards the society. There is a steady growth of contributions of female entrepreneurs which can be recognized in the socio-economic development responsible for the economic growth of the country.

With the spread of education and awareness among women there is a drastic change in the status of women in Indian society. From being a mere housewife who includes preparing food, raring children women have risen with education to work as a dynamic multitasking individual. Women in India contribute to productive activities like agriculture, energy, industry, and engineering enterprises.

Role of women is not restricted to four walls; they are stepping towards higher education and professional life. And there is a transformation of women as entrepreneurs. Most of the women were running a new business. Increase in women entrepreneurs has increased women-owned firms. Women owned business tend to be informal, home-based and concentrated in the areas of small scale entrepreneurship and traditional sectors which includes retail and service but women entrepreneurs see the world through a different lens and in turn, do things in a different manner. They have become career–minded, economically independent and more achievement oriented. Being ambitious, women have undertaken work in healthcare, dry clearing shops, technical services, scientific, photographic studio, beauty parlors, social services, trucking firm, construction firms and administrative work fields.

Eventually, the production activities carried out by women at home are brought to the market for sale and thereby enhance their specialization. With the increasing demand for the products, employment of women in the local industries has grown up. Women entrepreneurs with their skill, innovation enhance the productivity, increase exports which in turn helps to increase employment and reduce inequality and increase GDP.

Industries promoted by women entrepreneurs:
➢ Agarbatti Making
➢ Pappad Making
➢ Pickle manufacturing
➢ Sewing cloths
➢ Embroidary
➢ Basketing
➢ Handicrafts
➢ Poultry keeping
➢ Catering services
➢ Snack bars

- ➢ Running restaurants
- ➢ Banking
- ➢ Small retail shops

In the fast moving economy, there has always been a choice for women to have a successful career with independency or stay aback due to the society's pull. Now a days, everyday challenges don't bother women who are passionate towards their career and business goals. With multitasking trait, women are able to balance between career and responsibility.

The flexibility of E-Commerce and technology lets women entrepreneurs conduct their business entirely on internet. The culture of Start-ups and E-Commerce industry are giving service growth plans to women entrepreneurs. The retail industry in India is opening up several doors of entrepreneurship for women. E-Commerce market and use of social media is playing an influential role in driving their business by reducing barriers to work across the boundaries and creating flexibility around their schedule by introducing virtual workplaces and digital lifestyle.

Women are generating business through Whatsapp, Facebook, Instagram and other platforms, without stepping out of their home. They are finding it easier to identify new business opportunities and finding sales leads online for building a sustainable business. Women serving in service sectors are helping them to take part in sales recruitment, travel packages, in industries like wedding planning, interior designing, digital marketing etc.

Women leave behind a mark in various spheres of life, including in professions that are male dominated and make a substantial impact and achieved success across all sectors. Worldwide female entrepreneurs are a little more successful today as they are more ambitious than their male counterparts. They are not only working in business enterprises but also creating employment to the others which shows their impact on social wellbeing. Entrepreneurial traits and skills help to mold and shape the women entrepreneurship and thereby enable the women to adopt the changing trends to sustain and strive for excellence.

Women works participation in global level

Country	Percentage
India	31.6%
U.S.A	45%
U.K	43%
Indonesia	43%
Srilanka	45%
Brazil	35%

Women Entrepreneurs in India, Arakeri .V. Shanta. National Monthly referred journal of research in Arts & Education, Vol.No.: Issue No. 3, ISSN 2277 – 1182, P 5.
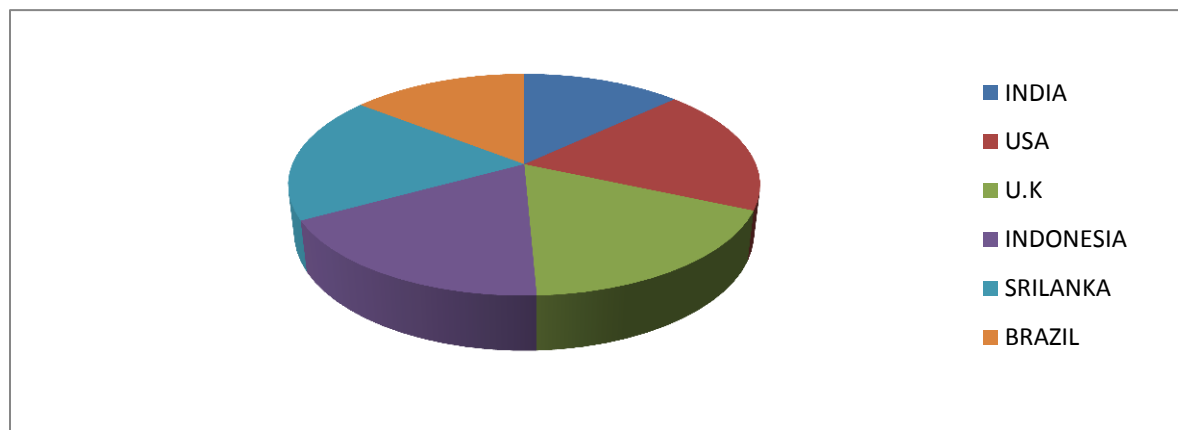
Support to Women Entrepreneurs:
1. Growing industrialization, globalization and social legislation, spread of education in order to improve skills, experience and ability.
2. Economic, social, religious, cultural and psychological factors affect success of women.
3. Family support, encouragement and social acceptance.

4. Orientation, training programs and monitoring.
5. Women non-governmental organizations and group assist women's in getting information available for women entrepreneurs.
6. Financial assistance and consultancy services by Banks and NBFCs started various specialized loans and finance options for women entrepreneurs with less interest rate.
7. Supportive environmental factors as industry sector affect women entrepreneurs in exerting themselves into business.

Benefits of Women Entrepreneurs:

Economic development of the country is associated with poverty alleviation, growth. Women owned enterprises contributed towards the employment generation, to increase the income and wealth.

1) Helps to raise economic status by increasing their income, consumption and spending.
2) To improve self-worth by providing opportunities to work in group, to get recognition in work, to resolve conflict.
3) Helps in getting social confidence, by facing risk, critics etc.
4) Improve social ability by involving themselves in community works, political activities, and social activity to encourage other women to entrepreneurship, to increase social interaction.
5) To enhance national productivity, generate employment, improvement in decision making status.

Schemes related to Women Entrepreneurship:

- Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
- Entrepreneurial Development Programme (EDPs)
- Indira MahilaYojna
- Indira Mahila Kendra
- Integrated Rural Development Programme (IRDP)
- Khadi and Village Industries Commission (KVIC)
- Management Development Programmes
- Women's Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- MahilaVikas Nidhi
- MahilaSamitiYojna
- MahilaVikas Nidhi
- Micro Credit Scheme
- Micro and Small Enterprises Cluster Development Programmes (MSE-CDP)
- NGO's Credit Schemes
- NABARD – KfW-SEWA Bank Project
- National Banks for Agriculture and Rural Development's Schemes
- Priyadarshini Project – A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains'
- Prime Minister's RojgarYojna (RGMVP)
- SIDBI's MahilaUdyam Nidhi
- SBI's Stree Shakti Scheme
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Working Women's Forum

Organizations promoting Women Entrepreneurship:

- National Resource Centre for Women (NRCW)
- Women's India Trust (WIT)
- Women Development Corporation (WDC)
- Association of Women Entrepreneurs of Karnataka (AWAKE)
- Working Women's Forum (WWF)
- Self – Employed Women's Association (SEWA)

Future of Women Entrepreneurship in India:

1) The decade 1975 – 85 was declared as 'Decade for women' by United Nations Industrial Development Organization (UNIDO).
2) United Nations arranged a conference 'Decade for Women' at Copenhagen on 30th June 1980 aimed at promoting equal opportunities and equal treatment to women in employment.
3) On November, 1981, a National Conference for Women Entrepreneurs was held at New Delhi, India.
4) The Seventh Five Year plan focused on Integration of Women in Development.
5) The National Alliance of Young Entrepreneurs organized a conference on Women Entrepreneurs at New Delhi in 1989.

6) Digital India: The first Women Village level Entrepreneur Conference was held in March 2015, a step in positive direction.
7) Startup and Stand up India: to empower women entrepreneurs and provide financial assistance to those who are starting up their business.

List of Women Entrepreneurs:
1. HOMAI VYARAWALLA – India first press photographer.
2. Dr. SUMAN SAHAL – Founder of the Gene Camplgn in India.
3. Mrs. MADHURI MATHUR – The women behind Sumeet Mixer Grinder.
4. Dr. INDIRA HINDIYA – India's first test tube baby doctor.
5. INDIRA NOOYI – CFO and president of PepsiCo
6. NAINA LAL KIDWAI – Head of investment banking at ANZ Grindlays.
7. KIRAN MAZUMDAR SHAW – She is one of the richest women in India studied zoology at Bangalore University and brewery at Ballarat University.
8. INDU JAIN – Chairman of Times Group.
9. PRIYA PAUL – Priya Paul is armed with a bachelor's degree specializing in Economics from the Wellesley College in US.
10. SULAJJA FIRODIA MOTWANI – Joint managing director of Kinetic motors and managing director of Kinetic finance.
11. SIMONE TATA- Holding the covered title of being the cosmetics czarina if India.
12. NEELAM DHAWAN – Managing director of Microsoft India.
13. EKTA KAPOOR – Women who single handedly founded and made Balaji tele films.
14. MALLIKA SHRINIVASAN – currently Director of TAFE India.

Findings:
1) Though the majority of trained women entrepreneurs are enthusiastic, energetic to learn new ideas, only few were willing to take up entrepreneurial activities.
2) Education has helped women entrepreneurs to make decisions in business.
3) Women entrepreneurs becomes exhausted as they have to play multirole.
4) Increased access to take decisions at workplace & in household matters has made them more self-confident.

Suggestions:
1) There is a need to provide economic and social support with changing dynamic structure.
2) The policies regarding women entrepreneurs development should be available both in rural and urban areas.
3) Barriers like social attitudes, customs towards women entrepreneurs needs to be changed by the government and non-government institutes by undertaking different programmes.
4) Cheap credit facilities may help to promote women entrepreneurs.
5) To have easy access of women within bank premises, bank must provide special customer services in rural areas.
6) Infrastructure facilities should be improved and proper marketing methods for the product should be adopted.

Conclusion:

The climb to the top can be tough going for anyone. Women Entrepreneurs are the next wave of business success. They face number of problems in running their enterprises. Women can overcome all impediments in their path and do all that she wants. Gender does not matter. Life is no different for men and women. How prepared you are and what you make of it makes all the difference. If women workforce is not put to service of nations, we are killing half of the productive workforce, of whom many can turn entrepreneurs. And today women are brought up as a most memorable and inspirational entrepreneurs with their contributions to the economic development of a country. Hats off to Women Entrepreneurs.

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YOUTH PERCEPTION TOWARDS GOLD JEWELLERY: A STUDY WITH REFERENCE TO UDUPI DISTRICT

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ABSTRACT

The main intention of conducting this research is to study the youth perception towards gold jewellery with special reference to udupi and kundapura city. The objective of the study is to know about youth buying behaviour and perception about gold jewellery. Data collected and analysed using statistical method. The study helps jewellery retail stores to understand about the youth perception towards gold jewellery. Gold is leading on the list of investments and value. In the maximum part of the world, gold holds a very imperative value in several cultures since it is a symbol of achievement, power and wealth. In India gold tends to have religious as well as cultural significance .This is one of the numerous reasons which makes gold jewellary a gentle of art in India. Gender wise, there is no significant difference in level of satisfaction in brand name, quality, price, product feature, wide product range and purity.

KEYWORDS: Buying behaviour, Brand awareness, perception, Consumer taste and Preference.

INTRODUCTION

India has a historic relationship with gold jewellery. Egyptians 'wear first to use gold and metals for creating jewellery. It was considered as a symbol of power and wealth. The most antique brands such ascatties, tiffany, lalique etc. India is considered to be one of the fastest growing markets in the world for gold jewellery; is considered to symbolize perfection, immortality and prosperity. Every individual, whether he needs gold or not is a potential buyer of gold. Now a day's jewellery industry is one of the fastest emergent and foreign exchange earning industry in the Indian economy. One of the largest user sectors in the country is the gold

jewellery market, than telecommunication and possibly second only to be food sector. Jewellery is being designed for men, women and children in different varieties. Jewellery started about 100000 years ago Began with materials made from bone, teeth and shell.

Gold demand in India rose to 523.93 tonnes between January to September 2018.The study of the youth perception towards gold jewellery focuses on how individuals' make their decisions to spend their available resources (time, money, effort). It also study the processes of individuals used to search ,select, use and dispose of products , service , experience or ideas to satisfy needs and its impact on the consumer and society. The younger was looking at trendy, contemporary gold jewellery and they moving towards a world of choice and risk, where they have to choose and plan their own orientation and social interaction. Gold demand in India rose to 760.40tonnes between January to december2018.India's gems and jewellary export stood at US$4.99billion between April 2019 - May 2019.

RESEARCH OBJECTIVES

- To know youth perception towards gold jewellery.
- To study the factors which influence the buying behaviour of youth towards gold jewellery.
- To study the consumer satisfaction towards different jewelleries.
- To understand the lifestyle or consumption pattern of youths and what the future might look like.

RESEARCH METHODOLOGY
The brand and purpose of purchase are considered.
Sampling:
The random sampling method was used by the researchers by distributing questionnaire. The total samples collected were 100 covering the area of udupi and kundapura.

Tools used for the Study:
For the present study researchers used both primary and secondary data. Secondary data was collected from Internet, journals, Internet articles and books. Primary data has been collected through structured questionnaire. For analysis and interpretations researcher used simple statistical tools and some of the relevant and interesting data are presented in the tabular form. Chi- square test was used for testing the hypothesis.

HYPOTHESIS
H_0 = There is no relationship between Gender and purchase habit of the people.
H_1=There is a relationship between Gender and purchase habit of the people.
Sub hypothesis 1:
  Ho: There is no relationship b/w gender and gold brand.(Gender and Gold brands are
      Independent.)
  H_1: There is a relationship b/w gender and gold brand. (Gender and Gold brands are
      Dependent)
Sub Hypothesis 2:
  Ho: Gender and jewellary purpose are independent.
  H_1: Gender and Jewellary purpose are dependent..
Sub Hypothesis3:
  Ho: gender and trends of gold are independent.
  H_l: gender and trends of gold are dependent

LITERATURE REVIEW
Ramamrutham, ushab.k, meera sushilkumar (2001) Explained that the jewellary of India is a vital expression of the country's aesthetic and cultural history. It has been worn by women as adornment and by men as a proclamation of the power and as a symbol of rank and religious loyalty

In **Southern District of Tamilnadu** also it is noticed that men are more value conscious and hence a very large no. of them view gold jewellary as an important form of investment.

FINDINGS OF THE STUDY
Gender wise, there is no significant difference in level of satisfaction in brand name, quality, price, product feature, wide product range and purity.

Table-1: Respondents Awareness on different brands

	Frequency		Total
	Men	Women	
Nakshatra	5	6	11
Abharana	33	24	57
Kalyan	5	8	13
Jos alukkas	7	12	19
Total	50	50	100

Source: Field survey data

According to this survey the result shows that, 10% of men are aware about nakshatra, 66% of men are aware about abharana jewellars, 10% of men are aware about kalyan jewellars and remaining 14% men are interested in josalukkas. Similarly 12% of women are aware about nakshatra, 48% of women are aware about abharana, 16% of women are aware about kalyan and remaining 24% of women are aware about josalukkas. From the above information it can be interpreted that both men and women are aware of the various jewellary brands in the market.

Table -2: Purpose of buying gold jewellary

	Frequency		Total
	Men	Women	
Investment	12	11	23
Fashion	9	5	14
Occasions	21	29	50
Festivals	8	5	13
Total	50	50	100/100

Source: Field survey data

Out of 100 samples 12 men are prefer jewellary for the purpose of investment. 9 men are prefer jewellary for the purpose of fashion, 21 men are prefer jewellry for the purpose of occasion and remaining 8 men are prefer jewellary for the purpose of festivals. Similarly 11 women are prefer jewellary for the purpose of investment. 5 women are prefer jewellary for the purpose of fashion , 29 women are prefer jewellary for the purpose of occasion and remaining 5 women are prefer jewellary for the purpose of festivals.

Table -3: preference of consumers on the basis of trend

	Frequency		Total
	Men	Women	
Traditional	25	28	
Branded	25	22	
Total	50	50	100/100

Source: Field survey data
Out of 100%, 50% of men are interested in traditional jewellary and remaining 50% of men are interested in branded jewellary. Similarly 56% of women are interested in traditional jewellary and remaining 44% of women are interested in branded jewellary.

Preference for specific gold jewellery designer
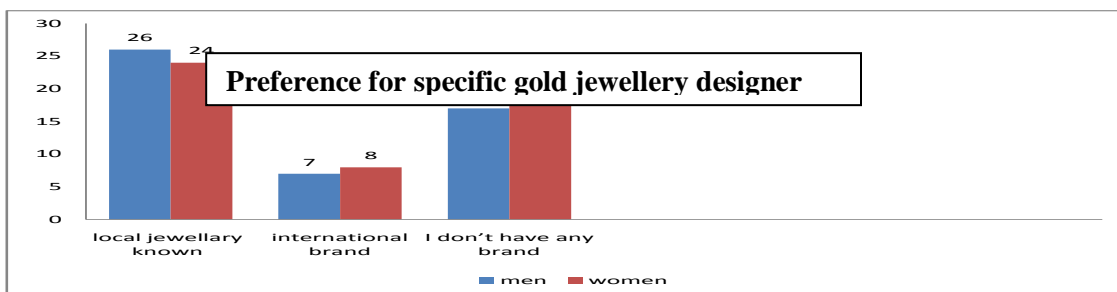
Out of 100 samples 26 men are interested to purchase in local jewellary shops and 7 men are interested to purchase in international branded shops and17 men are not interested in any brand. Similarly 24 women are interested to purchase in local jewellary shops and 8 women are interested to purchase in international branded shops and 18 women are not interested in any branded shops.

TESTING OF HYPOTHESES

Hypothesis 1:

H_0: There is no relationship b/w gender and gold brand. (Gender and Gold brands are Independent)

H_1: There is a relationship b/w gender and gold brand. (Gender and Gold brands are Dependent)

Chi- square Test	Table value	Level of significance
2.2769	7.81	0.05

Conclusion: Since the level of significance is 0.05 the hypothesis H_0 is accepted. There is significance level between gender and gold brands are independent.

Hypothesis 2:

H_0: Gender and jewellary purpose are independent.

H_1: Gender and Jewellary purpose are dependent..

Chi- Square Test	Table value	Level of significance
2.7084	7.81	0.05

Conclusion: Since the level of significance is 0.05 the hypothesis H_0 is accepted. There is significance level between gender and jewellary purpose is independent.

Hypothesis 3:

H_0: gender and trends of gold are independent.

H_1: gender and trends of gold are dependent

Chi-Square Test	Table value	Level of significance
0.3613	3.84	0.05

Conclusion: Since the level of significance is 0.05 the hypothesis H_0 is accepted. There is significance level between gender and trends of gold are independent.

CONCLUSION

The benefits of buying gold jewellary are many in number. Gold has resale value and this creates gold of great benefit and of great asset value to buy. Gold is leading on the list of investments and value. In the maximum part of the world, gold holds a very imperative value in several cultures since it is a symbol of achievement, power and wealth. In India gold tends to have religious as well as cultural significance .This is one of the numerous reasons which makes gold jewellary a gentle of art in India. Based on the above, customers approach and behavior on jewellary purchase in udupi and kundapura city have played a significant role.

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HIGHER EDUCATION IN INDIA: A STUDY

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ABSTRACT

Translation of teacher professional development into improved student outcomes is of global interest, with experimental methods required to demonstrate potential professional development intervention effects. In India, every year 6, 00,000 students get graduated. But out of them only 60,000 get placed in companies. Buy this we get a clear picture of the inequality in terms of employment. There are numerous reasons for such kind of inequality and one among them is Quality of higher education. Quality of higher education is a multi-dimensional concept. It lies in effectiveness of transmitting knowledge and skill; the authenticity, content, coverage and depth of information; availability of reading/teaching materials; help in removing obstacles to learning; applicability of knowledge in solving the real life problems; fruitfulness of knowledge in personal and social domains; convergence of content and variety of knowledge over space (countries and regions) and different sections of the people; cost-effectiveness and administrative efficiency.

Information technology has progressed very fast in the last three decades; it has produced equipment's at affordable cost and it has now made their wider application feasible. This technology has made search, gathering, dissemination, storing, retrieval, transmission and reception of knowledge easier, cheaper and faster. Side by side, a vast virtual library vying with the library in prints has emerged and continues growing rapidly. This paper discusses in details how information technology can be applied to enhance the quality of higher education at affordable cost. It also discusses the measures to remove the major obstacles to optimal utilization of information technology.

Keywords: Teacher development, Intervention, Professional development, Teaching rounds, Quality teaching.

INTRODUCTION:
Quality in Higher Education:

The **Purpose of Higher Education**: To Create Prepared Minds. The focus of **higher education** should be on creating prepared minds in their graduates, and government-sponsored research and development in **higher education** institutions is a great way to enrich the **education** of future engineers.

Purpose of Education Today:

School is a period of training where children learn the skills they need to function productively and responsibly within society at large.

In this paper we mean by higher education the tertiary or after-school formal education imparted to the students in colleges and universities (including various institutes). However, we require a discussion as to the quality in education.

OBJECTIVES OF THE STUDY:
1) To know the importance of education in today's world.
2) To know the initiatives taken by government for improving education system in India.
3) To know the scope of higher education in inculcating values and ethics in life.
4) To know the employable skills developed by education system.

RESEARCH METHODOLOGY:
The research is descriptive in nature. This paper is based on the secondary data collected through books, articles, newspapers and internet sources.

Adding to Relevance of Education:
Initially land and other natural endowments were the most important sources of social and economic development of the nations/people. After the Industrial Revolution, manufacturing and therefore physical capital overtook the prominence of agriculture and remained in throne for centuries. However, for a century now, the role of education in shaping development has come into the forefront. Education has been the major contributor to making of the human capital, and thus it has been the most important factor in promoting growth and welfare of the modern society. However, it may be noted that natural endowments and human resources as well as the historical forces together with social institutions of a region/nation determine as to the kind of knowledge which would be more suitable to attain a higher level of development with social wellbeing. This is to say that different regions/nations have different kinds of knowledge and skill appropriate and suitable to them. The people who can visualize the knowledge and skill requirements of a specific society (intelligentsia) can also plan for a suitable educational policy, write extensively to mould the public opinion in favour of such knowledge and skill, create and disseminate knowledge and give direction to others for creating relevant knowledge.

Objectives of higher education:
1) Conservation of knowledge and values.
2) Interpretation and transmission of knowledge and ideas and values.
3) The quest for truth through scholarly research.
4) The preparation for professions by intelligent and through training in the principles underlying the profession.

Parameters of Quality in Higher Education:
i. Richness in Knowledge and Skill
ii. Relevance
iii. Creativity
iv. Sublime Values
v. Cost-effectiveness

Modern Information Technology and Quality in Higher Education:
We have already reviewed what the modern information technology has made feasible. Now we have to elaborate on the possibilities that it has created to enhancement of quality in higher education.

Possibilities in Enrichment of Information, Knowledge and Skill:
The modern information technology has greatly extended the possibilities of enrichment of information, knowledge and skill. Development of e-books, e-journals, e-libraries, e-encyclopaedias, e-photography, electronic audio-visual aid, etc has opened up a world of possibilities before us. Internet can be used to download a variety of reading materials, often illustrated by means of audio-visual aid.

Illustration may be static with different colour schemes or dynamic with the use of animation. Thousands of books, if in e-form, can be scanned to search and retrieve the required information in no time. Scores of thousands of books can be carried in a small external hard disk or a laptop computer and they can be copied on to other storage devices. Student can store in a pen drive all their textbooks covering the entire syllabus for a semester or even for two years' program. Internet and the World-Wide Web have opened up the entire world for the seekers of information. Now we need not depend on the availability of printed books in the traditional libraries. Visiting traditional libraries, searching the right type of book, reading its content, taking notes, etc are now the practice of the olden world. Internet can give us an access to any library in the world if it exists on a node of the World-Wide Web.

Challenges of present higher educational system in India:
Since we have got independence we are facing challenges to establish a great and strong education system. Various governments came and gone. Off course they tried to establish new education policies in the system but this is very sad to dictate that they were not

sufficient for our country. Still we are facing lot of problems and challenges in our education system. India recognises that the new global scenario poses unprecedented challenges for higher education system.

Removing Obstacles to Learning:
A variety of software and soft-ware based teaching aid are available now. Software can read out the text loudly (if, for example, the text is in the PDF format and the Acrobat reader is used) and thus visually impaired persons can also 'read' the text without the help of Brail or a human reader assisting them. There are a number of software programs that teach mathematical concepts, numerical methods, problem solving and such arts step by step. Certain exercises that earlier were highly labour and time consuming and error prone too, can now be done and redone within no time to get at them.

Support to Creativity:
Teachers can search out on the relevant web sites the reading materials best suited to their students and hyperlink those websites in their own web pages (e.g. visit http://www.webng.com/economics). They can compile, edit, write, illustrate, vocalize and animate the illustrations so as to make the reading materials rich, lively and student friendly, and post them on web pages that may help not only their own students but the students anywhere in the world. This is being done vigorously in the West, but India is still lagging much behind the more developed and web-conscious nations.

Research students can now easily scan through the contents of journals relevant to them. They can contact the experts via e-mail, arrange an e-conference and discuss their findings with them. They can also ventilate their ideas to others and benefit by the comments and observations made by others living far away in the distant lands.

Cost-Effectiveness of and IT-based Educational Materials:
Electronic documents (e-books, journal articles, etc.) are very easy and inexpensive to search, download, duplicate and distribute Communication by e-mail is extremely fast and inexpensive. It is easy to arrange e-conferences. Storage of e-materials is extremely space-saving, resource-saving and safe. It is also aligned to the benefits of the paperless economy with far-reaching favourable effects in terms of saving energy and environment.

Favourable Effects on Cooperation, Empathy and Compassion:
Partly due to its inexpensive nature and a new "give-and-take" culture emerging due to the spread of the IT based culture, there is an increased sense of reciprocation, coordination, empathy and compassion among the scholars working in and across different disciplines. Information technology has given rise to the 'blog" culture which has proved to be very effective in solving problems of those who participate in it. A participant posts a problem on the 'blog page' and numerous others respond to solve the problem. A new culture of crowd-sourcing is emerging. This culture is based on the premise that the urge to solve the problem of others is not tied with the expectation of any material gain except the satisfaction derived from solving the problems and, occasionally, an acknowledgment of appreciation for doing so. It has also been found that use of IT methods for educational and research purpose promotes the sense of value of time, mutual dependence, reciprocation and cooperation.

Critical issues in Indian Higher education:

As India strives to compete in a globalised economy in areas that require highly trained professionals, the quality of higher education becomes increasingly important. So far, India's large, educated population base and its reservoir of at least moderately well-trained university graduates have aided the country moving ahead, but the competition is fierce; from china in particular. Other countries are also upgrading higher education with the aim of building world class universities. Even the small top tier of higher education faces serious problems.

A stunning 86% of Indian students in the fields of science and technology who obtain degrees in the United States do not return home immediately following their graduation. Body of dedicated and able teachers work at the IITs and IIMs, but the lure of jobs abroad and in the private sector makes it increasingly difficult to lire the best and brightest to the academic profession.

Suggestions for improving quality of higher education:

- Towards a learning society
- Industry and academic connection
- Incentives to teacher and researches
- Innovation practices
- To mobilize resources

Conclusion:
Quality in higher education entails effectiveness of transmitting knowledge and skill, the authenticity, content, coverage and depth of information, availability of reading/teaching materials, reduced obstacles to learning, applicability of knowledge in solving the real life problems, fruitfulness of knowledge in personal and social domains, convergence of content and variety of knowledge over space (countries and regions) and different sections of the people and realization of cost-effectiveness and administrative efficiency. As the

information technology has progressed very fast in the last three decades, it has produced equipment's at affordable cost and it has now made their wider application feasible. This technology has made search, gathering, dissemination, storing, retrieval, transmission and reception of knowledge easier, faster and inexpensive. Side by side, a vast virtual library vying with the library in prints has emerged and continues growing rapidly. It may be held that the e-libraries are the libraries of tomorrow when the libraries in prints will be the antiques or the archival objects of the past. An effective exploitation of these opportunities created by the recent advancements in information technology may significantly improve quality in higher education.

Quality in higher education also requires effective governance. Unless governance is apt, alert, vigilant, concerned and result-oriented infrastructural development and availability of reading materials, etc will continue to be sub-optimally utilized. Fortunately, information technology can also be used to strengthen the governance of higher education. First of all, exposure to and working with the modern system based on information technology.

After independence, there has been tremendous increase in institutions of higher learning in all disciplines. But with the quantitative growth has it been able to attend to the core issue of quality. India is today one of the fastest developing countries of the world with the annual growth rate going above 9%.In order to sustain that rate of growth, there is need to increase the number of institutes and also the quality of higher education in India. To reach and achieve the future requirements there is an urgent need to relook at the financial resource, access and equity, Quality standards, Relevance and at the end the Responsiveness.

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PROBLEM OF TILE INDUSTRIES IN UTTAR KANNADA DISTRICT

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ABSTRACT

Food clothing and shelter are the basic essential of human life. Construction is considered, as an activity of prime importance. Without these three aspects, survival of man is very difficult. Construction of house needs several items or materials like bricks, cement, wooden poles etc. and for covering the upper part of the house we are using roofing tiles. In olden days Grass, coconut leaves, cane leaves and other tress were widely used for rooting.

Even today use of these is not totally disappeared. But the grass or coconut or areca nut leaves etc. are yielding more easily to rain and storm which are very frequent in west coast. These materials are also not durable. Apart from this, these roofing materials cause either repair or reconstruction every year. So slowly people started the use of "Tile" for roofing. In earlier days the "Tile" was handmade and it was "U" shaped but now "Tile" is produced in factories in large scale with the help of machine and it is "Rectangle" Shaped.

Keywords: working capital ,Finance ,Lobour

INTRODUCTION

Uttar Kannada district of Karnataka State is well known for production and supply of good quality roofing tile. They supply these roofing tiles even in very distant markets. The tile industries in this area are very old. These tile industries started without much skills, experience, capital or technology.

We can find these industries all over Uttar Kannada district like Ankola, Kumta, Honnavar, Bhatkal etc. Tile industries were established to provide employment opportunities and achieve adequate profit. These way tile industries have solved employment problems for a little extent.

OBJECTIVES OF THE STUDY

- To study the issues problem faced by tile industry
- Problem of Tile Industries in Uttar Kannada District

HYPOTHESIS

- There is mismanagement of working capital in tile industry in Uttar Kannada district.
- Working capital management has led to bad debts.
- Lacks of experience are causes of working capital mismanagement.

METHODOLOGY

A questionnaire was issued to all the industries to supply data regarding procedures and techniques adopted by them for the management and control of working capital and its various components. The present study is basically to know the working capital management of Tile Industry in Uttar Kannada District of Karnataka State. The date is interpreted and evaluated keeping in view the principal objectives. The study is based on both the primary and secondary sources of data. The state wise and district – wise data is obtained from the secondary sources which include publication of RBI, government agencies, trade associations and

chambers of commerce in Karnataka published and unpublished Ph. D dissertation, research papers and expert committee reports. The data pertaining to the working capital management of Tile industries in Uttar Kannada District is collated by personally administering detailed questionnaire

PROBLEM OF TILE INDUSTRIES IN UTTAR KANNADA DISTRICT

1. Problem of Clay:

Clay is the important raw materials of tile making. All types of clays are not useful for tile – making. The clay must be sufficiently plastic for being molded in to the required shape. The clay containing mixed grains have the better plasticity and widely used.

The Plastic clay is becoming more and more costly. As the nearby sources are exhausted, the clay has to be obtained from distant places due to this reason the cost of clay has increased. The cost of clay is major part of the Total cost of production.

2. Problem of Fire Wood:

Fire wood is another important raw material. The process of manufacturing the tile involves kiln firing by this process the tile are backed adequately and each tile attains sufficient hardness and strength. The kiln firing needs fire wood. To bake 1000 tile one tone of fire wood is the minimum requirement. It is ascertained that Karnataka alone requires 5200 Lakhs tons fire wood per Year.

But the forest is slowly disappearing in addition the supply of wood is totally controlled by Government. Just within 2 to 3 years. The cost of fire wood is doubled. So on the one hand the cost of fire wood is increasing every year. Both these factors are affecting the production and marketing of tile. The employers are of the opinion that if this is continued, the tile industries will close their shutters within few years. The employers are thus urging the Government to make available of "Coal" an alternative to the fire wood in sufficient quantity at reasonable Rate. Due to this problem majority are operating only at 75% to 80% Capacity.

Table No.1
Table showing supply of Raw Material and Power in Tile Industries

Sl.No	Particular	Clay	Fire Wood	Power
1.	Adequate	5	-	-
2.	Inadequate	3	8	8
	Total Unit	8	8	8

Interpretation: In five units the supply of clay is adequate. But in another three units it is inadequate. In all units the supply of fire wood and power is inadequate.

Table No.2
Table Showing Utilization of production Capacity in the Tile Industries.

Sl.No	Production Capacities Utilization	No of Unit
1.	Below 50 %	-
2.	50% to 60%	-
3.	60% to 70%	2
4.	70% to 80%	6
5.	80% to 100%	-
	Total	8 Unit

Interpretation: In six units the Capacity Utilization is in between 70 to 80%. Another 02 units Capacity Utilization is in between 60 to 70%

Table NO. 3
Table showing the Reason for under utilization of Production Capacity in Tile Industries.

Sl.No.	Reason	No. of Units
1.	Problem of Raw Materials	8
2.	Labour Problem	8
3.	Marketing Problem	-
4.	Security of Power	8
5.	Financial Problem	3

Interpretation: The Utilization of production capacity is mainly due to the problem of raw materials and power shortage. In three units it is due to the financial problem.

Table No. 4
Table Showing Reason for Low Profitability

Sl.No.	Particular	No of Units
1.	Increase in cost of raw materials	8
2.	Increase in Cost of Labour	8
3.	Bad Debts	2
4.	Other Reason	-
5.	Total	8 Units

Interpretation: The Table shows that increases in cost of raw materials, labour and Interest are the main reason of Low profitability.

