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Editor Desk

Greetings to ALL….

I believe this is the phase, we can foresee the emerging face of innovative management practices. The present day executive are eager to rewrite rules to sail on the tides of success.

I consider today is very humbling for me to request, all of you to bestow your invaluable guidance to build to heralded new management direction, which can be achieved by inspiriting imaginative and innovative articles. Let the articles of us, so the seed in young executive mind which brings the best in them.

The lasting effects of this organization past accomplishments stand as testaments to the belief that a small group of committed individuals can make a difference. As we move forward, our emphasis will continue on creating young, vibrant and dedicated Managers and Leaders, intellectually and emotionally competent to meet the challenges of organizational nuances both at national and international level.

Entering its second year, the academy remains deeply rooted to its commitment on building a legacy of impacting quality of life in this region.

All these experiences in strategy formulation, marketing, HR , financing in various segments of service industry would be something that PRIMAX IJCMR values immensely. We would like to showcase the state of art research with lot of rigour and freshness in its approach. We value your support immensely and invite you to be a part of this research movement.

Finally, I truly believe in the African proverb - "If you want to go fast, go alone. But if you want to go far, go together." Indeed, we want to work together with all of you to proceed as far as our vision, mission, talents, resources, and dreams lead us. With your support, the only direction we can go is onward and upward.

With Regards

T.Rajeswari

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RESPONSIBILITY ACCOUNTING: A CONCEPTUAL FRAMEWORK

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Abstract

The present study aims to determine the crucial role of responsibility accounting in the modern business scenario. This study also examines the number of responsibility accounting system is being practiced in different types of business organization in India and also focuses on the satisfaction level of responsibility accounting system. As we aware that, in the large business enterprises, Responsibility Accounting is tool or a mechanism for controlling system. Responsibility accounting is a system of responsibility, accountability, and transference and performance evaluation. Generally, there are many control system in the accountancy, they are controlled on the whole organizational functions, while this control system is that it is relevant to measurement of performance of divisions of an organizations. Normally, the responsibility accounting is very much suits for large scale organization.

Key words: *Responsibility Accounting, Responsibility Centre, Transfer Price, Divisional Performance, rganizations.*

Introduction

Generally, accounting is more of science, because that uses measurement and quantities to provide specific quantifiable information about a company's financial position; it provides detailed accounting logs to enable managers to discharge responsible managerial decisions that maximize profit position of the organization. Accounting is also Art, because that requires interpretation, for this human intervention is required to draw a an inference based on facts and figures related to financial position of the company. It is necessary to remember that responsibility accounting is not another branch of accounting like financial accounting or cost accounting. In fact, it is only a controlling device by which costs are traced to individual managers. In this regard responsibility accounting is a supplementary cost control device. In this modern era of globalization, major international business entities, worldwide have dedicated accounting units that submit financial reports and logs relevant to the social performance to various bodies and stakeholders. Stakeholders attempt to evaluate, through these reposts and other financial and accounting data, institutional performance during a give time period, and whether this performance is balanced and inclusive of all stakeholders without neglecting any particular group.

Till today, most of the cost accounting systems which were designed to accumulate costs for the main purpose of ascertaining the product cost and services, emphasized general cost control. With the available controlling devices, a sincere attempt was made to ascertain and control both product costs and period costs. The cost accounting system was thus directed towards the expenditure and worked well in showing what the expenditure was and where money was spent. However, the system did not pinpoint the individual who spent the money. As such, the system failed to fix individual responsibility for money spent. Responsibility accounting seeks to overcome this limitation by shifting the emphasis from product costing to divisional performance measurement. The basic feature of responsibility accounting is that every manager is made responsible for the activities which are under his control and his actions are measured by the revenue results achieved by him. Accordingly, as per Iyengar (2000) responsibility accounting may be defined as "a system designed to accumulate and report costs by individual levels of responsibility. Each supervisory area is charged only with the cost for which it is responsible and over which it has control".

Responsibility accounting is a management control system based on the principles of delegating and locating responsibility. The authority is delegated on responsibility centre and accounting for the responsibility centre. Responsibility accounting is a system under which managers are given decisions making authority and responsibility for each activity occurring within a specific area of the company. Under this system, managers are made responsible for the activities of segments. One of the uses of management accounting is managerial control. Among the control techniques "responsibility accounting" has assumed considerable significance. While the other control devices are applicable to the organization as a whole, responsibility accounting represents a method of measuring the performance of various divisions of an organization.

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Overview of responsibility accounting system

At the outset, it is necessary to remember that responsibility accounting is a control device used by the management in every organization. The prime aim of responsibility accounting is to help management in achieving organizational goals. It is an invaluable support to modern management. It contributes to the firm's management by providing relevant or pertinent information on a continuous basis.

In general Responsibility accounting is a method of accumulating and reporting both budgeted and actual costs, by divisional managers responsible for them. In this system, business activities are identified with persons rather than products for that to make effective control to appoint a manger.

Charles T. Hongreen defines, "Responsibility Accounting is a system of accounting that recognizes various responsibility centres throughout the organization and reflects the plans and actions of each of these centres by assigning particular revenues and costs to the one having the pertinent responsibility. It is also called profitability accounting and activity accounting".

In the words of Robert Anthony, Responsibility Accounting as "that type of management accounting that collects and reports both planned and actual accounting information in terms of responsibility centers."

As per Hansen and Mowen (2005), responsibility accounting model is defined by four essential elements which are:

1) Assigning responsibility
2) Establishing performance measures or benchmarks
3) Evaluating performance and
4) Assigning rewards.

According to David Fanning, Responsibility accounting as a system or mechanism for controlling the wider freedom of action "that executives - decision centre manager in other words - are given by senior management and for holding those executives responsible for the consequences of their decisions."

Assumptions of Responsibility Accounting

Responsibility accounting is based on certain assumptions. They are as follows:

1. Responsibility accounting should a big company with a divisionalized organizational structure and where responsibilities are classified at different levels of organization.
2. There are clearly set goals and targets for each responsibility centre.
3. Mangers must try to attain the goals and objectives.

Importance of Responsibility Accounting

The importance of responsibility accounting for management can be explained in the following manner:

Easy Identification: with the help of individual responsible mangers we can easily identify that this performance is satisfactory or unsatisfactory.

Motivational Benefits: If a system of responsibility accounting is implemented, considerable motivational benefits are assured to a manager who's performance is good.

Data Availability: A mechanism for presenting performance data is provided. A framework of managerial performance appraisal system can be established on that basis, besides motivating mangers to act in the best interest of the business enterprise.

Readymade Information: Relevant and proper information is available from departmental managers and all are responsible for them to make it accurate.

Planning and Decision Making: Responsibility accounting helps not only in control but also in planning and decision making.

Delegation and control: The twin objectives of responsibility accounting are delegating responsibility and with the use of that control are achieved by adoption of this system.

Responsibility Centre's

For controlling purposes, responsibility center are generally categorized into:

Cost Centre

It is identified by CIMA, London, as "a production or service function activity or item of equipment whose costs may be attributed to cost units." A responsibility of cost centre is cost allocation and segregation where the manger is accountable those costs which are under his control but no for its revenue. Only those costs are charged to cost centre which are controllable by the manager of the cost centre.

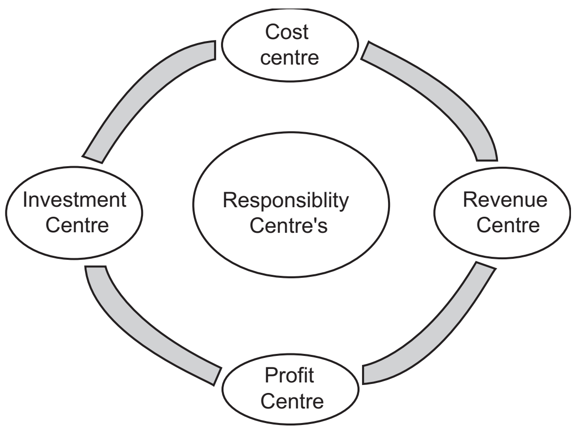

Fig. 1

Centre

A responsibility centre is a revenue centre in which manager controls revenues but does not control cost of production or service. Revenue centre may control on selling prices, product mix and promotional activities.

Profit Centre

According to CIMA London, a Profit centre is a part of a business accountable for costs and revenues. It may be called a business centre, business unit or strategic business unit. "Under profit centre, manager determines the profit of the centre with the help of revenue and the cost centre."

Investment Centre

It is defined by CIMA London, as investment centre is a profit centre whose performance is measured by its return on capital employed. Under investment centre, a manger is responsible for sales revenues and cost and with addition is responsible for some capital investment, this performance is measured in terms of profit as related to capital base. The manager of an investment centre is always interested to earn a satisfactory return. The return on investment may be fixed from some period of time.

Conclusion

Responsibility accounting is one of the best tools of cost management which is normally suitable for large scale organization in case of decentralization or divisionalization to reduce the difficulty of managing the organization. This study would be of conceptual in nature, because it would help to assess the contemporary practice of responsibility accounting systems in different types of service organizations. From the above it clearly lays down that the organizations follow responsibility accounting in integrated system, not any unique responsibility accounting system. As a developing country like India these outcomes are more or less rationally suitable. But there is scope for further improvement to some extent.

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ADVERTISEMENT EXPENDITURE OF DIFFERENT MEDIA OF COMMUNICATION- AN EMPIRICAL ANALYSIS

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Abstract

The economic and business relationship between the advertisement and mass communication media are undeniable and unavoidable. After the introduction of internet, a tremendous change had happened in every field of business. The volume of change is very high in the case of communication media industry. As far as the media industry is concerned, advertising revenue plays an important role in the overall revenue pattern. It is applicable in the case of Newspaper/print media, Radio, Television and internet. In this article an attempt is made to know, whether there is any reduction in the advertisement expenditure on different traditional Medias after the emergence of internet as a medium of communication and advertisement. The study is based on secondary data of advertising expenditure on four Medias over a period of time by using a regression model. The study concluded that there is a decrease in the total advertising expenditure on all traditional medium of communication after the introduction of internet, except Radio.

Key words: *Advertising expenditure, revenue, media industry*

Introduction:

The practice of advertising started with an economic activity of buying and selling of goods and services. Persuasion is considered as an integral part of advertising. In the olden days, the advertising industry in India was very poor. The major reasons for the poor growth of advertising industry in India is the underdevelopment of various industries, marketing activities, business and commerce. In other words, the poor economic growth is the reason for low growth of adverting industry.

Advertising has been considered as an important part of every type of business organization. Up to the seventeenth century, it was exclusively used to direct customers towards the local dealers. With the introduction and wide spread use of local and national newspapers, they started classified advertising. Now days, number of medium are available for advertising a message. From the traditional printed newspaper to Radio, TV, and the latest internet and smart phones. Generally media are valued for their informational and entertainment functions, and currently they are also valued on the basis of the performance as a vehicle for advertising (Paticia 2007.)

In the modern competitive world, without advertising, there will not be any mass communication. The business of advertising is the basis of media business.(Vilanilam,2004). It is advertising that ensures that the people get their newspapers either at free of cost or at an affordable price. The advertisers with the help of advertising agencies buy space and time in print and electronic media respectively.

Advertisement is the main revenue source of any mass media, whether newspaper, electronic media or internet. There are two main sorts of advertising carried out by newspapers; display and classifieds. Display advertisement is those in which design plays the main part in attracting the customer. Classified advertisement consists of information about marriages, houses for sale, job vacancy, births and deaths etc. In the case of visual media, the only source of revenue is advertisement, which directly related to the rating of the viewership. The case of internet is also not much different. According to CII-PwC2013 report, it is expected that the Indian M& E industry will grow at an annual average growth rate of 18% and will touch Rs.2245 billion by 2017.

Financial year 2013-14 clearly proved to be yet another tough year for the media industry. The delay in pickup in economic activity continued to impact advertisement spends. This impacted revenues of media companies as they derive a substantial chunk of their revenues from this segment.

Statement of the problem

The economic and business relationship between the advertisement and mass communication media is undeniable and unavoidable. In India, the ratio of advertising expenditure to GDP is less than 1%. This is substantially lower in comparison to the developed economies as well as other developing economies. Interestingly, Print and TV media contribute over 75% of

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the advertisements spend in a year. As the Indian economy continues to develop and the media reach increases, the advertising expenditure to GDP ratio is expected to increase over the next 5 years. The present advertising budgeting practices followed by the organizations help us to know the relationship between the state of economy and the amount of advertising investment. Since advertising expenditures can be postponed and changed very quickly, it depend on the economic conditions of the country (Galea, 1994). Out of the total expenditure budget of an organization, advertising expenditure is the only item which can be easily amended while comparing with cost of manufacturing and hiring employees. Though a number of mediums are available to the advertiser to advertise, traditionally a major portion of the advertisement investment is concentrated on Print media and TV. In the last few years, the internet penetration rate is very high. The introduction of smart phones also helped the easy access of internet. Now internet is considered as a common medium of communication and advertisement. In this article an attempt is made to discern whether there is any reduction in the advertisement expenditure on different traditional Media after the emergence of internet as a medium of communication and advertisement.

Objective

The main objective of the study is

1. To learn the influence of internet on the trend of advertising expenditure on different media.

Hypotheses

1. H0: There is no significant relationship between the advertising expenditure in Internet and Print media
2. H0: There is no significant relationship between the advertising expenditure in Internet and Television.
3. H0: There is no significant relationship between the advertising expenditure in Internet and Radio

Methodology

The study is based on secondary data collected from various reports and statistics. Advertisements related data were collected from the reports of FICCI – KPMG 2013 and the book by Vanita Kohli Khandekar on The Indian media business. The data includes advertising investment on different medias, such as print, TV, radio and internet, for a period of thirteen years from 2001-2013. We use a multiple regression analysis of the following form to assess the influence of internet on the advertisement expenditure on Print, TV and Internet over a period of time.

$Log(Yt) = \alpha 1 + \beta 1t + \alpha 2Dt + \beta 2(D_t t) + ut$ Where,

Yt= Trend of different media (Print,TV,Radio etc)

t= trend

D= Dummy variable taking the values 0 for the period 1991- 2000, and 1 for the period 2001 – 2013.

Different medium of Advertising

Print media

Print media includes Newspapers, Magazines, Monthlies, academic and non academic books and other forms of printed journals. Among these publications, newspaper is very important in many ways. It is the only print media which reaches all levels of people at a cheaper rate and as far as the business world is concerned, it is the only advertisement medium to cover all sections of the society. Revenue from advertising occupies a lion share of the total earnings for a print media. Thus advertising is an integral part of publication. Most of the organizations spend major portions of the advertising in the print media. India is the world's largest newspaper market after China. The first press commission appointed in the year 1952, submitted its report in the year 1954, found that at the end of 1952, there were 330 dailies, 1189 weeklies and 1733 journals in India.**(Bhatt S. C, 2000).** The period since 1960 has seen a rapid expansion of the Indian Newspaper industry. It is due to the changes in the technologies of printing and information and communication dissemination. According to the report of Newspaper Registrar, the percentage increase in the circulation of newspapers in India during the period of 1990 and 2000 is 167%. It means 1000 Indians will get 58 copies. The total number of registered publications as on 31st March 2014 is 99660, out of this 13,761 belongs to newspaper category.

Radio

The Radio is considered as one of the important medium of mass communication. The first commercial broadcasting was done in the year 1920, which is related to the US presidential election. In those days, Radio stations gathered news from the newspapers. After the invention of Telephone, Telegraph and wireless connections, the number of listeners and radio stations all over the world increased very rapidly. The major source of revenue for radio broadcasting is the revenue generated from advertising.

Radio in India

Radio broadcasting is started in India in the year 1927 under the auspices of the Indian Broadcasting corporations. In the year 1936, the name of the broad casting service was changed into All India Radio, later in the year 1957, the name 'Akashvani' came to use as an Indian name for All India Radio (AIR). At the time of independence, India had eleven Radio stations, and in 2002 it increased to 208. The new digital satellite radio broadcasting was launched in the year 2002. The fact is that at present AIR provides radio coverage to 98% of the population.

The effectiveness of the Radio as a device for communication is measured on the basis of the time spends by people to listen to the programmes broadcasted in the Radio. The following table shows the average weekly time spend on Radio in the year 2013 and 2014.

Table - 1 : Time spend on Radio (In minutes)

Average weekly time on Radio	2013	2014
Delhi	932	892
Mumbai	830	809
Bangalore	1273	1357
Kolkatha	1006	930

Source: *FICCI – KPMG Indian M&E Industry report 2015.*

As per this table, the time spends on radio decreased in Delhi, Mumbai and Kolkatha, while it is increased in Bangalore in the year 2014. Among the Metros, Bangalore has the largest listenership time of 1357 minutes in a week, followed by Kolkatta, Delhi and Mumbai

Television

As one of the most popular medium of communication, the importance of television is increasing day by day. The first TV centre in India was started in the year 1959, at New Delhi. In the initial years, TV was a part of AIR. It was separated from AIR in the year 1976 and named the set up as 'Dooradarshan'. It is one of the important medium of advertising and television advertising in India is expected to grow at a CAGR of 14 per cent over 2014 to 19, to reach INR299 billion.(FICCI – KPMG 2015).

The size of the TV industry is generally explained with the help of revenue earned by the industry. There are two types of revenue sources available to the TV industry. They are subscription revenue and advertising revenue. The following table explains the quantity of revenue of the industry over a period of time.

Table - 2 : TV Industry size (In billion INR)

Year	Subscription revenue	Advertising revenue	Total
2008	158 (66)	82(34)	240
2009	165(65)	88(35)	253
2010	187(64)	103(36)	290
2011	213(64)	116(36)	329
2012	245(66)	125(34)	370
2013	281(67)	136(33)	417
2014	320(67)	155(33)	475

Source: FICCI- KPMG Indian Media and Entertainment Industry report 2015

Figures in parenthesis show percentages.

According to Table. 2, in the year 2008, out of the total revenue of the industry, 66 per cent is achieved by way of subscription amount and the remaining 34 per cent is achieved by way of advertising revenue. The same pattern is continued throughout the period.

Internet

Internet plays a very important role in disseminating information. Almost all private satellite television networks started their online news channels, and a growth in IT sector helped the mobile phone users to make use of internet. India became the second largest country in terms of number of internet users**.** The number of smart phone users in rural and urban areas is increasing gradually, and it is a proof that India is giving birth to a new generation of netizens, using internet through mobile phone. As a continuation of this, internet has emerged as an important medium of advertisement too. The following table shows the number of broad band internet subscribers in India.

Table - 3 : Number of broadband subscribers in (000)

Years	No. of broadband subscribers
2008	5,280
2009	7,746
2010	10,990
2011	13,350
2012	14,540
2013	14980

Source: WAN-IFRA - World Press Trends - Custom Report 2014

Advertising spend on different media in India

Advertising is considered as an important source of revenue for all medium of communication. No medium can survive without the revenue from advertisement. Before investing an amount for advertisement in different medium, an advertiser has to consider a number of factors to ensure a fair return on their investment. The important advertisement medium includes Print, TV, Radio and internet. The following table shows the advertising expenditure on these medium for a period from 1991 to 2013.

Table No - 4 : Advertising spend on media in India

Year	Print(In million)	TV(In million)	Radio(In million)	Internet/Digital(million)	Total(In million)
1991	10690	3900	680	NA	15270
1992	13250	3950	590	NA	17790
1993	15550	4960	680	NA	21190
1994	22390	8480	1020	NA	31890
1995	27350	13450	1340	NA	42140
1996	30470	19750	1130	NA	51350
1997	31280	25840	1360	NA	58480
1998	35030	33670	1400	NA	70100
1999	39240	39410	1450	NA	80100
2000	43160	44390	1460	NA	89010
2001	43250	45640	1760	300	90950
2002	44240	47170	2110	500	94020
2003	46890	50940	2270	540	100640
2004	60348	58020	2769	702	121839
2005	79290	67460	3600	1229	151579
2006	84900	60500	6000	2000	153400
2007	100200	71100	7400	3900	182600
2008	108000	82000	8400	6000	204400
2009	110400	88000	8300	8000	214700
2010	126000	103000	10000	10000	249000
2011	139400	116000	11500	15400	282300
2012	150000	124800	12700	21700	309200
2013	158300	131650	13500	28035	331485

Source: Lodestar Universal, FICCI – KPMG 2013 and The Indian media business by Vanita Kohli Khandekar., WAN- IFRA, World Press Trend Custom Report- 2014

From the above table, it is clear tha t though the investment in print media is very high in the initial years, the contribution of the print media to the total advertising investment is decreasing for the last few years. At the same time, in the case of internet/online advertisement, the present contribution is very low, but it shows an increasing trend. To know the correct trend of the advertising expenditure in different Media, a multiple regression model is used.

Results of Analysis

In order to find out the trend of Print media, TV and Radio expenditure, a separate regression analysis were used. The following tables show the results of the analysis of Print media expenditure by using the above equation.

Table - 5 : Regression analysis of Print ad expenditure

Variables	Coefficients	Std. error	t (df=19)	p-value
Intercept	4.0215	0.0324	124.086	0000**
Trend	0.0667	0.0052	12.766	0000**
Dummy	0.0550	0.0693	0.795	0.4366
Dt	-0.0157	0.0063	-2.495	0 .0220**

Source: Secondary data ** Significant at 5%. Level

As it is clear from the Table, trend in the first period is 0.0667 and is significant. In the second period, trend is (0.0667 – 0.0157) 0.051. As the coefficient of the interaction (Dt) is significant (p value =.0220). That means there is a reduction in the growth rate of Print Expenditure during the second period.

The results of the analysis of the expenditure of Television advertisement is given below.

Table - 6 :Regression analysis of TV ad expenditure

Variables	Coefficients	Std. error	t (df=19)	p-value
Intercept	3.3993	0.0369	92.201	0000**
Trend	0.1350	0.0059	22.722	0000**
Dummy	0.7865	0.0788	9.982	0000**
Dt	-0.0943	0.0072	-13.161	0000**

Source: Secondary data, **Significant at 5% level

As per the above table, trend in the first period (1991 -2000) is0.1350 and is significant. In the second period, trend is (0.1350 - 0.0943) 0.0407. The coefficient of the interaction (Dt) is also significant. It means there is a reduction in the growth rate of TV advertising expenditure during the period of 2001 – 2013.

The next table shows the results of the regression analysis of the Radio advertising expenditure.

Table - 7 : Regression analysis of Radio and expenditure

Variables	Coefficients	Std. error	t (df=19)	p-value
Intercept	2.7700	0.0494	56.021	0000**
Trend	0.0460	0.0080	5.772	0000**
Dummy	-0.3840	0.1057	-3.634	.0018**
Dt	0.0341	0.0096	3.545	.0022**

Source: Secondary data, **Significant at 5% level

It is very clear from the table that, the trend in the first period is 0.0460 and is significant. In the second period trend is (0.0460 + 0.0341) 0.0801. Here also the coefficient of the interaction (Dt) is significant. It means there is no reduction in the advertising expenditure of Radio during the period of 2001 to 2013.

In short, the Regression result shows that there is a significant reduction in Print and TV advertising expenditure whereas there is no significant change in the trend in Radio advertising expenditure after the emergence of internet as a medium of advertisement.

Conclusion

It is assumed that internet is a threat to the traditional Medias of communication in different ways. In this article, the discussion is concentrated on the influence of internet on the advertisement expenditure of other Medias of communication. After analyzing the data related to the advertising expenditure on different medium, by using a regression model, it is proved that internet has made a reduction in print and TV advertising expenditure, whereas there is no significant change in the trend in Radio advertising expenditure. The reasons for the above results may be the features of the audience/readers of different Media. In the case of TV, Newspapers and internet, the users have some common features. But the characteristic features of internet users and Radio listeners are totally different.

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AN EMPIRICAL STUDY ON BRAND POSITION AMONG TWOWHEELER MOTORCYCLES IN TIRUCHIRAPPALLI DISTRICT

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Abstract

Two-wheeler is an important product item in modern society both in urban and rural areas. It is one of the consumer durable products that have become an absolute necessity at the household and the single most popular form of family using. Consumers mainly purchase the product for their convenience. Consumers' purchase decisions for two wheelers are always influenced by a number of factors, which lead them to select a particular brand in preference to others. Further, the growing market size and the entry of many multinational companies have led to heavy competition. The survival of the fittest is the brand that impressed the customer the most. So, it became necessary for the companies to build their brands and increase their Brand Position in order to attract new customers and retain their existing customers especially. Hence, the present study which attempts to study the impact of Brand Position on the customer retention value is the need of the hour, since the implications of the study will enable the brand managers of each brand of two-wheeler to build a strong brand and ultimately leading to retaining their valuable customers.

Key words: *Two-wheeler Industry, Brand position, Promotional tools and Social factors.*

Introduction

In an evolving industry especially in emerging economies like India, it is extremely important to formulate optimal policies on competitions in order to promote both competition as well as growth. India is the second largest manufacturer of two wheelers in the world. It stands next only to Japan and china in terms of the number of two wheelers produced and sold respectively. Here in this study, by this research we are trying to analyses about the number of two wheelers and how many people are using two wheeler. What motivates and influence them to buy two wheeler what is the most preferable choice in two wheelers in case of motor cycles and scooters and the most recent two wheelers choice in the market. What are their preferences, satisfaction level, who influenced them and the reason to buy.

Two-Wheeler Industry in India

Automobile is one of the largest industries in global market. Being the leader in product and process technologies in the manufacturing sector, it has been recognized as one of the drivers of economic growth. Steps like abolition of licensing, removal of quantitative restrictions and initiatives to bring the policy framework in consonance with World Trade Organizations requirements have set the industry in a progressive track. Removal of the restrictive environment has helped restructuring, and enabled industry to absorb new technologies, aligning itself with the global development and also to realize its potential in the country.

The two-wheeler segment is divided into 3 major product classifications:

- Mopeds
- Motor cycles
- Scooters

Statement of the problem

The market is of crucial importance. On the other hand, acquiring the market is only by means of establishing strong brand position. Hence, it is Due to heavy competition and availability of many brands of two-wheelers the strategies followed by the brand managers to acquire important for the brand managers to know for two wheelers.

Review of previous studies

Celeste Faucher (Jul 26, 2009) said that this online price projector help everyone to do a price comparison before they make a purchase. Using this they can get to know about the products and compare it directly and buy where it is less. This helps everyone to save more money.

Kara D Thompson (May 27, 2010) said that why the brand name is identified well with fashionable jewelry. The brand is known for its innovative ideas and constant success. The brand has evolved into one of the topmost lifestyle brands which targets both women and men alike. The brand is known to be popular for its enthusiasm.

Dr.N.Chandrasekaran investigated the wants of the customer are carefully studied by conducting surveys

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on consumer behavior. The study also helps to know various marketing variables such as price and product features. This study will help gain knowledge about the influence of consumer to prefer a particular brand and the problems faced by them using such brands.

Research Objectives

Each and every work in our life is governed by some aims or objectives. Any work without any objective is like a ship in the mid sea without a compass. So for every work objective should be specific and focused.

- To study the profile of automobile industry in two wheeler segment.
- To identify the Brand Position among two-wheeler motorcycles in Tiruchirappalli District.
- To analyze the importance of various promotional tools in the purchase of two wheelers in Tiruchirappalli District.

Methodology

Product selection

Among the consumer durables Five products were selected from the automobile sector for research. Hero, Honda, TVS, Bajaj, Yamaha were considered as dominating brands in the automobile sector, because these are market leaders which attracted the consumer durable market for the past decades.

Sample Frame

The present study pertains to two-wheeler manufacturers, two-wheeler dealers and the two-wheeler owners in Tiruchirappalli District. Thus, a sample comprising 300 two-wheeler owners was selected from the sample frame of the study.

Sample Design

The sample survey method was used to brand position among two wheeler motorcycles in Tiruchirapalli District such as Lalgudi, Pullampady, Musiri, Thottiam, Manapparai and Thuraiyur . The study adopts a stratified random sampling method for sample selection. Thus 300 sample units were selected for the study. The type of study undertaken by the researcher is a descriptive study.

Collection of data:

Primary data

The primary data collected through questionnaires administered to a sample of 300 consumers selected from Tiruchirappalli District, the Questionnaire was pre-Designed and pre-tested before it was administered.

Secondary data:

Secondary data was collected through various publications of newspapers, magazines, books and magazines websites.

Area of the study

Tiruchirappalli District has been chosen by the researcher as his area of the study. It comprises the following six Blocks. Namely, Lalgudi, Pullampady, Musiri, Thottiam, Manapparai and Thuraiyur.

Scope of the study

The study is related to two wheelers market. It covers area of Lalgudi, Pullampady, Musiri, Thottiam, Manapparai and Thuraiyur in Tiruchirappalli district . The market is having numerous products but this study is restricted to the two wheelers only. The importance and significance of the market in India is taken into consideration for this study.

Results of the Analysis

Brand of Two-wheelers owned in Tiruchirappalli District

The major players in the two-wheeler market are Bajaj Auto Limited, Hero Moto Corp. Ltd, Honda, TVS and Yamaha Limited. There are several brands in the two-wheeler market in Tiruchirappalli District. Such brands are as follows:

Bajaj : Discover, Avenger, Platina, Pulsar, CT 100 etc.
Hero : Xtreme, Karizma, Glamour, Passion Xpro, Splendor Pro etc.
Honda : CB Twister, Unicorn, Shine, Dream Neo, Dream Yuga etc.
TVS : Apache, Flame, Star city, Sport, Centra etc.
Yamaha : Crux, Fazer, FZ, SZ, YBR etc.

The two-wheeler market in Tiruchirappalli District is abundant in motor bikes, scooters with a wide variety of models and attractive features catering to the tastes and preferences of consumers in Tiruchirappalli District.

Table - 1 : Brand Position among Twowheeler Motorcycles In Tiruchirappalli District:

Brand	Number of Respondents	Percentage
Bajaj	108	36.0
Hero	97	32.3
Honda	65	21.7
TVS	19	6.3
Yamaha	11	3.7
Total	300	100.00

Source: Survey data

As it could be seen from Table 1 below, 36.0% of the two-wheeler owners own Bajaj bikes, 32.3% own Hero bikes, 21.7% own Honda bikes, 6.3% own TVS bikes, and 3.7% own Yamaha bikes. Thus, majority of the two-wheeler buyers in the Tiruchirappalli District prefer the brand of Bajaj.

Promotional tools influencing the two-wheeler purchase decision in Tiruchirappalli District

A purchase decision in the two-wheeler market in Tiruchirappalli District could be influenced by promotional tools like newspaper, television, radio, internet, magazines, word of mouth, test rides, exchange melas and others. The extent to which the promotional tools will influence the purchase decision will depend on the social, cultural and economic environment around which buyers pivot themselves.

Table - 2 : Average ranking of promotional tools influencing the two-wheeler purchase decision

Promotional Tool	Average Ranking
Newspaper	4.78
Television	4.07
Radio	7.05
Internet	4.12
Magazines	3.64
Word of mouth	1.75
Bikes shows & Other melas	6.15
Test rides	4.98
Exchange melas	8.12
Others	9.78

Source: Primary data

As it could be seen from Table 2, among the different promotional tools that influence the purchase decision in the two-wheeler market in Tiruchirappalli District, 'word of mouth' is ranked the highest (1.75) followed by advertisement in magazine (3.64) and the least ranked among them is exchange melas and other promotional tools.

Influence of Social Factors

A purchase decision of a two-wheeler could be influenced by many social factors like friends, relatives, neighbours and own family members. These social factors exercise their influence differently across income groups, age, gender and occupation. Table 3 exhibits the general influence of social factors in the two-wheeler purchase decision in Tiruchirappalli District.

Table - 3 : Influence of Social Factors

Social Factors	Number of Respondents	Percentage
Friends	55	18.3
Relatives	38	12.7
Own Family Members	68	22.6
Neighbours	27	9.2
Own Decision	110	36.7
Others	2	0.5
Total	300	100

Table 3 discloses that 18.3% of the two-wheeler owners in the Tiruchirappalli District are influenced by friends in making a two-wheeler purchase decision, 12.7% are influenced by relatives, 22.6% are influenced by own family members, 9.2% are influenced by neighbours, 36.7% by one s own decision, 0.5% by others. Thus, majority of the buyers in the Tiruchirappalli District rely on their own decision to purchase a two-wheeler followed by the decision of their own family members.

Findings

- The various social factors that influenced the purchase decision in the two-wheeler market in Tiruchirappalli District are friends, relatives, own family members, neighbours and own decision. Among these social factors it was found that the "own decision" factor influenced the two-wheeler purchase decision the most. It was followed by own family members, friends, relatives and neighbours. Thus, majority of the buyers in the Tiruchirappalli District rely on their own decision to purchase a two-wheeler followed by the decision of their own family members.
- Majority of the two-wheeler buyers in of Tiruchirappalli District prefer the brand Bajaj. Out of the 300 respondents interviewed in Tiruchirappalli District the two-wheeler market, it was found that 108 i.e 36% of the respondents owned a Bajaj motorcycle followed by Hero, Honda, TVS and Yamaha respectively.
- The various promotional tools that influenced the purchase decision in the two-wheeler market in Tiruchirappalli District are newspaper, television, radio, internet, magazines, word of mouth, test rides and exchange melas . Among them "word of mouth" was ranked first which influenced the purchase decision the most in the two-wheeler market in Tiruchirappalli District followed by magazine, television, internet, newspaper, test ride, radio and exchange melas.

Suggestions

1. Majority of the buyers in Tiruchirappalli District rely on their own decision to purchase a two-wheeler followed by the decision of their own family members. Other social factors that influenced the purchase decision in the two-wheeler market in Tiruchirappalli District are friends, relatives and neighbours.
2. Majority of the two-wheeler buyers in Tiruchirappalli District prefer the brand Bajaj.
3. "Word of mouth was ranked first which influenced the purchase decision the most in the two-wheeler market in Tiruchirappalli District followed by magazine, television, internet, newspaper, test ride, radio and exchange melas.

Conclusions

The two-wheeler manufacturers and dealers may conduct causal marketing like a wellness programme or literacy campaign for the people of a particular rural or urban area. This will not only improve the sales of the marketer but will also create a brand image of the company and will benefit the society at large. The marketing efforts should be for the cause of the potential customers and the existing customers which should also render free training and health fitness activities for the relatives and friends of the existing customers.

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DETERMINANTS OF HARMONY IN FAMILY BUSINESS

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Abstract

Family businesses are defined as any business with two or more family members of different generations or branches working in the business or owning the business. Being the family business leader is difficult. Not only does one have to manage the business but also, it is necessary to skillfully manage the family's involvement in and with the business. These are separate, but overlapping roles.. Family members can take on different roles in the family business, employees, shareholders, or both. The central question for the continued success of a family business is how to increase the probability of accomplishing the twin goals of wealth with family harmony. The purpose of the study is to know the profile of FB in Pollachi Taluk alone as cluster and factors affecting level of harmony towards family business. This study covers different type of fields like traders, finance, transport, waiver, bakery, hotel, etc. Its elaborate employers' attitude in family business harmony like level of commitment, satisfaction, leadership attitude, risk, social responsibility wise. Study covers children's participation, transition plan, and succession thought. It's considered important values of business. This study helps to the management for planning aspects.

