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FINANCIAL HEALTH OF SELECT INDIAN IT COMPANIES - A STUDY WITH REFERENCE TO Z-SCORE ANALYSIS

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Abstract

Industrial sickness is defined in India as "an industrial company (being a company registered for not less than five years) which has, at the end of any financial year, accumulated losses equal to, or exceeding, its entire net worth and has also suffered cash losses in such financial year and the financial year immediately preceding such financial year". Industrial sickness is an umbrella term applied to various things associated with industry that make people ill and cause them to miss work. Industrial health managers need training and experience identifying and remediating conditions that present major health threats to their respective workforces. Then they can train the rest of management and can teach the workers themselves about the best way to carry out their jobs with minimum threats to their health. In this particular study, we have tried to identify the financial health of select Indian IT Sector companies, with the help of a pertinent financial tool – Z-score analysis. Appropriate statistical tools have been used for the analysis.

Keywords: Industrial Sickness, Z-score, Multiple Regression, Financial Health.

Introduction

Industrial sickness is defined in India as "an industrial company (being a company registered for not less than five years) which has, at the end of any financial year, accumulated losses equal to, or exceeding, its entire net worth and has also suffered cash losses in such financial year and the financial year immediately preceding such financial year

Industrial Sickness in India

Industrial sickness specially in small-scale Industry has been always a demerit for the Indian economy, because more and more industries like – cotton, Jute, Sugar, Textiles small steel and engineering industries are being affected by this sickness problem.

As per an estimate 300 units in the medium and large scale sector were either closed or were on the stage of closing in the year 1976. About 10% of 4 lakhs unit were also reported to be ailing. And this position also remain same in the next decades. At the end of year 1986, the member of sick units in the portfolio of scheduled commercial banks stood at 1.47,740 involving an out standing bank credit of Rs. 4874 crores.

Where the total number of large Industries which are sick were 637 units at the end of year 1985 increased to 714 units in the end of next year 1986.Likewise on the other hand the number of sick small scale units were also increased 1.18 lacks at the end of 1985 to 1.46 lakhs at the end of 1986.The bank amount which was outstanding in case of large industries for the same period also increased from Rs.2,900 crores to Rs. 3287 crores at the end of year 1986. Dues of Small Scale sector also increased from Rs.1071 crores to Rs.1306 crores at the end of the year 1986.Of the 147, 740 sick industrial units which contains large medium as well as small scale involving the total bank loan (credit) of Rs. 4874 at the end of the year 1986.

Industrial sickness is one of the most complex problems of the Indian economy. In spite of the different measures taken by the Government the problem persists. The rise has remained unabated, even in the years after the passage of the Sick Industrial Companies Act (SICA) and the creation of the Board for Industrial and Financial Reconstruction (BIFR). The study reveals that sick units have not only lost their net worth, but they have also lost capital raised from sources other than ownership. The extent of accumulated losses of sick units in India, is about two times that of the net worth of the sick units. The study reveals the failure of the policies in controlling industrial sickness in India, and puts forward certain suggestions to revamp the policy framework so as to effectively tackle the problem.

Causes of Industrial Sickness in India

Before a policy is evolved and successfully implemented to deal with, the problem of industrial sickness in India, it is absolutely necessary to have a correct diagnosis of the problem.If we know what factors are responsible and causing industrial sicknesses, it will be possible to prevent industrial sickness in the first instance, and if unfortunately, sickness does affect some industrial units, a proper and correct diagnosis would help the policy-makers to successfully tackle the problem of industrial sickness.

From the above point of view, the following analysis dealing with the causes of industrial sickness in India would be found useful and helpful to evolve and implement successfully an appropriate policy to deal with the problem.Industrial units may become sick due to various reasons. According to V.N Nadkarni, "….some industrial units are born sick, some achieve sickness and-some have sickness thrust upon them".

Internal Causes of Sickness

Some industrial units have sickness inherent in them; they have the potential of sickness in them right from their inception. This would mean that such industrial units never have a chance of becoming viable and profitable. They generally develop sickness within two to three years or even earlier after they commence their activities.Any one or more of the following factors are responsible for such inherent sickness in industrial units or for born in sickness among industrial units.

Achieved Sickness

An industrial unit may start functioning and after some years may fall sick due to various internal causes that begin to affect the unit. Some of the important internal causes or factors that may result in industrial sickness are as follows: As Nadkarni has pointed out bad management with lack of professional expertise, internal squabbles, indifference and inefficiency may result in industrial sickness after a unit starts functioning.

External Factors Causing Industrial Sickness

It is quite possible that an industrial unit may fall sick far no fault of the entrepreneur and due to reasons entirely beyond his control the entrepreneur may be a practical and very careful man with adequate expertise and resources and the project may have been very carefully prepared, and yet the unit may fall sick far no fault of his. This is because various external factors influence the health of industrial unit. Following are some of the important external factors that may cause industrial sickness.

(a) In the case of India, energy crisis, coal shortages and steeply rising petroleum prices have caused sickness among many industrial units. Energy shortages have become endemic and often anywhere from 25 to 50 per cent of electricity requirements are not met, with extremely adverse effect on production and revenue of industrial establishments, forcing many of them to fall sick.

(b) In a number of cases the installed capacity of an industrial unit cannot be used to the maximum possible extent but only partly because of shortages of essential raw materials due to production setbacks in supply industries; or due to failure of monsoon, agricultural production and incomes have received a setback with adverse effect on demand from the agricultural sector for products like diesel pumps fertilizers, etc., and industrial units producing these goods continually for two or three years may find themselves in a condition of sickness, or import policies of some countries may change so that demand for certain goods produced for export purposes declines steeply. If this persists for some years, it would mean a great setback to the concerned industrial units making them sick as a consequence.

(c) Infrastructural problems (such as heavy demand for railway services) may cause immense problems for industrial units in getting necessary raw materials in time and in sending out manufactured goods to different markets in the country and also abroad according to schedule. This would upset the smooth working of the industrial unit.

(d) Non-availability of adequate credit due to depressed conditions in capital and money markets of credit squeeze policy of the government may upset the working of an industrial unit making it sick. The policy of credit squeeze followed by the Government of India for some time during 1970s was responsible for sickness of many industrial units, ultimately forcing some of them to close down.

(e) Unfavourable government policies such as in respect of taxation, export imports, controls, rate of interest, foreign competition etc. may produce unfavourable environment for working of some industrial units, some of which for failure to successfully cope with all these constraints may fall sick or may close down completely.

Review of Literature

Ohlson's O-Score model (1980) selected nine ratios or terms which he thought should be useful in predicting bankruptcy. Martin (1977) applied logistic regression model to a sample of 23 bankrupt banks during the period 1975-76. Other accounting-based models developed were by Taffler (1983, 1984) and Zmijewski (1984). Bhatia (1988) and Sahoo, et al. (1996) applied the multiple discriminant analysis technique on a sample of sick and non-sick companies using accounting ratios. Several other studies used financial statement analysis for predicting default. Opler and Titman (1994) and Asquith et al. (1994) identified default risk to be a function of firm specific idiosyncratic factors. Lennox (1999) concluded from their study that profitability, leverage, and cash flow; all three parameters have a bearing on the probability of bankruptcy on a sample of 90 bankrupt firms. Further studies were done by Shumway (2001), Altman (2002) and Wang (2004) and all these studies emphasized the significance of financial ratios for predicting corporate failure. Grunert et al. (2005) however, found empirical evidence in his study that the combined use of financial and non-financial factors can provide greater accuracy in default prediction as compared to a single factor. Jaydev (2006) emphasized on the role of financial risk factors in predicting default while Bandyopadhyay (2006) compared three zscore models. Bandyopadhyay (2007) developed a hybrid logistic model based on inputs obtained from Black Scholes Merton (BSM) equity-based option model described in his paper, Part 1 to predict corporate default. Agarwal and Taffler (2007) emphasized on the predictiveability of Taffler's z-score model in the assessment of distress risk spanning over a 25-yearperiod. Baninoe (2010) evaluated two types of bankruptcy models; a logistic model and anoption pricing method and concluded from his research that distressed stocks generated highreturns. Laitinen (2010) in his study assessed the importance of interaction effects inpredicting payment defaults using two different types of logistic regression models. Kumar andKumar (2012) conducted empirical analysis on three types of bankruptcy models for Texmoindustry: (i) the Altman z-score; (ii) Ohlson's model; and (iii) Zmijewski's models to predict the probability that a firm will go bankrupt in two years.

Recently, Gupta (2014) had developed an accounting based prediction model using discriminant analysis and logit regression and compared the predictive ability of these models.

For logistic regressions, an attempt was made to combine macro variables and dummy industry variables along with accounting ratios. The paper had analysed that the predictive ability of the proposed Z score model was higher when compared to both the Altman original Z-score model and the Altman model for emerging markets. The research findings establish the superiority of logit model over discriminant analysis and demonstrate the significance of accounting ratios in predicting default. It is observed from the literature review above that several models have been developed based on accounting information (MDA, logit, probit). However, MDA which is applied to develop a z-score does not directly compute probabilities. Moreover, the model to be developed and the ratios may vary across regions. Thus, this paper examines the MDA to develop a Z-score and to evaluate which is a better model in its predictive ability that can be used by lenders to forewarn against a corporate default.

Finding out the Research Gap

The review of the literature of the above literature reveals that the pressure to monitor financial health of a company arises today, for:

1. Determining the sustainability and growth of the company in the competitive world
2. Identifying the signs of financial distress and thereby avoid the bankruptcy
3. Entry of the new players in the market
4. The integrated financial market brings investors from foreign countries
5. Reluctance to invest due to political uncertainty and coalition politics.

The above study also reveals that the z-score model is the most accepted as a financial tool for the measurement of sickness. Related statistical tools have also been used for the purpose of analysis.

Objectives of the Study

1. To assess the overall financial performance of the company
2. To know the efficiency in financial operations
3. To predict the financial health and viability of the company

Hypotheses of the Study

Keeping the above objectives in mind, the following hypothesis were framed and tested during the study period.

1. Correlation between working capital and total assets of this company is not significant
2. Correlation between Retained earnings and total assets of this company is not significant.
3. Correlation between EBIT and total assets of this company is not significant.
4. Correlation between market value of equity and total liability of this company is not significant.
5. Correlation between sales and total assets of this company is not significant.
6. There is no significant difference between the five years average of Z score ratio to the standard.

Research Methodology

The study was concerned with 10 companies from different sectors, where we have tried to cover all the industrial sectors in India. This study was based on the secondary data which was obtained from the published sources i.e. Annual report for the period of 5 years (2009-10 to 2013-14). The collected data was analysed with the help of ratio analysis. The many accounting ratios used to predict the financial performance of the company, gives a warning only when it is too late to take corrective action.

Keeping the research gap and objectives of the study in mind, the Z" score analysis has been adopted to monitor the financial health of the company to predict as well as to avoid business failure and subsequent bankruptcy. In addition to that, the study used statistical tools like mean, standard deviation, correlation and t test.

What is z-score?

About 40 years ago, Edward I. Altman, a financial economist at New York University's Graduate School of Business, developed a model for predicting the likelihood that a company would go bankrupt. This model uses five financial ratios that combine in a specific way to produce a single number. This number, called the Z score, is a general measure of corporate financial health. The most famous failure prediction model is Altman's Z-Score Model. Based on *Multiple Discriminate Analyses (MDA)*, the model predicts a company's financial health based on a discriminant function of the form.

Z-score is a statistical measurement of a score's relationship to the mean in a group of scores. A z-score of 0 means the score is the same as the mean. A z-score can also be positive or negative, including whether it is above or below the mean and by how many standard deviation.

How Altman's Z-score is calculated?

The Z-score Formulaof ALTMAN (1968)

Here is the formula which is built out of the five weighted financial ratios:

$$\textbf{Z-Score} = 1.2X_1 + 1.4X_2 + 3.3X_3 + 0.6X_4 + 1.0X_5$$

Where:

X_1= Working Capital/Total Assets

X_2= Retained Earnings/Total Assets

X_3= Earnings Before Interest & Tax/Total Debts

X_4= Market Value of Equity/Total Liabilities

X_5= Sales/Total Assets

Strictly speaking, the lower the score, the higher the odds are that a company is headed for bankruptcy. A Z-score of lower than 1.8, in particular, indicates that the company is heading for bankruptcy. Companies with scores above 3 are unlikely to enter bankruptcy. Scores in between 1.8 and 3 lie in a gray area.

The above-furnished ingredients (variables), as mentioned in Chapter-4 of the present study, are the indicators of the financial health of the company. The results of the variables of this company are tabulated in the table 5.1.

Ingredients	Financial Ratios	2013-14	2014-15	2015-16	2016-17	2017-18	Mean	Correlation
X1	**Working Capital / Total Assets**	0.03	0.057	0.435	-0.304	0.373	0.2278	.83
X2	**Retained Earnings / Total Assets**	0.043	0.049	0.448	-0.607	-0.773	-.1876	.10
X3	**EBIT / Total Assets**	0.149	0.089	-0.099	0.058	-0.093	-.0148	.26
X4	**Market Value of Equity / Book Value of Total Liabilities**	0.122	0.046	0.144	-0.081	0.258	.0778	.26
X5	**Sales / Total Assets**	0.294	0.246	0.361	0.36	0.383	.3288	.45
Z Score		2.86	2.91	3.31	3.01	2.88		

Source : Secondary data retrieved from www.moneycontrol.com and calculated through MS-Excel.

Relationship	Calculated Value	Degrees of freedom	Table Value @ 5 % Confidence	Remarks
Correlation between Working Capital and Total Assets	0.033669	9	2.26	Not Significant
Correlation between Retained Earnings and Total Assets	0.026223	9	2.26	Not Significant
Correlation between EBIT and Total Assets	0.854629	9	2.26	Not Significant
Correlation between Market Value of Equity and Book Value of Total Liabilities	0.011495	9	2.26	Not Significant
Correlation between Sales and Total Assets	0.035776	9	2.26	Not Significant
5 years average of Z Score Value to the standard	0.05.572	5	2.132	Not Significant

Source : Secondary data retrieved from www.moneycontrol.com and calculated through MS-Excel and SPSS 24

Working Capital to Total Assets: It may be seen from the above table 5.1; the working capital of the sample companies was fluctuating during the study period (Current ratio of this company was decreasing every year and it was below to the conventional norm as well as the industry average. It indicates that there has been deterioration in the liquidity position of the company.), whereas total assets increased year by year which shows the sample companies had more concentration on the investments in fixed assets. The efficiency of these companies in the matter of management of working capital helps the companies to maintain the good financial health. But the working capital management of these companies was not satisfactory, effective and sound. The correlation coefficient between working capital and total assets were positive which was tested through the hypothesis and the result was indicated in table 5.2.

Retained Earnings to Total Assets: Conventionally, retained earnings to total assets ratio near 1:1 (100%) indicates that growth has been financed through profits, not increased debt. The research study (Table 5.1) shows that the ratio was near to 10 per cent which reflects this company financing less capital expenditure through retains earnings rather than borrowings. The correlation coefficient between Retained earning and total assets was negative which was tested through the hypothesis and the result was presented in table 5.2.

Earnings before Interest and Taxes to Total Assets: The operational performance and earning power could be assessed through EBIT to Total assets which lead the business success or failure. The EBIT and total assets of this company was increased year by year during the study period and not the same level of proportion which leads ratio of this company ranges between 27 and 40 per cent (on an average 33). The EBIT and total assets moves on the same direction, it will adversely affect on the financial health of the company. The correlation coefficient between EBIT and total assets was positive which was tested through the hypothesis and the result was depicted in table 5.2.

Market Value of Equity to Total Liabilities: The table 5.1 shows that, the market value of equity and total liabilities increased every year but not in the same proportion. The correlation coefficient between Market Value of Equity and total Liabilities was negative which was tested through the hypothesis and the result was depicted in table 5.2.

Sales to Total Assets: It is observed from the table 5.1. shows the sales and total assets ratio was increasing every year. It shows the company having capacity to increase their sales over periods but not to the desired level. The correlation coefficient between sales and total assets was positive which was tested through the hypothesis and the result was depicted in table 5.3.

Z score value: For determining the financial health of this company, this study used Z score model, which provides the financial soundness of a business and roadmap out ling the direction the business is heading. The table 5.1 shows the Z score values of this company. As per the Altman's guidelines, the company financial position is not at all healthy during the study period which was tested through hypothesis and concluded that the five years average of Z score ratio does not differ significantly to the standard.

Findings of the Study

As mentioned above, this study has made an attempt to evaluate the general financial health of the selected sample companies through 'Z-score analysis with the five weighted financial ratios. It is clear that the sample companies' financial health is not at all good during the study period.

1. Overall, it is clear that the sample companies' financial position is not at all healthy during the study period.
2. The efficiency of this company in the matter of management of working capital was not at all satisfactory which could help the company to maintain the good financial health.
3. This company financed through reinvesting their profits, instead of debts.
4. The EBIT and total assets moves on the same direction, it will adversely affect the financial health of the company
5. The market value of equity and total liabilities increased every year but not in the same proportion
6. The company having capacity to increase their sales over periods but not to the desired level.
7. The correlation coefficient of the financial ratios are almost negative.