3. Problem of Power: In tile Industry, wheel barrows and belt conveyers are used for moving the clay, mixing and grinding of clay is another operation. Pug mill is an important mechanized unit extruding the clay in the form of Block sliced in to Slabs for pressing them in to tile. In addition pressing and polishing all required power. Power is problem of India. Consequently it is very important problem of tile Industry. Shortage of power, power cut and increase cost of power all are adversely affecting the production cycle. Stoppage of grinding, tile pressing polishing etc is a usual state in tile industry. This is another factor of utilization of capacity.

4. Increasing Cost of Transport: Now days the Tile factory has to obtain the clay and fire wood from distance places. Thus the cost of Transporting in the total cost of production is increasing. In addition because of the increasing price of the diesel, the cost of transport of Tile to distant market also has increased considerable. This is effective adversely the market of tile.

5. Labour Problem: The majority of tile factory the wagers and other monetary and non monitory benefits are fixed by agreement. But because of increased union and unionization and general awareness and increasing general cost of leaving workers on demanding increasing basic wages, dearness allowances, job security, retirement benefit and non monitory benefit. The observation and the personal interview with employers and worker revealed that the industrial relation, availability labour and their co-operation is fairly good, but there is an element of dissatisfaction among the working class regarding the enumeration and facility available to them at present.

6. Shrinking Export Markets: From early days the tile Factory particularly, the Factories at Managalore developed a thrilling export market. To places like Barma, Singapore, Aden, Basra, Sumatra, Srilanka, and even Australia. The flourishing export trading tile lasted for about 70 Years, but it began to dwindle from the beginning of 1960 and all are wrangling in the home market.

7. Competition: There is a wrangle for home markets in Karnataka 172 Tile Factory are there. A part from this large number of Industries have sprung up in Gujarat, Sahurastra and Marvi enjoying a lot of patronage like subsidized fuel tax benefit etc. A part from this one Load of Coal is valuable Rs. 6000 in Gujarat and Morvi. Where as one load of fire wood cost Rs. 20000 in Karnataka. The cost of production is much higher in Karnataka. As the result the Factories at Karnataka are unable to Compete with Gujarat Factories. So the traditional market of Gujarat, Goa, Maharastra are Slipping away from Karnataka Factories.

8. Alternate Method of Covering Roofs: The increase in cost of production affected the selling price. In no way covering the roofs by tile is not at all cheap. At the same time alternate method of covering roof with cement concrete covering is gaining popularity. The tile roof and concrete roof is not having much difference in the value because of continues increase in cost of production. A part from this it is found that concrete roof is more durable and strength. So the demand for the tile is slowly getting down.

9. Financial Problem: Tile roofs were used in many countries very extensively in the past, but nowadays alternate method of covering roof is developed. There is no export market. So, all are wrangling in the home market. So the Tile industries are relying more on middle man and also selling on credit basis. The credit sales are ranging from 50 to 60 in majority at the tile units.

Table No. 5
Table showing the percentage of Credit sales in Tile Industries.

S. No.	Particulars	No of Units
1.	Below 25%	-
2.	25% to 50 %	8
3.	50% to 75%	-
4.	75% to 100%	-
	Total	8 Unit

Interpretation: In all eight units more than 50% is sold on credit. The collection of the debt is also very slow about 50% of the debt is Collected very slowly.

Table No. 6
Table showing Problems in Recovering the Debts

Sl.No.	Particulars	% of Customers
1.	Very slow Payment	10%
2.	Payment after credit Period	40%
3.	Payment before Credit Period	50%

Interpretation: The table shows about 50% of the customers are slow in payment only 50% of the debtors are regularly in Payment

Therefore majority of the tile units are suffering from inadequate fund. The main reason for inadequate funds in majority of tile unit is credit sales.

Table No. 7
Table showing Reasons for Inadequate Funds

Sl. No.	Reasons	No of Funds
1.	Credit Sales	08
2.	Accumulated Losses	02
3.	Low Bank Financing	-
4.	Financial mismanagement	02
5.	Over Stocking	01
	Total	08 Units

Interpretation: The table shows that the financial problem in eight units is mainly due to credit sales, loss and financial mismanagement.

10. Low profitability:

The Tile industries particularly of AnkolaTaluk are experience in low profitability. The main reason for such a low profitability in recent years is the increase in the cost of clay, fire wood and power. Increase in the cost maintain labour and the increase in interest payment due to poor collection of debts and because of the increased use of alternative method of covering roofs the demand for the tile is also gradually decreasing. Under these circumstances the selling prices cannot be revised. In proportion to the increase in total cost so profitably in tile Industries is decreasing.

11. High cost of Production:

One of the serious problems of the tile industry is high cost of production. Cost of producing tile increases continuously. It cost increases continuously production will come down and sales will decrease ultimately industry will suffers from loss.

12. Lack of advanced Technology:

The techniques of production adopted by the tile industries are very old and outmoded. The background and outmoded techniques in use in the tile industries have reduced the quantity and quality of tile produced by then and also increases cost of production in order to reduce the cost of productions they should innovate the products.

OTHER FINDINGS

(1) Clay, fire wood etc are the basic requirement of the tile factory in manufacturing of tile. But tile factories are not getting these raw materials at reasonable cost and at proper time. This may force the factory to purchase a cheap quality of raw materials.

(2) The cost of production of tile has been rising steadily on account of the rise in the price of clay, fire woods, kerosene cost of power and labour cost.

(3) Irregular supply of power is also one of the main problems of tile factory. Irregular supply of power may stop the operation of the factory.

(4) Tile factories are facing competition from other big factories, which are producing similar type of products.

(5) The factories are suffers from number of marketing problems like

- do not have organized marketing arrangement for sales of tile

- do not have adequate and cheaper transport facilities.

- Lack of Publicity.

(6) Tile factories are also facing a problem of Labour which results in strike and lock out etc.

(7) The district industrial center does not provide any assistance to tile unit.

(8) The price of tile peaks during the rainy seasons, as there will be no production of tile during the period.

SUGGESTIONS

In the light of the above findings the following suggestions have been made for the healthy functioning of the tile factory.

1.   It is recommended that there ought to be appropriate supply of crude materials at legitimate time and at sensible expense. Government ought to excluded sovereignty for earth; lamp oil backup ought to be given on the lamp fuel, kindling, at reasonable cost.

2. It is fitting that force must be supplied routinely and government ought to give sponsorship of 25% on the power bill.

3. With a specific end goal to lessen the opposition, government ought to offer need to the tile production lines in supplying of crude materials, Power, credit and so forth.

4. Showcasing help ought to be given to these tile processing plants like putting away offices less expensive transport offices and enough reputation given to the buyers, about the accessibility of the tile of these production lines in the business sector.

5. Government ought to issue the request to utilize tile, transportation charges and contamination control expenses ought to be diminished.

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AWARENES AND USAGE OF DIGITAL PAYMENTS AND ITS RISKS AMONG STUDENT COMMUNITY OF UDUPI DISTRICT

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ABSTRACT

Digital Payments are gaining importance after the demonetization in India. The problems of carrying, storing and safekeeping of the Cash has replaced with secured and easy mode of payment in the form of digital currency. However, the digital money is not 100% safe. It is also prone to threats of digital hacks. This study is conducted to analyse the usage pf digital payments among student community and the awareness on the risks involved like phishing, pharming, spywares, sim card swapping and other security threats.

Keywords: Digital Payments, Risks, Phishing, Pharming, Spyware, Sim Card Swap, Digital Hacks,

INTRODUCTION

The evolution of Digital Economy is converting every aspect of business into digital. Even the payment is not out of this conversion. The "Digidhan Misson" initiative of the Ministry of Electronics and Information Technology has boosted the digital payments to 31.34 billion transactions in 2018-19 Fiscal Year and 27.20 billion transactions in just 9 months of 2019-20 Fiscal year *DigiDhan Dashboard (2019)*. The announcement of Demonetization followed by BHIM App created sudden ascent in the digital transactions. This rapid movement of payment ecosystem necessitated the risk awareness and management.

REVIEW OF LITERATURE

Podile & Rajesh (2017)in their article analysed the people responses on cashless transactions after demonetization. The study reveals that, though people are interested to use the cashless digital payments, the negative perceptions exists on security problems, network issues, delay in reimbursements on failed transactions, which hinders the spread of the system.

Prasad & Meghwal (2017) did a research on Digital Literacy among people of different demographic level and observed that Male are more familiar with Digital Payments than the Female. The results did not differentiate between the usage level among

Graduate / Post Graduate Students and the Professionals. However, this study doesn't differentiate between the Graduate and Post Graduate Students knowledge / usage of the Digital Payments.

Pais (2018) in research article analyses the digital financial awareness among the college students with sample size of 100. The study revealed that most of the respondents preferred Cash on Delivery over Digital Payments.

Roy & Sinha (2017) in their article analysed the Perceived Risk and Perceived Security and comes to a conclusion that, Indian customers adoption of E-Payment system if it is found to be less risky and, more safe and secure than traditional mode of payment.

RESEARCH QUESTIONS
The current student community is highly active in technical acceptance and usage. With the advent of mobile and internet, the technology has occupied every activity in students' life. Thus, the researcher wanted to analyse the following questions:

- Is the student community using Digital Payments?
- What is their target digital payment activities?
- What is their awareness on Risks of Digital Payments?

OBJECTIVES OF THE STUDY
The primary objective of the study is to examine the awareness and utilization of digital payments among the student community in Udupi District. This objective is split into three main points:

a. To understand the level of awareness of digital payments among student community.
b. To analyse the association between Demographical factors and the Security Awareness

HYPOTHESIS
$H1_0$: There is no association between Gender and Security Awareness
$H2_0$: There is no association between Family Income and Security Awareness
$H3_0$: There is no association between Type of Family and Security Awareness
$H4_0$: There is no association between Course Studying and Security Awareness

RESEARCH METHODOLOGY
The article was developed using data collected in two modes. One from primary data collection using the questionnaire served through Google Forms. Second from secondary data through study of published literature reviews.

Sample Size:-
The questionnaire was distributed to the student circle through the college WhatsApp groups and number of responses were restricted to 200 in number. The respondents were Under Graduate and Post Graduate Students in colleges in and around Udupi.

Statistical Tools Used:-
The researcher has used basic statistical tools like Frequency, Percentage and the Standard Deviation to analyse the data distribution.The reliability analysis of the responses were verified using Cronbach's Alpha Test and the result 0.711 with 0.703 on standardised items indicates a high level of internal consistency of the responses. Finally, the Chi-Square Test is used to test the association between the two groups of data

Limitations of the Study:-

Though every care has been taken to ensure the error free data, the following limitations are observed:

a. The responses were collected through Google Forms. Hence, most of the respondents are familiar with the internet and its benefits / problems.
b. The respondents were restricted through WhatsApp Circulation among college student groups.
c. The perception of the respondents may change day-by-day as they keep using the digital gadgets and news on its benefits / problems. Hence, the same response may not be expected in the future with the same respondents.

DATA ANALYSIS AND INTERPRETATION
a. Data Distribution

Table 1: Frequency Distribution of Respondents Data

Demography		F	%	CF	Mean	Std Dev
Age	Up to 19	66	33.0	33.0	1.905	0.748
	20-21	87	43.5	76.5		
	22 and above	47	23.5	100.0		
Gender	Male	47	23.5	23.5	1.765	0.425
	Female	153	76.5	100.0		
Course	Post Graduate	116	58.0	58.0	1.420	0.495
	Under Graduate	84	42.0	100.0		
Family income	Less than 2 Lakh	143	71.5	71.5	1.420	0.719

Demography		F	%	CF	Mean	Std Dev
	2 Lakh to 4 Lakh	30	15.0	86.5		
	4 Lakh and above	27	13.5	100.0		
Type of family	Joint Family	44	22.0	22.0	1.780	0.415
	Nuclear Family	156	78.0	100.0		
College type	Aided College	30	15.0	15.0	1.985	0.535
	Government College	143	71.5	86.5		
	Unaided College	27	13.5	100.0		
Bank type	Co-operative bank	7	3.5	3.5	2.635	0.551
	Private sector	59	29.5	33.0		
	Public sector	134	67.0	100.0		
Purpose for which you make online payment	Do not make any online payment	28	14.0	14.0	4.800	2.080
	Mobile Recharge	69	34.5	34.5		
	Not Applicable	23	11.5	11.5		
	Online purchases	47	23.5	23.5		
	Payment in retail shop	12	6.0	6.0		
	Shopping Mall	12	6.0	6.0		
	Travel & Food	9	4.5	4.5		
Factors discouraging online payment	I don't know how to pay in online	6	3.0	3.0	1.950	1.410
	Lack of access to Internet	11	5.5	8.5		
	Lack of knowledge of Internet Banking	34	17.0	25.5		
	Preference towards cash payments	52	26.0	51.5		
	Risk of theft of personal information	97	48.5	100.0		
Aware of the internet risk: Phishing	Yes	138	69.0	69.0	1.310	0.464
	No	62	31.0	100.0		
Aware of the internet risk: Pharming	Yes	106	53.0	53.0	1.470	0.500
	No	94	47.0	100.0		
Aware of Spyware	Yes	107	53.5	53.5	1.465	0.500
	No	93	46.5	100.0		
Aware of Sim Card Swap	Yes	129	64.5	64.5	1.355	0.480
	No	71	35.5	100.0		
App or site security when making an online purchase	Yes	169	84.5	84.5	1.155	0.363
	No	31	15.5	100.0		
Managing personal savings and investment must be a part of your study	Yes	179	89.5	89.5	1.105	0.307
	No	21	10.5	100.0		
Managing personal finance is	Not at all important	7	3.5	3.5	4.230	1.129
	Somewhat unimportant	14	7.0	10.5		
	Neither important or unimportant	25	12.5	23.0		
	Somewhat important	34	17.0	40.0		
	Very important	120	60.0	100.0		

Source: Primary Data

Hypothesis 1:-
$H1_0$: There is no association between Gender and Security Awareness

Table 2: Chi-Square Analysis between Gender and Security Awareness

		3.Gender			Pearson chi-sq	df	Sig.
		Male	**Female**	**Total**			
14.Are you aware of the internet risk: Phishing	Yes	27	111	138	3.834	1	0.050
	No	20	42	62			
15.Are you aware of the internet risk: Pharming	Yes	22	84	106	0.945	1	0.331
	No	25	69	94			
16.Are you aware of Spyware	Yes	31	76	107	3.833	1	0.066
	No	16	77	93			
17. Are you aware of Sim Card Swap	Yes	27	102	129	1.335	1	0.296
	No	20	51	71			
18.Do you check the app or site security when making an online purchase	Yes	37	132	169	1.565	1	0.249
	No	10	21	31			

Source: Primary Data

Interpretation: The table 2 depicts that Phishing has $X^2= 3.834$, *p= 0.050,* Pharming has $X^2= 0.945$, *p= 0.331,* Spyware has $X^2= 3.833$, *p= 0.066,* Sim Card Swap has $X^2= 1.335$, *p= 0.296* and Security Check has $X^2= 1.565$, *p= 0.249*. This indicates that there is no statistically significant association between Awareness of Pharming, Spyware, Sim Swap and Security Check with Gender, while Awareness of Phishing has Statistically significant association with Gender.

Hypothesis 2:-
$H2_0$: There is no association between Family Income and Security Awareness

Table 3: Chi-Square Analysis between Family Incomeand Security Awareness

		5.Family Income				Pearson chi-sq	df	Sig.
		Less than 2 Lakh	**2 Lakh to 4 Lakh**	**4 Lakh and above**	**Total**			
14.Are you aware of the internet risk: Phishing	Yes	90	24	24	138	9.148	2	0.010
	No	53	6	3	62			
15.Are you aware of the internet risk: Pharming	Yes	79	16	11	106	1.920	2	0.383
	No	64	14	16	94			
16.Are you aware of Spyware	Yes	75	19	13	107	1.541	2	0.463
	No	68	11	14	93			
17. Are you aware of Sim Card Swap	Yes	98	15	16	129	4.094	2	0.129
	No	45	15	11	71			
18.Do you check the app or site security when making an online purchase	Yes	124	24	21	169	1.930	2	0.381
	No	19	6	6	31			

Source: Primary Data

Interpretation: The table 3 depicts that Phishing has $X^2= 9.140$, *p= 0.010,* Pharming has $X^2= 1.920$, *p= 0.383,* Spyware has $X^2= 1.541$, *p= 0.463,* Sim Card Swap has $X^2= 4.094$, *p= 0.129* and Security Check has $X^2= 1.930$, *p= 0.381*. This indicates that there is no statistically significant association between Awareness of Pharming, Spyware, Sim Swap and Security Check with Family Income, while Awareness of Phishing has Statistically significant association with Family Income.

Hypothesis 3:-
H3$_0$: There is no association between Type of Family and Security Awareness

Table 4: Chi-Square Analysis between Type of Family and Security Awareness

		6.Type of family		Total	Pearson chi-sq	df	Sig.
		Joint Family	Nuclear Family				
14.Are you aware of the internet risk: Phishing	Yes	38	100	138	7.951	1	0.005
	No	6	56	62			
15.Are you aware of the internet risk: Pharming	Yes	33	73	106	10.960	1	0.001
	No	11	83	94			
16.Are you aware of Spyware	Yes	26	81	107	0.709	1	0.400
	No	18	75	93			
17. Are you aware of Sim Card Swap	Yes	30	99	129	0.334	1	0.563
	No	14	57	71			
18.Do you check the app or site security when making an online purchase	Yes	41	128	169	3.246	1	0.072
	No	3	28	31			

Source: Primary Data

Interpretation: The table 4 depicts that Phishing has X^2= 7.951, *p= 0.005,* Pharming has X^2= 10.960, *p= 0.001,* Spyware has X^2= 0.709, *p= 0.400,* Sim Card Swap has X^2= 0.334, *p= 0.563* and Security Check has X^2= 3.246, *p= 0.072.* This indicates that there is no statistically significant association between Awareness of Spyware, Sim Swap and Security Check with Type of Family, while Awareness of Phishing, Pharming has Statistically significant association with Type of Family.

Hypothesis 4:-
H4$_0$: There is no association between Course and Security Awareness

Table 5: Chi-Square Analysis between Course and Security Awareness

		4.Course		Total	Pearson chi-sq	df	Sig.
		Post Graduate	Under Graduate				
14.Are you aware of the internet risk: Phishing	Yes	87	51	138	4.648	1	0.031
	No	29	33	62			
15.Are you aware of the internet risk: Pharming	Yes	64	42	106	0.523	1	0.469
	No	52	42	94			
16.Are you aware of Spyware	Yes	66	41	107	1.281	1	0.258
	No	50	43	93			
17. Are you aware of Sim Card Swap	Yes	79	50	129	1.566	1	0.211
	No	37	34	71			
18.Do you check the app or site security when making an online purchase	Yes	100	69	169	0.614	1	0.433
	No	16	15	31			

Source: Primary Data

Interpretation: The table 5 depicts that Phishing has X^2= 4.648, *p=0.031,* Pharming has X^2= 0.523, *p= 0.469,* Spyware has X^2= 1,281, *p= 0.258,* Sim Card Swap has X^2= 1.566, *p= 0.211* and Security Check has X^2=0.614, *p= 0.433.* This indicates that there is no statistically significant association between Awareness of Pharming, Spyware, Sim Swap and Security Check with Course, while Awareness of Phishinghas Statistically significant association with Course.

FINDINGS OF THE STUDY
After analysing the data, researcher understand that around 71% of the respondents makes payments through Net Banking while remaining use the other modes of payment. Among the various types of payments, Mobile Recharge is the largest utilization of the Digital Payments. There are 84.5% of respondents aware on the Security requirements before making the payments. 69% of the respondents are aware of the Phishing, 53% are aware of Pharming, 53.5% are aware of Spyware, 64,5% are aware of the Sim Card Swap Risks. 83% respondents consider Managing Personal Finance is important. Among the respondents 48.5% consider Risks as the important factor discouraging their online payments.

In the Hypotheses results, Awareness of Phishing & Pharming has difference in awareness among Gender, Family Income, Family Type and Course. However, irrespective of demographical values, the respondents are aware of the Risks of Spyware, Sim Swap and Security Check requirements.

CONCLUSION

The study reveals the importance of the Digital Payment Risks and the level of the awareness of the respondents. Among the internet users, 29% are restraining from Digital Payments. Government should initiate measures to reduce the risk and increase the confident among the digital users. The worry of losing hard earned money makes people think twice.

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ROLE OF GREEN HRM IN BUSINESS

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ABSTRACT

Recently, it is found that there is a growing demand arising within business institutions on the importance of going green and coming up with the latest environment friendly strategies. As the international business is going global, the business is experimenting a change from a traditional financial framework to a latest performance oriented setup which is ready to understand green economic strategies of business. As of now Green Human Resource Management (GHRM) has come up as a prominent business principle for the important institutions where the department of Human Resources is playing a dominant role in going green at the work place. The paper to a large extent emphases the importance of the various Green Human Resource Practices such as conservation, recycling, paperless office followed by the institutions all over the world and, explains the simple meaning as well as significance of GHRM. The work also is adding to the existing literature review by explaining future focus of some GHRM functions. In the end the study also comes up with the latest relevant HR startups for Green organizations.

Keywords: Green House management, environment management, paperless office, conservation, recycling

1. Introduction

Twenty-first century is the era which shows increased interest in the environmental issues all over the world in all domains like commerce, management or politics. The emerging area of interest in environment problems has resulted in different treaties to overcome climatic problems, e.g. Bali 2008, Kyoto 1999, and Copenhagen 2009. Due to the harmful impact of industrial pollution and waste management, which includes harmful chemicals, NGOs and governments all over the world is going for promoting regulations and policies with the aim of reducing as well as to a certain extent lessen the destruction of natural resources and its negative impact on the mankind and the community together (Christmann & Taylor, 2003; Shrivastava & Berger, 2011).

Green initiatives within HRM are forming a wider part of corporate social responsibility. Green HR mainly consists of two major elements which include environment-friendly HR practices and the preservation of knowledge capital (Mandip, 2013). Human resources and the supporting elements are the basic foundation of any business, be it corporate business or any sustainable business. They are primarily responsible for making plans and implementing those eco-friendly policies in creating a green environment. Without providing the needed human capital and executing sustainable plan of action, creating a green world would be a difficult task.

This paper goes in deep on how corporates are coming up with programmes to implement environment friendly schemes by coming up with new human resource schemes and analyse different strategies associated with green HRM.

1.1. Objectives
The main aim of this research is to**:**

- Facilitate a basic knowledge of green HRM to the community,
- Point out the prominent research done on this domain by other researchers
- Explain in detail green practices that can be implemented for building a Green workplace.
- Attempting to forward some green plan of action for HR.

1.2. Methodology

The study is primarily based upon the primary data and secondary data. The primary data has been collected by framing a structured questionnaire and distributing among the employees of five reputed firms. For the secondary data a comprehensive literature review taken from different databases, and other available sources were collected. A systematic and deep review of collected literature was done for the study.

1.3. What is Green HRM?

The term Green HRM is the common word used within the business field at present and its importance is increasing rapidly with the passage of time. This term has also an important position as a prominent topic in recent research works since the awareness on environmental problems and sustainable development has been increasingly raising day by day all round the globe. Today the topic Green HRM not only includes knowledge toward environmental well being, but also stands for the societal as well as economical aspect of both the corporates and the workers within a broader perspective.

1.4. Need for GHRM

For the past few decades there has been an increasing need for a naturalistic environmental management drive all over the world. This effort was undertaken since the deteriorating effects of different pollutants among which the industrial wastes being the major pollutant that has been reducing and depleting our sustainable resources rapidly is proved beyond doubt.

1.5. Literature review

A deep review of literature in the HR field on the above subject suggests that more and more HR employees are working very hard to modify their companies as such to become prominent environmental friendly organizations. A large amount of analytical research is highlighting the after effect of environment management practices on performance of the organization with the help of various methods (Iraldo, Testa, & Frey, 2010; Yang, Lin, Chan, & Sheu, 2011).

Literature has given significance for adopting environmental procedures which are the most important function of institutional functions making it mandatory to understand the assistance of human resource strategies. (Cherian & Jacob, 2014). It is found that larger is the intensity of green human resource policies, the greater is the extent of adopting environment management systems (EMS) by the various institutions (Bohdanowicz, Zientara, & Novotna, 2012).

Incorporating environmental strategies and methodologies into the overall developmental goals of an institution assists in coming up with an efficient EMS (Haden et al., 2010). There are numerous studies which are behind the HRM practices which are found to be efficient for promoting human resources and are contributing to institutional productivity and giving a cutting edge (Boselie, Paauwe, & Jansen, 2002). Many employees feel that in order to put in place an efficient corporate green management system, it is necessary to come up with a good amount of administrative as well as technical skills among all workers of the institution (Daily et al., 2008; Unnikrishnan & Hegde, 2006).It is very much clear that whatever be the methodology the researchers apply, it is necessary for proper coordination of human resource management objectives with principles of green management in an institution.

Mainly this research is concentrating on GHRM, which according to Dutta (2013) includes two major horizons namely, environment oriented HR practices and the conservation of the knowledge capital. Green human resources refer to giving awareness to employees regarding encouraging sustainability and enhance worker knowledge and a sense of responsibility on the environmental problems (Mandip, 2013). It is the responsibility of the HR department of an institution to make environmental concern a major part of their corporate strategy. The major responsibility of green HRM is to create awareness among the workers about the importance of the environmental management i.e. what strategy should be opted, how it works, and how it is helping the nature. The programme inspires the workers and builds a spirit of pride in them for being a part of the existing exercise.

In the above research paper an attempt has been made to explain some basic functional HRM activities which are associated with the sustainability and the natural resources at the workplace and also provide a chance for the future research.

1.6 Green recruitment

Choosing the right talent and retaining them in the job is the challenge for every employer. (Renwick et al., 2014). Organizations are now starting to understand the importance of getting reputation as a green employer is an efficient means of attracting new employees (Phillips, 2008; Stringer, 2010). German firms such as Siemens, BASF, Bayer and Mannesmann are making use of environment friendly campaigns and a green image to retain high-caliber employees.

Green recruiting is a process where the objective is to give significance to the mother earth and making it an important part of the institution. Recruiting candidates with an environmental friendly outlook make it convenient for institutions to recruit employees who are familiar with the procedure of sustainability and are already familiar with processes like conservation, recycling, and building a more logical world.

1.7 Green performance management

Performance management (PM) is the procedure by which workers are motivated to boost up their professional knowledge that helps to achieve the institutional goals and objectives in an efficient way. With the environment having an impact on the international business scenario, PM is also making an impact on the green wave in the most positive sense. Green performance management relates to concerns having an impact on environmental problems as well as schemes of the institutions. It also focuses on use of environmental friendly techniques.

1.8 Green training and development

Training and development is a process that concentrates on developing workers 'capabilities, knowledge, and perceptions, avoid decrement of environmental values, skills, and perceptions (Zoogah, 2012). Green training and development makes the workers understand about the significance of EM, train them in working methodology that conserve energy, reduce waste, impart environmental concern within the institution , and give an opportunity for the workers to involve themselves in environmental issues (Zoogah, 2012). It makes them adopt different methods of conservation including waste management within an organization. Moreover it improves the skill of a worker to effectively understand the different environmental problems. The need of the hour is to make the institutions train their workers on best business methods coupled with green ventures.

1.9 Green compensation

Rewards and compensation are the major HRM processes through which workers are motivated to perform their part well. These HR practices are the most powerful techniques which connects an individual's interest to that of the organization.
In the perspective of Green HRM, rewards and compensation can be believed as important weapons for supporting environmental programmes in institutions. While connecting the strategy for reward and administration, modern institutions are coming up with reward systems to encourage eco-friendly motives developed by their workers. They also concluded that long-term company results in connection with salary were associated with greater pollution prevention success. By encouraging elements of green management in the compensation policies, supervisors can enhance the green behaviors among the workers.

2.0 Paperless office

Earlier days much of the work in the office is handled on paper but, with the invention of information technology, the usage of paper has been lowered. Lately E-business and learning have transformed the methodology and practices at workplaces changing them into paperless offices. Paperless office is a work place where the use of paper is either lessened or removed by changing main official paperwork and other documents into automatic work processes. The processes are greatly reducing the consumption of paper and also save the time.

2.1 Conservation of energy

Conservation of energy in the office has the power for a greater environmental change. In an urge to provide more effective and eco-friendly services, offices around the world have come up with various energy conservation innovations to curtail the environmental concern. The HR departments of prominent companies have s started a campaign to turn off PCs, TVs, and lights when leaving, to use 100% renewable energy, and introduced solar lighting.

Table 1: Kendall Correlation Coefficients between Employee Retention Rate and Green HRM practices

	C-1	C -2	C-3	C-4
Employee Retention Rate	0.18	0.15	0.22	0.24
Green HRM Practices	0.34	0.31	0.38	0.40

(Source: Primary Data)

2.2 Conclusion

Human resources are the most important part of an institution that plays a prominent part in taking care of the workers. Green HR efforts have produced better efficacy, cost cutting, worker retention, and better turnover apart from other advantages. The need of the hour is to make the HR managers create awareness in the youth about the Green HRM, Green movement, and helping the corporates to maintain proper environment, and aim for sustainability (Mathapati ,2014).
It is very clear that HR has a prominent role to play in contributing to the institution's green movement and plays a prominent part in creating enthusiasm, and motivation for workers to take up green procedures for greener business.

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COMPARATIVE STUDY OF STRESS LEVEL BETWEEN GOVERNMENT AND PRIVATE SCHOOL TEACHERS IN KODAGU DISTRICT

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ABSTRACT

Stress is a feeling that people have when they are over loaded and find difficult to cope with the demands .Teaching field is not as easy as explained, it is complex in nature, and it includes various demands that lead to stress for the individuals. The aim of the study is to compare the stress level of school teachers of Private and government sector in Kodagu district. Simple random sampling method was used to draw 50 samples for the study from government and private schools in Kodagu district. The data was collected using primary sources through questionnaire and secondary sources through various research articles, websites etc. The researcher used percentage analysis for analyzing the data collected. The stress level of the teachers is affected by various variables like satisfaction of remuneration, holiday, welfare facilities, ratio of students and also social support etc. The study showed that there is no significant difference found between stress level among government and private school teachers.

Keywords: Stress, performance, teachers, government and private

1. INTRODUCTION

Today's life is full of challenges. The term 'Stress' was coined by Hans Selye in 1936, who defined it as "the non specific response of the body to any demand for change". The aim of the present study is to find out the level of stress between government and private school teachers. Recent research indicates that both the private and government school teachers are facing stress and there are various factors are responsible for the stress among the teachers.

The term 'Stress' is borrowed from the field of physics. In Physics, stress describes the force that produces strain on physical body. Stress actually means pressure. The word stress is originally derived from Latin word 'STRINGI' which means 'to be drawn tight'. Stress is the body's reaction to a change that requires a physical, mental and emotional adjustment or response .Stress has both positive and negative impact on the individual.

Teachers not only experience the stress of dealing with so many divergent children on a daily basis, they are also charged with educating and helping to mold the students into productive members of the society with rules, regulations, guidelines and performance expectations.

Quite often teachers must carry their school work to home or work in the weekends in order to be prepared for the next class session and also they are subjected to stress due to social life, widening social distance, lack of social support, corruption, nepotism, high degree of social indiscipline, deterioration of values, lack of social security etc. Survey method with questionnaire was used for this study. The sample consisted of 50 school teachers working in government and private sector.

2. OBJECTIVES OF THE STUDY

- To study the stress level of government and private school teachers.
- To study the factors influencing the stress among government and private school teachers.

3. LITERATURE REVIEW

The researcher conducted the study to find the occupational stress level of the secondary school teachers working in Hyderabad district. Descriptive survey research was used with the sample consisting of 300 secondary school teachers. Data was analyzed using t-test. The study resulted that there was moderate level of stress among the secondary school teachers. The female teachers were more stressed compared to the male teachers. (Dr .Asam Nikhat, 2018).The study was conducted to assess the level of stress among school teachers in selected schools at Vellore with selected demographic variables. The researcher used Non experimental descriptive research design with convenient sampling method of drawing 80 samples of school teachers from two schools. The study resulted that it was very important to be self –aware about stress and taking steps to keep it under control by using various stress management techniques. Alfred Solomon, David Robinson and (Thephilah Cathrine, 2017).In this study the researcher examines Higher secondary school teachers working in government schools have more stress than those working in private higher secondary school because the government teachers have to fulfill the world and the risk given to them time by time from the administration as well as from the government department. Hence the researcher concluded that government higher secondary school teachers are more responsible to the government officials than the private school higher secondary teachers (Sunanda, 2017).The researcher conducted a study to examine the stress in the government school teacher's .The researcher worked on government and aided higher secondary school teachers, with the sample of 185 school teachers which included 120 government teachers. The results of the research were that teachers who stated with more stress were less satisfied with teaching and also reported greater frequency of absences. This resulted in that the greater number of total days absent was more likely to leave teaching and less likely to take up teaching career again (Dr S. S Jayraj, 2013).The researcher conducted a study of teachers suffering from stress working in higher level school. The researcher found out that 88 percent of the teachers are experiencing moderate and high level stress. To overcome the stress the researcher concluded the study by suggesting some measures that would help in controlling stress. Reddy and (Anuradha, 2013).The researcher conducted study on stress level of teachers based on their gender and experience. Here the respondents were divided into two groups- male and female and after conducting various researches, the researcher came to a conclusion that female teachers have less stress when compared to male teachers and the study conducted also stated that teachers with experience of 6-10 years face more stress and teachers with experience of 0-5 years face less stress (Mariya Aftab , Tahira Kahtoom,2012).The researcher conducted a comparison study of stress of secondary school teachers in relation to their demographic profile that is gender, type, and locality. The objective was to compare the stress of male and female school teachers, to compare the stress of government and private school along with the comparison of stress level relating to rural and urban schools. Research found out that there was no relation or significant difference in the stress of secondary teachers in relation to gender, type of school and locality basis (Ms Rani Ritu, 2012).The researcher studied the relationship between occupational stress and family adjustments of primary school teachers. The respondents were male and female teachers and the family adjustments were positively affected by occupational stress. The results also found that male and female teachers with high stress were not adjusted with their family while male and female with low stress were adjusted to the family (Khatal, 2009).The researched conducted a research on stress among private school teachers with a sample size of 320 by using descriptive survey as methodology, the researcher found out that the stress faced by teachers was not normal. It also revealed that gender, age and civil status do not have an influence on the level of stress faced by them. The study recommended that few stress awareness programs should be conducted to private school teachers to reduce or minimize the impact of stress among teachers. (Roxas, 2009).The researcher conducted a study on the school teachers in respect to their gender and experience that affect the stress level of the teachers. The study helped the researcher to identify that various factors of stress, among teachers that affected them are gender and experience. The study also includes the co relation between stress and conflict handling. Role stagnation was the major reason and contribution to stress (Mehta, 2007).