Key words: *Family Business, Succession, Values, Family business in India*

Introduction

India has the highest percentage of family businesses in Asia, accounting for 67 percent of the listed companies with market capitalization of more than $50 million, reveals a recent survey conducted by global financial services major Credit Suisse. The report stated that 663 out of 983 listed Indian firms were family businesses and they account for half of all corporate hiring. Family businesses in India account for 46.8 percent of the total market capitalization, it said. The study, however, found that the family-controlled businesses were delivering impressive investor returns and have been crucial sources of wealth and job creation (By Silicon India ,Tuesday, 08 November 2011,)Family businesses dominate the economic landscape in nations around the world. India is no exception. In India, family run businesses account for 85% of all Indian companies and account for the vast majority of national output and employment. According to Business Today, family-run businesses account for 25% of India Inc's sales, 32% of profits after tax, almost 18% of assets and over 37% of reserves. Not all family-owned businesses are created equal. India has seen its share of some very influential families in businesses that have influenced the economic and political situation of the country. They have existed for over hundred years and have evolved into world-class business conglomerates. At the other end of the spectrum there are also a number of family entities who have continued to be promoter driven. The business families are commonly driven by the some basic values like mutual trust, cost consciousness, high level of risk taking ability, centralized decision making, agility, culture of driving business by intuition and relationships rather than facts and professionalism. More often than not, the values of the Promoter or owner are the expected values and culture of the organization. Also, in many families there is the continuing concern for ownership and management, governance, structure and organization. In many family entities there is the lack of separation of ownership from management. The lack of a proper governance framework, which quite often negatively affects the ability of the organization to control its actions, increase the likelihood of irregularities and result in inconsistencies in the way business is conducted. Another important requirement is ensuring proper management of information in the family so that there is harmony between the three parts - family, management and ownership.

Objectives of the study

- To understand the business profile
- Identify the opinion on values of business
- To ascertain the harmony level and variable associated

Methodology

Data required for the study have been collected through questionnaires/Interview schedule. Questions pertaining to Personal Profile of the Respondents, Details of business, General Profile like generation6iyugthys, children participation, and business transition have been included in the questionnaire. Secondary data required

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for the study have been collected from various website. By adopting convenience sample method, 115 respondents have been selected for the study. The present study confined to Pollachi Taluk. The data collected between January to march 2014. Data have been analyzed by making use of following statistical tools like Arithmetic Mean, Standard Deviation, Chi-square Test and Friedman Rank Test.

Literature Review

Andrea colli (2000) highlighted the connection between national cultural values and the diffusion of the family firm as a privileged way of organizing economic activity well beyond the initial stages of the industrialization process. It concludes growing awareness of the need both to move beyond the dichotomy between family and managerial firms, and to abandon the determinism of convergence.

Greg Irving &Pramodita Sharma (2002) distinguishes between four types of successors commitment to family firm – affective (based on perceived desire), normative (based on perceived sense of obligation), calculative (based on perceived opportunity costs involved), and imperative (based on perceived need).

Jan de Kok, Roy Thurik&Lorraine Uhlaner (2003 suggest that the resource-based view may form the basis for suggesting an indirect effect between family ownership and management and professional HRM practices.

K. Ramachandran (2004) focused on the status of family business beyond three generations. In his study considered case studies of Dabur, wadia, murugappa, godrej and kirloskar groups.

Anil Kothari, Shehnaz Tobwala (2008) reviewed that Succession issues and transferring effective control and knowledge from one generation to the next is a challenge. Active participation by the female family members in the family business has been steadily increasing over the past two decades.

Wendy C. Handler (2009) reviews the research to date on succession in the field of family business management. Five streams of research are highlighted: succession as a process, the role of the founder, the perspective of the next generation, multiple levels of analysis, and characteristics of effective successions

Francisco J. Callado-Muñoz and Natalia Utrero-González(2009) analyses investment behavior of family business owners in order to disentangle risk taking patterns in the Spanish context. In particular, this study tries to show whether family business owners are more risk tolerant than no owners, and which features are conditioning risk taking perceptions and behavior. Results will help to increase the understanding of risk tolerance and may help to design political recommendations with respect to this important part of the economy.

Leigh Christie Adams (2009) analyses Indian owned family businesses that are at a minimum level of third generation within the Nelson Mandela Metropolitan area. The purpose is to investigate whether there is any specific cultural attributes of the Indian culture which have contributed to their success.

José Carlos M. R. Pinho (2011) finds that the successor’s perceptions of the factors (objective and subjective) that facilitate or inhibit the process of internationalization of a small to medium sized firm

Lachlan Whatley (2011) explores the existing academic literature on FOB succession, and using the insight gained from assisting FOBs in successful succession, the author merges two existing models on FOB succession to create a new model.

Jarna Heinonen1 and Ulla Hytti (2012 aims at conducting a thorough literature review to explore and outline how genderissues are tackled in family business research. A total of 170 family business articles were identified in the selected journals in 2000-2011.

Pramodita Sharma, James J. Chrisman and Kelin E. Gersick (2012) conclude, as Family Business Review begins its 25th year of publication, the anchoring role it has played in establishing and growing the field of family business studies should be apparent. Both Family BusinessReview and its parent organization, the Family FirmInstitute, have demonstrated a remarkable ability to serve and adapt to the growing and changing needs of scholars and practitioners, while staying focused on the mission of developing knowledge about the paradoxes and problems faced by the owners and managers of family enterprises. With the rich and diverse avenues of research that await attention, the future for the field is very bright indeed.

Analysis and Interpretation

Socio - Economic profile

Table 1 shows the results which emerged from socio economic profile and personal factors. Out of 115 respondents, majority respondents 18 (15.70%) are traders followed by weaver. According to their age, majority of the respondents 48 (41.70%) are in the age group of 26-35 years. Most of the respondents 81 (70.40%) are married and 61 (53.00%) are living in joint family. Out of total respondents, 42(36.50%) are studied up to higher secondary. Majority of respondents have up to 6 members in their family. Considering respondents monthly income, majority of the respondents are earning up to Rs 30,000.Majority of the respondent’s source of income are family business 65 (56.50%) Out of respondents, most of the respondents 53(46.10%) annual family income are ranged between Rs 1,00,000 to Rs 3,00,000.

Table - 1 : Socio Economic Profile (Total No. of Respondents 115)

Particular	Variable	Number of respondents	Percentage
Field of Business	Manufactures	20	17.40
	Service Sectors	30	26.10
	Trader	65	56.50
Age wise Classification			
	Below 25 Yrs	20	17.40
	26 Yrs to 35 Yrs	48	41.70
	36 to 45 Yrs	26	22.60
	Above 45 Yrs	21	18.30
Marital Status			
	Single	34	29.60
	Married	81	70.40
Qualification	Higher Standard	42	36.50
	UG	32	27.80
	PG	22	19.10
	Diploma	13	11.40
	Management Studies	6	5.20
Income			
	Up to 10,000	43	37.40
	Rs. 10,001 to Rs.30,000	43	37.40
	Rs. 30,001 to Rs. 50,000	17	14.80
	Rs. 50,000 and above	12	10.40
Source of Income	Family Business	65	56.50
	Income from assets	22	19.10
	Salary	14	12.20
	Interest	13	11.30
	Others	1	0.90
Annual Income	Up to Rs. 1,00,000	28	24.30
	Rs. 1,00,001 to Rs. 3,00,000	53	46.10
	Rs. 3,00,001 to Rs. 5,00,001	21	18.30
	Above Rs. 5,00,001	13	11.30

Business Profile and attitude on family business

- Majority of respondents operating their business in rural 71(61.70%) areas.
- Most of the current owners inherited business**.** Majority of business operates by 63(54.80%) second generations.
- Out of total respondents, most of respondents opinion for succession is health problem**.**
- Participation of women members in their business is less than three 46 (40.00%) members**.**
- Majority of respondents are thinking their greatest challenges of business is economy stands for first rank followed by management and business transition **.**
- Majority of respondent's opinion of their children should be employed so as to gain experience from outside.

- Most of the respondents, opinion on business ownership participation is eligible to only family members.
- Out of total respondents, majority of respondents have business transition plan. And prefer to keep the business with in the family.
- Most important five factors needed today are personal initiative, key employees, founder, sales and marketing and spouse.
- Ethical values followed by Physical values and Work values are the order of priority values as per ranking.

Family Business Harmony

Majority of respondents are disagreeing on the statement that they do not mind working long and hard hours in family business. Most of respondents agree to take own decisions. Respondents are neutral for support of employees is vital for organizational success. Most of respondents are disagreeing to spend the rest of their career with business. Majority of respondents are agreeing to take elders advice in business. Most of respondents disagreeing for do not feel emotionally attached to business. Majority of respondents are agreeing that family business deserves their loyalty. Majority of respondents disagreeing if someone criticizes the family business they should take it as a personal insult. Majority respondents have confidence in the integrity of family members. Majority respondents are agreeing to see the business as continuing into the future.

Variables associated with level of harmony in family business

Level of harmony is tested on harmony towards work, independent, leadership and social responsibility. The intensity of harmony is likely to vary across respondents of different business, classified on the basis of area of residence, age and such other socio economic variables

Table - 2: Variables associated with level of harmony in family business

S.No.	Variable	Chi-Square Value	Results
1	Field of business	9.773	Not Associated
2	Age of respondents	1.470	Not Associated
3	Marital status	0.566	Not Associated
4	Type of family	0.621	Not Associated
5	Qualification	14.039	Not Associated
6	Number of family members	3.210	Not Associated
7	Income per month	9.935	Not Associated
8	Source of income	3.831	Not Associated
9	Annual family income	13.787	Associated
10	Area of operation	3.362	Not Associated
11	Ownership interest	3.723	Not Associated
12	Generation	1.799	Not Associated
13	Expected Reason for succession	0.895	Not Associated
14	Women members in a business	1.571	Not Associated
15	Opinion on eligibility for children	12.062	Not Associated
16	Current status regarding business transition	1.404	Not Associated
17	Common forms of business transition		Not Associated
18	Opinion on Role of children regard to business ownership transition	1.567	Not Associated
19	Most important factor in business today (Personal initiative, Founder Low-cost producer Unique,Service,Partners & Children)	1.768	Not Associated
20	Most important factor in business today Spouse, Parents, Key employees & Sales and marketing	12.899	Associated

From table 2 it's evident that out of the selected variables only four variables are associated with the level of harmony in business namely annual family income and Spouse, Parent, Key Employees and Sales and Marketing as the most important factor in business today.

Limitations of the Study

Pollachi Taluk is the area of study and respondents of Pollachi Taluk alone have been included in the sample. Hence, while generalizing the results, caution is to be exercised.

Conclusion

The study has been conducted on survey based. It especially focused on family business harmony based on employer perspective. Sample of respondents are selected random wise. Annual family income is associated with level of harmony. The respondents considered most important factor as on date is personal initiative, key employees, founder, spouse, parents, sales and marketing. Expected reason for succession is associated when spouse and parents of respondents were considered most important factors. Member of women's participation is associated with founder, key employees and sales factors. Respondent's point of greatest importance of business is Ethical values and Physical values. Family business employers are preferred to take elders advice in business matters. Respondents believe that family business deserves their loyalty. To conclude family business in Pollachi is sustainable with age old charming but care has to be taken as most of them are now in the third generations hands. The proactive process must anticipate a wide range of predictable family challenges by Frequently educating family members about the business and its financial capabilities and challenges , Giving family members the means to be heard-to raise concerns and ask questions by providing frequent opportunities for open, respectful discussions and Provide the opportunity and time for the family to reach decisions.

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A STUDY ON SWOT ANALYSIS OF WOMEN ENTREPRENEURS

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Abstract

The women, as a group, posses certain qualities, attitude and behavior that are different from men. Project identification needs to be based on environmental opportunities and threats and personal strength and weakness of the entrepreneurs. Hence, business enterprises undertake a SWOT analysis to inquire into the Strength, Weakness, Opportunities and Threats (SWOT) Analysis of the women entrepreneurs. An effective organizational strategy is one that capitalizes on the opportunities through the use of strengths and neutralizes the threats by minimizing the impact of weaknesses. In the present study, the women entrepreneur and the enterprise can be treated as synonymous as the strength, weakness, opportunities and threats faced by an entrepreneur are also those of enterprise.

Introduction

The development of entrepreneurship among women is a major step to increase women participation in the economic development of a nation. It will enhance the economic growth and provide employment opportunities for women entrepreneurs. Development in any walk of life has always depended to some degree or other on individual qualities of entrepreneurship. Undoubtedly, the individual constitutes the most important element in entrepreneurship. It is the individual entrepreneur who takes the decision to start or not to start an enterprise and it is he/she who strives to make it a success. The women, as a group, posses certain qualities, attitude and behavior that are different from men. Project identification needs to be based on environmental opportunities and threats and personal strength and weakness of the entrepreneurs. Hence, business enterprises undertake a SWOT analysis to inquire into the Strength, Weakness, Opportunities and Threats (SWOT) Analysis of the women entrepreneurs. An effective organizational strategy is one that capitalizes on the opportunities through the use of strengths and neutralizes the threats by minimizing the impact of weaknesses. In the present study, the women entrepreneur and the enterprise can be treated as synonymous as the strength, weakness, opportunities and threats faced by an entrepreneur are also those of enterprise.

Objectives of the study

- To study about the strength and weakness (internal) of women entrepreneur.
- To study about the opportunities and threats (external) of women entrepreneurs.

Review of literature

Maswamay has studied “SWOT analysis of Chhattisgarh state- A socio-economic profile of women entrepreneurs”. His findings were that factors such as age, caste, community, education, family structure and their earnings had strengthened their entrepreneurial capacities. He was selected 250 women entrepreneurs on a random sampling basis and factor analysis and the chi-square test had used as the tools of analysis.[1]

Erlend Sigveldsen has study entitled “An Integrated framework for the development of women entrepreneurs: strength and weakness of Swiss contact” had collected 150 samples through the Direct Interview Method. He had analyzed the women entrepreneurs’ performance using the swot approach. He also found out the women entrepreneur’s strength had been strongly affected by the external threats.[2]

Dr.shivani Sharma, in her study” Marketing strategies for women entrepreneurs of Punjab. A SWOT analysis” had focused on women in business as a recent phenomenon in India. Women entrepreneurs had engaged themselves in business due to certain push and pull factors and had encouraged women to have on independent occupation of their own and stand on their own legs. Finally she concluded tjat supplementing family income and the support and co-operation extended by their husbands had been reported as the biggest strength for the women entrepreneurs. The weaknesses of women entrepreneur were lesser level of education and lack of their business background. Whereas the major threats felt that by the respondents had been the burden of dual responsibility of managing house and the enterprises.[3]

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SWOT Analysis of Women Entrepreneurs

SWOT analysis is otherwise called as WOTS-up or TOWS analysis. Though such an analysis, the strengths and weaknesses existing within an organization can be matched with the opportunities and threats operating in the environment so that an effective strategy can be formulated.

- S= Strength(internal)
- W=Weakness(internal)
- O=Opportunities(external)
- T=Threats(external)

This process captures information about of internal strengths and weaknesses as well as external opportunities and threats of women entrepreneurs.

Results and Discussion

Strength of Women Entrepreneurs

For the successful running of an enterprise the women entrepreneurs would have come across or identified or used many of these factors of strengths. Hence it was thought necessary to ask the women entrepreneurs the applicability of various strengths commonly identified.

The significant strengths were listed out and the women entrepreneurs were asked to indicate the extents of applicability in their case as strongly agree, agree no opinion, disagree and strongly disagree. These were given weights 5,4,3,2 and 1 respectively. The maximum average score that any strength could receive was ‘5’ and minimum ‘1’. Hence ,only 13 variables have been factorized into 5 factors. The resulted rotated factor matrix for motivation towards strength of women entrepreneurs is given in below table.

Table No - 1 : Rotation Method of Strength of Women Entrepreneur

S.no	variables	Component				
		1	2	3	4	5
1	Good leadership skills	**.871**	.168	.122	.057	.135
2	Good hard worker	**.770**	-.052	.319	.288	-.135
3	Self confident person	**.625**	.500	.133	.048	.144
4	Giving more qualitative product	-.027	**.784**	.117	.036	-.133
5	Commitment and dedication to work	.237	**.660**	.368	-.011	.016
6	Easy to get loan from banks	.190	**.638**	-.233	.339	.249
7	Young and energetic person	.203	.132	**.811**	-.037	-.051
8	Strong support by family members	.347	.022	**.583**	.167	.249
9	Systematic and planned effort person	-.052	.232	**.545**	.476	.299
10	Very flexible person	.036	-.025	.044	**.820**	-.019
11	Easy to understand employees attitude	.232	.178	.069	**.567**	-.032
12	Easy to create more contacts	.087	-.116	-.160	.235	**-.766**
13	Taking more risk in business	.288	-.178	-.017	.309	**.683**

Source: Primary Data

Extraction method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 7 iterations

The above table exhibits the rotated factor loading for the thirteen statements (variables) of strength. It is clear from the table that all the thirteen statements have been extract into five factors.

Table No - 2 : Important Strength of the Women Entrepreneurs

S.No.	Factors	Number of variables	Reliability co-efficient	Eigen value	Percentage of variance
1	Self confident person	3	62.35	3.753	28.66
2	Commitment and dedication to work	3	70.47	1.430	11.002
3	Young and energetic person	3	59.38	1.246	9.582
4	Easy to understand employees attitude	2	65.69	1.203	9.253
5	Easy to create more contact	2	64.10	1.016	7.815

Source: Primary Data

Kaiser-Meyer-Olkin Measure of Sampling Adequacy : 0.669
Bartlett's Test of Sphericity: Approx Chi-square : 1716.479
Degree of freedom : 78
Significance : 0.000

It is observed from table No 2 that five factors were extracted out of thirteen variables. These factors account for 28.66 percentage of variance in the data. Eigen value for the first factor is 3.753 which indicate that the factor contains very high information than other factors. It shows that most of women entrepreneurs having self confident compared to other factors. The second factor accounts for 11.002 percent of variance. It denotes that women entrepreneurs are more dedicated to work and also committed in their business. The third factor accounts for 9.582 percent of variables and its Eigen value is 1.246. The fourth factor accounts for 9.253 percent variation and it says that women entrepreneurs are easy to understand the employee's attitude in their business. It helps to create more development of business and it Eigen value is 1.203. The last factor denote for women entrepreneurs are easy to create more contacts with others for developing business strategies. The percent variation of this factor is 7.815 and its Eigen value is 1.016. High value of Kaiser-Mayer-Olkin (KMO) test of sampling adequacy (0.669) indicates the correlation between the pairs of variables explained by other variables and thus factor analysis is considered to be appropriate in this model.

The Bartlett's test of sphericity chi-square indicates the population correlation matrix. It is an identity matrix. The identity test of statistics for sphericity is based on chi-square test which is significant. The value is 1716.479.

Weaknesses of Women Entrepreneurs

The biggest weakness of a woman entrepreneur is that she is a woman. By this we mean the attitude of society towards her and the constraints in which she has to live and work. They face much criticism from different sections of the society, the home, the neighborhood and the competitors. All this tends to stricture their attitudes, work and their behavior and they become the major weaknesses of the women. Overcoming the weakness determines the success of women entrepreneurs.

Table No - 3 : Weakness of Women Entrepreneur

S.No	Aspects	Mean Score	F-Statistics			
		Manufacturing	Trading	Service	Significance	
1	Lack of knowledge in marketing and technical aspects	3.3571	3.3750	3.600	2.922	.055
2	No idea of the business	3.000	2.8125	3.4000	11.070	.000
3	Lack of coverage more marketing area	3.5000	2.7500	3.3500	27.305	.000
4	Don't take more risk	3.3571	2.8750	3.4000	12.113	.000
5	More importance given to business than home	3.8571	4.0000	4.3000	8.452	.000
6	Lending names to other concerns	3.4286	3.6250	3.6500	2.453	.087
7	Cannot handle crisis well	2.9286	3.2500	3.2000	4.333	.014
8	Less idea generation of business	2.6429	2.8125	3.5000	27.937	.000
9	Lack of interaction with men	3.1429	3.1250	3.7000	17.213	.000

Source: Primary Data, *5% significance level*

It is observed from table 4 that nine factors of weakness of women entrepreneurs. The highest mean score of weakness is most of the women entrepreneurs are given importance to business than the home under the category of manufacturing sectors, trading and service sectors. In service sector, most of women entrepreneurs are hesitate to interact with men are considered as the weakness and its f-value is 17.213. The significance difference among the three types of business is identified regarding the lack of knowledge in marketing and technological aspects since the f statistics are significant at 5 percent level.

Opportunities of Women Entrepreneurs

Opportunities refers to economic, social, cultural, demographic, environmental, political, legal, governmental, technological and competitive trends and events that could significantly benefit or harm an organization in the future. Opportunities are largely beyond the control of single organization

Table No - 4 : Rotation Method of Opportunities of Women Entrepreneurs

S.No	variables	Component		
		1	2	3
1	Help to family members	.836	.091	-.042
2	To improve skills/capability and exposure	.716	.088	.237
3	Overall leadership development	.678	.069	.075
4	To increasing social awareness	.141	.824	.138
5	Improvement in health and family welfare	.493	.711	-.013
6	To increase asset base and income	-.046	.636	.127
7	To inculcating habit of savings	.032	.179	.774
8	To relief from moneylenders clutches	.142	.094	0600
9	Create self confidence	-.287	.382	.509
10	Giving good education	.365	-.137	.483

Source: Primary Data , *Extraction method: Principal Component An*

Rotation Method: Varimax with Kaiser Normalization, Rotation converged in 7 iterations

The above table shows the rotated factor loading for the ten variables of opportunities. It is clear from the table that all the ten statements have been extract into three factors.

Table No - 5 : Important Opportunities of the Women Entrepreneurs

S.No.	Factors	Number of variables	Reliability co-efficient	Eigen value	Percentage of variance
1	To improve skills/capability and exposure	3	70.60	2.787	27.866
2	To increasing social awareness and empowerment	3	64.38	1.617	16.171
3	To creates self confidence through more networking	4	58.75	1.133	11.331

Source: Primary Data, Kaiser-Meyer-Olkin Measure of Sampling Adequacy : 0.715, Bartlett's Test of Sphericity: Approx Chi-square : 1064.021,Degree of freedom : 45, Significance : 0.000

It is observed from the above table that three factors were extracted out of ten variables. These factors account for 27.866 percentage of variance in the data. Eigen value for the first factor is 2.787 which indicate that the factor contains for great opportunities are to improve the women's skills and expose their capability to the society. The second factor contains for 16.171 percent of variance and denotes that increasing social awareness for women. Its Eigen value is 1.617. The third factor accounts for 11.331 percent of variables and Eigen value is 1.133.

Threats of Women Entrepreneurs

The problems of setting up a business are common to almost all entrepreneurs whether men or women. The individual women entrepreneur single handedly faces a plethora of seemingly endless problems from the moment an entrepreneurs conceives the idea to start her/his own enterprise. The problems and threats are doubled due to this narrow vision of the society for a women entrepreneur.

Table No - 6 : Threats of Women Entrepreneur

S.No	Aspects	Mean Score	F-Statistics			
		Manufacturing	Trading	Service	Significance	
1	Fear to expand the business	3.5714	3.5000	4.2000	28.626	.000
2	Faced critical problems	3.9286	4.1875	4.0000	2.680	.070
3	Fear to face competition in large scale industry	3.1429	3.6875	3.7500	16.057	.000
4	Fear to implement advance technology in business	3.0714	3.3750	3.7000	12.645	.000
4	Hesitate to interact with men socially	3.2857	3.4375	3.4500	1.062	.347
5	Fear to take more risk due to financial problem	3.6429	3.3125	3.7000	7.175	.001

Source: Primary Data

From the above table shows that, the major threats of women entrepreneur are faced some problems in society like sexual harassment under manufacturing sector and trading sectors. Next threats of women entrepreneur are fear to expand their business in other state under the service sector category and its f value is 28.626. It is higher value of factor compared to other factors.

Conclusion

The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women securing them a secure place in the society which they have all along deserved. This analysis of women entrepreneurs reveals that the strengths and opportunities are higher in degree than weaknesses and threats /fear. This is a positive indication as women entrepreneurs are confident of overcoming the minor weakness and threats and believe in utilizing the major strengths and opportunities that they possess.

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PITCHING PER DROP, MORE CROP – THE SECOND GREEN REVOLUTION IN INDIA

Dr.I.Chitra[1]

Abstract

"Per drop, more crop" a mission statement to conserve water and appealed to farmers and scientists to find ways and work for increasing farm productivity through optimum utilization of this scarce resource. A second revolution that is more broad-based more inclusive and more sustainable. On the depletion of Ground water in Punjab, Haryana and Western Uttarpradesh all look back proudly to our green revolution, which helps us over come food shortage and banish the specter of starvation (or) living from ship to mouth. While stressing the need to take technology to agriculture field to boost farm production for meeting the rising demand.

Key words: *Farm productivity, Optimum Utilization, Technology to agriculture, Green revolution.*

Introduction

The Government of India is now planning to introduce "Second Green Revolution" in the country with the objective of attaining food and nutritional security of the people while at the same time augmenting farm incomes and employment through this new approach. This new approach would include introduction of "New Deal" to reverse decline in farm investment through increased funds for agricultural research, irrigate and wasteland development. Prime Minister Narendra Modi spoke of 'Per drop, more crop' can become our mission statement so that a farmer has awareness of Water conservation. He further said "There is often a clash between water cycle and weather cycle. Water is the gift of God. We need to learn how to preserve this gift". He said that adequate synchronization is mandatory to ensure there is enough water for getting crops. Giving the example of Mahatma Gandhi, and his commitment towards water conservation , the prime Minister asked agricultural scientists to work for more efficient ways of water conservation and irrigation (Jal Sanchay Se Jal Seen Chan).

Second Green Revolution with a New Focus

In the 70's India was successful in creating a Green Revolution which gave a boost to the agriculture sector across the country. Green Revolution accelerated the yield of major food crops such as paddy, wheat, millets and oilseeds, particularly in the states of Punjab, Haryana, parts of Uttarpradesh and Rajasthan. The success was due to introduction of mechanization and post production technologies for storage, processing and marketing.

The first Green Revolution was launched to ensure food security as there was severe scarcity of food in the country. Today, our food supply is well secure. Meeting the growing needs is within reach. Therefore, the second Green Revolution should aim at promoting sustainable livelihood, enabling the poor to come out of poverty by generating gainful self-employment while the first Green revolution aimed at undertaking mass agricultural production, the Second Green Revolution should be to promote agricultural production by the masses.

Statement of the Problem

Indian farmers are still lagging behind interms of availability of good quality seeds, adequate water, power, availability of right price and market for their produce. The production of pulses in the country is very low and farmers that if they have five across of farming land, use-four acres for other crops but cultivate pulses on at least one acre. Nothing the population is increasing and land is declining. In the situation, if we do not increase the productivity, then neither will be able to feed the country adequately nor provide income to farmers.

Objectives

- To determine the health of soil and it needs in terms of seeds, water quantity and animal of fertilization.
- To Emphasising the need for use of scientific methods for farming to increase productivity.

Review of Literature

Bhalla, Cy.S. & G. Singh (2001) stated that the introduction of new seed fertilizer technology during the mind 1960's was a major breakthrough that transformed the rural scenario in India. During the early phase of the green revolution the new High yield variety technology

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was more (or) less confined to Punjab, Haryana and some districts in western Uttar Pradesh (UP) in North Western India. Its introduction brought about some major changes in the nature and pattern of agricultural development in India. There was a big increase both in the area under cultivation and the output of these crops resulting in acceleration in growth rates of output in the areas that had adopted the new technology.

Methodology

The period of the study pertains, which was related years in respect of secondary data has been taken published by planning commission.

Discussion

Table - 1

Plan Name	Period	Irrigation funding as percent of total state plans (percent)
Fifth plan	1974-1978	23.25
Sixth plan	1980-1985	20.85
Seventh plan	1985-1990	11.85
Eighth plan	1992-1997	18.48
Ninth plan	1997-2002	14.93

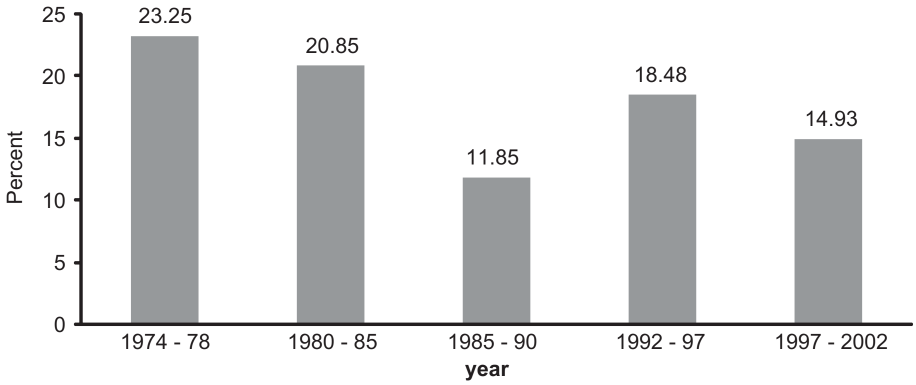

Fig. 1

As a result, the total area under irrigation lose only around 5.8 percentage during 2000-01 to 2011-12. According to official data, the net irrigated area reached 46.34 percent from 40.5 percent of new sown area during this period.

The major objective of the PMKSY (Prime Minister Krishi Sinchayee Yojana) is to achieve convergence of investments in irrigation at the field level expand cultivable area under assured irrigation (Har Khetko pani) improve on-farm water use efficiency to reduce wastage of water, enhance the adoption of precision- irrigation and other water saving technologies (More crop per drop), enhance recharge of aquifers and introduce sustainable water conservation by exploring the feasibility of reusing treated municipal based water to peri- urban agriculture and attract greater private investment to precision irrigation system, 'Water cycle is taken in to account and proper water budgeting is done for all sectors – households, agriculture and industries, "said the agriculture minister after the cabinet committee cleared the scheme. Naturally this scheme can induce a sustainable model of water conservation and irrigation and can go a long way in ensuring social development.

The Government Schemes for Second Green Revolution

Green Revolution rampantly used fertilizers and other chemicals, which made food and water, toxic to some extent. If supported indiscriminate use of water and rice was main target of revolution. India's 80% of fresh water is consumed by agriculture, more particularly by rice-farming.

Rashtriya Krishi Vikas Yojana

Introduced in 2007 as a new 'Additional Central Assistance Scheme' to incentivize states draw up plans for their agriculture sector more comprehensively y taking agro-climatic conditions, natural resource issues and technology in to account, and integrating livestock, poultry and fisheries more fully. There are number of sub schemes under RKVY.

Bringing Green Revolution to Eastern Indian – specifically targets improvement in rice productivity in 7 eastern states viz. Bengal, Bihar, Orissa, Assam, Chattisgarh, Jharkhand and eastern Uttar Pradesh as original Green revolution brought a little impact here. If includes some components of Green Revolution, such as irrigation and also focuses on water harvesting / conservation etc.

National Mission for Sustainable Agriculture

Sustainable Agriculture in the context of risks associated with climate change by devising appropriate adaption and mitigation strategies.

- Ensuing food security
- Equitable access to food resources
- Enhancing livelihood opportunities
- Contributing to economic stability at the national level.

The Mission would also expand its coverage to rainfed areas for integrating farming systems with management of livestock and fisheries, so that agricultural production countries to grow in a sustainable manner.

National Food Security Mission

The mission is continued during 12th five year plan with new targets of additional production of food grains of 25million tons of food grains comprising of 10 million tons rice, 8 million tons of wheat, 4 million tons of pulses and 3 million tons of coarse cereals by the end of 12th five year plan. Mission also aims at improving soil fertility and improving employment opportunities.

Integrated Pest Management

The careful consideration of all available pest control techniques minimize risks to human health and the environment. Integrated pest Management emphasizes the growth of healthy crop with the least possible disruption to agro ecosystem and encourages natural pest control mechanisms.

Technology Mission on Cotton

The Government of India launched Technology Mission on cotton in February 2000. To improve the yield and quality of cotton, particularly in respect of staple length, micronnaire, strength etc through development of better cotton varieties as well as through improved seeds, and integrated water, nutrient and pest management technologies.

Suggestion

The survey also argued farmers must get remunerative prices for their produce. "Enhancing the returns farmers get on their production is essential for incentivizing the farmers to produce more". The survey said targeted developed of rain-fed area and effective marketing links could serve as a long-term remedy to check food price volatility. Investments in cold chains, packaging, handling and processing of processed foods should also be encouraged. In India needs to be modernized and reformed fore the larger benefits of farmers, the trading community and consumers. The second Green revolution can only take off with a marketing revolution. Narendra Modi said per drop, more crop should be their mission statement, nothing the India is still dependent on import of edible oil and pulses despite bring an agrarian economy.

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WHAT IS ACHIEVEMENTS FOR OTHERS, IS FULL OF STRESS FOR THOSE WHO ACHIEVE

Dr.N.Ramya[1]

Abstract

Stress happens whenever one's mind and body reacts to some real or imagined situation. Since every situation or event in our daily life causes some type or degree of stress, it is unrealistic and impossible to eliminate stress, totally from one's life. In the workplace, people regularly experience stress-causing situations, react to them with heightened tension, and then return to a more relaxed state when the crisis, big or small, is resolved. However, problems occur when stress is so overwhelming or constant that the tension never abates and one can never get to relax.

Introduction

The modern world, which is said to be a world of achievements, is also a world of stress. One finds stress everywhere, whether be within the family, business organization or any other social or economic contest. Right from the time of birth, until the last breath drawn, an individual is invariably exposed to various stressful situations. Stress happens whenever one's mind and body reacts to some real or imagined situation. Since every situation or event in our daily life causes some type or degree of stress, it is unrealistic and impossible to eliminate stress, totally from one's life.

'Stress' refers to the responses, body and mind have to the demands placed on them which is a normal part of life and a normal part of any job. Without stress, one would not meet deadlines, strive to hit sales or production targets, or line up new clients. Meeting the demands and challenges of a job is part of what makes work interesting and satisfying, and it is often what allows people to develop new skills and advance in their careers. In the workplace, people regularly experience stress-causing situations, react to them with heightened tension, and then return to a more relaxed state when the crisis, big or small, is resolved. However, problems occur when stress is so overwhelming or constant that the tension never abates and one can never get to relax.

In this Age of Anxiety, people experience high levels of stress and as well are over scheduled and in the fast lane. Living with fear is common to many.

What Is Stress?

Stress is a psychological and physiological response to events that upset a person's personal balance in some way. When faced with a threat, whether to physical safety or emotional equilibrium, the body's defenses kick into high gear in a rapid, automatic process known as the 'fight-or-flight' response.

There are various techniques and belief systems claiming that the ego is bad and should be neutralized. We need to understand that there is no such thing as "bad" in Nature. There is only the ability to use what exists in Nature positively. If we do not use it positively, it becomes negative. Therefore, all we need to learn is how to use our intellect.

It follows that all people are combinations of the three types of desires: the animate desire, the human desire, and the desire for knowledge. What changes from person to person is the combination of those desires. One may have more of the desire for knowledge; another will want to be superior to others in wealth or status; and a third will settle for football and beer on the couch. Everyone is built differently and there is nothing good or bad about it. Everyone has his or her own nature. The three types of desire exist in everyone, but each person is more inclined toward one than toward the others. Each person finds his or her place in the environment according to the primary desire within, and advances accordingly.

How do you find your balance?

The elements in life that require the most balancing can be divided into two categories: internal and external. Oftentimes, people focus on one more than the other.

For example, you may find that you focus on external things, like work, relationships, and activities, and that you pay very little attention to what is going on inside your heart and mind.