Conclusion

An attempt has been made in the present study to have an insight into the examination of financial health of selected sample companies in the IT Sector in India. To evaluate the financial conditions and performance of a company, this study, uses Z score model, which captures the predictive viability of a company's financial health by using a combination of financial ratios that ultimately predicts a score, which can be used to determine the financial health of a company.

The study concludes that the sample companies overall financial health was very much satisfactory and they are Financially healthy companies.

Recommendations

Though the company"s overall financial health was good, in order to sustain the level and grow, the following suggestion was made:

1. The efficiency of this company in the matter of management of working capital should be strengthened, which helps the company to maintain the good financial health.
2. This company financed through their profits, instead of debt which will help the sustainable growth. So that the company has to identify the level of debt and utilise it properly.
3. The EBIT and total assets moves on the same direction, it will adversely affect the financial health of the company. So that the company„s EBIT can convert into capital or reduce the fixed assets.
4. The company is capable of increasing their sales over periods but not to the desired level. They can build good market team and provide the necessary incentives, schemes and so on.

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A STUDY ON PROFESSIONAL ETHICS AMONG SCHOOL TEACHERS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT

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Abstract

This article provides narrative findings on professional ethics of School teachers in Coimbatore District. Code of ethics should be addressed to the youngsters through education and through teaching professionalism. Professional Ethics considers here as abstract and obscure concept. Speaking about teaching profession, it is essential to consider contemporary global ethics in education. In Teachings schools context and with the support of government and school policies, programs and practices, helps the teachers to be ethical in providing education. It helps students to get benefited through this ethical behavior of teachers. Analyzing this concept is evident to reach a common sense, setting behavioral standards of teachers and preparation of various ethical measures in their profession.To analyze the factors influenced as ethical values among teachers and Concept of Professional Ethics. To know the perception of teachers for the need of ethics in education curriculum. The results of professional ethics in teaching are the form in deference to obligations of profession. Forming this concept needs ethical competencies including ethical behaviors of the teachers.

Keywords: Professional Ethics, Professionalism, Education, Government.

Introduction

Education nowadays is not as ancient times. Education in old system was taught knowledge is so sacred that no man argued to sell it. The Wealthy families helped the Guru and his disciples for their physiological needs and other students studied without paying any to the Guru instead they work for the Guru whereas in modern education system become more commercial, materialistic and competitive. The people also ready to pay any amount in order to get better education. Even the poor is ready for this commercial system. So, the investors are targeted the education industry to invest. The only tool to earn more is to pay less and charge more from the students.

The teachers or Guru is leading very pathetic situation in the commercial world and in this commercial education system. The teaching is considered as profession and it is mother of every profession.The teaching profession requires that those working as a teacher comply with a high standard of professional ethics and that society can trust that teachers act ethically in all situations.

The teaching profession complied with the word Ethics, thus the society respect the teacher in all situations. Teachers have main responsibility to take role and be a role model to everyone. We can find teachers to suit to today's commercial system have to remind ethics and practices. Emphasizing the importance of ethics in teaching profession viz character, conduct, behaviour, integrity and responsibility has to become teaching professions.

Profession is alike other occupation due to some particular attributes including a set of specialized knowledge and technical skills, the need to official education and experience, possessing ethical codes or standards of conduct, commitment to offer public services, possessing an official organization to be supported for professionalism, having high level qualification regulations and standards, the need to acquire especial training certificates and required capabilities, and also a high degree of autonomy for an efficient work. The Teaching professionals should have both theoretically as well as practically expertise in their subject. Being benefited from wise knowledge and technical skills gives professionals a special power and authority. Although arguments concerning the ethics of teaching had been basically discussed in the United States at the beginning of the 20th century, as well around the world in the past two decades, no comprehensive definition of professional ethics of teaching has been proposed as yet. The present study, thus, attempts to shed light on the notion of professional ethics in teaching and its different aspects in order to present a comprehensive definition of the concept.

Role of Teachers:

"We want that the education by which character is formed, strength of the mind is increased the intellect is expanded, and by which one can stand on one"s own feet"- Swami Vivekananda. As said by Vivekananda, context matches even in this commercial education system.

- In the present situation, teachers are required to get learn the old or outdated concepts and also they have to updated on respective current affairs,
- Teachers must be punctual to the place to ensure student's satisfaction.
- Teachers have to maintain full enthusiasm and invoke creative and innovative instincts among the Students through projects and assignments.
- Teachers have to give full attention to each and every student by moving towards them and comfort them in practical teaching, to input them wide knowledge.
- Teachers in particular to schools, have to find the family balances to the student's emotions. If they are lacking the teachers have counsel them to concentrate in their studies and to be success in their life.
- Teachers should not be partial among the students on any aspects like language, gender, tone, etc. Favoritism is also should be avoided and this is monitored by every step by the society.
- Teachers every step and action is monitored and considered as a real motivator to all the concerned.
- The teaching learning process should satisfy even the poor students and they should clearly understand the subject to perform well in the examination. The motivation from the teachers makes to develop self confidence among the students.
- The teachers action should be task oriented and performance oriented. The students should analyze only through merit based.
- Teachers are practically, student's guardian while on the premises.

Teachers as a Mentor

Mentoring the school student is difficult task for the teachers. The mentoring can be done and it should some basic qualities to fulfill the emotional need and knowledge need of the student. The situation may affect the students education, being the ethically professionalize the teachers are expected to perform the following considerations.

- Unconditional knowledge sharing
- Impartial and prudent action
- Motivation and encourage participation
- Walk the talk/ practice what is preached
- Wisdom

Role Model Teachers should have following qualities without any compromise

- Cheerful and pleasing personality:
- Clean Habits:
- Control on anger and forgiveness:

- Conquest of mind:
- Honesty:
- Character

The above said qualities should possess by the school teachers to win students desire on the teachers. The qualities among the students are adopted only by admiring their teachers. No other compromise is entertained in the above said qualities among the teachers.

Teaching Ethics

- Teachers must have good communication skills
- Teachers must have professional interest
- Participation of special programs for teachers
- Knowledge & understanding of main subject
- Assessing the students has been done ethically
- Classroom management is necessary
- Mentoring for indiscipline &behavioural problems
- Management involve in teacher's ethical part
- Extra knowledge other than the subject
- Accepting the feedback
- Facing questions from students
- Punctual to the class
- Well prepared to the class
- Salary is satisfactory for your work
- External factors have made you unethically

The Significance of the Study

The present study is significant for professional ethics on school teachers in Coimbatore District. It is consider as a evidence that shows the ethics followed by the teachers who are working in the schools of Coimbatore District. It acts a source and identification of teaching behavior where the government has to take necessary steps to control over the reasons for unethical issues. So that students at their beginning stage itself can be sincerely monitored by the teachers.

Research Objectives

- To find the factors influenced as ethical values among teachers.
- To know the perception of teachers for the need of ethics in education curriculum

Review of Literature

Bozalek et al. (2014) conducted a study on "Analysing the Professional Development of Teaching and Learning from a Political Ethics of Care Perspective". This framework identifies five integrated moral elements of care - attentiveness, responsibility, competence, responsiveness and trust. This paper found on each of these elements to evaluate the piloting and implementation of a teaching and learning professional development model at a South African higher education institution.

'RauniRosonen'(2007)2 has found that the individuals in the society are widely and deeply conscious about the ethical questions and they are tend to study them on a targeted means of the ethical growth in education for teachers.

'William A.L. Anangisye, PhD (OCT 2010)3, the paper focuses on the initiatives and challenges of promoting ethics in teacher training colleges. The study was concluded that without a well-defined education policy in favour of promoting teacher ethics education, efforts to that effect are doomed to fail. So that it is concluded that education policy must be proposed on teacher's ethical behavior.

RukhsanaZia(2007)4 , have focus on "quality of education" has sharpened as people have become concerned about a perceived rise in materialism as standards of living have improved;. This paper tries to delineate the global normative aims of education as a model for assessing the composition of the teacher education curriculum in Pakistan. The paper accepts that ethics and values education is still in a formative stage.

Gunnel Colnerud (2006)5 , research on teacher ethics and the moral dimensions of teaching has contributed to extensive and valuable knowledge, which has sometimes led to constructive syntheses of positions finally he found there is a relationship between moral education and professional ethics and what is morally significant in the teaching profession.

Gallagher, 2009, An increasing number of child research publications reflect on research practice and demonstrate the "problematic, messy and contested nature of ethical dilemmas"

Methodology of the study

i. Area of the Study: The area of the study refers to Coimbatore.

ii. Sources of data: The study uses both primary data and secondary data. For the purpose of collection of data, a detailed Questionnaire has been prepared and data were collected among the school teachers in Coimbatore.

iii. Sample Design: For the purpose of the study, 300 questionnaires were collected from the teachers in Coimbatore. Convenient random sampling method is administered in this study.

iv. Tools for Analysis

- Paired T test
- Regression Analysis.
- Multiple Correlation

The entire tests were carried out at 5% level of significance.

Analysis and Interpretation

Significance between salary and Type of School using Paired t Test (N=300)

	Salary	School
Mean	4.26	2.73
Variance	0.61	1.46
Observations	177	177
Pearson Correlation	-0.71	
Hypothesized Mean Difference	0	
Df	176	
t Stat	10.99	
P(T<=t) one-tail	0.01	
t Critical one-tail	1.65	
P(T<=t) two-tail	0.00	
t Critical two-tail	1.97	

Hence, p=0.01, the calculated value < 0.05, so it is inferred that there is significant difference between the salary and type of school. It is stated that salary determines the affect of professional ethics of school teachers.

Multiple correlation on various factors of professional ethics of school teachers (N=300)

	communication skill	professional interest	special programme	knowledge of subject	assessment of the students	class management	mentoring	management involment	extra knowledge	accepting feedback	facing questions	punctuality	prepartion	salary.sat
communication skill	1													
professional interest	0.32	1.00												
special programme	0.10	0.34	1.00											
knowledge of subject	0.09	0.12	0.21	1.00										
assessment of the students	-0.20	0.22	0.38	0.03	1.00									
class management	0.38	0.16	-0.02	0.30	-0.13	1.00								
mentoring	0.25	0.38	0.33	0.21	0.35	0.24	1.00							
management involment	0.12	-0.04	0.19	0.21	0.28	-0.09	0.08	1.00						
extra knowledge	-0.12	-0.14	-0.26	-0.22	-0.28	0.04	-0.15	-0.19	1.00					
accepting feedback	0.10	0.36	0.26	-0.13	0.48	-0.21	0.18	-0.01	-0.43	1.00				
facing questions	0.05	-0.12	0.04	-0.24	-0.03	-0.20	0.08	0.05	0.11	-0.23	1.00			
punctuality	-0.17	0.23	-0.15	-0.03	0.12	-0.06	-0.10	-0.25	0.34	0.29	-0.18	1.00		
prepartion	0.03	0.21	0.18	0.27	0.30	0.14	0.11	0.29	0.04	-0.16	0.08	0.09	1.00	
salary.sat	0.29	0.27	0.53	0.08	0.33	-0.04	0.14	0.23	-0.37	0.39	0.10	-0.17	-0.03	1.00

From the above table that it is indicated correlation among School Teachers towards professional ethics. The following factors show negative correlation:

- Good communication skills - Assessing the students, Punctual to the class, Extra knowledge
- Professional interest - Management involvement, Extra knowledge, Facing questions from students
- Participation of special programs - Classroom management, Extra knowledge
- Knowledge of main subject - Extra knowledge , Facing questions from students
- Assessing the students - Classroom management, Extra knowledge , Facing questions
- Classroom management - Management involvement, Facing questions
- Mentoring for indiscipline - Extra knowledge, Punctual to the class
- Management involvement - Extra knowledge, Punctual to the class
- Extra knowledge – feedback, salary satisfaction
- Accepting the feedback – facing questions, feedback
- Facing questions from students – Punctual to the class

- Punctual to the class - Salary satisfaction
- Well prepared to the class – salary satisfaction
- Salary is satisfaction – preparation, punctuality

Remaining combinations shows positive correlations. It shows that the factors of positive correlated are linked with one another due to external force sometimes teachers of school is work on unethical system. There is no connection for gaining extra knowledge, facing questions and punctuality of the teachers.

Conclusion and Suggestion

From the above study, it is concluded that teachers of school are conscious about the ethics on their profession. The external force from the government, management of the institutions etc make them to be unethical in some situation; this can be seen in unavoidable situations. Since, most of the teachers look forward to have ethics in their profession. So, it is suggested that the Government would take necessary steps to minimize the charge of unethical rules and regulations towards education sector, so that it is easy for the teaching community to adopt ethical behavior. The management of the institution and government has to take necessary steps like organizing special programs, awareness and suggestion to equip the teachers in the field of communication skills and update them to the current scenario.

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A STUDY ON IMPACT OF TECHNOLOGY ABSORPTION AND OUTCOMES IN INDIA: A DESCRIPTIVE REVIEW

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Abstract

Changes are a permanent phase and mandatory phenomenon in every spheres of the creation. Changes exhibits events right from the space, universe, solar system, inevitably in this world, the nature. In the context of change, it becomes a challenge to a state of being, when it encounters the change and it becomes the challenge, until it embraces those challenges and adopts them in the system. Challenges have been faced by the human race dated back from its world civilization to the present that have gone through its mutation of complexities of culture, habitation, and so and so forth in its survival process. When it comes to the context of challenges in technology, it has faced many changes, such as technology transfer, absorption for initiation of betterment in the areas of commerce and trade. The process development synonym with change perceived as challenge at its initial stage of adaption, which in course of time any field human life, education, biosciences, defense, agriculture, comprehensively in commerce and trade, the new technology or innovation, transferred from one source to the other, being adapted and transcript in its area of usage.

Keywords: Inevitability of changes, Technology transfer, Absorption.

Introduction

India has undergone many swings of technologies and has embraced the new technology in the sphere of Industrial growth that has contributed to the economic growth of India. In comparison to the past and contemporarily, and for around 300 years, it was of bad-mutation under the shackles of chain of British rule for India. Despite it suffocation, it has absorbed the technology transfer that have been spilled to her by the British rulers who have applied their technologies in India for their survival here. That inequitable technology transfer does have had the goodness of effect in different sectors like construction of roads, spread of education, medicine and so on. In the post freedom, the embracement of Industrialization with technology impact was so massive that took India to soar heights, with short span of time to startling surprise of the developed countries. In course of technology absorption from the technology transferors to India, India has to face many challenges in lieu of imparting those technologies, where India have had an somewhat narrowed look, in concentrating in upgradation of technology but not haven't prepared well in facing and maneuvering those challenges, until it had come across those barriers.

Importance of Indusrialization& Technical Adaption

The first Indian Prime minister, Jawaharlal Nehru, Premier from 1947 to 1964, visualized India with industrialization which will be the core point in alleviating poverty. It has been perceived that the Industrialization will give potency of self-sufficiency for India political sovereignty, but also offered external economies accruing from technical progress. Acknowledging the potency of agriculture and exports to be limited, Indian governments taxed agriculture by skewing the terms of trade against it and by giving importance to the heavy industry.

The Industries (Development and Regulation) Act (IDRA) in 1951 laid the foundations for this administrative control on industrial capacity. But, over time, the licensing requirements became increasingly stringent and were accompanied by a gamut of procedures.

With changes in technology that have happened in worldwide, and evidently it does had a impact in India, with her tread of adapting the technological advancement in all the fields that have led freedom India to grow faster, that have taken to the altitude of the global standards at par with the developed countries like USA, BRITAIN, and other European countries.

Impact of Technology Upgradation

The need of technology and its application is mandatory irrespective of the field for a sustainable sizable growth for a country. In order to compete with the world, India has adsorbed herself with inventions of technology or by absorbing technology from the transferors, from developed countries. It is inevitable for India to keep herself in the track of race in the era of technology with the world market with emerging new markets with new trends in day-today competitions, which would enable to open new avenues to its citizens. In this process, India has upgraded herself with technology, such as automations, in field of Agriculture, Electronic sector, Information technology, Space science, Biological and life sciences, Nanosciences, Pharmaceutical sectors, manufacturing sectors, application of IT in education, commerce and trade comprehensively.

1. TECHNOLOGY TRANSFER

Impact of Technology upgradation and its

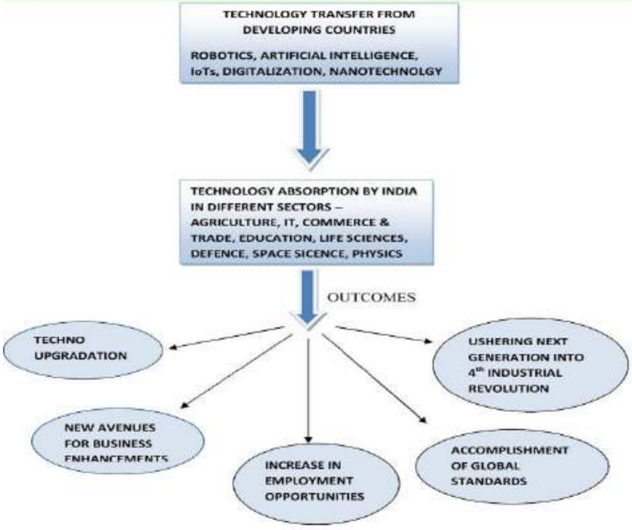


Fig 1.0 IMPACT OF TECHNOLOGY UPGRADATION

The transfer of new technology from the originator to a secondary user, especially from developed to developing countries in an attempt to boost their economies.