4. HYPOTHESIS

H0 - There is no significant difference between the stress level of government and private school teachers.

H1 – There is significant difference between the stress level of government and private school teachers.

5. RESEARCH METHODOLOGY

The present study is conducted with the sample size of 50.25 respondents from government and 25 respondents from private schools of kodagu district were chosen for the study. Simple random sampling method was adopted .The aim of the study is to compare the stress level among the school teachers in government and private schools of Kodagu district. It is an empirical study. The study was conducted using Primary data, collected through semi structured questionnaire which included all the relevant topics and as

per the objectives which was sent to the school teachers of Kodagu and Secondary data from various published and un-published thesis, websites and research papers.

6. RESULTS AND DISCUSSION

TABLE 1: PERCENTAGE OF RESPONDENTS FACING STRESS DIRECTLY

Options	Government %	Private%
Always	0	8
Once in a while	24	12
Never	16	20
Everyday	4	0
I don't know	8	0
Sometimes	48	60

Source: Primary Data

This table shows that out of 50 respondents of government and private school, the level stress among them are equal in ratio.

TABLE 2: PERCENTAGE OF SCHOOL WORK

Particulars	High (%)	Low (%)
Government	84	16
Private	36	64

Source: Primary Data

It is observed that government school teachers face more stress (84%) unlike private school teachers less stress

Table 3: WELFARE FACILITIES RECIEVED BY THE RESPONDENTS

Sector	Yes (%)	No (%)
Government	100 (LUNCH)	0
Private	80(CAB)	20

Source: Primary Data

None of the individuals from the government sector receive travelling facilities. The Private school teacher's experiences more stress, with No Food facilities.

TABLE 4: RESPONDENTS SATISFIED WITH THE WORKING HOUR

Sector	Yes (%)	No (%)
Government	88	12
Private	80	20

Source: Primary Data

The stress experienced by both the private and government school teachers are in the same level in the working hours of the school that is 88% and 80% respectively.

TABLE 5: PERECENTAGE OF RESPONDENTS CARRYING SCHOOL WORK TO HOME

Sector	Yes (%)	No (%)
Government	80	20
Private	28	72

Source: Primary Data

The individuals of government school carry work to home that increases their level of stress than the private teachers.

TABLE 6: PERCENTAGE OF RESPONDENTS SATISFIED WITH THEIR REMUNERATION.

Sector	Yes (%)	No (%)
Government	60	40
Private	24	76

Source: Primary Data

The private teachers receive low remuneration to the work they render than the government school teachers.

TABLE 7: SATISFACTION WITH THE HOLIDAYS RECEIVED

Sector	Satisfied (%)	Not satisfied (%)
Government	68	36
Private	40	60

Source: Primary Data

It reveals that private school teachers are not satisfied with the holidays.

TABLE 8: PRECENTSAGE OF POSSIBILTY OF HANDLING STUDENTS RATIO

Sector	Yes (%)	No (%)
Government	60	40
Private	80	20

Source: Primary Data

It is observed that the individual in the government sector is facing the problem of handling the ratio of students in class.

Social Support:
1-strongly disagree
2-disagree
3-neutral
4-strongly agree
5-agree

TABLE 9: PERCENTAGE OF GOVERNMENT SCHOOL TEACHERS.

1	There is a special person who is around when I am in need	-	16	52	-	4
2	My friends really try to help me	-	-	48	52	-
3	I can talk about my problems with my friends	-	12	32	24	-
4	I gets the emotional help and support I need from my family	-	-	20	32	20
5	My family is willing to help me make decisions	-	8	24	24	20
6	I have friends with whom I can share my joys and sorrows	-	-	32	40	4

Source: Primary Data

TABLE 10: PERCENTAGE OF PRIVATE SCHOOL TEACHERS.

1	There is a special person who is around when I am in need	16	-	60	-	24
2	My friends really try to help me	-	-	36	52	12
3	I can talk about my problems with my friends	16	-	-	8	60
4	I gets the emotional help and support I need from my family	-	-	8	12	80
5	My family is willing to help me make decisions	-	-	0	40	60
6	I have friends with whom I can share my joys and sorrows	-	-	20	16	64

Source: Primary Data

It is observed that the amount of stress faced is alike in both the sector in their social support.

7. CONCLUSION

Although previous studies conducted in this topic suggest that there is significant difference with regard to stress level among the school teachers of government and private school teachers. The current study identifies the key factors which are increasing the stress level among the teachers working in government and private schools in Kodagu district. The key factors which are influencing the stress level are work load at school, travel time, carrying school work to home, student's ratio. The study also reveals that government teachers are happy and content with food facility, number of holidays unlike private teachers who are not provided these facilities. Private school teachers are enjoying the transportation facility and not burdened by students ratio and they do not carry the school work to home. Hence , the study results shows that overall stress level among the school teachers working both in government and private school teachers with regard to working hours and social support are the same .The present study is thus , accepts the null hypothesis that there is no significant difference in the stress level of government and private school teachers.

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UNDERSTANDING THE PATTERN OF ONLINE CONSUMER BUYING BEHAVIOR OF GEN Z - AN EMPIRICAL STUDY

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ABSTRACT

Generation Z is slowly becoming a very large consumer segment, and it becomes even more imperative than ever to learn the methods of how to market to it. Understanding their online behavioural pattern while shopping will give us an insight into their buying behaviour. By 2020, Gen Z are expected to account for a nearly 40% of the entire consumer market. Generation Z is a digitally native generation meaning that they have been using technology right since they were born. They use social media to consume most of their information. This study aims to identify some of the behavioural patterns of Gen Z while shopping online and also tries to bring out some useful associations that will help marketers and others studying the behaviour of Gen Z. The results have shown that Gen Z prefer to do an extensive research before deciding to purchase online. They are more tuned to Instagram as the social media channel for getting information on deals. Their online spends are not connected to their household incomes and they are not influenced by celebrities.

Keywords: Gen Z, Online Shopping, Digital Natives, Influencer, Instagram

INTRODUCTION

Members of Gen Z are defined as people born from 1995 to 2010. Also known as Digital Natives. Right since childhood all throughout their youth, they have been exposed to the internet and to various social networks. For Gen Z, technology is something that is practically invisible; it's just a part and parcel of their world and the way they interact with it. Gen Z's most popular device is the smartphone. In a survey by IBM, 75% percent of them recorded that the mobile phone is the device they use the most and most of them are used to having a phone since they were 12 years old. Unsurprisingly, the Generation Z, has an even shorter attention span compared to millennial's. They are very impatient.Their inability to wait is so severe that Gen Z's attention span is estimated to be 8 seconds (Arthur Rachel,2016).55% of them are on their phones for more than 5 hours a day(Watson Heather,2019).This generation uses social media and search engines to find any information about the products that they'd like to purchase. They know how well to do their research, and pick up products based on their search of different resources.

OBJECTIVES & RELEVANCE OF STUDY

- To under the behavioural buying patterns of Gen Z while shopping online.
- To understand the association between checking user reviews for a product and comparing other websites.
- To understand the association between the household income and online spends.

Traditional marketing does not work for Gen Z. Digital Marketers need to embrace technology and unique ways of storytelling to cater to this crowd. There is a dire need to engage with and understand Gen Z who is turning out to be an increasingly significant group of customers that will help shape the future. As this population enters the workforce and their purchasing power increases, companies can no longer afford to use conventional methods. A much deeper knowledge of Gen Z customers is needed. This study tries to shed light on some of the behavioural patterns of Gen Z while shopping online and also tries to bring out some useful associations that will help marketers and others studying the behaviour of Gen Z. Ultimately the study will helps marketers to tailor their strategies for online shopping experience for the Gen Z population.

LITERATURE REVIEW AND HYPOTHESIS

Online Usage: In the current world nearly 81% of Generation Z members regularly use social media and more than half of their purchase decisions are made online (Hulyk, 2015). These individuals spend their free time surfing the web, while at the same time chatting with friends, watching movies and doing their homework (McCrindle, 2019). Generation Z is the most informed and evolved generation. Hence, traditional marketing techniques that worked on previous generations are not relevant for Z members anymore. It is important to consider the behaviour and the perspective of Generation Z, as they have been identified as the next consumer powerhouse (Perlstein, 2017). Young people, who were born into this internet-enabled world, take full advantage of it. Simultaneous consumption of media content is typical of this generation (Palfrey and Gasser, 2008). The online shopping experience can further be improved if online vendors engage with buyers more through social media, blogs etc (Zhou et al., 2007).

Comparison to other Sites: Generation Z individuals visit social media websites, watch movies and serials, listen to music and shop online when surfing the web. While doing so, they encounter online advertisements which, if interesting, incline them to visit and explore websites. When they find products they like, they usually do not buy them immediately, but instead search for information on different websites about those products to find the best deals (Hidvégi, A.. Kelemen-Erdős A, 2016).

Influencer effect: Influencer marketing is being used by marketers as a tool to reach consumers, distributing information and influencing consumers product perceptions (Burke, 2017). Generation Z is on the top among the other generation who are interested in Social Media Influencers, nearly 84.5%, in the field of fashion and lifestyle (Adib Damara Satria, et al (2019). Gen Z look up to these Influencers or opinion leaders as role models and follow or mimic their behaviour in terms of what clothes they wear and which food do they consume etc.

Instagram Usage: For social media, members of Gen Z incline toward Instagram, Snapchat, and Youtube, according to a survey by Business Insider *(*Greenjul, Dennis, 2019). Gen Z prefer Snapchat and Instagram. Facebook, Twitter and Linkedin are less important (Kleinschmit, Matt, 2019).

Income and expenditure: 93% of parents say their children influence family spending and household purchases. Retailers, and in fact all businesses, hoping to connect to these savvy consumers and their immense purchasing power, need to understand who they are, what they want and how they want it (Marcie Merriman, 2015).

Impulsive behaviour: Gen Z are impatient and distracted having a short attention span. Information overload has left them with an attention span of just 8.25 seconds. With endless information at their fingertips, they are experts at swiftly assessing and filtering enormous amounts of content (Natalie Lambert, 2019).

Mode of Payment: As per the survey conducted by ACI Worldwide, Young consumers are willingly using e-wallet and UPI accounting for 42% for Gen Z & 48% for millennials (ETBFSI, 2019).

Hypothesis:

Ho: There is no significant association between checking User Reviews and Comparison of product to other websites.

Ho: There is no significant association between the household income and online spends

RESEARCH METHODOLOGY

This study used both primary data and secondary sources which were collected from various journals, research papers, websites, various reports, books and articles published online. Primary Data was collected with a sample of 76 respondents within the age category of 19 to 24. The sample set of respondents were only from the non metro city of Mangalore. A well structured questionnaire was administered online via Google form survey. The responses were coded and entered in SPSS to generate different levels of output analysis in the form of tables and charts. Chi Square was used to measure Associations.

RESULTS AND DISCUSSION

Understanding the Respondents Profile:

Based on the demographic profile, the Gen Z sample (n = 76) had a mean age of 21.6 with 36.84% of males (28 make respondents) and 63.16% (48 female respondents) of females. The major age categories of respondents were 21 and 22 comprising of 38.16% and 23.68% of the total set of respondents respectively.

Table 1: Gender Wise Split of Respondents

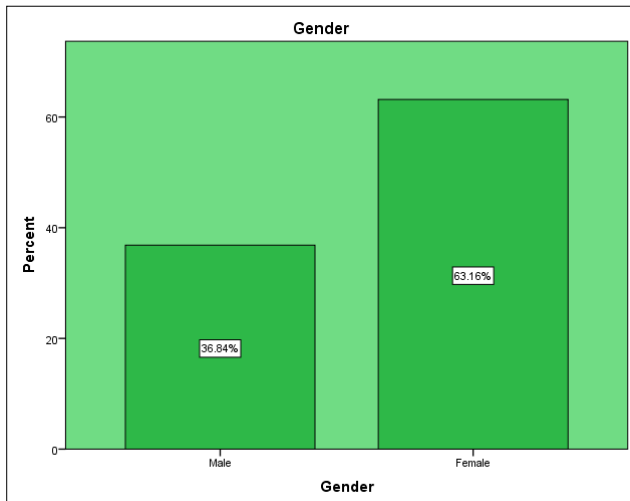| Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	28	36.8	36.8	36.8
	Female	48	63.2	63.2	100.0
	Total	76	100.0	100.0	

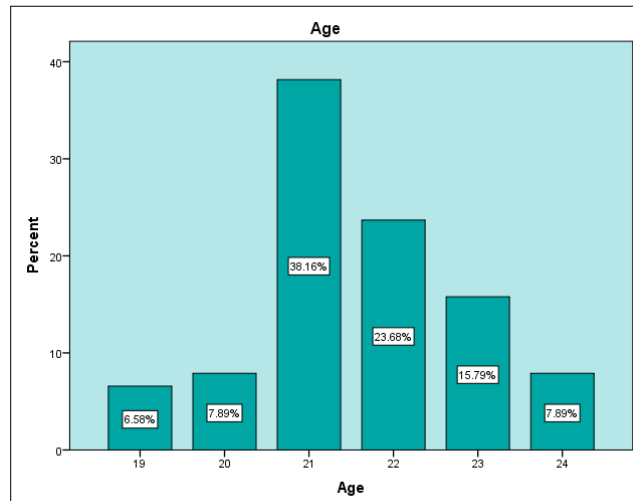**Figure 1:** Gender Wise Split of Respondents

Figure 2: Age Wise Split of Respondents

Understanding the Online Shopping Behavioural Patterns & Hypothesis Testing:

All the respondents chosen were from Mangalore Area. Majority (47.4%) reported to using the web for 3 to 4 hours per day with Sunday (78.9 %) being the most active day when they used the internet. Flipkart(72.4%) and Amazon(65.8%) were highly rated as the topmost used sites for shopping followed by Myntra(25%).
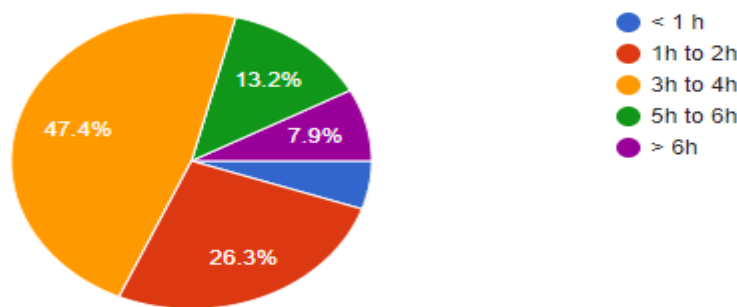
Testing Ho: There is no significant association between checking User Reviews and Comparison of product to other websites. Performing a Chi Square test to test the association between these two variables, we get -

Table 2: Chi Square Test

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.554[a]	4	**.235**
Likelihood Ratio	5.412	4	.248
Linear-by-Linear Association	.516	1	.472
N of Valid Cases	76		

The value of **.235** is greater than 0.05 (5% level of confidence). The result is statistically insignificant and we accept reject the Null hypothesis. Thus there is no significant association between checking User Reviews and Comparison of product to other websites. So it is not necessary that if someone checks for User Reviews, he would also cross check other websites for the same info.

Understanding the influencer effect on Gen Z, we can see from below table that a cumulative 89.5% either disagree or "neutral" from which we can conclude that influencers or celebrities do not make an impact on the Gen Z populace.

Table 3: Influencer Stats

Influencer		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	10.5	10.5	10.5
	Disagree	27	35.5	35.5	46.1
	Neutral	33	43.4	43.4	**89.5**
	Agree	7	9.2	9.2	98.7
	Strongly Agree	1	1.3	1.3	100.0
	Total	76	100.0	100.0	

As *Greenjul and Kleinschmit* have pointed out in their previous research, the current study confirms that Gen Z are more inclined towards Instagram as a means of getting the information about advertisement on products and deals (Figure 3a). It also revealed that social media(67.1%) is the source through which the Gen Z get to know about the promo deals and Instagram being the major source. An interesting data about respondents reveals only 9% reference the newspaper print ad which shows the declining usage of print media over online media.
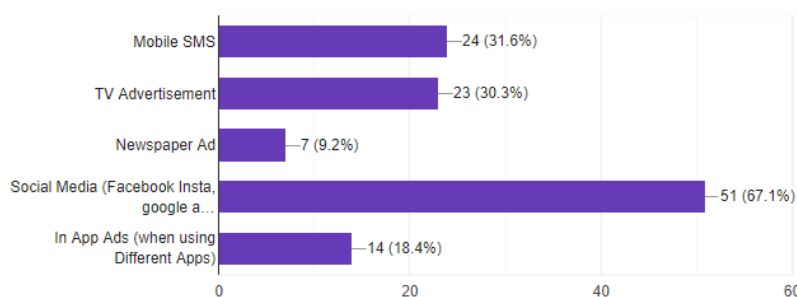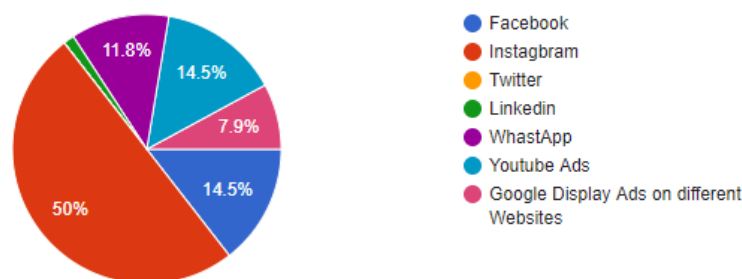

Figure 3: Ad Channel for advertisements

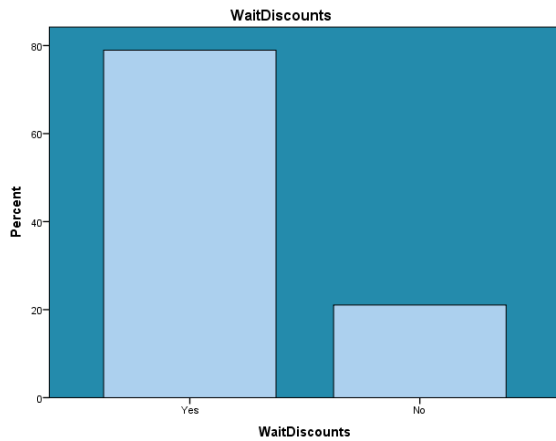**Figure 3a:** Specific social media channel for advertisements

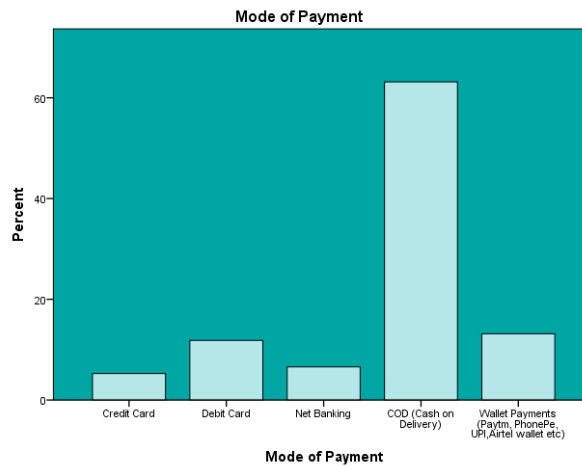**Figure 4:** Figure showing Eagerness of Gen Z

Figure 5: Mode of Payment

As reported by Natalie Lambert, even though Gen Z have a short attention span of just 8.25 seconds and are very impatient, the study finds that nearly 80% are ready to wait for discounts and festival sales before deciding to make a purchase online (Figure 4). Also as reported by *ETBFSI*, 42% of Gen Z prefer Wallet payments, the current study highlights the usage of Cash on Delivery (63.2%) as the major mode of preferred payment followed by Wallet payments (13.2%) - *Refer Figure 5.*

Testing Ho: There is no significant association between the household income and online spends.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.119[a]	12	**.519**
Likelihood Ratio	10.766	12	.549
Linear-by-Linear Association	2.637	1	.104
N of Valid Cases	76		

The value of **.519** is greater than 0.05 (5% level of confidence). The result is statistically insignificant and we would accept the Null hypothesis. Thus there is no significant association between the household incomes of Gen Z and their online spends.

As reported by *Adib Damara Satria*, Gen Z majorly prefers fashion and Lifestyle products. The current study also reiterates the same as major portion of the respondents (75%) reported shopping for Fashion items online.
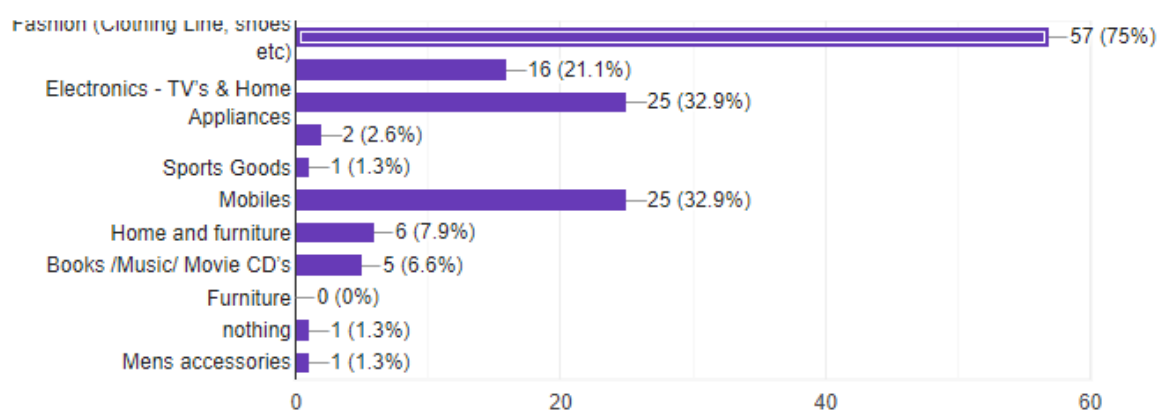
Figure 6: Items shopped Online.

CONCLUSION

Gen Z are estimated to be between 2 and 2.52 billion. Also called Digital natives, they socialize and learn to live in a digital world of their own. Shorter attention spans, heavy media consumption and extensive research information at their fingertips allows Gen Z to make more informed decisions. Based on the findings of the research study on the Hypothesis, there is no connection between the household income and online spends. Most of the category of spenders lies in the range of below 1000. Furthermore,

there is also no connection between checking the User ratings for a product and searching for further information on other shopping websites. Instagram turned out to be the most popular used social media channel as also reported in numerous studies prior to this study. Gen Z wait for discounts and other sales before making a purchase and are not so much influenced by celebrities. They learn to make their own choices based on information research. Gen Z is mostly online for nearly 3 to 4 hours per day having a peak usage on Sunday. Flipkart and Amazon turned out to be the most widely used online media channel for shopping preferring the mode of payment as cash followed by wallet payments. Bank tieups and offering heavy Discounts on Wallet payments can push the Youngsters towards to go more Digital. Among the items consumed, shopping for fashion and beauty products ranked the highest whether it was male or female category. It is really important for brands to adopt their marketing strategies by making social media an essential part of their business in order to meet the expectations of the latest generation of consumers.

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A STUDY ON CONSUMER BEHAVIOUR TOWARDS FAST MOVING CONSUMER GOODS WITH REFERENCE TO RURAL AREAS OF DAKSHINA KANNADA DISTRICT

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ABSTRACT

Marketing in rural areas has varied conceptual dimensions as the events occurring in markets are necessarily taking place in a given socio-economic set of conditions affecting the rural dwellers and the institutions of merchant dwellers. Markets have a socio-economic role play in rural economy as the agents of rural development. Rural market offers excellent opportunities to contribute to the society as well as an individual and to become focal centers for rural development. Hence, the level of production is significant in determining the level of income whether of an individual economic unit or of the economy as a whole. The rural consumer is an important and integral part of rural market. The overall consumer market consists of all buyers of goods and services for personal use. Consumer behavior is to do with the activities of individual in obtaining and using the goods and services. It encompasses the decision making process that precedes and determines purchases.Rural consumers purchase a product as a result of certain physical, social and economical forces creating a desire or a want for the products. A producer can be successful in selling his products only when he identified the need and wants of the consumers.

Keywords: Rural marketing, Indian marketing, rural consumer, consumer behaviour, private agencies

INTRODUCTION

Consumer behaviour is the study of individuals, groups, or organizations and all the activities associated with the purchase, use and disposal of goods and services, including the consumer's emotional, mental and behavioural responses that precede or follow these activities. The study of consumer behaviour is concerned with all aspects of purchasing behaviour - from pre-purchase activities through to post-purchase consumption, evaluation and disposal activities. It is also concerned with all persons involved, either directly or indirectly, in purchasing decisions and consumption activities including brand-influencers and opinion leaders.

The **Rural Marketing** refers to the activities undertaken by the marketers to encourage the people, living in rural areas to convert their purchasing power into an effective demand for the goods and services and making these available in the rural areas, with the intention to improve their standard of living and achieving the company's objective, as a whole.

The term consumer behaviour refers to the behaviour that consumer display in searching, for purchasing, using, evaluating and disposing of product and service that they expect will satisfy their needs. The study of the consumer behaviour is the study of how the individual make decision to spend their available resource (time, money, effort) on consumption related items. It include the study what they buy, why they buy, when they buy, where they buy, how often they buy and how often they use it.

The term consumer behaviour describes two different kinds of consuming entities: the personal consumer and the organizational consumer. The personal consumer buy goods and services for his or her use, for the use of the household, use by individuals, who are referred to end users or ultimate consumers. The secondary category of consumer- the organizational consumer- includes profit and not for-profit business, government agencies (local, state and national), and institutions (e.g. schools, hospitals and prisons), all of which must buy products, equipment, and services in order to run organizations. Despite the importance of both categories of consumer- individual consumer – individuals and organization

OBJECTIVES OF THE STUDY

- To study the buying behaviour of the rural consumers.
- To understand how rural consumers get information regarding various products.
- To understand the taste and preference of rural consumers.
- 4 To determine factors influencing the purchasing power of rural consumers

RESEARCH METHODOLOGY
Area of the Study

Rural areas of Mangalore city had been selected for the sample study because this city has comparatively better infrastructure and a wide rural area, which is very essential for the development of rural market. The markets are much near to the rural areas of the city and the markets are main place from where rural consumers use to buy the Durable Products. The people of these areas have greater opportunities of employment and have more disposable income than other remote rural areas; hence, there is a lot of potential of rural marketing for Consumable and Durable products. The selection of sample is random. Out of the large number of villages, 100 samples have been selected for the study

Sampling Technique

Universe: Consumer respondents in the rural areas.

Sampling Unit: Sampling unit is limited to the rural areas of Manga lure city

Sample Size: 100 consumer respondents from the rural areas.

Sampling Design: Simple random sampling is adopted on the ground of availability, convenience to access and level of participation. Almost equal no. of respondents have been taken in the age group of below 20 years,20-30 years,30-40 years,40-50 years and 50 years and above across the different income levels and education. The respondents selected were media literate people who had an exposure to the television.

Data Collection

Since the primary objective of this study is to know the potentials of marketing of fast moving products in rural areas. The present study is mainly based on the primary data collected with the help of structured questionnaire and interview. The necessary data for this study had been collected through an interview schedule by directly approaching the respondents and other relevant data from some secondary sources also. All the data for the purpose of the study and deep analysis had been collected during the field work. Preliminary data had been collected for villages.

Research Tools for Data Collection and their Analysis

Primary Data: The structured questionnaire was used to collect the primary data. Secondary Data: Books, Journals, Magazines and Internet.

DATA COLLECTION:
The study is based on the primary data collected though the structured questionnaire.
The Villages are well connected to other villages by good roads & telephone facility. For the purpose of the study

Table No.1: Age wise classification of Respondents

Sl. No	Age group	No of respondents	Percentage
1	Below 20 yrs	5	5
2	20-30yrs	35	35
3	30-40yrs	30	30
4	40-50yrs	25	25
5	50&above	5	5
Total		100	100

Table no 1 shows that out of 100 respondents 90% responds where Between 20- 50 years and 5 % respondents selected from the age group of 50 years and above 5% respondents where age group of below 20 years .

Table no 2 Income and use of branded Toilet Soaps

Brand	Below Rs2000	Rs 2000-4000	Rs4000 &above	Total	Percentage
Lux	6	4	20	30	30
Santoor	10	2	2	14	14
Lifebuoy	7	17	15	39	39
Dove	2	10	5	17	17
Total				100	100

Table no 2 shows that lux soaps was been used by 30 % respondents
Santoor, 14% lifebuoy , 39% and dove 17%. Respondents from village.

Table no 3 Consumer income and use of Branded washing soap

Brand	Below Rs 2000	Rs 2000-4000	Rs4000 &above	Total	Percentage
Wheel	4	6	8	18	18
Shashi	10	10	10	30	30
Rin	6	8	8	22	22
Nirma	10	10	10	30	30
Total				100	100

Table no 3 shows that Shashi and Nirma is used by 30 % each by respondents Next to it Rin 22% and wheel 18% respectively. Shashi and Nirma soaps are cheapest soap which is used by all income groups this indicate that affordability is influencing factor on consumption pattern of rural consumers

Table No. 4 Consumer income and use of Branded Tooth Pastes and Tooth Powder.

Brand	Below Rs 2000	Rs 2000-4000	Rs4000 &above	Total	Percentage
Colgate	10	10	14	34	34
Promise	4	6	6	16	16
Babool	3	7	8	18	18
Pepsodent	2	10	10	22	22
Patanajli	2	4	4	10	10
Total				100	100

Respondents from the lower income group below Rs 2000 are using Babool and Patanajli tooth paste and powder .they are not using colgate Promise and Pepsodent because of high price. Respondents having income between 2000-4000 and above had been using colgate 15 % each ,Promise 6% and Pepsodent 10%.Patteenjali powder used by respondents by all category because of ayvadicivalue

Table No. 5 Consumer income and use of Branded Tea Powder:

Brand	Below Rs 2000	Rs 2000-4000	Rs4000 &above	Total	Percentage
Devagiri	7	17	12	36	36
Red Label	8	8	6	22	22
TajMahal	4	4	4	12	12
Loose Tea	4	8	8	20	20
Total				100	100

Out of 100 respondents 36% where consuming Devagiri tea powder,
Red label and loose tea where popular 22% and 20% respectively .it was observed that price factor was determinant of tea consumption pattern of the respondents from villages

Table No.6 shows Sources of information

Sources	No of respondents	percentage
t.v	48	48
Radio	12	12
News paper	22	22
Friends	6	6
Relatives	8	8
Other	4	4

Out of 100 respondents, 48 %had TV as a major source of information Regarding differentgoods, radio and newspaper were main sources of information for 12% & 22% respondents respectively. Friends, Relatives and other sources were as the major sources of information for 6%, 8% and 4% respondents. It was observed that TV advertising had a deep impact on the mind of the consumers from both the villages.

Table no 7 Factors affecting the purchasing Decision:

Factor	No of respondents	percentages
Availability of commodities	60	60
Affordable price	20	20
Brand loyalty	20	20
Total	100	100

The respondents were asked about which factor influenced on their purchasing decision? Of 100respondents, 20%   stated that available of commodities in the village had influence on their purchasing decision. These respondents were of the view that going outside of their village to purchase goods was wastage of time and labour. Affordable price was the main factor.

Table: 8 Preferences of Consumers

Preferences	Response	percentages
Attractive packing	30	30
Storing convenience	10	10
Low price	10	10
Durability	50	50
TOTAL	100	100

INTERPRETATION

The present study reveals that out of 100respondents, 50%   respondents had preferred durability of commodities while 10% respondents had given more consideration to low price of the commodities. It was also observed that small packs were popular in rural market.

OBSERVATIONS:

- Fast development of rural markets
- Audio -visual advertisements are playing a vital role in rural areas

- Existence of Brand loyalty among rural consumers
- Consumer behavior
    - Consumption Pattern of rural consumers is dependent on their income levels, occupations, education and social status.
- The study revealed that TV, Movies have deep impact on the minds of rural consumers.

SUGGESTIONS
- Emphasize more on audio video advertisements to increase the demand of products
- communication networks like postal ,telegrams, telecommunication, television, cinemas etc need to be strengthened in rural market
- Banking and financial system need to be redesigned and reinforced as per the requirements of the rural societies
- Adequate infrastructural facilities like roads bridges, warehouses, marketing yards, information centers must be provided by private and public companies jointly.

CONCLUSION
The study concludes that to achieve the objectives of the rural market development,the government and private agencies have to focus on the improvement of all the problematic areas of rural marketing and should find proper scientific solution to address the same efforts must be taken to rejuvenate the marketing of rural products,it would definitely help the myriad of rural entrepreneurs across India. Product awareness campaigns and advertising communications too need to be designed and executed keeping in tune with the contexts.All the citizens must join hands together to promote the rural markets in India as India lives in rural societies.

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COMPARATIVE ANALYSIS OF GROWTH OF COLD STORAGES IN INDIA, KARNATAKA AND HAVERI DISTRICT

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ABSTRACT

India has the largest cold storage capacity in the world with 150 million cubic meters followed by United States with 131 million cubic meters and China with 105 million cubic meters. India has reported 150 million cubic meters of refrigerated warehousing in 2018, maintaining the position of the largest total capacity among the countries in the GCCA database. India has 7,645 cold storages in 2018, each averaging less than 20,000 cubic meters in size. Cold storages serve various needs like storage of seasonally produced foods to allow them to be available year-round, short-term storage staged in strategic locations to meet retail distribution needs, and import-export logistics facilities along global transportation routes. But from the Review of Literature it is clear that, studies on cold storages are few and scanty and no detailed and in depth study have been carried out with respect to comparative study of growth of cold storages. Hence, present study intends to study the comparative analyses of growth of cold storages in India, Karnataka State and Haveri District.

Keywords: Cold Storage, comparative analyses, GCCA, Season.