On the other hand, you may find that you spend so much time being self reflective that you sometimes miss out on the experience of living.

Other people may be fairly balanced between the two but might want to balance out some specific elements within each category; so I created this little outline to help us better understand the beneficial components on both ends of each spectrum.

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Internal (Mind, Heart, Health)

- Mind: Challenging yourself intellectually vs. creating opportunities for your mind to rest
- Heart: Giving love vs. receiving love
- Health: Eating, drinking, exercising properly vs. resting and treating yourself to some extra yummies

External (Work, Social, Family, Fun)

- Work: Pushing yourself to achieve goals vs. seeing the bigger picture and enjoying the ride
- Social: Satisfying your social desires vs. taking time for yourself
- Family: Fulfilling your familial responsibilities vs. creating healthy boundaries
- Fun: Allocating time for things you enjoy doing vs. making sure you don't overdo it

If you feel pulled in any one direction and uneasy about it, these steps may help you get your life aligned:

- Acknowledge.
- Examine.
- Set Goals.
- Plan Tasks
- Reflect.
- Prepare.
- Empower.
- Connect.
- Plan.

Some strategies that work:

- ***Turn it off***

  Disconnect on the weekend. I hear the excuses already, but try it, at least for one day or even a few hours each night. Put the phone down and turn off the computer. Give your work brain a rest. Bonus: Spend the extra time actually interacting with your family and friends!

- ***Trim, trim, trim***

  It's a given that if your life is overflowing you will never be able to achieve balance and manage it all. It's just not possible. Say no to everything that is either not essential or doesn't add something valuable to your life. Be ruthless!

- ***Pay attention to your health***

  We hear this over and over again, but usually only give it lip service. We know what we need to do, but it isn't a priority until we have a health crisis. Our health really does affect the quality of our lives and our work. We are far more productive and happier when we get enough sleep, eat a little healthier and fit in some type of activity.

- ***Minimize toxins***

  By that I don't mean chemicals (though that might help too.) Minimize the negative influences around you. Avoid toxic people (complainers, whiners, poor attitudes.) If you can't completely avoid them, at least minimize contact and tune them out as much as you can. Surround yourself with positive, supportive, can-do people whenever possible

- ***Spend time alone***

  Making time for you is probably the hardest thing to do for the typical overworked and overwhelmed person, but it is crucial for lowering stress, increasing happiness and encouraging creativity. Some things to try; meditate, write, sketch, do some yoga or simply sit quietly for a few minutes each day and do absolutely nothing. You can do it!

- ***Relationships do matter***

  Set aside quality time with your family and friends. Don't just sit in front of the television, really connect and pay attention to those you care about. Make a date with your significant other, have coffee with a friend, play a game with a child. Really get to know the people around you.

- ***Treat yourself***

  Get a pedicure or a facial. Better yet, schedule a massage. It doesn't need to be costly; a glass of wine, your favorite coffee or tea, a delightfully scented candle or beautiful flowers will make a huge impact.

- ***Explore the world***

  Take a walk and pay attention to what's going on around you. Take a new route, visit a new town or try being a tourist in your own. Attend a local performance, play amateur photographer or go to the park and watch children play. They really know how to enjoy life!

- ***Expand your awareness***

  Take a class, learn to paint or try something new that you've always wanted to learn. Read a book that sparks your interest or try listening to uplifting music. Find what interests you.

- ***Remember fun***

  Laugh, joke, play, find your sense of humor, subscribe to a daily joke or get a tear-off calendar. Nothing makes the feel better as fast as a good old-fashioned belly laugh.

Conclusion

Educational Institutions have started realizing that stress management is important and the pay off comes when executives are able to maintain high performance. The United States corporate giants have jumped to fitness band wagon, wellness programs and health education programs with the realization that a healthy employee is a productive employee.

Stress counseling and stress management in India, have still a low profile; but it is time that Indian organizations start taking steps like their western counterparts to enable executives to absorb and bye-pass stress and strain which in days to come are likely to manifest in more alarming ways.

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ART OF PRETTY - SMART CITY

Dr. M.Mary Anbumathy[1]

Abstract

There was an urgent need for development of urban infrastructure as population has increased many times in cities. Educational, social, cultural and financial opportunities of big cities pull very big masses of people to big cities. Cities which have smart physical, social, institutional and economic infrastructure and generate options for a common man to pursue his or her livelihood are smart cities. Smart city makes every city as a living laboratory. Smart city is a smart solution to urban life with smart building, smart transportation with smart people.

Introduction

In India every single minute, 30 people migrate to cities from rural areas. Migration from the rural areas, have put a great burden on the existing civic infrastructure in cities, posing a major challenge for the town planners. There was an urgent need for development of urban infrastructure as population has increased many times in cities. Educational, social, cultural and financial opportunities of big cities pull very big masses of people to big cities. Migration affects cities on any levels such as demography, cultural structure, economic structure, social structure and people's psychology. In India as per 2001 census about 307 million persons have been reported as migration by place of birth. Out of them 259 million (84.2%) migrated from village to town. This shows the urgency of concentrating on urban landscape

Smart city

Smart city refers to an urban area that has enhanced conditions of livability, sustainability and workability. Cities which have smart physical, social, institutional and economic infrastructure and generate options for a common man to pursue his or her livelihood are smart cities. Smart city makes every city as a living laboratory. Smart city is a smart solution to urban life with smart building, smart transportation with smart people. Smart city must use latest technological innovations for providing water, sanitation, reliable utility services, transportation, healthcare, etc.,. It is important for cities to get smarter to meet the rising expectations of urban India. Cities must find ways of deploying the technology for increasing efficiency, reducing expenses and improving the quality of life.

Need for smart city

India is witnessing a rapid pace of urbanization, which is expected to continue in the coming decades. According to recent studies, by 2030

- 40% of India's population will be living in urban areas
- 68 cities will have a population of more than 1 million
- 70% of new employment will be generated in cities
- 75% of global economic production takes place in cities.

Rapid urbanization and increasing pressure on limited floor space index across urban regions in India led to the need for smart city. Growing urbanization, stress levels, inadequate infrastructure, increasing economic competition and expectations are some of the key drivers to bring smart cities as a transformational tool.

1. In advanced cities, sustainable living, water and energy conservation, public safety, supportive healthcare facilities form a question mark expecting the solution as smart city.
2. Increasing population demands efficient and judicious use of limited infrastructure and other public utilities with the help of technological innovation is urgent need today which results in need for smart city.

Objectives of smart cities

1. To achieve enhanced livability index across the corridors of growth which are expected to push economic growth in near future.
2. To boost efficiency of public utility in transportation, communication, water, gas, and electricity supply, and subsequently realize a modern lifestyle.
3. Optimum utilization of information technology to habilitate the migrant population with e-management systems being the spine of infrastructure.

Ideology behind smart cities

Migration of large number of people to town necessitates focus on ensuring basic infrastructure services such as water supply, sewerage, storm water drains, transport and development of green spaces and parks with special

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provision for meeting the needs of children, promotion of urban reforms such as e-governance, setting up of professional municipal cadre, improvement in assessment and collection of municipal taxes, credit rating of urban local bodies and citizen centric urban planning.

Smart city at global level

Smart city is a booming international phenomenon. There are smart cities projects across the globe. The statistics show that over 2000 smart city projects have been started or going on in Asia, Europe, the Americas and Africa. There have been more than 1500 by 2015. Already several new cities have been master –planned from scratch, on green field sites, as putrajaya(Malaysia), Songdo and Incheon (Korea)King Abdullah Economic city (Saudi Arabia)Skolkovo (Russia) Neapolis(Cyprus) and so on.

Vision of smart city

Vision of smart city should concentrate on fundamental problems rather than big problems. Leaders starting from mayor should involve themselves in making the city smart. Shared goal is essential to bringing together communities, the public private sectors, academia, volunteers and business. Cultural dimension is to be involved in making smart city.

Smart city should be designed from the bottom up and it has to stress self generation of power. Cost and benefit approach must not be included in this public work. The amount spent should not be considered as expenditure rather to be considered as investment.

To be successful the inhabitants of smart city should be trained to use new technology. Before starting the work the word of smart city should be spread to the public to create awareness.

Three pillars of Smart city

The following three components are needed in order to create an innovative, prosperous, civic and sustainable smart city.

1. Economic component includes public administration and economic factors. It covers governance models, urban regeneration, open data, bandwidth, mobility, cloud computing, security, business intelligence.
2. Environmental component includes resources and managerial infrastructures. It covers water, air, energy and waste management, public and alternative transportation, geographical information, green buildings, green spaces, smart growth, climate change measurement etc.,
3. Social component includes citizens. It covers community life, urban mediation, participatory democracy, social innovation, human-scale cities, civic participation, proximity services, etc.,

Dimensions of smart cities

Smart cities should concentrate or rotate along the following axes.

- Smart Economy : Innovations and competitiveness
- Smart mobility : Transport and infrastructure
- Smart people: creativity and social capital
- Smart living : Quality of life and culture
- Smart Environment: Sustainability and resources
- Mart Governance: Empowerment and participation

Future of India with the success of smart cities

Smart cities are intended to improve the quality of life by bringing efficiency in various sectors discussed above. People should have access to a comfortable, clean, healthy and safe lifestyle. Aspects such as clean and consistent electricity, good schools, fast emergency responses, low crime rate clean air and water, multiple entertainment and cultural options, will be part of this enhanced lifestyle. Tourism is one of the largest industries in the world, and urbanizing in a smart way can provide a massive boost to this sector. When foreigners enter India they may experience a new feel. In the coming years with the help of smart cities, all Indian citizens should expect a supportive eco-system.

Conclusion

To be truly successful, the proposed Indian smart city will have to be more humble, more inclusive, and more imaginative in its response to not just man's material needs but his metaphysical ones. With the implementation of smart cities, future generations will experience superior and sustainable living in cities. All Indian citizens will expect a supportive eco-system. Success of the smart cities requires the involvement of residents, entrepreneurs and officials to actively participate in energy saving or implementation of new technologies just to name a few. An overall shift in thinking is required to make the transition a reality.

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USAGE OF GROUNDNUT AT VARIOUS FORMS IN GLOBAL LEVEL

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Abstract

Despite their name, peanuts are not actually nuts, they are legumes. In most culinary uses, peanuts are classified as nuts because they behave more like nuts in the kitchen than other legumes, such as lentils and beans. For people with nut allergies, the distinction is particularly important, since many individuals with nut allergies can eat peanuts safely. Conversely, people who are allergic to peanuts can often eat nuts.

Introduction

Peanuts, popularly known as **groundnuts**, **monkey nuts**, **pig nut**s, etc belong to the *Fabaceae* (bean) family. Peanuts, *Arachis hypogaea* is a legume species, and native to South America, Mexico and Central America. An annual herbaceous plant, that grows almost to ground level, with very slender stems, leaves that are opposite and pinnate with four leaflets, flowers that are pea-shaped, and fruits (legumes) that are basically seeds that sprout and mature underground. Presently, its cultivated world over in climates those are favorable for its growth; long warm periods and plenty of rain.

Groundnut or peanut is one of the important oilseeds in the world today. Known for its ability to survive in less favorable agro-climatic conditions, peanuts have above 40% oil content and around 25 % protein. Used as edible oil in many parts of world, the oil cake derived after extracting oil is also used as cattle feed.

Despite their name, peanuts are not actually nuts, they are legumes. In most culinary uses, peanuts are classified as nuts because they behave more like nuts in the kitchen than other legumes, such as lentils and beans. For people with nut allergies, the distinction is particularly important, since many individuals with nut allergies can eat peanuts safely. Conversely, people who are allergic to peanuts can often eat nuts.

Groundnuts are widely cultivated as staple food in tropical and sub-tropical developing countries, providing a valuable source of proteins, fats, energy and minerals. Most of the world's groundnuts are produced and consumed in developing countries. Most of the edible groundnuts are not cultivated for export purposes.

In many parts of Africa, peanuts are more commonly known as groundnuts. Peanuts play a vital nutritional role in many parts of Africa, since they are high in protein and healthy fats. In some parts of Africa, peanuts represent a substantial percentage of the protein available for consumption. In the American South, peanuts are called "goobers," a variant of a Kikongo word, *nguba*.

There are several important roles for peanuts in many areas of the world. A large percentage of the annual peanut harvest is pressed to yield peanut oil, a pale yellow, neutrally flavored oil with a very high smoking point. Peanut oil is ideal for frying, and is widely used in many countries for this purpose.

Groundnuts - Nutrition Facts

Following is a peanut nutritional value table, that could vary depending upon the way and form (salted, plain, roasted, butter, etc) it is consumed. The table is for one ounce of shelled peanuts, equivalent to 28g.

Nutrient	Nutritional Value
Calories	166 calories
Protein	7.8 g
Calcium	17.1 mg
Potassium	203 mg
Magnesium	49.3 mg
Phosphorous	111 mg
Sodium	89.6 mg
Folate	33.6 mcg
Carbohydrates	4.3 g
Dietary Fiber	2.6 g
Total Fat	14.7 mg

Groundnut - Contents and Benefits

The shell or pod of the peanuts contains two, rarely three kernels in individual case like pods. The nuts are egg shaped, and the size depends upon the type of *cultivar*. Peanuts contain monounsaturated and polyunsaturated

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fats that keep the heart healthy. A good level, of both; monounsaturated and polyunsaturated fats results in lowering blood cholesterol levels, and thereby reducing the risk of coronary heart diseases.

Proteins:

Protein is essential to the health of our cells. The cells in our body are constantly being replaced and repaired. To ensure that the new cells are healthy, and the damaged ones are repaired well, we need protein. Peanuts are an extremely high source of plant protein. It should be regularly incorporated in diet for children, vegetarians and protein deficient people.

Antioxidants:

Peanuts contain high concentrations of the antioxidant *polyphenols*, primarily a compound called *p-coumaric acid* and *oleic acid*, that not only protect the heart but inhibit the growth of free radicals, keeping infection at bay.

Minerals:

A rich source of minerals like magnesium, phosphorus, potassium, zinc, calcium, sodium, etc, so needed by our body to function well, is ensured by a regular consumption of peanuts. Adequate supply of these minerals ensure a healthy heart, and ensure minimized risk of mineral deficient diseases.

Vitamins:

Vitamins are important for overall growth and development. Vitamins ensure vital health for cells and tissues, and for fighting infections, etc, that in return ensure smooth functioning of our organs. Peanuts provide our body with essential vitamins, that also help in regulating metabolism, converting fat and carbohydrates into energy, and facilitating bone and tissue formation. A good source of folate, peanuts reduce the incidence of birth defects, and anemia related conditions.

The number of peanuts health benefits match the number of ways it can be consumed; shelled nuts can be eaten fresh, roasted, or boiled, salted peanuts are often sold in packets or cans, the peanut oil extracted from this legume is used as a cooking medium, and broken peanut is used to make candy bars, and yes, let’s not forget the creamy, crunchy peanut butter!

Usage for Medicinal purpose of groundnuts in various forms

Groundnut grains are very nutritious and used in every form. Groundnut in various forms is in family meals and snacks of all sorts because of its nutritional value. Groundnuts are consumed in many ways and various forms. They may be eaten raw, boiled, steamed or roasted. They are taken in the form of nut chocolates, candies and sandwiches.

Groundnut is valued for its protein contents, which is of high biological value. Groundnuts contain more protein than meat-about two and a half times more than eggs, and far more than any other vegetable food except soya beans and yeast. The proteins in groundnut are well balanced, except for slight deficiency in some of the essential amino acids. These amino acids are abundant in milk which can be combined with groundnut products for better results.

Researchers in the USA have proven that groundnuts have five important nutrients such as food energy, protein, phosphorus, thiamin and niacin. Apart from their nutritional value, groundnuts have considerable medicinal values. They contain a good deal of oil which is very easily digested and for this reason they are useful consumptives. The oil is regarded as excellent aperients or a mild laxative and emollient which soften the skin. Eating fresh roasted groundnuts and milk is a very nutritious food for growing children, pregnant women and nursing mothers. It builds a resistance against all infections, particularly tuberculosis and hepatitis.

Some remedial uses of groundnuts

Diabetes

Groundnuts are valuable in diabetes. Eating a handful of groundnuts daily by diabetics prevent malnutrition, particularly the deficiency of niacin and also checks the development of vascular complications.

Diarrhea

Groundnuts are also useful in diarrhea, especially chronic diarrhea. The patients can benefit greatly by drinking (cow, goat) milk mixed with squeezed lemon juice and a handful of fresh roasted groundnuts. This works well with diarrhea caused by the deficiency of nicotinic acid. Groundnuts have the required quantity of niacin that is valuable in stopping this diarrhea.

Teeth Disorders

Chewing fresh groundnuts with a pinch of salt strengthens the gum, cures steatites, kills harmful bacteria and safeguards the enamel of the teeth. The mouth should, however, be washed with water after eating groundnuts.

Beauty Aid

Groundnut oil can serve as a beauty aid. A teaspoon of refined groundnut oil, mixed with equal quantity of lime juice, may be applied daily on the face once before going to bed. It keeps the face fresh. Its regular use nourishes the skin and prevents acne, a skin condition with red pimples.

Excessive Bleeding

Several groups of researchers in England have reported using groundnuts or groundnut products in the treatment of haemophilia, an inherited blood disease which causes haemorrhage. Beneficial results have also been reported from the use of groundnuts in severe cases of nose bleeding and in cases of excessive bleeding during menstruation in women.

Obesity

Groundnuts are considered beneficial in the treatment of obesity. Experiments have shown that weight can be reduced by eating a handful of roasted groundnuts with tea or coffee without sugar an hour before lunch time. It reduces appetite and thus reduces the weight gradually.

Side Effects

Excessive peanuts intake may lead to gas, heartburn, and a suddenly developed food allergy to peanuts.

A peanut allergy is perhaps the most serious food allergy you can develop. Peanut allergy sufferers are at high risk of serious allergic reactions that can actually be life threatening, even if the first episode of peanut sensitivity was not severe. If you suspect you have a peanut allergy, you need to get tested by an allergist immediately and avoid all nut products until the allergy is determined as legitimate or not.

Most people who have peanut allergies will experience a reaction within minutes of touching or eating a peanut or a product that is made from peanuts. The reaction typically starts with a tingling sensation in the mouth followed by swelling of the face, throat and mouth. It can result in difficulty breathing, an asthma attack, anaphylactic shock and death. Less severe reactions include rash, hives and upset stomach. If you have a peanut allergy, you will want to carry an Epinephrine pen to counter any episodes while waiting for emergency assistance.

If you have a peanut allergy, there is a good chance you also have a nut allergy that extends to all nuts. You will want to avoid all nut products, including pressed nut oils and any products processed on the same equipment as nuts. This allergy is so severe that even a tiny amount of peanut product can trigger a serious allergic reaction.

Some people outgrow peanut allergies, but most do not. If you were diagnosed with a peanut allergy as an infant, you have a better chance of outgrowing the allergy than if you developed the allergy after age three. Most children and adults with peanut allergies have the allergy for life. This allergy is becoming increasingly common and has become the subject of much research due to the serious nature of the condition.

Cautions

Groundnut are susceptible to contamination of aflatoxin produced by a fungus, aspergillus flavus, which is very toxic and carcinogenic (causing malignant new growths that are found in skin or the lining of body organs), especially a risk factor to liver carcinoma. Once the peanut reveals a greenish yellow appearance, it is dangerous and can no longer be consumed.

Also, those who suffer from stagnancy of dampness-cold and lingering diarrhea should not eat it. Alpha-linolenic acid is a fatty acid found in many foods. Most, but not all, studies have found that high dietary or blood levels of alpha-linolenic acid correlate with an increased risk of prostate cancer. Concentrations of alpha-linolenic acid are high in peanuts and other nuts such as almonds, Brazil nuts, cashews, flaxseed, hazelnuts, macadamia nuts, pecans, pine nuts, pistachios, and walnuts.

AN ANALYSIS OF CONSUMER AWARENESS ABOUT DCDRF IN COIMBATORE DISTRICT

S.Deepalakshmi[1] V.Latha[2]

Abstract

In this study the researcher analyses the consumer awareness and the working procedure of the district consumer dispute redressal forum relating with the cases filing and process. At the same time, study focuses on problems faced by the consumer related on addressing the Grievances, hearing, claims fee charges in DCDRF.A descriptive analyses is used for finding the awareness level of consumers and the chi-square test analyses is used for finding the problems faced by the consumer in filing a case in the consumer court. The researcher concluded that more staffs to be appointed for make the complaint process as soon as possible and also public awareness camps and other programs should be kept in place to create awareness among the public and educate them, with respect to DCDRF and other procedures regarding consumer rights.

Key words: *Claim fees, DCDRF, Grievances,, Hearing etc......*

Introduction

Customers and consumers are most frequently used to define the word individual, but there is dissimilarity. The differentiation of customer and a consumer is determined by the path of the product after it is purchased. If the person purchasing a particular product and use it, they said to be a consumer. If the customer buying the product for someone else for any reason, that particular person uses the product or getting benefit from its purchase, they said to be an actual consumer. The customer is an association or individual that purchases a product but they are not an actual user of the product. For example, assume a buyer is the purchasing department of an organization. Consumer is a broad brand for any persons or households that use goods and services generated within the economy.

District Consumer Disputes Redressal forum (DCDRF) protects the Consumer right in the district and it is formed under the Consumer protection Act 1986.At district level the District Consumer Protection Council functions as per Consumer Protection Act, 1986 with District Collector as Chairperson. Both the councils are having Service providing Government Departments, Public Sector Undertakings, Voluntary Consumer Organisations, and Public Representatives

Statement of the Problem

Consumer Protection Act are intended to provide effective and efficient safeguards to the consumers against various types of exploitations and unfair dealing, and to provide very simple, quick and easy remedy to consumers under three-tier quasi Judicial Redressal Machinery. This mechanism was established for the purpose to protect consumer interest. But there is a fact that consumers are not fully aware about these types of Redressal mechanism and Act. In this context, it is relevant to study the consumer awareness and effectiveness of Consumer Redressal Mechanism in Tamilnadu.

Objectives of the Study:

- To analyze the awareness level of the Indian consumers with respect to Consumer dispute redressal forum existing in Tamilnadu.
- To know the problems faced by the consumers in exercising their rights with regards to the consumer dispute redressal forum.

Hypotheses:

1. There is no significant difference between the personal factors and the Satisfaction level of services rendered by DCDRF
2. There is no significant difference between the Personal factors and the problems faced by consumers in DCDRF.

Research Methodology

Sources of data:

Both the Primary and Secondary data are mandatory for any study to be fruitful. Primary data is collected through direct interview method by using structured Questionnaire. Secondary data has been collected from Web resources, Government web sites, other journals, Government reports, Newspapers and magazines.

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Sampling technique:

Samples were collected from the complainants who approach DCDRF and court for their disputes. The Simple random sampling technique was adopted in this study.

Statistical Tools Used:

Frequency/ Percentage tables.

CHI-SQUARE

Analysis and Interpretation

Objective 1: To analyze the awareness level of the Indian consumers with respect to Consumer dispute redressal forum existing in Tamilnadu.

Hypotheses 1 : There is no significant difference between the personal factors and the Satisfaction level of services rendered by DCDRF

Table - 1

Factors	Categories	Frequency	Percentage
Gender	Male	110	78.6
	Female	30	21.4
Age group	<=25 years	10	7.1
	26 - 35 years	27	19.3
	36 - 45 years	33	23.6
	46 - 55 years	48	34.3
	>55years	22	15.7
Education Qualification	SSLC	12	8.6
	HSC/Diploma	28	20.0
	Graduation	39	27.9
	Postgraduate	27	19.3
	Others	34	24.3
Marital Status	Married	91	65.0
	Unmarried	49	35.0
Family type	Nuclear family	76	54.3
	Joint family	64	45.7
Area of Residence	Rural	52	37.1
	Urban	47	33.6
	Semi-urban	41	29.3
Sources	Friends	26	18.6
	Newspapers/Magazines	28	20.0
	TV/Radio/Internet	23	16.4
	Advocates	21	15.0
	Vco's	21	15.0
	others	21	15.0
Procedures to file a complaint	Yes	72	51.4
	No	68	48.6
Claims fee	Rs.100 for Claims up to Rs.1 Lakh	44	31.4
	Rs.200 for Claims from Rs.1 Lakh to Rs.5 L	43	30.7
	Rs.400 for Claims from Rs.5 Lakhs to Rs.10 L	32	22.9
	Rs.500 for Claims from Rs.10 Lakhs to Rs.20		

Objective 2: To know the problems faced by the consumers in exercising their rights with regards to the consumer dispute redressal forum.

HYPOTHESES 2 :There is no significant difference between the Personal factors and the problems faced by consumers in DCDRF.

Table - 2

S.No	Personal Factors	Problems	Chi-square value	P	Sig
1	Gender	while addressing the Grievances	9.171	.016	s
		problems faced in hearing	2.855	.005	s
		claims fee charged by DCDRF	8.963	.005	s
2	Age group	while addressing the Grievances	49.685	.002	s
		problems faced in hearing	26.431	.048	s
		claims fee charged by DCDRF	19.277	.005	s
3	Educational Qualification	while addressing the Grievances	37.931	.035	s
		problems faced in hearing	27.102	.040	s
		claims fee charged by DCDRF	45.035	.001	s
4	Marital Status	while addressing the Grievances	5.119	.050	s
		problems faced in hearing	1.266	.050	s
		claims fee charged by DCDRF	2.329	.050	s

Interpretation Here the null hypotheses is rejected. So there was a significant association between the Age group, Gender, Educational Qualification, and Martial Status and the problems faced by the consumers in DCDRF.

Findings

- Majority **(78.6%)** of the respondents are male who filed a complaint with DCDRF.
- Majority (**34.3 %**) of the respondents are belonging to the age group 46-55 years filing their case in DCDRF.
- Out of the 140 respondents, majority **(27.9%)** of the respondents have done their graduation.
- Majority **(65%)** of the respondents are married.
- Majority **(54.3%)** of the respondents belong to Nuclear family.
- Majority **(37.1%)** of the respondents filing cases from rural area.
- Majority **(20%)** of the respondents are aware of DCDRF through Newspaper/Magazines
- Majority **(51.4%)** of the respondents are aware of the procedure to file a complaint

Suggestions

- Appointment of more staffs will make the complaint process as soon as possible in order to avoid any unwanted incidents
- Public awareness camps and other programs should be kept in place to create awareness among the public and educate them, with respect to DCDRF and other procedures regarding consumer rights.

Conclusion

More and more educated and knowledgeable staffs should be employed to cater to the present situation. Easy and transparent ways of doing business and filing the complaints should be kept in place to restore faith among the general public at large. Online forums and interaction among other complainants through these forums would ease the procedure to certain extent in order to avoid any confusion in the future. Educating the general public would be a good way to create awareness about their own consumer rights that they exercise in India and in their respective states/districts. More awareness camps regarding consumer rights should be organized once in a while by State and district protection council to educate the consumers about their rights.

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A SYSTEM OF APPLICATION AND METHODS THROUGH OPEN AND DISTANCE LEARNING IN TAMILNADU

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Abstract

Within a context of rapid technological change and shifting market conditions, the entire education system is challenged with providing increased educational opportunities without much of increased budgets. Many educational institutions are answering this challenge by developing distance education programs. At its most basic level, distance education takes place when a teacher and student(s) are separated by physical distance, and technology (i.e., voice, video, data, and print), often in concert with face-to-face communication, is used to bridge the instructional gap. These types of programs can provide adults with a second chance at a college education, reach those disadvantaged by limited time, distance or physical disability, and update the knowledge base of workers at their places of employment. Many educators ask if distant students learn as much as students receiving traditional face-to-face instruction. Research comparing distance education to traditional face-to-face instruction indicates that teaching and studying at a distance can be as effective as traditional instruction, when the method and technologies used are appropriate to the instructional tasks, there is student-to-student interaction, and when there is timely teacher-to-student feedback. All through the course an inter-disciplinary exposure of the participants to carious behavioral sciences is encouraged. The researcher would like to focus on various factors concerning with the effectiveness of MBA, M.Com. programme through distance learning. The present research paper focus on this theme with consideration weightage given to commerce and management education in Tamilnadu. Necessary various are collected in perspective with objectives and research methods for suitable and appropriate analysis and interpretation of collected data. The result suggest that the universities which offers education through such made might have been in a position to uplift the structure and pattern so as to compete with all schools in the state. It further facilitate to increased their enrollment, learners' participation, teachers soft skills and on the whole pedagogy of the programme.

Key words: *Management Education, ODL System and Demographic variables*

Introduction

The *Distance education* (DE) commonly describe DE as intentional processes of teaching and learning in which physical space and/or time separate instructor and learner. Learners and instructors communicate through various media, and an educational organisation exists to design, facilitate and evaluate the educational process. *Distance learning*, on the other hand, may refer to the use of educational materials or media by learners who are not necessarily linked to an educational organisation or engaged in communication with an instructor. In such cases the division line between distance learning and self-directed learning may be vague.

Open learning often refers to an educational activity where learners also study by themselves for some or all of the time and constraints of study such as access, time, pace and method are minimized. Learners are provided with access to learning resources, advice, support and assessment. Distance education programmes may or may not be based on the same values as open learning. Thus, the concepts of *distance learning* and *open learning* emerge as quite closely related and often seem to be used interchangeably and indiscriminately. Untermeyer has pointed out that *distance learning* refers to a delivery strategy, whereas …open learning is regarded as a statement about a philosophy of education, in which particular value is given to certain underlying principles. Chief among these are those of "learner centeredness", "flexibility in learning", the "removal of unnecessary barriers to access" and the "recognition of prior learning and experience". While these principles can find expression in certain forms of distance learning, the two notions are not necessarily identical. Yet, particularly during the latter part of the 1990's they have come to be connected in the wider notion of ODL. To refer matters further, the concepts of *open and distance education* (ODE) and *open and distance learning* (ODL) also seem to be employed indiscriminately, as if they were synonymous.

The concept of *blended learning* denotes educational models in which elements from traditional distance education are blended with face-to-face instruction and self-study. The purpose of this organizational eclecticism

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is to enhance the quality of learning and counteract the high drop-out rates which frequently pester distance education programmes.

Human being occupies supreme position among all living things on earth. Education sharpens man's intellect and making it glitter like a diamond. Education forms the basis for one's future living. The success in achieving good standards may be said to depend on the ability, interest and motivational factors of an individual. Education is universally considered as a high yielding investment. It is continuous and a basis for the development of the society. Education today has become a powerful tool for the development of the society. The Indian Education Commission (1996) has declared that education has always been important best perhaps never more so and in man's history than today. Education is considered as an instrument for social change resulting in industrialization, urbanization and social enlistment. Many people believe that education solves an individual and many social problems, resulting educational imbalance can be set right only by reconstructing the "middle class education". By middle class we mean an educational system which serves to sharpen the intellectual spheres of the common man and woman and enable them to be self reliant.

Scenario of Education Pattern

Within a context of rapid technological change and shifting market conditions, the entire education system is challenged with providing increased educational opportunities without much of increased budgets. Many educational institutions are answering this challenge by developing distance education programs. At its most basic level, distance education takes place when a teacher and student(s) are separated by physical distance, and technology (i.e., voice, video, data, and print), often in concert with face-to-face communication, is used to bridge the instructional gap. These types of programs can provide adults with a second chance at a college education, reach those disadvantaged by limited time, distance or physical disability, and update the knowledge base of workers at their places of employment.

Many educators ask if distant students learn as much as students receiving traditional face-to-face instruction. Research comparing distance education to traditional face-to-face instruction indicates that teaching and studying at a distance can be as effective as traditional instruction, when the method and technologies used are appropriate to the instructional tasks, there is student-to-student interaction, and when there is timely teacher-to-student feedback. Delivery of distance education:- A wide range of technological options are available to the distance educator. They fall into four major categories: Voice – Instructional audio tools include the interactive technologies of telephone, audio conferencing, and short-wave radio. Passive (i.e., one-way) audio tools include tapes and radio.

The curriculum of programmes should be so designed with the goal of developing technical, human, analytical and conceptual skills among the students. The course-curriculum focuses on infusing problem-solving abilities among the students. It enables them to pertinently scan the opportunities and challenges emerging in the business environment. Seminars, workshops, conferences are to be organized to expose students to the developments in the macro environment. All through the course an inter-disciplinary exposure of the participants to carious behavioral sciences is encouraged.

Earlier Research Studies

On the basis of the research study this paper reports that the attitudes of students and professors were predominantly positive regarding all researched aspects. The students' time to finish their courses was very close to the quality scale developed by the Brazilian regulatory agency. This time was better than that of the students enrolled in the same face-to-face courses offered by their own university and the students enrolled in the same courses offered by other universities. Regarding this aspect, we hypothesize that the positive result is related to the support structure, set specially for the masters' courses at a distance that the students had during their course. This support structure could have prevented the students from identifying fundamental differences between the prototypical experience of face-to-face education and their current experience of doing a masters course at a distance. Further, in contradiction to the results of some studies regarding the role of attitudes in distance education courses, the results of this research suggest that positive (or negative) attitude towards distance education courses are related both to their pedagogical model and also to the media used. The results in this study set the road to a more detailed research regarding the role of students and professors´ attitudes toward masters' courses in Production Engineering at a distance.

The single-mode distance teaching institutions are under pressure to expand their media repository and also to achieve economies of scale. Notwithstanding the adoption of e-learning and its innovative deployment, it is being increasingly realized that the role of faculty in the whole process is highly significant. Teachers who play the dual role of being subject-matter experts as well as technology specialists **(Sherry, 1995)** are the real innovators in the teaching-learning system. **Evans & Leppman (1968)** concluded that faculty receptivity to innovation is highly innovation-specific, and is also based on individual considerations of feasibility, desirability and familiarity. However, despite the popularity of e-learning, there is a lack of clear consensus on the attitude and ability of academic staff in higher education to participate in these developments **(Newton, 2003).** Faculty attitude towards online instruction affects their willingness to teach online **(Kosak *et al,* 2004).** There are number of studies **(Olcott & Wright, 1995; Fabry & Higgs, 1997; Pajo & Wallace, 2001; Sellani & Harrington, 2002; Naidu, 2004; Kosak *et al,* 2004; Jamlan, 2004; Lee & Busch, 2005)** which have identified significant barriers to staff participation in web-based instruction. Yet there is no standardized instrument to measure faculty attitude towards e-learning. When planners and managers understand how faculty react to a new innovation and what the new experiences mean to them, then their planning becomes more effective and the decisions made might be more acceptable to the faculty. This is particularly true to technology-enabled systems like distance education. If teachers are not comfortable with the technology, students may suffer leading to a poor reputation for the program and the institution. Positive attitudes can help teachers to deal with the new situation with less stress and so enable them to take steps.

The established schema regarding formal education is based on the presence of professors and students at the same place and time. As a result, it is assumed that there is a basic need of maintaining this configuration, so that learning can occur **(Inman *et al.*, 1999).** Due to this aspect, educational configurations that differ from this schema tend to be judged with apprehension and skepticism. Considering these aspects, this article aims at collaborating with the current discussions on students' and professors' attitudes towards distance education. Towards this end, we analyze data from a report developed by a university located in the south of Brazil, which evaluated its masters' courses in Production Engineering at a distance. The data were about three aspects evaluated in the report regarding the professors' and students' attitudes towards distance education:

a) Professors' and students' attitudes regarding the interaction of the course;

b) Students' attitudes regarding the professors' role; and

c) Students' expectations from the course.