Technology transfer, also called transfer of technology, is the process of transferring technology from the places and in groups of its origination to wider distribution among more people and places.

History of Technology Transfer And Absorption & Timelines

STAGE I (1760- 1840): In the process of technology transferring and technology absorption, **the transition took place with nexus of Industrial revolution**, that have started from 1760, marking its presence particularly in manufacturing process. The new invention of technologies, for instance from manual methods to machines, for instance, in the areas of iron steel industries, textiles, utilization of steam power, and inventions of machine and tools.

In the context of techno upgradation, textile industries was the pioneer industry, where the upgradation and industrial revolution have took place, because textile industries was the dominant industry in terms of huge capital investment, contribution of developing economy, employment, where the modern methods where utilized modern machines. This have lead to the contemporary status of modernization, for instance Power looms. These modern machines has had contributed massive output, but at the same time increased the hectic competition, and with the blend of unemployment. In the area of looming industry, it was considered a skilled crafting job, where it was done in succession from generation to generation.

Demerits: In this purview, it have been found that due to upgradation, and those that have not accessed to the new modernization have pushed to the extinction of these skilled job. Those that have financial background have embraced the power looms where as the middle class job takers, have lost their jobs.

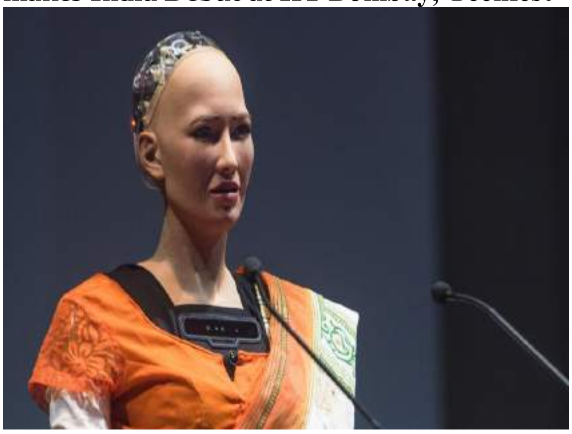
STAGE II (1870 and 1914) :At this stage massive expansion ,growth and automation was witnessed in the industries like Iron and steel, electricity, oil rigging sectors, with increased use of steam power, primarily in Britain, Germany ,United States France, and also in Italy and Japan. This transition and advancement took place before world war. In this period electric power was utilized in a sizeable measure for mass production. The major advancement took place in this period was telephone, light bulb, internal combustion engines, phonographs, paper making machines. A great tread is with start of Petroleum industry production and refining in Scotland.

STAGE III (1950 -1970s): This period is referred as Digital era with revolutionizing with mark of advancement of technology from electronic analogy, mechanization to Digitalization. The digital revolution was at the peak of 1980's and is in continuum. Advancements during the Third Industrial Revolution include the personal computer, the internet, and information and communications technology (ICT). The application was widespread in industries like IT, Commerce and trade, Healthcare, business establishments, education sectors etc.

STAGE III (1970-1990s): The third Industrial revolution was **marked by the era adapting the technology like, how the Internet, Green Electricity, and 3-D Printing are Ushering in a Sustainable Era of Distributed Capitalism**. Some economists say that the major impact of the Industrial Revolution was that the standard of living for the general population began to increase consistently for the first time in history.

The five pillars of the Third Industrial Revolution are (1) shifting to renewable energy; (2) transforming the building stock of every continent into micro–power plants to collect renewable energies on-site; (3) deploying hydrogen and other storage technologies in every building and throughout the infrastructure to store intermittent energies; (4) using Internet technology to transform the power grid of every continent into an energy internet that acts just like the Internet (5) transitioning the transport fleet to electric plug-in and fuel cell vehicles that can buy and sell green electricity on a smart, continental, interactive power grid.

The Apex of the Techno IntelligenceWorld's First Robot Citizen makes India Debut at IIT Bombay, Techfest



Sofia, the humanoid robot, made its first appearance in India at Indian Institute of Technology Bombay (IIT-B) on Saturday, during its cultural ... Describing its peculiar appearance, Sophia, in its mechanical voice, said, "I have been created on a human scale so that I can adapt to human society.

Sectors of Technology AdapationBy India

Name of the Industry	Name of the Technology Adaption	Application
Banking Industry	ATM (Automated Teller Machine)	Plastic card transaction, replacing banking hassles in public and Private sector banks. Ex: Credit cards, Debit Card
Banking Industry	e-banking systems	Demat accounts systems. Mobile

		transactions.
Retail Sectors	In warehouse management cash management, inventory & stock, sales, data management.	**E-tailing system:** Web and app design, system integration, customer service, big data and machine learning. Off-line retailing,
Manufacturing Industries	Automotive & Engineering	Additive Manufacturing Advanced Robotics, Industrial Internet of Things (IIOT).
Agriculture	Digital technology, Hydroponics, Aquaponic Gardening etc	In maintaining Live stock, Machineries, Agronomy, Home gardening, etc.
Space technology	Space weather, electromagnetic radiation emitted by the sun and other celestial bodies, fills space with noise that can interrupt certain frequencies.	NASA explores Cognitive radio, the infusion of artificial intelligence for space communications
Robotic Engineering	Entails the design, operation and maintenance of robots and automated systems used in industry and high-risk activities.	Robotics deals with the design, construction, operation, and use of robots, as well as computer systems for their control, sensory feedback, and information processing.
Bio-sciences	Genetic Engineering,	Cloning technology for curing diseases like Alzheimer's diseases, and other ailments.
Defense	Homeland securities and protective measures, drones, missiles,	communications or infrastructures, war equipments, transports, and electronic equipments, such RFIDs, etc.
Medical Sciences	regenerative medicine	silicone prosthetic ears, or rib-cartilage reconstruction
Pharmaceutical Sectors	Discovery of new products such as medicines, health services.	Applied in areas of drug discovery, new product development to clinical trials to full-scale commercialization.

Conclusions

According to the report, In India, the future of jobs in 2022 would be determined by the country's response to 12 megatrends captured by the EY (Early years foundations) framework, which includes, the level of exports of India based companies, rapid adoption of exponential technologies in the advanced markets and its impact on off-shoring, increasing/shrinking overseas job market for Indian workforce and level of FDI flows among other.

The new business models such as ecommerce and mobile based e-tailing is increasingly becoming popular in India across tier I, II and III cities. The impact of this growth is already visible on the job market. Ecommerce companies are creating new job profiles in logistics, warehousing, web and app design, system integration, customer service, big data and machine learning. Hence, the need of the hour is to acquire new skill set through training, learning and development, adopt technology and be market ready for the changing job roles in the retail sector," said Anurag Malik, partner - People & Organization, Advisory Services, EY.

Also, as per the report by 2022, 20%-25% of Indian workforce in the retail sector would be deployed in jobs that have radically changed skill sets.More than 76% of the industry experts believe rising middle-class and business innovation would drive growth in the retail sector in the next five years, it further said. EY prepared the 'Future of jobs in India: A 2022 perspective' report through primary and secondary research and analysis.

During the primary research, EY said it has interacted with more than 130 business leaders, academicians and representative of industry associations across sectors including automotive, retail, textiles and apparel among other in India UPSKILLING WORK FORCE: forging industry-academia connect and up-skilling workforce

Less Utilization Of Renewable Resources:We generally go on complaining about the heat of the sun, but we don't use this heat as the solution to our problem of unavailability of resources. We have exploited our energy resources to the extent that they are on the verge of exhaustion. Therefore more techniques should be developed to utilize solar energy.

Space Technology:Cognitive radio, the infusion of artificial intelligence into space communications networks, could meet demand and increase efficiency.Illiteracy: Our country is still struggling to achieve 100% literacy rate, to understand technology and to get the exposed to it, we need to educate people; and we live in country wherein people are denied access to education. So for them, getting exposure and access to new technology is quiet difficult.

Bio Sciences – Genetic Engineering: For the first time, researchers have used the cloning technique that produced. Dolly the sheep to create healthy monkeys. The animals could then be used to study such diseases and test treatments. The researchers said their initial targets will be Alzheimer's and Parkinson's.

Imitation Game:Indian government thinks that the best way to develop our economy is to imitate American economy which is capitalist in nature, and capitalist economy is ruthless and profit-oriented, and this profit is only oriented towards the rich and the powerful who rule the social pyramid of India; and enjoy all the technological benefits to the fullest. So our government should immediately stop this imitation game policy.

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A STUDY ON IDENTIFYING THE CHALLENGES AND IDEAL PROMOTIONAL STRATEGY IN HYPERMALL RETAIL BUSINESSES

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Abstract

India has been ranked as the most attractive nation for retail investment among 30 emerging markets (GRDI, 2010). The Indian retail sector is booming and mall growth is being seen as a clear indicator of the economic prosperity in the nation. These shopping-cum-entertainment destinations are getting bigger and better and attracting shoppers mainly with sporting multiplexes and food courts. Dominant retail activity is visible in the top cities but tier II and III cities are also witnessing change. The malls with multiplexes are catering to India's biggest USP, its youthful population who is seeking increase in leisure and entertainment facilities and that too at the rate of 14% p.a. as per India Retail Report (2019). A shopping mall for the purpose of study has been defined as mall typically enclosed with a climate-controlled walkway between two facing strips of stores(2019).

Keywords: *retail investment, economic prosperity, entertainment facilities*

Introduction

Malls, Open air centers and hybrid centers are the three main shopping centers. Open air centers are a row of stores managed as a unit, with parking in front of the stores. The common areas are not enclosed. A hybrid center combines two or more shopping center types. A mall is defined by ICSC as a shopping center which is typically enclosed, climate controlled and lighted, flanked on one or both sides by storefronts and entrances. On-site parking, either surface or structured is usually provided around the perimeter of the shopping center. The definition of a mall and other shopping centers in U. S. is as given in table 3.1.

Statement of the Problem

The overall picture of a broader context of shopping behaviour of customers helps in understanding the current position of existing malls and in determining the need gaps not met by such malls. The study undertaken could help a mall to fill up the gap, first among its competitors, by defining "How to propose strategies for creating shopping mall loyalty by identifying relevant shopping mall attributes in mall selection, assessing underlying customer perceptions leading to categorization of various shopping malls and profiling shopping mall customers based on demographics and behavioural variables?"

OBJECTIVES

1. To categorize various shopping malls according to the customer perceptions.
2. To identify the type of customers visiting hypermarket on the basis of demographics and behavioral variables.
3. To know the preferences of the customers purchasing from Hypermarket than individual outlets.
4. To identify the ideal marketing strategy to earn all class of the customers based on the purchasing power.

Limitations of the Study

The respondents included shoppers who were 18 years or above, as shoppers below 18 years might exhibit different behaviour in selecting the mall. The study covered only the shoppers visiting specified shopping malls in actual, as the shoppers preferring online shopping might behave differently. The study was conducted in selected malls in Coimbatore The shopper"s perception and attitude might vary in other regions.

METHODOLOGY

PRIMRAY DATA: The data required for the present study are collected from Primary Data sources.

SECONDARY DATA: The Secondary data are collected from various published sources such i.e. magazines, newspapers, journals, books, and various other publications.

Sample Size

To collect data for the research work, 150 numbers of respondents is to be considered. The sample was collected randomly from 3 hyper markets, inside Coimbatore namely Brookfields, Funmall, & ProZone. The Primary Data was collected from Malls retailers.

Sample Size for Customers

S.No	Name of the Mall	Number of respondents
1	Brookfields	50
2	Funmall	50
3	ProZone	50
	Total	150

Malls are involved in new style. Retailing are selected to find out challenges and opportunity of Marketing Malls in the research area which are of 4 Cities mentioned earlier places like Coimbatore, Chennai, Bangalore and Cochin On the basis of data collected, the data have been analyzed by using statistical techniques and tests were conducted at five per cent and one per cent level of significance. The objectively collected data have been suitably classified and analyzed in tables, charts and graphs in appropriate chapters. The following are the techniques adopted for the analysis of data

i. Simple percentage analysis
ii. Correlation analysis

(i). SIMPLE PERCENTAGE ANALYSIS

Simple percentage analysis is one of the basic Statistical tools which is widely used in analysis and interpretation of primary data. It deals with the number of respondents' response to a particular question in percentage arrived from the total population selected for the study.

It is one of the simple forms of analysis which is very easy for anyone to understand the outcome of the research. It is normally used by commercial research organizations and pictorially presented with different diagrams.

Respondents' socio-demographic profile - percentage analysis

TABLE 4.1

S.NO.	Particulars	Frequency	Percentage
Gender			
1	Male	100	66.7
2	Female	50	33.3
	Total	150	100
Age (years)			
1	15– 25 years	85	56.7
2	26 – 40 years	**40**	26.7
3	41 & above	25	16.6
	Total	150	100
Educational Qualification			
1	Under graduate	80	53.3

S.NO.	Particulars	Frequency	Percentage
2	Post graduate & above	60	40.0
3	Diploma or less than that	10	6.7
	Total	150	100
Marital Status			
1	Single	100	66.7
2	Married	50	33.3
3	**Total**	150	100
Customer Type			
1	Salaried	80	53.3
2	Business	70	46.7
3	**Total**	150	100
Purpose of Visiting			
1	Casual	30	20.0
2	Recreation	50	33.3
3	Purchasing	50	33.3
4	Others	20	13.4
	Total	150	100
Frequency of Visits (In a month)			
1	Once in a Month	70	46.7
2	Weekly Once	50	33.3
3	Two – Three times in a Month	20	13.4
4	Rarely	10	6.6
	Total	150	100

Source: Primary Data

The above table clearly indicates that 66.7 % of the respondents were male, and 33.3 % of the respondents were female. It divulges the fact that out of 150 respondents, the majority of the respondents were male. The study highlights that the highest level of 56.7% of the respondents belongs to the age group between 15 – 25 years, and lowest level of 16.6% of the respondents belongs to the age group of 41 and above, and medium level of 26.7% of the respondents belongs to the age group of 26 – 40 years. It divulges the fact that the majority of the respondents i.e. 56.7% found to belong to the age group of 15-25 years.It highlights that the highest level of 53.3% of the respondents were with the education qualification of undergraduate, lowest level of 6.7% for the both the group of respondents with diploma and medium level of percentage of 40.0% of the respondents were of Post graduate level. The majority of the respondents, i.e.53.3% found to be having Educational Qualification of Under-graduation. It clearly indicates that the highest level of 66.7% of the respondents belongs to the marital status group of single, and 33.3% of the respondents belong to the marital status of married group. The majority of the respondents, i.e. 66.7% belong to the marital status of Single. It clearly indicates that the highest level of 53.3% of the respondents belongs to the salaried group, and 46.7% of the respondents belong to the business group. The majority of the respondents, i.e. 53.3% belong to the salaried group. It clearly indicates that the highest level of 33.3% of the respondents belong to the group of visiting hypermarket for recreation and purchasing, lowest level of 13.4% of the respondents belong to the others group. And a 20% of the respondents expressed that they visit the hypermarket casually. It proves the fact that the majority of the respondents i.e.33.3%, visiting hypermarket for recreation and purchasing. It clearly indicates that the highest level of 46.7% of the respondents belong to the group of frequency of visit "Once in a month" category, and a lowest level of 6.6% of the respondents belong to the category, "Rarely".. And a 33.3% of the respondents expressed that they visit the hypermarket "Weekly Once", and a 13.4% of the respondents visit the hypermarket "Two to Three times in a month".

Correlation Analysis - Visiting Frequencies to Hypermarket

Correlation analysis is a method of statistical evaluation used to study the strength of a relationship between two, numerically measured, continuous variables. In statistics, dependence or association is any statistical relationship, whether causal or not, between two random variables or bivariate data. In the broadest sense correlation is any statistical association, though in common usage it most often refers to how close two variables are to having a linear relationship with each other.

zones; and convenience household, personal/ fashion based on trip purpose.

CORRELATION FACTORS INFLUENCING FREQUENCY OF THE VISIT BY THE RESPONDENTS

		Age of the respondents	Gender of the respondent	Educational qualification	Marital Status	Customer Type	Visiting Purpose	Visiting Frequencies
Age of the respondents	Pearson Correlation	1	.263**	.038	.120	-.088	-.188*	-.015
	Sig. (2-tailed)		.001	.647	.143	.284	.021	.858
	N	150	150	150	150	150	150	150
Gender of the respondent	Pearson Correlation	.263**	1	.137	.028	-.041	-.035	-.067
	Sig. (2-tailed)	.001		.095	.730	.616	.667	.416
	N	150	150	150	150	150	150	150
Educational qualification	Pearson Correlation	.038	.137	1	.006	.032	.079	-.044
	Sig. (2-tailed)	.647	.095		.940	.701	.337	.595
	N	150	150	150	150	150	150	150
Marital Status	Pearson Correlation	.120	.028	.006	1	.067	-.030	-.009
	Sig. (2-tailed)	.143	.730	.940		.415	.716	.912
	N	150	150	150	150	150	150	150
Customer type	Pearson Correlation	-.088	-.041	.032	.067	1	-.276**	-.136
	Sig. (2-tailed)	.284	.616	.701	.415		.001	.098
	N	150	150	150	150	150	150	150
Visiting purpose	Pearson Correlation	-.188*	-.035	.079	-.030	-.276**	1	-.097
	Sig. (2-tailed)	.021	.667	.337	.716	.001		.236
	N	150	150	150	150	150	150	150
Visiting frequencies	Pearson Correlation	-.015	-.067	-.044	-.009	-.136	-.097	1
	Sig. (2-tailed)	.858	.416	.595	.912	.098	.236	
	N	150	150	150	150	150	150	150

**. Correlation is significant at the 0.01 level.

*. Correlation is significant at the 0.05 level.