INTRODUCTION

Agriculture is the one of the major sector of India and about 50% of Indian Population is engaged in activities connected to agriculture. Indian agriculture sector accounts for 18 per cent of India's Gross Domestic Product (GDP). The country is producing in excess of 3,00,000 thousand tonnes of fruits and vegetables per annum. Most of the agricultural produce is perishable in nature and requires certain levels of temperature and humidity to hold the horticultural produce in good condition for longer periods. It is estimated that due to lack of proper facilities of transportation and cold storage, about 30% of produce, especially fruits and vegetables are wasted i.e. about 20 million tonnes or 200 lakhs tonnes are wasted. During the peak harvesting season, excess produce gets over flooded and many-a-times, due to lack of storage facilities – let alone cold storage facilities- gets damaged and totally wasted, whereas an artificial scarcity gets developed during non-harvesting periods and prices soar and many times, we have to import these goods at exorbitantly high prices which most of the people of India cannot afford and have to starve. Cold storages form the most important element for proper storage and distribution of vide variety of perishables, especially fruits and vegetables. According to a rough estimate 30% of fruits and vegetables worth crores of rupees are spoiled every year for want of adequate post-harvest technologies including cold storages.

Cold storage plays an important role in the preservation of perishables. It helps in scientific preservation of perishables, stabilizes prices by regulating marketing period and supplies. It also helps the primary producer from distress sale and encourages farmers to produce more. In a view of the fall in prices of vegetables and fruits immediately after harvest and to avoid spoilage of vegetables and fruits worth crores of rupees, it has become necessary to create cold storage facility in the producing as well as consuming centres to take care of the existing and projected production of fruits including red chilli and vegetables.

It is all possible to them because of the availability of the cold storages, which made red chilli seasonal product into 24X7 available products. Cold storages protect the quality, freshness, colour and weight of red chilli and other produces as it was earlier. In addition, offers remunerative prices to farmers as well as affordable prices to consumers. Thus, cold storages in the study area have been playing such a vital role in the economic development has been primarily due to a very conducive environment for nurturing entrepreneurship. In spite of this, the cold storage industry is confronted with several problems, research work on cold storage industry has not been conducted so far and it remained as an unexplored area. Therefore, it is felt that there is a greater need to investigate into the growth of cold storage industry. Hence, present study makes an attempt to study the comparative study of growth of cold storages in India, Karnataka and Haveri District.

LITERATURE REVIEW

Bureau of Statistics (1913) made an investigation on the question concerning the length of time that foods are kept in cold storage are disquieting and found that the average storage time for beef is 2.3 months; for fresh mutton, 4.4 months; butter, 4.4 months; poultry, 2.4 months; eggs, 5.9 months; fish, 6.7 months. The quantities kept for more than the 12-month period are negligible and the cause is generally lawsuits or business difficulties involving the owners.

IARW (2014) pointed out that India had the largest cold storage capacity in the world with 131 million cubic meters after United States (115 million cubic meters) and China (76 million cubic meters). According to that report during the period of 2008 to 2014 India had the second highest compounded annual growth rate with 42.99 percent after Turkey with 68.11 percent.

NABARD (2003) reported that though, there were existence of a few cold storages in early thirties, real beginning of this industry was made only after independence. The progress of this industry was very slow up to 1955 when there were only 83 cold stores with an installed capacity of 42,965 tonnes. With the launching of grow more food campaign in the first five year plan (1951-52 to 1955-56) and simultaneous increase in production of perishables attracted the attention of industrialists towards setting up of cold storage units in the country.

Sharma, Kaur and Pandey (1997) studied the situation of cold storage of potatoes in Bihar and opined that there was a deficit in cold storage capacity to the extent of 43 percent in the year 1993. Hence he was recommended state of Bihar to take suitable measures immediately to increase cold storage capacity by 339000 tons and annual growth by 15000 tons in the future.

OBJECTIVES

- To analyse the growth of cold storages both in number and as well as in capacity
- To examine the Annual Growth Rate and CAGR of Cold Storages

RESEARCH METHODOLOGY

The study is based on both primary data and secondary data. The secondary data is collected from various published sources like economic survey of Karnataka, NCCD (National Centre for Cold-chain Development), MoFPI, MIDH, NHB and so on.

The primary data is collected through canvassing the pre-tested interview schedule. Totally there are twenty-six homogeneous cold storages in the Haveri District from whom the data are collected.

GROWTH OF NUMBER OF COLD STORAGES

Growth of the cold storages is analysed by taking into consideration of number of cold storages during the last ten years i.e, from 2009-2018 in India, Karnataka and study area.

Table No: 1

Growth of No. of Cold Storages in India, Karnataka and Haveri from 2009 to 2018

Year	India	Karnataka	Haveri
2008-09	5,381	161	17
2009-10	5,837	170	17
2010-11	6,156	175	17
2011-12	6,488	180	17
2012-13	6,690	184	17
2013-14	6,891	189	17
2014-15	7,091	193	17
2015-16	7,395	193	19
2016-17	7,645	198	21
2017-18	7,746	205	26

Source: Compiled by the researcher

From the Table No: 1, it is revealed that, number of cold storage have increased in good number over the period of last ten years. Number cold storages in India have increased from 5381 to 7745, in Karnataka increased from 161 to 205 and in study area i.e, Haveri increased from 17 to 26.

Over the period of last ten years i.e, from 2009 to 2018 India has a growth of 43.95%, Karnataka has growth of 27.33% and Haveri has growth of 52.94%. Thus, it is evident that study area has grown more than the State and Nation.

GROWTH OF COLD STORAGES' CAPACITY

Further growth of cold storage is interpreted in terms of capacity. The cold storage growth in India, Karnataka and Haveri district from 2009 to 2018 is analysed with respect to capacity in terms of MT.

Table No: 2
Growth of Cold Storages Capacity in India, Karnataka and Haveri District from 2009 to 2018(in terms of MT)

Year	India	Karnataka	Haveri
2008-09	2,44,50,000	3,75,665	1,03,800
2009-10	2,69,03,000	4,07,165	1,03,800
2010-11	2,86,82,000	4,47,214	1,03,800
2011-12	3,03,80,000	4,87,262	1,03,800
2012-13	3,13,26,000	5,07,007	1,03,800
2013-14	3,18,24,000	5,26,752	1,03,800
2014-15	3,28,67,000	5,39,314	1,03,800
2015-16	3,40,50,000	5,48,001	1,15,800
2016-17	3,49,57,000	5,60,178	1,30,800
2017-18	3,53,61,000	6,01,578	1,62,000

Source: Compiled by the researcher

Table No: 2 reports that, there is an increase in cold storage capacity in all India, Karnataka and Haveri District. In case of India cold storage capacity is increased from 2,44,50,000 MT in the year 2009 to 3,53,61,000 MT in 2018 with an increase of 1,09,11,000 MT. With regard to the Karnataka State, cold storage capacity is increased from 3,75,665 MT in 2009 to 6,01,578 MT in 2018 with an increase of 2,25,913 MT. In respect to the study area Haveri District cold storage capacity increased from 1,03,800 in 2009 to 1,62,000 MT with an increase 58,200MT.

ANNUAL GROWTH RATE

Over the period of last ten years i.e, from 2009 to 2018 India has a growth of 4.46%, Karnataka has growth of 60.14% and Haveri has growth of 56.07%. Thus, it is evident that study area has grown more than Nation and nearer to the state's growth.

Annual growth rate is also taken into consideration for the purpose of making the understanding ease. The Table No:3 shows the annual growth rate of cold storages in terms of capacity during the last ten years i.e, from 2009 to 2018.

From the table No: 3, it is clear that, India has highest annual growth rate of 10.03 in the year 2010, followed by 6.61in 2011, 5.92 in 2012 and the like. Because of more gap between the existing and available cold storage capacity during earlier years annual growth rate was high. Annual growth rate of Karnataka state has consistency compared to the India. Karnataka state has highest growth rate in 2011 with growth rate of 9.84, followed by 8.95 in 2012, 7.39 in 2018 and the like. Notably, Haveri District has no annual growth in cold storage capacity from 2009 to 2015. Because more (6) number of cold storages were established during the 2007-08 with storage capacity of 31,200 MT. However, District has high annual growth rate in all the three years i.e, 2016, 2017 and 2018, which is more than annual growth rate of India and Karnataka during the entire period of last ten years. Thus, it is proved that there is no relation between the annual growth rate of India, Karnataka and Haveri District during the period of 2009-2018.

Table No: 3
Annual Growth Rate of Cold Storage Capacity in Haveri District for the Last Ten Years

Year	India	Karnataka	Haveri
2008-09	4.78	3.87	0
2009-10	10.03	8.39	0
2010-11	6.61	9.84	0
2011-12	5.92	8.95	0
2012-13	3.11	4.05	0
2013-14	1.59	3.89	0
2014-15	3.28	2.38	0
2015-16	3.6	1.61	11.56
2016-17	2.66	2.22	12.95
2017-18	1.16	7.39	23.85

Source: Computed by the researcher

COMPOUND ANNUAL GROWTH RATE:
CAGR is the rate at which the cold storages have grown. For the ease of understanding researcher has calculated CAGR for both number of cold storages and storage capacity in terms of MT for the last 10 years i.e., from 2009 to 2018.

Chart No: 1
CAGR of Cold Storages of India, Karnataka and Haveri District, from 2009-18
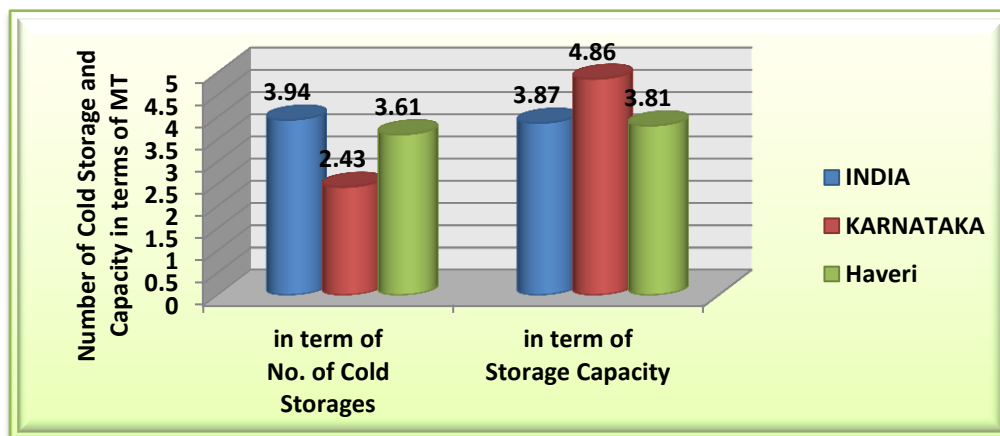
Source: Calculated from appendix table

From the Chart No: 1, it is revealed that, CAGR of India is 3.94, Karnataka State's CAGR is 2.43 and Haveri District's CAGR is 3.61 with respect to the number of cold storages. The CAGR of Haveri District is less than the CAGR of India, but more than the Karnataka's CAGR.

CAGR with respect to the storage capacity in terms of MT, Karnataka state has highest CAGR than India and Hveri District. India has second highest CAGR. The study area Haveri District has less CAGR compared to the CAGR of India and Karnataka.

Notably, though the Chart No: 2.7 reports as study area has less CAGR for the last 10 years compared to India and Karnataka. However, Haveri District has high CAGR of 12.94 since beginning of the first cold storage in the year 1999.

AVAILABLE COLD STORAGE CAPACITY

Further, to analyse the cold storage capacity available, researcher has calculated the number of cold storages per 10 lakh population for making the understanding more ease.

Chart No: 2
**Number of Cold Storages Per 10 Lakhs Population**
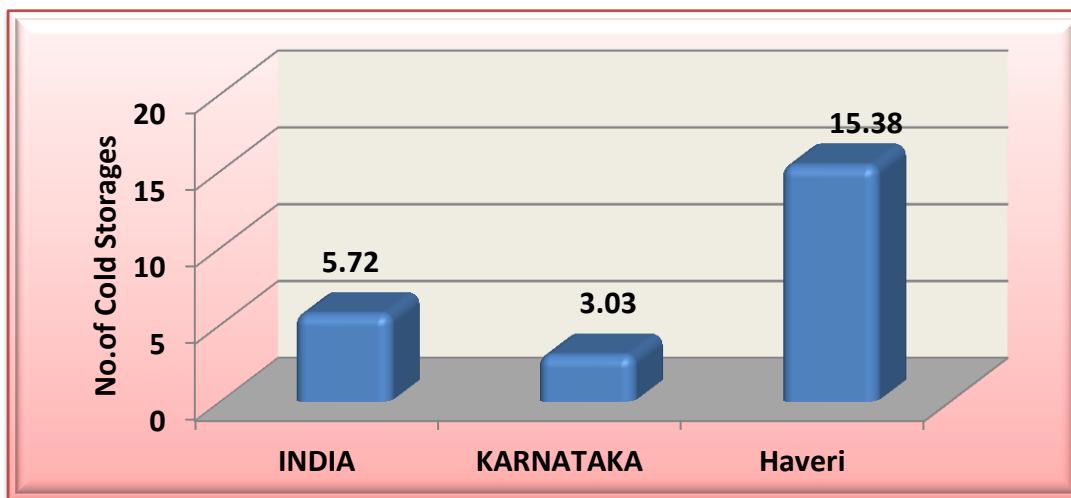
Source: Calculated from appendix table

Chart No:2reports the noticeable statistics that, Study area has highest(15.38) cold storages per 10 Lakhs Population. Karnataka State has least cold storages i.e., 3.03 cold storages per 10 Lakhs population. India has 5.72 cold storages per 10 lakhs of population.

Another remarkable statistics revealed from the Chart No:3 is, in terms of per capita cold storage capacity also study area Haveri District stood first compared to India and Karnataka with 95.8 KGs of cold storage space per person. But, India has 26.11 KGs of cold storage space per person and Karnataka has only 8.9 KGs of cold storage space.

Chart No: 3
Per Capita Availability of 'Cold Storage Capacity' (in Kg.)
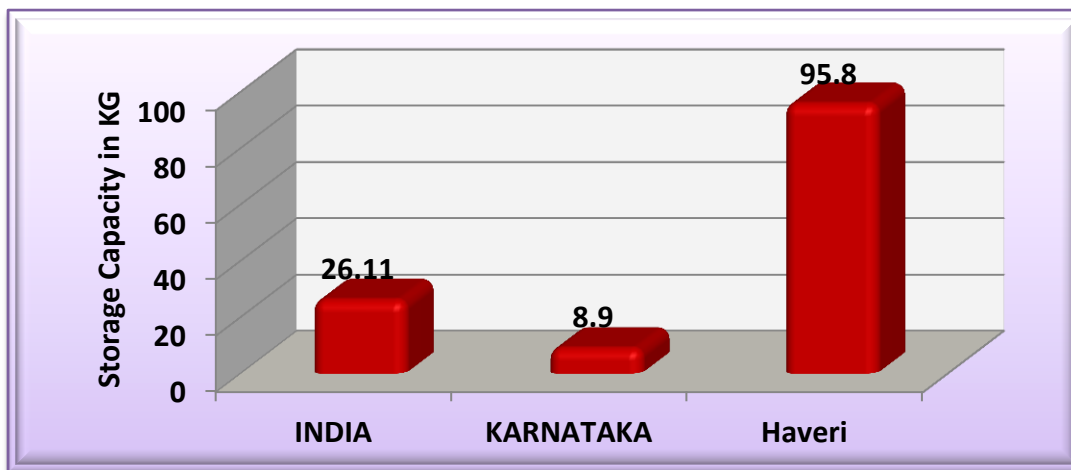
Source: Calculated from appendix table

On the whole, it is evident that study area has made a remarkable improvement in terms of number of cold storage and in terms of capacity also. Apart from this, study area has breathtaking compound annual growth rate of 12.94 since the inception of cold storage business in the Haveri District.

CONCLUSION

To sum up India has the largest cold storage capacity in the world with 150.229 million cubic meter followed by USA with 131 million cubic meter and China with 105 million cubic meter. As on March 2018 India has 7746 cold storages with capacity of 3,53,61,000 MT. Though most of these cold storages are concentrated in the states of West Bengal, Uttar Pradesh and Bihar in which potatoes is being stored, the Karnataka also has its own identity with storage capacity of 6,01,578 MT. Karnataka is the 10th largest state in the country in terms of cold storage capacity. Most of the cold storages in Karnataka are concentrated in Haveri, Bengaluru and Bijapur Districts. Haveri district alone has been contributed 27% of the total cold storage capacity in Karnataka. As India is a leading country in the production of many agricultural products that are perishables in nature the country needs massive cold storage capacity. Because of which the country has largest cold storage capacity in the world with good number of cold storages which are contributing to the development of the nation by way of reduction in post-harvest loss, providing remunerative prices to the farmers, reducing scarcity of agricultural products, avoiding fluctuations in prices of commodity and making seasonal products available in all seasons.

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Appendix Table
Population, no. of cold storages and cold storage capacity of India, Karnataka and Haveri

Region	Estimated Population	No. of Cold Storages	Cold storage Capacity in MT
INDIA	135,40,51,854	7746	35361000
KARNATAKA	6,76,00,000	205	601578
HAVERI	16,91,000	26	162000

Source: Compiled by the researcher

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A STUDY ON THE CUSTOMER PERCEPTION OF EVENTS ORGANISED BY IMPRESARIO EVENTS PVT LTD., KOCHI

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ABSTRACT

Event management services are growing at a rate of three times as compared to traditional advertisements. It provides alternatives to the cluttered mass media, ability to segment on a local or regional basis and opportunities to reach narrow life style groups whose consumption behaviour can be linked with the local event. The study focuses on the customer perception of the events orgaised by Impresario Events Pvt. Ltd. As the progress and prospects of an Event management Company , depends upon its clientele, the higher the worth of the company as perceived by the clients, higher will be the goodwill and future prospects of the Company. Hence the study consists of the study of the perception of the existing customers and their satisfaction towards the events organised.

KEYWORDS: *Event management, customer perception*

INTRODUCTION

Event management industry is moving in a rapid pace. People started to consider it as a reliable source that can provide better experience to their clients.Event management involves planning, organising and execution of live events, which could include a product's launch, road shows, an exhibition, a concert or even a conference. It is basically an extended form of advertisement, though more interactive. As a separate industry, it is projected to grow at 30 % per annum. Through new innovations and excellent execution they provide a higher return and benefits for their clients. There are different event management companies who focus on different kind of events like wedding, corporate events, stage shows and so on. Service quality and customer satisfaction are the two important factors which will ultimately decide the future growth or decline of every event management companies.

The study examines the perception and the satisfaction level of the customers of the renowned Event Management company based at Kochi, Impresario Events. The study also aimed at understanding the perception of prospective customers towards the services provided by Impresario events. A sample of 20 customers and a sample of 20 prospective customers were taken. Data were collected from them with help of questionnaires. From the study it is clear that the clients of the company were satisfied with the services provided. It helped to know the perception of both existing customers and prospective customers towards the events orgaised by the Company and their further requirements were also taken into consideration.

STATEMENT OF PROBLEM

Arranging a corporate event is a massive task and the event professionals face the challenges of keeping pace with ever growing demands and aspirations. However, with the help of a cautiously devised plan and the right kind of tools in hands, event managers can keep pace with the customer demands and cite a signature performance standing apart from the competitors and proving themselves.The customer perception plays a very important role here.This plays as a vital feedback for the upgradation and redesign of activities to make it more attractive.

OBJECTIVES OF THE STUDY

- To study and understand the client perception towards the events organised by Impresario Events Pvt. Ltd., Kochi.
- To analyse the satisfaction level of clients towards the events organized by Impresario Events.
- To gain knowledge about the functioning and operational activities undertaken by the organisation.

SIGNIFICANCE AND SCOPE OF THE STUDY

Customers are the backbone of an industry and only with the help of the customers, an organisation can move into success. A group of satisfied customers can lead the company into success. There are so many options of event management companies from which if the customer have to choose red carpet events it is very necessary to make sure that the customer are highly satisfied with the services offered by them. For gaining customer satisfaction the company must take adequate measures to improve their service quality. By conducting a customer satisfaction survey it can be analysed whether they are satisfied or not and also whether they will choose Impresario Event in the future.

RESEARCH METHODOLOGY

The responses were collected from the clients of the Company and also from the prospective clients with the help of printed questionnaires and Google forms. The sample size of the customers were limited to 20 as it represented corporate clients and higher end individuals. Convenience sampling method was adopted for the purpose of selecting the samples from the existing client data base. Secondary data for the study were collected from company website, journals and magazines.

TOOLS FOR ANALYSIS

- Simple percentage technique is used for analysing the data. The data is analysed and plotted in chart.
- Likert scale is used to analyse the satisfaction level.
- Chi- square test has been applied to identify whether there is any relationship between the company fulfilling in reaching the expectation and the option of choosing Events in future.

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

REVIEW OF LITERATURE

The following literatures were reviewed for the purpose of the study

- **Srinivasan (2000) "Consumer perception towards processed fruits and vegetable products"** in his article "Consumer perception towards processed fruits and vegetable products" revealed that, consumer with higher educational level was found to consume more processed products. The quantities of processed fruit and vegetable products were consumed more in high income group. The tolerance limit of price increase identified was less than 5 per cent, any price change above this limit, would result in discontinuance of the use of the processed product. Consumers preferred processed products because of convenience of ready-to-eat form.

- **Smriti Bajaj (2007) "Consumer Perceptions of Global and Local Brands in the Indian Retail Industry"** pointed out that the purpose of this dissertation is to investigate, in an emerging market, consumer attitudes towards local and foreign brand purchases against a background of factors like Culture, Country of Origin, Product quality and services. A comprehensive model broadens knowledge on consumer behaviour by incorporating the above mentioned factors. India is the emerging market studied. A total of 18 respondents were interviewed face-to-face using a semi structured questionnaire in the city of Mumbai and Indian students studying in the United Kingdom.It was found that the quality of global brands was perceived to be generally higher and superior to local brands.

- **Dr.Shrinivas Patil (2011) "A Relative Analysis on Customers Satisfaction of Microwave oven: Study on Select Companies"** pointed out that the customer satisfaction is the key for company's boom and sustainability of today's competitive marketing world. A company ought to know their customers' sense towards products and services. The study enables firms to scrutinize the changes in customer satisfaction, so that company can act swiftly to satisfy them. Appraisal of customer satisfaction for unrelenting perfection is a prerequisite for any company. Customer retention is also money-spinning; companies will amplify profits by having better customer loyalty and satisfaction. Customers who are discontented tell twice as many people about it as compared to contented ones. The Indian microwave oven manufacturing companies like Videocon, Onida are having convincingly good products and also they are priced comparatively less with foreign players. The market statistics in India indicate that foreign companies LG, Samsung, IFB have achieved greater heights.

Data Analysis and Discussions

Data analysis consists of a comprehensive analysis of customer perception towards the events organised by Impresario events and to understand their satisfaction level regarding this. Analysis involves, the customer perception (existing) and satisfaction towards the services offered by Impresario Events and to identify various features of Impresario Event services offered which attracted and retained these customers. A sample of 20 existing customers was taken among the client database. Convenience sampling method was considered for selecting the samples.

TABLE No. 1.1

CUSTOMER AWARENESS ABOUT VARIOUS SERVICES OF IMPRESARIO EVENTS

Particulars	No. of Respondents	Percentage
Aware	12	60
Unaware	8	40

Source: primary data

INFERENCE: From the above table it can be inferred that 60% of the respondents are aware of all the services provided by Impresario Events. Hence it can be concluded that majority of the existing customers are aware of all the services provided by Impresario Events.

TABLE No. 1.2

IMPRESARIO EVENTS WERE KNOWN THROUGH

Particulars	No. of Respondents	Percentage
Friends and Relatives	9	45
Radio	2	10
Social media	6	30
Others	3	15

Source: Primary Data

INFERENCE: It is inferred that 45% of the respondents came to know about Impresario Events through friends and relatives, 30% through social media, 15% through other mediums and 10% through radio. Hence it can be concluded that most of the customers knew about Impresario Events through friends and relatives.

TABLE No. 1.3

OPINION ABOUT IMPRESARIO EVENTS

Particulars	No. of Respondents	Percentage
Very good	7	35
Good	13	65
Average	0	0
Bad	0	0
Very bad	0	0
Total	**20**	**100**

Source: primary data

INFERENCE: From the above table, it can be inferred that 65% of the respondents have ranked their opinion about Impresario Events as Good and 35% of the respondents have ranked it as very good. At the same time it is notable that none of the respondents have ranked it to be average, not good or very bad.

TABLE No. 1.4

REASON FOR CHOOSING IMPRESARIO EVENTS

Particulars	No. of Respondents	Percentage
Pricing	6	30
Quality of services	12	60
Advertisement	0	0
Company image	2	10
Total	**20**	**100**

Source: primary data

INFERENCE: From the above table it can be inferred that 60% of the respondents have chosen Impresario events because of its quality of service, 30% chose it because of its pricing and the rest 10% chose it because of the company image.
Hence it can be concluded that Impresario events provide service of good quality and customers chose it because of their service quality.

TABLE No. 1.5

UNIQUE SELLING PROPOSITION

Particulars	No. of Respondents	Percentage
Affordable price	9	45
Brand image	6	30
customization	0	0
Unique ideas	5	25
Total	**20**	**100**

Source: primary data

INFERENCE:
From the above table and chart it can be inferred that 45% of the respondents selected affordable price as the unique proposition of the company, 30% of the respondents selected brand image and the rest 25% of the respondents selected unique ideas. Hence it can be concluded that the unique selling proposition of Impresario Events is affordable price along with brand image.

TABLE No. 1.6
OPINION ON HANDLING OF EVENTS

Particulars	No. of Respondents	Percentage
Handled very well	7	35
Handled somewhat well	9	45
Handled adequately	4	20
Not handled very well	0	0
Not handled well at all	0	0
Total	**20**	**100**

Source: primary data

INFERENCE: From the above table it can be inferred that 45% of the respondents have ranked the event handling capability of

Impresario events as somewhat well, 35% of the respondents ranked it as very well and the rest 20% of the respondents ranked it as handled adequately. Hence it can be concluded that Impresario Events can handle events well.

TABLE No. 1.7
HELPFULNESS OF THE STAFFS

Particulars	No. of Respondents	Percentage
Extremely helpful	4	20
Very helpful	7	35
Somewhat helpful	6	30
Not so helpful	3	15
Not helpful at all	0	0
Total	**20**	**100**

Source: primary data

INFERENCE:
From the above table and chart it can be inferred that 35% of the respondents have ranked that the staffs were very helpful, 30% of the respondents ranked that the staffs were somewhat helpful, 20% of the respondents have ranked extremely helpful and only a 15% of the respondents have ranked it as not so helpful. It is to be noted that none of the respondents ranked it as "not at all helpful". Hence it can be concluded that Impresario Events have helpful staffs.

TABLE No. 1.8

CUSTOMER SATISFACTION TOWARDS THE EVENTS

Particulars	No. of Respondents	Percentage
Highly Satisfied	5	25
Satisfied	6	30
Neutral	7	35
Not Satisfied	1	5
Very Poor	1	5
Total	20	100

Source: Primary Data

Inference: From the above table , it can be inferred that the majority of customers are happy and satisfied with the professional help from Impresario Events.

TABLE No. 1.10

CHI-SQUARE

Particulars	Highly Satisfied	Satisfied	Neutral	Not satisfied	Highly Dissatisfies	Total
Yes	2	4	7	1	0	14
No	3	2	0	0	1	6
Total	5	6	7	1	1	**20**

H_0: There is no significant relationship between the company fulfilment in meeting your expectation and recommendation of the company to others seeking event planning services.
H_1: There is no significant relationship between the company fulfilment in meeting your expectation and recommendation of the company to others seeking event planning services.

TABLE No. 4.11

Chi-square calculation

O	E	0-E	|O-E|	|O-E|-0.5	(|O-E|-0.5)^2	(|O-E|-0.5)^2/E
2	3.5	-1.5	1.5	1	1	0.28571
4	4.2	-0.2	0.2	-0.3	0.09	0.02142
7	4.9	2.1	2.1	1.6	2.56	0.52244
1	0.7	0.3	0.3	-0.2	0.04	0.05714
0	0.7	-0.7	0.7	0.2	0.04	0.05714
3	1.5	1.5	1.5	1	1	0.66666
2	1.8	0.2	0.2	-0.3	0.09	0.05
0	2.1	-2.1	2.1	1.6	2.56	1.21904
0	0.3	-0.3	0.3	-0.2	0.04	0.13333
1	0.3	0.7	0.7	0.2	0.04	0.13333
TOTAL						**3.14612**

DF = (R-1)(C-1) = (2-1)(5-1) = 4
Table value = 9.4877
C.V = 3.14612
CV < TV

Hence, Accept Ho

There is no significant relationship between the company fulfilling the expectation of the clients and recommendation of Impresario Events to those seeking event planning services

TABLE No.4.12

SATISFACTION TOWARDS VARIOUS ASPECTS OF EVENTS

	Highly Satisfied (5)	Satisfied (4)	Neutral (3)	Dissatisfied (2)	Highly Dissatisfied (1)	Average
Audio	6	14				4.3
Timing	15	5				4.75
Food	7	13				4.35
Refreshment	15	5				4.75
Stage	8	12				4.4
Cleaning	16	4				4.8

Parking	7	13				4.35
Budget	2	12	6			3.8
Lighting		20				4
Arrangements	13	7				4.65

TABLE No.4.13

LIKERT SCALE CALCULATION

	Highly Satisfied (5)	Satisfied (4)	Neutral (3)	Dissatisfid (2)	Highly Dissatisfied (1)	Average
Cleaning	16	4				4.8
Timing	15	5				4.75
Refreshment	15	5				4.75
Arrangements	13	7				4.65
Stage	8	12				4.4
Food	7	13				4.35
Parking	7	13				4.35
Audio	6	14				4.3
Lighting		20				4
Budget	2	12	6			3.8

INFERENCE: From the above table using weighted average method of calculation it is clear that the rating aspects as per their satisfaction level has been rated with an average weighted score of 4.

FINDINGS

The following details can be inferred after the analysis with sample size of 20 which included customers, by questionnaire method to find out the customer perception and satisfaction level at Impresario Events.

- The customers are well aware of all the services provided by Impresario Events.
- The customers gain knowledge about Impresario Events through friends and relatives.
- Impresario Events provide customers with services of superior quality.
- Affordable pricing is the unique selling proposition of Impresario Events.
- Impresario Events have very helpful staffs.

- There is no significant relation between the Company fullfilling the expectation of the clients and the recommendation of Impresario Events to those seeking event planning services.
- Impresario Events can handle almost all types of events.
- Prospective customers have good opinion about Impresario Events.

CONCLUSION

Impresario Events Pvt. Ltd is one of the top Event Management Companies in India. They have many years of experience in the field of event management. They also have a good client base in UAE . It has already become an undisputed organization. Customer perception and satisfaction is now a central feature of consumer marketing, they are important in building long-term relationship with the customers. The study on perception will help to know the negative and positive feelings of the prospective customers and existing customers towards a company.

A Company with good customer satisfaction level can retain its customers as well as attract more customers. The analysis from the primary study reveals that the majority of the customers are satisfied with the quality of the service provided Impresario Events and they would have an enduring relationship with the Company for their further promotional programmes.

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IMPACT OF WORK-LIFE BALANCE AMONG WOMEN TEACHING FACULTY IN UNDERGRADUATE EDUCATIONAL INSTITUTIONS WITH SPECIAL REFERENCE TO MANGALURU CITY

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ABSTRACT

In today's dynamic environment, globalization increasing work stress, work-life balance has become a key issue which has created an imbalance between professional and personal life. The major objective of the study is to examine the impact of work-life balance among women teaching faculty in undergraduate educational institutions at Mangalore city. The study is been conducted among 200 respondents from various educational institutions. The data is analysed through simple graphical representation.

Keywords: Efficiency, work-life balance, educational institutions.

Introduction:

Teaching profession is one of the most stressful among all career choices. One of the major occupational hazards all successful teachers face is that they not only take home take home their paperwork but also the worries about their teaching profession. The teachers are the facilitators for knowledge and skill through interactive learning methods in education. Dynamic educational process in the present century has influenced the role of teaching faculties, their responsibilities and teaching activities at institution. Along with teaching, a faculty member has to perform other duties such as doing administrative jobs, attending faculty meetings, mentoring students, guiding project work, placement of students, conducting exams, doing assessment and undergoing faculty development programs, attending conferences, research work, meeting institutional targets for quality work, reporting about activities of students, adhoc committee in charge, association and department in charges, updating on current events and many more as such. At present, women teaching faculties are confronting conflicts between personal life and equally demanding professional life.

SCOPE OF REVIEW

The scope of review seeks to understand the methodology used by researchers to study Impact of work-life balance among women teaching faculty in educational institutions. Because it is necessary to know the significant stress faced by teaching faculties due to a harmful work-life imbalance. The study is limited to selected colleges in Mangalore, Dakshina Kannada district. The Sample size selected for the study was 200 respondents of various selected colleges in Mangalore, Dakshinakannada district.

RESEARCH OBJECTIVES

- To identify the factors affecting personal life and professional life of Women teaching faculties.

- To identify the aspects of work life balance among women teaching faculty such as work-life policies, work-life support, work expectations among women teaching faculty
- To understand the existence of work-life conflict and take necessary measures to overcome the issue.

RESEARCH METHODOLOGY

A descriptive study was undertaken and survey was conducted to collect data. The respondents were selected for the studies were 200 female teaching faculties of selected colleges in Mangalore, Dakshinakannada district.

a. **Sample design:**
   Sample is drawn from selected colleges in Mangalore, Dakshinakannada district.
b. **Sampling unit:**
   Sampling unit are the female teaching faculties of selected colleges in Mangalore, Dakshinakannada district
c. **Size of Sample:**
   200 female teaching facultieswere selected.
d. **Sampling method:** The method used for my survey is descriptive study and also to extent exploratory study
e. **Analysis:** Data's are analysed and represented in tabular and graphical form

Sources of data collection:
The following are the two sources of data collection when undergoing a research Survey. They are:

Primary data: Primary data are collected through questionnaire which was distributed to lecturers, professors and visiting faculties, interview and observation methods are also used to collect information on Impact of work-life balance among women teaching faculty in various colleges

Secondary data: The secondary data is collected from source like books, internet, etc.

Limitations: Because of time and reach out this research is done with a convenience small sample size taken only within the Mangalore, dakshinakannada District as many travel to other districts daily are not studied.