The article also analyzes the possible influence of those three aspects on the time for the students to accomplish their master's degree, since some studies report the existence of a so called non significance difference phenomenon **(Philipps & Merisotis, 1999).** In order to reach its goal, the article is structured as follows. The first section deals with the theoretical foundations: the definition of attitudes and the results of studies dealing on identifying professors' and students' attitudes towards educational innovations. After that, the method is presented and the results are analyzed. Lastly, the conclusions are drawn.

For instance, an experimental study compared if there was a difference in university students' attitudes regarding an integrated media system, when compared with a traditional lecture method. The results indicated that there were not significant differences in their attitudes towards the course in the experimental and control groups **(Havice, 1999).** Conversely, in a study with university professors in the US, **Inmann et al (1999)** identified conflicting attitudes on distance education.

Akerlind and Trevitt (1999) did a review on some factors that induced students to resist technology mediated education. These authors concluded that, in general, the more satisfied students are with their learning experiences, without the technology, the less they will be prepared to accept non familiar learning methods. There has been a growing interest in the understanding of students' and professors' attitudes towards the adoption of educational innovations **(Ocker, 2001; Waugh, 2002; Berge, 2002).** For instance, **Inmann et al. (1999)** identified the existence of negative attitudes towards distance education as one of the factors that influence the low adoption of this educational innovation at educational institutions. The professors' and students' role, in distance education, is one aspect that influences the attitudes towards this educational innovation. This role does not have the same corpus as the one in a traditional classroom, which defies the actual representation schemas. Schemas are cognitive organizations that represent knowledge regarding a concept, which are developed through past experiences. They influence the way in which new information and situations are organized **(Fiske & Taylor, 1984).** Since schemas represent a prototypical relation, they will lead the individual to compare and judge all their new educational experiences compared with their schema.

Attitude is considered one of the main constructs of the social and behavioural sciences. There is theoretical consensus on the understanding of attitudes as mental dispositions towards the evaluation of a psychological object, expressed in dimensions of attributes, such as good/bad, pleasant/unpleasant, etc. **(Ajzen, 2001; Wood, 2000, Bargh & Chartrand, 1999).** Attitudes are simultaneously influenced by cognition and affect. When cognition and feelings towards an object have opposite valences, the influence of feelings prevails **(Lavine *et al.*, 1998).** Attitudes' functions are related to the increase of the individual's adaptation in their environment. They have a biased effect on judgment and memory. Individuals tend to accept materials and ideas consistent with the existing attitude and not to consider what is in conflict with it **(Ajzen, 2001; Havice, 1999).**

There is evidence that students' attitudes towards distance education are indicators as important as their performance to identify the efficacy of courses and programs at a distance **(Valenta *et al.*, 2001).** Considering this aspect, there is a need for identifying students' attitudes before the implementation of an educational innovation **(Ocker, 2001).** According to **Havice (1999),** attitudes influence the motivation to learn and the human action, including the acceptance of educational content. Literature regarding students' attitudes towards their courses suggests that the medium used as an educational method does not influence their attitudes **(Havice, 1999).** Despite this aspect, the research on the effects of teachers' and students' attitudes towards different courses is still inconclusive **(Mcgreal, 1994).**

A study with undergraduate students on their attitudes towards the use of technological self-learning systems indicated that their attitudes depended on their motivation to succeed in the chosen profession and/or on their curiosity and involvement with the course **(Bennet & Kottasz, 2001).** A study was carried out with 847 students registered in graduation courses from different countries in the European community. It was registered that the majority of the students had a positive attitude concerning the chances offered by technology on educational process. Despite this, there were a significant number of students who considered that technologies could also add complexity on the educational process **(Dondi et al., 2004).** In this section we describe the main studies regarding professors' and students' attitudes towards distance education. Despite the increasing number of studies concerning attitudes towards distance education, theoretical consensus is still to be established.

Objectives of the study

The prime objectives of the research paper is;

1. To identify the effectiveness of the study materials in matching the state of art requirements
2. To fosters the course curriculum of Commerce and Management programme in the distance learning mode
3. To analyses the teaching learning process in distance learning and bring out the suggestion measures to enhance the efficiency of Commerce and Management education programme in distance learning in the study area.

Hypothesis

a) Significant different in Management education programme through distance learning
b) Significant difference in the students attitudes towards course materials and syllabus content
c) Significant difference in the teaching methodology.

Research Methodology

The tool of data collection to be used in this study is thro' structured questionnaire method; the necessary data is to be collected from 600 samples to be selected randomly in Tamilnadu. Students pursuing MBA course in IGNOU/New Delhi, Tamilnadu Open University/ Chennai and Alagappa University Karaikudi in Tamilnadu for single and dual mode will be selected as samples and the data so collected will be analyzed using the appropriate statistical tools. The secondary data can be collected from the journals, pamphlets and the concerned websites. Research design is purely and simply the framework or plan for a study that guides the collection and analysis of the data. The research design indicates the methods of research i.e. the method of gathering information and the method of sampling. Primary data were collected by conducting direct interview using questionnaire. All the respondents were asked the same questions in the same fashion and they were informed the purpose of study.

Analysis and Results

The statistical analysis of the data has been presented in this paper. The data collected from 100 students have been analyses as follows to arrive at meaningful conclusions. **(Table - 1)**

Table - 1 : Stepwise Regression Analysis for predicting Teaching Methodology and Effectiveness

Sl.No	Step/Source	Cumulative R^2	DR^2	Step t	P
1.	Type of University	0.068	0.065*	4.914	0.01
2.	Age	0.088	0.083*	-3.220	0.01

Source: *Primary data * P < 0.01 Constant value = 22.741*

The results of regression analysis such as cumulative R^2, DR^2, step t and P value have been given in table 1. An attempt was made to find out whether the variables respondents' type of university and age would be possible predictors of Teaching Methodology and Effectiveness. The results indicate that the two variables are very significant in predicting the Teaching Methodology and Effectiveness. The respondents' type of university is poised to predict Teaching Methodology and Effectiveness to an extent of 0.068 which is found to be statistically significant at 0.01

level. The second variable respondents age jointly with respondents age, is able to predict Teaching Methodology and Effectiveness to a higher level of 0.088. (Significant at 0.01 level).

Table - 2 : Stepwise Regression Analysis predicting University Administration System

Sl.No	Step/Source	Cumulative R^2	ΔR^2	Step t	P
1.	Gender	0.040	0.037*	3.075	0.01
2.	Marital status	0.057	0.051*	2.623	0.01
3.	Occupation	0.073	0.064*	2.013	0.01
4.	Annual Income	0.085	0.073*	2.401	0.01
5.	Years of Service	0.100	0.086*	2.332	0.01

Source: *Primary data * P < 0.01* *Constant value = 16.587*

Five variables namely, gender, marital status, occupation, annual income and years of service have significantly contributed for predicting the University Administration System. The variable gender predictive value of University Administration System seems to be 0.040, when paired with the variable marital status is 0.051, with occupation 0.073, with annual income 0.085 and with years of service 0.100. The predictive value of these variables separately is 0.01.

Table - 3 : Stepwise Regression Analysis predicting Personal Contact Programme (PCP Classes)

Sl.No	Step/Source	Cumulative R^2	ΔR^2	Step t	P
1.	Basic Qualification	0.022	0.019*	-2.652	0.01

Source: *Primary data * P < 0.01,* *Constant value = 30.126*

Basic Qualification is the only variable that has contributed significantly for predicting Personal Contact Programme (PCP Classes). The R^2 value is 0.019. This R^2 value is statistically significant.

Table - 4 : Stepwise Regression Analysis predicting Course Material

Sl.No	Step/Source	Cumulative R^2	ΔR^2	Step t	P
1.	Occupation	0.019	0.016*	2.626	0.01
2.	Purpose of Study	0.034	0.028*	2.246	0.01

Source: *Primary data, * P < 0.01* *Constant value = 22.005*

The variables namely occupation and purpose of study have contributed significantly predicting course material. The R^2 value for income is 0.019, which is statistically significant. The second variable purpose of study when added to purpose of study increases the R^2 value to the extend of 0.034. The t-ratio for the increases in R^2 is statistically significant

Table - 5 : Stepwise Regression Analysis predicting Examination System

Sl.No	Step/Source	Cumulative R^2	ΔR^2	Step t	P
1.	Age	0.038	0.045*	3.084	0.01
2.	Type of university	0.059	0.048*	2.523	0.01
3.	Annual Income	0.063	0.054*	2.214	0.01
4.	Years of Service	0.077	0.068*	2.321	0.01
5.	Purpose of study	0.120	0.076*	2.434	0.01

Source: *Primary data, * P < 0.01,* *Constant value = 15.126*

Five variables namely, age, type of university, annual income, years of service and purpose of study have significantly contributed for predicting the Examination System. The variable age predictive value of Examination System seems to be 0.038, when paired with the variable type of university is 0.059, with annual income 0.063, with years of service 0.077 and with purpose of study 0.120. The predictive value of these variables separately is 0.01.

Table - 6 : Stepwise Regression Analysis predicting online facility

Sl.No	Step/Source	Cumulative R^2	ΔR^2	Step t	P
1.	Subject Specialization	0.043	0.027*	3.758	0.01

Source: *Primary data, * P < 0.01,* *Constant value = 28.646*

Subject Specialization is the only variable that has contributed significantly for predicting online facility. The R^2 value is 0.027. This R^2 value is statistically significant.

Table - 7 : Stepwise Regression Analysis predicting Study centre

Sl.No	Step/Source	Cumulative R^2	ΔR^2	Step t	P
1.	Subject Specialization	0.027	0.028*	2.781	0.01
2.	Purpose of Study	0.045	0.032*	2.451	0.01

Source: *Primary data,* P < 0.01,* *Constant value = 18.012*

The variables namely subject specialization and purpose of study have contributed significantly predicting study centre. The R^2 value for income is 0.028, which is statistically significant. The second variable purpose of study when added to purpose of study increases the R^2 value to the extend of 0.032. The t-ratio for the increases in R^2 is statistically significant

Table - 8 : Correlation between the Teaching Methodology and Effectiveness and demographic variables

Demographic Variables	Teaching Methodology and Effectiveness
Type of University	0.150**
Age	0.234**
Gender	0.094
Marital status	-0.072
Basic Qualification	-0.533**
Place of Residence	-0.072
Religiona	0.057
Caste	0.030
Subject Specialization	-0.564**
Occupation	-0.483**
Annual Income	0.260**
Years of Service	-0.038
Purpose of Study	0.039
Type of Industry	0.019

Source: *Primary data, * Significant at 0.01 level, ** Significant at 0.05 level*

Teaching Methodology and Effectiveness is positively and significantly related to type of university (0.150), age (0.234) and annual income (0.260). It shows a weak positive relationship with gender, religion, caste, purpose of study and type of industry and negative relationship with marital status, place of residence and years of service.

Table - 9 : Correlation between the University Administration System and demographic variables

Demographic Variables	University Administration System
Type of University	0.145**
Age	-0.147**
Gender	-0.029
Marital status	-0.037
Basic Qualification	0.561**
Place of Residence	0.031
Religion	-0.006
Caste	-0.054
Subject Specialization	-0.469**
Occupation	-0.015
Annual Income	-0.022
Years of Service	-0.030
Purpose of Study	-0.022
Type of Industry	0.027

Source: Primary data, * Significant at 0.01 level,** Significant at 0.05 level

University Administration System is positively and significantly related to type of university (0.145) and basic qualification (0.561). It shows a weak positive relationship with place of residence and type of industry and negative relationship with gender, religion, caste, occupation, annual income, years of service and purpose of study.

Table - 10 : Correlation between the Personal Contact Programme (PCP Classes) and Demographic Variables

Demographic Variables	Personal Contact Programme (PCP Classes)
Type of University	0.143**
Age	0.138**
Gender	0.200**
Marital status	0.115*
Basic Qualification	-0.482**
Place of Residence	0.117*
Religion	0.011
Caste	0.095
Subject Specialization	0.090
Occupation	0.380**
Annual Income	0.052
Years of Service	0.156**
Purpose of Study	0.115
Type of Industry	0.098

Source: Primary data, * Significant at 0.01 level, ** Significant at 0.05 level

Personal Contact Programme (PCP Classes) is positively and significantly related to type of university (0.143), age (0.138), gender (0.200), marital status (0.115), place of residence (0.117), occupation (0.380) and years of service (0.156). It shows a weak positive relationship with religion, caste, subject specialization, annual income, purpose of study and type of industry.

Table - 11 : Correlation between the Online Facility and Demographic Variables

Demographic Variables	Online Facility
Type of University	0.098
Age	-0.054
Gender	0.098
Marital status	0.374**
Basic Qualification	-0.145*
Place of Residence	0.115
Religion	0.147*
Caste	-0.087
Subject Specialization	0.124
Occupation	0.105
Annual Income	-0.047
Years of Service	0.001
Purpose of Study	0.048
Type of Industry	-0.065

***Source:** Primary data, * Significant at 0.01 level, ** Significant at 0.05 level*

Online facility is positively and significantly related to marital status (0.374) and religion (0.147). It shows a weak positive relationship with type of university, gender, place of residence, subject specialization, occupation, years of service and purpose of study and negative relationship with age, caste, annual income and type of industry.

Table - 12 :Correlation between the Study Centre and Demographic Variables

Demographic Variables	Study Centre
Type of University	0.178**
Age	-0.189**
Gender	0.174**
Marital status	0.129*
Basic Qualification	-0.205**
Place of Residence	0.314*
Religion	0.034
Caste	0.068
Subject Specialization	0.087
Occupation	0.277**
Annual Income	0.098
Years of Service	0.245**
Purpose of Study	0.124
Type of Industry	0.066

Source: Primary Data, * Significant At 0.01 Level, ** Significant At 0.05 Level

Study centre is positively and significantly related to type of university (0.178), gender (0.174), and marital status (0.129), place of residence (0.314), occupation (0.277) and years of service (0.245). It shows a weak positive relationship with religion, caste, subject specialization, annual income, purpose of study and type of industry.

Table - 13 : Factor loading, communality, Eigen value and percentage of variance of the Emerging Factors

Sl.	Factors)	Significant Variable	Factor loading	Communality	EigenValue	% of variance
1.	Teaching methodology (F1)	Basic Qualification	0.750	0.683	4.688	12.669
		Place of residence	0.708	0.659		
		Subject Specialization	0.703	0.646		
		Occupation	0.651	0.510		
		Teaching methodology and effectiveness	0.641	0.642		
		Personal Contact Programme (PCP classes)	0.629	0.679		
		Course Material	0.617	0.624		
		Assignment System	0.568	0.646		
2.	Administration(F2)	Marital status	0.835	0.751	3.576	9.664
		Examination system	0.829	0.720		
		Study Centre	0.807	0.705		
		University Administration	0.772	0.676		
		Purpose of study	0.737	0.620		
		Type of industry	0.590	0.596		
3.	Personal factor(F3)	Annual Income	0.818	0.736	3.069	8.296
		Religion	0.790	0.694		
		Caste	0.723	0.661		
		Basic qualification	0.592	0.492		
4.	Information Technology(F4)	Type of university	0.718	0.680	2.122	5.736
		Age	0.713	0.649		
		Gender	0.697	0.626		
		Online Facility	0.674	0.605		

Source: *Primary data*

Factor Analysis

Factor analysis was done with the main objectives to find out the underlying common factors among 22 variables included in this study. Principal component factoring method with variance rotation was used for factor extraction. An eleven factors solution was derived using a score test. Table 13 shows the results of the factor analysis. Name of all the 22 variables and their respective loadings in all the four factors are given in the table. An arbitrary value of 0.3 and above is considered significant loading. A positive loading indicates that greater the value of the variable greater is the contribution to the factor. On the other hand, a negative loading implies that greater the value, lesser its contribution to the factor or vice versa. Keeping these in mind, a study of the loadings indicates the presence of some significant pattern. Effort is made to fix the size of correlation that is meaningful, club together the variables with loadings in excess of the criteria and search for a concept that unifies them, with greater attention to variables having higher loadings. Variables have been ordered and grouped by the size of loadings to facilitate interpretation.

Factor analysis was done among 22 variables used in the study. The principal component analysis with varimax rotation was used to find out the percentage of variance of each factor, which can be grouped together from the total pool of 22 variables considered in the study. The results are given in Table 14 and column 1 shows the serial number, '2' shows the name given for each factor, '3' shows variables loaded in each factor, '4' gives the loadings, '5' gives the communality for each variables, '6' gives the Eigen value for each factor and '7' gives the percentage of variance found out through the analysis. The factor, variance percentage for each factor is 12.7, 9.7, 8.2 and 5.8. (36.4 percentage)

The factors are arranged based on the Eigen value viz

F1 (Eigen value 4.69)
F2 (Eigen value 3.58)
F3 (Eigen value 3.07)
F4 (Eigen value 2.13)

These four factors are described as "common factors". This model has a strong statistical support and the Kaiser-Maya-Olkin (KMO) test of sampling adequacy concurs that the sample taken to process the factor analysis is statistically sufficient (KMO value = 0.97523).

Table - 14 : Related Factor matrix Loadings between twenty two variables and four factors identified through Factor Analysis

Sl.No.	Variable	Factor-I	Factor-II	Factor-III	Factor-IV
1.	Type of university	0.092	-0.010	0.058	-0.048
2.	Age	0.153	-0.0002	0.106	0.179
3.	Gender	0.121	-0.001	0.290	0.005
4.	Marital Status	-0.164	0.076	-0.071	-0.018
5.	Basic Qualification	-0.040	0.060	-0.149	0.034
6.	Place of Residence	0.003	0.107	0.034	0.068
7.	Religion	-0.110	-0.120	0.100	0.032
8.	Caste	-0.131	0.093	0.086	0.068
9.	Subject Specialization	-0.129	0.069	0.132	-0.065
10.	Occupation	0.061	-0.037	0.115	-0.101
11.	Annual Income	0.197	-0.023	-0.009	0.070
12.	Years of service	-0.086	-0.016	0.129	0.058
13.	Purpose of study	-0.040	0.075	0.150	0.025
14.	Type of industry	0.268	-0.097	-0.013	0.713
15.	Teaching Methodology & Effectiveness	0.629	-0.115	-0.174	0.227
16.	University Administration System	0.703	-0.050	-0.114	0.210
17.	Personal contact programme (PCP classes)	0.568	0.066	-0.146	0.269
18.	Course material	0.750	0.017	0.141	0.123
19.	Assignment system	-0.204	0.068	0.121	0.718
20.	Examination system	0.708	-0.054	0.133	0.003
21.	Online facility	0.641	-0.027	0.056	0.066
22.	Study centre	0.617	-0.003	-0.040	0.038

Source: *Primary data*

Policy Implications

Now-a-days distance education is very important to make all the citizens to be literate. Especially the management education through distance education is highly useful to develop management skills to lead their daily activities effectively. The teaching methodology in the distance education is to e easy are and it should be followed by every students. The teachers move friendly with students and the guide in al angles. In the present situation information technology plays an important role. Teachers try to use ICT effectively for their teaching. The universities try to provide better course materials and the quality of the materials is also to be improved. The universities also follow easy administrative procedure. So that it will help and motivate to the students to join the courses. The tune and duration of the PCP classes also fixed according to the students convenience. This will also help to the students to come and attend the programme. Regarding assignment system, the universities try to maintain quality and easy procedure because most of the students are working groups.

Conclusion

Further in the case of course content it will be more practical oriented and also the syllabus is highly applicable to their real applications. In order to that the universities try to frame the syllabus. Further the examination system is to be flexible are to the students. For that the universities try to take steps. In the case of on line facilities, the students still now they are not full fill. So the universities try to provide on line facilities fully. Hence the students get entire admission and other process through on line. This will helps to the student to same time. Also the universities are able to keep the documents safely. Regarding study center the universities try to open more centers and also open library in the study centers. This will be help to the students as well as universities to improve further in all aspects.

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TRAINING IS AN INCLUSIVE FACTOR OF HR METHODS: IMPARTING EFFECTIVE TRAINING WILL LEAD TO HAVE A SUSTAINABLE DEVELOPMENT IN THE ORGANIZATION

Dr.S.Selvarasu[1]

Abstract

It is true above all the functional areas in an organization, human resource is considered to be as a primary factor. In that imparting effective training to the employees will not only raise up the quality of an individual, there will be a tremendous improvement in the organization as well. This will lead a sustainable development. So, training is taken as an inclusive factor among all other HR related areas where it pertains to attain a continuous growth in the industry. The article identifies the effectiveness of training provided to the employees in a manufacturing industry. Research constitutes of qualitative and quantitative methods. Questionnaires were sent directly to employee's n=100 respondents have responded. A better understanding can be able to visualize on the part of employees. They can generate fundamental ideas, evaluate and sort the ideas and so on.

Introduction

An organization's culture influences human behavior and individuals influence on organization'sbehavior. Organisational development requires both individual and organizational behavior to achieve organizational goals and they can attain favourable results. Human resources mainly comprise the value of the capacity of the firm's manpower. Training is one of the most important operative functions of human resource development. It is very helpful in shaping out the skill, knowledge and attitude of the employee towards the improvement of the organization.

Reddy (2005) has formulated the acronym of training as

T – Talent and tenacity
R – Reinforcement
A – Awareness
I – Interest
N – Novelties
I – Intensity
N – Nurturing
G – Grip

Significance of the study

Training is the most important technique of human resource development. No candidate will match the job completely. The employees have to be given training in order to develop him to the requirements of the job. The requirements of the job are not the same always. They change accordingly to the changes in the technology. The training methods should be updated then and there as per the changes in the environment. The production level can be increased and total quality management can be achieved by training.

Literature

Stated that the strategic move to outsourcing the human resource function, especially training and development, has gained momentum. The key strategic issues is in sourcing versus outsourcing training and development depends on whether a company can achieve competitive advantage by performing the training and development function internally on a continual basis or would it gain more efficiency by outsourcing it, by Sumalata (2004) (HRM Review).

Assessed perceived relative effectiveness of alternative training methods among managers of private clubs. The result indicated that one-to-one training is considered the most useful overall methods and the preferred method for all objectives expect interpersonal skill, by Perdue, Ninmeir and Woods (2002).

Examined the relationship between learning styles and preference for alternative delivery modes used by most organization today.The result support the notion that learning styles should be taken into account when making decisions regarding the use of delivery modes available today for training purposes, by Beach and Bartly(2002).

Objectives of the Research

The main aim of the study is.,

- To examine the effectiveness of the training that is being given to the employees.
- To identify the satisfaction level of the employees in the training program.
- Solutions to the different levels of training.

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Methods

A survey was conducted among employees in a manufacturing company. Questionnaire was circulated and responses were collected over a period of time. A sample size of 100 was finalized after scrutinisation of the questionnaire. A set of questions that describes effectiveness of training in a Liker five point scale and Dichotomous Scale.

Analysis and Findings of the Study

On analysis, the study reveals that the employees can able to implement whatever they have learnt during the training. Most of them were agree that by attaining training it is possible for them to rule out their problems easily. A high level of satisfaction and their focus towards their job has been identified among all the trained employees.

Table - 1 : Table indicating that after attaining training the respondents can be able to solve the problem in their job area 90% of the respondents believe that training will help them to solve the problems in their jobs.

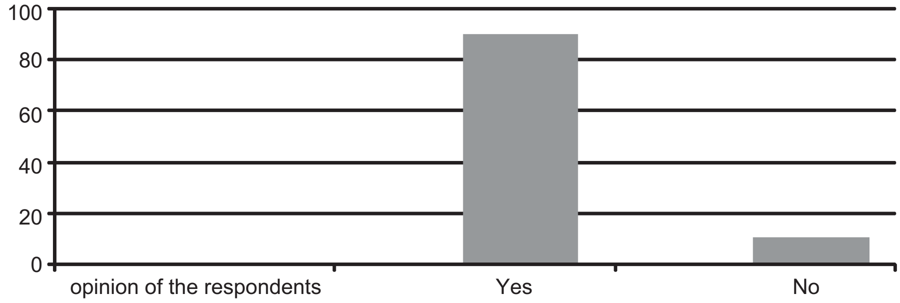
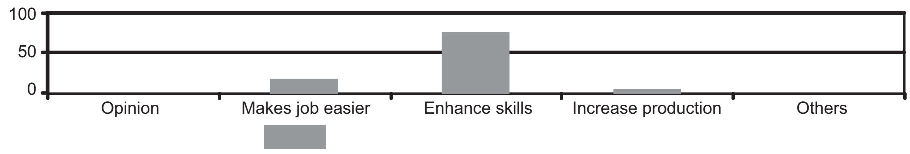


Table - 2 : Table indicating the respondents' opinion about the training programmes

S.No	Opinion	No. of respondents
1	Makes job easier	18
2	Enhance skills	76
3	Increase production	6
4	Others	0
	Total	100



Majority of the respondents were saying that due to training they can enhance their skills and it makes job easier and there is a impact on increase in production which ultimately shows the effectiveness of training wherein it results to sustainable development in the organization.

Table - 3 : Comparing employee's education with the satisfaction level attained through training

Satisfactory level Graduation	Fully satisfied	Partially Satisfied	Neutral	Partially Dissatisfied	Fully Satisfied	Total
Under Graduate	14	20	0	0	0	34
Post Graduate	16	4	0	2	0	22
Professional Graduate	34	8	0	0	0	44
Total	64	32	2	2	0	100

H0: There is no significant difference between the observed and expected frequencies (i.e) employee's education and satisfaction level in training.

H1: There is a significant difference between the observed and expected frequencies (i.e) employee's education and satisfaction level in training.

O	E	O-E	$(O-E)^2$	$(O-E)^2/E$
14	21.76	-7.76	6022	2.77
20	9.88	10.12	102.41	0.37
0	0.68	-0.68	0.46	0.68
0	0.68	-0.68	0.46	0.68
0	0	0	0	0
16	14.08	1.92	3.69	0.26
4	7.04	-3.04	9.24	1.31
0	0.44	-0.44	0.19	0.43
2	0.44	1.56	2.43	5.52
0	0	0	0	0
34	28.16	5.84	34.11	1.21
8	14.08	-6.08	36.97	2.63
2	0.88	1.12	1.25	1.42
0	0.88	-0.88	0.77	0.875
0	0	0	0	0

Total = 28.155

$X2 = (O-E)^2/E$

Calculated value = 28.155

Table value = 15.507

Table value is less than the calculated value

Suggestions

The progress of the employees after attending the training programmes can be monitored frequently.

The training programmes could be made such as to make the job easier for the employees.

More external training programmes could be arranged such that the employees will get a greater exposure towards their jobs.

The inabilities of the employees should be identified and training could be given as per the need of the employees.

More factory visits can be arranged such as to impart more knowledge to the employees.

Limitations

The Research study has the limitation although the study on the employees of one organization can allow us to predict for the respective industry but this cannot be generalized. The information given by the employee may not be completely reliable. The information will not be given by the employee voluntarily and it is researcher who has to collect the information.

Conclusion

Training is a never-ending continuous process that changes according to the requirement of the job. Training helps the employees to get equipped for the tasks in carrying out the job, Training is essential for updating with the technological changes. Henceforth, providing effective training will impart the skills, knowledge of the employees. But the various areas of training have to e focused to attain a sustainable and successful development within the organization. All the human resource inclusive factor has to be considered to have a very good rapport with other parts which enhances the accomplishment of new task

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IMPACT OF PROPOSED GST ON INDIAN MANFACTURING INDUSTRY

Dr. S. Vijayalakshmi[1]

Abstract

Indian companies started facing foreign competitions, including the cheap Chinese imports. However, they managed to handle it by cutting down costs, refurbishing management, banking on technology and low labor costs and concentrating on new products designing. From an economic perspective, there are three major sector of Indian economy – the primary sector, the tertiary sector, and the secondary sector. The primary sector provides work opportunities for approximately 52.1 percent of the available workforce. Eg., agriculture. The secondary sector of Indian economy contributes almost 28 percent of the GDP. India occupies the 12th spot in the world when it comes to nominal factory production in real terms. Eg. Manufacturing. Tertiary sector is also referred to as service sector that plays an important role in development of the other two sectors. Like the secondary sector it also provides value addition for a product. This sector accounts for almost 55 percent of India's GDP.

Keyword : *GDP-Indian Economy*

Introduction

India's Economic Development :

India is world's 12th largest economy and also the 4th largest in terms of purchasing power parity adjusted exchange rates (PPP). It is the 128th largest in the world on per capita basis and 118th by PPP. However, states have a major role to play in the economic development of India.

India occupies 14th position in the world in industrial output. The manufacturing sector along with gas, electricity, quarrying and mining account for 27.5% of the country's GDP. It also employs 17% of total workers. The economic reforms of 1991 brought a number of foreign companies to the Indian market. As a result, it saw the privatization of several public sector industries. Expansion in the production of FMCG (Fast-moving Consumer Goods) started taking place. Indian companies started facing foreign competitions, including the cheap Chinese imports. However, they managed to handle it by cutting down costs, refurbishing management, banking on technology and low labor costs and concentrating on new products designing. From an economic perspective, there are three major sector of Indian economy – the primary sector, the tertiary sector, and the secondary sector. The primary sector provides work opportunities for approximately 52.1 percent of the available workforce. Eg., agriculture. The secondary sector of Indian economy contributes almost 28 percent of the GDP. India occupies the 12th spot in the world when it comes to nominal factory production in real terms. Eg. Manufacturing. Tertiary sector is also referred to as service sector that plays an important role in development of the other two sectors. Like the secondary sector it also provides value addition for a product. This sector accounts for almost 55 percent of India's GDP.

Manufacturing Industry at a glance:

Manufacturing Industry in India has gone through various phases of development over the period of time. Since independence in 1947, the Indian manufacturing sector has traveled from the initial phase of building the industrial foundation in 1950's and early 1960's, to the license–permit Raj in the period of 1965–1980, to a phase of liberalization of 1990's, .It has grown at a robust rate over the past twenty years and has been one of the best performing manufacturing economy. Manufacturing sector contributes about 15% of India's GDP and 50% to the country's exports. The Manufacturing sector employed 58 million people (about 12% of the workforce) in 2014.. By 2015, it is estimated, based on current economic projections, that this sector will employ a further 15–16 million out of nearly 100 million additional people who will enter the workforce. It has been projected that every job created in manufacturing has a multiplier effect, creating 2–3 jobs in the services sector. In a country like India, where employment generation is one of the key policy issues, this makes this sector a critical sector to achieve inclusiveness in growth. The growth in the manufacturing sector declined by 0.7% in FY14 and its contribution to the country's GDP also fell from 15.8% in FY13 to 14.9% in FY14. While the recent upward revision of the GDP numbers calculated as per the new methodology indicates there is a silver lining, the manufacturing sector continues to face headwinds that may hamper overall economy.

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Table - 1

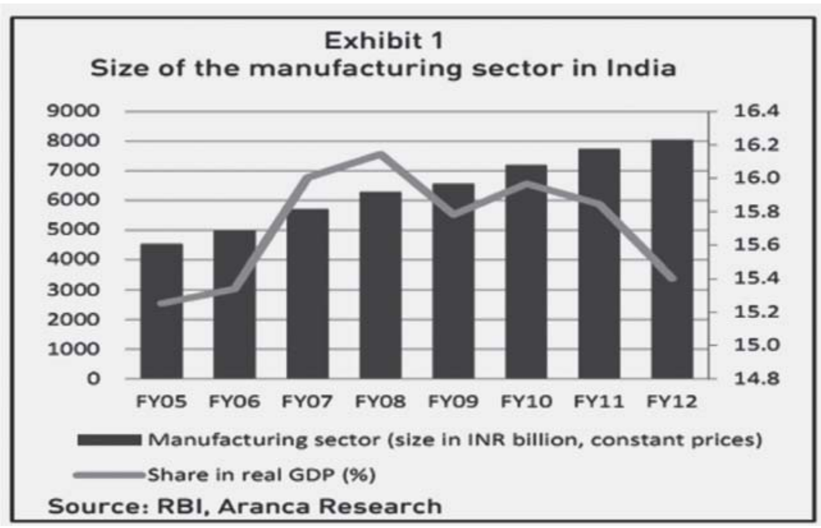
2014 Global Manufacturing Competitiveness Index			
Current rank	**country**	**Index score**	**Rank in 2015**
1.	China	10.00	1
2.	India	08.15	2
3.	Republic of Korea	06.79	3
4.	United States of America	05.84	5
5.	Brazil	05.41	4
6.	Japan	05.11	7
7.	Mexico	04.84	6
8.	Germany	04.80	8
9.	Singapore	04.69	11
10.	Poland	04.49	9
11.	Thailand	04.17	10

Source : Deloitte and US Council on Competitiveness Profitability of Indian Corporate Sector: Productivity, Price or Growth?", Reserve Bank of India Occasional Papers, Vol. 28, No. 3 2014

The manufacturing sector is critical for the economy's growth as it employs 12.0 per cent of the country's labour force as well as provides a transitional opportunity to labour force in agriculture. In addition the sector hasa multiplier effect for job creation in the services sector. According to National Manufacturing Policy 2011, every job created in the manufacturing sector creates two-three additional jobs in related activities. As per the United Nations Industrial Development Organisation (UNIDO), after China, the country is currently the largest producer of textiles, chemical products, pharmaceuticals, basic metals, general machinery and equipment, and electrical machinery. The sector's prominence in the domestic and global economies is set to rise in FY15 as a combination of supply-side advantages, policy initiatives and private sector efforts set India on the path to becoming a global manufacturing hub.

Manufacturing - Contribution to India's GDP

The data released by the Central Statistics Office (CSO) reveals that manufacturing sector shrunk in 2013-14 with fall in output. The manufacturing sector contracted (-) 0.7 per cent in 2013-14 against 1.1 per cent in 2012-13. The CSO's report stated GDP's growth rate for 2013-14 at 4.9 per cent. Though growth of real GDP at 4.7 per cent for 2013-14 is below growth projections given by the CSO in its advanced estimates, it is expected to improve in the current financial year 2014-15 as the government is taking significant steps to rejuvenate the economy.



Source : RBI, Aranca Research 2014.

Objectives of the Study : 1. The present paper highlights the significance of manufactuirng Industry in India. 2. The importance of Goods and Service Tax in India 3. The impact of proposed GST would have in Indian manufacturing industry.

Data Collection : The present study is based on secondary data collected through various journals, newspapers and websites.

Problems in manufacturing Sector:

1. Right men for the right job.
2. Higher production cost.
3. Restrictions on stock transfer
4. Improper infra structure facility.
5. Double taxation.
6. No input-tax credit on purchases and on capital goods.
7. Cascading effect of taxes
8. No competitive edge for consumers
9. No FTA Free trade agreements) with neighbours countries

In order to overcome the problems relating to manufacturing sector GST would reduce these manufacturing problems by having tax reforms in India. The Proposed Goods and Service Tax (GST) is set to integrate State economies and boost overall growth. GST will create a single, unified Indian market to make the economy stronger. The Adverse impact of present multiple tax structure leads to high compliance cost, excessive litigation and uncertainty about ultimate tax incidence at the time of investment or business transactions. Cascading effect of multilayered taxes increases the cost of indigenous manufacture which adversely affects competitiveness of Indian Industry. The implementation of GST will lead to the abolition of other taxes such as octroi, Central Sales Tax, State-level sales tax, entry tax, stamp duty, telecom licence fees, turnover tax, tax on consumption or sale of electricity, taxes on transportation of goods and services, et cetera, thus avoiding multiple layers of taxation that currently exist in India. The prices are expected to fall in the long term as dealers might pass on the benefits of the reduced tax to consumers.