Source: Primary Data

From the above table it clearly indicates that there is a strong positive correlation between Age and Visiting frequency ith value of 1, "Gender and Visiting purpose" with the value of .263**, and .276**, that influences the respondents to visit the hypermarket. Moreover it have been observed that there is a weak correlation of the variables such as customer type with value of .088, 1.36, and visiting frequencies with the value of -.015, -0.97

Findings

The research discovered a new shopping mall categorization based on Positioning Analysis and Perceptual Mapping Model. The shopping malls have been categorized as Enjoyment-centric and Value-centric Malls. The traditional classification based on location and convenience revealed the dimensions used in retail classifications as town centre, edge of town based on location; malls from inner and peripheral

- It divulges the fact that the majority of the respondents i.e. 56.7% found to belong to the age group of 15-25 years, when compared to the other age groups, who are youngsters
- And a 53.3% of the respondents were with the education qualification of undergraduate, which clearly indicates the age group of youngsters which is strong correlation factor
- 66.7% of the respondents belongs to the marital status group of single, again it clearly indicates its age group of 15-25 yrs, suppose to be Undergraduate and Single.
- 53.3% of the respondents belongs to the salaried group, which clearly depicts a middle age group.
- 33.3% of the respondents belong to the group of visiting hypermarket for recreation and purchasing, may be middle class.
- 46.7% of the respondents belong to the group of frequency of visit "Once in a

month" category, which clearly indicates a salaried group and may be of middle class families.

Suggestions

From this study it clearly indicates the following

- The respondents who visits the hypermarket are of age group of 15-25 Years and are of Single, salaried group, more of middle class earning group. And predominantly they come for **"Recreation and Purchasing" purpose**. In order to strengthen the usiness of the hypermarket,
- The existing customers base has to be maintained by devising the strategies such as promotion like more products for young age group, like of fashion apparels, jewelries, and recreating centers such as discounts, more offers such as new fashion apparels etc. Different Chat corners like Ice cream parlors, Beauty clinics for men and women with affordable prices.
- All the product categories, should be focused on lower middle class such as groceries in offer, restaurants etc. So that the visiting strength and frequencies may be increased, ultimately the bottom line business can be achieved.

Conclusion

The ultimate objective of any shopping mall: "image building", resting on a specific set of attributes. These daysmalls are primarily focusing on the dimension, Entertainment‟ along with focus on other dimensions. The objectives contributing to image building include creation of brand equity, sales increase, new product acceptance, positioning, competitive retaliation creation of a corporate image. All historical trends for different segmentations & their standard of living may be helpful in developing customer retention strategy. For mall shopping, the retail marketing mix has been classified into: (1) Shopping Enjoyment Motivator(s) and (2) Shopping Mall Loyalty Enhancers. Based on the classification, shopping mall categorization has also been proposed. For mall shopping, the Shopping Enjoyment Motivator(s) identified is Entertainment whereas the Shopping Mall Loyalty Enhancers identified are Specialty, Value, One Stop Shop and Convenience. The attributes play a major role in building a specific mall image, thus, facilitating prospects in choosing a mall.

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A STUDY ON AGRICULTURAL MANUFACTURING AND CROPPING PATTERN CHANGE IN TAMILNADU

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Abstract

Agriculture is the major sector of economic activity. The Economic development has undergone thesaurus changes over time with the anticipated reducing level of contribution of agriculture in the Gross Domestic Product. Agriculture has been source of livelihood for more than two thirds of our Indian population. It remains the backbone of our economy. The new agricultural strategy has changed the demand for input such as credit, extension services, farmer's trainings, transport, food processing, storage and marketing activities, which are required for generating higher production. It is also the source of supply of raw materials for industries and provides support to the transport system.

Keywords: Agricultural Productivity, Green Revolution, Agriculture Impact.

Introduction

Agriculture is the major sector of economic activity. It provides not only food and raw materials but also employment to a very large proportion of population. Agriculture has been source of livelihood for more than two thirds of our Indian population. It remains the backbone of our economy. The new agricultural strategy has changed the demand for input such as credit, extension services, farmer's trainings, transport, food processing, storage and marketing activities, which are required for generating higher production. India would have a population of 137 crores by the year 2025, 400 million tons of food grains production would be needed to feed this population. It would be therefore be necessary to plan agricultural development on a sustainable level. Sustainable agriculture can be defined as production of sufficient food grains for the present as well as future generation without altering the quality of soil. The technology induced farming gave in for excessive usage of chemical fertilizers, pesticides and weedicides etc., bringing intensive agriculture. This indiscriminate use of synthetic pesticides not only pollutes our nature and natural resources but their toxic residues enter into animals and human through food chains and cause several health hazards. Also the lands are turning acidic leading to lesser production and ultimately to barrenness. In the race for higher production we are ignoring the resilience of the earth and have threatened the sustainability of the production. Thus sustainable production is one of the greatest challenges of the 21st century. Sustainability emphasizes on consistency of production with a long term benefit rather than a short term development. Hence in order to overcome such problems, it is advisable to start cultivation of different types of crops and preservation of the natural products that could has to be arranged with farmers to identify suitable farming technologies in maintaining the quality of the available natural resources. It is the responsibility of the government to educate the people in general and the farmers in particular to save the natural resource management in the required direction. Agriculture is India's backbone for the growth and development of the country's economy. Nearly 65 per cent of the Indian population is still dependent on agriculture for its livelihood and employment. It is also the source of supply of raw materials for industries and provides support to the transport system. In recent years there has been great diversification in Indian agriculture such as livestock, horticulture and fisheries. Today India occupies a significant place at the global level as the second largest producer of milk. Since India's Independence great strides have been made in the field of agriculture. Efforts made under the five year plans resulted in the growth rate of agricultural output by about 2.7 per cent per annum as compared with 0.8 per cent per annum during the first half of the 20th century.

Agricultural Production

Though the earth has perhaps 30,000 plant species with parts that people can eat, only 15 plants and 8 animal species supply 90 per cent of our food. Four crops wheat, rice, corn and potato make up most of the world's total food production than all other crops combined. There four, and most of our other food crops, are annuals; their seeds must be replanted each year.Grains provide about half the world's calories, with two out of three people eating mainly a vegetarian diet-mostly because they can't afford meat. As incomes rise, people consume even more grain, but indirectly in the form of meat, eggs, milk, cheese and other products of domesticated livestock feed to supply these individuals with meat. In addition, one third of the world's fish catch is converted into fish meal to feed livestock consumed by meat eaters.

Present Situation of Indian Agriculture

The following are some of the important features of Indian agriculture: Agriculture provides direct livelihood to 59 per cent of the labour force in India. 75 per cent of India's population below the poverty line lives in rural areas, and is directly or indirectly dependent on agriculture. Agriculture contributes more than 22 per cent of GDP (2007 estimates), although the share has progressively come down from 57 per cent in 1950-51. In developed countries like the UK and USA, the share of agriculture in GDP is only around two per cent. It accounts for about 10 per cent of total value of India's commodity exports. Bulk of agricultural exports consists of 13 key commodities including tea, coffee, tobacco, cashew, spices, raw cotton and sugar. Almost 30 per cent of tea produced in the country and 50 per cent of coffee and jute are exported. In addition to this, credit must be given for export of manufactured goods using agricultural raw materials, which accounts for another 15 per cent of India's exports. Indian agriculture has been able to improve the per capita net availability of food grains to 451 grams (2007) from 395 grams in 1950's.

The gross irrigated area increased from less than one million hectares per annum before green revolution (mid 60s) to about 2.5 million hectares per annum during the 1970's. Total gross irrigated area is now 80 million hectares. Total food grains (cereals and pulses) production increased from 48.1 million tonnes in 1950-51 to 230.67 million tonnes in 2008. While overall growth in food grains production has been impressive assisted by the technological breakthrough, one disturbing aspect is the year-to-year fluctuation in cereals output which affects the employment and income of the poor who depend solely on on-farm activities. This trend will also affect the food security of the masses.

Crops Cultivation in Tamil Nadu

The agricultural economy of the Tamil Nadu State is dominated by food grains. In spite of the fact that rice production occupies an important place in the state economy, the requirements of the people in the state are not fully met with. The average area under rice has increased from 35 per cent of the gross cropped area in 1961-62 to 42 per cent in 1999-2000. However, there was a fall in the area under paddy during 2000-2001 due to monsoon failure in the gross irrigated area, 45 per cent has been under food grains and paddy is the principal crop accounting for 54 per cent of the area under food grains. The district level figures show that almost the entire crop in Thanjavur district is occupied by paddy. In North Arcot and South Arcot districts the percentage area under rice in proportion to total area under food grains is 89 per cent and 78 per cent respectively.

Agricultural Policy

India has high population pressure on land and other resources to meet its food and development needs. The natural resources base of land, water and bio-diversity is under severe pressure. The substantial income growth, demand an extra about 2.5 mt of food grains annually, besides significant increase needed the supply of livestock, fish and horticultural products. Under the assumption of 3.5 per cent growth in per capita GDP (low income growth scenario), demand for food grains (including feed, seed, wastage and export) is projected in the year 2020 at the level of 256 mt comprising 112 mt of rice, 82 mt of wheat, 39 mt of coarse grains and 22 mt of pulses. The demand for sugar, fruits, vegetables and milk is estimated to grow to a level 33 mt, 77 mt, 136 mt and 116 mt respectively. The demand for meat is projected at 9 mt fish 11 mt and eggs 77.5 billion.

Future increase in the production of cereals and non-cereal agricultural commodities will have to be essentially achieved increase in productivity, as the possibilities of expansion of area and livestock. Populations are minimal. To meet projected demand in the year 2020. country must attain a per hectare yield of 2.7 tons for 2.4 tons for cereal, 1.3 tons for pulses 22.3 tons for potato, 25.7 for poultry products must be improved, 61 per cent for milk, 76 per cent for meat, 91 per cent for fish, and 169 per cent for eggs, by the year 2020 over the base year TE 1999. Average yields of most crops in India are still rather low.

Statement of the Problem

Agriculture forms the backbone of the Indian economy and despite concerted industrialization in the last four decades: agriculture occupies a place of price. Being the large industry in the country, agriculture is the source of livelihood for over to present of population in the country. The planning commission states “An approach to national food security, which relies largely on domestic production of food needed for consumption as well as for building buffer stocks, can be described as a strategy was adopted in the early phase of Indian planning. It emphasized the extension of irrigation facilities and later in the sixties adopted seed-water-fertilizer technology popularly known as the Green Revolution. As a consequence of these concerted efforts, India was able to attain its goal of self-sufficiency of food grains. The government of India has taken several steps to reduce the poverty and to increase the food production. In our buffer stock, six crores and 50 lakh tonees are being wasted and eaten by rats but the people of India are eating the rats for their livelihood, it is a tragedy. The pathetic situation in some of the states in India with regard to standard deaths, selling of human organs prompted to take this topic.

Objectives of the Study

1. To analyze the changes in the cropping pattern of food grains.
2. To estimate and analyze the input demand elasticity and supply responsiveness of two variety group of farmers.
3. To study the impact of new technology on factor shares and to measure the nature of factor biases in technical change.

Analysis of Data

This study consist of primary data and secondary data sources obtained from ministry of agriculture.An attempt had been made in this chapter to study the characteristics of sample farmers, labourutilization, input and output structure, cost and returns for small and large farmers cultivating High Yielding Variety and Traditional Variety of rice. For the purpose of analysis, High Yielding Variety is expressed as HYV and Traditional Variety is expressed as Traditional Varieties, for comprehensive analysis.

GROWTH OF VARIOUS CROPS

Crops	Pre- Green Revolution Period (1951-66)	Green Revolution Period (1967-90)	Economic Reforms Period (1991-2013)
Rice	493250 (39.37)	973095 (39.87)	997132 (43.62)
Jowar	263185 (21.01)	412290 (16.89)	225639 (9.87)
Bajra	167919 (13.40)	293236 (12.02)	219492 (9.60)
Maize	61360 (4.90)	143612 (5.88)	162577 (7.11)
Ragi	35727 (2.85)	61310 (2.51)	37789 (1.65)
Small Millets	0 (0.00)	0 (0.00)	12006 (0.53)
Wheat	182805 (14.59)	505304 (20.71)	614111 (26.86)
Barley	48483 (3.87)	51619 (2.12)	17270 (0.76)
Total Cereals	1252729 (100.00)	2440466 (100.00)	2286013 (100.00)

Source: - Ministry of Agriculture, Government of India

Table -1 evident that the Indian agricultural history, green revolution was greatest break through. Farmers had been used technological tools and hybrid seeds in farming. Therefore, entire study period divided into three periods namely pre-green revolution, green revolution and economic reforms period. During pre-green revolution period around 80 percent net sown area is covered from food grains crops.

Cost of Cultivation PerAcre

Type of Farmers	Preparatory cost	Manure	Plants & Sowing	Irrigation cost	Plant Protection	Wire gauze	After cultivation pruning cost	Total cost
Small Farmers	34,780 (28.77)	15250 (12.62)	3550 (2.93)	3800 (3.14)	5452 (4.52)	53500 (44.26)	4550 (3.76)	120882 (100.00)
Medium Farmers	31,441 (29.2)	12105 (11.2)	3460 (3.20)	3600 (3.33)	5220 (4.81)	48305 (44.73)	3880 (3.59)	108011 (100.00)
Large Farmers	29521 (27.88)	16520 (15.60)	3255 (3.07)	3500 (3.30)	4650 (4.39)	44770 (42.28)	3680 (3.48)	105896 (100.00)

Table-2 Evident that theestablishment cost refers to the cost of preparing the land for the cultivation growing and maintenance of the vineyard. Shows the average establishment incurred by small farmers comes to Rs.1, 20,882 out of which Rs.53, 500 is incurred on wire gauze cost and the average cost incurred on preparatory cost is Rs. 34,780.

Size Wise Land Holdings in India

Year	Marginal	Small	Semi medium	Medium	Large	All Classes
1970-71	0.4	1.44	2.81	6.08	18.1	2.28
1976-77	0.39	1.42	2.78	6.04	17.57	2
1980-81	0.39	1.44	2.78	6.02	17.41	1.84
1985-86	0.39	1.43	2.77	5.96	17.21	1.69
1990-91	0.39	1.43	2.76	5.9	17.33	1.55
1995-96	0.4	1.42	2.73	5.84	17.2	1.41
2000-01	0.4	1.42	2.72	5.81	17.12	1.33
2005-06	0.38	1.38	2.68	5.74	17.08	1.23
2010-11	0.38	1.42	2.71	5.76	17.37	1.16

Table-3 evident that Deceleration has highly found in large holdings size due is growing population. Marginalized section of farmers has now vital role in farming. They are becomes decision maker and highly influence by market pull factors. They are changing their cropping pattern as market required. Further, they prefer case crops which are easily acceptable by market using available resources and best example is large share of wheat and rice in gross sown area under food grains.

Table-4 reveals that average variable cost incurred by small farmers comes to Rs.41,650. Out of this the largest expenditure is inorganic manures which is Rs.15,180, Rs.6,300, Rs.6,890, Rs.10,720 and Rs.2,560 are spent for the after cultivation cost, protection of nursery, Organic & keep cost respectively.

Total Average Variable Cost of Crop Cultivation Per Acre

Types of Farmers	Number of Farmers	After cultivation cost	Protection of Nursery labour cost	In Organic manures	Organic manures	Mainte nance Cost	Average variable cost
Small Farmers	41	6300 (15.12)	6890 (16.54)	15180 (36.45)	10720 (25.74)	2560 (6.15)	41650 (100.00)
Medium Farmers	34	5850 (13.24)	7540 (17.07)	17640 (39.92)	11050 (25.02)	2100 (4.75)	44180 (100.00)

Large Farmers	15	5455 (10.51)	6400 (12.33)	22280 (42.92)	16550 (31.89)	1220 (2.35)	51905 (100.00)

Conclusion

India also need not give up its objective of self sufficiency in food and it becomes the responsibility of the government to safeguard the interest of the farmers and design policies to make farming activities economically viable. Cropping pattern is changing from food grains crops to non-food grains crops after green revolution period due to higher productivity within food grains crops. Agricultural sector in India does not gain much from the reform process and globalization policies. Crop Insurance, Subsidies, assured water supply, remunerative prices through regulated markets, adequate compensation for loss due to heavy wind and post attack may be provided by the government to encourage the cultivation of the grapes successfully. Due to Green Revolution there is amplifying in inequalities n the distribution of profits between rich and terrible farmers. Green revolution additionally leads to the make bigger in regional inequalities as it is limited to solely positive states of our country.