Data collection was a problem because female teachers usually are not ready to providing their responses. A few respondents were so engaged in their routine life that they are not easily ready to fill the questionnaire

Table no: 1 showing the factors affecting the balancing work life and family commitments

FACTORS		No of respondents				Percentage (%)			
		Doesn't affects	Affects sometimes	Affects many times	Always affects	Doesn't affects	Affects sometimes	Affects many times	Always affects
a)	Work hours	80	100	20	Nil	40	50	10	Nil
b)	Overtime	40	110	20	30	20	55	10	15
c)	Work from home after office hours	60	90	30	20	30	45	15	10
d)	Work on holidays	40	100	25	35	20	50	12.5	17.5
e)	Travelling away from home	52	90	40	18	26	45	20	9
f)	Excessive household work	31	110	13	46	15.5	55	6.5	23
g)	Negative attitude of family/spouse	80	90	Nil	30	40	45	Nil	15
h)	Negative attitude of colleagues	50	90	20	40	25	45	10	20

Source: primary data

Findings: majority of the respondents opined that factors such as work hours, overtime, work from home after office hours, work on holidays such as - admission duties, NAAC work, University Valuation, travelling from home, excessive house hold work, negative attitude of family or spouse and negative attitude of colleagues affects sometimes the respondents work-life and family commitments

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Table no: 2 showing the perception of women teaching faculties towards work-life balance in the personal environment

	Support from family	No of respondents					PERCENTAGE (%)				
		SA	A	PA	DSA	SDSA	SA	A	PA	DSA	SDSA
a)	My spouse equally shares household activities and child caring responsibilities	70	10	20	90	10	35	5	10	45	5
b)	I give more attention for cleanliness of house with the help of my family members	120	60	10	10	Nil	60	30	5	5	Nil
c)	I complete my cooking activity, vessels cleaning, washing work.	80	70	10	40	Nil	40	35	5	20	Nil
d)	I have a tasty food, cup of tea/coffee with my family at least once in a day	10	70	31	65	24	5	35	15.5	32.5	12
e)	I get consulted when we purchase valuable assets in my family	63	28	42	47	10	31.5	14	21	23.5	5
f)	I can give my attention for urgent of family issues	90	100	Nil	10	Nil	45	50	Nil	5	Nil
g)	I get nice support from my spouse the pickup and drop me at my office	10	52	28	98	12	5	26	14	49	6

Source: primary data:

Findings:

- 45% of the respondents strongly disagreed that their spouse equally shares household activities and child caring responsibilities
- 60% of the respondents strongly agreed that they give more attention for cleanliness of house with the help of their family members
- 60% of the respondents strongly agreed they complete their cooking activity, vessels cleaning, washing work at home
- 31.5% of the respondents strongly agreed that they get consulted when they purchase valuable assets in my family
- 50% of the respondents opined partially that they can give attention for urgent of family issues
- 49% disagreed that they get nice support from their spouse to pickup and drop me at their office

Table no: 3 showing child caring responsibilities with work-life

	child care	No. of respondents					PERCENTAGE (%)				
		SA	A	PA	DSA	SDSA	SA	A	PA	DSA	SDSA
a)	I can talk to my children politely	60	120	Nil	10	10	30	60	Nil	5	5
b)	I take permission / time off/ leave when my child is suffering from illness	85	55	20	30	10	42.5	27.5	10	15	5
c)	My spouse takes care of picking up and dropping kids at the school	90	40	10	35	25	45	20	5	17.5	12.5
d)	I have a patience to hear my kids conversation with me	60	120	Nil	10	10	30	60	Nil	5	5
e)	I sit, chat and play with them regularly	25	36	49	10	80	12.5	18	24.5	5	40
f)	My spouse equally concentrates in children studies, homework and projects	20	33	28	61	58	10	16.5	14	30.5	29
g)	I can give healthy food to my spouse and children in containers	90	90	Nil	20	Nil	45	45	Nil	20	Nil

Source: primary data:

Findings:

- 60% of the respondents agreed that they can talk to their children politely
- 42.5% of the respondents strongly agreed that they take permission / time off/ leave when my child is suffering from illness
- 45% of the respondents strongly agreed that their spouse takes care of picking up and dropping kids at the school
- 60% of the respondents agreed that they hear their kids conversation .
- 24.5% of the respondents partially agreed that they sit, chat and play with them regularly
- 30.5 % of the respondents disagreed that their spouse equally concentrates in children studies, homework and projects
- 40% of the respondents strongly agreed that they can give healthy food to their spouse and children in containers

Table no: 4 showing theWork life policies

	Work life policies	No of respondents					PERCENTAGE (%)				
		SA	A	PA	DSA	SDSA	SA	A	PA	DSA	SDSA
a)	At my college, specific WLB has been established and documented	90	30	60	20	0	45	15	30	10	0
b)	The employees are expected to adhere to and sign a the WLB policy	60	Nil	90	10	20	30	Nil	45	5	10
c)	The institution provides family-friendly policies the help me to fulfill family commitments.	60	80	50	10	Nil	30	40	25	5	Nil
d)	Various unique programs are offered by the organization to the employees for maintaining WLB	40	10	15	20	115	20	5	7.5	10	57.5
e)	I can access flexible work schedule in my organization	0	0	10	10	180	0	0	5	5	90
f)	Employees are expected to attend training programs for work-life balance conducted inside and outside the organization	40	40	70	40	20	20	20	35	20	10

Source: primary data

- 45% the employees strongly agreed that in their college, specific WLB has been established and documented
- 45% partially agreed that the employees are in their college expected to adhere to and sign a the WLB policy
- 40% of the respondents agreed that their institution provides family-friendly policies the help me to fulfill family commitments.
- 57.5% of the respondents strongly disagreed about the various unique programs are offered by the organization to the employees for maintaining WLB
- 90% of the respondents strongly disagreed that they can access flexible work schedule in their organization
- 35% of the respondents partially agreed that the Employees are expected to attend training programs for work-life balance conducted inside and outside the organization

Table no: 5 showing opinion towards Workplace support

Workplace support	No. of respondents					Percentage (%)				
	SA	A	PA	DSA	SDSA	SA	A	PA	DSA	SDSA
a) All the employees are treated equally if they request assistance with work and family related matters	73	86	19	22	Nil	36.5	43	9.5	11	Nil
b) The institution makes the employees very clear about the expectations to be fulfilled.	27	89	23	36	25	13.5	44.5	11.5	18	12.5
c) My superior gives more importance towards the wellbeing of the employees	33	86	63	5	13	16.5	43	31.5	2.5	6.5
d) I am encouraged to take own decisions	35	94	56	3	12	17.5	47	28	1.5	6
e) My superior gives me more guidelines to perform my work	42	106	39	13	Nil	21	53	19.5	6.5	Nil
f) My colleagues understand others non-work situation and work accordingly	49	93	27	31	Nil	24.5	46.5	13.5	15.5	Nil
g) I have good relations and good understanding among the employees and my team members at my workplace	33	81	36	19	31	16.5	40.5	18	9.5	15.5

Source: Primary data

- 43% of the employees agreed that the employees are treated equally if they request assistance with work and family related matters
- 44.5% agreed that the institution makes the employees very clear about the expectations to be fulfilled.
- 31.5% of the employees partially agreed that their superior gives more importance towards the wellbeing of the employees
- 28% of the employees just agreed that they are encouraged to take own decisions
- 53% of the employees agreed that their superior gives me more guidelines to perform their work
- 46.5% of the respondents agreed that their colleagues understand others non-work situation and work accordingly
- 40.5% of the respondents agreed that they have good relations and good understanding among the employees and my team members at my workplace

Table no: 6 showing opinion towards Work expectations
Source: Primary data

Work expectations	No. of respondents					Percentage (%)				
	SA	A	PA	DSA	SDSA	SA	A	PA	DSA	SDSA
a) I should work for maximum of more than 8 hours per day	50	50	60	40	Nil	25	25	30	20	Nil
b) I want me to get recognized when I take initiative in my job	40	160	Nil	Nil	Nil	20	80	Nil	Nil	Nil
c) I need at least one hour break for lunch to have healthy food and talk to my colleagues	100	80	20	Nil	Nil	50	40	10	Nil	Nil
d) I am ready to accept more challenging assignments at my workplace	100	80	20	Nil	Nil	50	40	10	Nil	Nil
e) I want to get fair treatment and respect among the colleagues at the institution	130	70	Nil	Nil	Nil	65	35	Nil	Nil	Nil
f) I expect bit flexible targets and not too rigid	90	100	10	Nil	Nil	45	50	5	Nil	Nil
g) I get appropriate feedback regarding my work performance from my superior, co-workers and the students	110	90	Nil	Nil	Nil	55	45	Nil	Nil	Nil
h) I hope that quality of work increase with right work life balance	80	100	20	Nil	Nil	40	50	10	Nil	Nil

- 30% of the respondents partially agreed that they should work for maximum of more than 8 hours per day
- 80% of the respondents agreed that they need recognition when they take initiative in their job
- 50% of the respondents strongly agreed that they need at least one hour break for lunch to have healthy food and talk to their colleagues
- 50% of the respondents strongly agreed that they are ready to accept more challenging assignments at my workplace
- 65% of the respondents strongly agreed that they get fair treatment and respect among the colleagues at the institution.
- 50% of the respondents agreed that they expect bit flexible targets and not too rigid.
- 55% of the respondents strongly agreed that they get appropriate feedback regarding my work performance from my superior, co-workers and the students

- 50% of the respondents agreed that they hope that quality of work increase with right work life balance

Table no: 7 showing the opinion about work satisfaction

work satisfaction	No. of respondents					Percentage (%)				
	SA	A	PA	DSA	SDSA	SA	A	PA	DSA	SDSA
a) I feel satisfied with my working hours	103	56	13	16	12	51.5	12.5	6.5	23.5	6
b) I feel satisfied with the recognition I get for good performance of my work	86	63	25	26	Nil	43	31.5	12.5	13	**Nil**
c) I am satisfied with the break and lunch to have healthy food and talk to my colleagues	93	98	9	**Nil**	**Nil**	46.5	44	4.5	**Nil**	**Nil**
d) I am satisfied with challenging assignments at my workplace	74	106	13	7	**Nil**	37	53	6.5	3.5	**Nil**
e) I am satisfied with the fair treatment and respect that I get among the colleagues at the institution	79	103	7	11	**Nil**	39.5	51.5	3.5	5.5	**Nil**
f) I am satisfied with the flexible targets	72	115	8	2	**Nil**	36	57.5	4	1	**Nil**
g) I am satisfied with feedback regarding my work performance from my superior, co-workers and the students	73	112	9	6	**Nil**	36.5	56	4.5	3	**Nil**
h) I am satisfied with quality of work built by right work life balance	69	119	5	7	Nil	34.5	59.5	2.5	3.5	Nil

Source: Primary data

- 51.5% of the respondents strongly agreed that they feel satisfied with their working hours
- 43% of the respondents strongly agreed that they feel satisfied with the recognition they get for good performance of their work
- 46.5% of the respondents strongly agreed that they are satisfied with the break and lunch to have healthy food and talk to their colleagues
- 53% of the respondents agreed that they are satisfied with challenging assignments at their workplace
- 51.5% of the respondents agreed that they are satisfied with the fair treatment and respect that they get among the colleagues at the institution
- 56% of the respondents just agreed that they are satisfied with the flexible targets
- 59.5% of the respondents just agreed that they are satisfied with quality of work built by right work life balance.

Suggestions:

- Teachers has to set boundaries at home and workplace both physically and mentally by scheduling the time, so that they can balance work life and family commitments
- Family encouragement should be there in sharing household work and caring children at home, so that they get attention and moral support for their betterment.
- Institution should support for female employee in flexible working class hours when there is a emergency for family commitments though they will be having more responsibilities taking care of kids and their developmental activities
- Work life policies should be friendly so that it can help an employee to meet their commitments in personal life and professional life.
- unique programs should be offered for all the employees in the institution and equal opportunity has to be given for all the employees to achieve the performance based targets
- Teachers has to set boundaries at home and workplace both physically and mentally by scheduling the time, so that they can balance work life and family commitments
- Family encouragement should be there in sharing household work and caring children at home , so that they get attention and moral support for their betterment.
- Institution should support for female employee in flexible working class hours when there is a emergency for family commitments though they will be having more responsibilities taking care of kids and their developmental activities
- Work life policies should be friendly so that it can help an employee to meet their commitments in personal life and professional life.
- unique programs should be offered for all the employees in the institution and equal opportunity has to be given for all the employees to achieve the performance based targets

- Close relationship among the colleagues at workplace increases the job satisfaction of the teachers, hence mutual understanding should be there among them.
- Sufficient break has to be taken whenever necessary when the day increases the productivity of the work.
- Avoid getting the professional work to home because they can neither concentrate on professional life nor can give the importance in family.

CONCLUSION:

Hence, the work life is very idealistic when it includes individual performance towards the work which finally concludes to salary appraisal, reward system, job satisfaction, stress, personal causes. Finally work life balance is about managing and balancing the personal life and professional life which don't get into conflicts. Many research studies has been proven that there is a correlation between work satisfaction, employee productivity and performance of work, family commitment, personal commitment, work commitment, institutional support and family support which leads to efficient work-life.

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EXPECTATIONS OF COLLEGE STUDENTS FROM THE TEACHERS IN ENHANCING THEIR KNOWLEDGE: A STUDY WITH REFERENCE TO UDUPI AND DAKSHINA KANNADA REGION

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ABSTRACT

Education is the foundation upon which students build their future career. In this competitive environment how much ever the knowledge students acquire that is less. So along with the hard skills even soft skills are required. To impact all these knowledge and soft skills among the students' first teachers should be more educative. So now a day's educational institution is giving more importance in enhancing the teacher's initiatives. Usually teachers aim is to develop their student's way of thinking, acting and approaching a field of study and practice. But to do this being a teacher, they must possess all these qualities. This research paper consists of the expectations of students from teachers. A quantitative study was performed with students of Udupi and Dakshina Kannada region through the application of questionnaire covering 15 different expectations. 100 students were taken as sample for this study. This research had showed that teachers must develop more qualities to meet the expectations of students.

KEYWORDS: Competency, Educational institutions, Students expectations, Soft skills.

1. **INTRODUCTION:**

   To train the mind about what is right and what is wrong education is must. In this competitive environment most of the people arelosingtheir jobs. Just having hard skills are not enough along with that students must possess soft skills for their successful career. They must be taught how to think, not what to think. Now a day's student is having more attraction towards professional courses. To create a demand from the students towards higher education it is necessary to meet the expectations of students which lead them to a greater satisfaction. To educate the students first of all teachers must possess more qualities. They must develop a passion for learning. They must inspire the students to learn. This paper tries to focus and highlight the expectations of students from the teachers. For this study 100 respondents (students of Udupi and Dakshina Kannada region) were selected as a target group to understand their mindset. The result of this study indicates that students expect more from their teachers. Such as concern, support, encouragement, knowledge on different skills etc. So teachers must develop a passion for learning to inspire the students.

2. **OBJECTIVES:**

   - To understand the students mindset about their expectation from the teachers.
   - To study the problems faced by the students.
   - To understand the requirement of soft skills among the students.
   - To understand the qualities of a good university teacher.
   - To analyse the role of college teachers in educating the students.

3. **LITERATURE REVIEW:**
   ▶ Students enter college with a multitude of background characteristics, individual attributes, and expectationand motivational attributes that influence their satisfaction with the collegiate environment (Tinto, 1975; Tinto,2007)
   ▶ Tinto (2007) points out successful retention are "a reflection of successful student education. That is the job of the faculty" (p. 9).
   ▶ The successful persistence of students to graduation in higher education has multiple benefits for the student, for the institution and for society. Tierney (1992) gives a very clear-cut explanation of these benefits that still applies almost 25 years later: The student will be able to reap the rewards that a college degree affords, the college or university will be able to maintain the income that derives from the student's attendance, and society will be able to utilize the skills of students in becoming more productive. (p. 604)
   ▶ A student's failure to succeed is viewed as an institutional responsibility (Habley et al., 2012) and a "campus-based phenomenon" (Berger et al., 2012, p. 8). "Students who fail to achieve their educational goals at an institution because of either personal or institutional shortcomings represent a departure problem" (Bean, 1990, p. 171).

The current climate in higher education suggests that students could be seen as primary customers (Hill, 1995, p. 15; Thorne & Cuthbert, 1996, p. 176) who are increasingly aware of their customer rights, one of which is regularly exercised through formal and informal feedback processes. If teachers in higher education are becoming framed as service providers, then one way to ensure the provision of a quality service is to know the expectations of customers as they enter into the service transaction (Zeithaml et al., 1990).

   ▶ The current climate in higher education suggests that students could be seen as primarycustomers (Hill, 1995, p. 15; Thorne & Cuthbert, 1996, p. 176) who are increasingly awareof their customer rights, one of which is regularly exercised through formal and informalfeedback processes. If teachers in higher education are becoming framed as service providers, then one way to ensure the provision of a quality service is to know the expectations ofcustomers as they enter into the service transaction (Zeithaml et al., 1990).
   ▶ Research on students' expectations of higher education suggests that they are dependenton a number of factors. These include culture (Shank et al., 1996; Twale et al., 1997); gender(Walker et al., 1994); age (L evine, 1993); university type (Shank et al., 1995) and mode ofstudy (Stevenson & Sander, 1998). Furthermore, expectations and perceptions of servicequality change over time (Boulding et al., 1993).

4. **METHODOLOGY:**
   The resources collected to prepare this paper were both from primary and secondary data.

PRIMARY DATA

Primary data were collected through survey by distributing questionnaires to 100 students of various colleges in Udupi and Dakshina Kannada region. Simple percentage analysis has been done to evaluate the data.

SECONDARY DATA

Secondary data collected with the help of various books, newspapers, journals, internet and some online thesis and magazines etc.

5. **ANALYSIS OF THE STUDY:**
   The purpose of this questionnaire is to find out the perceptions and expectations of college students from their teachers. It also points to the grey area where the college teachers need to explore their inadequacies in impairing and meeting students' competency expectations.

   a) In which class you are studying?

Particulars	No. of respondents	Percentage
First years	25	25%
Second years	25	25%
Final years	50	50%
Total	100	100%

   Interpretation: out of 100 students 50% of the students are final year degree students.

   b) What is your gender?

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

   Interpretation: out of 100 samples majority of students are girls.

c) Level of agreements to the following questions:

Particulars	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
I expect my lecturer must possess more qualifications.	75	20	5		
I expect they should communicate clearly	80	20			
I expect they should be more friendly	90	10			
I expect detailed explanation from the teacher	5	2	0	3	90
I expect from my teacher not to take any special classes during holidays	73	27			
I expect they should create an opportunity for practical exposure.	60	20	20		
I expect they should be helpful when I ask doubts	90	10			
I expect teacher should be fair to all	100				
They should take active part in co-curricular activities	30	20	30	20	10
They should provide more information other than syllabus	65	25	10		
They should create awareness on recent developments relating to subjects	80	15	5		
They should encourage the discussion in the class	80	15	5		
They should motivate and guide me for further studies	74	26			
They should have more skills and talents other than the subject knowledge	82	18			
They should inspire me	100				

Interpretations:
1) Out of 100 respondents 75% of the students strongly agree that teacher must possess more qualifications
2) Out of 100 respondents all the students agree that teacher must communicate clearly.
3) 90% of the students expect their teacher to be friendly.
4) Out of 100 respondents 90% of the students do not like detailed explanations for the topic.
5) All most all the students say that special classes are not required during holidays.
6) 60% of the respondents strongly agree that lecturer should create an opportunity for practical exposure.
7) All most all the students agree that they should clear the doubts.
8) All the students expect their teacher should not do any discrimination.
9) 50% of the students expect that teacher must involve in co-curricular activities.
10) 65% of the students strongly agree that teacher should provide more information other than syllabus.
11) 80% of the students strongly agree that teachers should create awareness on recent developments relating to subjects.
12) Almost 95% of the students expects the discussion in the class.
13) 74% of the students expect motivation and guidance from the teacher.
14) 82% of the students strongly believe that they must possess more skills and talents other than the subject knowledge.
15) All the students strongly expect their teacher to inspire them.

6. OTHER FINDINGS:

1) Out of 100 respondents 75% of the students strongly agree that teacher must possess more qualifications. It means even students understood that in this competitive environment everyone should be more knowledgeable person.

2) Out of 100 respondents all the students agree that teacher must communicate clearly. It indicates that clarity in communication helps to understand the concepts in a better way.

3) 90% of the students expect their teacher to be friendly. It means more strictness like in schools they do not expect.

4) Out of 100 respondents 90% of the students do not like detailed explanations for the topic. It indicates that spoon feeding is not necessary for them. Opportunities should be given to analyse on the topic.

5) All most all the students say that special classes are not required during holidays because to spend their time in some other activities. And they feel bore if the teacher takes classes from morning to evening.

6) 60% of the respondents strongly agree that lecturer should create an opportunity for practical exposure. This is because now a day's getting the job without experience is very difficult.

7) All most all the students agree that they should clear the doubts. If the doubts are not cleared then they cannot study properly. It indicates that students are not there to score marks they started to give importance to the proper education.

8) All the students expect their teacher should not do any discrimination. To feel comfortable partiality should not be there in classes.

9) 50% of the students expect that teacher must involve in co-curricular activities. According to students if the teachers involve more in co-curricular activities then it will be easy for them to study in a better way.

10) 65% of the students strongly agree that teacher should provide more information other than syllabus. It means even students understood that in this competitive environment just subject knowledge is not enough to survive.

11) 80% of the students strongly agree that teachers should create awareness on recent developments relating to subjects. So that students will gain more knowledge in their subjects.

12) Almost 95% of the students expect the discussion in the class. It is a kind of encouragement. So that their overall development is possible.

13) 74% of the students expect motivation and guidance from the teacher. Because it gives a moral support to the students.

14) 82% of the students strongly believe that teachers must possess more skills and talents other than the subject knowledge. College is not about just teaching the syllabus. It is educating the students for their overall development. So teachers also must possess the skills to train the students.

15) All the students strongly expect their teacher to inspire them. For this teacher must develop a passion for learning.

7. CONCLUSION:

To train the mind about what is right and what is wrong education is must. In this competitive environment how much ever the knowledge students acquire that is less. So along with the hard skills even soft skills are required. To impact all these knowledge and soft skills among the students' teachers should be more educative. And more ever teachers should develop a passion for learning. To create a demand from the students towards higher education it is necessary to meet the expectations of students which lead them to a greater satisfaction. They must inspire the students to learn. So now a day's educational institution is giving more importance in enhancing the teacher's initiatives. Usually teachers aim is to develop their student's way of thinking, acting and approaching a field of study and practice. But to do this being a teacher, they must possess all these qualities. The result of this study indicates that students expect more from their teachers. Such as concern, support, encouragement, knowledge on different skills, clarity in communication, explanations with examples, fair evaluation, etc. So teachers must develop a passion for learning to inspire the students.

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A STUDY ON STRESS AMONG COLLEGE STUDENTS OF UDUPI CITY

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ABSTRACT

The World Health Organization (WHO) has labeled stress the "health epidemic of the 21st century" exerting significant burdens at all levels of society. In fact, the WHO has concluded that problems and disorders related to stress are common and may contribute to over 50% of physician visits around the world with both internal and external stressors contributing to those increasing rates.According to UN report India is having world's largest youth population. College students constantly have more multifaceted inconvenience due to academic pressure; adaption to new environment, fear of failure, struggle to create uniqueness, inferiority, attaining social familiarity, etc., and avoidance of stress is not feasible, thus the subsequent best thing is to learn more about symptoms, effects, consequences and ways of overcoming stress. In this study an attempt has been made to identify the causes and effects of stress and coping measures to be taken to reduce stress among college students.

Keywords: Stress, factors, effects, coping strategies, college students.

INTRODUCTION

Stress has become a part of student's academic life because of several factors. Stress cannot be considered as harmful, but it may seriously affect those who react to it badly. Everyone reacts to stress in different ways. According to Richard S.Lazarus "stress is a condition or feeling experienced when a person perceives that demand exceed the personal and social resources the individual is able to mobilize".Feelings of stress and anxiety are a part of life. Some levels of stress can actually be good for us, as the right kind of stress encourages us toward change and growth. However, when stress and anxiety exist for an extended period of time, they can become a burden or even a health risk.

NEED FOR THE STUDY

Due to academic stress students may get frustrated and result in depression, anxiety or other psychological disorder.As per the study conducted by National Institute of Mental Health and Neuroscience (NIMHANS) about the growing number of suicides in India

among school and college going students, 11 percent of college students and 7 to 8 percent of high school students have attempted suicide. Stress management among college students can empower them to be better adults.

LITERATURE REVIEW

Rajasekar (2013) examined the impact of academic stress among the management students. Students have different expectations, goals and values that they want to fulfil, which is only possible if they are integrated with that of the institution. The study also provides better insights to the academic administrators for initiating efforts to reduce the intensity of academic stress. Narasappa Kumaraswamy (2013) briefly describes the research carried out in the last three decades especially regarding stress, anxiety & depression. It focuses stress among college students, nature of psychiatric morbidity and emotional problems of the college students. His study suggested initiating mentor mentee programme compulsorily in all colleges. A student health committee should be formed in each college with mental health professionals as its members. There should be regular seminar & workshop for teachers & college students on various issues of psychological problems and its coping mechanisms. Sunny P Mathew(2014) identifies the various symptoms of reasons of stress experienced by youngsters in a small area of Kottayam District in Kerala state; and also suggests the ways of minimizing the stress among youngsters. He also explains about the best way to manage the students stress and role of parents, faculty members and friends in combating stress. Baskar(2015)The emotional security of college student's needs cautious attention. The colleges should start Counselling centres in the campus to take-up the psychological issues of the students at the early stage. There should be regular workshop for the students on stress management, time management, health education programs and reduction in the curriculum, through these vital approaches the stress among college students can bemanaged.Lovely Joseph Pullokaran(2018) opined that college students are stressed by study workload and completion of assignments and seminars within a limited span of time.

RESEARCH OBJECTIVES
- To analyze the factors causing stress among college students.
- To examine the effects of stress among college students.
- To study the stress coping strategies of college students.

RESEARCH HYPOTHESIS
H1: There is no significant association between gender and factors causing stress.
H2: There is no significant association between course and factors causing stress.
H3: There is no significant association between gender and personal factors causing stress.
H4: There is no significant association between stress level and coping methods adopted by students.

RESEARCH METHODOLOGY

The requisite data required for the research study is collected from both primary as well as secondary sources.Primary data was gathered by preparing a questionnaire served through Google Forms. Questionnaire was designed to collect responses on demographic information and on factors causing stress, emotional and physical effects of stress and the coping methods adopted by respondents.Factors of stress like vastness of syllabus, excessive assignments and seminars, fear of exams, inadequate resources and facilities in the institution, increased expectation by self, health problem, lack of communication skills, peer competition ,break up with friends ,poor time management ,lowerself-esteem and lack of confidence , parents pressure, financial difficulties, uncomfortable living conditions, difficulty in travellingto college(transport facilities)were grouped under academic , personal ,parental and social factors.The questionnaire was distributed to the post graduate students of Udupi through the college WhatsApp groups and number of responses received were 96 in number. Secondary data was collected through the study of published literature reviews and relevant websites.The researcher has used basic statistical tools like Frequency,Percentages and the Chi-Square Test to test the association between the two groups of data

LIMITATIONS OF THE STUDY

The changes in the life's situation of the respondents may vary with time so the same response may not be expected in the future with the same respondents.

ANALYSIS AND FINDINGS OF THE STUDY

Table 1: Gender of The Respondents

Gender	Frequency	Percent
Male	20	21
Female	76	79
Total	96	100

(Source: Primary Data)

Among the respondents 20(21%) are males and 76(79%) of the respondents are females.

Table No.2 Age Group of the respondents

Age Group	Frequency	Percent
20-21	30	31
21-22	66	69
Total	96	100

(Source: Primary Data)

Among the respondents 30(31%) were aged between 20-21years and 66(69%) of the respondents were aged between 21-22years.

Table No.3 Course of the respondents

Course	Frequency	Percent
M.Com	53	55
MA Economics	43	45
Total	96	100

(Source: Primary Data)

Among 96 respondents 53(55%)are from M.Com and 43(45%)are from MA Economics.

Table no 4: Stress level of the respondents

Opinion	No.of Respondents	Percentage of Respondents
Not Stressful	12	12.5
Slightly Stressful	57	59.4
Moderately Stressful	19	19.8
Above Stressful	6	6.3
Extremely Stressful	2	2.1
Total	96	100.0

(Source: Primary Data)

The above table shows that 2(2.1%) of respondents are extremely stressful, 6(6.3%)opined that they were above stressful, about 19(19.8%)were moderately stressful,57(59.4%) were slightly stressful and 12(12.5%) of the respondents were not stressful.

Table no 5: Factors causing stress

Factors	No. of Respondents	Percentage of Respondents
Academic factors	31	32.3
Personal factors	49	51.0
Social factors	13	13.5
Parental factors	3	3.1
Total	96	100.0

(Source: Primary Data)

Among the respondents 31(32.3%) felt that academic factors,49(51%)felt that personal factors,13(13.5%)felt that social factors and 3(3.1%) felt that parental factors cause stress.

Table no 6: Emotional effects of stress

Emotional effects	No.of Respondents	Percentage of Respondents
Anxiety or Fear	28	29.2
Sadness/depression	17	17.7
Feeling of isolated or hopeless	9	9.4
Restlessness	20	20.8
Irritability/anger	22	22.9
Total	96	100.0

(Source: Primary Data)

Among the respondents 28(29.2%)had anxiety or fear when stressed,17(17.7%)felt sad or depressed,9(9.4%)were feeling isolated or hopeless,20(20,8%)were restless and 22(22.9%) were feeling irritable or angry when they are stressed.

Table no 7: Physical effects of stress

Physical effects	No. of Respondents	Percentage of Respondents
Increased heart rate/Blood pressure	9	9.4
Upset Stomach	12	12.5
Sweating/Chills	6	6.3
Change in sleeping pattern	29	30.2
Headaches/Getting sick more often than normal	40	41.7
Total	96	100.0

(Source: Primary Data)

Among the respondents 9(9.4%)suffered increased heart rate/Blood pressure when stressed,12(12.5%) had an upset stomach,6(6.3%)had sweating/chills,29(30.2%)had changes in sleeping pattern and 40(41.7%) suffered from headaches/ Getting sick more often than normal due to stress.

Table no 8: Most stressful academic factors

Academic factors	No. of Respondents	Percentage of Respondents
Study workload	22	22.9
Language difficulty	13	13.5
Completion of assignments and seminars	29	30.2
Examination	20	20.8
Work and study life balance	12	12.5
Total	96	100.0

(Source: Primary Data)

29(30.2%)of the respondents felt Completion of assignments and seminars as most stressful,22(22.9%)felt study workload,20(20.8%)felt examination,13(13.5%)felt language difficulty and 12(12.5%)felt Work and study life balance as the most stressful academic factor.

Table no 9: Most stressful personal factors

Personal factors	No. of Respondents	Percentage of Respondents
Financial difficulties	21	21.9
Parental pressure	1	1.0
Health problems	10	10.4
Own unrealistic expectations	21	21.9
Issues with peers	43	44.8
Total	96	100.0

(Source: Primary Data)

43(44.8%)of the respondents felt Issues with peers as the most stressful personal factor,21(21.9%)of the respondents felt financial difficulties as well as their own unrealistic expectations as most stressful personal factors, 10(10.4%)felt health problems and 1(1%)felt parental pressure as the most stressful personal factor.

Table no 10: Personal coping methods to relieve stress.

Personal coping methods	No. of Respondents	Percentage of Respondents
Sleeping	30	31.3
Sharing with close friends	27	28.1
Social Media	13	13.5
Positive thinking	26	27.1
Total	96	100.0

(Source: Primary Data)

Among the respondents 30(31.3%) resorted to sleeping,27(28.1%) shared their burden with close friends,13(13.5%)focused their attention on social media,26(27.1%) channeled their minds towards positive thinking to overcome stress.

TESTING OF HYPOTHESES
H1: There is no significant association between gender and factors causing stress.

Table no:11 Testing of H1

Opinion			Gender		Total
			Male	**Female**	
Factors causing stress	Academic factors	Count	6	25	31
		% within Gender	30.0%	32.9%	32.3%
	Personal factors	Count	11	38	49
		% within Gender	55.0%	50.0%	51.0%
	Social factors	Count	3	10	13
		% within Gender	15.0%	13.2%	13.5%
	Parental factors	Count	0	3	3
		% within Gender	0.0%	3.9%	3.1%
Total		Count	20	76	96
		% within Gender	100.0%	100.0%	100.0%

(Source: Primary Data)
$X^2=.948$; $p = 0.814$

Interpretation: Since $p = 0.814 > 0.05$ the test was not statistically significant, that is, there was no significant association between gender and factors causing stress at 5% level.

30% of the male students and 32.9% of the female students account for academic factors as the cause for their stress.55% % of the male students and 50% of the female students opine that personal factors are the cause for their stress. 15% of the male students and 13.2% of the female students account for social factors as the cause for their stress and 3% of the female students consider parental factors as the reason for their stress and it was found to be statistically not significant.

H2: There is no significant association between course and factors causing stress.

Table no:12 Testing of H2

Opinion		Course		Total
		M.Com	**MA Economics**	
Factors causing stress	Academic factors	20	11	31
		37.7%	25.6%	32.3%
	Personal factors	28	21	49
		52.8%	48.8%	51.0%
	Social factors	3	10	13
		5.7%	23.3%	13.5%
	Parental factors	2	1	3
		3.8%	2.3%	3.1%
Total		53	43	96
		100.0%	100.0%	100.0%

(Source: Primary Data)
$X^2=6.747$; $p = 0.080$

Interpretation: Since $p = 0.080 > 0.05$,the test was not statistically significant, that is, there was no significant association between course and factors causing stress at 5% level.

37% of the M. Com and 25.6% of the MA Economics students account for academic factors as the cause for their stress.52.8% M. Com and 48.8% of the MA Economics students opine that personal factors are the cause for their stress. 5.7% of the M. Com and 23.3% of the MA Economics students consider social factors as the cause for their stress and 3.8% of the M. Com and 2.3% of the MA Economics students account parental factors as the reason for their stress and it was found to be statistically not significant.

H3: There is no significant association between gender and personal factors causing stress.

<div align="center">Table no:13 Testing of H3</div>

Opinion		Gender		Total
		Male	Female	
Most stressful personal factor	Financial difficulties	6	15	21
		30.0%	19.7%	21.9%
	Parental pressure	1	0	1
		5.0%	0.0%	1.0%
	Health problems	0	10	10
		0.0%	13.2%	10.4%
	Own unrealistic expectations	7	14	21
		35.0%	18.4%	21.9%
	Issues with peers	6	37	43
		30.0%	48.7%	44.8%
Total		20	76	96
		100.0%	100.0%	100.0%

(Source: Primary Data)
X^2=10.417; p = 0.034

Interpretation: Since p = 0.034 < 0.05 it can be concluded that there is a significant association between gender and personal factors of stress.