Indirect Taxation in India :

In the existing Indian constitution framework, taxes on goods are levied by the Central Government at the manufacturing level as excise duty, on services through the Finance Act, and on inter-state sale of goods via the Central Sales Tax Act. States levy taxes on the sale of goods within a state independently under their respective State laws and specific taxes on certain sectors. There are other minor indirect taxes by both centre and states. Though some degree of uniformity has been achieved after the introduction of the Value Added Tax at state level, differences do persist. Multi layered indirect taxes in India can be broadly classified as follows:

Indirect Taxes in India

Central Taxes	State Taxes
Customs duty-on import of goods Excise duty-on manufacture of goods Service tax-on provision of specified services Central sales Tax-on inter-state sale transactions	Central sales tax-on inter-state sale transactions Luxury tax on hotels Entry tax\octroi- on entry of goods on specified areas Ancillary taxes like entertainment tax

Introduction of GST is imperative for competitiveness and growth :

Implementation of GST will be an important step to remove the various artificial trade barriers, and in return will be a huge boost to trade in the country. GST should subsume all indirect taxes, including road tax, research and development cess, octroi, etc, and can help retailers reduce the cascading effect of taxes.GST will not only bring in changes in excise and custom duties but also lower the rate of taxation and encourage higher compliance. The replacement of existing complex multilayer indirect tax system by a rational Goods and Service Tax on all tradable goods and services is imperative India's growth and competitiveness. In the proposed GST regime, manufacturers should be entitled to input tax credit of all taxes levied on inputs and capital goods purchased from within the State as well as inter-state, from a registered dealer for setting off the output tax liability on the sale of their finished products. Similarly, distributors should also be able to pass on the duty burden to their customers. This would ensure that there is no cascading effect of taxes and would result in the reduced cost of doing business. In the medium term this is likely to result in reduction in the prices of commodities as manufacturers and distributors would pass on the benefits of the lower costs of carrying on their businesses to the consumers in a competitive environment. The case for having uniform tax on goods and services across India becomes even more compelling in view of India implementing number of free trade agreements (FTAs) with its neighbors, Asean countries and the Gulf nations. With so many FTAs in operation, there is immense pressure on India to rationalise its local tax regime to ensure a level-playing field for domestic manufacturing. This has made imperative for India to move to a uniform goods and services tax regime with seamless input tax credit, to be competitive. GST will help to overcome various indirect tax issues under present taxation system in India. It will facilitate a single national common market leading to economy of scale and efficient and cost effective supply chain.

Benefits of GST: Under GST, the taxation burden will be divided equitably between manufacturing and services, through a lower tax rate by increasing the tax base and minimizing exemptions. It is expected to help build a transparent and corruption-free tax administration. GST will be is levied only at the destination point, and not at various points (from manufacturing to retail outlets). Currently, a manufacturer needs to pay tax when a finished product moves out from a factory, and it is again taxed at the retail outlet when sold. GST will eliminate the cascading impact of taxes on production and distribution cost of goods and services. This will significantly improve the competitiveness of indigenous goods and services leading to accelerated GDP growth. GST without tax barriers will facilitate economy of scale in manufacturing and reduce the supply chain cost. It is expected that rational GST structure with seamless input tax credit would reduce the average cost of manufacture by 10% to 15%. GST is expected to increase GDP growth by 1.4 to 1.6% and help achieving the targeted 8 to 9% GDP growth. It is estimated that India will gain $15 billion a year by implementing the Goods and Services Tax as it would promote exports, raise employment and boost growth. It will divide the tax burden equitably between manufacturing and services. India is planning to implement a dual GST system- power to levy tax by centre and sharing with state. Under dual GST, a Central Goods and Services Tax (CGST) and a State Goods and Services Tax (SGST) will be levied on the taxable value of a transaction. All goods and services, barring a few exceptions, will be brought into the GST base. There will be no distinction between goods and services. More than 158 countries have implemented GST. For eg. Brazilian model, Canadian model and Australian model. Indian model will have a source from these models. Alcohol, tobacco, petroleum products are likely to be out of the GST regime.

Make in India The newly-elected Central government launched the 'Make in India' campaign in September 2014 with the sole purpose to turn India into a global manufacturing hub. The project's primary focus is job creation and investment promotion in 25 key sectors such as automobiles, renewable energy, mining, pharma and electronics, etc., it is designed to facilitate investment, foster innovation, enhance skill development, protect intellectual property and build best in-class manufacturing infrastructure. India ranks 142 out of 189 countries in the World Bank's 'ease of doing business' index. The government plans to improve this by targeting to be among the top 50. With the 'Make in India' campaign, the government wants to enhance the ease of doing business by initiating reforms in labour, mining and land laws.While the government needs to do a lot more to increase the GDP share of manufacturing to 25% by 2022, all eyes are right now on the upcoming budget where the government is expected to announce significant reforms to fast track economic growth and provide a boost to the 'Make in India' campaign.

Suggestions

a. Need to create specific business zones by setting-up of manufacturing hubs, industrial parks, more special economic zones, freight corridors, etc. to give a boost to the manufacturing sector. b. For better the transportation cost, there is a need for the development of highways, ports, and railways. The government should provide for updating the key policies for setting-up such parks and attracting investment into the infrastructure sector by making liberal.
c. Simplified export –import policy.
d. Reduction in the minimum alternate tax (MAT) rate to 15% from the current 18.5%.
e. SEZ's should be exempted from MAT to give the much needed fillip to manufacturing investments. The issue of inverted duty structure also needs to be addressed as it adversely impacts many segments in manufacturing.
f. To reduce excise duty in the upcoming budget in order boost manufacturing sector for its revival.
g. Imports from FTA's to nil or minimal.
h. As there is a surplus in current account, incentives to manufacturing sector would aid growth.
i. The threshold limits for Micro, small and medium enterprises should be increased to encourage manufacturing industry.

Conclusion: The national manufacturing policy is a positive step: this policy enables to increase the share in manufacturing by 25%., contributing to GDP by 2022. More than 100 million people would be benefitted by employment in this sector. This policy focuses on (i) improvement in the business environment by incorporating simple technological development and by acquisition. (ii) Access to capital for SME's (small and medium enterprises), (iii) enhance the skill development both in private as well as public sector. At present, there is a need to create specific business zones by setting-up of manufacturing hubs, industrial parks, more special economic zones, freight corridors, etc. to give a boost to the manufacturing sector. Further to better the transportation cost, there is a need for the development of highways, ports, and railways. The government should provide for updating the key policies for setting-up such parks and attracting investment into the infrastructure sector by making liberal.

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A STUDY ON COTTON GROWERS SATISFACTION WITH SPECIAL REFERENCE TO RASI COTTON SEEDS IN PERAMBALUR DISTRICT

Dr. M. Sirajudeen[1] **R.Ramadoss**[2]

Abstract

The project entitled "A Study on cotton grower's satisfaction with special reference to Rasi cotton seeds in Perambalur district" is carried out with an objective to determine the cotton grower's satisfaction towards Rasi cotton seeds and to find out the cotton growers mentality towards using the service. The research mainly focuses on the factors like quality, consumer preference, price, service, attitudes and experience of consumers. In this study, data are collected from the consumers through questionnaire (interview schedule). 150 samples are selected using convenience sampling. Using the interview schedule prepared, the 150consumers are interviewed personally and their opinion was collected. Secondary data was collected from related websites, books. The collected data is analyzed using simple percentage and chi-square. As per the findings, suggestions are given to the company to take initiation to fulfill the consumer needs.

Key Words: *Cotton growers satisfaction, Rasi seeds, Perambalur district.*

Introduction

Today's consumers demand choice and convenience. They "mix and match" channels according to their needs for product research, purchase and delivery. As cross-channel shopping behavior grows main stream, the best way to evaluate and compare retail channels is to gauge their relative impact increasing customer satisfaction and loyalty.

Customer satisfaction presents a versatile cross-channel metric to gauge the retailer's strengths and weaknesses from the customer's point of view. Since satisfaction drives behavior, a more thorough understanding of what drives multi-channel shoppers' satisfaction will give retailers the insights they need to influence customer behavior in the short term and long term. In this way, customer satisfaction is harnessed to become a driving force in sales growth and increasing loyalty where each channel is optimized to meet the customers' needs and exceed their expectations.

Customer satisfaction is the positive emotional state reached by a customer after purchasing a product or service. A customer is satisfied when they feel they have received at least as much from a buying experience as the effort they put in, and when they reach the conclusion that their buying experience was as good as they believed it would be.The better you understand your existing customers, the more likely it is you will be able to:

- Increase their loyalty,
- Address any potential issues before they are tempted to defect and
- Effectively attract and keep new customers.

About Cotton

Cotton seed is the seed of the cotton plant. The mature seeds are brown ovoid's weighing about a tenth of a gram. By weight, they are 60% cotyledon, 32% coat and 8% embryonic root and shoot. These are 20% protein, 20% oil and 3.5% starch. Fibers grow from the seed coat to form a boll of cotton lint. The boll is a protective fruit and when the plant is grown commercially, it is stripped from the seed by ginning and the lint is then processed into cotton fiber. For every hundred weight of fiber, about one hundred and sixty weights of seeds are produced. The seeds are about 15% of the value of the crop and are pressed to make oil and used as animal feed. About 5% of the seeds are used for sowing the next crop.

Cotton has been used by humans for approximately 5,000 years. Archaeologists have found evidence that cotton has been used to produce garments in Africa, Pakistan and the Americas since 2500 BC. Cultivated cotton produced today belongs to the genus *Gossypium*which consists of over 50 species. The majority of cotton produced worldwide today is *Gossypiumhirsutum*, commonly known as upland cotton. There are 3 other species commercially produced including *G. barbadense*or Pima cotton and two Asian species, *G. herbaceum*and*G. arboreum*. These four species are commercially grown for the production of lint which can be spun into yarn.

Cotton production is an important industry worldwide, supplying the textile industry with raw fiber for the manufacturing of garments. Pressure from synthetic fibers has seen the industry become aware of the need for producing high yields of quality fiber in the most

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efficient manner. Precise management practices including fertilizer application and ground preparation play significant roles in accomplishing a superior product. Knowledge and experience of interactions between climate, plants, soils and microorganisms is needed to improve the efficiency and sustainability of cotton production.

Statement of the Problem

The present study under the title, “Customer Satisfaction with regard to the Rasi Seeds in Perambalur district” is an attempt to understand the various factors influencing the satisfaction level of the customers. A perfect parity between the services offered by sellers and the services expected by the buyers is vital to make the transaction smooth and hassle-free. So the services offered become an integral part of the marketing strategy of the firm. In this context it is imperative to make a study on the quality of service offered by Rasi seeds in Perambalur district and the present research work has tremendous relevance to the sellers in formulating their marketing strategies in this regard.

Hypotheses

- ✓ There is no relationship between gender of the respondents and overall satisfaction of the Rasi cotton seeds.
- ✓ There is no relationship between age of the respondents and overall satisfaction.
- ✓ There is no relationship between qualification of the respondents and overall satisfaction of the Rasi cotton seeds.
- ✓ There is no relationship between income of the respondents and overall satisfaction of the Rasi cotton seeds.
- ✓ There is no relationship between annual productivity of the respondents and overall satisfaction of the Rasi cotton seeds.

Objectives of the Study

- ❖ To find out the level of customer’s satisfaction in Rasi cotton seeds at Perambalur district.
- ❖ To know about Rasi cotton seeds awareness level among customers.
- ❖ To study the customer opinion about the brand image of Rasi seeds.
- ❖ To offer Suggestions improve the Sale of seeds in Rasi Seeds Company.

Methodology

Methodology is the way of systematically solving the research problems. It explains the various steps that are generally adopted by researcher in studying the research problem along with logic behind them. Here the type of research, method of research, selection of topic, selection of sample, collection of data, sources of data, statistical tools applied, analysis of data, interpretation of data and preparation of report are explained.

Type of Research

A research has to come under any one of the types of research. As such, this research is a ‘Descriptive’ type of research. In this type, the characteristic features of different variables taken for the study are described.

Method of Research

A research has to follow any one of the methods of research namely survey method, observation method and experimental method. Among them, ‘Survey’ method was adopted to execute the study.

Selection of Topic

As Customer Satisfaction Programmes have been improving day by day everywhere especially in this company, this topic is chosen, among customer aspects, the Customer Satisfaction Programmes in Rasi Seeds in Perambalur is selected for the study.

Selection of Sample

‘Convenient’ sampling is used to select the sample size of customers. Among the total customers, 150 respondents were selected and met in the study.

Collection of Data

As regards data collection, a standard Questionnaire with questions was prepared by the researcher and given to the customers of Rasi seeds.

Sources of Data

The sources of getting data are numerous and effective today. This study depends more on primary data and less on secondary data. Primary data were collected from the respondents through the questionnaire. Secondary data were gathered from text books, websites. Here, the proportion of primary data is larger than the proportion of secondary data that is used in the study.

Data Analysis

Two statistical tools are used to analyze the primary data collected from the above source. This involves a lot of calculation and computations. In order to economies the time and ensure accuracy computer is used for analysis of such data. SPSS (Statistical Package for Social Sciences) software is used to interpret the data. Through this package, the following analyses are done here, namely Frequency test, Chi-square test is used to test the association between two factors.

Period of the Study

This study is carried for a period of 6 months from March 2015 to August 2015 during which the topic is selected, the questionnaire, the data are collected and analyzed and the report is prepared.

Scope of the Study

The present study has been undertaken to study find out the satisfaction level of customers in Rasi Seeds. To find out the practical difficulties involved in Customer satisfaction that can be evaluated through this study. The study can be used to bring out the solution for the problem faced by the customers while purchasing seeds in Rasi Seeds Company. Through the study, company would be able to know the satisfaction level of Customers.

Limitations of the Study

Every study has some limitations due to the environment under which a research is to be done. Similarly this study is also confined to some limitations as mentioned below:

- Respondents did not answer effectively because the interview was taken during the working hours.
- Findings based on this study cannot be used in other seeds company.
- There are chances of misrepresentation responses.
- The biased view of the respondent is another cause of the limitation.

Findings and Conclusion

Findings :

- ✓ More than half of the respondents i.e., 54 percent were belonged to the age group of above 50 years.
- ✓ Majority (79%) of the respondents were 'Male'.
- ✓ 91 percent of the respondents were 'Married'.
- ✓ 46% of the respondents were having a Educational Qualification of 'Up to Schooling'.
- ✓ Nearly one-third of the respondents i.e., 32 percent were earned an annual income of between 2 lakhs-3 lakhs.
- ✓ Majority of the respondents i.e., 69 percent of them were in 'Nuclear Family'.
- ✓ 69 percent of the respondents were having '2-4 members' in their families.
- ✓ Majority of the respondents i.e., 73 percent of them were farm as a Full-Time Farmer.
- ✓ Most of the respondents i.e., 85 percent of them were used own land for cotton cultivation.
- ✓ All the respondents i.e., 100 percent of them were cultivating Hybrid BT cotton.
- ✓ 100 percent of the respondents were cultivated cotton in Dry Land.
- ✓ More than half of the respondents i.e., 51 percent of them were used between 4-6 years of Rasi Cotton seeds for cotton cultivation.
- ✓ Nearly half of the respondents i.e., 46 percent of them were used between 4-6 acres of land for cotton cultivation.
- ✓ Majority of the respondents i.e., 60 percent of them were produced between 1-1.5 tons of cotton.
- ✓ More than half of the respondents i.e., 53 percent of them were opined 'Satisfied' on overall satisfaction towards seeds purchases from Rasi cotton seeds company.

From Rank Test:

- ✓ Majority of the respondents of the people were given a first rank to 'Easy availability'.

From Chi-Square Test :

- ✓ There is no relationship between gender of the respondents and overall satisfaction of the Rasi cotton seeds.
- ✓ There is a significant relationship between age of the respondents and overall satisfaction.
- ✓ There is a significant relationship between qualification of the respondents and overall satisfaction of the Rasi cotton seeds.
- ✓ There is a significant relationship between income of the respondents and overall satisfaction of the Rasi cotton seeds.
- ✓ There is a significant relationship between annual productivity of the respondents and overall satisfaction of the Rasi cotton seeds.

Conclusion

Agriculture is still an organized sector to consisting mainly of small and marginal farmers and agricultural labours. The benefit of technological advancement in agriculture in respect of increased productivity and profitability has not been evenly distributed among various categories of farmers. From the forgoing analysis it is obvious that present marketing system for rasi seeds is not efficient as evident from high cost, moderate quality and many other problems faced by cotton growers. On the basis of the findings in the present study various constructive suggestions have been offered. If all suggestive measurement has been considered by the rasi seeds company and the government, decision making authorities for the betterment of cotton growers definitely cotton grower's life will be bright.

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LABOUR PRODUCTIVITY AND OPERATING CAPACITY OF POWERLOOM SECTOR WITH SPECIAL REFERENCE TO ERODE DISTRICT, TAMIL NADU

Presented by.

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Abstract

The Indian textiles industry is extremely varied, with the hand-spun and handwoven sector at one end of the spectrum, and the capital intensive, sophisticated mill sector at the other. The decentralized powerlooms / hosiery and knitting sector form the largest section of the Textiles Sector. The close linkage of the Industry to agriculture and the ancient culture, and traditions of the country make the Indian textiles sector unique in comparison with the textiles industry of other countries. This also provides the industry with the capacity to produce a variety of products suitable to the different market segments, both within and outside the country. The Decentralized Powerloom Sector is one of the most important segments of the textiles industry in terms of fabric production and employment generation. It provides employment to 57.44 lakh persons and contributes 62 percent to total cloth production in the country. There were approximately 5.24 lakh powerloom units with 23.24 lakh power looms as on 30th September 2012.Performance of an industrial unit depends on different factors like the nature of technology being adopted, quality of raw material, labour productivity, managerial efficiency, marketing capability, etc. At the micro level, the powerloom owners face numerous problems which are both endogenous and exogenous in nature. They include supply of raw materials, cost of inputs, availability of credit, channel of marketing, labour problems, power problem and others. All these problems need to be analysed with the help of the primary data, collecting the information directly from the powerloom owners. This becomes quite pertinent, since such study has not been done particularly in Tamil Nadu, and it is attempted here. In Tamil Nadu, powerloom activity is carried out in districts like Coimbatore, Erode, Salem, Tiruppur, Karur, Madurai and Chennai, in which Erode is quite popular for the powerloom industry and stands next only to Coimbatore and Tiruppur in the quantum of production. In Erode district, powerlooms are operated in all the seven taluks viz., Erode, Perundurai, Bhavani, Kangeyam, Gobichettipalayam, Sathyamangalam and Dharapuram. Among these seven taluks, the number of households which are engaged in powerloom activity and the number of looms is higher in Erode and Perundurai than other taluks. The growth of the powerloom industry in terms of number of looms, sector-wise and fibre-wise production of cloth and export of textile products at the All-India level and in Tamil Nadu have been examined with the help of secondary data. These data have been gathered for the period 1999-2000 to 2008-09, which is considered as the study period. In the case of primary data, field survey has been conducted among the owners of the powerloom in the study area during 2009 to 2010. The sampling method in this study is based on multi-stage proportionate random sampling. In the first stage, Erode district has been selected as the broad study area, since it is one of the prominent districts in Tamil Nadu which is involved in the powerloom industry. In the second stage, in Erode, out of the 7 taluks which are involved in the powerloom industry, two taluks, viz., Erode and Perundurai have been purposively chosen as the number of loom in these two taluks is higher than that of other taluks. In the third stage, out of the total of 4600 households with powerlooms in the two taluks, a total of 460 households have been randomly selected as sample households for this study. Thus, from each of the two taluks, among those who have powerloom units, 10 per cent has been selected as the sample households. The paper mainly discuss the objective of the performance of the textile industry with special reference to powerloom in India and Tamil Nadu level, the characteristics of weaving workers and master weavers, the monetary and non-monetary benefit obtained by weaving workers and master weavers and how to overcome the labour problems faced by powerloom owners in the sample area. Testing of hypothesis is also done to know the size of investment and labour productivity and significant variation in the cost of production. This paper analyses the performance of the sample powerloom units in the study area (Erode) by taking their labour productivity and operating capacity along with other factors.

Key Words: *Textile industry in India, Review of literature, Powerloom industry in Tamil Nadu, Labour Productivity and Operating Capacity, testing of hypothesis, recommendation.*

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Introduction

The Indian Textiles Industry has an overwhelming presence in the economic life of the country. Apart from providing one of the basic necessities of life, the textiles industry also plays a pivotal role through its contribution to industrial output, employment generation, and the export earnings of the country. Currently, it contributes about 14% to industrial production, 4% to the GDP, and 17% to the country's export earnings. It provides direct employment to over 35 million people, which includes a substantial number of SC/ST, and women. The Textiles sector is the second largest provider of employment after agriculture. Thus, the growth and all round development of this industry has a direct bearing on the improvement of the economy of the nation.

After the new Government took over at centre, under the dynamic leadership of Shri Narendra Modi, Hon'ble Prime Minister, the principles of governance have been laid down in a lucid manner. To start with, Sabka Saath, Sabka Vikas meaning 'Together with all, Development for all' is the core tenet of the new Government which forms the foundation for the policy initiative for inclusive development. This is to be realized through an efficacious service delivery mechanism which is based on the guiding principle of "minimum government and maximum governance". These broad policy initiatives were actively followed up in the textile sector during 2014 -15.

Review of Literature

A few studies have attempted to examine the working of the textile and powerloom industry in Tamil Nadu, which are reviewed in this section. Tamil Nadu is a major player in the Indian textile industry in terms of production and export of yarn, fabrics, knitwear, made ups-and garments. Consequently, it is a major consumer of cotton and other raw materials and intermediates. However, the markets for all these items are greatly influenced by international trends as well as the trade policies of the Government of India. At present, Tamil Nadu, despite its significant presence in the industry, is not actively associated in the policy making processes of the Government of India affecting the industry. It is felt that in all such matters, the State should actively be involved in the decision making process.[1] Kumar states that the productivity of powerloom units has not been registering any significant increase. This has made them at the lower end of the value spectrum engaged in production of simple weaves very vulnerable to competition from the much more productive mill sector.[2]

Production and productivity of textile industry in Tamil Nadu has not made significant strides over the years. Further, the prices of cotton are strongly influenced by international production trends and prices as well as the trade policies of the Central Government. However, the clothing needs of the poorer sections of society are better served by increasing the use of synthetic fibres like polyester as these fabrics are lower in both initial and maintenance costs, more durable and more easily maintained than pure cotton fabrics. This is the trend worldwide as cotton fabrics are considered to be primarily for the wealthier sections of society. Therefore, ensuring the availability of such synthetic fibres at the right prices is an area that needs attention.[3]

After delicensing, the spinning sector has undergone a drastic change. A large number of small spinners have proliferated. For instance, the South India Small Spinner Association claims that it accounts for 25 lakh spindles and 10 million kgs of yarn, the bulk of which is in Tamil Nadu. This has certainly led to an increase in the yarn availability. However, these units are predominantly cotton based and vulnerable to the vagaries of the volatile cotton and yarn markets. In fact, their demand for cotton is itself a factor contributing to the volatility in the cotton market. Therefore, the problems of increasing sickness among these units continue to cause concern.[4]

Prakash[5] suggests that the factors to improve the size of market for textile product depends on the price of product, price of substitute, the income of the consumer, the size of composition of population, the climatic condition, government policies with changes in their factor the size of market will also grow.

Verma[6] opines that apart from low cost labour, other factors that are having impact on final consumer cost are relative interest cost, power tariff, structural anomalies and productivity level (affected by technological obsolescence). A study by International Textile Manufacturers Federation revealed high power costs in India as compared to other countries like Brazil, China, Italy, Korea, Turkey and USA. Percentage share of power

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in total cost of production in spinning, weaving and knitting in India ranged from 10 percent to 17 percent, which is also higher than that of countries like Brazil, Korea and China. Percentage share of capital cost in total production cost in India was also higher ranging from 20 percent to 29 percent as compared to a range of 12 to 26 percent in China.

Objective of the Study

1. To examine the structure of the textile industry in general and that of the powerloom sector in India &Tamil Nadu level;
2. To study the operation, marketing and financial activities of the sample powerloom owners in the study area;
3. To measure the operating ratios like average output, labour productivity and profit margin among the sample powerloom owners in the study area.

Hypotheses of the Study

1. There is a significant relationship between the size of investment and value addition among the sample powerloom workers.
2. There is a significant relationship between the size of investment and labour productivity among the sample powerloom owners.

Research Methodology

In Tamil Nadu, powerloom activity is carried out in districts like Coimbatore, Erode, Salem, Tiruppur, Karur, Madurai and Chennai, in which Erode is quite popular for the powerloom industry and stands next only to Coimbatore and Tiruppur in the quantum of production. In Erode district, powerlooms are operated in all the seven taluks viz., Erode, Perundurai, Bhavani, Kangeyam, Gobichettipalayam, Sathyamangalam and Dharapuram. Among these seven taluks, the number of households which are engaged in powerloom activity and the number of looms is higher in Erode and Perundurai than other taluks.

The growth of the powerloom industry in terms of number of looms, sector-wise and fibre-wise production of cloth and export of textile products at the All-India level and in Tamil Nadu have been examined with the help of secondary data. These data have been gathered for the period 1999-2000 to 2008-09, which is considered as the study period. In the case of primary data, field survey has been conducted among the owners of the powerloom in the study area during 2009 to 2010.

Limitations of the Study

Tamil Nadu is one of the foremost states in the country as far as the powerloom industry is concerned as the powerloom activity is carried out in many districts of the State. The present study, however, takes into consideration only one district, viz., Erode, since it will be too big a task to concentrate on more than one district, though such an effort would have produced more robust results. Similarly, due to the limitations of time and other factors, the sample size could not be expanded beyond the 10 per cent of the population in the study area. Moreover, the information provided by the owners and weavers in the powerloom industry regarding their size of investment, rate of return, extent of problems faced by them in the spheres of finance, power, marketing, labour and others have to be taken as it is, since they cannot be cross-checked for their veracity.

Powerloom Sector in India

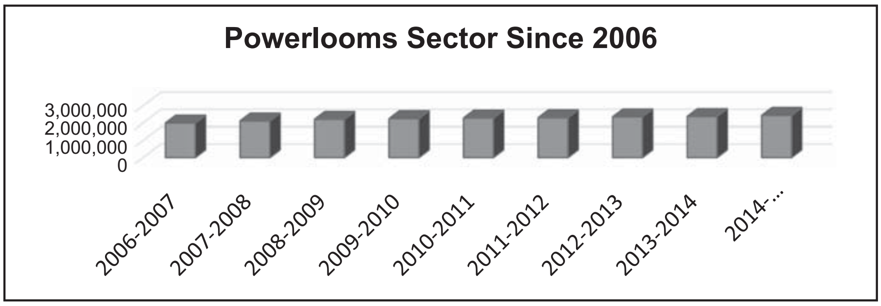
The powerloom sector is a decentralised and unorganised sector, and forms one of the most important segments of the Textile Industry in terms of fabric production and employment generation. It provides employment to 60.86 lakh persons and contributes 58.26 % of total cloth production in the Country. 60% of the fabric produced in the powerloom sector is of man-made fibre. More than 60% of fabric meant for export is also sourced from powerloom sector. The readymade garments and home textile sectors are heavily dependent on the powerloom sector to meet their fabric requirement. There are approximately 5.38 lakh powerloom units with 24.34 lakh powerlooms in the country. The technology level of this sector varies from plain loom to high-tech shuttleless looms. There are approximately 1.25 lakh shuttleless looms in this sector. More than 75% of the shuttle looms are obsolete and outdated with a vintage of more than 15 years and have virtually no process or quality control devices / attachments. However, there has been significant up-gradation in the technology level of the powerloom sector during the last 7 to 8 years.

Table - 1 : Growth of powerlooms industry since 2006

Year	No. of Powerlooms	Growth Percentage
2006-2007	19,90,308	---
2007-2008	21,06,370	5.08%
2008-2009	22,05,352	4.70%
2009-2010	22,46,474	1.90%
2010-2011	22,82,744	1.61%
2011-2012	22,98,377	0.68%
2012-2013	23,47,249	2.08%
2013-2014	23,67,594	0.86%
2014-2015 (Nov 2014)	24,34,717	2.74%

Source : Annual Report- 2013-14, Ministry of Textile, GOI

Chart - 1



Source : Based on Table –1.

Powerloom sector in Tamil Nadu

The growth of the powerloom sector in Tamil Nadu has been very spectacular registering over a period of time. The history of powerloom industry start in Tamil Nadu during 1928 where the factory with six looms was started at Madurai. In 1933, a powerloom unit was started in Komarapalayam of Salem District for making tapes and wicks. The Fact- Finding Committee of 1941 observed that there were "few hundred of powerloom scattered over the Madras Province. After the independence during the first plan period there were around 1519 powerloom of which 650 were on cotton. After the new textile policy in 1985 and new economic reform policy the powerloom in Tamil Nadu was increased to 2, 27,500 in 1993 and it has further increased to 4,00,000 of which 3.20 looms are registered powerlooms and remaining 80,000 looms are un-registered loom. In Tamil Nadu, the powerloom weavers co-operative societies, were working for the promotion of the weavers working in the powerloom industry and also in the production process. There are 142 Powerloom Weavers Cooperative Societies covering 24,000 looms. The annual turnover of these societies is around Rs.20.00 Crore. In 2006-07 there are 4.50 lakh Powerlooms in Tamil Nadu, providing employment to about 9.14 lakh workers. Out of this, 32,087 Powerlooms are under cooperative sector. These societies are capable of producing all types of Grey bleached dyed gadas, printed sarees, lunghies, bed sheets, furnishings, pillow covers, blended dhothies and sarees etc.

Performance of Sample Powerloom Units

Operating Capacity

The Operating capacity of the sample units and the number of workers employed in them are examined here with the help of the data shown in Table – 2

Table – 2 Operating Capacity and Number of Workers in the Sample Units

Operating Capacity (in Units)	Number of Workers				Total
	Upto 5	6 - 10	11 - 15	Above 15	
Upto 1600	61	30	13	Nil	104
	(58.7)	(28.8)	(12.5)	Nil	(100.0)
	[56.5]	[25.2]	[8.6]	Nil	[22.6]
1601-4000	32	43	44	7	126
	(25.4)	(34.1)	(34.9)	(5.6)	(100.0)
	[29.6]	[36.1]	[29.1]	[8.5]	[27.4]
4001-10000	15	46	59	38	158
	(9.5)	(29.1)	(37.3)	(24.1)	(100.0)
	[13.9]	[38.7]	[39.1]	[46.3]	[34.3]
Above 10000	Nil	Nil	35	37	72
	Nil	Nil	(48.6)	(51.4)	(100.0)
	Nil	Nil	[23.2]	[45.1]	[15.7]
Total	108	119	151	82	460
	(23.5)	(25.9)	(32.8)	(17.8)	(100.0)
	[100.0]	[100.0]	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey

The above table reveals In Erode, the proportion of units which can produce upto 4000 metres of cloth is 40 per cent, which is 64 per cent in Perundurai, while the proportion of units which can produce above 4000 metres per year in Erode is 60 per cent, which is 36 per cent in Perundurai. This suggests that the operating capacity of the sample units in Erode is considerably higher than that of Perundurai, which underlines the size of investment made in the two areas.

Average Output : The average output made per loom need not be similar across the units, since it depends on the level of technology, labour efficiency and other factors. The area-wise average output per loom attained by the sample units is tabulated in Table - 3.

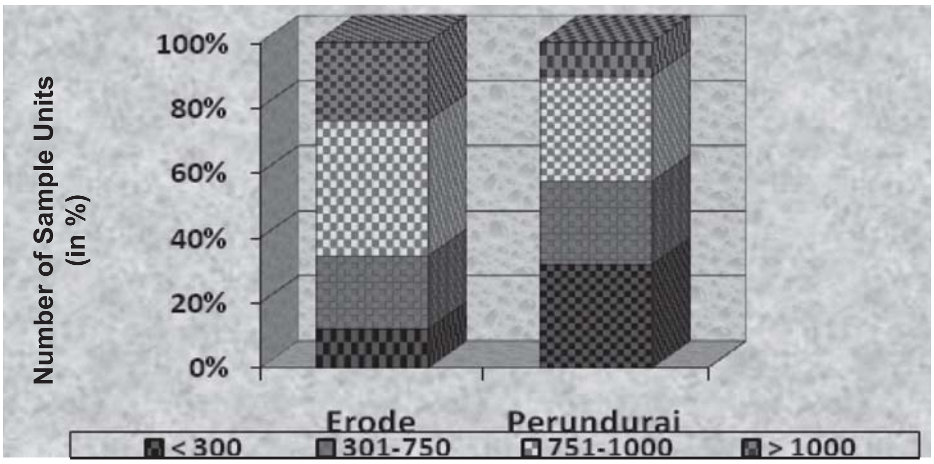
Table - 3 Average Output per Loom in the Sample Units

Output (in Metres)	Erode	Perundurai	Total
Upto 300	32	61	93
	(34.4)	(65.6)	(100.0)
	[11.9]	[31.8]	[20.2]
301-750	60	49	109
	(55.0)	(45.0)	(100.0)
	[22.4]	[25.5]	[23.7]
751-1000	112	62	174
	(64.4)	(35.6)	(100.0)
	[41.8]	[32.3]	[37.8]
Above 1000	64	20	84
	(76.2)	(23.8)	(100.0)
	[23.9]	[10.4]	[18.3]
Total	268	192	460
	(58.3)	(41.7)	(100.0)
	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey.

The proportion of sample units which can produce upto 750 metres per loom is higher in Perundurai (57.3 per cent) than in Erode (34.3 per cent), while the proportion of units which can produce above 750 meters per loom is higher in Erode (65.7 per cent) than in Perundurai (42.7 per cent), which underscores the degree of efficiency of the former over that of the latter explained trough a Chart-2.

Chart - 2 Average Output of the Sample Powerloom Units



Source: Based on Table – 3.

Output range-wise, among the 93 units which can produce upto 300 metres per loom, 32 (34.4 per cent) are located in Erode and 61 (65.6 per cent) are located in Perundurai; out of the 109 units which can produce 301-750 metres, 60 (55 per cent) are located in Erode and 49 (45 per cent) are situated in Perundurai; in the case of 174 units which can produce in the range of 751-1000 metres, 112 (64.4 per cent) are located in Erode and 62 (35.6 per cent) are in Perundurai and out of the 84 units which can produce above 1000 metres per loom, 64 (76.2 per cent) are in Erode and 20 (23.8 per cent) are situated in Perundurai. This implies that the proportion of sample units which can produce upto 750 metres per loom is higher in Perundurai (57.3 per cent) than in Erode (34.3 per cent), while the proportion of units which can produce above 750 meters per loom is higher in Erode (65.7 per cent) than in Perundurai (42.7 per cent), which underscores the degree of efficiency of the former over that of the latter.

Operating capacity of the sample units and the number of workers employed in them are examined here with the help of the data shown in Table – 4.