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A STUDY ON WORK ENVIRONMENTAL FACTORS AND CONSTRAINTS AFFECTING EMPLOYEE ENGAGEMENT OF MARKETING PROFESSIONALS WITH REFERENCE TO PHARMACEUTICAL INDUSTRIES IN COIMBATORE REGION

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Abstract

Employee engagement is a complex concept. Employee engagement and retention of the skilled and talented employees are very important aspects in the profitability of business and the success of human resource management policies (e.g. Vance, 2006; Cook, 2008; MacLeod & Clarke, 2009.) In simple terms, engaged employees make the organization work smoothly and well. The researcher have analyzed and found that, the business world is witnessing merging or acquisition or some sort of joint venture, and in pharmaceutical sector the process of amalgamations is of in high decree in nature due to hectic competition between companies. Consequently, there is a drastic change in work environment such as heavy targets, work pressure, stress, price cuts, and attracting best talents to their own companies. This has resulted in increasing employee turn-over that has led to a sense of catastrophe.

Keywords: Human resources, Recruitment, Marketing, Work environment.

Introduction

Employee engagement is a real-time phenomenon of every organization, and it is associated with performance of the employees in any place. Employee engagement has become one of the inevitable constructs of all organization whether it is educational, defense, Information and technology, hotel management or any other business type and when it comes to Pharmaceutical marketing profession, the job functions, job design, is so multi-task oriented, to get the employee engaged, and to manage those employee is really challenging task.

In the highly competitive and with the changing business dynamics, Employee engagement has become critically, strategized, inevitable policy of the business world. **As per John Hellevig,** Employee engagementis about how to achieve a company's strategic goals by creating the conditions for human resources to thrive in, for each staff member, manager and executive to be fully switched on in their jobs so as to deliver their best efforts in the best interest of the business.

Employee Engagements as Business Strategy in Pharmaceutical Marketing

Despite pharmaceutical companies pay their employees with attractive salaries, devise new formulates by Human Resources department in order to make their employees attain satisfaction and committed to their organization. But the field staff leaves organization due to the work environment, stress, targets, competition, better salary, change of profession. In this crisis, whether conventional approaching of Employee Engagement is enough to retain the Pharma field staff, being its grass root level executives, or field managers.

Factors that Lead to the Intention of Turnover of Employees

1. The stressful working nature,
2. Unstipulated timings of the job,
3. Job as per qualification is not rendered,
4. Monetary and non-monetary benefits,
5. Lack of Recognition,
6. Minimal Career opportunities: Promotion strategies, training facilities, and other benefits.
7. Supervision styles.
8. Management policies.
9. Decision-making and participation.
10. Improper Communication.

Job constraints : Such as a) Long working hours, b) Stress, c)Health issues, d) Interruption in family life, e) Excessive travelling, f) Supervision, g) Heavy work load, h) Unrealistic targets, i)Less salary, j) Unethical competition.

ATTRITION RELATED TO PHARMA INDUSTRY

Pertaining to pharmaceutical industry, the attrition rate is 31% when compared to IT industry which is 21%, hotel industry grabbles with 25 to 30%.

Status of Attrition	In India	Pharma Industry	IT industry	Hotel industry
Rate of Attrition	41%	31%	21%	25 to 30%

Few Factors That Can Make An Employee Engaged

1. Understanding of job and how it contributes to overall corporate goals
2. Recognition, opportunities for advancement
3. Fair HR practices
4. Workplace culture or morale and alike factors.

Statement of the Problem

The profession is constructed with set of constraints, dynamic work environmental forces, and evolvement of new issues of work engagement in day-today business environment. In order to equate the short-comings of the pharma marketing profession, the researcher intends to study on the following factors,

- Despite the existing of formulated Employee engaged policies, why the attrition rate is being on rise pertaining pharmaceutical marketing profession?
- To analyze whether the socio-economic life of the respondents working in the pharmaceutical profession having any relation with the job function of the pharma marketing profession?
- To study the work environment of pharma marketing and whether they impact on the lives of the selected respondents?
- To study the if there is any constraints associated with the pharma marketing profession and to know to what extent the constraints affects the respondents' work-life balance?
- Based on the study the researcher intends to find the outcome, and formulated the Employee engagement policies for the pharma marketing profession.

Objectives of the Study

1. To study the Socio-economic conditions of the respondents of selected Pharmaceutical Marketing Professionals of Coimbatore Region.
2. To ascertain the work environment factors affecting work engagement of selected respondents of Coimbatore Region.
3. To analyze the constraints of Pharmaceutical Marketing profession faced by selected respondents of Coimbatore Region.

Null Hypothesis

1. There is no significant relationship between personal factors of Marketing professionals and superiors. (Gender, age, educational qualification, monthly salary, designation, division, length of service, number of companies worked, and marital status)
2. There is no significant relationship between personal factors and Work Engagement of pharmaceutical marketing professionals.
3. There is no significant relationship between personal factors professional factors of pharmaceutical marketing professionals.

Professional Factors : (Long working hours, impairing family life,extensive travelling, health issues like stress and related problems , very less chance of career advancement, quality of supervision is moderate, high targets and work pressure is unrealistic, competitors' activities are unethical, no vacation or time off,frequent changes in management strategies, no proper communication,Autocratic management).

About Pharmaceutical Marketing

The job of a pharmaceutical marketing involves a variety of customers, doctors, chemists, pharmacists, stockiest, nurses, and local community. The roles and responsibility differs with the other marketing professionals be it banking, insurance, automobile, textile or other sectors. The roles and responsibility of a Pharmaceutical professional is multi-tasking roles, and it demands his physical, mental, intelligence to perform his duties.

Details of Field Employees of Pharmaceutical Marketing Industry

In pharmaceutical marketing industry, marketing functions envelopes the following personnel with designation who execute the job as follows

Medical Representative (Grass Root Level): A medical representative will represent a company, based on them where the image of the company is being perceived. They are the basic implementers of the company's strategies, beliefs, strengths, visions in the minds of the customers, like the doctors, chemists, Wholesalers/distributors, hospitals, clinics, and other paramedical, ultimately the end-customers, Patients. They are of both genders, male and Female.

Area Manager/Front Line Managers: Area Managers are referred as First Line or front line or Junior level mangers**.** The Area managers act as bridge between the medical representative and the management.

Regional/Zonal Mangers: These are referred as Second line managers preferably being based at the Capital of that particular state. A Regional Business manager is a Regional Head and monitors both the Area managers and medical representatives' job and the related. A Regional manager will have 5 to 10 Area managers reporting to him.

The above table clearly indicates that 90% of the respondents were male, and 10% of the respondents were female. It divulges the fact that the majority of the respondents i.e. 70% found to belong to the age group of 20-30 years. The majority of the respondents, i.e. 90% found to be having Educational Qualification of Under-graduation. The majority of the respondents, i.e.90% belong to the marital status of Single. It proves the fact that the majority of the respondents i.e. 80% of the respondents belong to the designation category of Medical Representative. It divulges the fact that the majority of the respondents i.e. 80% belong to the General division. It divulges the fact that the majority of the respondents i.e.80 % belong to the length of service group (0-5 Yrs). The majority of the respondents i.e. 80% found to have been working with 3 to 4 companies. The majority of the respondents, i.e.70 % of the respondents belong to the salary group of (10000-15000).

Constraints of Pharma Field Staff

Factors	Mean value	Rank
Salary disbursements are not reaching in time.	10.00	5
To make a Doctor's call is very tough.	8.15	10
Doctors never treat well.	8.50	9
Hospital staffs never treat well.	7.89	12
Chemists, pharmacists' interviews very tough.	7.59	13
Stockiest, distributors' responses are not encouraging.	7.14	14
Waiting time to Meet the Doctors is too lengthy.	8.00	11
Job security in this field is not encouraging.	10.25	4
There is no particular working hours in this field.	10.85	3
Targets are not easily achievable nowadays.	8.75	8
Unethical marketing by competitors.	6.94	15
Marketing activities by PCD companies.	6.69	17
Players of Generic products selling are more.	6.88	16
This job involves extensive travelling.	11.36	2
Stress level is high, affecting personal and family life.	11.70	1
Coercing attitude of Managers.	9.45	6
Sometimes management policies are not supportive.	9.15	7

This table lists the mean rank of each variable. High rank corresponds to the higher values of the variables. It is reveals the ranking of reason for selecting the products. "Stress level is at high, affecting personal and family life" was ranked first by the selected sample respondents with the mean score of 11.70. And factor "This job involves extensive travelling" was ranked second with the mean score of 11.36. "There is no particular working hours in this field" was ranked third with the mean score of 10.85. "Job security in this field is not encouraging" was ranked fourth with the mean score of 10.25. The fifth rank was occupied by "Salary disbursements are not reaching in time" with mean score of 10. "Coercing attitude of Managers" was occupied by sixth rank with mean score of 9.45, and the seventh place being occupied by "Sometimes management policies are not supportive" with mean score of 9.15 and so also other factors.

Suggestions

Engagement Drivers: As the profession, demands the multifunctional job functions, policies such as best salary, risk allowances, helmet allowances, insurance policies for employees and family members, vehicle maintenance allowances, frequent training programs, LTA, and so on, where it would be **real time engagement drivers** for the employees to keep them engaged in their profession for best results and would promote the retention of the employees with best expected level of the company. **Source:** (Primary data, feedback from companies like Abbott, Pfizer, Glaxo-Smithkime, MSD, Sanofi-Aventis, Lupin group etc.)

Conclusion

The work nature of medico-marketing, does affects the balance between their work life and personal life, hence, in eventually, the marketing professional gets his work-life balance disturbed. This leads to the stress, and some degree of disengagement. Despite, the great endeavors of Human resources department, spinning new motivational programs for their employees, there still exists, attrition rate in alarming nature. Adapting newer methods of working style for instance, mobile reporting, usage of palm tabs for detailing, new introduction of products, and development programs will be an real-time assurance for their better future in the company, which intend the employees to stay with the company considerably for longer time, where the increase of retention of employees will be rest assured.

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A STUDY ON CONSUMER AWARENESS TOWARDS UDHAYA KRISHNA GHEE PRODUCTS IN POLLACHI TOWN

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Abstract

Udhaya Krishna Ghee enjoys a formidable market share in the middle east and South east Asian countries. It was founded in 1980, Udhaya Krishna Ghee is known for its traditional flavor and excellent quality and divine purity.Consumer awareness is a need of present days. Since we are inspired to buy different product through advertisement but many of them are not qualitative product. In this age of capitalism and globalization, the main objective of each producer is to maximize his profit. In each and every possible way the producer are trying to increase the sale of their products. This study consumer awareness, factor, price and package of udhaya Krishna ghee.

Keywords: Awareness, Factors, Price, Package.

Introduction

Consumer awareness refers to the understanding by a consumer of their rights in regards to a product or service being marketed or sold, enabling buyers to get the most from what they purchase. There are four categories in the concept of consumer awareness: information, choice, safety and the right to be heard.

Therefore, in fulfillment of their aim they forget the interests of consumer s and start exploiting them for example – overcharging, under weighing, selling of adulterated and poor quality goods, misleading the consumers by giving false advertisement etc. Thus in order to save himself from being cheated, it is necessary for a consumer to be aware. In this way, consumer awareness means creating awareness of a consumer towards his rights and duties. It has been observed very often that a consumer does not get right goods and services. He is charged a very high price or adulterated or low quality goods are sold to him. Therefore it is necessary to make him aware.

Scope of the study

This study will give more insight into the dimensions of Consumer awareness Based Brand Equity and its chemistry with Sales Promotions, Price and Premium Promotions.It will help to refine the scaling techniques employed to find out Consumer awareness in different categories and class of products.

Objectives of the study

- To find the awareness about the brands of Udhaya Krishna ghee.
- To find the influencing factor to prefer Udhaya Krishna ghee.
- To find the level of awareness of package and price of the product.

Limitations of the study

- Due to lack of time households might have just ticked the options
- Some customers may not have understood the question properly
- Some were not comfortable to express themselves in English

Review of Literature

Kupuswamy&VenkatramaRaju (2011),examined that the initiatives undertaken by the companies to improve Energy Efficiency, devising ways and means for re-use of energy, oils and materials to promote Resource Conservation. It highlights the development of sustainability at three levels, namely, Strategic Level, Relationship and Co-ordination Level and Operating Level.

Rubaina, (2011), conducted a research on the customer preference towards dairy products. The study made an attempt to identify the customer's preference towards dairy products and to know about the factors which influence the selection of different brands of dairy products. The study revealed that the company should make survey to know the expectations of the consumers and produce that product in the manner so as to attract more customers towards their brand and advertisement can be done through mass media to increase sales and to educate customers about the product.

JothiMary.C, (2013), conducted a study on consumer behavior of Aavin. The study focused on consumer behavior is a subset of consumer behaviors, which is concerned with decisions that lead up to the act of purchase. It could be the influence of the variable price brand image, quality of the product, regularity of service. The study attempts to bring out the factors leading to the purchase behavior and perception of consumers in buying Aavin milk. The consumers are satisfied with quality of Aavin brand compared to other brands.

Ananda Kumar. A and Babu.S, (2014),made an attempt to find the factors affecting consumer's buying behavior, with the focus on dairy products. The variables include packaging, cost, availability, ingredients, product popularity, product quality, product taste, etc., that influence the choice of a brand from among those in the consideration list, but may not be the most important and primary determinants for short listing brands. The study is useful to the marketers as they can create various marketing programs that they believe will be of interest to the consumers. It can also boost their marketing strategy.

Elangovanand Gomatheeswaran.M, (2015),focused on consumer behaviour towards various brands of milk and milk products. Consumers' lifestyles are influenced by number of factors. Like culture, subculture, values, demographic factors, social status, reference groups, household and also the internal makeup of the consumer, which are emotions, personality motives of buying, perception and learning. The study was examining the differences in consumer's behavior with socio and economic characteristics towards brand selection.

Table showing gender wise classification

S.N.	Particulars	F	%
1	Male	94	43
2	Female	126	57
	Total	220	100

From the above table it is found that out of 220 respondents male respondents are 43% and female respondents are at maximum of 57%.

Table showing area of residence

S.N	Particulars	F	%
1	Urban	94	43
2	Semi urban	81	37
3	Rural	45	20
	Total	220	100

From the above table showing are of residence it is found that maximum of 43% of the respondents are in urban area, 37% of the respondents are in semi urban and minimum of 20% of the respondents are in rural area.

Table showing age wise classification

S.N	Particulars	F	%
1	Below 20 years	11	5
2	21-30 years	49	22
3	31-40 years	84	39
4	Above 40 years	76	34
	Total	220	100

From the above table it is found that 5% of the respondents are below 20 years, 22% of the respondents are between 212-30 years, maximum of 39% of the respondents are between the age group of 31-40 years and 34% of the respondents are above 40 years.

Table showing type of family of the respondents

S.N	Particulars	F	%
1	Joint family	26	12
2	Nuclear family	194	88

Total	220	100

From the above table it is found that out of 220 respondents minimum of 12% of the respondents are in join family and maximum of 88% of the respondents are in nuclear family.

Table showing respondents usage of the product

S.No	Particulars	F	%
1	Yes	220	100
2	No	0	0
Total		220	100

From the above table it is found that out of 220 respondents 100% of the respondents have used the product.

Table showing mode of awareness about the product

S.N	Particulars	F	%
1	TV	67	31
2	Newspaper	49	22
3	Radio	24	11
4	Internet	21	9
5	Words of mouth	59	27
Total		220	100

From the above table it is found that out of 220 respondents 31% of the respondents came to know about the product through TV, 22% of the respondents were aware by newspaper,11% of them by radio, minimum of 9% came to know through internet and 27% of them aware through words of mouth.

Table showing easy availability of the product

S.No	Particulars	F	%
1	Highly agree	65	29
2	Agree	89	40
3	Neutral	54	25
4	Disagree	9	5
5	Highly disagree	3	1
Total		220	100

From the above table it is found that out of 220 respondents, 29% of them highly agree about easy availability of the product, 40% of the respondents agree, 25% of the respondents have neutral opinion, 5% disagree and 1% of the respondents highly disagree about the easy availability of the product.

Table showing respondents awareness of package

S.No	Particulars	F	%
1	Pouch	29	13
2	Jar	31	14
3	Tin	19	8
4	All the above	141	65
Total		220	100

From the above table it is found that out of 220 respondents, 13% of the respondents are aware of only pouch pack, 13% of the respondents are aware of jar, 8% of the respondents are aware of tin pack and maximum of 65% of the respondents are aware of all the above packs.

Table showing time period of awareness of the product

S.No	Particulars	F	%
1	Less than 1 year	32	15
2	1-2 years	76	35
3	3-4 years	89	40
4	More than 4 years	23	10
Total		220	100

From the above table it is found that out of 220 respondents, 15% of the respondents are aware of the product from less than one year, 35% of them aware from 1-2 years, 40% of them were aware from 3-4 years and 10% of the respondents were aware of the product form more than 4 years.