Among the respondents 30% of the male and 19.7% of the female students admit that financial difficulties are the most stressful personal factors,35% of the male and 18.4% of the female students consider their own unrealistic expectations as the most stressful personal factors,30% of the male and 48.7% of the female students feel that issues with peers is the most stressful personal factor. 13.2% of the female students feel that health problems are the most stressful personal factor and 5% of the male students consider parental pressure as the most stressful personal factor and it was found to be statistically significant.

H4: There is no significant association between stress level and coping methods adopted by students.

<div align="center">Table no:14 Testing of H4</div>

Opinion		Stress Level					Total
		Not Stressful	Slightly Stressful	Moderately Stressful	Above Stressful	Extremely Stressful	
Coping methodsto relieve stress.	Sleeping	2	13	9	4	2	30
		16.7%	22.8%	47.4%	66.7%	100.0%	31.3%
	Sharing with close friends	4	18	4	1	0	27
		33.3%	31.6%	21.1%	16.7%	0.0%	28.1%
	Social Media	0	9	4	0	0	13
		0.0%	15.8%	21.1%	0.0%	0.0%	13.5%
	Positive thinking	6	17	2	1	0	26
		50.0%	29.8%	10.5%	16.7%	0.0%	27.1%
Total		12	57	19	6	2	96
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

(Source: Primary Data)
X^2=19.571; p = 0.076

Interpretation: Since p = 0.076 >0.05 the test was not statistically significant, it can be concluded that there is no significant association between stress level and coping methods adopted by students.

Among the respondents 100% of the highly stressful , 66.7% of the above stressful ,47.4% of the moderately stressful ,22.8% of the slightly stressful and 16.7% of the not stressful students resort to sleeping to cope with stress while 16.7% of the above stressful,21.1% of the moderately stressful,31.6% of the slightly stressful and 33.3% of the not stressful students resort to sharing with close friends to cope with stress,21.1% of the moderately stressful,15.8% of the slightly stressful students spend time on social media

to cope with stress and 16.7 %of the above stressful,10.5% of the moderately stressful,29.8% of the slightly stressful and 50% of the not stressful students think positively to overcome stress and it was found to be statistically not significant .

FINDINGS

1. Personal factors(51%) are the main cause of stress among college students.
2. 29.2% had anxiety or fear when stressed and 22.9% were feeling irritable or angry when they are stressed.
3. 30.2% had changes in sleeping pattern and 41.7% suffered from headaches/ Getting sick more often than normal due to stress.
4. Completion of assignments and seminars (30.2%)was the most stressful academic factor.
5. 44.8% of the respondents felt issues with peers as the most stressful personal factor.
6. 31.3% resorted to sleeping and 28.1% shared their burden with close friends to overcome stress.
7. Gender had a significant association with personal factors of stress.

SUGGESTIONS

1. Acknowledge your feelings and keep a journal – not a formal one but one where you can keep notes and thoughts.
2. Prioritize and tackle the easiest things first. This makes the list shorter.
3. Break it down into pieces. Set realistic and manageable goals.
4. Breathe, deeply.
5. Take a break and focus on something else for a while.
6. Do something that you enjoy – draw, write a letter, cook, or call a friend
7. Workout – go for a run, a walk, or take an exercise class
8. Meditate – just 3-5 minutes can help change your perspective
9. Think positive, reframe the negative.
10. Visualize a place where you feel calm.

CONCLUSION

Education is an inevitable factor for economic and social development. It is necessary for building human capabilities and employment opportunities. Thus, it is important for the academic institutions to maintain well balanced academic environment for better learning. Academic stressors are related to studying for university examinations, completion of assignments and seminars, parental pressure and above all large amount of content to master within a limited time. With a good stress management module introduced in the curriculum students can be enabled to handle stress better.

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ONLINE SHOPPING AMONG CONSUMERS-A CURRENT TREND

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ABSTRACT

With the increase use of internet there is a paradigm shift in the perception of consumers towards online shopping. Today in India young and old generation both prefer to do online shopping. With the help of computes, tablets, laptop, smart phones etc. consumers can shop whenever and wherever they want. Thus online shopping has become a current trend among the young and old generation and it becomes imperative to study the perception of consumers towards online shopping. The present study has collected the data through focus group interview method and found out that the respondents prefer online shopping because of cost and convenience, price and product comparison and time saving. The respondents also feel don't get the product on time and they receive the substandard quality of products.

Keywords: Online shopping, current trend, young and old generation, perception, internet.

1. INTRODUCTION

Online shopping is one of the forms where consumers can buy or sell their goods or services through internet. Consumers have the opportunity in visiting various website through shopping search engine before buying a products or availing services. Online shopping can be done using laptop, desktop, palmtop, tablet or smart phones. Basically, consumers through online store can browse various products and services, their price, features, models and images; this provides an opportunity for the consumers to choose specific items or brands of their choice. There are few principal and largest online retailing corporations such as eBay, Alibaba, Myntra and Amazon which caters the needs of the online shoppers. Customers buying behavior is not influenced merely on brands and firms rather, in this digital world digital devices, mobile phones, computers and tablets provides array of information which influences consumer's mind to choose online shopping.

2. REVIEW OF LITERATURE

The study was conducted by choosing 160 respondents from Dhaka city. The aim of the study was to understand the behavior of online shoppers. The study found out that irrespective of gender, both male and female have same type of behavior towards online shopping. Most of the consumers concerned about the security of online payment and they have mixed response towards online shopping. (Mohammad Anisur Rahman et al. 2018). A survey of 150 respondents was conducted to create a model based on acceptance of technology to various other factors which influence online shoppers intentions. The findings indicated that the ease and enjoyment in doing online shopping were the factors which influenced online shopping and ease of use had positive effect on perceived usefulness. (Umair Cheema et al.) Kothari P. Pritam and Maindargi S. Shivganga (2016) in their study found though there is revolution in technology many respondents prefer to do manual shopping. Whereas majority of online shoppers are happy and satisfied with online shopping because in online shopping they can view variety of products, models, price discount is offered and it saves their time. Chayapa Katawetawaraks and Cheng Lu Wang (2011) are of the opinion that convenience, availability of information, products and services, cost and time efficiency are the key contributors of online shopping and the factors which impedes the customers from online shopping are security threat in mode of payment, intangible nature of the products, lack of social contact and dissatisfactions. The sources where information is available also may influence the consumer behavior. (Bigné-Alcañiz et al., 2008). The interesting factor in online shopping is it helps the consumers in pre purchase period (Maignan and Lukas, 1997) because this helps to compare the products and services (Dickson, 2000).

3. OBJECTIVES

- To study the perception of online shopping among consumers.
- To investigate the benefits and limitations of online shopping.

4. RESEARCH METHODOLOGY

The study has adopted focus group interview method with ten participants so as to get the in-depth information from the respondents. The participants in this study are students and faculties who choose to do online shopping.

6. RESULTS AND DISCUSSION

Online shopping has advantages and disadvantages compared to off-line shopping. In order to find out the perception towards online shopping among consumers and to investigate pros and cons the focused group interview was conducted and the results are as follows:

The students and online shoppers opinionates that doing online shopping has both advantages and disadvantages.

6.1 Factors which influence online shopping

- **More variety and Best offers:** One can find almost all products of the brands available. Anyone can shop from retailers and find the latest collections, greater selection of colors, sizes and even international trends without spending money. During festive seasons consumers gets offers at a discount price, this motivates consumers to shop more and more through online. Sometimes they can place an order even for the out-of stock products because they can be sure that will be delivered to them when the products are available.
- **Convenience:** Online shoppers can purchase their products or can avail the services without physically present in the shops. They can sit at home comfortably and shop any products, even latest products conveniently at anytime from anywhere. Online shopping can be done 24 hours and 7 days without any hassles such as traffic, pollution and saves lot of time in travelling, standing in que to pay etc.
- **Cost and Price comparison:** Comparing the cost and price of products is much easier through online than off-line shopping. Consumers can view the reviews, ratings of other buyers and select the products of their choice. This allows the consumers to purchase the products or avail the services which are affordable.
- **Information:** Through internet the consumers get clear and detail information of the product of any brands. This helps the online shoppers in purchasing products of their choice without any difficulties.

6.2 Factors which hampers online shopping

- **Problems of shipping and delay in product delivery:** Many consumers feel that there is shipping problems and most of the time the there is delay in product delivery. This makes the customers to call the company often and sometimes forces them to pick it from the stores themselves.
- **No social contact:** Online shopping will not have any social contact with other shoppers, sales personnel; participating with community is absolutely non-existent. Unlike off-line shopping no sales assistance will be there in online shopping which will lead to buying wrong products.
- **Complicated returns:** The product which needs to be returned is not hassle free. Packing, labeling and filling forms are tedious in nature and it is painful in returning the products, refunding and one will not get any assurance that they will get shipping costs.
- **Not expected commodity:** Buying a product through online is always not very pleasing because sizes of the product may mismatch, fabric or texture of the product may not be the same as it is shown in online, quality or durability may be substandard.
- **Unfriendly websites and delivery personnel:** Some of the websites require consumers to follow tedious steps to become members and it becomes impossible to unsubscribe them. The sites will not provide accurate descriptions and this puts the consumers in dilemma in purchasing, returning or speaking to customer care personnel. Online shoppers even feel that at times delivery personnel are unfriendly to customers while delivering the products.

7. CONCLUSION

Online shopping has become a current trend among both young and old generation. The online shoppers feel that shopping through online has become inevitable and it is need of the hour. It has both advantages and disadvantages in buying a product through online. The respondents do not find security threat in providing their personal data such as name, address etc. Convenience and time saving is one of the major factors for the respondents to choose online shopping which is hassle free by making them to shop any products from anywhere. Thus online shopping is a recent trend where consumers prefer to stay indoors and shop than off-line shopping.

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CUSTOMERS PERCEPTION ON KERALA STATE ROAD TRANSPORT CORPORATION AS A SERVICE PROVIDER

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ABSTRACT

KSRTC provide two services, namely bus transport and courier service. However it is known as a Public transport industry. It provide huge amount of bus services throughout Kerala and also to neighbouring states. As being a large corporation it should be generating a reasonable amount of revenue. But the net revenue of the corporation is going in a diminishing scale (-738.768 crore in 2015-16). There are lot of golden opportunities to transform and take KSRTC to next level. But the actions are not effective to make use of the opportunities. The breach occurred in providing services in an efficient manner lead to loss of revenue. Now it faces critical financial loss. The most important reason for such loss is backing of passengers from using the services provided. The whole of scenario centres on consumer satisfaction.

Keywords: Transport, courier, efficiency, opportunities, etc

INTRODUCTION

The Kerala State Road Transport Corporation (KSRTC) is one of the oldest public transport provider. It is also a source of revenue of the government. But the recent studies and analysis showcase an decreasing trend in revenue generation. The operations of a public transport system become a very critical parameter in the entire revenue collection paradigm. Many factors attribute to the operational efficiency of the Kerala State Road Transport Corporation. Some are financial characteristics and others are non financial characteristics. The non financial factors consist of timing and scheduling of services, general condition of buses, quality of services provided, level of awareness etc.

Different studies on KSRTC have not disclosed the real and needed areas of improvement to avoid and to overcome the crisis facing. Increasing customer satisfaction is crucial to help KSRTC to become more reliant, by avoiding the drawbacks it has. This project aims at conducting a deeper study towards the services provided and the level of satisfaction of customers. By this analysis history, structure and performance of KSRTC is evaluated. The areas focused are facilities provided, awareness level, satisfaction level and the keys for improvements. The problems faced by the consumers are identified and thereby making suggestions to solve them. .This study may be handy to get a clear view about the satisfaction level of customers and to know the reasons for such response. The views of respondents are expressed using graphs and pie charts.

OBJECTIVES
The following objectives were used to study the customer satisfaction.

- To find out the awareness level public regarding the services provided.
- To study the satisfaction level of customers.
- To identify the various types of services and facilities provided.

METHODOLOGY

Both primary and secondary data is collected for the purpose of the study.
 Google forms were used for collecting primary data. Questions were framed on the basis of objectives set and the same was forwarded to multiple respondents to collect valuable information pertaining to the problem under study.
Secondary data were collected to understand the theoretical concepts of KSRTC from various publications, books, magazines, etc. related to KSRTC.
Simple random method of sampling is used. Ernakulam district is opted as sample area and the forms have circulated among different age group between 18 and above 60.

THE SCOPE OF STUDY

KSRTC is one of the state run large corporation in Kerala. The transport service provided by KSRTC scatter over the state enabling the public to use their services in a disciplined way. This project "CUSTOMERS PERCEPTION ON KERALA STATE ROAD TRANSPORT CORPORATION AS A SERVICE PROVIDER" is conducted for the purpose of measuring the effectiveness of KSRTC in offering services to public and to understand whether the people are aware about the availability of various services provided, and the scale of their preference. This study tries to know the satisfaction level of users. This study also focuses on the role of non financial factors in promoting the transportation industry.

Ernakulam district has been selected as the sample area for the purpose of the study. 70 respondents were selected to study and the method used was simple random sampling. Both primary and secondary data were used for data collection. The main purpose of the study is to improve the working conditions of KSRTC keeping in mind the requirements of the customers.

LIMITATION

- Due to lack of time, money and other reasons the number of samples is restricted to 70 respondents.

- The respondents were reluctant to give information about their age, monthly income and suggestions about the topic.

- Lack of availability of secondary data.

Types of Service

GENERAL BUS SERVICES

1) City/Ordinary
Ordinary buses are KSRTC's most basic service. The bus is painted in yellow and red combination. And it follows 3+2 or 2+3 seating arrangements. Older Super Class buses are usually converted and used for ordinary service.

2)Garuda Maharaja
It was launched in 2016. It provide luxuries transport service. The buses have reclining seats with footrests and calf support, and radio and television in the front and centre. Water bottles and blankets are also provided.

3)Super Fast Passenger (SFP)

They are Non-air-conditioned, 3+2 buses which operate on long, intercity routes. Super Fast buses are with fewer stops than Fast Passenger buses but have more stop than Super Express. The service began in early 1992 as an improvement of Fast Passenger service.

4)Fast Passenger (FP)
Fast Passenger are non-air-conditioned, 3+2 service on intercity routes. FP routes have fewer stops than ordinary service.

5)Limited Stop Fast Passenger (LSFP)
LSFP service is FP service stopping at Super Fast stops.

6)Ordinary
These are KSRTC's most basic service, the red-and-yellow buses have bench 3+2 or 2+2 seats. Older Super Class buses are usually converted and used for ordinary service. They have services on every zones.

7)JnNRUM Services
JnNRUM consist of A/C Low floor buses and Non A/C low floor buses.They are introduced under Jawaharlal Nehru National Urban Renewal Mission.

8)Garuda King Class
It provide premium service to the passengers. Guaruda King Class was introduced in 2014. It consist of 10 air-conditioned Euoro 3 volvo multi-axle buses with amnesties similar to Garuda Maharaja.

9)GarudaSanchari
KSRTC operates two-axle Volvo buses in its Garuda Sanchari service. Its service was launched by K.B Gnaesh Kumar in 2002. The vehicles comprise of, two Volvo Euro III B76 Mark 1, the first Volvo buses introduced by a road transport corporation.

10)Super Deluxe Air Bus
They are non-air conditioned, white buses with streaks of tricolour on the sides. It also provide plug in ports for charging mobile phones and laptops. And have rear-axle air suspension. In super deluxure air bus all passengers are guaranteed a seat.The KSRTC's oldest deluxe service operates on Kannur and Thiruvananthapuram.

11)Minnal
Minnals are Long-distance, limited-stop deluxe night buses. They run on bypass roads to avoid traffic in order to save time. As the word minnal refers it only have limited stops and travel in fast phase (the term 'minnal" in malayalam means lightning). It follow 2+2 reclining seats. The total number of seats is 41.This service was introduced in June 2017, under managing director M. G. Rajamanikyam.It adopted the lightning colour scheme to ensure and to enhance night time visibility.

FACILITIES PROVIDED

● **Monthly passes**

KSRTC is issuing monthly passes at concessional rates to the passengers travelling between two places on a daily basis like employees, traders etc. Passengers can avail these passes from any of the bus station. This concession are only valid if the passenger provide the identity card provided by KSRTC. For availing such concession rates the passenger have to pay Rs. 50 and to acquire the card.

● **Student passes**

KSRTC provide transportation services at a discounted rates. For availing these concession passes the students have to obtain concession passes issued by KSRTC after providing a sum amount of money as fees. The students should be with in a range of 40 km of the educational institution to avail the service. If the are not with in this limit they have to produce a certificate from the head of the institution that the student has got admission under Government merit quota. And there are no other with in the set limit of 40 km. The concession passes can only used in ordinary buses.

● **Passes to physically challenged Persons**

KSRTC is issuing concessional passes to physically challenged persons. These passes will be issued to persons with disability of 40% and above covering visual, hearing, Amblyopia, mental disorder, Dementia, loco moto disability, etc. The concessional travel facilities to physically handicapped persons are limited to persons whose annual income is Rs. 15000 or below. The persons can avail the services of KSRTC at 25% of the actual rate.

● **Passes to blind**

KSRTC is issuing free travel passes to fully blind persons, residents of Kerala state. 100% concession is provided for blind persons on production of identity card issued by the corporation.

● **Passes to freedom fighters**

The freedom fighters receiving pension from Govt. of kerala/India and permanently residing in kerala state will be allowed for free travel facilities.

Features provided at KSRTC Bus Stations

KSRTC also provide varying services in bus stations also. It succeeded in providing all transport facilities under one roof. The stations have been innovated. The introduction of high-tech bus stations helped the corporation to organise matters so efficiently. Rest rooms and canteen facilities are provide at bus stands. Nowadays KSRTC uses digital display and intelligent Transport system for public addressing. KSRTC also rent out its building to private and commercial establishments to make the customers or satisfied. New mobility bus stands are built in various points around Kerala for example New mobility Hub in Vytilla, ERNAULAM. There are 8 main KSRTC bus stations in Ernakulam district, they are at North Paravur, Angamaly, Aluva, Perumbavoor, Ernakulam, Kothamangalam, Muvatupuzha and Piravam

Infrastructure of KSRTC

The infrastructure of KSRTC comprise of corporate office, Divisional offices, Depots, Bus stations, Divisional work shops, Printing press, Hospitals, Training institutes, And Officers/Employees Quarters.

Innovations

1) Electronic prepaid cards

Electronic pre paid cards are similar to season tickets issued by Railways. Passengers can secure the card by remitting a certain amount in advance. Whenever they board the bus, they need to swipe the card on the electronic ticketing machine (ETM) with the conductor and the ticket charge will be automatically reduced from their account.

2) Collection bata system

It is the streetwise initiative to urge the drivers and conductors of KSRTC buses to emulate their counterparts in private buses to invite passengers at bus stops to board their buses. The corporation will be handsomely rewarding the conductors and drivers who bring more daily collections at the end of the day.

3) E-Ticketing

KSRTC have opened online web portals to book tickets online. This facility can be availed by the passengers by entering into the official web page of KSRTC. It enables the customers to book and enquire about the availability of buses.

4) Wi-Fi

Another value addition in the offing is Wi-Fi connectivity in low-floor and super-class buses. Two low- floor and two multi-axle buses already have this. Browsing is free for first 15 minutes. The corparation have also held discussions with SBI and Federal Bank to introduce fare collection using multi-purpose smart card. The expression of interest will be published post polls. By introducing these measures, they plan to maximise fleet utility and increase fare collection.

5) Public Information System (PIS)

It is similar to information available at airports and railway stations on services and trips during the next few hours. It will provide details like location of a bus, expected time and arrival, number of vacant seats, etc. The software for the mobile app has been put through trials. It will be implemented after polls. The PIS will help spot booking through the mobile app. It will also have a trigger option to alert passengers of the bus of their choice through a specific route.

6) Electronic buses

KSRTC have launched electronic buses in 21st February 2019. The corporation have introduced new 10 low floor A/C buses under its fleet which is operated on electric power. Its main objective is to start zero emission transport service.

ANALYSIS OF DATA

Table 4.1 – **AWARENESS**

ARE YOU AWARE OF KSRTC	NUMBER OF RESPONDENTS	PERCENTAGE
Yes	53	76%
No	17	24%

Source: Primary Data

Fig 4.1 Awareness level – KSRTC Service
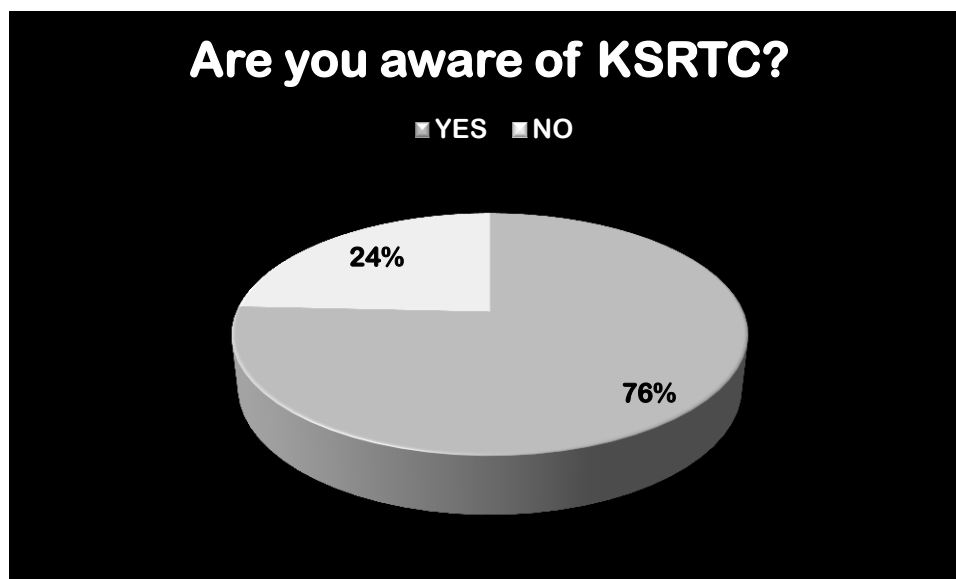
From the pie chart it is illustrated that 76% of the total respondents were aware of the KSRTC service available while other 24% were not aware of that.

Table 4.2 - **SATISFACTION LEVEL ON SERVICES PROVIDED**

SCALE	NO. OF RESPONDENTS	PERCENTAGE
1	5	7.1%
2	4	5.7%
3	30	42.9%
4	20	28.6%
5	11	15.7%
TOTAL	70	100%

The quality of services provided is a forcing factor which tempts customers to avail services more and more.

From the above pie chart it is evident that out of the 70 respondents 42.9% rated the KSRTC service as good .28.6% rated the service as satisfiable and 15.7% considered the service to be excellent. 5.7% the rest quoted the satisfaction to average. It shows room for further improvement needed.
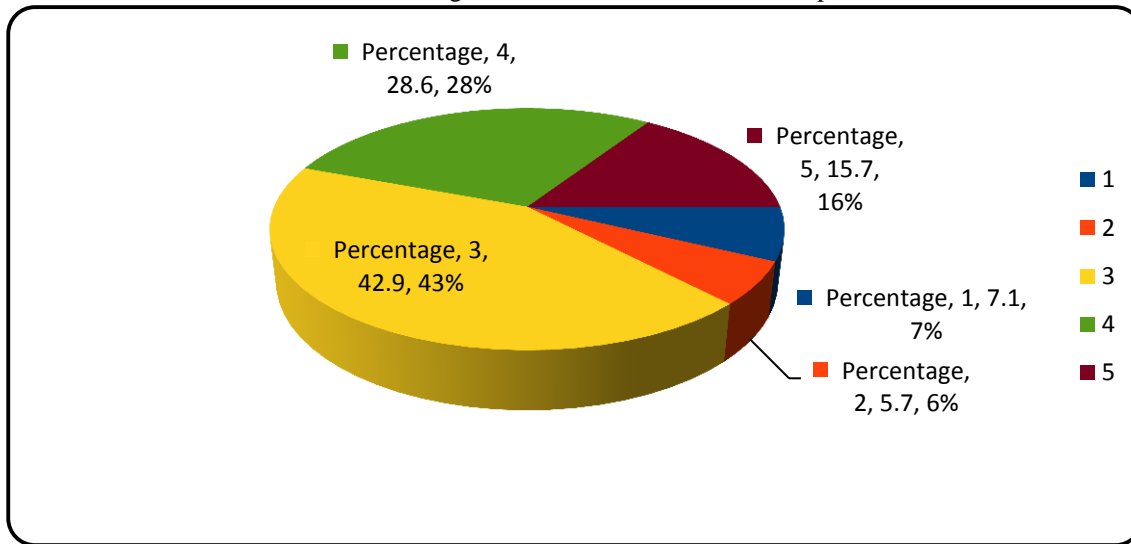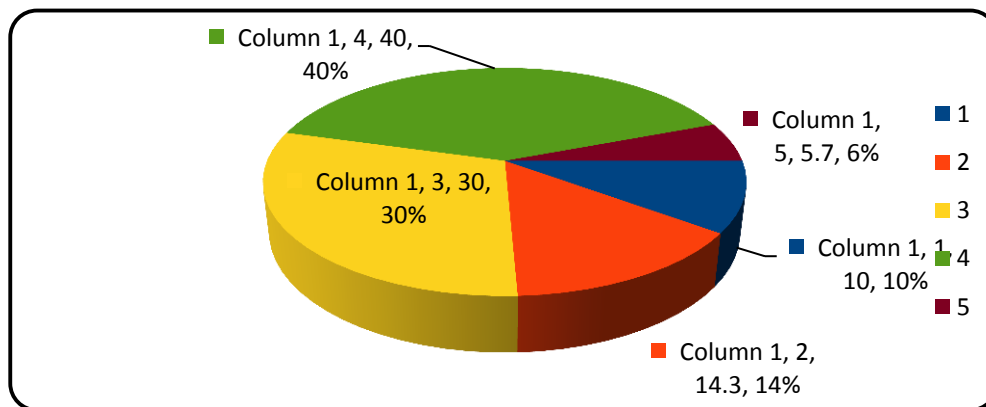
Fig 4.2 Satisfaction level – Services provided

Table 4.3 - **SATISFACTION LEVEL – OUTSTATION SERVICES**

SCALE	NO. OF RESPONDENTS	PERCENTAGE
1	7	10%
2	10	14.3%
3	21	30%
4	28	40%
5	4	5.7%
TOTAL	70	100%

Source: Primary data

Fig 4.3 - Satisfaction level – Outstation services

From the above pie   chart   it   is evident that the 40% of respondents has rated the outstation service to be very good. From the available information we concluded that the outstation service to be considerably good.

Table 4.4 - **SATISFACTION LEVEL – TIMING**

SCALE	NO. OF RESPONDENTS	PERCENTAGE
1	12	17.1%
2	8	11.4%
3	20	28.6%
4	26	37.1%
5	4	5.8%
TOTAL	70	100%

Source: Primary data

From the response received about 37.1% of the total respondents marks that the timing of KSRTC as good . Therefore, from the analysis we can interpret that the time schedule of KSRTC buses are satisfactory to the respondents.

Table 4.5 - **SATISFACTION LEVEL – BUS FARE**

SCALE	NO. OF RESPONDENTS	PERCENTAGE
1	5	7.1%
2	7	10%
3	27	38.6%
4	21	30%
5	10	14.3%
TOTAL	70	100%

Source: Primary data

By analysing the above data we came to a conclusion that bus fares charged by the KSRTC is economical and acceptable. They are faire and affordable to both lower and medium income class. KSRTC had taken due care on framing the fare sheet. Still a small portion of the respondents sees the price charged as high. It stood as a dissatisfying factor.

Table 4.6 - **SATISFACTION LEVEL – CONDITION OF BUS**

SCALE	NO. OF RESPONDENTS	PERCENTAGE
1	7	10%
2	18	25.7%
3	21	30%
4	21	30%
5	3	4.3
TOTAL	70	100%

Source: Primary data

Fig 4.4 Satisfaction level – Condition of bus
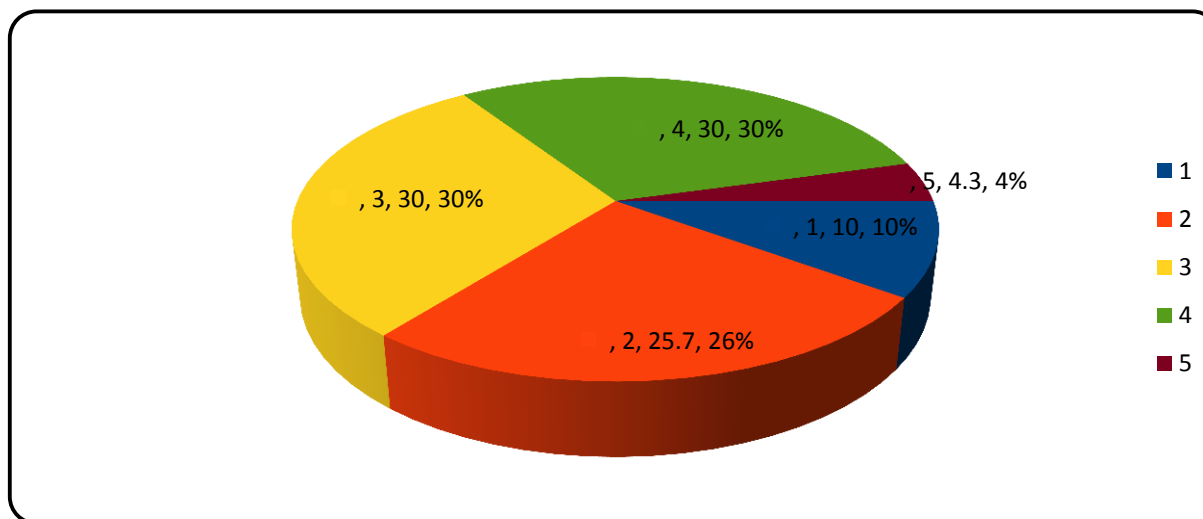
By studying the graph we can depict that the quality and condition of KSRTC buses are good but still it require some improvement. Adequate amount of finance have to be allocated to improve the working condition and to facilitate timely servicing of buses.

Table 4.7 - **MISBEHAVIOUR FACED FROM CONDUCTORS**

	NO. OF RESPONDENTS	PERCENTAGE
Yes	4	5.7%
No	66	94.3%
TOTAL	70	100%

Source: Primary data

From the table the interpretation can be made as , 94.3% are satisfied with the behaviour of conductors and the number of responses against the statement are 5.7%.

Conductors are well trained and the duties done by them are up to the mark.

 FINDINGS

▪   Out of total respondents majority were aware of the KSRTC services i.e., 76% at the same time a minor portion of them were still unaware of that.

▪   83% of the respondents uses KSRTC services. Which means majority of the respondents have used KSRTC services for travelling. They are familiar of the services provided.

▪   Even though majority of the respondents uses KSRTC services, they only avail the services occasionally or rarely. The number of people using the services on daily and weekly basis is very low.

▪   KSRTC have met their margin in providing better outstation services.

▪   Majority of the people were of the opinion that is strict in scheduling and completing the trips in time.

▪   Majority of people are satisfied on the bus fare of KSRTC. Only less than 10 % of respondents says that the fare is high. The rates of KSRTC is economical and affordable the customers.

▪   Regarding the condition of buses, less than 30 % state the satisfaction level to good. More than half the respondents are of the opinion that the conditions of buses are not satisfactory. There are certain areas which require further improvements.

▪   Almost all the respondents are satisfied with the behaviour of conductors. The staffs are well trained and qualified personals for the job.

▪   Major drawback of KSRTC is the poor working condition of buses. People are in an opinion that lack of luggage storing facility made their travelling difficult.

▪   KSRTC provide better and improved facilities at bus stands. They are moulded in a manner to suite the varying requirement of passengers.

CONCLUSION

Nations Public Transport System is one of the major determinant of economic growth of the country.   KSRTC play an important role in public transport, it has its own deficiencies. Kerala State Road Transport Corporation had a terrible time and phasing a crisis. Functioning of the corporation is not at all satisfactory. Proper management of men and material is very necessary, to rebuild the past glory of KSRTC . The study revealed that efficiency and performance of KSRTC can be improved by giving proper consideration to its customers. The attitude of public towards KSRTC should also be changed for its survival. To succeed in long run KSRTC should provide excellent service to their customers through a committed team and reconstruct their popularity, they should provide a high standard of service to all our customers through the development of their services. Along with this, concrete measures have been suggested to reduce the expenditure and to increase revenue. An understanding has been reached with the banks for the revival of KSRTC. And for the first time in 25 years, The salary and wages of the employees and the empanelled staff were paid by the KSRTC from the fund mobilised internally from the record collection made by Sabarimala services this season. For the past two years there seems to be positive changes in KSRTC , But till date the government has not taken over the liability of pension etc.. to KSRTC retired employees. Abolition of corruption and the implementation of revival package should be able to solve various problems faced by KSRTC. Let's hope KSRTC should regain its past glory, vigour and pride.

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PERCEPTION OF WORKING WOMEN TOWARDS SAVINGS AND INVESTMENTS WITH REFERENCE TO MANGALORE CITY

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ABSTRACT

Women today play a vital role in the society. She has developed in all the fields like politics, education, sports, entrepreneurship etc. Most women have found their way from the closed doors and come out to achieve and accomplish something in life. Along with managing family and workplace, they also have to think about the ways in which they can secure their future by opting different investment avenues. With lot of option available for savings and investment, it is necessary to understand which avenue is most preferred by women. The main objective of this research is to study saving habits of working women in Mangalore City. It was found from the study that 50% of the respondents have made investment in bank deposits and 36% of respondents faced more problem of fluctuation in interest rate when compared to problem of fraud, high risk, etc while investing.

Keywords: Perception, Savings and investments, Investment pattern, working women, Mangalore city.

Introduction

Every individual earning money and spends it to meet his or her own personal needs or to fulfil the basic needs of his or her family. Individuals use money for various purposes including funding their daily house hold expenses and expenses incurred for buying luxuries for a better life. Money earned is generally used for some immediate expenses or saved to meet some future needs. Those who spend less than what they earn end up with savings. These savings can be accumulated and grown to fund various goals, such as, for education, marriage, vehicle purchase, house purchase or for acquiring any other asset, for medical emergencies and for meeting the post retirement financial needs.