Table - 4 Operating Capacity and Number of Workers in the Sample Units

Operating Capacity (in Units)	Number of Workers				Total
	Upto 5	6-10	11 - 15	Above 15	
Upto 1600	61	30	13	Nil	104
	(58.7)	(28.8)	(12.5)	Nil	(100.0)
	[56.5]	[25.2]	[8.6]	Nil	[22.6]
1601-4000	32	43	44	7	126
	(25.4)	(34.1)	(34.9)	(5.6)	(100.0)
	[29.6]	[36.1]	[29.1]	[8.5]	[27.4]
4001-10000	15	46	59	38	158
	(9.5)	(29.1)	(37.3)	(24.1)	(100.0)
	[13.9]	[38.7]	[39.1]	[46.3]	[34.3]
Above 10000	Nil	Nil	35	37	72
	Nil	Nil	(48.6)	(51.4)	(100.0)
	Nil	Nil	[23.2]	[45.1]	[15.7]
Total	108	119	151	82	460
	(23.5)	(25.9)	(32.8)	(17.8)	(100.0)
	[100.0]	[100.0]	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey.

The table revels that there is a positive relationship between the operating capacity of the units and the number of workers employed in them. For instance, in the units which have employed upto 10 workers, 73.1 per cent of the units have an operating capacity of upto 4000 metres, while in the units which have employed above 10 workers, only 27.5 per cent of the units have the operating capacity of upto 4000 metres. Thus, in the units which have lesser operating capacity, the number of workers employed too is less and *vice versa.*

Monthly Income of the Workers

Table – 5 Monthly Income of the Workers in the Sample Units

Income	Male	Female	Total
Upto Rs. 5000	395	413	808
	(48.9)	(51.1)	(100.0)
	[25.7]	[65.5]	[37.2]
Rs. 5001-10000	543	218	761
	(71.4)	(28.6)	(100.0)
	[35.3]	[34.5]	[35.1]

Rs. 10001-15000	(100.0)	Nil	(100.0)
	[32.0]	Nil	[22.7]
Above Rs. 15000	108	Nil	108
	(5.0)	Nil	(100.0)
	[7.0]	Nil	[5.0]
Total	1539	631	2170
	(70.9)	(29.1)	(100.0)
	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise ercentages.
Source: Field survey.

From the above table it is noted that more than 72 per cent of the workers in the sample units earn upto Rs.10000 per month, no one earns more than Rs. 10000 per month among the female workers, while 39 per cent of the male workers earn more than Rs. 10000 as their monthly income, which suggests the income disparity among the two genders in the study area.

Monetary and Non-Monetary Benefits for the Workers

Table – 6 Monetary and Non-Monetary Benefits Extended to the Workers in the Sample Units

	Yes		No		Total	
	No.	%	No.	%	No.	%
Monetary Benefits						
Annual Increment	1458	67.2	712	32.8	2170	100.0
Allowances (D.A., H.R.A., M.A.)	Nil	Nil	2170	100.0	2170	100.0
Overtime	1489	68.6	681	31.4	2170	100.0
Paid Holiday	Nil	Nil	2170	100.0	2170	100.0
Bonus	459	21.2	1711	78.8	2170	100.0
Festival Advance	1785	82.3	385	17.7	2170	100.0
Provident Fund	Nil	Nil	2170	100.0	2170	100.0
Gratuity	Nil	Nil	2170	100.0	2170	100.0
Accident Insurance	Nil	Nil	2170	100.0	2170	100.0
Pension	Nil	Nil	2170	100.0	2170	100.0
Non-Monetary Benefits						
Free medical aid	Nil	Nil	2170	100.0	2170	100.0
Employee State Insurance	Nil	Nil	2170	100.0	2170	100.0
Free schooling for children	Nil	Nil	2170	100.0	2170	100.0
Rent free house	Nil	Nil	2170	100.0	2170	100.0
Free refreshment during working hours	Nil	Nil	2170	100.0	2170	100.0

Note: D.A. – Dearness Allowance; H.R.A. – House Rent allowance and M.A. – Medical Allowance.
Source: Field survey.

The workers are given only a few monetary like annual increment, overtime and festival advance, while other important benefits like provident fund, gratuity, accident insurance and pension is not given by any employer, which underscores the vulnerable nature of the workers in the study area. On the other hand, non-monetary benefits like free medical aid, employee state insurance, free schooling for children, rent free house and free refreshment during working hours are not given to any of them. This also indicates the unorganized nature of the industry overall.

Labour Productivity and Operating Capacity

In this section, labour productivity of the sample units is examined on the basis of other factors. Table – 7 presents the area-wise labour productivity of the sample units. The table reveals that among the 460 sample units, in 210 units (45.7 per cent) the labour productivity is upto 400 metres per year, 144 units (31.3 per cent) produce 401-600 metres of cloth per labour and 106 units (23 per cent) produce above 600 metres per labour.

Table – 7 Labour Productivity of the Sample Units in the Study Area

Labour Productivity (in Metre)	Erode	Perundurai	Total
Upto 400	121	89	210
	(57.6)	(42.4)	(100.0)
	[45.1]	[46.4]	[45.7]
401-600	75	69	144
	(52.1)	(47.9)	(100.0)
	[28.0]	[35.9]	[31.3]
Above 600	72	34	106
	(67.9)	(32.1)	(100.0)
	[26.9]	[17.7]	[23.0]
Total	268	192	460
	(58.3)	(41.7)	(100.0)
	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey.

The area-wise labour productivity of the sample units indicates that the proportion of units which produce upto 600 metres per labour is higher in Perundurai (82.3 per cent) than in Erode (73.1 per cent), while the proportion of units which produce more than 600 metres is higher in Erode (26.9 per cent) than in Perundurai (17.7 per cent), which implies the higher productivity of labour in the former than in the latter.

Table – 8 presents the data in those units in which the operating capacity is upto 4000 metres, 17 per cent of the units (39 out of 230 units) produce above 600 metres per labour, while in those units in which the operating capacity is above 4000 metres, 29.1 per cent of the units (67 out of 230 units) produce above 600 metres per labour, which implies the positive relationship between the two variables

Table – 8 Labour Productivity and Operating Capacity of the Sample Units

Operating Capacity (in Metres)	Labour Productivity (in Metres)			Total
	Upto 400	401-600	Above 600	
Upto 1600	65	31	8	104
	(62.5)	(29.8)	(7.7)	(100.0)
	[31.0]	[21.5]	[7.5]	[22.6]
1601 - 4000	54	41	31	126
	(42.9)	(32.5)	(24.6)	(100.0)
	[25.7]	[28.5]	[29.2]	[27.4]
4001-10000	71	51	36	158
	(44.9)	(32.3)	(22.8)	(100.0)
	[33.8]	[35.4]	[34.0]	[34.3]

Above 10000	20	21	31	72
	(27.8)	(29.2)	(43.1)	(100.0)
	[9.5]	[14.6]	[29.2]	[15.7]
Total	210	144	106	460
	(45.7)	(31.3)	(23.0)	(100.0)
	[100.0]	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey.

Labour productivity of the sample units is further examined on the basis of number of workers employed, for which the data is presented in Table – 9.

Table – 9 Labour Productivity and Number of Workers in the Sample Units

Number of Workers	Labour Productivity (in Metres)			Total
	Upto 400	401-600	Above 600	
Upto 5	45	41	22	108
	(41.7)	(38.0)	(20.4)	(100.0)
	[21.4]	[28.5]	[20.8]	[23.5]
6-10	54	31	34	119
	(45.4)	(26.1)	(28.6)	(100.0)
	[25.7]	[21.5]	[32.1]	[25.9]
11-15	70	49	32	151
	(46.4)	(32.5)	(21.2)	(100.0)
	[33.3]	[34.0]	[30.2]	[32.8]
Above 15	41	23	18	82
	(50.0)	(28.0)	(22.0)	(100.0)
	[19.5]	[16.0]	[17.0]	[17.8]
Total	210	144	106	460
	(45.7)	(31.3)	(23.0)	(100.0)
	[100.0]	[100.0]	[100.0]	[100.0]

Note : Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey.

The above table reveals that in those units in which more than 10 workers are employed, 21.4 per cent of the units (50 out of 233 units) produce above 600 meters per labour, while in those units in which less than 10 workers are employed, 24.7 per cent of the units (56 out of 227 units) produce above 600 metres per metres, which suggests a negative relationship between number of workers employed and labour productivity.

The relationship between operating capacity and average cost among the sample units is examined here with the help of the data shown in Table – 10. The operating capacity-wise average cost of the sample units indicates that among those units which have an operating capacity of upto 4000 metres, 23.5 per cent (54 out of 230 units) of them spend a minimum of Rs. 5 as their average cost, while in those units which have an operating capacity of above 4000 metres, 1.3 per cent (3 out of 230 units) spend a minimum of Rs. 5 as average cost, which underscores the negative relationship between operating capacity and average cost.

Table – 10 Operating Capacity and Average Cost of the Sample Units

Operating Capacity (in Metres)	Average Cost			Total
	UptoRs. 4	Rs. 5	Rs. 6	
Upto 1600	66	11	27	104
	(63.5)	(10.6)	(26.0)	(100.0)

	[16.4]	[57.9]	[71.1]	[22.6]
1601-4000	110	5	11	126
	(87.3)	(4.0)	(8.7)	(100.0)
	[27.3]	[26.3]	[28.9]	[27.4]
4001-10000	155	3	Nil	158
	(98.1)	(1.9)	Nil	(100.0)
	[38.5]	[15.8]	Nil	[34.3]
Above 10000	72	Nil	Nil	72
	(100.0)	Nil	Nil	(100.0)
	[17.9]	Nil	Nil	[15.7]
Total	403	19	38	460
	(87.6)	(4.1)	(8.3)	(100.0)
	[100.0]	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey.

The performance of the sample units is further examined by relating their operating capacity with their profit margin. Table – 11 presents the required data.

Table – 11 Operating Capacity and Profit Margin of the Sample Units

Operating Capacity (in Metres)	Profit Margin				Total
	Upto 10 %	11-12 %	13-14 %	Above 14 %	
Upto 1600	104	Nil	Nil	Nil	104
	(100.0)	Nil	Nil	Nil	(100.0)
	[40.5]	Nil	Nil	Nil	[22.6]
1601-4000	96	18	12	Nil	126
	(76.2)	(14.3)	(9.5)	Nil	(100.0)
	[37.4]	[20.9]	[16.9]	Nil	[27.4]
4001-10000	57	56	36	9	158
	(36.1)	(35.4)	(22.8)	(5.7)	(100.0)
	[22.2]	[65.1]	[50.7]	[19.6]	[34.3]
Above 10000	Nil	12	23	37	72
	Nil	(16.7)	(31.9)	(51.4)	(100.0)
	Nil	[14.0]	[32.4]	[80.4]	[15.7]
Total	257	86	71	46	460
	(55.9)	(18.7)	(15.4)	(10.0)	(100.0)
	[100.0]	[100.0]	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey.

The above table shows that there is a positive relationship between operating capacity and profit margin. For instance, among the units which have an operating capacity of upto 4000 metres, 13 per cent of the units (30 out of 230 units) have earned above 10 per cent profit, while among the units which have an operating capacity of above 4000 metres, 75.2 per cent of the units (173 out of 230 units) have earned above 10 per cent profit

It is noted earlier that not all sample units suffer from idle capacity and thus, the presence of idle capacity is examined here on the basis of their operating capacity. Table – 12presents the data pertaining to the two variables.

Table –12 Operating Capacity and Idle Looms in the Study Area

Operating Capacity (in Metres)	Idle Looms		Total
	Yes	No	
Upto 1600	55	49	104
	(52.9)	(47.1)	(100.0)
	[23.3]	[21.9]	[22.6]
1601-4000	66	60	126
	(52.4)	(47.6)	(100.0)
	[28.0]	[26.8]	[27.4]
4001-10000	73	85	158
	(46.2)	(53.8)	(100.0)
	[30.9]	[37.9]	[34.3]
Above 10000	42	30	72
	(58.3)	(41.7)	(100.0)
	[17.8]	[13.4]	[15.7]
Total	236	224	460
	(51.3)	(48.7)	(100.0)
	[100.0]	[100.0]	[100.0]

Note: Figures in round brackets are row-wise percentages and those in square brackets are column-wise percentages.
Source: Field survey.

It is noted that the operating capacity-wise idle looms among the sample units suggests that the proportion of idle capacity is only marginally higher among those units which have an operating capacity of upto 4000 metres (51.7 per cent) than those units which have an operating capacity of above 4000 metres (48.7 per cent)

Testing of Hypothesis

Hypothesis One

H_0 : There is no significant relationship between the size of investment and labour productivity among the sample powerloom workers.

H_1 : There is a significant relationship between the size of investment and labour productivity among the sample powerloom workers.

Table – 13 Testing the Relationship between Size Investment andLabour Productivity

Statistic	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	596.042***	6	0.000
Likelihood Ratio	588.981***	6	0.000
Linear-by-Linear Association	332.924***	1	0.000
N of Valid Cases	460		

Note: * indicates 1 per cent level of significance. Source: Computed from field survey data.**

It is inferred from the table that the calculated Chi-square value is significant at 1 per cent level and thus, the null hypothesis is rejected. This implies that there is a significant relationship between size of investment and labour productivity among the sample units in the study area.

Hypothesis Two

H_0 : There is no significant relationship between the size of investment and labour productivity among the sample powerloom owners.

H_1 : There is a significant relationship between the size of investment and labour productivity among the sample powerloom owners.

Table – 14 Testing the Relationship between Size Investment andLabour Productivity

Statistic	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	596.042***	6	0.000
Likelihood Ratio	588.981***	6	0.000
Linear-by-Linear Association	332.924***	1	0.000
N of Valid Cases	460		

Note: * indicates 1 per cent level of significance. Source: Computed from field survey data.**

It is inferred from the table that the calculated Chi-square value is significant at 1 per cent level and thus, the null hypothesis is rejected. This implies that there is a significant relationship between size of investment and labour productivity among the sample units in the study area

Recommendation

Powerloom industry is not only an unorganised industry, but also a highly labour intensive industry. The Government can come forward to take a holistic view about the industry to protect the interest of numerous poor and less educated weavers. The following measures already taken by government to improve the labour productivity like Powerloom service centre, group insurance scheme, group workshed scheme, integrated schemes for powerloom owners, marketing development programme, powerloom cluster development, powerloom hi-tech park.

Conclusion

There is no denying the fact that the powerloom industry is at crossroads, as it is unable to modernise itself, not able to increase labour productivity, improve product quality and compete effectively in the international market. Many of these problems emanate from its inability to modernise and move towards higher efficiency parameter. Apart from redefining the policy of small scale sector, this also calls for liberal, cheap and consistent lending on a priority basis to the powerloom industry for both short term and long term purposes. Short term lending will enormously help the small and medium manufacturers to meet their working capital requirement, while long term lending will be helpful in meeting the needs of plant upgradation, expansion, modernisation, etc. The Government has enacted many development measures from time to time, though the ills of the industry have not waned. A holistic approach should be attempted, wherein powerloom clusters are formed in major districts, in which raw material, power and finance are provided at subsidised rates and the Government also extends training programmes to the weavers along with providing the prompt marketing information.

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EMPOWERMENT OF WOMEN THROUGH MICROCREDIT PROGRAMME: A PROSPECT AND RETROSPECT ANALYSIS

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Abstract

Micro-credit interventions are well-recognized world over as an effective tool for poverty alleviation and improving Socio economic status of rural poor. In India too, micro- credit is making headway in its effort for reducing poverty and empowering rural women. Micro-credit through the network of Co-operatives, Commercial Banks, Regional Rural Banks, NABARD and NGOs has been largely supply-driven. Micro-finance institutions, other than banks, are engaged in the provision of financial services to the poor. The present study is an attempt to analyze how empowerment of women through Micro credit programme is achieved in the study area. And also the role and performance of SHGs in promoting women empowerment in Krishnarayapuram Taluk of Karur district in Tamilnadu. 30 SHGs with 100 members has been covered for the sake of the work. The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. By the formation of SHGs, credits are demanded for various purposes and different economic activities (individual business, goatery, dairy etc.) are undertaken by the SHG members after joining the group. Habits of Savings, economic independence, self confidence, social cohesion, asset ownership, freedom from debt, additional employment, etc. benefits are derived by the SHG(Self-Help Group) members. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.

Introduction

Women in India constitute about 50 % of the total population and comprise one third of the labour force. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. The empowerment is one of the key constituent elements of poverty reduction, and as a primary development assistance goal. The promotion of women's Empowerment as a development goal is based on a dual argument, that social justice is an important aspect of human welfare and is intrinsically worth pursuing, and that women's empowerment is a means to other ends. A recent policy research report by the World Bank identifies gender equality both as a development objective in itself, and as a means to promote growth, reduce poverty, and promote better governance. A similar dual rationale for supporting women's empowerment has been articulated in the policy statements put forth at several high-level international conferences in the past decade. In this context, in recent years Globalization and economic liberalization have opened up tremendous opportunities for development and growth and consequent modification in livelihood strategies. However, these economic changes are making the marginalized women and poor sections of society more vulnerable without adequate safety net. In this regard, Micro-credit interventions are well-recognized world over as an effective tool for poverty alleviation and improving socioeconomic status of rural poor. In India too, micro- credit is making headway in its effort for reducing poverty and empowering rural women. Micro-credit through the network of cooperatives, commercial banks, regional rural banks, NABARD and NGO's has been largely supply-driven and a recent approach. Micro-finance institutions are, other than banks, are engaged in the provision of financial services to the poor.

Micro credit

Social mobilization and economic security are playing vital role to empowerment. Microcredit programmes have played a valuable role in reducing poverty; reducing vulnerability Asset creation and increase in income. Microcredit can also help in meeting short-term liquidity needs and consumption smoothing, changing gender relations with in the household which are intrinsic to greater empowerment .Women's decision making power has been enhanced by their greater economic status. In this context, a significant development in recent years has been the mushrooming of community-based organizations and initiatives at the local level for women. A high proportion of the funds made available for microcredit schemes were utilized by women, enabling them to meet the subsistence needs of their families during those difficult economic times. Many self-help programmes have also incorporated elements of savings;

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this can be used for the purposes such as health insurance and emergency loans, there by serving as private safety nets. Self-help programmes, often in the form of savings and credit or microcredit schemes, have succeeded in changing the lives of poor women, enhancing incomes and generating positive externalities such as increased self-esteem. In this regard, self-help microcredit groups served as important cushions and safety nets. Self-help groups intermediated by microcredit have been shown to have positive effects on women, with some of these impacts being ripple effects.

Self Help Groups

The SHGs became a regular component of the Indian financial system since 1996. The SHGs are small, informal and homogenous groups. The SHGs after being formed start collecting a fixed amount of thrift from each member regularly. After accumulating a reasonable amount of resource, the group Starts lending to its members for petty consumption needs. SHGs are performing well towards social change and transformation. The emerging trends are leading to positive direction of empowerment of members and promotion of micro finance. Self- Help Groups are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities. The Self-Help Groups are promoted by NGOs, banks and Co-operatives. The National Bank for Agriculture and Rural Development (NABARD) launched a pilot project for linking SHGs in February, 2012. Normally, after six months of existence of SHGs and after collecting a sufficient thrift fund, the Group approaches the link banks with its credit plan.

The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. By the formation of SHGs, Credits are demanded for various purposes (domestic, health, festivals, repayment of old debts, investment, etc.).Similarly different economic activities (individual business, dairy etc.) are undertaken by the SHG members after joining the group. Habits of Savings, economic independence, self confidence, social Cohesion, asset ownership, freedom from debt, additional employment, etc. benefits are derived by the SHG members. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. SHGs have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge. Several recent assessment studies have also generally reported positive impacts. Asset creation as one of the main indicators, financial Services, especially microcredit, provided to self-help groups have brought about an increase in household income.

Empowerment of women

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Empowerment of women is essential to harness the women labor in the main stream of economic development. Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers social, political, economic and social aspects. Of all these facets of women's development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency, awareness of gendered power structures, self-esteem and self-confidence. The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions which both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets."

Objective of the study

1. To analyze how empowerment of women through Micro credit programme is achieved in the study area.
2. To examine the problems of women empowerment through SHGs and suggestions to effectively function the SHGs in rural areas.

Methodology

The present study is an attempt to analyze how empowerment of women through Micro credit programme is achieved in the study area. And also the role and performance of SHGs in promoting women empowerment in Krishnarayapuram taluk of Karur district in Tamilnadu. 30 SHGs with 100 members have been covered for the sake of this research paper work. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed. In addition, information was also collected through discussions and interviews with local Banks NGOs and government's grass roots level workers. Paired-T test statistical method is employed.

Result and discussion

Monthly Income Analysis and interpretation using the T-test.

The null hypothesis (Ho): There is no significant difference between the mean values of the two variables Monthly income before the intervention of SHG and Monthly income after the intervention of SHG impact. The alternative hypothesis (Ha): There is a significant difference between the mean values of the two variables Monthly income before the intervention of SHG and Monthly income after the intervention of SHG impact

Table-1 : Monthly income of SHG members

SL	Income (in Rs)	After joining SHG No. of members	Before joining SHG No. of members
1	500& below	06	60
2	501-1000	15	25
3	1001-1500	22	09
4	1501-2000	31	04
5	2000 & above	26	02
	Total	**100**	**100**

Table-1 indicates the fact that the income earned by the respondents have increased considerably after joining SHG. 79 percent of the respondents are now earning above Rs1000 per Month. In before joining SHG monthly income of women were very poor. The economic position of the SHG members was very poor before they had joined the group. The result of the analysis states that, the averages mean value of monthly income after and before intervention of SHG is Rs1664.80 and Rs 687.50 respectively and the standard deviation is Rs 701.24 and Rs 429.61 respectively. Since the result of the analysis indicates that the null hypothesis is rejected at 1% significant level and hence the alternative hypothesis that there is statistically significant difference between the mean values of the two variables after the intervention of SHG and before the intervention of SHG is accepted. It is further justified that, there is an increase in the Monthly income of the members of the SHGs after the intervention of SHG. Also it is observed that NGO's and Bankers actively participated in SHGs activity and encouraged the SHG members. Hence it can be concluded that there is a significant increase in income level of SHG members in the study area after they joined SHGs. The mean value of Monthly income has increased from Rs 687.50 to Rs 1664.80 after the intervention of SHG.

Asset creation Analysis and interpretation using the T-test.

The null hypothesis (Ho): There is no significant difference between the mean values of the two variables namely Asset creation before the intervention of SHG and Asset creation after the intervention of SHG impact. The alternative hypothesis (Ha): There is a significant difference between the mean values of the two variables namely Asset creation before the intervention of SHG and Asset creation after the intervention of SHG impact.

Table - 2

SL	Income (in Rs)	After joining SHG No. of members	Before joining SHG No. of members
1	500& below	27	58
2	501-1000	33	20
3	1001-1500	30	12
4	1501-2000	04	06
5	2000 & above	06	04
	Total	**100**	**100**

The above drawn table shows that the economic changes of a person are associated in the asset holding in the form of movable and immovable property and also indicates the fact that the asset creation by the respondents has increased considerably after joining SHG. 73% of the respondents are now creating asset above Rs 500 per month. The researcher ascertained that the assets can be increased only when there are sizable increases in income. Some of the members create assets in the form of consumer durables and animals like cow, goats etc.

T-test was employed to see the significance of SHGs in changing the members' asset level. The average mean value of asset creation after and before intervention of SHG is Rs 1085and Rs 694 respectively and the standard deviation is Rs 605.01 and Rs450.49 respectively. The null hypothesis is rejected at 1% significant level and hence the alternative hypothesis that there is statistically significant difference between the mean values of the two variables after the intervention of SHG and before the intervention of SHG is accepted. It is further confirmed that, there is an increase in the asset creating capability of the members of the SHGs after the intervention of SHG. Also it is observed that NGOs and Bankers actively participated in SHGs activity and encourage to SHG members in Income generation activity like animal husbandry, sheep and goat rearing, poultry, tailoring, small trade etc,. Hence there is a significant increase in asset creating capability of SHG members in study area. The mean value of asset creation has increased from Rs 694 to Rs 1085 after the intervention of SHG. There is a change in financial position in SHG members. Before intervention of SHG financial position of women SHG members is very poor.

The result of the analysis indicates the fact that the income earned by the respondents have increased considerably after joining the SHG. Table shows 82% of the member's financial position has increased, 12% of the sampled members expressed no change and 6% of the members did not answer to the question. Self confidence is one of the indicators of women Empowerment. Increased self confidence was especially pronounced when women had been exposed to training on women's rights and social and political issues. Then 79% of the members are more confident, 21% are less confident. After joining the SHGs confidence level of the SHG members are increased.

One important indicator of empowerment is the ability to make decisions within the household and outside also. As women is an important part of the community, building their capabilities is very essential to manage affairs of communities. Before and after joining the SHGs, women are participating and exercising more in family decision making and they have a say in the family affairs. This paper has considered variables like buying assets, children education and health, social visits to test the decision making power of women and the results shows that after joining the SHGs women has increased her decision making power. 'A 'represents myself, 'B' and 'C' represents wife/husband and family members respectively. Before joining SHGs women role in decision making in all the indicators are very low. Buying assets 8 %, Children education/health and social visits are 14% and 10% respectively. But after joining the SHGs women role in decision making in all the indicators are increased. Buying assets 24 %, Children education/health and social visits are 40% and 33% respectively. Table shows after joining the SHG increased in wife and husband role in decision making, further table indicates that decreased in family members role in decision making.

Conclusion

Finally it can be concluded that, Micro-credit programs are well-recognized world over as an effective tool for poverty alleviation and improving socio economic status of rural poor. Micro-credit is making headway in its effort for reducing poverty and empowering women in study area. This analysis signifies that the system of SHG facilitates its members to improve their financial position. And also increase income level and asset creation capability of SHG members. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation in study area. Finally it is observed that micro credit programme and SHG activities are truly empowering the participating women.

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A STUDY OF STRESS MANAGEMENT IN IT SECTOR IN BANGALORE CITY

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Abstract

Stress has been associated with every human life and is there to stay for all time to come. Right from birth every individual is undoubtedly exposed to various stressful situations.Stress has become the significant due to dynamic social factor and changing needs of life styles. In all walks of life, people suffer from some degree of stress due to factors known and unknown. The causes may be the increasing complexity, growing confusion regarding the future, etc., Stress may lead to Psychological, social and physiological disorders. Individuals need to learn ways and means of effectively coping with Stress. This century has belonged to the Information Technology Sector. In India software Industry has become one of the fastest growing industries. The reason for choosing a particular software industry and its employees is that the level of stress these employees face is comparatively higher than employees in other sectors. Any kind of a job has targets and an employee becomes stressed when he or she is allotted with unachievable targets and are unable to manage the given situation. The IT boom has brought with its own set of challenges to organizations. Even though stress kills brain cells, not all stresses are destructive in nature. Appropriate amount of stress can actually trigger passion for work, tap latent abilities and even ignite inspirations. The study throws light on the wide spread silent problem by name =Stress', which gave raise to acute dysfunctions and are called many diseases, increase divorce rates, and other harassments. The work stress is found in all professions. IT professionals are very stress because they are highly target driven and highly pressured on results. The focus of this paper is to study the stress level among 100 software employees in IT companies. The Bangalore city has been selected for the study as it is one of the major IT hubs in Asia. For the study, Infosys, Wipro, Tata Consultancy Services (TCS), Cognizant and HCL Technologies was chosen, as they arethe top five IT companies in Bangalore city. 100 employees were selected totally by using simple randomsampling method.

Introduction of this Study:

What is Stress?

The word Stress is derived from 'strener' (Latin word),which denotes hardship. The term Stress is defined as "the non-specific response of the body to any demand for change'. It is a Psychological state attained when a particular external situation is evoked and our body and grains of brain refuse to face unwarranted situations and as a consequence, the chemistry and metabolism of the body get changed and one feels uncomfortable because of high heart rate, high blood pressure, high level of anxiety and fast excretion of all wasters from our body.

Stress is a complex phenomenon. It has been defined in many ways, but simply put; it is the wear and tear of everyday life. The concept of stress was first introduced in the life sciences by Selye Hans in 1936. According to Selye Hans stress is "the non-specific response of the body to any demand placed upon it". According to United States National Institute of Occupational Safety and Health workplace stress is defined as "the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker". Stress rises in an individual when there is disequilibrium between what is expected to be performed and the actual performance.

Statement of Problem:

Stress is both asset and liability since it is very important to have some kind of stress in our daily life without which we would not get up the bed in the morning for our daily work. Basically stress affects mental level which in turn affects our physical well-being.

The Indian Software industry has grown at a compounded annual growth rate (CAGR) of 28 % during the last 5 years. The key segments that have contributed significantly to the industry's exports include – IT sector is playing vital role in the growth of our country's economy. Due to liberalization of Indian economic policy, the growth of software industry is in commendable position. Due to cost advantage, availability of skilled manpower, quality services are the main reasons for the growth of IT industry in India.

In the IT sector workers spend normally more time at work than any industry due to the project dead lines and the desire to launch the project successfully. So

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even though there is a stress on the employees due to workload but it is hardly consider as stress at least in the early years of the careers. It is not a negative stress that would affect the employees negatively. Most of the people involved in the IT sector are young graduates who want to make their names famous by making things work for all of us in the departments by utilizing all the skills they gathered during their graduate school seminars, lectures and call for papers.

However, this scene changes in the long run when people stay in the same firm for quite some time. The following survey is completed by the RHI Consulting firm based in Menlo Park, California. The firm asked the Chief Information Officers about different causes of the stress at the work place. A very big majority of the CIO's mentioned that the rising workload is the major cause of the stress. The second major cause was the Politics at the work place.

Information technology Professional Survey

"Which of the following do you think is the greatest source of workplace stress for IT professional?"
Rising workloads 55%
Don't know/no answer 3%
Other 1%
Pace of new technology 1%
Commuting 4%
Work/life balance issues 12%
Office politics 24%

Conceptual Basis of the Study

This qualitative study takes the lead from arecent survey (2010), published in the Journal of

Occupational and Environmental Medicine, and noted that for those working 12 hours a day, there was a 37%increase in risk of illness and injury in comparison to those who work fewer hours. And another study done by North-western National Life, reports that one-fourth of employees view their jobs as the number one stressor in their lives. A St. Paul Fire and Marine Insurance Co study concluded that problems at work are more strongly associated with health complaints than any other life stressor, even financial or family problems

Canada Health Statics:

Employees in extreme workplace stress conditions suffer from: more than triple the rate of cardiovascular problems; over five times the rate of colorectal cancer; up to three times the rate of back Every year in Japan around 30,000 deaths occur because of Karoshi (over work). In a study conducted by Delhi based NGO - Saarthak in 30 Indian companies, it was found that 50% of the employees suffered from stress related problems

American Institute of Stress:The annual cost to Canadian companies due tostress-related disorders is $12 billion Absenteeism due to stress has increased by over 300% since1995

All such studies have reported that job dissatisfaction, high role stress and high rate of turnover are common phenomena related to computer professionals.

Objectives of the Study

The objective of this project is to understand the concept of job stress and itsimpact on employees

A. To study level of stress among employees of IT industries
B. To find the main factors that leads to stress among employees of IT industry
C. To identify the measures adopted by the organization to cope up with the stress level among therespondent.

Impacts on the Workplace

When an individual experiences stress, it not only impacts on their work behaviour but also the broader work environment. Indeed, psychological injury is recognized as the most costly type of workers' compensation claim.

The impact of stress in the workplace may be manifested in:

- Increased or excessive absenteeism
- Changes in attitude, mood or behavior
- Becoming withdrawn or isolated
- Becoming irritable, volatile or aggressive
- Conflict with others
- Difficulty in concentrating or making decisions
- Tiredness/lethargy/lack of interest
- High or increased accident rates
- Reduced morale
- Poor interpersonal relations in the workplace
- Poor or reduced work output and performance

Managing the stress becomes vital in order to keep up job performance as well as relationship with co-workers and employers. For some workers, changing the work environment relieves work stress. Making the environment less competitive between employees decreases some amounts of stress. However, each person is different and some people like the pressure to perform better. Salary, cultural differences have shown to have some major effects on stress coping problems. This study is to contribute to examine the impact of stress among IT sector in Bangalore.

The research problem is formulated on the basis of vast study of related literature survey which provides theoretical background and conceptual frame work to this study which broaden knowledge base in this area of research. The research takes the lead from the following dimensions; those are the impact of stress on body, mind, behavior and emotions on the basis of review of literature.

Impact of stress in various dimensions

- **Impact on Body**

1. Headaches, taut muscles, breathlessness
2. Worrying, muddled thinking, night mares
3. Accident prone, loss of appetite

- **Impact on Mind**

1. Loss of confidence, more fussy
2. Frequent infections, skin irritations
3. Impaired judgment, indecisions

- **Impact on Behaviour**

1. Drinking and smoking more
2. Irritability, depression, apathy
3. Fatigue, muscular twitches

- **Impact on Emotions**

1. Negativity, hasty decisions
2. Loss of sex drive, insomnia
3. Alienation, apprehension

Type of Research:

Descriptive research is been adopted for the study, which includes surveys and fact-finding enquiries of different kinds. Descriptive research is also known as statistical research.

Research Methodology

The nature of the study was Descriptive type; the research focuses mainly on defining a problem, discovering new ideas and providing insights into the problem. Sampling is a process of gaining information about an entire population by examining only part of it. For the study, the researcher will be using census– sampling method, The researcher using questionnaire method to collect the primary method and Secondary data are collected from various books and existing data Secondary data are normally collected during the initial stages of investigation. The Sample size take for the study is 100

Table - 1 : Showing the Age Classification of the respondents:

S.N	Age Group	Respondents	%
1	21-25	40	40%
2	26-30	30	30%
3	31-35	18	18%
4	36-40	5	5%
5	40> above	7	7%

Stress factors creates Health problems and Psychological issues

Different people perceive different situations as stressful. Finding the cause of the anxiety is the first step in resolving a problem with stress. Stress management refers to the effort to control and reduce the tension that occurs with a situation that is considered difficult or unmanageable. Stress management involves the effort of a person in making emotional and physical changes **(Table : 2)**

With the help of the Interview with different age-groups of software industry, the researcher identified the Health and psychological problems due to stress factors. Find below the detailed chart on major stress factors and issues thereon for different age group in IT sector

Suggestions to Employees

The researcher identified the 5 best rules to managing stress to employees in IT industry are :

Rule 1: Develop A Positive Attitude

Rule 2: Put Your Mind At Work

Rule 3: Start Living A Healthy Life

Rule 4: Know How To Relax

Rule 5: Spend Time With Nature

The following are the tips to IT sector employees to maintain a healthier lifestyle & to cope with the stress of everyday living.

- Structure each day to include a minimum of 20 minutes of aerobic exercise.
- Eat well balanced meals, more whole grains, nuts, fruits and vegetables. Substitute fruits for desserts.
- Avoid caffeine. The substance may aggravate anxiety, insomnia, nervousness and trembling.
- Reduce refined sugars. Excess sugars cause frequent fluctuation in blood glucose levels, adding stress to the body's physiological functioning.
- Reduce alcohol and drugs. These substances may add to headaches and swelling, decrease coping mechanisms and add to depression.
- Get a least 7 hours of sleep nightly.
- Spend time each day with at least one relaxation technique - imagery, daydreaming, prayer, yoga or meditation.
- Take a warm bath or shower.
- Go for a walk.
- Get in touch! Hug someone, hold hands, or stroke a pet. Physical contact is a great way to relieve stress.

Suggestions to IT Industry

The researcher suggested the below recommendations to IT industry to reduce stress and keep the employees happy and control stress.