Table showing unavailability of the product

S.No	Particulars	F	%
1	Highly agree	**14**	**6**
2	Agree	**22**	**10**
3	Neutral	**29**	**13**
4	Disagree	**75**	**35**
5	Highly disagree	**80**	**36**
6	Total	**220**	**100**

From the above table it is found out of 220 respondents 6% of the respondents highly agree about unavailability of the product, 10% of the respondents agree, 13% of the respondents have an neutral opinion, 35% of the respondents disagree that there are no unavailability of the product and 36% of the respondents highly disagree.

Table showing how often respondents buy the product

S.No	Particulars	F	%
1	Daily	5	3

2	Weekly	29	13
3	Monthly	92	42
4	Yearly	28	12
5	Needed time	66	30
Total		220	100

From the above table it is found that out of 220 respondents, 3% of the respondents buy daily, 13% of the respondents buy weekly, 42% of the respondents buy monthly, 12% of the respondents buy yearly and 30% of the respondents buy at needed time.

Table showing price range mostly preferred

S.No	Particulars	F	%
1	Less than 100	56	26
2	100 to 500	69	31
3	500 to 1000	72	32
4	More than 1000	23	11
Total		220	100

From the above table it is found that out of 220 respondents, 26% of the respondents prefer product price range from less than 100, 31% of the respondents prefere price range between 100 to 500, 32% of them prefer between 500 to 1000 and minimum of 11% of the respondents buy at the price range more than 1000.

Table showing awareness about other products

S.No	Particulars	F	%
1	Aroma	44	20
2	Milky mist	49	23
3	Amul	61	27
4	RKG	39	18
5	Cavin's	27	12
6	Total	220	100

From the above table it is found that out of 220 respondents 20% of the respondents are aware of the brand aroma, 23% of them are aware of milky mist, 27% of the respondents are aware of amul, 18% of the respondents are aware of RKG, 12% of the respondents are aware of cavins brand.

Table showing satisfaction level compared to other products

S.No	Particulars	F	%
1	Highly satisfied	89	41
2	Satisfied	71	32
3	Neutral	41	19
4	Dissatisfied	12	5
5	Highly dissatisfied	7	3
Total		220	100

From the above table it is found that out of 220 respondents, 41% of the respondents are highly satisfied compared to other products, 325 of the respondents are satisfied, 19% of them have an neutral opinion on satisfaction level on the product compared to the other products, 5% of the respondents are dissatisfied and 55 of them are highly dissatisfied.

Table showing attractiveness than other brand

S.No	Particulars	F	%
1	Highly agree	61	28
2	Agree	79	36
3	Neutral	52	24
4	Disagree	20	9
5	Highly disagree	8	3
Total		220	100

From the above table it is found that out of 220 respondents 28% of the respondents highly agree on attractiveness than other product, 36% of them agree and 24% of the respondents have a neutral opinion, 9% of the respondents disagree about attractiveness than other product and 3% of them highly disagree.

Table showing respondents prefer the product to others

S.No	Particulars	F	%
1	Highly agree	97	45
2	Agree	72	33
3	Neutral	47	21
4	Disagree	4	1
Total		220	100

From the above table out of 220 respondents, 45% of the respondents highly agree that they prefer the product to others, 33% of them agree, 21% of the respondents have an neutral opinion, 1% disagree and none of the respondents highly disagree on preferring the product to others.

Table showing offers attractiveness

S.No	Particulars	F	%
1	Highly agree	41	19
2	Agree	39	17
3	Neutral	51	23
4	Disagree	59	27

5	Highly disagree	30	14
Total		220	100

From the above table it is found that out of 220 respondents, 19% of the respondents highly agree that offers are attractive, 17% of the respondents agree, 23% of the respondents have a neutral opinion, 27% of the respondents disagree and 14% of the respondents highly disagree on offers.

Table showing rank correlation of feature made to buy the product

	N	Percentiles			Mean Rank	Rank
		25th	50th (Median)	75th		
Taste	220	1.0000	1.0000	2.0000	2.20	1
Aroma	220	2.0000	3.0000	3.0000	3.51	3
Quality	220	2.0000	2.0000	3.0000	3.11	2
Package	220	2.0000	3.5000	4.0000	3.96	5
Price	220	2.0000	2.0000	3.0000	3.52	4
Availability	220	2.0000	5.0000	5.0000	4.70	6

From the rank correlation analysis it is found that mean rank value of taste is 2.20 which shows that taste is the major feature which makes the consumers to prefer. The second ranked feature is quality, next is aroma which follows price, fourth ranked feature is package and the least rated feature is availability.

Findings

- It is found that out of 220 respondents 57% of the respondents are female.
- It is found that out of 220 respondents 43% of the respondents are in urban area.
- It is found that out of 220 respondents 39% of the respondents are in age group between 31-40.
- It is found that out of 220 respondents 88% of the respondents are in nuclear family.
- It is found that out of 220 respondents 100% of the respondents have used the product.
- It is found that out of 220 respondents 31% of the respondents came to know about the product through TV.
- It is found that out of 220 respondents 40% of the respondents agree about easy availability of the product.
- It is found that out of 220 respondents 65% of the respondents are aware of all the kind of packs such as pouch, jar and tin of udhaya Krishna ghee.
- It is found that out of 220 respondents 40% of the respondents are aware of the product for a period between 3-4 years.
- It is found that out of 220 respondents 36% of the respondents are highly disagree about the unavailability of the product.
- It is found that out of 220 respondents 42% of the respondents buy the product monthly.
- It is found that out of 220 respondents 32% of the respondents prefer the price range from 500 to 1000.
- It is found that out of 220 respondents 27% of the respondents are aware of amul other than Udhaya Krishna ghee.
- It is found that out of 220 respondents 41% of the respondents are highly satisfied with the product compared to other products.
- It is found that out of 220 respondents 36% of the respondents agree that the product have attractiveness than other brands.
- It is found that out of 220 respondents 45% of the respondents highly agree that they prefer the product to others.
- It is found that out of 220 respondents 27% of the respondents disagree on the offers give.
- From the rank correlation analysis it is found that mean rank value of taste is 1.91 which shows that taste is the major feature which makes the consumers to prefer. The second ranked feature is aroma, next is quality which follows package, fourth ranked feature is price and the least rated feature is availability.

Conclusion

An attempt is made to identify the level of awareness among the respondents towards Udhaya Krishna Ghee. It was found during studies that Udhaya Krishna Ghee has a very good market reputation in Coimbatore city. They have a huge market share and big customer base. They have a bright future as have many uncovered area and potential customers. Consumers are satisfied with the quality of the product. There are lots of varieties of quantity and package is available in the market. Consumers have complaint regarding packaging and sometimes availability of the product.

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ISSUES IN SOCIAL SCIENCES AND ETHICAL VALUES-AN OVER VIEW

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Abstract

Social science research has long been concerned with ethical issues, but agencies that review and fund research are increasingly attentive to assuring that ethical considerations are being fully addressed. Research is a systematic, socially organized quest for new and better insight. 'Research ethics' refers to a complex set of values, standards and institutional schemes that help constitute and regulate scientific activity. Ethical issues are becoming a crucial element in social research. It is compulsory for a social researcher conducting research involving humans to apply for ethical clearance. The aims of this study were to Ethical Issues in Social Science Research in Developing Countries discussed in the literature. This review used 20 various research efforts from 1982 to 2014, using key words research, ethics, social sciences, developing countries. 60% of them mostly concerned of research ethics and ethical issues of social science research. First, significant issues regarding of research ethics were identified. Then, as a result of a literature review and case studies, it was also found that ethical issues are mostly occurred in the countries which are still developing. The research findings indicated that Complex ethical issues in such countries need careful justification by social science researchers.

Keywords: Plagiarism, Ethics, Issues, Social Science, Research.

Introduction

Ethics is rooted in the ancient Greek philosophical inquiry of moral life. It refers to a system of principles which can critically change previous considerations about choices and actions. It is said that ethics is the branch of philosophy which deals with the dynamics of decision making concerning what is right and wrong. Scientific research work, as all human activities, is governed by individual, community and social values. As a concept, 'research ethics' refers to a complex set of values, standards and institutional schemes that help constitute and regulate scientific activity. Ultimately, research ethics is a codification of ethics of science in practice. In other words, it is based on general ethics of science, just as general ethics is based on commonsense morality. Research is often intertwined with other specialist activities. Research ethics involve requirements on daily work, the protection of dignity of subjects and the publication of the information in the research. Social science research has long been concerned with ethical issues. Social science investigates complex issues which involve cultural, legal, economic, and political phenomena (Freed-Taylor, 1994). This complexity means that social science research must concern itself with "moral integrity" to ensure that research process and findings are "trustworthy" and valid (Biber, 2005). Research involving human subjects (or 'participants', in the current terminology) is required to show respect for ethical issues by obtaining approval from the institution's

Human Research Ethics Committee (HREC) prior to commencement. University policies on research ethics state that all research involving human subjects must comply with the 2007 National Statement on Ethical Conduct in Human Research. This policy applies to all researchers, including international PhD students enrolled at universities in developed countries but doing research in developing countries (often their own country of origin). The purpose of the present research paper is to provide an overview of the types of ethical issues that confront the different methods used in social research. The overview is intended to be more than a checklist, ticking of the problems that arise with each research method.

Ethics when applied to social research is concerned with the creation of a trusting relationship between those who are researched and the researcher. To ensure that trust is established it is essential that communication is carefully planned and managed, that risks are minimized and benefits are maximized. In developing a trusting relationship, researchers adhere to a number of ethical principles which they apply to their work - namely beneficence; autonomy; non-maleficence; justice; veracity; and privacy.

Objectives of the Study

1. Recent trends in the research source they declined the quality.
2. Ethical issues and morality as lack of moderation.
3. Significant approaches towards the fact finding and reality has been stereo type (plagiarism issues).
4. Methodology followed in the recent research is lagging in the right direction where the research needs too.
5. Contemporary research as no practical applications in solving in any social and economic in the society.

Research Methodology*:* There is consensus among social science research that use of proper methodology and research techniques plays a crucial role. Such techniques when guided by the objectives of the study yield accurate results. As explains in research the choice of an appropriate techniques must be dictated by the objectives if the study under consideration.

Source of Data Collection

Secondary sources of data were also used. They include annual reports, Citations, files, brochures and other published and unpublished material as well as books, and UGC, ICSSR reports and internet materials were used.

Historical overview- Ethical codes:

Ethical codes Human experimentation has been conducted even before 18th century. However, the ethical attitudes of researchers drawn the interest of society only after 1940's because of human exploitation in several cases. Professional codes and laws were introduced since then in order to prevent scientific abuses of human lives. The Nazi experiments led to the Nuremberg Code (1947) which was the leading code for all subsequent codes made to protect human rights in research. This code focuses on voluntary informed consent, liberty of withdrawal from research, protection from physical and mental harm, or suffering and death. It also emphasizes the risk- benefit balance. The only weak point of this code was the self regulation of researchers which can be abused in some research studies.

Concept of Ethics

The ethics is closely related with moral and value, it teaches the society what is wrong and what is right? The most of social scientists are defining "ethics": norms for conduct that distinguish between acceptable and unacceptable behavior in research. Most person learn ethical norms at home (from parents), at school, in church, or in other soc Although most people acquire their sense of right and wrong during childhood, moral development occurs throughout life and human beings pass through different stages of growth as they mature. Ethical norms are so universal that one might be tempted to regard them as simple commonsense. On the other hand, if morality were nothing more than commonsense, then why are there so many ethical disputes and issues in our society? As researchers we are unable to conduct our research successfully if researcher does not receive the help of other related experts in the area and respondents, because different people have different information and have unique style of reasoning, if we expect them to give up their valuable time to help in our research work. Many people are willing to disclose a lot of personal information during research so it is needed to maintain the secrecy of identity of respondent and to make sure that we treat both the participants and the information they provide with honesty and respect. This is called research ethics.

Ethical Issues in Research

Research that involves human subjects or participants or even animal subject raises unique and complex ethical, legal, social and political issues. Research ethics is specifically interested in the analysis of ethical issues that are raised when people are involved as participants in research. There are three objectives in research ethics: to protect living participants; to ensure that research is conducted in a way that serves interests of individuals, groups and/or society as a whole; to examine specific research activities and projects for their ethical soundness, looking at issues such as the management of risk, protection of confidentiality and the process of informed consent. In humanities and social science research, different kinds of ethical issues arise. New and emerging methods of conducting research, such as auto-ethnography and participatory action research raise important but markedly different ethical issues and obligations for researchers. Research involving vulnerable persons, which may include children, persons with developmental or cognitive disabilities, persons who are institutionalized, the homeless or those without legal status, also raises unique issues in any research context.

Major Ethical Issues in Social Sciences

The major ethical issues in Social sciences related with the research process, data collection, interpretation of data, report writing, publication of paper, confidentiality, obfuscation and plagiarism.

Issues related to Participant: The researchers should know that when they are conduction research; it is going to interferes on the respondent's life and work. The benefit of research process directly reached to researcher in form of getting research degree, completing research project or writing research paper etc., those respondents who have been participating in the research process are not getting any type of direct or indirect benefit from the research work until and unless government is going accept the result and recommendations of any research work. There are two types of respondents, first those who cooperate to the researcher and another who did not care about research work and researcher. Some of the respondents who take part in your research may be vulnerable because of their age, social status or position of powerlessness and belong to rural and urban slums. If participants are young, researcher need to make sure a parent or guardian is present. If participants are ill or reaching old age researcher might need to use a proxy and care should be taken to make sure that you do not affect the relationship between the proxy and the participant. If participants are physically handicap than researcher has to adopt special technique to collect information so that participant should not feel scratchy. Some people may find participation a rewarding process, whereas others will not. The research should not give rise to false hopes or cause unnecessary anxiety. The researcher must try to minimize the disruption to people's lives and if someone has found it an upsetting experience researcher should find out why and try to ensure that the same situation does not occur again. Sometimes researcher will encounter awkward situations in the field area, but good preparation and self-awareness will help to reduce these. A researcher should conduct a pilot study to get the possible cross questions and doubts of the participants. If they do happen, researcher should not dwell too long on the negative side – reflect, analyses learn by mistakes and move on. Researcher must do his best to ensure anonymity and confidentiality.

Issues of Authorship: The issue of authorship is another area of concern in the social sciences research. Who should get the first authorship? In this regard the policies of most social sciences journals is that a person should be listed as the author of a person made a direct a substantial intellectual contribution of the design of the research the interpretation of data or the drafting of paper. The acknowledgement section should be used to thanks those who indirectly contributed to the work. Most of cases in the social science research supervisor or mentor always gets listed as first author without significant contribution to the research paper. This is the author principal responsibility to ensure the work is new and original research. The main author should inform to all contributors about the submission of research paper so that multiple submission and publication of paper avoided.

Respect for anonymity and confidentiality

The issue of confidentiality and anonymity is closely connected with the rights of beneficence, respect for the dignity and fidelity. ANA suggests anonymity is protected when the subject's identity cannot be linked with personal responses. If the researcher is not able to promise anonymity he has to address confidentiality, which is the management of private information by the researcher in order to protect the subject's identity. Levine advocates that confidentiality means that individuals are free to give and withhold as much information as they wish to the person they choose. The researcher is responsible to "maintain confidentiality that goes beyond ordinary loyalty". Clarke addresses the ethical dilemma of the researcher when confidentiality must be broken because of the moral duty to protect society. According to the utilitarian theory, which focuses on the best interest of all involved, the happiness of society is of greater importance. On the other hand, the deontological theory which ignores the result implies that the moral duty is what really matters. If a researcher, though, acts deontological he may feel that he has not protected society. Another issue is that the researcher may have to report confidential information to courts which can also cause moral dilemmas. In those cases it can be argued that the moral duty and personal ethos can be stronger than legal requirements. Even if there are no duty conflicts, the researcher faces several problems with respect to maintaining confidentiality especially in qualitative research where conduct is personal, the sample is smaller and the reports display quotations of interviews. Ford and Reutter suggest using pseudonyms and distorting identifying details of interviews when transcribing the tapes used.

Right to comment: some of the issues in the social science research need to be consulted with the respondents throughout the research process and if someone is unhappy with the emerging results, findings, conclusion and policy recommendation; they also have the right to comment, provide suggestions to make necessary changes in the reports or cross check the entire process of analysis and interpretation. But it is totally depending on the researcher preference and principles. If researchers do not want to discuss finding and result of the research with the respondents, it should be make clear to the participants in the beginning of the research process.

The final report: the final report should be written without any biasness by the researcher. It is useful for the respondents to know what will happen with final report. Are they receiving copy of the report? Will it be available online on the organization website so that anyone can download it? If sharing of entire report is not possible than major finding of research should be share with the interested respondents.