Investment may be defined as an employment of funds with the aim of achieving additional growth, in value or additional income. Investment refers to the accumulation of some kind of asset with hope to get a return from it. In recent years, investments and savings are increasing in terms of volumes and number of investors. At present women are equal to men in all the fields. She is capable of making investment of any volume which can be done by male. Women, in general are savers according to the Association of Bankers 2013 report. Therefore it has become important to know the investment pattern of working women. They will invest their money with the hope of earning good return, safety, etc. Investment preference differs from person to person. At the time of investment individual behaves differently based on the situation or on their own environment. Today there are number of avenues to make investment. But it is observed that they are very cautious, rational, they undergo careful study according to their needs, circumstances at the time of making investment.

Demographic profile of the Research

Mangalore, officially known as Mangalore, is the chief port city of the Indian state of Karnataka. It is located about 352 km (219 mi) west of the state capital Bangalore, between the Arabian Sea and the Western Ghats mountain range. It is the major city in Karnataka state in all aspects after the capital city Bangalore. It is the only city in Karnataka to have all modes of transport— air, road, rail and sea—along with five other major cities in India. It is known as the Gateway of Karnataka and the Rome of the East. It is the largest city in the Tulu Nadu region of Karnataka. Mangalore is the second best business destination in Karnataka after Bangalore and the 13th best in India. It is the administrative headquarters of the Dakshina Kannada district, and is one of the most multicultural and multi-linguistic cities of India. It is the largest city in the Coastal and Malnad regions of Karnataka, besides being a commercial, industrial, educational, healthcare and startup hub on the west coast of India. A port city, it has an International Airport, being the second largest airport in Karnataka. Mangalore is also included in the Smart Cities Mission list and one among the 100 smart cities to be developed in India. This city has a tropical monsoon climate, and is under the influence of the southwest monsoon.

Statement of the Problem

Working women are having habits of saving and investments and are of different opinions about it. They are also facing different problems while making investments. Hence, this study intends to understand the Perception of working women towards Savings and Investments in Mangalore city.

Objectives of the Study

- To study the savings habits of working women in Mangalore city;
- To understand the area of interest towards savings and investments;
- To know about the problems faced during investments.

Literature Review

There have been numerous studies on investment behaviour of people in terms of age, literacy, earnings, assets, gender and even marital status. Bernasek and Shwiff (2001) discovered in marriage, chose pension schemes as their investment field.
Karthikeyan (2001) has conducted a research on small investors perception on post office saving schemes and found that there was significant different among the four age groups in the level of awareness for Kissan Vikas Pathra(KVP), National saving schemes(NSC) and deposit scheme for retired employees(DSRE) the overall score confirmed that the level of awareness among investors in the old age group was higher than in those of young age group.
Watson and McNaughton (2007) found that for their investment, women tend to take lower risks.
Tapia and Yermo (2007) observed that overloading information can result in too many investment options. This can make people puzzled in making appropriate financial decisions. They additionally discovered that people might be presumptuous and exaggerate their insight and experience when settling on investment decisions.
Brown and Cliff (2004) revealed that the stocks, mutual funds, and investment accounts are not known to many people. Knowledge of these sectors of investment is strongly correlated with literacy and suitable orientation.

Research Methodology
The data collected for the study are primary and secondary in nature. The primary data have been collected by the distribution of structured questionnaire to 50 respondents who were working women in Mangalore City. The secondary data are collected from internet websites.
Area of study: The present study is confined to working women of Mangalore city.
Sample size: By adopting convenient sampling 50 working women have been selected.

Limitations
- The present study has taken into consideration of only working women.
- The study is confined to Mangalore city.
- There may be a chance of bias in the information given by the respondents.

Data analysis and Interpretation

The data collected is analyzed and with the help of statistical tools and presented in the form of tables shown below:
Demographic profile of respondents:
Study revealed that among 50 respondents, 73% of respondents were belongs to the age group of 21-30, 20% belongs to 31-40, 4% belongs to 41-50 and remaining 3% belongs to 51-60 age group. As regards to educational qualifications, 3% of respondents were SSLC, 7% were PUC, 37% were under-graduates, 46% were post-graduates and remaining 7% were having other qualifications. In terms of profession, 20% of respondents were engaged in government job, 53% were in own business, 17% were in own business and remaining 10% were engaged in other professions. As regards to income, 30% of respondents were having income of below Rs.10,000, 43% were of Rs.10,000-30,000, 23% were of Rs.31,000-50,000 and remaining 4% were of income above Rs.50,000.
Awareness about investment avenues:
From the study it was found that 90% of respondents had the awareness about investment avenues and only 10% had no awareness about it.
Media of awareness about investment avenues:
It was clear from the study out of 45 respondents who aware of investment avenues, 23% of them came to know about investment avenues through friends and relatives, 30% from TV/Newspaper, 3% from internet, 20% from Financial broker and remaining 24% of them came to know about it from other media.
Area of interest towards savings and investments:
Respondents had the interest of investment to be made in government, private and public investment plans. It was found from the study that 60% of respondents had the interest of investing in government sectors, 30% in private sector and remaining 10% had the interest in public sector investment plans.
Investment made:
It was found from the study that out of 50 respondents, 53% of the respondents made investments for savings and remaining 47% did not.

Types of investments:
Respondents have invested in different types of investments. Following table shows distribution of respondents who invested in different types of investments:

Table 1: Major types of investments made

Scale	No. Of Respondents	Percentage
Bank deposits	25	50
Post office deposits	16	32
Insurance	5	10
Mutual fund	2	4
Shares& Securities	2	4
N=	**50**	**100**

From the above table it is clear that 50% of respondents made investment in bank deposits, 32% in deposits in Post office, 10% in insurance, 4% in mutual fund and remaining 4% in shares and securities.

Problems faced by working women during investments:
During investments respondents faced several problems. Following table shows problems faced by working women during investments:

Table 2: Problems faced by working women

Scale	No. Of Respondents	Percentage
Lack of proper information	11	22
Fluctuation in interest rate	18	36
High risk	5	10
Other	6	12
Fraud	10	20
N=	**50**	**100**

From the study it is found that 22% of respondents faced problem of lack of proper information during investments, 36% faced problem of fluctuation in interest rate, 10% faced problem of high risk, another 12% faced some other problems and remaining 20% faced problem of fraud in investments.

Expectation from investment:
Different expectations from their investments were there in the minds of respondents. Following table shows distribution of respondents on the basis of their expectations from their investments:

Table 3: Expectation from investment

Scale	No. Of Respondents	Percentage
High return	26	52
Regular return	12	24
Capital appreciation	7	14
Others	5	10
N=	**50**	**100**

Above table shows that 52% of respondents expect high return from their investments, 24% expect regular return, 14% expect capital appreciation and remaining 10% expect some other return from their investments.

Reasons for making investment:
There are different reasons for the respondents to make investments. From the study it was found that 50% of the respondents were making investment for the reason of personal interest, 40% were for future uncertainty, 10% for reason of taking advice from friends and relatives and none of them invested for tax benefit reason.

Factors considered for investment:
Respondents considered different factors while making investments. Study revealed that 77% of the respondents considered safety as the factor for investment, 10% were considered Return, and another 10% considered Position of Financial institution and remaining 3% considered some other factor as the factor for investment.

Support from family for investment:
The present study showed that 96% of respondents had family support for investment and remaining 4% had no support from the family for investment.

Findings of the Study
The major findings of the study are as follows:

- From the study it was found that out of 50 respondents, 73% were of the age group 21-30 years, 46% were post-graduates, 53% were engaged in their own business, 43% were earning income range of Rs.10,000-30,000.
- Majority that is 30% of the respondents were aware of investment avenues through television /Newspaper.
- 60% of the respondents were interested to invest in government sector and only 10% were interested to invest in public sector investment plans.
- 53% have made investment and 47% are yet to invest.
- It was found that 50% of the respondents have made investment in bank deposits.

- From the study it was clear that 36% of respondents faced more problem of fluctuation in interest rate when compared to problem of fraud, high risk, etc while investing.
- 52% of respondents expect high return from the investment.
- It was found that 50% of respondents have made the investment on their personal interest.
- Majority that is 96% of respondents had family support for the investment.
- From the study it was clear that 77% of the respondents considered safety as the factor for investment.

Suggestions

- Financial institution should take initiative to bring awareness about various investment avenues.
- There should be proper return according to the wish of the investors.
- There is need for encouragement to working women to invest in shares and securities.

Conclusion

Women, along with managing family and workplace, also have to think about the ways in which they can secure their future by opting different investment avenues. The study showed that working women invest in various investment avenues. Before making investment women need to collect information related to investment avenues from various sources. This research interprets that majority of the working women makes investment in bank deposits and majority of them get family support to make investment.

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DIGITAL TRANSACTIONS – PROS AND CONS – A STUDY WITH REFERENCE TO MANGALORE CITY

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ABSTRACT

Digital transactions can be broadly defined as online or automated transactions that take place between people and organizations. A digital transaction is a seamless system involving one or more participants, where transactions are effected without the need for cash. The main objective for this study is to know the awareness among customers regarding digital transactions and also to understand the various benefits gained and problems faced by the customers during the online transactions at various occasions. From the study it was found that majority of the respondents were aware of digital transactions and few of the respondents also faced various problems due to internet connections.

Keywords: Digital transactions, Digitization, Pros and Cons

Introduction:

The exchange of goods through the barter system collapsed when the concept of currency was established. As times changed, the concept of currency moved from coins to paper money, and eventually to cashless forms of monetary transactions. Today, we have reached a situation where a totally cashless society is actually achievable. While cash won't disappear from our everyday lives anytime soon, various technological innovations are working towards replacing paper money. This includes wireless payments such as credit and debit cards, digital wallets, internet banking, and the like. Without a doubt, the impact of a cashless society will be monumental.

Digitization improves the instant payment transfer system which increases cybercrime, hacking, and e-thefts. It is very important to strengthen the cyber laws to avoid from thefts and different types of crimes that might happen in the case of financial dealings. Several powerful forces are behind the move to a cash-free world, including governments and large financial services companies. Even critics of the mainstream financial system and government-issued currencies favor doing away with cash.

Online or automated transactions that take place between people or organizations through internet connectivity without the use of paper are digitalization. If you have sent or signed a contract online rather than using a printed paper version, you are benefited from digital transaction. Going to digital makes the transaction faster, easier, more accurate and more convenient. Digital transactions save

time and money resulting in a better bottom line. Digital transactions are involved in most of the field such as banking industry, real estate agents, insurance agencies, educational institutions, hospitals and many more.

In order to make people convenient in cashless transactions government has taken measures to increase liquidity into the system. Government has improved overall infrastructure so that maximum number of people can use internet banking system. Due to digital payments government can also tap the individual records

Objectives:

1. To know about the awareness of digital transactions among consumers;
2. To study the benefits of Digital Transactions;
3. To analyze constraints faced by the consumers during the digital transactions.

Methodology:

This study is based on both primary and secondary data. Primary data is collected through distributing questionnaires to consumers living in Mangalore surroundings with the sample size of 31 and statistical tools like percentage and graphical charts are used to arrive the conclusion. Secondary data is collected from the internet sources.

Digitalization:

The paperless process is called e-KYC and is much faster and cheaper than the physical process of paper authentication. The costs associated with online payment through RTGS and NEFT systems have also created a hindrance. These methods are not only expensive but also time-consuming at a time when there are a number of technologies available that offer real-time fund transfer. While numerous non-banking entities are focusing on driving digital payments for consumers through incentives, the adoption remains low among the merchants. In order to boost digital payments, there is a need for more POS terminals along with better and cheaper payment options for the smaller merchants.

Pros of Digitalization:

- Increase in job opportunities: Advancement in the technology increases the job opportunities in this competitive world.
- Payments become easier: smart phones work and ease out the payments through internet across any stores.
- E-Commerce: Buying and selling is 24*7 in hand. It makes ease to people to do shopping in their busy schedule.
- Good for industry: work moves at a faster pace by going digital.
- Reduce of theft: By people going cashless it is very difficult for people to do theft and other type of frauds.
- Positive impact on the society: there is a positive impact through digital transactions since Bank robbery; burglary, extortion etc are declining.
- Parallel economy attacked: People who have black money will be in problem since there is a cashless economy.
- Financial Inclusion: Digital economy will help to enhance our current banking system. There will be increased access to credit for people who did not fall in any banking network. Financial inclusion will automatically reduce poverty.
- Increase the tax net: Since all the transactions are monitored and traced it is very difficult to evade tax.
- Motivate in consumption: Since there is no use of keeping money in bank, digital transactions motivates the consumer to purchase which is good for the economy.
- No cash handling fees from the banks and no trips: since there is digital transactions consumers need not visit the banks for any purpose. They can do the payment through the smart phones.

Cons of Digitalization:

- Internet connectivity: Buying and selling of products or E-Commerce cannot be done without internet.
- Security and threats: Before going to online transactions consumer should be aware of hacking and phishing activities that are done through internet.

- Costly: There are several hidden costs like maintaining servers, data storage cost, the requirement of machines which are actually loading heavy cash burden on customers knowingly.

- Confidential data management: It is important to know that who will be held responsible for managing the data. Every time we do transaction our personal details and card details are being shared with the third party. The usage of digital apps can either rapture your mental peace. It is, thus, necessary to make the use of apps and card with precautions and at a place which is having an authorized e-payments system facility.

- Bank accounts are compulsory: People with low economic strata who do not have bank account may find it very difficult for payment and receipt of money.

- Overhead fees might be charged at times: since it is a digital transaction it is not free of cost.

Data Analysis and Interpretation:

Age group and educational qualifications of the respondents: Respondents are of the different age group and educational qualifications. The following chart shows the distribution of respondents on the basis of their age group and educational qualifications:

2.Age group
31 responses
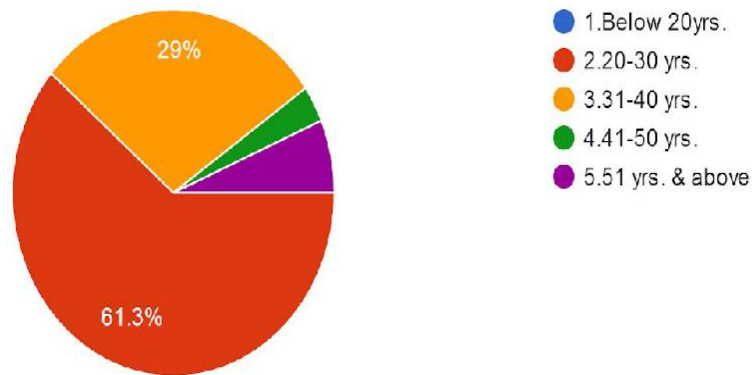
3.Education
31 responses
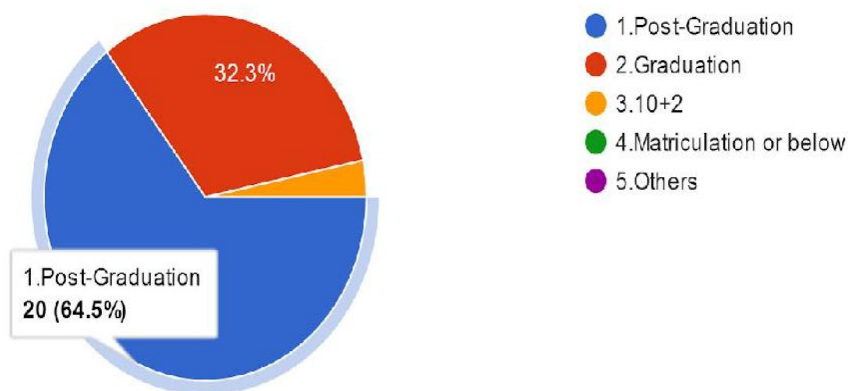
From the above chart it is found that 61.3% of the respondents are of the age group between 20 to 30 years, 29% are of 30 to 40 years and the rest are above 40 years.

As regards to educational qualification of the respondents, it is found that 64.5% are of post graduation, 32.3% are graduates and the remaining is PUC qualification
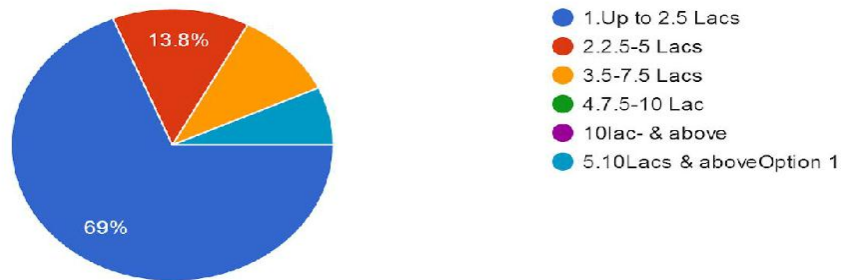
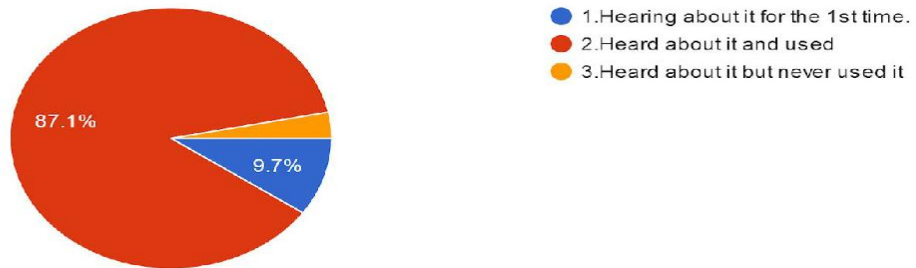Sources: Field Survey

4.Occupation
31 responses

- 1.Profession
- 2.Student
- 3.Private Sector Employee
- 4.Public Sector Employee
- 5.Self Employed
- 6.Others
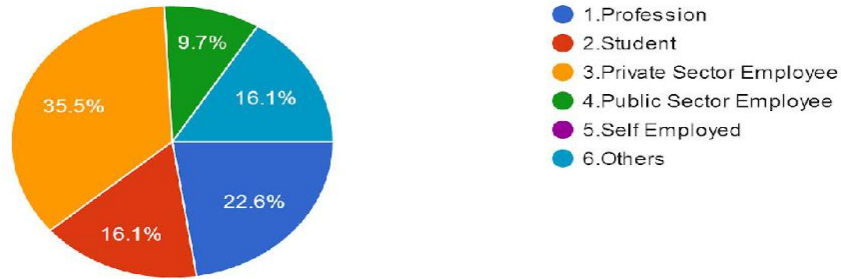
5.Annual Income
29 responses

- 1.Up to 2.5 Lacs
- 2.2.5-5 Lacs
- 3.5-7.5 Lacs
- 4.7.5-10 Lac
- 10lac- & above
- 5.10Lacs & aboveOption 1

- As regards to Occupation of Respondent, Major Part is in Private sector employee-35.3%, profession -22.6%, equally to student and others-16.1% and Public sector employee-9.7%.
- Annual Income Earned By respondent: up to2.5 lacs-69%, 2.5-5 lacs-13.8% and the rest above 3.5 lacs.
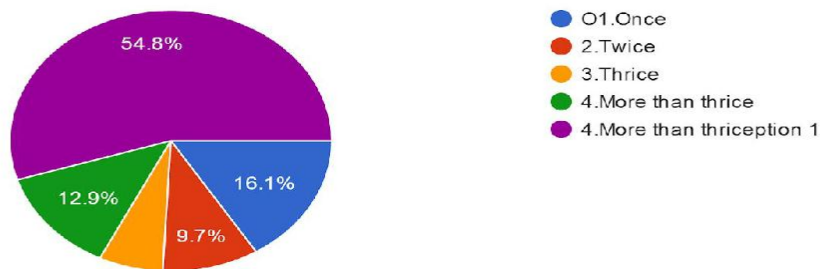
Sources: Field Survey

1. Awareness about Digital transactions (payment):

31 responses

- 1.Hearing about it for the 1st time.
- 2.Heard about it and used
- 3.Heard about it but never used it

2. Frequency of usage of Digital transactions (per month):

31 responses

- O1.Once
- 2.Twice
- 3.Thrice
- 4.More than thrice
- 4.More than thriception 1

- In Digital transactions Respondent mostly preferred on Credit/debit cards-48.4%, Paytm-25.8%, Net Banking-16.1% and Mobile Wallets-9.7%.
- Awareness about Digital transactions (payment) in respondent: The statistic say that 87.1% are heard and using it, 9.7% are heard it for the first time and others are not aware of it.
- Frequently use of Digital transactions in a month by an respondent more than thrice –(54.8%, +12.9%) 67.7%, once -16.1% , twice -9.7% and others
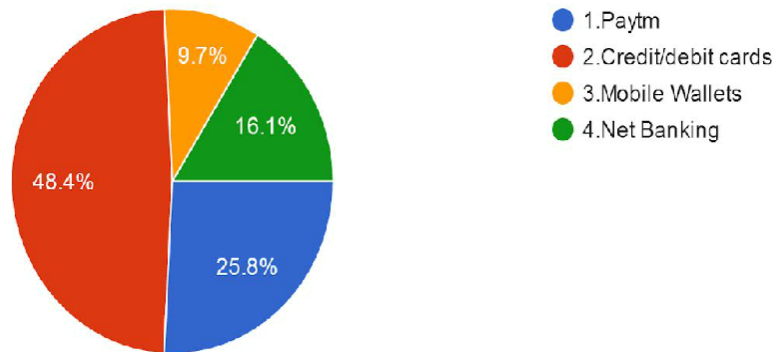
  Sources: Field Survey
- Usage of Digital transactions in routine life maximum on Money transfer-87.09%, online shopping-83.87%, recharge-80.64%, food and Movie tickets-74.19%,Utility Bill payment-58.06%,Transportantion- 45.16% and others-51.61%.
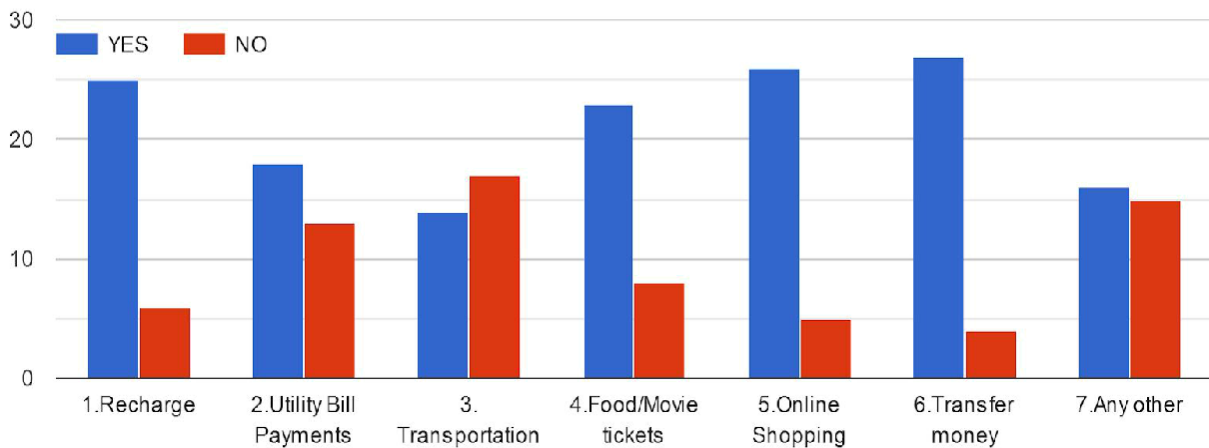
  Sources: Field Survey

3. Among the Digital transactions which you preferred the most?
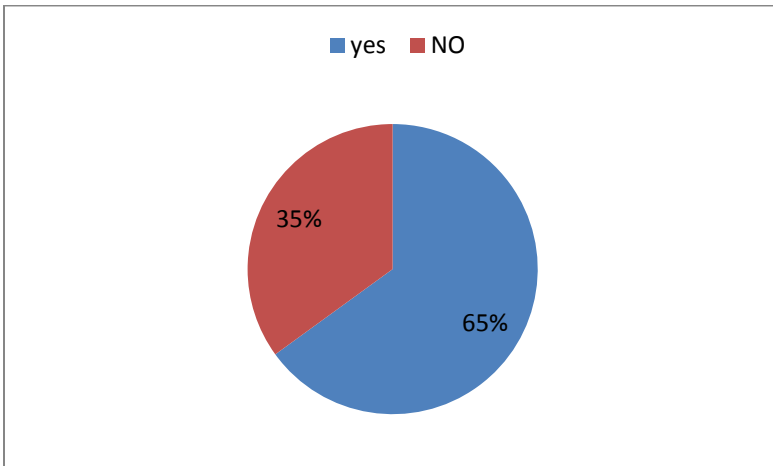
31 responses

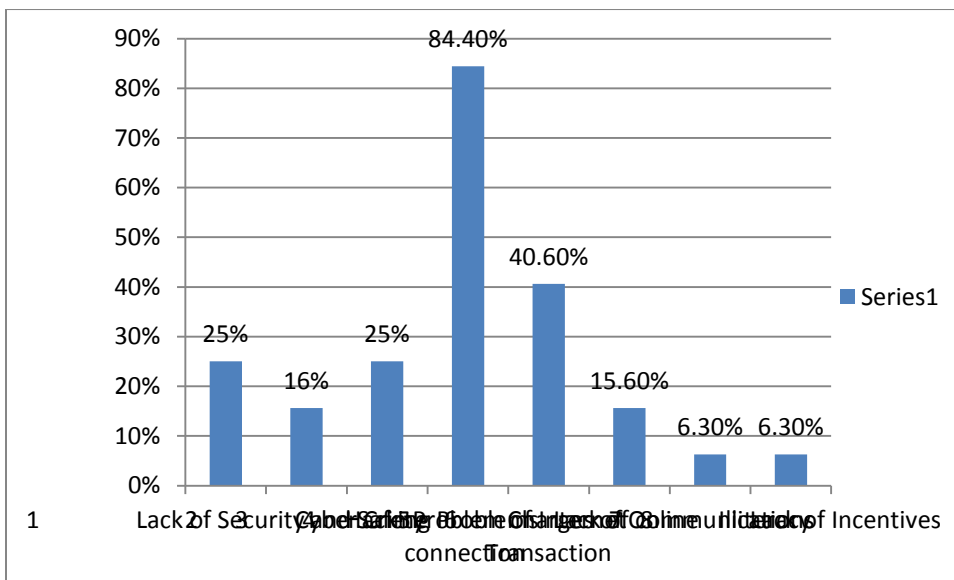## 4. Usage of Digital transactions by you in your routine life:

- From Survey it is cleared that 67.7% of respondent is facing Problems in digital transaction and 32.3% are not.
- An statistic survey says that respondent is facing challenges on: problems on Internet connection -83.9%, Charges of Online Transaction-38.7%, Lack of Security and Safety & Hacking Problems -25.8%, Cyber Crime& Lack of communications-16.1% and Illiteracy & Lack of Incentives-6.5%.

Sources: Field Survey

**5. Problems while using Digital transactions**

6. Problems faced by respondent while using digital transaction

- From Survey it is cleared that 67.7% of respondent is facing Problems in digital transaction and 32.3% are not.
- An statistic survey says that respondent is facing challenges on: problems on Internet connection -83.9%, Charges of Online Transaction-38.7%, Lack of Security and Safety & Hacking Problems -25.8%, Cyber Crime& Lack of communications-16.1% and Illiteracy & Lack of Incentives-6.5%.
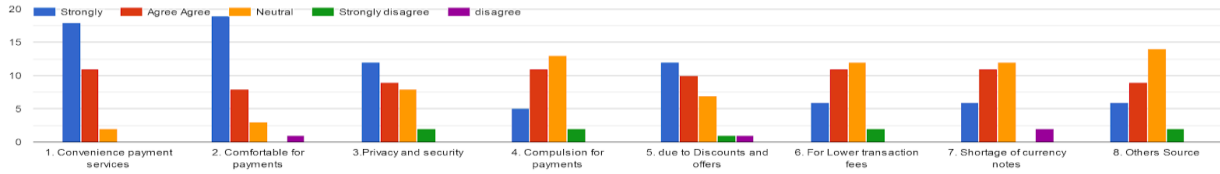
Sources: Field Survey

7. Source of digital transaction information are collected
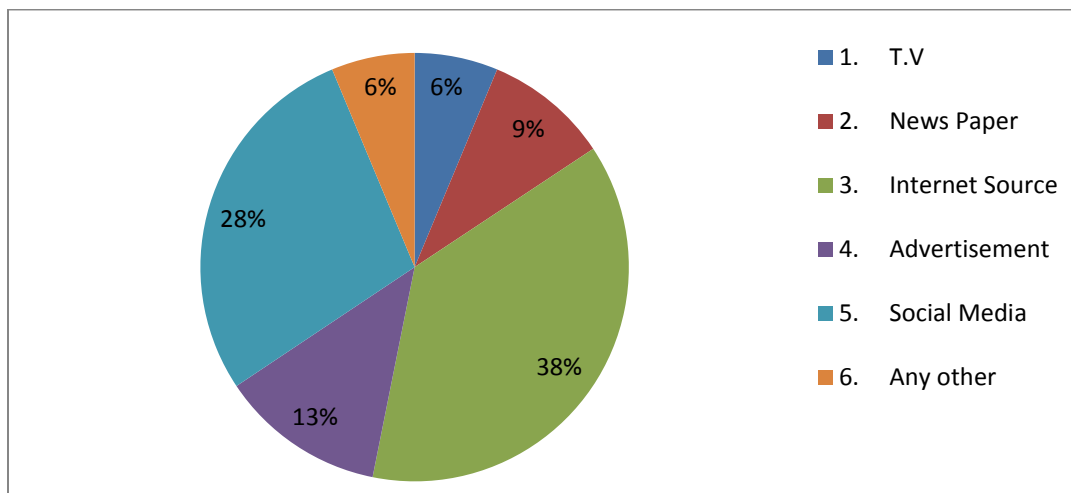
8. Opinion on digital Transaction (Benefits of Cash Less Transaction)
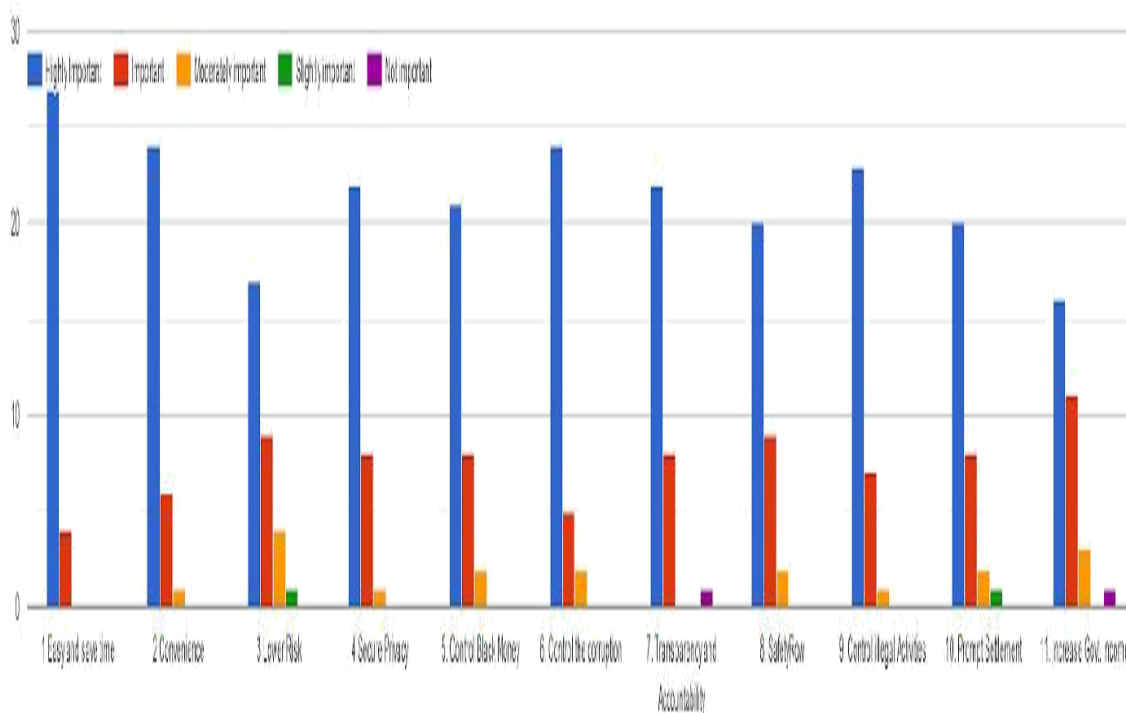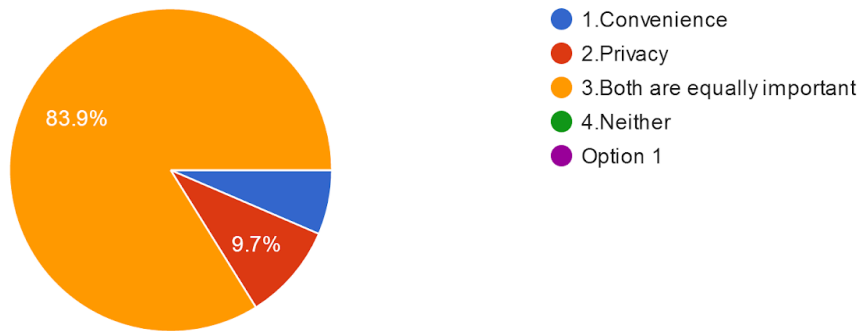
9. Reasons for Digital transactions

- Digital transaction information are collected from the source are: Internet-38.7%, Social media-29%, advertisement: 12.9%, News paper-9.7% and others.

- From survey it is cleared need for digital transaction such as Comfortable for payments 61.29% is strongly agreed; Convenience payment services, Compulsion for payments, Shortage of currency notes-35.48% is agrred, other sources - 14.31% neutral; Shortage of currency notes-9.7% disagree; For Lower transaction fees, Compulsion for payments, Privacy and security-6.5% strongly disagree.

Sources: Field Survey

9. Which is more important to you: CONVENIENCE or PRIVACY?

31 responses

- 1.Convenience
- 2.Privacy
- 3.Both are equally important
- 4.Neither
- Option 1

- According to respondent convenience & privacy both are equally important-83.9%; Privacy-9.7% and others.
- According to survey respondent opinion on digital transaction is Highly Important: Easy and save time-87.09%; Important : Increase Govt. Income-35.48% ;Moderately important: Lower Risk-12.9%;Slightly important: Prompt Settlement-9.67%;Not important: Transparency and Accountability-3.22%.