Table : 2

Age	Major factors creates stress	Health problems	Psychological Problems
21-25	Working in Different shifts No Proper training Work loads Aptitude and job mismatch Language barrier	Acidity Change in food habits More liquid food	Needs to compete with other team member Fear to complete the targets
25-30	Pace of New Technology Commuting Too much of supervision Too many deadlines problems due to cultural lag Low reward	Obesity eye problem skipping of breakfast Headache	Fear for promotions job stability Not able to spend time with friends and relatives
31-35	Fear of Growth Problem with sub-ordinates unachievable targets No co-operation of co-workers & boss Too many dead lines	Less immune system Weakness Blurred or double vision Joint pain	Family responsibilities More commitments Domestic / martial conflicts
36-40	Fear of loss of job Too many travels No clarity on career path	Reduced grips Muscular pains Spondylitis	Poor physical health inability to control the situation underestimating others
40> above	Fear of loss of job Poor workplace –setup Fear of cope up with team	Back pains Vision problem	Work life balance Loneliness Insecurity Fear of ill –health Fear of losing status

- Work should be properly delegated to the employees to avoid overload of work which could cause stress.
- Good relationship should be maintained within the employees to make the working environment healthy.
- Proper grievance handling system should be practiced to help the employees to overcome their problems.
- Employees should be motivated by giving rewards for their excellent performances.
- The company can go for some relaxation activity program for the employees inorder to reduce the tension of the employees.
- The company can also focus on training the employees how to make decision inpathetic situation.
- The company should provide program for improving a person attitude anddevelopment process.
- Counseling session can be held for the employees showing the symptom of stress.
- Organization should offer wellness program.
- Deep relaxation should be provided for the employees for 10 to 20 minutes.
- Physical exercise increases heart capacity, provide a mental diversion for workpressure and let off stream.
- Leisure time can be provided to the employees and may feel relaxed and work.
- Organization can focus on creating awareness program on the negative impact onthe consuming alcoholic and cigarette.
- Organization can often go with the brain storming games that keep employeeactive participants in each and every matter which help in increase in concentration.
- Organization can have a focus on providing yoga to the employees.

Conclusion

Stress is a slow and insidious malady which is an unavoidable one and a common problem in the workplace. The study on work stress has revealed that the respondents feel that they are satisfied with the environment where they are working and they are happy with the effective team work among the employees The level of stress and its amount of consequences vary within and between organizations based on the nature and type of work practices. Organization must begin to manage people at work differently, treating them with respect and valuing their contribution. Recognition, participation and continuous training of employees are required to retain the skilled employees. It is the responsibility of the organization to see that its employees undergo stress relaxation practices to overcome stress which maintains the sound health of the employees.

Web Sites Visited

1. http://www.ivf.com/stress.html
2. http://www.imt.net/~randolfi/StressLinks.html
3. http://www.add-adhd-help-center.com/stress/definition_of_stress.htm
4. http://health.allrefer.com/health/anxiety-causes.html
5. http://www.bambooweb.com/articles/s/t/Stress_management.html
6. http://www.lifepositive.com/Mind/psychology/stress/stress-at-work.asp
7. http://calswec.berkeley.edu/calswec/19LO_Stress.pdf
8. http://www.green-river.com/Stress_Management/sobject.htm
9. http://www.homesteadschools.com/LCSW/Descriptions/Stress.htm

A RECEND TRENDS IN THANJAVUR DISTRICT FISH MARKETING-PROBLEMS FACED BY THE FISHERMEN

M.Balamurugan[1]

Abstract

Old records show that even temple tanks were periodically stocked with fish and fishing rights were annually leased out. But due to religious dogmas, superstitions false pressing of vegetarianism, which interfered with the dietary habits of the people, absence participation of the entrepreneurs, and the lack of interest the foreign rules, our fisheries did not develop further. However, after independence we have made considerable progress in developing our fisheries in general and marine fisheries in particular.

Introduction

India is a vast country with a long coastline and it is bounded seas and ocean on all the three sides. It has many lakes, rivers, streams, tanks and innumerable ponds different types of perennial and seasonal water sources. Capture fishery from all these resources has been in vogue from time immemorial. Hence the fishing industry of India is ancient in quality and therefore is influenced by customs and traditions, which are inherited from generation to generation.

Fish is closely associated with mankind as our ancient literature, sculptures, and paintings. Portray tales and in the legends of our religion the flag of the Pandiya kingdom had a fish symbol in it. Old records show that even temple tanks were periodically stocked with fish and fishing rights were annually leased out. But due to religious dogmas, superstitions false pressing of vegetarianism, which interfered with the dietary habits of the people, absence participation of the entrepreneurs, and the lack of interest the foreign rules, our fisheries did not develop further. However, after independence we have made considerable progress in developing our fisheries in general and marine fisheries in particular.

World Fisheries

Fishery is one of the oldest traditional industries of the world and has a long history of the past. About 8,000, years ago people lived in the north of the Liberian peninsula enjoyed a diet that included mollusks. Fishing has therefore probably become a specialized activity at an early period.

In the earliest times fishes were rarely caught because of inadequacy of fishing gear. Fishing equipments and methods improved through the centuries, until bulk fisheries were established in Europe. Mechanization came to fishing in the 20th century. The use of mechanical propulsion for fishing boats was the first major technological development. The introduction of steam-power to North Sea Trawlers in the 1980 was the first major step in this direction and it was followed by installation of diesel engines in the small fishing boats by leading fishing nations like, Japan and West European countries. Introduction of stern trawling as an upgraded fishing method followed immediately.

Scope and Importance

Fishing is no longer the traditional occupation of a fishermen living along the sea coast. Fishing and allied activities constitute an industry and have created employment opportunities for more people having different skills in different fields of fisheries. It offers a wide scope to fulfill the objective of production cum full employment envisaged in the development plans in India. It provide direct employment to millions of people and indirect employment through associated activities like net making, boat making, boat repairing, fish processing, fish trades, fish trades, fish transportation etc., in this context. The fisheries sector desires high priority since it has the potential of employment and income generation.

India lives in villages and hence it is described as a rural country. The primary sector comprising agriculture and allied occupations such as fishing constitute largest sector of the economy. Fisheries are of great economic significance to India, and stand next only to agriculture in the organized sector. It offers a terminators scope to fulfill the basic objectives of production cum employment envisaged in the development plan of India besides providing indirect employment through associated activities like boat carving, fish processing, fish sales, fish transportation, basket making, ice manufacturing, salt making etc.,

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Marketing Problems faced by fishermen

Per capita consumption of fish

Thanjavur costal fish marketing maximum buyers are local area. This buyer's are monopoly for marketing activities. Everyday so many buyers' to enter the market, automatically fishermen sold to fishe's in high prices

In spite of huge landings of fish fishermen could not mark for attractive prices because of the problems associated in the transport of the material. From the table is evident, that better many more fishermen's (95%) were catching fisher's sold local market's. the local market price value is very low compared to Thanjavur city market. Transport facilities are must for fishes marketed to Thanjavur city market.

Coastal fish marketing is wholly managed by money lenders. Fishermen involving in fishing are obliged to market the fish to money lenders. Most of the money lenders buying from the actual fishermen market the commodities to local market. Fishermen agreed with money lenders don't give the interest only sold all fisher. Money lenders controlled not only marketing but also fishermen's. Everyday fishermen face more losses and money lenders earn more moneys.

Time Management

Time management is important in fish marketing. Every morning 6.30 to 8.30 times is the peak marketing time in Thanjavur coastal areas. Fishermen sold fishes to such time are possible for right price otherwise after 8.30 Am fishes marketed in the area is very difficult. In between time maximum buyers to buying the fisher to goes out another area. Proper cold storage facility is not available to the fishermen. Fishes are perishable product some times fishermen enter the market after 8.30Am to sold fishes in very low price or sold to dry fish. In mean time well equipped storage facility situated in the coastal area, maximum fishermen's are benefited.

Fish, being a perishable commodity, it has to be marketed as early as possible. Normally, every day morning 6.30-8.30Am is the peak fish marketing period along the coastal town in of Thanjavur Distract. Further, cold storage facility and transport facilities are to be provided by the Government so that fishermen cold get attractive prices for their product.

Non Fishing Days

The number of annual fishing days per worker reveals that crafts owners are considerably under employed. The earlier part of this chapter points out the fact that the Govt. Claims bans on the fishing operation for 45 days in a year. This ban is not applicable to traditional crafts, namely, fibre and canoe. Yet the maximum number of annual fishing days is found to be only 220 days.

Less Production

The poor economic conditions coupled with the lack of adequate finance facilities from the institutional agencies compel the craft owners to sustain with less productive fishing implements which in turn results in uneconomic returns.

Low Income

The seasonal nature of fishery and the risk and uncertainties associated with fishing entangled the traditional fishing craft owners into the low income trap. Since alternative employment opportunities are very meager, the opportunity cost of traditional fishing craft owners is as good as zero.

Frequent Rise in Fuel Prices

At present almost all the boats are mechanized and they are operated by diesel. The study reveals the fact that the proportion o fuel expenses in operating the fishing craft is 34 to 44 per cent of the total cost. It is observed that in recent times the price of diesel increases nearly every month and these frequent increases in the price of diesel affect the income of the craft owners considerably.

Un-Remunerative Fish Catch

Fishing is often compared to games in forest. The fishermen forecast the problems of fishing area. Expecting good yield they undertake fishing in particular area. More often than not most of the craft owners have bitter experiences of very poor production which would not cover even the operation cost of fishing.

Over Fishing

The earlier studies reveal that the potential for fishing is not fully tapped. But the estimated production data show that the production is not steady over the years. The number of crafts involved and the efforts in fishing showed an increasing trend. The reason for the declining fish production may either be due to over fishing or unscientific mismanagement of sea resources.

Exploring New Grounds for Fishing

The local fishermen should be oriented and encouraged to explore new locations and for evolving ingenious methods of exploitation the hitherto unexploited resources.

Underbidding in Fish Auction

The craftsmen feel that their produce is not reasonably priced. There is no institutional mechanism which ensures reasonable price for their produce. In most of the landing centers, the fish is sold in open auctions. The craftsmen are forced to undersell the product immediately on the shore itself. Since the traders collectively connive, they offer only lower uneconomic price. The craftsmen are of the strong view that their produce is undersold. Further, the exporters buy only headless shrimp. In view of this the income of crafts owners are reduced considerably because their fishes are weighed without heads.

Erratic Price Fluctuation

The sale price of shrimp is based on the price offered by the Middlemen. The Middlemen fix the price unilaterally taking into consideration the required quantities, the expected landings and the feasibility of purchase at other fishing harbours. Therefore the price of shrimp varies significantly from one craft arrival to another in a matter of few hours. These wide fluctuations in price affect the income of the craft owners. As landings and the purchase price prevailing at other fishing harbours are not accurately forecasted, the price based on these factors often found to be unfair and unfavourable to the craft owners.

Gear Damage by Indiscriminate Trawler

The major reason for frequent conflict between the boat owners and the traditional craft owner (canoe and fiber) is the damage caused to gears recklessly by boats. While the traditional craft owners are waiting for harvesting fish by casting their gears, the boat operators unwittingly cause massive damages to the gears when they move into the deep sea. In the absence of adequate amicable settlement mechanism in place the craft owners take recourse to strike fishing and other agitation at methods. One of the main reasons for non-fishing days is the conflict between the traditional craft owners and the boat owners.

Financial Problems

'Everything is paid for out of cod ends'. At present fresh financial assistance either from commercial banks or from apex financial institutions is not forth coming for the fishery sector. The reluctance on the part of the institutional financing agencies to lend to the marine fishing sector is related to their inability to recover repayments from those who take loans from them. Considering the peculiar characteristics of fishing industry new schemes are to be formulated for granting loans and recovery norms. Easy credit facilities should be made available to the fishermen from various institutions through co-operatives.

Infrastructure Facilities

Lack of marketing infrastructure facilities such as guide lights, mending hall, auction hall, ice plant and cold storage are also affecting the returns of traditional craft owners.

Problem solved for the following measures

Fishermen should be trained to make use of the latest fishing technology, like electronic fish finder, satellite navigator, radio phones, and communication equipments. These modern techniques not only help to identify fishing grounds accurately but also save time and money.

There is a frequent quarrel between traditional and mechanized fishermen in the nature of fishing grounds, trips and time. This not only affects the production but also triggers panic and fear in the fishermen villages. A standing committee with representative from fishermen of both the two sectors, officials from police, revenue and fisheries should be formed and monthly meeting should be convened by the collector, as in the case of farmers in this district.

Fish is a quickly perishable organism, so proper storage is must to sell in fair price. Cold – storage, walk – in coolers and refrigerated vehicle facilities should be provided at the important landing centers like Mallipattinam, sethubavachatram and Senthalaivayal. The sale of sea weed (kadal Paasi) a kind of sea plant, should be banned because these plants are the safer hamlets for eggs and sub adults. The fishermen during the off season collect the plants and sell for their income. The plants are used as medicine, for Hepatitis A virus, H.I.V. virus and Herbus Simplex virus. This kind of sales depletes the marine resources considerably.

In the mechanized sector, fuel cost is the major expenditure incurred by the owner fishermen. The cost of diesel and oil is increasing frequently due to the escalating price the number of fishing days is stay restricted and it affects the production. The present rate of diesel subsidy given by the central and state government should be reviewed. To increase the marine resources, artificial habitation should be formed nearby sea by which breeding could be increased and artificial reefs should be formed along the coast line for enhancing productivity.

Conclusion

Despite the various measures the government has not been able spare the fishermen from the clutches of the middlemen whose practices have reduced the fishermen, just to the status of a wage earner. Efforts are being made to solve the problems through the formation of a viable solution to fix floor price in all lending points by the government. It paves a way for better future prospects for development of fishing industries in Thanjavur. The fishermen of this area are fully involved either as part or full time involving small, middle and large- scale fishing. The landing place is the place for landing, selling and also the key contact place of owner fishermen, labour fishermen, middlemen and buyers. Generally both fishermen and all type of buyers gather here.

EMPLOYABILITY SKILLS FOR HR EXCELLENCE

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Abstract

Employability is about being capable of getting and keeping fulfilling work. More comprehensively, employability is the capability to more self-sufficiently within the employment market to realize potential through sustainable employment. Employer is looking for employability skills from professional courses graduates. MBA graduates and Engineering graduates looking for secured employment. But gap is arise between organizational requirements and employees requirements. The changing industrial environment demands a wide variety of skills of academic knowledge and industry relevant talent. A person can be moulded in any form through soft skills. The changing organizational and social environment demands a wide variety of skills of academic knowledge and industry relevant talent.

Key words: *Soft Skills, Transferable Skills*

Introduction

Employability refers to a person's capability of gaining initial employment, maintaining employment, and obtaining new employment if required. Employability is about being capable of getting and keeping fulfilling work. More comprehensively, employability is the capability to more self-sufficiently within the employment market to realize potential through sustainable employment. For individuals, employability depends on the knowledge, skills and abilities they possess, the way they use those assets and present them to employers, and the context within which they seek work. Right kind and number of persons to achieve the objectives of the organization involves job analysis, HR planning, recruitment, selection, placement, induction and internal mobility.

Employment is a contract between two parties, one being the employer and the other being the employee. In a commercial setting, the employer conceives of a productive activity, generally with the intention of generating a profit, and the employee contributes to the enterprise, usually in return for payment of wages. Employment also exists in the public, non-profit and household sectors. To the extent that employment or the economic equivalent is not universal, unemployment exists.

The trends in the employment market have a profound influence on the HR decisions relating to recruitment, training and development and compensation. In fact, it is imperative for HR managers to scan the employment market conditions continuously. Potential employees located within the geographic area from which employees are recruited.

Multinational Corporations is looking for a different mix of soft skills, abilities, capabilities and competencies depending on the business it's in. Employer is looking for employability skills from professional courses graduates. MBA graduates and Engineering graduates looking for secured employment. But gap is arise between organizational requirements and employees requirements.

According to McKinsey Global Institute survey, nearly, 60 percent of India's Human Resource is in the working age group suffering from dearth of employability skills. Very less number i.e., only 25 percent of engineering graduates and 10 percent of other graduates and MBA are employable. Shortage of skilled human resource in manufacturing and service sector due to lack of communication skills and employability skills.

The following are the employability skills

- Basic-academic skills
- Higher-order thinking skills/ big picture thinking
- Interpersonal skills
- Planning
- Networking
- Preparation
- Information gathering
- Attention to detail
- Practice
- Attitude
- Business communication skills
- Corporate exposure

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- Grooming / personality
- Domain knowledge / practical knowledge
- Working teams
- Openness to collect feedback
- Enthusiasm
- Trust / faith
- Public speaking
- Ethics and values

Soft Skills Required for Employability

In the recent NASSCOM meet, it has been emphasized that there is a wide gap between the skills imparted to the students in their colleges and universities and the skills that the industry looks for a prospective employee. The changing industrial environment demands a wide variety of skills of academic knowledge and industry relevant talent.

'Soft Skills' means all the skills that are not part of the usual academic curriculum. Soft skills, are said to be 'Transferable Skills'. Transferable skills are those skills which can be passed on to the people by proper learning and teaching. 'Skills' means an ability to do something because you have been trained. A person can be moulded in any form through soft skills. Like a layman moulded into a martial arts man. Communication skills are also considered equally important and today they are considered a must for every job or any profession. Soft skills are required for the students to improve the skills in all walks of life and professions. The changing organizational and social environment demands a wide variety of skills of academic knowledge and industry relevant talent. These soft skills can be broadly classified into the following aspects;

- **Communication Skills:** You must be able to communicate your inner feelings and response to the outside world as a testimony of your personality. The good communication skills are absolutely necessary for promoting one's personality. Communication achiever in life. The ability to convey thoughts and feeling accurately; (a)verbal expression, (b) written expression.
- **Motivational Skills:** Motivational skills i.e., the ability to elicit desire, enthusiasm and commitment and effective behaviour for goal achievement. Motivation refers to the state within a person that drives behaviour towards some goal. The most powerful motivation comes from within our belief system. To move into action, we need to believe in what we do and accept responsibility for our life. Your internal motivation comes from within, such as pride, a sense of achievement, recognition, responsibility and belief. External motivation comes from outside. Example of external motivators are money, societal approval, fame, or fear.
- **Interpersonal Skills:** Every person in this world will need the help of some one else one-day or the other. All of us are inter dependent and need one another for help. Interpersonal skills are behaviours, used face to face, that succeed in helping progress towards a useful outcome. Face-to-face covers a whole multitude of different interactions between people including informal talks in someone's presence as well as formal meetings. If we can improve our Interpersonal skills trough learning and practice.
- **Presentation Skills:** There are a number of opportunities in life when you have to address people formally or informally. You have to make a presentation in seminar, interviews, group discussions and conference. You may to deliver a speech before a gathering. Before the presentation you have to a lot of spade work viz., select the topic, define your purpose, select the theme. Do the reference work, organize your material, rehearse, preparation, deliver the speech, posture. Curriculum Vitae (CV) must be presented neatly and professionally; it would then be evident to the reader that you are serious, keen and professional. First impressions count. An untidily written and badly presented resume is rarely read.
- **Analytical and Research Skills:** The candidate should have the ability to analyze a problem with reason. In simple terms the analysis of a problem means the positive and negative aspects, the past and present situation as well as the future likelihood based on rationality and facts. The ability to breakdown data and see how various elements fit with each other and the way relate to other elements.
- **Leadership Skills:** Leadership is the process in which an individual influences other group members towards the attainment of group goals. Leadership is vital because it has a powerful influence on individual and group behaviour. There are several qualities that a person needs to develop in order to be an effective leadership skills viz., vision, self-confidence, passion, self-sacrifice, role-model, planning, coordinating, motivating, decision-making, mentoring, negotiating, interacting etc.
- **Conceptual Skills:** Though soft skills consists of STEP viz., Social and Cultural, Technical, Economic, Political. STEP can be important on any person to understand the changing social and cultural environment etc. in the present changing society. The power of comprehending, analyzing, distinguishing and judging thought not necessarily connected with highly conceptual thought.
- **Logical Skills:** Man is logical animal. The glory of man is his capacity to think logically. His supreme instrument is reason. When he causes to be logical,

thoughts are reduced to confusion and gibberish ; sound and fury signifying nothing.

Nothing succeeds like success thinking and

Nothing fails like failure thinking

- **Creative Thinking Skills:** The ability to see new relationships to produce unusual ideas and to deviate from traditional patterns of thinking. One great secret of success and achievement, often over-looked, is creative visualization. It is a process by which you can consciously create it the your own reality and can create it the way you want. The outcome of creative thinking may be a new and unique way of looking at the world around us. A lot of mental work is involved in the process that leads to the creative solution of a given problem. The emphasis in creative thinking is on the word 'New".

"The human mind is like a parachute, it only works when it is open"

- **Problem Solving Skills:** The ability to elicit relevant and reliable information to locate and identify real difficulty and solve problems. It is the soft skill that makes the persons to attain leadership qualities or sharpen the leadership qualities within him for problem solving.
- **Decision-making Skills:** Intellectuals always take decisions effectively and efficiently in their day to day work life. Right decision leads to a bright future. Decision-making is the process of choosing from among several alternatives. Decision may be regarded as a "Choice", whereby a decision-maker comes to a conclusion about a given situation. a decision represents a course of behaviour selected from a number of possible alternatives. Decisions are not static and have to be respective to varying situations.
- **Team-building Skills:** The ability to create an atmosphere in which different people can co-operate in the accomplishment of agreed upon goals. A team is a small number of people with complementary skills who are committed to a common purpose, common performance goals and an approach for which they themselves mutually accountable. Working in teams is a great opportunity to glow. Yes, two people who join hand to work on some thing with commitment are much more capable than one who stands working alone. Learn to work in teams. The word team is said to stand for together each achieves more.
- **Spoken English Skills:** Language as a tool for communication performs the organizational function. A language is used in two ways for the purpose of communication i.e., spoken and written. The medium of speech is more important than writing, speech is primary. Speech comes first in the life of an individual. Speech as a medium of communication is used more than writing. English is the spoken as first, second or foreign language all over the world. In India is used as a second language. It is an association official language. Most of the communication that takes place in real life situation is oral i.e., either face-to-face or telephonic. Learners need to develop this skills of speaking for their existence. Speaking skills are developed through exposure and practice. We formulate ideas in our mind, decide for sentence structures and words and express them. Group work is a very effective technique of developing spoken skills. Different trades need different tools. Spoken English is not a product, but a process-something that can only be carried on and presented at the same time. Here you have to produce language as part of an ongoing communicative process. Here you have to communicate. Talk to people as on individual to another. By organizing your language into 'here-and-now communication units'. But putting your language to actual use.
- **Personality Development Skills:** There are so many things which are important for an impressive personality. Personality embraces all the unique traits and patterns of adjustment of the individual in his relationship with others and his environment. Some ingredients are essentials for personality development such as self-confidence, communication, decision-making, self-esteem, positive attitude, possibility thinking. There are four dimensions of personality viz., physical dimensions, mental or moral dimensions, intellectual dimensions, and spiritual dimensions. A harmonious growth of all these aspects constitutes the real personality. One must strive for sound health, strong mind, and spiritual growth simultaneously.
- **Organizing and Management Skills:** Ability to mobilize, coordinate and direct various resources and to delegate adequate responsibility and appropriate authority. The managerial skills are to draw up series of activities and utilization of resources necessary to achieve a specific goal. Managerial skills are getting things done through other people. It does mean that management can get and use the skills, knowledge, ability etc., through the development of skills, and utilizing them again and again. Managerial skills are utilization of human resource effectively and efficiently. Managerial skills are basically depends upon on communication skills, leadership skills, negotiation skills, team-building skills.
- **Multi-tasking Skills:** Through the learning of the soft skills any person gets qualitative knowledge in acquiring multi-task capabilities and competencies.

a) Positive attitude i.e., the candidate must have a positive attitude towards various problems. This does not mean that the negative aspects of a situation should be ignored.

b) Time management is a process by which an individual manages use of the time available to him/her.

c) Self-confidence is one of the most desirable traits of dynamic personality. The ability to take action without being told, can undertake with minimum instructions or act independently or does not look someone to lean on.

d) Risk-taking i.e., the ability to have the courage to undertake new assignments, projects that carry/ involve risk.

e) Team spirit i.e., participates willingly and cooperates whole heartedly with the other members of the team.

f) Flexibility and Adoptability i.e., the ability to respond quickly to different people changing environment and situations.

g) Initiative i.e., the ability to take action without being told, can undertake with minimum instructions or act independently or does not look for someone to lean on.

h) Predictive Ability i.e., the ability to make reasonable and reliable estimates, forecast and to predict possible outcomes. The ability to foresee effects of his judgment and decisions on other activities. The ability to forecast the probability of future courses of action on the basis of present and past behaviour.

i) Ambitions i.e., having a desire to succeed or to achieve a particular goal or to strive hard to move up or achieve a particular goal.

j) Task Orientation i.e., the act of determining one's learning or setting of a sense of direction or relationship in moral or energies towards the task.

k) Versatility i.e., adapting or embracing a variety of subjects, fields or skills, having the capacity of turning with ease from one thing to another, having a wide range of skills, aptitudes and interests, many sided or all round.

Conclusion

In the process of developing your personality, the above parameters of soft skills must be imbibed, nurtured and practiced for success in your career. In today's competitive world, where there are more job seekers than the jobs available, one must continuously try to improve one's soft skills to be successful. There are many skills, which are essential for success in life. For example, in one's career are knowledge, presentation skill, conceptual skill, communication, creativity and innovation, leadership ability and teamwork. Selection tests and group discussions are designed to assess these soft skills also. Skills combined with a good strategy can only assure success. The above will help form the road map of your journey for success in an interview and in your future career.

All that your degree can do is taking you to the door of a company, but to get in, you have to compete and succeed in the interview through adopted soft skills. Considering today's competitive age, where there are more candidates than the jobs available, one has to plan and prepare really well to ensure success. It means that one must set one's career goals, should know what it takes to achieve these goals, then prepare to develop the required soft skills and knowledge, and finally, should be competent enough to apply them to succeed in the interviews.

Today, mere educational qualifications are not at all sufficient enough to ensure a successful career or even an entry into a job at the lower level of the industry. Industry looks on for a lot of other criteria apart from academic qualifications. The importance of soft skills other than regular academic knowledge has increased in manifold in the recent years. Skill acquisition is the need of the hour. Majority of Human Resource Management (HRM) manager today opine that they often find it difficult to select the right candidate for the jobs due to the lack of soft skills. In the present global scenario soft skills are main requirement for achieving the goals. To what degree you possess soft skills matters very much and soft skills plays a very vital role in this maddening competitive world. India is suffering from not only unemployment basically un-employability.

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IMPACT OF GLOBALISATION ON INDIAN SOFTWARE INDUSTRY

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Abstract

Globalization is the new buzzword that has come to dominate the world since nineties, of the last century with the end of the cold war and the break-up of the former Soviet Union and the global trend towards the rolling ball. The rapid globalization of the software industry in recent years has engrossed a great deal of attention on India whose software industry is now a small but a growing part of the international division of the labor. The main objective is to understand and define the main structures of Indian software industry, especially its competence and weakness; and to understand its links with China. From the standpoint of China industry and economy, important conclusion is that the Indian Software industry is largely complementary to them. Indian firms provide vital maintenance and development services, enabling china firms to use their scares in-house IT staff for higher value added work, such as design and develop new types of applications. In doing so ,Indian firms often act as sub-contractors to established china and other developed nations like U.S software services firms and systems integrators. In addition, many of these firms rely on Indian programmers and have significant India based operations. Many firms are likely to increase their business involvement in India through outsourcing directly setting up subsidiaries, and establishing software development center.The escalation of the Indian software industry has provided substantial benefits to U.S firms, both users and developers of software. U.S firms benefits because Indian software firms compete ferociously among themselves for contracts. As a result, users enjoy most of the gains from trade. They can tap a source that is flexible, cost effective and willing to work on mundane tasks, freeing up in –house staff for more creative work.

Keywords: *software industry, IT, globalization, software services.*

Introduction

Placing India on the international map; the Indian information technology (IT) industry has played a major role. The industry is mainly governed by IT software and services for instanceSoftware experiments, Custom Application Development and Maintenance (CADM) network services and IT solutions. Software Industry gave its birth in India in 1970 with the entry of TCS. While the initial development of India's software industry was based primarily on bodyshopping work onsite at U.S firms, in recent years the trend has been increasingly for Indian firms to conduct software development for U.S clients "offshore" in India. This era is also called "outsourcing" The Indian information technology sector continues to be one of the sunshine sectorsof the Indian economy. According to NASSCOM, the Indian IT industry is poised to become a USD 225 billion industry by 2020.According to a McKinsey report titled 'Perspective 2020: Transform Business, Transform India,' the exports component of the Indian IT industry is expected to reach USD 175 billion in revenue by 2020. Over 80% growth is expected from non-traditional sectors such as public sector, media and utilities; in addition, strong demand is expected from emerging countries that currently account for only 20% of global IT spending. At the same time, the domestic component will contribute USD 50 billion in revenue by 2020 as India is considered to be the global hub as far as the availability of skilled talent is considered. Moreover, the growing talent pool of India has the ability to drive the R&D and innovation business in the IT-BPO space.

Review of Literature

Michael Davis (2005) "Software Industry- An Analysis" observed that Since 1950 innovations in semiconductors, data storage devices, computer architecture, software, and data communications have revolutionized information technology throughout three distinct eras - Mainframe/ Minicomputer, PC, and Internet. Software is classified as either a business service or publishing, and is a subset of the larger $1 Trillion computer industry. Software remains one of the most innovative and fastest growing sectors of the global economy, generating revenues of nearly $200 billion every year. About half of those sales come from software applications, with the remainder split between development tools and infrastructure software.

Objective of the Study

The main objective of the study in this paper is to

1) To know the revenue generated from software industry of India and China- which in turns promote the development of the country

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2) To know the structure and future growth of software industry after globalization.

Data Collection

Through secondary data like graphs, tables, reports relating software industry, through websites and related links relating to topics,journals etc. the data's were collected.

Domestic IT-BPO

Revenue (excluding hardware) is expected to grow at almost 17 per cent to reach Rs 918 billion in FY2012. Strong economic growth, rapid advancement in technology infrastructure, increasingly competitive Indian organizations, enhanced focus by the government and emergence of business models that help provide IT to new customer segments are key drivers for increased technology adoption in India

Key Highlights during 2012-Diagram 1

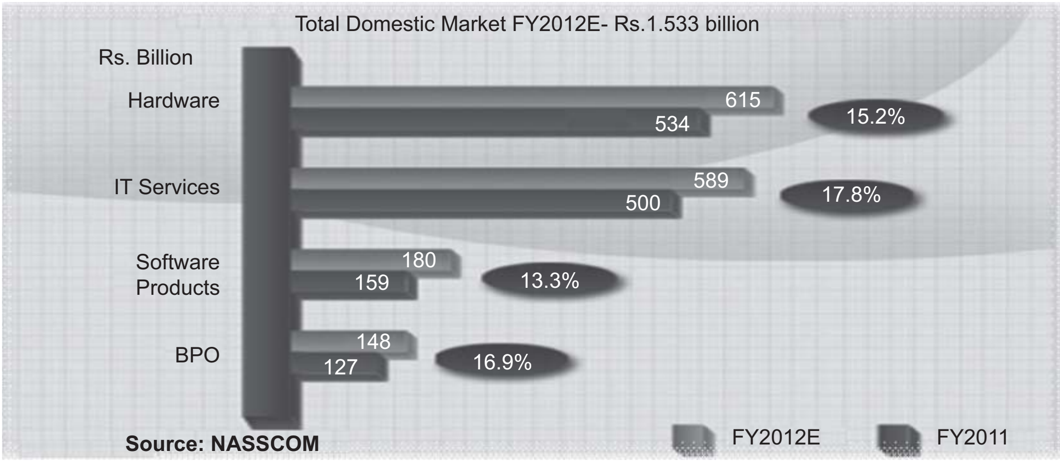

Fig. 1

- Uptake of IT-BPO in India is steadily increasing, with demand coming from both consumers and enterprises, government's technology infrastructure initiatives, unified communications and availability of world class telecom infrastructure and services
- IT services is the fastest growing segment in the Indian domestic market, growing by 18 per cent to reach Rs 589billion, driven by increasing adoption from all customer segments – government, enterprise, consumers and SMBs

Globalization has many meanings depending on the context and on the person who is talking about. The term globalization refers to the integration of economies of the world through uninhibited trade and financial flows, as also through mutual exchange of technology and knowledge. Ideally, it also contains free inter-country movement of labor. In context to India, this implies opening up the economy to foreign direct investment to invest in different fields of economic activity in India, removing constraints and obstacles to the entry of MNCs in India, allowing Indian companies to enter into foreign collaborations and also encouraging them to set up joint ventures abroad; carrying out massive import liberalization programs by switching over from quantitative restrictions to tariffs and import duties, therefore globalization has been identified with the policy reforms of 1991 in India

The Important Reform Measures (Step Towards liberalization privatization and Globalization)

Indian economy was in deep crisis in July 1991, when foreign currency reserves had plummeted to almost $1 billion; Inflation had roared to an annual rate of 17 percent; foreign investors and NRIs had lost confidence in Indian Economy.. These were the economic compulsions at home and abroad that called for a complete overhauling of our economic policies and programs. Major measures initiated as a part of the liberalization and globalization strategy in the early nineties included the following:

- Devaluation
- Disinvestment-
- Dismantling of the Industrial Licensing Regime
- Allowing Foreign Direct Investment Non Resident Indian Scheme

- The removal of quantitative restrictions on imports
- Throwing Open Industries Reserved For The Public Sector to Private Participation. Abolition of the (MRTP) Act,

Global Sourcing

In the face of the volatility in economic environment and currency, 2011 recorded steady growth for the technology and related services sector, with worldwide spending exceeding USD 1.7 trillion, a growth of 5.4 per cent over 2010. Software products, IT and BPO services continued to lead, accounting for over USD 1 trillion – 63 per cent of the total spend. The year saw renewed demand for overall global sourcing which recorded a healthy growth driven by record contracting activity in small size deals, as clients aim to conserve cash flows and at the same time try out new models and service offerings.