High Profile case of Plagiarism in India

The publications are research output carried out by the faculty in the university to set tones exploring new possibilities about human and societal issues. The non-academic and unacceptable practices against academic leaders in Indian universities. There are few cases where people those who are holding big positions in the academic face allegations for research misconduct. Allegation of plagiarism in a few research papers against present Vice Chancellor (VC) of University of Hyderabad (The DNA, April 7, 2016). The MHRD has requested the President of India to sack the incumbent VC of Pondicherry University. The fact-finding committee constituted by the government has found that some of the academic records claimed by the VC were not found to be authentic including research plagiarism. (The Indian Express, June 18, 2016). The Vice Chancellor of Delhi University, New Delhi has been jailed for some time to have plagiarized major section of his book. The vice chancellor of. Mysore University was accused of plagiarism an Osmania University research paper published in an Indian Journal in Oct. 2009 and getting the same published in an International Science Journal latter. Despite laws, cells and the prerogative to not cheat lie with the individual. “The highest price must be attached to the loss of reputation”. Once lost, it is impossible to earn back.

Things to be avoided in the Social Sciences research:

1. The paper that routine extension of previous reports and that do not substantial advance fundamental understanding or knowledge in the area to the readers.
2. The research finding should not be reported fragmentary.
3. The violation of ethical guidelines, including plagiarism of any time and questionable research practices.
4. Simultaneous submission of duplicate articles to numerous journals by the same authors. v. Discussing with your

colleague's confidential data from a paper/thesis that you are reviewing.

5. Being selective in research design and sampling. vii. Not reporting survey significant response/participation rate.
6. Deliberately biasing the data collection instruments for i.e. asking leading questions in surveys.
7. Using false data or Making up data in the close room. x. Falsifying result: to make them fit to your conclusion.
8. Trimming: removing data that do not fit in with your analysis, this may be a legitimate thing to do, but you must make it clear what has been done and why?
9. Biased or inappropriate analysis of primary and secondary data and information.
10. Using an inappropriate statistical technique in order to enhance the significance of your research.
11. Overworking or exploiting researcher scholars for our personal work.
12. Promising a student, a better grade for sexual favors. Ethical concerns to take into consideration when performing research on human a researcher should never breach a research subject's privacy; misrepresentation: researchers should not hide potential conflicts of interest, or mislead, subjects as to the nature of the research; researchers should not harm or distress (physically or psychologically) their research, throughout their research process they must take all steps necessary to ensure, their personal biases or preconceptions to not influence the conduct or findings of the research; researchers should never ever put their subjects in a compromising position where there is a potential for danger. The mutual Cooperation and coordination among many different people in different disciplines and institutions, ethical standards promote the values that are essential to collaborative work. Trust, accountability, mutual respect and fairness, guidelines for authorship, copyright and patenting policies, data sharing policies and confidentiality rules in peer review may help improve the standard and quality of research in social sciences in India.

Conclusion

This article provides an insight into the debate concerning ethical issues in social science research. Debate within social science relating to issues such as covert research, regulation, vulnerable group, letter of consent has become important. There are numerous concerns for social science researchers when conducting fieldwork in developing countries. These include the lack of experience in dealing with bureaucratized ethics procedures, the need for cultural sensitivity, security concerns and the consequences of administrative and political practices in developing countries. Therefore, careful consideration is needed in the application of ethical approval which often cannot be applied universally in developing countries. Complex ethical issues in such countries need careful justification by social scienceresearchers.

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ISSUES AND PROSPECTS OF WOMEN ENTREPRENEURS - AN OVERVIEW

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Abstract

Women constitute around half of the total world population. They are, therefore, regarded as the better half of the society in India also. In traditional societies, they were confined to the four walls of house performing household activities. In modern societies, women participate in all sorts of activities and are involving in the various types of business. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from pepped to power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. In India, although women constitute to Women in advanced nations are recognized and are more prominent in the business world.

Keywords: Household, Family and social life, Pepped, Power cables.

Introduction

Women constitute around half of the total world population. They are, therefore, regarded as the better half of the society in India also. In traditional societies, they were confined to the four walls of house performing household activities. In modern societies, women participate in all sorts of activities and are involving in the various types of business. They are: politics, administration, social work, management, cine field, and so on. Now they have started plunging into industry also and running their enterprises successfully. In advanced countries of the world there is a phenomenal increase in self – employed women after the II world war. In USA women owned 26% of the total business in 1980 and it increased to 32% in 1990 in Canada. The increasing progression in the world is common nowadays. In general one third of small business is owned by women and in France one- fifth of the Industries are owned by women. Women owned businesses are highly increasing In the economies of almost all countries. Thus the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. `Women Entrepreneur` is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from pepped to power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. In India, although women constitute women in advanced nations are recognized and are more prominent in the business world.

Statement of the Problem

Women Entrepreneurs are faced many problems to get ahead their life in business. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan. Entrepreneurs usually require financial assistance of some kind to launch their ventures – be it a formal bank loan or money from a savings account. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money.

Objectives of the Study

- To introduce the concept and the importance of women entrepreneurship
- To discuss the issues and prospects of women entrepreneurship
- To understand the empowerment of women entrepreneurship
- To illustrate the challenges in the path of women entrepreneur in general and at Kallakurichi district.

Review of Literature

In India, women`s` entry into business is a new phenomenon. It can be traced out as an extension of their kitchen activities mainly to 3Ps viz Pickles, Powder &Pappad. But with growing awareness about business and spread of education among women over the period, they have started shifting from 3Ps to 3 modern Esviz Engineering, Electronics & Energy. They have excelled in these activities. Women entrepreneurs manufacturing solar cookers in Gujarat or owning small foundries in Maharashtra or manufacturing capacitors in Orissa have proved beyond doubt that given the opportunities, they can excel their male counterparts. Hence, the researcher has come across the following various books, journals and previous studies relating to women entrepreneurs.

Raghaventra (2000)[1] in his article titled, “Enterprise Development: Employment Avenues for Women” has opined in his study that enterprise development has the most exciting and varied opportunities for women who have not been able to emerge from the purdah of family chores and responsibilities. In his study, he highlights the factors, which are responsible for a woman to be successful in any business venture.

HirmaniNaik(2001)[2] in his study on “Problems of Women Entrepreneurs” has stressed the fact that woman entrepreneurs risk is greater as she has the additional problems being in a male dominated area. His study also highlights the profile of the women entrepreneurs, reasons for the venture and marketing practice. Finally, he concludes that most of the women entrepreneurs face problems like establishment of show rooms, exposure of the product, management of demand and non-availability of skilled labour.

Female entrepreneurs in the united states of America entre into business because they want to be in charge of their own destiny or they need more flexibility or are dissatisfied with an unhappy work environment or they have been unchallenged by their present job. Based on the above literature the researcher has followed ant conducted the survey by using the questionnaire to fill gap.

Research Methodology

The urban and semi Urban limit alone is having Government and Private sector organizations and apart from these organization, some of the business units are engaged by entrepreneurs. Among the entrepreneurs nearly 20% may constitute to Women entrepreneurs, flourishing as designers, tailors, interior decorators, exporters, publishers, Food, fruits & vegetable producers, Milk and milk producers, provisions store keepers, DTP Centre, Books and Stationery, Communication Centre owners etc., irrespective of rural and urban population.

Sources of Data

In this study, both primary data and secondary data are used. The primary data were collected by using a structured questionnaire method. A questionnaire, containing 26 questions was framed with utmost care to fulfill the objectives of the study. Secondary data were collected from books, journals, magazines, dailies, reports of various agencies, such as Center for Monitoring Indian Enterprises (CMIE) data base, relevant web sites.

Sample Size

The questionnaire was administrated to 100 Women Entrepreneurs engaging in all the urban and semi urban areas constituting various industries in Thiruvannamalai district. Hence, the sample size is restricted to 100 Women Entrepreneurs only.

Sampling Method

The study is adopted non probability sampling. Hence, convenient sampling method was followed

Limitation of the Study

1. The study confines only to the women Entrepreneurs who engage at Kallakurichi district, urban and semi urban areas. Hence, the finding cannot be generalized
2. Due to shortage of time the sample size is limited to 100 only.

Table-1 Age profile of the Respondents

Age Group	No of Respondents	% of the respondents
<25	5	5%
25-35	25	25%
35-45	40	40%
>45	30	30%
Total	**100**	**100%**

Inference: From the above table - 1, it is derived that majority (40%) of the women entrepreneurs are from the age group of 35 – 45 years. Followed by 30% of them 45years and above. Only 5% of the respondents are below 25 years and 25% of them between 25-35 years. From this study, it is noticed that the youngsters should come forward to initiate new ventures. Futher, Government should give motivation through financial assistance and Training assistance.

Marital Status of women entrepreneurs

Marital Status	No. of respondents	% of respondents
Married	85	85%
Unmarried	15	15%
Total	**100**	**100%**

Inference: From the above table - 2, it is found that 85% of the women entrepreneurs are married women. Even though, they were involved in family affairs, they have come and concentrating in their respective business enterprise. It is concluded that the married women entrepreneurs have more life responsibility than the unmarried women entrepreneurs

Age at which started the business

Age factor	No. of Respondents	% of Respondents
<25	36	36%
25-35	42	42%
35-45	15	15%
>45	7	7%
Total	**100**	**100%**

Inference: The above table IV-8, are stated that 42% of the women entrepreneurs in this study have started their business between 25-35 years of age which followed by 36% of them less than 25 years of age and 15% between 35-45 years of age. Only 7% of the respondents have stared above 45 years of age. It is found that women entrepreneurs in this area have started their business at the age of 30 years (approx.).

Specific Findings

- Most of the women entrepreneurs unaware of various facilities available in India they park their idea and skill in unorganized small business.
- Majority (40%) of women entrepreneurs are from the age group of 35 – 45 years in this area.
- 90% of the women entrepreneurs are married women in this study. It is concluded that the married women entrepreneurs have more life responsibility than the unmarried women entrepreneurs.
- 70% of the women entrepreneur's educational qualification is below 10 standard and 1% is Under Graduate holders in this study area.
- 90% of the women entrepreneur's having family. Most of the women entrepreneurs in this study are doing dual job of family and business.
- All the women entrepreneurs are required help from their family.

- 55% of the women entrepreneurs are doing small business like Oil Store, Xerox Shop, and Super Market, tailoring beauty centre and fancy stores etc.,

Suggestions

The following are the due area of this study that may take as suggestions to develop the women entrepreneurs in India.

- It is noticed that they young women entrepreneurs should come forward to initiate new ventures, Further, Government should give motivation through financial assistance and Training assistance.
- Women entrepreneurs in this area require proper education to promote entrepreneurship. The government should give vocational education in this area.
- The women entrepreneur should come forward to initiate business like, cloth business, milk product and DTP centre and other organized businesses etc.

Conclusion

In the present scenario, due to modernization, urbanization, globalization and development of education, with increasing awareness, women are now seeking gainful employment in several fields. Women are entering into entrepreneurship even in the face of socio – cultural, economic, technical and managerial difficulties. Women entrepreneurship movement can gain momentum by providing encouragement, environment finance and support. This would definitely enhance heir socio-economic status, a pre – requisite for women's empowerment.

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A STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BUYING BEHAVIOR TOWARDS COLLEGE STUDENT AT TUTICORIN DISTRICT

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Abstract

Social Networking Sites present across the world, ranging from Facebook, Myspace, Orkut, whatsappetc among the rapidly growing list of Social Networking Sites. The following are main and primary objectives of the present study. To study the concept and development of social media in India and Tamil Nadu. To find out the best social media preferred by customers. The Simple Ranking Method in respect of way of preference of best social media in the study area. It is seen from the table that majority of the respondents preferred the social media is 'Facebook' first rank. The study clearly indicates that today's students access social media frequently for chatting, acquiring information, sharing updates and interacting with friends and peers this is yet another reason for the growing influence of social media on their buying choices.

Keywords: Household, Family and social life, Pepped, Power cables.

Introduction

People were communicating with other people without a language in olden days. There is a massive change in the method of communication in modern days. Social Media have become a convenient way to communicate among all age group.

The Internet and particularly social media have modified the shoppers and marketers communicating medium. With the help of internet and the presence of various social media sites it is now possible for business people to meet worldwide customers at single click of the button.

Consumers use the technology now a day too much as computer is used by many consumers so use of online marketing. Consumer purchase decision is influenced by social media through group communication. The web platform is a new method for developing the business. Social media modifies the communication methods between sellers and buyers. Communication through social media is a new platform to exchange information about product and services. Social media become an important media to introduce and market products and also to do surveys. Nowadays Social media is an important marketing tool for promotional activities. Hence it becomes necessary to perceive how Social media is affecting consumer behavior.

Social Networking Sites are still terribly a lot of its early stage but contains many software applications which are used worldwide, when it attains maturity stage, new applications will come into existence. Social media concentrates on relationship with the users by way of sharing of information and interest among users. There are numerous Social Networking Sites present across the world, ranging from Facebook, Myspace, Orkut, whatsappetc among the rapidly growing list of Social Networking Sites.

Review of Literature

It is a record which showing what had done in this regard in the recent past. Thus it is the current trend in the selected subject when the review of literature made by the researcher. He/she will become expert in his/her subject and he/she will become Master. It shows what had already done and what type of work yet to be carried out. It shows the direction is which the research direction must go. Research work clearly showing there should not be duplication of work. It also indicated what type of methodology was adopted by various experts researcher.

The advent of social media has created a new landscape which lays out a new grid of personal connections. Businesses see enormous opportunities and are eager to tap into the trend, whereas consumers are put back to the center in the business world because of social media. There are many studies explaining reasons to tap into social media and to help companies to gain a better position in the transition; yet a few intends to study from the perspective of consumers, let alone those in Finland. Oftentimes, consumers feel differently from what marketers think, for instance what “brand engagement” via social media looks like to consumers may not be quite what marketers think.

Internet and virtual communities have transformed consumers, societies, and corporations with wide spread access to information, better social networking and enhanced communication abilities. Therefore social networks are defined to be websites which link millions of users from all over the world with same interests, views and hobbies. Blogs, YouTube, MySpace, twiter, Facebook are examples of social media that are popular among all level of consumers.

Objectives of the Study

1. To study the concept and development of social media in India and Tamil Nadu.
2. To find out the best social media preferred by customers.

Limitations of the Research

1. The study is based on the opinion of respondent (questionnaire) and these can be bias.
2. The samples are selected at random basis.

Gender Wise Classification

Gender is one of the key demographic variables of respondents of the present study. The frequency distribution of respondents on the basis of gender has been given in the table below:

S.No	Gender	No of Respondents	Percentages (%)
1	Male	28	67
2	Female	14	33
3	Total	42	100

Table 1 shows the frequency of gender of the research respondents. According to the figure, there are 28 (67%) of the respondents are male, and 14 (33%) of the respondents are female. The result indicated that the majority respondents in the survey are male.

Age Wise Classification

Age is one of the key demographic characteristics of respondents that affect the preference of social media in the study area of the present study. The frequency distribution of respondents on the basis of age is given below:

TABLE - 2

Age	No of Respondents	Percentages (%)
18 – 21Years	14	34
21 – 23 Years	12	29
Above 23 Years	16	37
Total	42	100

The table 2 explains the socio economic profile of respondents’ preference of social media in the study area. First, it gives age details of the members of selected customers. Referring to table above, most of the sample respondents are in the range of above 23 years old which represent 37 % or the frequency of 16. The second highest group is found between 18 to 21 years old which represent 34 % or the frequency of 14 respondents. There are 12 respondents who are falls under the category between 21 to 23 years old and the present occupied is 29 %. The overall observation of the table indicates that the majority of the customers are in the age group of above 23 years. It is true the mature age group customers are prefer the social media.

Education Qualification

Academic qualification of respondent plays significant role in the preference of social media in the study area. On the basis of academic qualification, the sample respondents may classify in the table given below:

S.No	Education Qualification	No of Respondents	Percentages (%)
1	UG	08	19
2	PG	10	24
3	M.Phil	18	43
4	Others	06	14
5	Total	42	100

The frequency of the educational qualification table reveals that 18 (43 %) and 10 (24 %) are finds completed their post graduate and philosophy in research program respectively. This value suggests that maximum numbers of customers are well educated in the study area. Mean while 08 (19 %) of the respondents have completed under graduate and 06 (14 %) of the respondents have qualification of others namely ITI and diploma etc. It means that very high number of sample respondents had highest qualification of philosophy in research.

Best Social Media Preference

S.No	Social Media	No of Respondents	Percentages (%)	Ranks
1	Whatsapp	37	88.09%	II
2	Youtube	29	69.05%	III
3	Facebook	40	95.23%	I
4	Others	18	42.85%	IV

Table 4 reveals the Simple Ranking Method in respect of way of preference of best social media in the study area. It is seen from the table that majority of the respondents preferred the social media is 'Facebook' (first rank), followed by 'Whatapp', (second rank), 'Youtube' (third rank), and others 'Twitter and Myspace' is the last rank. The above ranking mainly reveals that most of them have preferred one of social of media of facebook. Hence, it is found that the customers are eager to know in and around information and dissemination of common ideas, emotions and thoughts in the world.

Conclusion

The study clearly indicates that today's students access social media frequently for chatting, acquiring information, sharing updates and interacting with friends and peers this is yet another reason for the growing influence of social media on their buying choices.

It is therefore essential for companies and brand builders to take social media marketing seriously and accord it the right priority in their overall marketing strategy. Organizations should also look to leverage the growing popularity of social media among adolescents today by promoting the right kind of products, providing the right information, differentiating their offerings from their competitors and propagating the right messages about their brand directly by them, as well as indirectly by their ambassadors who are their existing customers.