Sources: Field Survey

Findings of the study

Major findings of the study are:
- It is found that 61.3% of the respondents are of the age group 20 to 30 years.
- From the study it is clear that 64.5% of the respondents are post graduates.
- It is clear that majority that is 35.3% of the respondents are from private sector employees.
- 69% of the respondents are of the annual income upto 2.5 lacs.
- It is found that 48.4% of the respondents use debit and credit cards
- 87.1% of the respondents are aware of digital transactions.
- 67.7% of the respondents face the problems during digital transactions.

- 83.9% of the respondents faced the problems due to internet connections.
- 38.7% of the respondents collect information from internet source.
- 61.29% of the respondents have strongly agreed for online payment.
- 87.9% of the respondents agreed that digital transactions saves time.
- 83.9% say that both convenience and privacy is equally important.

Suggestions

- More secure and tight algorithms to stop the intervention of cyber attacks on top security databases for big companies, governments and systems, as well as on personal accounts for the public.
- The easy payment method used by the customers should be safe.
- Not to encourage the Foreign App technologies.
- A tremendous development is need in the field of infrastructure, information and technology.
- Strict cyber crime laws should be implemented.
- Awareness programs on digital payments should be conducted by government and private companies for various types of customers.
- A massive improvement has to be made to increase the server speed.
- Digital transaction is a wonderful development that helps enormous people and it should be seen that this application helps all categories of customers.
- The consumer reviews should be focused and feedback should be taken for the purpose of improvement.
- Security and privacy should be provided in such a way a normal person gets comfortable in digital transactions and it should be easy for an individual to understand the concept.
- A new technology has to arose which is very simple and purely digital which saves time and cost.
- Usage of net banking should be developed with the internet signal advancement in the entire country where there is good communication facility and 24 hours customer service is provided.

Conclusion

Electronic payment system is required to be very secure and reliable. Having a card or using an App is very much easier and safe. Going digital will help in keeping track of the monetary transactions taking place and will pose more security on individual's wealth. Digital payments will also be a step for an eco friendly environment as the usage of paper reduces. A drawback factor to the making of a digital India will be the high rates of illiteracy and poverty. In case of internet transactions a complaint has to be given to the bank by the customer and try to solve the problem. A strong security has to be provided for the transactions and if any issue arises there should be a call given to the customer care. A good server improves the service center and bank hacking. The major findings of the study says the customers are very much interested in digital transactions and it is a development in the technology which is easier and saves time of the customer.

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STUDENTS PERCEPTION AND SATISFACTION ON PHONEPE WALLET WITH REFERENCE TO S.D.M COLLEGE, UJIRE

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ABSTRACT

Cashless transactions are on the verge of increase in the present days. Most of the people find it very convenient to carry out their transactions without any kind of risk. Digital payments are very fast & the amount will be credited to the receivers account instantly. Transaction can be done anytime, anywhere without any requirements of documents. In the present day economic state financial transactions are carried out in digital form without the presence of physical cash. Easiest mode to carry out digital payment transactions is by using payment apps. It has emerged as an important tool in advancing financial inclusion because of lower transaction costs & safety & convenience of making payments.

Keywords: Transactions, convenient, digital payments, financial transactions, physical cash & payment apps.

Introduction:
After looking into the developed economic set up & the advancements in technology, it was decided to put much initiatives on cashless payments. A new organization called National payments corporation of India (NPCI) was set up in the year 2008. NPCI started its operations with the guidance & support of RBI. It also functions as a hub for all electronic payments of the country. Due to increasing demand for electronic transactions, unified payments interface (UPI) had brought about the new mile stone with rapidly increasing number of transactions on day to day basis across the country. In this payments can be made without sharing bank details. Therefore, it is considered as faster, safer, quick & efficient transactions for any number of transactions.
Phonepe is UPI based app to provide cashless and seamless payment experience. This app helps to make hassle free, secure payment directly from the bank account. This facility is available round the clock. Phonepe app is also used for shopping at favorite destinations, refunds and cash back etc.

WORKING OF PHONE PE APP
It is initially necessary to download this app on app store (Phonepe payment service powered by yes bank). After downloading registering your bank account number becomes necessary. After registration app asks which bank user wants to link the same and you need to click on your banks logo and it automatically shows your account, number as your phone number is linked to bank account, it

is detected by using UPI data base. It is safe to use Phonepe or any other UPI app. But in case of entering layer amounts it may be bit difficult due to security issues usually affect such wallet sites and app. User has to add only that amount of money which he wishes to spend and keep the wallet empty for most of the time.

UPI is initiated by National Payments Corporation of India (NPCI) with the support of RBI and Indian Banks Association (IBA). It avoids traditional online transfers using account name, number, IFSC code etc. with UPI it is enough if recipients VPA (Virtual Payment Address) is known. UPI payment is advanced version of IMPS (Immediate Payment Service). Presently 29 banks have agreed to use this service.

In this payment method accounts from all the banks and mobile numbers are at one place. When SMS is sent from your mobile number for verification, it finds all details of associated bank accounts as well. Click on bank name, it will display your bank account number. MPIN generated is matched with your VPA only then the transfer happens.

ADVANTAGES OF PHONEPE APP
The following advantages are seen in using this app
1) Seamless transaction
2) Proper record of repayments
3) Save time and resources
4) Less transaction costs
5) Transparency & security
6) Inclusive growth
7) Utility bill payments & insurance premium payments

OBJECTIVES OF STUDY
- To study the mechanism of Phonepe app
- To analyze the perception of students on Phonepe app
- To study the satisfaction level of students after using Phone pe app
- To understand the benefits of Phonepe app
- To give necessary suggestions based on findings of study

RESEARCH METHODOLOGY
Type of sample used in the study is convenient sampling, area chosen for the study is Ujire town specially pertaining to S D M college campus limits only. Types of audience targeted are students who use Phonepe app for making payments. Size of the sample is restricted to one hundred respondents taken out from degree, post-graduation and engineering colleges of S D M institutions.

Data for this study is collected from both primary and secondary source. Primary data is collected from questionnaires given to the respondents. Secondary data is collected from books, journals and related sites. The collected data is then tabulated and further analyzed.

SCOPE OF THE STUDY
Uses of apps for making payments is very new to developing economy like India and are used by few students today. What is required is spreading awareness and educating students and young people to use payment apps. This will lead to reduced risks of carrying and receiving cash, risks of fraud etc. It is also possible to maintain proper documents in case if concerned people claim or demand arrears of their payments. At present one is required to carry his smart phone downloaded with this app. If a payment is to be made or other transactions like payment of utility bills, DTH recharge, payment of insurance premium, & other payments to be made to the respective parties. In any kind of occasions, in the years to come number of people using the app will increase irrespective of gender, place (area) and educational level. Common people will start using these apps like Phonepe to make their payments and get acclimatized with the same.

LIMITATION OF THE STUDY
- Only student's community is taken for the study
- Only one college (S D M Institutions) is taken in this study. Specifically, students from degree, post-graduation and engineers are considered
- Size of the sample is restricted to one hundred respondents. 30 from degree, 20 from PG and the rest 50 from engineering college

DATA ANALYSIS

Data is analyzed using the responses taken from the respondents. Detailed analysis is as follows

Table 1: Age of the respondents

Age (in years)	Number of respondents	Percentage (%)
18 – 20	36	36
21 -23	58	58
Above 23	06	06
Total	**100**	**100**

Table 2: Gender of the respondents

Gender	Number of respondents	Percentage (%)
Male	80	80
Female	20	20
Total	**100**	**100**

Table 3: Course of studying

Course	Number of respondents	Percentage (%)
Degree	30	30
PG	20	20
Engineering	50	50
Total	**100**	**100**

Table 4: Approximate pocket money received (per month)

Rupees (In 000's)	Number of respondents	Percentage (%)
Up to 5	30	30
6 – 10	46	46
Above 10	24	24
Total	**100**	**100**

Table 5: Source of recommendation to use Phonepe wallet

Source	Number of respondents	Percentage (%)
Bank officials	48	48
Relatives & friends	22	22
Websites	30	30
Total	**100**	**100**

Table 6: Awareness level of respondents on Phonepe wallet app

Awareness level	Number of respondents	Percentage (%)
Highly aware	21	21
Aware	53	53
Somewhat aware	26	26
Total	**100**	**100**

Table 7: Purpose of using Phonepe app

Purpose	Number of respondents	Percentage (%)
Making payments	42	42
Transferring funds	36	36
Both	22	22
Total	**100**	**100**

Table 8: Perception rating of respondents for Phonepe app

Perception rating	Number of respondents	Percentage (%)
Excellent	08	08
Good	36	36
Average	40	40
Satisfactory	16	16
Total	**100**	**100**

Table 9: Satisfaction level of respondents

Satisfaction level	Number of respondents	Percentage (%)
Highly satisfied	30	30
Satisfied	47	47
Not satisfied	23	23
Total	**100**	**100**

Table 10: Respondents rating of following parameters

a) Bill payments

Rating	Number of respondents	Percentage (%)
Excellent	10	10
Good	30	30
Average	26	26
Satisfactory	34	34
Total	**100**	**100**

b) Fund transfer

Rating	Number of respondents	Percentage (%)
Excellent	06	06
Good	18	18
Average	55	55
Satisfactory	21	21
Total	**100**	**100**

c) Efficiency of transactions

Rating	Number of respondents	Percentage (%)
Excellent	07	07
Good	19	19
Average	52	52
Satisfactory	22	22
Total	**100**	**100**

d) Time taken for completing transactions

Rating	Number of respondents	Percentage (%)
Excellent	04	04
Good	21	21
Average	50	50
Satisfactory	25	25
Total	**100**	**100**

e) Rectifying technical issues

Rating	Number of respondents	Percentage (%)
Excellent	06	06
Good	14	14
Average	48	48
Satisfactory	32	32
Total	**100**	**100**

f) Safety and security

Rating	Number of respondents	Percentage (%)
Excellent	10	10
Good	32	32
Average	41	41
Satisfactory	17	17
Total	**100**	**100**

g) Call center/ Toll free / Dedicated team

Rating	Number of respondents	Percentage (%)
Excellent	06	06
Good	13	13
Average	35	35
Satisfactory	46	46
Total	**100**	**100**

Findings of this study:

The following are the findings observed in this study, as far as this payment app is concerned.

1) Majority of the respondents are in the age group of 21-23 years.
2) 80% of the respondents taken in this study are males.
3) Majority of the respondents taken in this study are from engineering courses.
4) Majority of the respondents taken in this study receive their pocket money in the range of six to ten thousand rupees.
5) Respondents major source of recommendations for using phone pe app is their bank officials themselves.
6) 53% of the respondents are aware about phone pe app used for making payments.
7) 42% of the respondents use this app for making payments.
8) 40% of the respondents have their perception rating on this app as average.
9) 47% of the respondents are satisfied after using phone pe app.

SUGGESTIONS

Following are the major suggestions taken out from the responses given by the respondents.

1) Cash back offers given for payment transfers must be realistic in nature.
2) Server problems are more detected from the banks side due to which transfer may not happen or may get delayed, but on the other hand it causes inconvenience to the users. This has to be avoided.
3) Options given under google pay app can also be included in this app too. This may require updating; the sooner it is done more will be the convenience & more are the chances of increasing the number of users.

CONCLUSION

Banking system has undergone a major change in the very recent years. Within a couple of years, we expect more & more changes in the way in which the transaction will be carried out by the customers. Everything depends on the quality of services rendered & the relationship maintained with the clients. Clients want on time service, if the same is provided on time they remain happy. At present most of the customers use digital payment apps for making payments, best out of best banking customers. Despite looking at the present trend demand for cashless transactions are increased compared with the previous years. Youngsters prefer more payments to be made cashless by using payment apps. These apps are safe, convenient & has higher relevance because it carries valid documentary evidence.

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EMERGING GREEN MARKETING INITIATIVES: A HOLISTIC CONCEPT

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ABSTRACT

This Research article explain about green marketing issues in the present era. Green Marketing is a phenomenon which has developed particular important in the modern era. Because these products are presumed to be environmentally safe. Hence green marketing incorporates a broad range of activities like product modification, changes in the production process, packaging process and promotion changes. Green Marketing hence refers to the Holistic marketing concept where in the production, marketing consumption and disposal of products and services happen in a manner that is less harmful to the environment. With growing awareness about the implication of global warming non-biodegradable solid waste etc. As a result of these the business firms have increased their rate of targeting consumers who are concerned about environment. Government sectors, private sectors as well as cooperative sectors also concentrate about Green concept. Although the great efforts of regulatory bodies the programmes have been failed, because of lack of awareness about the concept. At present corporate as a part of CSR trying to adopt this concept which help them to provide better service along with protection to the environment. Although increasing awareness about green marketing, it has become new concept to the general public. So that it has to be reached to the public in a proper manner. Because only few companies shows concern about environmentally friendly products.

Keywords: Agri, CSR, eco-friendly, e-pass book, eco-room.

INTRODUCTION:

Green marketing always concentrates on environment of products, which will safeguard the environment from pollution. According to American Marketing Association green marketing is the marketing of the products that are presumed to be environmentally safe, so many corporate are following "Go Green "policy. Green marketing concept explains about how consumers and manufacturer are sensitive to the need for switch to the green products and services. And also this concept explains about how green products safeguard the Ozone layer and reduce global warming. In addition to that how to save the resources and utilization of resources. Also people show concern about environmentally safe products. Because if we take the examples of some metropolitan cities Delhi, the government has introduced use of even numbered and odd numbered vehicles in different days.

NEED OF GREEN MARKETING (AN ANHROPOLOGICAL VIEW):

Issues like Global warming and depletion of Ozone Umbrella are the main for the healthy survival. Every person rich or poor would be interested in quality life with full health and vigour and corporate class. Financial gain is the main aim of business. However harm to the environment cost by sustain business across the globe is realised how though off late. So green marketing by the business class is still in the selfish anthological perspective of long-term sustainable business and to please the customer and obtain the license by the governing body industries in India and catching the need of green marketing.

IMPORTANCE:

- Utilisation of resources in efficient manner
- Without wasting achieving the goal of organisation
- People concerned about environment and changing their behaviour.
- Health consciousness.

Examples- Surf excel detergent pluse which saver water (advertised of Do Bucket paanirozbachana), Eg, Flipkart, CoCa-Cola, invested on recycling activities regulations also framed by India government to protect consumers and society at large. Fg. Ban of plastic bags

RESEARCH OBJECTIVES:

- To highlight the issues in green marketing.
- To examine the programmes of green marketing.

RESEARCH METHODOLOGY:

To collect the information we have used Secondary data source only. This data has been collected to various means such as books, Journals, article, Wikipedia etc.

LITERATURE REVIEW:

Philip Kotler et al(2010) Environmental sustainability refers to generating profits while helping to save planet. Company can measure green by using internal and external greening. It includes companies prevent pollution by eliminating or reducing waste before it created.

Many top companies like Mc Donald's are concentrating on green marketing.

Karunakaran 2008: Estimated that the market for agri-inputs is found to be around Rs.20,000 Crores per anum in India. Fertilizer marketing in India was a Socio-economic phenomenon involving awareness creation, education of farmers on scientific cultivation and balanced application.

Sourabh Bhattacharya2011: the green marketers in India should carry out heavy promotional campaigns because majority of India consumers are price sensitive and are not sure about quality of green products.

The study by Joseph &Rupalikorlekar there is a scope for in depth studieson green marketing to be conducted in developing countries like India not only on understandingconsumers perception but to study the detailed profile of such consumers who have a more positive attitude towards green marketing and products.

Selva Kumar and Ramesh pandi(2001) Sates that green marketing is not all about manufacturing green products and services but encompassing all those marketing activities that are needed to develop and sustain consumers eco-friendly attitude and behaviours.

Biji Thomas and H NanjeGowda(2018) explain that environmentally friendly buildings are also known as Green Buildings. Some of the visible "Green" features, such as exterior window shading green(land shaped) roots, and natural ventilation chimney are often considered as the signal of being green.

The study by Atlaf khan (2014) About Indian companies practicing the Green marketing concepts as follows

- Samsung has adopted environmental conservation activities like maintaining safe working environment factors based on Green management.
- Toyota has introduced environmentally friendly cars.
- High quality recyclable photocopies are pioneered to satisfy demand for less environmentally harmful products.

Arun Kumar and N Meenakshi 2014:Sustainable marketing bring future profitability by adopting following practices.

- Companies adopt stringent policy towards green products.
- Smart companies reduced consumption of non-renewable resources such as coal, pretrolium and natural gas.

K.S.Chandrashekar

Green marketing is important part of advancing renewable energy in the market place. It should not be considered as one more approach to marketing. But has to be pursued with much greater vigour. Recycling of paper, metals, and plastics also proves as environmentally safe.

FINDINGS OF THE STUDY:

ISSUE WITH GREEN PRODUCTS:

➢ New Concept:

Indian literate and Urban consumers is getting more aware about the merits of green products. Consumers needs to be educated and made aware of the environmental threats New Green movement is needed. By India's Ayurvedic heritage, Indian consumers do appreciate the importance of using natural and herbal beauty products .Indian consumer exposed to be healthy living lifestyles such as Yoga and natural food consumption.

➢ Need for standardisation:
Only 5% of the marketing messages from "Green" companies are entirely true and there is a lack of standardisation to authenticate these claims, unless some regularity bodies are involved in providing the certification there will not be any verification means.
➢ Patience and perseverance:
Investor and corporate have to view the environment as a major Long term invest opportunity , the marketers need to look at Long term benefit from this new green invest, it require lot of patience.
➢ Avoiding Green Myopia:
Green marketing focus on customer benefit. Do this request and motivate consumers to switch brands or even pay a premium for the green alternatives. It is not going to help if a product is developed which is green in various aspects but does not pass the customer satisfaction criteria. This will lead to green myopia, in addition green products are priced high.

GREEN MARKETING –ADOPTS BY PROMOTION AND SERVICE ORGANISATION

- Fast food restaurants have promoted recyclable packaging for many times
- Some retail organisation jumped into the bandwagon. Organisation set up recycling drop off bins to throw the wastes.
- Xerox introduced 'High quality" recycled photocopier paper in order to satisfy the demand of firms, for environmentally harmless products.
- Some commercial banks like SBI, Corporation bank introduced "Go Green" policy. According to this policy, for ATM withdrawal slip not be generate by ATM Machine. Also statement slip can be provided in the form of PDF.

GROWTH OF GREEN MARKETING:

The first workshop on ecological marketing held in Austin(US)in 1975.Thereafer several books on Green marketing began to be published. Green marketing has evolved over a period of time.

According to Peattie (2001) The evolution of Green marketing has 3 phases. First phases was termed as "Ecological" Green marketing, and during this period all marketing activities were to help environmental problems and provides remedies for environmental problems. Second phase was named "Environmental "green marketing and the focus shifted on clean technology that involved designing of innovative new products which took care of pollution and waste issues. Third phases was "sustainable" Green marketing. It came in to prominence in the late 19990s and early 2000. Green marketing can make a difference by building total consumer demand for renewable and ultimately increasing the supply of renewable in the market place. This argues against creating artificial distinction among renewable resources.

ENVIRONMENTAL ISSUES:

The consumers all over the world are concerned about protection of environment and are changing their behaviour. As a result of this, green marketing has emerged, which speaks for growing market for sustainable and socially responsible products and services.

- Growing awareness among consumers all over the world regarding protection of environment in which they live.
- People want to provide a clean earth to their off spring.
- Consumers both individual and industrials are becoming more concerned about environmental –friendly products.
- As a result Green marketing has emerged which aims at marketing sustainable and socially responsible products and services
- Recyclable era has started in the form of non-toxic and environmental –friendly goods.
- Recyclable packages has got more importance to the new market.

GREEN PRODUCTS AND ITS CHARACTERSTICS:

1) Eco-friendly in terms of reusable refillable
2) Products with natural ingredients
3) Products contents under approved chemical.
4) The products which are environmental safe.
5) Products which are not tested on animals
6) Eco- friendly packaging and recyclable.

GOLDEN RULES OF GREEN MARKETING:

➤ **Know your customer**-
Make sure that customer are aware of the product which they are buying. In the sense whether customer know about environment friendly products.
For examples –whirlpool has introduced CFC-free refrigerator, for which in advertisement itself they used to educate the customer about the benefit of products.

➤ **Educating customers**
Customer must be educated during the advertisement or at the time of buying. Let the customer know the advantages of products
* What the product really is should be informed.
*Business policies should be environment friendly.

➤ **Assurance to buyer-**
Customer must be informed about that the product quality will diminish in the name of environment.

➤ **Pricing strategy**- charging premium price in the name of environment does not good to corporate.   Customer should be given products which are worth for them.

➤ Customer should be a part of positive environment action.

MARKETING MIX FOR GREEN MARKETING:

When companies come up with innovations like eco-friendly products, they can access new markets, enhance their market shares, increase profits, 4 P's are adopted to Green marketing.

➤ **Product-**
ACMT= Group in India pioneered the "Green shelter "concept, which is a compute package to fit various environment. They also developed a slew of innovate products and solution like Nano-cooled shelters, water treatment plants, ultra-modern refrigerators and cold storage products. Products can be made from recycled materials or from used goods. For example Nike is the first among shoe companies to market itself as green. It is marketing its Air Jordan shoes as environment friendly as i reduced he use of glue adhesives.
According to the survey 78% of Indian's plan to spend more on green products. Fuel saving motor vehicles, electric charging vehicles also part of green products.

➤ **Price**
Price of green products at the initial times are definitely higher Green pricing takes in to consideration the people, planet , and profit in a way that takes care of health of employees and community. Walmart unveiled its first recyclable cloth shopping bag.

➤ **Place**
More manufacturers trying to avoid transportation and other emission issues. For examples instead of marketing an imported mango juice in India, it can be licensed for local production. It reduces shipping cost, consequently can avoid carbon emission by ships and other mode of transport.

➤ **Promotion**
Green promotion involves advertising, marketing materials, videos presentation by keeping environment in mind. For examples Toyota is trying to push gas electric hybrid papers and boards which are free of elemental chlorine. Consumer awareness can be created by spreading the message among consumers. Marketing in the form of advertisement for products such as energy saving compact fluorescent lamps, the battery powered Reva, car etc. some of the examples of promotion are promotional products

a. Reva using internet promotion method
b. Green tea manufacturers conducting exhibitions to popularise green tea.
c. Use of hybrid cars as being promoted by Honda
d. Green building concept being promoted by major IT companies.
e. The advertisement for green vegetables by Reliance fresh.
f. Bio based polymers being promoted as a solution for construction industry etc.

PROGRAMMES OF GREEN MARKETING:

➢ Banks have introduced E- Pass book facility, Mobile banking facility in order to improve less paper work.
➢ Philips electronic introduced eco-friendly energy saving fluorescent bulbs as earthlight.
➢ Government of India have suggested to use recyclable plastic products in order to save environment.

Some examples of cases:

➢ **SBI- green IT @ SBI**
   Providing paper less facility in banking like no cheques, no deposit slips, no ATM withdrawal slip.
➢ **Motor vehicle computers**
   Companies have introduced eco-friendly electric charging bike to safeguard environment
➢ **Wipro- Green IT**
   Reduced cost by reducing carbon footprints and become more efficient –all while saving the environment.
➢ **Going Green- Tata's new mantra**
   Tata motor is setting up eco-friendly showroom using natural building material for its flooring and energy efficient lights. But it is in preliminary stages.
➢ **E-Business-**For example online shopping companies like Flipkart have introduced E-Bill, E-Guarantee certificate instead of paper certificate, which helps to save paper which indirectly results to save trees.

Green marketing ranking by **Google:**

Some Cases

Interestingly, green marketing continues to be an issue of global interest. In fact, Google Trends reports[5] that, on a relative basis, more searches for "green marketing" originated from India than from any other country.

Rank	Country
1	India
2	UK
3	US
4	Thailand
5	Australia
6	Canada
7	China

Many companies are adopting green for capturing market opportunity of green marketing some cases

NAME OF FEW ORGANISATIONS WHO ADOPTED GREEN MARKETING:
➢ **Indian oil's Green Agenda Green Initiatives:**
• It invested Rs.7,000 crore for green fuel projects at its refineries.
• Digel quality improvements facilities is place at all 7 Indian oil refineries , several green fuel projects are under implementation
• Research and Development centre is engaged in formulation of eco-friendly bio degradable lab formulation
• Centre certified under ISO 14000 : 1996 for environment management system.
   Alternative Green fuel:- Indian oil is focusing on compressed natural Gas, bio-diesel etc
➢ **Green Stadium-** Theyagaraja stadium is the tallest stadium. It was dedicated by union sports minimum MS Gill and Chief Minister Sheila Dikshitha. Stadium is constructed as per the green building concept with eco-friendly materials.
➢ **Taj Hotel**-Indian hotel Co is in the process of creating Eco-rooms which will have energy efficient rooms. Rooms will have CFLs and LEDs.

FAILURE OF PROGRAMMES:
➢ Corporate have failed to mention the benefit to consumers.
➢ Lack of awareness about green products.
➢ Failed to cope with new changer

PRESENT TRENDS IN GREEN MARKETING:
➢ Indian organisations believe it as a moral obligation to be more socially responsible. This is also a part of CSR which have be successfully adopted by some organisation.
➢ Government bodies forcing firms to blame more responsibility.
➢ Government policy regarding protecting the interest of customers and protecting the environment in following ways.
   a. Reduce production of harmful goods.
   b. Modify the consumption of harmful goods
   c. Educate their trusted consumers

CONCLUSION:

Green marketing is a part of advancing renewable energy in market. There is need of an awareness on the part of public to save electricity , use less water etc. with the threat of global warming looming in large, it is extremely improvement that green marketing becomes the norms rather than exception. Recycling of Papers, plastics in a safe and environmentally harmless manner should become more systemised and universal. Worldwide, consumers are willing to pay more to maintain a cleaner and greener environment. This will be a problem in India and hence the Government needs to think of offering subsidies and indirect benefits to the green marketers.

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THE CHANGING PARADIGM OF COMMERCE STREAM IN THE DIGITAL ERA: AN ANALYSIS

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ABSTRACT

The explosion of knowledge due to the heavy deployment of Information technology in every spheres of human endeavor has resulted in huge transformation of business models. The developing economy like India is going through changes in the business models. Technology enabled manufacturing and service sector   changed the way of doing business. The traditional business which did not keep pace with changes has to pave way for new entrants. The field of commerce has undergone changes especially activates aiding trade and industry. Digitalization of services has become the yardstick for judging the performance of organizations. The change has started a new paradigm. The present paper is an attempt to   obtain the prevailing trend and to project the probable future way of doing business. The paper is based on secondary data and focused group interview with people concerned

Keywords: Business models, information technology, commerce field, paradigm

Introduction:

As the economy of a country develops   the overall economic activities gets accounted in a transparent way. This is generally considered as formalization of economy. The advanced economies were already formalized whereas less developed economies took time for formalization. The information technology changed the way of working of all human spheres. Initially to do routine job step by step repetitive activities were planned by humans. These iterative repetitive activities are called algorithms. Algorithms were the exact sets of instructions developed by humans to perform a repetitive task.   Over the period of time   complex tasks have been programmed in algorithms. The modern computer enabled technologies could mine unusual pattern of information from huge repositories of data. The decision support system and expert systems also have been developed using the collective knowledge from domain experts. A medical doctor for example possesses knowledge and skills to perform particular type of operation precisely based on his experience. The collective information obtained from various doctors who performed operation with zero failures can be programmed into the system and the system or robots can perform operation much better than the doctors. Since the algorithms involved is use of collective wisdom of many experts. Further   algorithm enabled   robot is never expected to fail as it does not experience human emotions and fatigue. The expert legal services can be availed from expert   systems bypassing necessity of having legal professionals. The collective wisdom of many case laws instant codification of   various pieces of legislation pertaining to business environment can be accessed and legal aid can be availed from the system. The services of financial analysts and Charted Accountants can be surpassed by the expert system as it gives exact predication of future gain and losses assuming different probabilities of risk. The Google with its huge repositories of data has already developed   and made a test run of its automated car. The driverless car will be the phenomena in the future world.

The operational part of the business needs to be monitored keeping in view of changing paradigms of information technology domain. The operational aspects of the business are the business model. The Information Technology is the main driver for the changes. Therefore the business model has to be changed in tune with type of change in Information Technology enabled platform

Research Objectives:

The present study entitled "The changing paradigm of commerce stream in the digital era – An Analysis" is intended to explore the future possibilities of commerce field and impact of Information Technology like robotics on functional level of management: logistics personnel, finance production and marketing. The study is explanatory and based on secondary data and trends available. The study will highlight the necessity of commerce curriculum to keep in pace with the technological progress in the industry and service sector. the commerce stream knowledge workers ,academicians and policy makers must be sensitized with the changes in the macro environment concerning with technological environment and business model as to adapt , keep up and cope up with the changes in the macro environment change the business models to suit the requirements of current market trend

Research Methodology:

This researcher collected the needed data from the secondary source. Secondary sources were obtained from the books, journal and internet sources

Literature Review:

Harrari Yuval Noah (2016) argued that future world will be ruled data and information. The future religion of the world is data religion. Data will be powerful with its manipulation by modern artificial Intelligence based computers. The information obtained by these computers is capable of finding out new phenomena and continuous learning. The data will make man slave to it and Computer will rule the world

Finding of the Study:

The business organizations need to keep up and cope up with fast changing environment. The external environmental variables like political, legal, ecological, production, technology, demographic etc is changing very fast. The survival of business dependent upon ability of the entrepreneur adopt and readjust his business system create opportunity out of hopeless situation. During the time of economic liberalization in the year 1991 business entities started readjusting .Traditional business model failed but the companies that adapted to the new system could manage to survive and could go against the tides. The Technology enabled business must understand the drivers and triggers for change and move towards new patterns and trends. Events trends must be scanned and adopted. The financial inclusion and steps to incorporate formalizations into economic systems require adaptability. The expected trend in future business is that only business which readjusts its operation to information enabled platform will survive.

Formalization of economy and cash less transactions has become enablers for doing business in digital era. The policy makers from 2010 onwards initiated financial inclusion measures. Financial inclusion enabled to bring the hitherto excluded people into the banking fold. Introduction of Direct Benefit Transfer (DBT) connecting with bank account, Aadhar number and Mobile number. Jandhan Aadhar and mobile (JAM)is the harbinger of changes . Even though many accounts under Jandhan scheme have become dormant still considerable proportion of population entered to banking stream. This is a pull factor for business entities to introduce POS machines and cashless transactions resulting in enhancing the liquidity of banks. But still the traditional unorganized business entities which run their business dependent upon cash transactions.

The demonetization and implementation of GST has enabled further formalization of economic transaction. Though intention of demonetization was good its poor implementation had some reactive impact on Gross Domestic Product (GDP). The GST ushered an era for complete transparency in business transaction , The input tax credit system an information about the tax pad in invoice generation enabled transparent formal economy

The changes brought about by digitalization and formalization of economy resulted in disruptions normal business. This transformation need not be viewed as economic downturn or slowdown as viewed by many. But the fact of the matter is that the loss of sectors is offset by gains in some other sectors and neutralizing the total affect. The normal disruptions in sector wise disruptions are analyzed here

The auto sector is showing total decline in number of units sold over last few quarters. This loss is offset by gains in public transformation system. People use public transportation system fearing the delay in reaching the destination in time due to traffic congestion. Time is money is the concept well accepted by the aspiring youth of today

The traditional hotel industry showing a downward trend today the reason again being is the problem of adaptability to technological changes. The traffic congestion as discussed in earlier paragraph is the reason for people decline to go for dine in city based restaurant. Further the introduction of the apps like Zomato Swiggy and Uber could easily do the job of home delivery saving time and cost. The change in family pattern from joint family to nuclear family and increased presence of women in work place gave opportunities to innovative entrepreneurs who had a thought process totally different from traditional business. These applications also helped hotels to reduce the labour cost and tide with shortage of skilled manpower to do suppliers job

The students who prefer traditional tuition from expert professional coaching centers are slowly moving towards   online platform which enables them to learn from home

The ordinary shops and general purpose grocery shops   does not get business but the online companies are capturing this market in a big way. Presence of malls leading in Indian market affected the traditional kirani shop business.

Cell phone bills are getting reduced voice calls are becoming old fashioned instant social media platform like WhatsApp and facebook are being heavily used by business houses to maintain good customer relations .

Anymore people are not depending on fixed time government type or old type secured job as it is a hard to get instead people take up startup activities and prefer flexible working time mechanism to perform their job with self made schedule through which youngsters could maintain a fine balance between family and work life relationships

These are some of the changing paradigm which are expected due to the changes technological environment of prevailing   business

The product delivery and branding has to be changed in tune with changes natural environment as well. The green marketing based on sustainable development model is getting currency. The health conscious consumer prefers more of organic product with long term beneficial effect on health. The governments in order to be compliant with international emission standards and to reduce effects of green house gases are insisting use if biodegradable bag accordingly organizations are also changing in tune with this policy imitative of the government.

Further shift from traditional high consuming power sector to less consumption and more economy based products of electrical goods are increasingly used in market place

The non renewable energy like petroleum products are being viewed as threat for future. It is costly and the reserves are not enough to be sustainable for the needs of future generations. The alternative for the traditional petrol or diesel run cars is   Electric cars. The CEO of Tesla Motors Elon Musks vision is to replace entire petrol and diesel run car into electric car . Already tesla motors controlled a huge chunk of car market in United states

The data collection and data storage has been so simple due to the presence smart phone. The Google could produce enormous information about the mobile phone user. The algorithm based artificial intelligence learning system monitors each and every individual's personal information and give comprehensive pattern of behavior of individual. The minute details of an individual's movement s round the clock are obtained by Google from smart phone users. The bio information , his habits social association, religious association, purchase pattern health issues, family related issues are gathered by Google so as to enrich its knowledge generating abilities .

The academic system prevailing in the commerce field   must consider the changes in macro environment of business keeping view of the technological and other macro environmental changes. The academicians on their part ha to continuously engage with industry and   pass on the information to students and the trainers. The syllabus of commerce curriculum needs to be revised at regular intervals and if possible with annual basis so that latest changes in various subjects pertaining to business field can be incorporated into the syllabus. The computer based teaching aid needs to taught to the students and corporate trainees. The decision of most of the universities includes the syllabus GST in to their system of curriculum just after its implementation an encouraging trend.

Conclusion:

In the wonderland of modern business things change at a faster pace. The entrepreneurs need to keep up to the changing pace in order to be quick in re adjusting his business model incorporating novelty into its business operations. The Information Technology enabled platform will be the key for success of business

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