Key Highlights during 2012 Diagram - 2

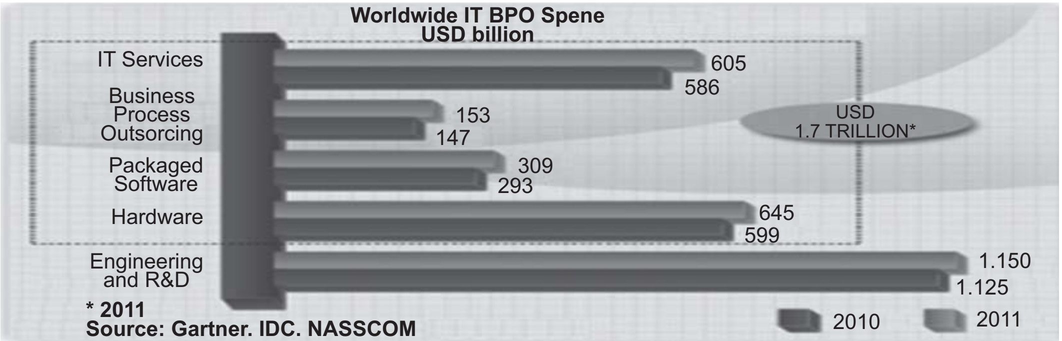

Fig. 2

- Global economy sluggish, IT spending growth of 5.4 per cent. However, global sourcing grew nearly 2X of global technology spending in 2011
- Worldwide hardware spending grew by 7.6 per cent, IT services spend increased by 3.3 per cent, BPO grew by 4.3 per cent, software products increased by 5.6 per cent, while ER&D spend grew by 2.2 per cent in 2011

Despite 2011 ending in a difficult economic environment, some geographic regions and services are expected to circumvent the situation in 2012. Global GDP, after growing by 2.7 per cent in 2011, is expected to grow 2.5 per cent in 2012. *Key* hlights during FY2012Diagram - 3

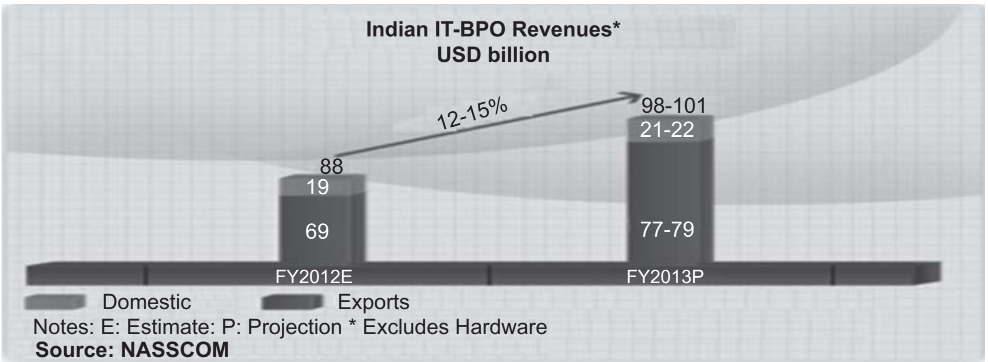

Fig. 3

- Global sourcing to continue growth trend as organizations aim to cut costs, access local market and innovation and sourcing requirements

The key action themes for the IT-BPO industry to remain competitive and profitable in the future are:

- Continue to strengthen the long-term entrepreneurial environment
- Enhance the skilled talent pool in the country and focus on specialization
- Continue the use of ICT for inclusive growth. Ensure that the basic necessities like education for masses, quality healthcare and employment and skill generation is benefited by ICTEffects of globalization on the Indian industry

Positive Effectof globalization on Indian industry is due to the impact of globalization has been highly positive in all most all spheres of economic and social life and virtually not much negative effect in the last 10-12 years, India's economic growth has been high, exports have boomed, incidence of poverty has been reduced, employment has surged, begging by India for economic aid has stopped, long-term inflation rate has gone down, scarcity of goods have disappeared, the quality of products available have improved substantially and overall India has become progressively vibrant and internationally competitive. Indian companies are setting up companies abroad; India has better technological development for the benefit of the common man because of globalization. But soon most of the industries have become more and more efficient; customer focused and improved their international competitiveness in terms of costs, prices, product quality and varietyExports have increased tremendously. Those who cannot be efficient and past their prime age to retrain themselves in modern methods and processes have been retired with very attractive voluntary retirement schemes. Talented and merited labor is commanding premium compensation in the labor market. Several new types of industries have also come up. Small scale industries of the past have fast grown into medium scale companies. Incidence of industrial sickness has gone done drastically.

Negative effects of globalization on Indian industry are due to

1. Rise in demand for labor and the rise in wage rates leading to some increase in costs.
2. Weakening power of the trade unions over labor in emerging industries and growth sectors like IT, entertainment, internet and mobile services, airlines, banking, insurance, banking services.
3. Too much competition in the market leading to continuous pressure on raising productivity, enhancing consumer service, improving product quality, in order to survive.
4. Voluntary retirement for many public sector units.

Future Trends IT Software, Services and BPO

Globalization has a profound impact in shaping the Indian Information Technology (IT) industry over the years with India capturing a sizeable chunk of the global market for technology sourcing and business services. Over the years the growth drivers for this sector have been the verticals of manufacturing, telecom, insurance, banking, finance and of late the fledgling retail revolution. As the new scenario unfolds it is getting clear that the future growth of IT and IT enabled services will be fuelled by the verticals of climate change, mobile applications, healthcare, energy efficiency and sustainable energy. Traditional business strongholds would make way for new geographies, there would be new customers and more and more of SMEs (Small and Medium Enterprises) will go for IT application and services.

The achievement is possible because of:

- The National Association of Services and Software Companies (NASSCOM),India's software industry association,also favors software industry by participating in global trade fairs, events and organizing learning events in India
- In order to support IT industry, The Reserve Bank of India adopts various measures which includes: simplification of filing of Software Export Declaration Form (SOFTEX)
- India is the large consumer for IT products for its development.
- The government of India allowed liberal imports of hardware and software tools , tax rebates fast track approval of project, cheap power and real estate IT parks etc.
- Now a day's India is a large pool of experienced engineers at lower cost as compared to the developed countries like US & UK

A comparison with china IT sector

Table 1 shows the growth rate in GDP India vs. GDP China has increased outstandingly in the recent period due to several factors leading to an economic upsurge in both the countries. China and India jointly account for 2.4 billion people, which is roughly 40 percent of the total population of the world. It has been assumed that China is likely to excel Japan in terms of population by the year 2016. By the end of the year 2045, China is expected to surpass United States in the population strength also. According to a survey report on the growth rate of China and India GDP, it has been stated that the institutional investors have made a notable contribution in the country's economy, which led to the hike in the GDP of both the countries.

Table - 1

FACTS	INDIA	CHINA
GDP	Around $1.4123 trillion	Around 4909.28 billion
GDP growth	8.90%	9.60%
Inflation	7.48%	5.1%
Labor Force	467 million	813.5 million
FDI	$12.40	$9.7 billion
Foreign exchange reserve	$2.41 billion	$2.65 trillion

India GDP and China GDP are likely to grow in their own ways. To be precise, in 25 years from the current period it has been assumed that China will have a more superior economy as it already leads the total output in the world. On the other hand, soon in the coming years India will have superior investor returns than China. This is because of the augmented institutional development in India which is higher and more efficient than that of China. Considering the expected conflicts in China's economic and political systems, it can be inferred that a wide diversification of the investors is an essential factor that is required for a sustainable growth in the country's GDP.

Former World Bank Chief James Wolfensohn declared in one of his speeches that soon GDP India and GDP China will witness an overwhelming growth that will transcend the G7 countries, that includes United States of America, Canada, France, Germany, Italy, Japan, and United Kingdom. It is assumed that by the year 2050, both India GDP and China GDP will witness a gargantuan growth. The current GDP of China is USD two trillion which is predicted to reach USD 48.6 trillion by 2050. On the other hand, India's current GDP is USD one trillion, which will become USD 27 trillion by that time.

The World Bank had released its latest issue of Global - Economic Prospects 2013, in which the economies of developing countries like India, China and Brazil are projected to be recovering and higher growth rate.

The World Bank estimates global GDP grew 2.3 percent in 2012. Growth is expected to remain broadly unchanged at 2.4 percent growth in 2013, before gradually strengthening to 3.1 percent in 2014 and 3.3 percent in 2015.

Growth in high-income countries remains weak, with their GDP expanding only 1.3 percent in 2012 and expected to remain slow at an identical 1.3 percent in 2013. Growth should gradually firm to 2 percent in 2014 and 2.3 percent by 2015. In the Euro Area, growth is now projected to only return to positive territory in 2014, with GDP expected to contract by 0.1 percent in 2013, before edging up to 0.9 percent in 2014 and 1.4 percent in 2015.

China's economy is expected to expand at 8.4 percent in 2013, before easing to 7.9 percent by 2015.

In future the GDP for few countries is deputed in table

Table - 2

Country	2011	2025	2050
US	15,051.17	21,010.83	38,060.89
China	10,656.45	25,501.22	57,784.54
India	4,412.91	10,721.09	41,373.68
Japan	4,322.31	5,535.43	7,641.40
Russia	2,948.64	4,635.98	7,422.46
Brazil	2,265.08	3,950.27	9,771.54
World	**78,579.03**	**131,185.61**	**280,612.66**

Source: PwC main scenario model projections for 2010

Conclusion

By analyzing the above table and its figure present, we can conclude that China has much faster growth as compared to India but if we compare both the countries in terms of total area, availability of resources population index , we can say that India is more developing country than on china . But if we look at the economic strength, it's really alarming for India. Though India is emerging as a global economic power, still it has to go a long way to match withthat of China.China is indeed a market leader in manufacturing many low-end products atlow cost. Chinese goods such as dolls, electronic goods are flooding in India markets and arereally posing a threat for survival of Indian industries. Also if we compare the effects of Globalization then we say that it has affected India and other world positively but there is one darker side of this –"*CHINATHREATS INDIA*" which is not good sign for Indian future.

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MARKETING STRATEGIES IN THE BANKING SECTOR-A CURRENT SCENARIO

M.Maheswaran[1]

Abstract

They take special care when creating graphs, logos and other visualizations. Not only is the information supposed to reassure the potential customer, the content, layout and colours are also supposed to illicit trust and loyalty. Slogans, branding and campaign advertising is often very conservative and well thought out so that they do not damage their trustworthiness. Getting the business of younger people and younger urban executives is now a more competitive business, as they know that people tend to stick with one bank once they have settled on their choice.

Introduction

Promotion and marketing in general is a big part of any bank of financial institution. They rely on their promotional material in order to sustain their reputation, which to a bank is everything. This comes through in many ways, especially when dealing with financial and insurance policies. They take special care when creating graphs, logos and other visualizations. Not only is the information supposed to reassure the potential customer, the content, layout and colours are also supposed to illicit trust and loyalty. Slogans, branding and campaign advertising is often very conservative and well thought out so that they do not damage their trustworthiness. Getting the business of younger people and younger urban executives is now a more competitive business, as they know that people tend to stick with one bank once they have settled on their choice.

An analysis of banking colours

This choice of logo, branding and promotional colours seem to be fairly uniform when it comes to French banks. Blue, red and green are often seen, indicating that those colours help convey a value. Blue may be seen with Banque Populaire, La Banque Postale, LCL, Crédit du Nord, Crédit Agricole, and CIC. The colour red is seen with HSBC, Societe Generale, and Caisse d'Epargne. Green is seen with credit Agricole, BNP Paribas and CIC. You may also notice how black is often seen within their brand literature and typography.

The meanings behind different colour usage

These colours are meant reassuring, thoughtful and reliable, with the possible exception of red. In the west, red symbolizes power, danger and firepower, whereas in the east it is a lucky colour. Black on the other hand may be interpreted as ambivalent. Black is a symbol of luxury, but since the global economic downturn, it is also one of austerity. This may be why the logo for the Society Generally Marketing can be loosely defined as the complex process through which products and services are transferred from concept stage to the customer. It involves thinking about the business from the customer's point of view and focusing on aspects such as customer needs and satisfaction. Marketing differs from selling in that selling is mainly about using different techniques to encourage the customer to buy a product or service. Marketing on the other hand, concentrates on defining, creating, stimulating and satisfying customer needs.ale is very striking since it transmits a message of austerity and power.

Banking that is suitable for all

Banque Postale and LCL both use a combination of yellow and blue logos and branding colours, which are unlike most banks. It is plausible to assume that they have done this to show that their banking services are available for all. Blue is often associated with trust, whilst yellow is associated with happiness and acceptance.

Banking based on perception

The trust you have in your bank is all based on perception, as is the idea that one colour means something, which is best shown by the vast difference between what red means in Anglo-Saxon countries and what it means in China.ING Direct use their initials and the image of a lion, which is fairly unusual for a bank. The lion obviously represents power and respect, but few banks have logo images and initials side-by-side. Visual images that go beyond text or initials are not uncommon if you look at different banks around the world. In the fight for marketing

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superiority, they are often willing to leverage every opportunity they can find, which includes the use of graphic symbols.

Symbols being used in logos

The four stars of BNP Paribas symbolize the values or the "pillars" of the bank, which are: commitment, ambition, creativity and responsiveness. Caisse d'Epargne use a squirrel that is built into its initials within the logo. The squirrel is often associated with the idea of saving, as many children’s stories talk about how the squirrel saves his nuts for the winter.

Improving brand image through label printing

Branding is all about reaching out to the right audience for your products. The whole idea behind this concept is to convey a positive image, one that will “speak” to exactly the right people: the people who are most likely to purchase your product. Marketing, from a visual point of view, very much relies on first impressions, emotions and a message of value.

A good way of making sure your product is delivering the right first impression is a compelling label. Of course, this can’t be achieved without the right amount of research, and most of the time, a trial and error approach will end up being the most efficient one.

Some marketing companies will tell you that they can come up with the perfect label for your product and, while true professionals will definitely be the way to go if you are really stuck for ideas, you definitely know your own product better than anyone. This is especially true if you run a small company: big multinationals tend to have their own marketing department, or put their branding in the hands of very expensive marketing professionals.For any company that isn’t a “giant”, the best solution to make sure their products are showcased in the best possible way is to have full controle over the entire process.

In order to achieve this, a color label printer is an essential tool. Label printing is not as complicated or time consuming as it may sound, and it can really make the difference! By printing your own labels, you get to decide exactly what information should be highlighted, and you can test out different labels for different ranges of products on a small scale.

Marketing strategies in the banking sector

Promotion and marketing in general is a big part of any bank of financial institution. They rely on their promotional material in order to sustain their reputation, which to a bank is everything. This comes through in many ways, especially when dealing with financial and insurance policies. They take special care when creating graphs, logos and other visualizations.

Not only is the information supposed to reassure the potential customer, the content, layout and colours are also supposed to illicit trust and loyalty. Slogans, branding and campaign advertising is often very conservative and well thought out so that they do not damage their trustworthiness. Getting the business of younger people and younger urban executives is now a more competitive business, as they know that people tend to stick with one bank once they have settled on their choice.

ING Direct use their initials and the image of a lion, which is fairly unusual for a bank. The lion obviously represents power and respect, but few banks have logo images and initials side-by-side. Visual images that go beyond text or initials are not uncommon if you look at different banks around the world. In the fight for marketing superiority, they are often willing to leverage every opportunity they can find, which includes the use of graphic symbols.

Conclusion

Marketing can be loosely defined as the complex process through which products and services are transferred from concept stage to the customer. It involves thinking about the business from the customer’s point of view and focusing on aspects such as customer needs and satisfaction. Marketing differs from selling in that selling is mainly about using different techniques to encourage the customer to buy a product or service. Marketing on the other hand, concentrates on defining, creating, stimulating and satisfying customer needs.

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A META ANALYSIS ON CROSS CULTURAL ADJUSTMENT FOR EXPATRIATES

K.P.Varalakshmi [1] Dr.K.Jawahar Rani[2]

Abstract

The demands of market globalisation find many business managers operating in countries other than their own. These expatriate managers face many challenges which they can only meet successfully if they are properly prepared through sound cross cultural adjustment programmes. The literature dealing with cross cultural adjustment expounds on the various methods being used, including the cognitive, the affective, the experiential approach and the language training. Expatriate job assignments require adaptation to multiple environments and due to cultural differences and language barriers, it may be more difficult for expatriates to rely on current organisational members and native citizens in making sense of their new environment. It also put forth the literature reviews of various studies and the recommendations and suggestions given by those studies for managing a global workforce more effectively .

Key Words : *cross culture adjustment, globalisation, language barriers.*

Introduction

An individual living in a country other their country of citizenship, often temporarily and for work reasons. An expatriate can also be an individual who has relinquished citizenship in their home country to become a citizen of other.

Generally, cross-cultural adjustment is conceptualized as the degree of psychological comfort with various aspects of a host country (Black,1988;Oberg,1960;Nicholson,1984).In the past ,most researchers have conceptualized cross-cultural adjustment as a one-dimensional phenomenon (Gullahorn&Gullahorn,1962), much as job satisfaction (Wanous&Lawler,1972) and organizational commitment (Reichers,1985). The concept of cross-cultural adjustment began with earlier work on culture shock. Culture shock was defined as the period of anxiety before an individual feels comfortable in a new culture (Oberg,1960).Subsequent research found that not all sojourners experience the same level of anxiety ,or experience anxiety for the same length of time (Church ,1982;Stening 1979).This resulted in the study of cross-cultural adjustment as an individual difference criterion, which could potentially be predicted, rather than as a fixed period of anxiety that all sojourners will necessarily experience when they enter a new culture(Black,1990).

Louis (1980), studying work transitions, discussed the changes, contrasts, and surprises within the organization which newcomers to organizations experience and attempt to understand. Expatriates will need to make sense of not only the new organizational facility, but also the foreign country. The foreign country may entail different political, economic, and monetary systems, a different language, and different norms and standards of behavior compared to the expatriate’s home country, which results in the expatriate having to overcome culture shock (Oberg, 1960). Arno Haslberger (2006) describes a new facets and dimensions of cross cultural adaptation based on management literature on cross cultural adaptation has used a conceptualization and measurement approach developed by Black and Stephens. He has made significant development in their work by using more refined tool to compare two instruments. Independent variables include cultural differences and language skills. This study demonstrates that a more refined measurement of adaptation outcomes, which distinguishes cognitive and affective factors and the new scale also provides a case for the improvement of cross cultural adaptation. Thus, expatriate job assignments require adaptation to multiple environments. Furthermore, current organizational members have been identified as playing a key role in aiding newcomers’ sense making processes. (Louis, 1980; Reichers, 1985). However, due to cultural differences and language barriers, it may be even more difficult for expatriates to rely on current organizational members and native citizens in making sense of their new environment. Stephen.H.Miller &Nada El-Aidi investigated the symptoms and causes of culture shock

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in different nationalities and the moderating effects of demographic factors and travel patterns. The study concluded that companies need to understand the causes in depth and be able to facilitate a smooth transition for the workers and the concentration on language and technical skills is not enough to provide this transition to another culture and understanding the employees background will increase the likelihood of better performance and greater social adaptability. Littrell et al.(2006) describes culture shock as the degree of anxiety, confusion, disruption, helplessness and irritability occurs when the expatriates experiences the difference between their own cultures and that of host country .Expatriates training will also be valuable to the international assignee in coping with culture shock. Although culture shock is inevitable, researchers contend that expatriates training will lessen the impact of it, and expatraiates will have better coping mechanisms when confronted with such encounters. James Rajasekar & Frank Renand (2013) in their study investigated various forms of culture shock experienced by people who visit a foreign country for the first time. The study further documented various forms of culture shock such as communication, dress, religion, food and language etc. and also proposed mechanism to handle it. The major findings of the study is that both Omanis and expatriates who travel abroad encountered culture shock. The study also concluded that most respondents were affected by religious and traditional issues, whereas factors such as individualism vs. collectivism power distance, rules and weather pattern did not affect them much. Cross cultural adjustment may be an antecedent of some of these variables, it is a separate construct (Black,1990;Searle&Ward,1990).Cross cultural adjustment is the individuals affective psychological response to the new environment and its variables(Black 1990). Therefore, the cross cultural adjustment is an internal, psychological, emotional state and should be measured from the perspective of the individual experiencing the foreign culture(Black,1990&Ward 1990).

Conclusion

The first facet is work adjustment, which involves the adaptation to new job tasks, work roles, and the new work environment. Work adjustment is aided by similarities in procedures, policies and task requirements between the parent company and host subsidiary aboard (black, Gregersen, Mendenhall & stroh,1999).The second facet is interaction adjustment, which involves the comfort achieved in interacting with host nationals in both work and non-work situations. Black et al(1999) argue that interaction adjustment is the most difficult of the three facet to achieve. The third facet is general adjustment , which involves the overall adaption to living in the foreign culture(Black 1988) and comprises factors such as housing conditions, health care and cost of living(Black & Stevens, 1989).

The process of cross-cultural adjustment can be stressful because there is the insecurity and ambiguity of nit knowing what is appropriate, coupled with a potential inability to understand feedback from the environment due to a lack of knowledge of language or culture(Black & Gregersen,1991 ;Louis, 1980). During the process of cross-cultural adjustment , uncertainty in the environment is reduced (Black, 1988, Black & Gregersen, 1991;Church, 1982). In relation to the criterion of premature termination of an assignment, an expatriate who is unable to adjust would be feeling insurmountable stress and would feel the need to return home(Tung, 1981). In relation to the criterion of work performance ,cross –cultural adjustment enables expatriates to develop effective working relationships with host nationals , and to interpret their host national colleagues behaviours , gestures and stories. In some preliminary research cross-cultural adjustment has been found to be a predictor of success in expatriate assignments (Black,Gregersen & Mendenhall, 1992).

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ANTECEDENTS OF OCCUPATIONAL STRESS: A STUDY AMONG WOMEN POLICE IN TAMILNADU

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Abstract

Stress has become an unavoidable feature of our day-to-day life. It has also become a costlier problem of global concern as it affects the developing as well as developed countries. There has been a distinct trend towards urbanization, emergence of the nuclear family and emancipation of women. Yet, with the traditional background, her role as the mother, and a care taker, there appears to be a conflict between the working women's commitment to her job on the one hand and her commitment to her femininity on the other. Mismanaged organizational stress is detrimental for the human resources in the organizations'. Hence the present study focus on the occupation stress and its causes among the employees. The 536 women police working in all districts head quarters of Tamilnadu had been selected as a sample of the study. The required data were collected with the help of pre-determined questionnaire. Only 272 women police has responded the questionnaire at the fullest level. The present study conclude that the important factors leading to occupational stress among women police are job, social, personal and organisational factors. The level of occupational stress among the women police is higher. The highly influencing factors on their level of occupational stress among them are social and personal factors. Since the women policies are essential to maintain the law and order and also to safeguard the women's security, the Government should take essential steps to reduce their stress in order to avoid the consequences of stress. That is good for the women police, society and the nation

Introduction

Stress has become an unavoidable feature of our day-to-day life (Gandham, 2000). It has also become a costlier problem of global concern as it affects the developing as well as developed countries (Heslop et al., 2002). Selye (1956) defined stress as a dynamic condition in which an individual is confronted with an opportunity, constraints or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. In the past decades, on increasing presence of women in all occupation (Pratibha and Zahid, 2004). Though women in general prefer in self jobs, the number of women joining the work force in all fields are on the increase (Raajeshwar, 1992) due to the increase in level of education, social values, increase in awareness and economic dependence among the women.

Education among women in India has become widespread and a large proportion of women in towns and cities are employed outside the home (Aditya and Sen, 1993). There has been a distinct trend towards urbanization, emergence of the nuclear family and emancipation of women. Yet, with the traditional background, her role as the mother, and a care taker, there appears to be a conflict between the working women's commitment to her job on the one hand and her commitment to her femininity on the other (Mathur, 1996; Sinha, 1993).

Organizational stress originates in organizational demands that are experienced by the individual. Mismanaged organizational stress is detrimental for the human resources in the organizatgions. High level of unchecked and unmanaged occupational stress not only undermine the quality, productivity and creativity of employees but also employees' health, well-being and morale (Cohen and Williamson, 1991; Calabrese et al., 1987; Edworthy, 2000). Hence the present study focus on the occupation stress and its causes among the employees.

Related Reviews

Frankeusteiner (1991) and Davidson and Cooper (1999) found that female managers are offen confronted with additional pressures from both their home and job environment. Aditya and Sen (1993) showed that the discriminant antecedents of job stress among men and women are role ambiguity, role conflict, inter role distance, future prospects and human relations at work.

Pareek and Mehta (1997) found that the gazetted officers reported significantly higher stress compared to teachers and bank employees. Daga and Hussain (2001) stated that social support acted as a buffer against stress among the employees. The important causes for the occupational stress among the employees are personality variables (Lind & Ottee, 1994); personal profile variables (Dua, 1994); hierarchical level (Ganster

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and Schaubroeck, 1991); work environment (Sharpley et al., 1996) ; and the nature of profession (Antoniou et al., 2006). All the causes lead to poor quality of work; low productivity, absenteeism, high turnover etc, (Cooper et al., 1994 , Rout, 1999). Eventhough, there are so many studies related to occupational stress, role stress and its consequences among the employees at various fields, there is no exclusive study among the women police in Tamilnadu. Hence, the present study has made an attempt to fill up the research gap with the help of proposed research model.

Proposed Research Model

Based on the proposed research model, the present study confined its objectives to (i) to study the various antecedents of occupational stress; (ii) to measure the level of occupational stress and (iii) to evaluate the impact of antecedents on the level of occupational stress among the women police.

Conceptual Framework of the Study

The included concepts in present study for the analysis are antecedents and level of occupational stress. The variables included in the above said concepts are discussed at first.

Antecedents of Occupational Stress

The antecedents of occupational stress are the factors leading to occupational stress (Chusmir and Franks, 1988). It is primarily classified into organizational and individual stressors (Lind and Otte, 1994). Lu et al., 2001) classified these stressors into

1. Organizational practices,
2. Job/task feature
3. Organizational culture;
4. Inter-personal relationships and
5. Employee personal characteristics. Copper et al., (2003) identified six stressors.

Antoniou et al., (2006) categorized the stressors into exogenous and endogeneous pressures. In the present study, the stressors are noticed with the help of the review of previous studies (Schabracqu and Cooper, 2000; Monkgomery et al., 1996; Murphy, 1995; and Mc Hugh, 1994). The variables are listed in Table - 1.

Table - 1 : Variables in Antecedents of Occupational Stress (AOS)

Sl. No.	Variables in AOS
1	Social conditions
2	Over emphasis by top management
3	Increasing crimes
4	Long working hours
5	Shortage of Staffs
6	Changing the moral values
7	Personality Conflict
8	Constant changes in policies
9	Lack of Scientific Management
10	Conflict Job demands
11	Inadequate supervision
12	Coping conflict
13	Lack of information
14	Relation with other staffs
15	Poor working conditions
16	Political intervention
17	No hierarchy follow-up
18	Unequal sharing of works
19	Unclear job expectations
20	Lack of social support
21	Difficult to manage children
22	Red Tapism
23	Attitudinal changes
24	Lack of career development
25	Poor fit between abilities and skills
26	Family problems
27	Pressure of responsibilities
28	Financial Problem
29	Lack of resources to perform
30	Work-life conflict

The respondents are asked to rate the abovesaid variables at five point scale.

Occupational Stress

Stress is defined as the reaction of individuals to demands imposed upon them at their occupation (Ertsutlu, and Chafra, 2006). It is the inability to cope with the pressures in a job (Rees, 1997). It may be caused by the poor fit between some one's abilities and their work requirements and conditions (Holmlund et al., 2005). It is also explained as a mental and physical condition which affects an individuals productivity, effectiveness, quality of work and health (Comish and Swindle, 1994). Stress is associated with impaired individual functioning in the work place (Ross, 2005). Bat (1995) identified four dimensions of job stress namely role ambiguity, role conflict, work overload and resource inadequacy. In the present study, the level of occupational stress among the respondents are measured with the help of variables drawn from reviews (Antoniou et al., 2006; Chen et al., 2006 and Dua, 1994).

These are given in Table - 2.

Table - 2 : Variables in Occupational Stress (OS)

Sl. No.	Variables in OS
1	Stress caused by shift work
2	Stress caused by working alone at night
3	Stress caused by over-time work
4	Stress caused by risk of injury
5	Stress caused by court and community events
6	Stress caused by Traumatic events
7	Stress caused by work life imbalance
8	Stress caused by 24 hours work
9	Stress caused by paper work
10	Stress caused by social evils
11	Stress caused by gender bias
12	Stress caused by inter personal relationship
13	Stress caused by poor working conditions
14	Stress caused by poor health

The respondents are asked to rate the above said variables at five point scale.

Research Methodology

The applied research design of the study is descriptive in nature. The sample size of the study was determined with the help of the formula of $n = \left[\frac{Z\sigma}{D}\right]^2$. In the present study, it came 536. The 536 women police working in all districts head quarters of Tamilnadu had been identified with the help of the Assistance Commissioner of Police in each head quarters. The required data were collected with the help of pre-determined and pre-tested questionnaire. The questionnaire was sent to all 536 women police by post. Only 272 women police has responded the questionnaire at the fullest level. Hence, the final sample included for the analysis and study came to 272 women police.

Results

Descriptive Statistics

The dominant age group among the women police is 25 to 35 years whereas the dominant level of educational among them is at higher secondary level. The dominant marital status of the women police is 'married' whereas their dominant family size is 3 members. The most of the women police are having working spouse. Their dominant monthly income is Rs.15000 to 20,000 whereas their family income is Rs.25000 to 35,000. Majority of the women police are having school going children. Their workplace is far away from their residence.

Important Antecedents of Occupational Stress

The respondents' view on antecedents of occupational stress is measured with the help of 30 variables. The respondents are asked to rate these variables at five point scale according to their order o importance. The score of all 30 variables are included for the Exploratory Factor Analysis (EFA) initially inorder to narrate the variables into important factors. The validity of data for EFA has been tested with the help of Kaiser-Meyer-Ohlin (KMO) measure of sampling adequacy and Bartletts test of Sphericity. Both these tests satisfy the validity of data for EFA since the KMO measure is greater than 0.60 and the chi-square is significant at five per cent level. The EFA results in four important factors. The eigen value and the per cent of variation explained by each are shown in Table 3.

Table - 3 : Important Antecedents of Occupational Stress (AOS)

Sl. No.	AOS	Number of variables in	Eigen value	Per cent of variation explained	Cumulative per cent of variation explained
1	Job factors	11	6.8843	22.95	22.95
2	Social factors	7	5.0119	16.71	39.66
3	Personal factors	7	4.2409	14.14	53.80
4	Organizational factors	5	2.9693	9.89	63.69
KMO measure of sampling adequacy: 0.7862.			Bartletts test of sphericity: Chi-square value: 80.63*.		

* Significant at zero per cent level.

The first two important factors are job and social factors since it's eigen values are 6.8843 and 5.0117 respectively. The per cent of variation explained by these two factors are 22.95 and 16.71 per cent respectively. The last two factors narrated by the EFA are personal and organizational factors since its' eigen values are 4.2409 and 2.9693 respectively. The per cent of variation explained by these two factors are 14.14 and 9.89 per cent respectively. In total, the narrated four factors explain the variables in antecedents of occupational stress to an extent of 63.69 per cent.

Reliability and Validity of variables in Concepts

In total, there are five concepts used in the present study. These are job, social, personal, occupational factors and occupational stress. Before summarizing the score of the variables in each concept, it is imperative to examine the reliability and validity of variables in each concept with the help of confirmatory factor analysis (CFA). The overall reliability of variables in each concept is tested with the help of cronbach alpha. The results are shown in

Table - 4 : Reliability and Validity of variables in Antecedents and Level of Occupational Stress

Sl. No.	Particulars	Range of standardized factor loading	Range of 't' statistics	Cronbach alpha	Composite reliability	Average variance extracted
1	Job factors	0.8997-0.6173	3.8996*-2.1996*	0.7911	0.7702	54.11
2	Social factors	0.9042-0.6044	4.0118*-2.0473*	0.7644	0.7403	52.17
3	Personal factors	0.8771-0.6502	3.6064*-2.5842*	0.7806	0.7641	53.92
4	Organizational factors	0.8509-0.6331	3.5147*-2.3996*	0.7697	0.7402	52.04
5	Level of occupational stress	0.9343-0.6402	4.3884*-2.4517*	0.8142	0.7944	56.93

* Significant at five per cent level.

The standardized factor loading of the variables in each concept is greater than 0.60 which reveals its content validity (Ahire et al., 1996). The significance of the 't' statistics of the standardized factor loading in each concept reveal its convergent validity (Anderson and Gerbing, 1982). It is also supported by the composite reliability and average variance extracted since these are greater than its standard minimum of 0.50 and 50.00 per cent respectively. (Hair et al., 1992). The cronbach alpha of all concepts are greater than its standard minimum of 0.60 (Cronbach, 1951). All these results indicate the reliability and validity in each concept.

Respondents view on Antecedents and Level of Occupational Stress

The level of view on the four factors leading to occupational stress and the level of occupational stress among the women police have been computed by the mean scores of the variables in each factor. The standard deviation and the co-efficient of variation of all concepts are computed to exhibit the level of consistency in the respondents' view on the concepts. The results are shown in Table - 5.

Table - 5 : Respondents view on Antecedents and Level of Occupational Stress

Sl. No.	Particulars	Mean	Standard Deviation	Co-efficient of variation (in %)
1	Job factors	3.0445	0.8676	28.49
2	Social factors	3.38789	0.4117	12.15
3	Personal factors	2.8086	0.5891	20.97
4	Organizational factors	3.1171	0.4503	14.45
5	Occupational Stress	3.4546	0.6646	19.24

The highly viewed factors by the women police are social and organizational factors since it's mean scores are 3.3889 and 3.1171 respectively. The higher level of occupational stress is noticed among the women police since it's mean scores is 3.4546. The higher level of consistency in the view on the factors among the women police are seen in the case of social and organisational factors since their respective co-efficient of variations are 12.15 and 14.45 per cent respectively.

Impact of Antecedents on the Occupational Stress among Women Police

The antecedents of occupational stress may have its own influence on the level of occupational stress among the women police. It is essential to findout the relative importance of each antecedents in the determination of the level of occupational stress among the women for policy implications. The multiple regression analysis has been administered to findout the impact of antecedents. The fitted regression model is:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$

Whereas

Y	–	Score of the level of occupational stress among the respondents
X_1	–	Score on the job factors among the respondents
X_2	–	Score on the social factors among the respondents
X_3	–	Score on the personal factors among the respondents
X_4	–	Score on the organisational factors among the respondents
b_1, b_2, b_3, b_4	–	regression co-efficient of independent variables
a	–	intercept and
e	–	error term

The result of regression analysis is shown in Table - 6.

Table - 6 : Impact of Antecedents on the Level of Occupational Stress

Sl. No.	Antecedents	Beta	Regression co-efficient	Standard error	't' statistics	'P' value
1	Job factors	0.0824	0.1089	0.8979	1.1124	0.2118
2	Social factors	0.1701	0.1997	0.0494	4.0425	0.0117
3	Social factors	0.0514	0.0776	0.9971	0.0778	0.3896
4	Organisational factors	0.1297	0.1548	0.0648	2.3889	0.0334
	Constant		0.3896	0.1073	3.6309	0.0224
	R^2		0.7917			
	F-statistics		8.5884			

The significantly influencing antecedents on the level of occupational stress among the women police are social and organisational factor since their respective regression co-efficients are significant at five per cent level. A unit increase in the view on abovesaid factors result in an increase in the level of occupational stress among the women police by 0.1701 and 0.1297 units respectively. The changes in the view on the antecedents of occupational stress explain the changes in the level of occupational stress to an extent of 79.17 per cent. The analysis reveals the importance of social and organisational factors in the determination of the level of occupational stress among the women police.

Concluding Remarks

The present study conclude that the important factors leading to occupational stress among women police are job, social, personal and organisational factors. The level of occupational stress among the women police is higher. The highly influencing factors on their level of occupational stress among them are social and personal factors. Eventhough the women police are tolerating the burden in the job and the organisational procedures and structures, they are unable to adjust the social changes like political intervention and change in moral values among the people. Similarly, they are not accompanying the evils caused by shortage of staffs, unequal sharing of works and poor hierarchy follow-up. Since the women policies are essential to maintain the law and order and also to safeguard the women's security, the Government should take essential steps to reduce their stress in order to avoid the consequences of stress. That is good for the women police, society and the nation.

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