All these aspects will be instrumental in determining the future success of organizations in the digital age which is witnessing more and more adolescents resorting to social media and online shopping starting from a very young age. Mainly reveals that most of them have preferred one of social of media of facebook. Hence, it is found that the customers are eager to know in and around information and dissemination of common ideas, emotions and thoughts in the world.

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CLAIM SETTLEMENT MECHANISM AND INDIAN HEALTH INSURANCE SECTOR: A CRITICAL INSIGHT

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Abstract

A customer spends premium annually which will cover his medical expenses but there's always a concern in his mind about the claim settlement. So, choosing a good health insurance provider is an important step in choosing the right policy for health insurance needs. Knowledge of claim data will not only help to understand the history of claim handling process but also to earn higher amount of trust on insurers. In this backdrop, the objective of the paper is to undertake a critical insight of the performance of health insurance industry in India with reference to claim settlement mechanism and its impact on profitability. Findings reveal that the health insurance sector is facing severe headwinds on account of increased number of repudiation and pending claims over the years. On an Average 83.26% of claims had been honoured. Out of unsettled claims, 56% were repudiated and 44% were lying pending in claim processing.

Keywords: Premium, Headwinds, Repudiation, Pending, Lagging, and Promptness.

Introduction

"To all intents and purposes, the claim department can be seen as the shop window of the insurance company. It does not matter how cheap an insurance company's premium is, or how efficiently they conduct their underwriting administration if a claim is not properly and fairly dealt with. This is where an insurer will be judged."**-Roff, 2004.**

In this era of intense competition and market share, the timely and efficient management of claims is very imperative for the achievement of both large and small companies operating within the insurance industry. It is one aspect of insurance practice, the handling, which can make or mar the image of an insurance company in terms of profitability and long-term sustainability. It is not just a legal obligation but also a strong public relations instrument and a marketing strategy that has a lot of bearing on client's satisfaction and the sale of insurance products. It plays an important role in differentiating a company from its competitors by handling claims in a proactive and positive manner. Done right, it solidifies customer relationships, aids in regulatory compliance and prevents frauds.

Claims are the moment of truth for insurance (Rendek et al.,2014).Claims make insurance tangible and deliver client value because they can reduce out-of-pocket expenses and decrease reliance on burdensome financing strategies such as sale of productive assets(Dalal et al., 2014).

An efficient claim management not only has to monitor costs and provide claims services to customers to restore normalcy but also at the same time to operate within budget. Secondly, the speed and promptness with which the claims are settled and paid within the framework of stipulated rules and regulation of IRDA is an important in ensuring consumer centric insurance solution deep impact on the policyholders' willingness to recommend insurance to others as well as on the re-purchase by word of mouth advocacy of insurance products. In other words, delay in handling and settlement of claims not only earn bad name for the company but also increases claim costs making it more expensive for the company.

According to Lalithchanadra and Kumari (2015), claim management includes claims processing and payout, which should be a core element of insurance practices, so as to ensure smooth operations.

A successful claim settlement shall strive to achieve;

1. High customer satisfaction.
2. Sufficient premium growth.
3. Low incurred claim ratio.
4. Profitable Underwriting.
5. Detection and prevention of fraud.
6. Management of adverse selection & moral hazard by clients.
7. Avoidance of litigation & decreasing number of claim errors.

In this backdrop, the objective of this paper is to undertake a critical insight of the performance of Indian health insurance industry with reference to claim settlement mechanism and its impact on profitability.

Review of Relevant Literature

According to Irukwu (2000), claim settlement needs to be done expediously and equitably as it is the best form of advertisement for insurance companies.

According to Productivity Commission (2002), a good claim management program should be proactive in dealing with genuine claims, maximizing on recovery opportunities from salvage, subrogation and third parties, reporting regularly, minimizing unnecessary costs and reducing loss adjustment expenses.

According to Braers (2004), a prudent claim administration strategy promotes customer loyalty by developing a perception of membership or belongings within a particular group of customers. It provides the company with opportunities to retain existing customers while attracting new ones and profitable ones.

According to Harrington &Niehaus (2006), Bates & Atkins (2007) and SAS (2012), claim expenses constitute the largest proportion of an insurer's expenses and hence there is a need for insurers to take their claim handling activities seriously.

According to Bates and Atkins (2007), the claim management phase gives an opportune moment for delivery to the insurers and to favourably impress the policyholders along with enhanced reputation and better performance.

According to Baranoff et al. (2009), an optimal claim management practices include assessing accurately the reserves associated with each claim as they represent liabilities and future financial obligations for the insurer.

According to Association of Insurance and Risk Managers in Industry and Commerce (2009), claims monitoring and review are key components in achieving excellence in insurance claims handling.

According to Banjo (1995); Butler & Francis (2010), poor handling of claims may lead to loss of confidence among the policyholders leading to damaged reputation and poor performance.

Asikhia (2010) is of the opinion that until and unless companies are able to deliver their services with technology as key determinant, financial institutions may not be able to retain their customers.

TIBCO (2011) is of the opinion that for insurers to significantly enhance their claims management and promptly adapting to changing situations, they are required to make more profound infrastructural changes for better customer service, operational cost and risk management.

According to Capgemini (2011), a highly effective claims practice can be a vital contributor for attracting new customers and strengthening loyalty with valuable customer experience.

According to the Organization for Economic Co-operation and Development (2004), a good insurance claim management process should involve: claims reporting; receipt of claims by the company; claims files and procedures; fraud detection and prevention; claims assessment; timely claim process; complaints and dispute settlement; and supervision of claims-related services.

Objectives of the Study

1. To study the performance of Indian health

insurance sector with reference to claim settlement mechanism and its impact on profitability.

2. To make a comparative analysis of settlement of claims by TPAs Vs In-House.
3. To suggest policy prescriptions necessary for an equitable and rational claim settlement.

Data and Methodology

The study is descriptive, explorative and at the same time analytical in nature. It is mainly based on secondary data collected from published IRDA annual reports, articles, books, national & international journals, Government reports and publications from various websites related to insurance industry in India and abroad. After collection of the required information, findings have been interpreted and the conclusions arrived there from have been structured as required. The study has covered a total of 30 non-life insurers, among which 4 are public sector companies and the rest 26 are private companies. Among these private insurers, there are 6 standalone insurance companies whose core business is health insurance and 2 specialised insurance companies.

The study covers the period of 6 years from **2012-13** to **2017-2018.**

Significance of the Study

The outcome of this study will help the insurance providers to understand the existing inefficacies in the claim settlement mechanism and to redesign and implement more effective measures to handle claims that will meet better customer satisfaction as well as to encourage more efficient use of services, yet remaining within sustainable operating limits. This in turn will help to earn higher amount of trust on insurers. Increased demand for insurance products, premium income generation/sales, marketing figures and larger capital formation will bestow prosperity to insurance companies in terms of profitability and long-term sustainability.

Details on Year-wise Claim Settlement, Repudiation & Pending.

Particulars	2014-15		2015-16		2016-17		2017-18	
	No of Claims	Avg. Claim Size(Rs)	No of Claims	Avg. Claim Size(Rs)	No of Claims	Avg. Claim Size(Rs)	No of Claims	Avg. Claim Size(Rs)
Claims Paid	**92,35,780**	**0.10**	**80,34,711**	**0.27**	**110,39,074**	**0.25**	**145,44,736**	**0.21**
Claims Repudiated	8,67,194	0.38	10,39,349	0.42	13,66,978	0.31	12,14,616	0.44
Claims Pending	6,49,671	0.73	7,08,290	0.35	10,33,319	0.30	13,44,419	0.24
	15,16,865	**1.11**	**17,47,639**	**0.77**	**24,00,297**	**0.61**	**25,59,035**	**0.68**

Source: IRDA Reports. (Numbers in Actual)(Amount in Lakh)

It is evident from the table above that the number of claims paid over the years seems to be greater than the number of claims repudiated and claims pending taking together.

If these are looked in terms of monetary values, it shall be observed that the average value of claims repudiated and claims pending **(Rs 1.11, Rs 0.77,Rs 0.61 and Rs 0.68)** are more than the claims paid **(Rs 0.10, Rs 0.27,Rs 0.25 and Rs 0.21)** in all the subsequent years.

This implies that claims of higher values are either prone to repudiation and/or pending in the health insurance industry.

This may result in policyholders' losing confidence in the insurance claim management, leading to poor customer satisfaction and low retention and policy renewals.

All these can be attributed to companies' poor underwriting practices or following stricter norms in the process of claim settlement.

Low earnings, availability of insufficient claim reserves or maintenance of higher solvency margin with insurers can be a strong cause to this effect.

However, the effort should be made to gear up the volume of claim settlement.

Claim Settlement by Third Party Administrators Vs In-House.

Years	% of Claims Settled			% of Claims Repudiated			% of Claims Pending			% of Claims Settled within 1 Month		
	In-House	TPAs	Diff.	In-House	TPAs	Diff.	In-House	TPAs	Diff.	In-House	TPAs	Diff.
2014-15	87.50	84.64	2.86	07.95	8.15	(0.2)	04.55	7.21	(2.66)	85.72	78.53	7.19

2015-16	77.77	83.89	(6.12)	14.07	9.23	**4.84**	08.16	6.88	**1.28**	93.07	80.85	12.22
2016-17	84.15	81.53	2.62	08.82	10.58	(1.76)	07.03	7.89	(0.86)	92.87	81.14	11.73
2017-18	85.80	84.73	1.07	06.91	7.18	(0.27)	07.29	8.09	(0.8)	87.68	61.74	**25.94**

Source: IRDA Reports. Figures in %.

In reference to the table above, the following observations have been made:

The rate of claims settled by TPAs over the years is lesser than the In-House except the F.Y 2015-16, where the settlement has increased by 6.12%.The overall claims settlement performance of In-House is diminishing which can be visualised by the decreasing rate of differences between In-House and TPAs Claim settlement.The rate of claims repudiation and claims pending by TPAs is greater than the In-House except the **F.Y 2015-16** where the rate has decreased by 4.84% and 1.28% respectively, signifying TPAs are tight –fisted while passing on the benefits to the claimants.

TPAs have been lagging behind In-House consistently in terms of speed and promptness in settlement of insurance claims. The highest resolving difference (25.94%) was found in the **F.Y 2017-18** where the TPAs settlement rate decreased to the level of 61.74%.Lengthy turnaround time points to bottlenecks and poor processes, which can erode value and add both direct costs (additional staff time) and indirect costs(lower client retention) to an insurance product.

These irregularities and mismanagement in claim settlement may affect consumers' centric insurance solution and confidence of the policyholders thereby increasing the risk of losing dissatisfied customers which can be visualised through the profit after tax statement (PAT) as mentioned below:

Suggestions

The underwriting and claims personnel should be provided with state-of-the -art training mechanism in order to appreciate the sensitive nature and the role claims play in the insurance industry. The cost of claim settlement increases with the multiple stages in the process.

Since, repudiation of a claim is subject to legal implication involving cost, the insurers should be cautious in denying liability under a policy which requires the insurers to decide the purview of inclusion under the covered peril. Moreover, the claim settlement should be more transparent and customer oriented. The action to repudiate the claim must be completed promptly and courteously.

The higher claim costs reduce profitability.Streamling the claim settlement process through automation (Claim Management System Software) will help to reduce expenses especially for smaller companies that operate with smaller budgets. Moreover; it will help to maintain low percentage of claim settlement in a period exceeding 30 days, leading to decreased number of customer complaints.

Conclusion

In conclusion, it can be inferred that the performance of the Indian health insurance sector in terms of claim management remains unsatisfactory with fast depleting profitability. There have been almost no significant change/improvements in the percentage of claims settled by the insurers over the years. Industry is tight-fisted when it comes to passing on the benefits to the claimants. The claims of higher values are either prone to repudiation and/or pending by the insurers. Moreover, unwarranted delays in payoutsby TPAs have created hassling experience for the individual thus, earning a bad name for the sector besides increasing the claim costs. This has become a matter of serious concern amongst policyholders' losing confidence in the insurance claim management, leading to poor customer satisfaction and low retention and policy renewals. Hence; the insurance sector is required to expedite the handling and claims settlement mechanism proactively and promptly.

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LEVEL OF SATISFACTION OF POLICYHOLDERS ON LIFE INSURANCE CORPORATION OF INDIA OF KOVILPATTI REGION OF TAMIL NADU

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Abstract

Life insurance means to repay the contract amount to a family, if the policyholders meet with an untoward incident. On that purpose the LIC is introduced in 1956 in India. In two decades before the Life Insurance Corporation of India only to sell its Insurance Policies. In the year 2000 Insurance Regulatory and Development Authority (IRDA) allows private companies allied with foreign company to sell the life insurance products. Now-a-days LIC meets several competitions to overcome such problems only by increasing the satisfaction level of policyholders.In this study assess the policyholder level of satisfaction of LIC in Kovilpatti Region. It consists of various plans issued by LIC and assesses the level satisfaction about LIC plans, premium level, services provided by LIC. Finally give the conclusion and suggestion to improve the satisfaction level of policyholders to overcome among the high competition. This study can be concluded that the level of satisfaction of policyholders is very high towards services offered by Life Insurance Corporation of India in the study area.

Keywords: Policyholders, Life Insurance, Satisfaction,Services and Kovilpatti Region.

Introduction

The idea of insurance was born out of the desire of the people to share loss of an individual by many. Originally it restricted to forms other Life Assurance. It started with Marine Insurance. Where the losses on account of perils of sea were shared by all who were engaged in trade. The work "Yogaksheme" is used in the Rig Veda suggesting the same form of community insurance was practiced by the Aryans in India over 3000 years ago.

Insurance companies are called insurers. The business of insurance is to (a) bring together person with common insurance interests (sharing the same risks), (b) collect the share or contribution (called premium) from all of them, and (c) pay out compensation (called claims) to those who suffer.

In India, insurance business is classified primarily as life and non life or general. Life insurance includes all risks related to the lives of human beings and general insurance covers the rest. Life insurance assures to replace income last to a family if the policyholders meet with an untoward incident.

Statement of Problem

The main objective of LIC is to spread Life insurance widely and in particular to the rural areas. Now-a-days many insurance companies enter into the insurance marketing so the policyholders satisfaction is essential to overcome the competition. The development of LIC does not merely depend upon simply introducing various types of products in the market but also depends upon the level of satisfaction derived by the policyholders. Therefore in this study an attempt is made to assess the level of satisfaction of policyholders with LIC plans.

Objectives of the Study

1. To study the various insurance policies offered by Life Insurance Corporation of India.
2. To know the level of satisfaction of policyholders towards services offered by Life Insurance Corporation of India in Kovilpatti Region.

Methodology and Research Design

The present study is based on both primary and secondary data. The primary data were collected from the policyholders in LIC in Kovilpatti Region of Tamil Nadu by using the Interview Schedule Method. The secondary data were obtained from various books, magazines, journals and annual reports.

The present study followed the convenient sampling method for the research work. The information was collected from the 90 policyholder from the selected areas in kovilpatti region.

Analysis and Discussions

Types of Insurance Plans

Types	Weighted Average	Ranks
Insurance Plans	25.7	I
Pension Plans	20.3	III
Units Plans	21.0	II
Special Plans	17.9	V
Group Scheme Plans	18.8	IV

The above table results shows that the policyholders are preferred mostly life insurance plans, followed that units plans, pension plans, group scheme plans and special plans.

Opinion of Policyholders about LIC Premium

Level of Satisfaction	Frequency	%
Highly Satisfied	31	34.44
Satisfied	47	52.23
Moderately Satisfied	9	10.00
Unsatisfied	3	3.33

It is understood from the table 2 that the policyholders' opinion about LIC policy premium is more affordable for them (52.23 per cent), followed by highly satisfied (34.33 per cent), moderately satisfied (10 per cent) and least number of policyholders are unsatisfied (3.33 per cent) with LIC premium in the study area.

Opinion of Policyholders towards Services offered by LIC

Level of Satisfaction	Frequency	%
Highly Satisfied	78	86.67
Satisfied	12	13.33
Moderately Satisfied	0	0
Unsatisfied	0	0

It is evident from the table 3 that 86.67 per cent of the policyholders are highly satisfied with various services offered by Life Insurance Corporation India and 13.33 per cent of them are satisfied. The result convey that majority of the policyholders are highly satisfied and satisfied towards various services offered by Life Insurance Corporation of India.

Opinion of Policyholders towards Maturity of Policy

Level of Satisfaction	Frequency	%
Highly Satisfied	74	82.22
Satisfied	16	17.78
Moderately Satisfied	0	0
Unsatisfied	0	0

It is identified from the table 4 shows that the maturity of policy amount is given by Life Insurance Corporation of India is highly satisfied (82.22 per cent), and 17.78 per cent of the policyholders are satisfied with maturity policy amount is provided by LIC.

Summary and Conclusion

- It is find that majority of the policyholders are highly satisfied and satisfied towards various services offered by Life Insurance Corporation of India.
- According to the result, the policyholders are satisfied in premium of Life Insurance Corporation plans in the study area.
- It is captured that the satisfaction towards service provided by LIC, death claim, maturity, security of money is highly satisfied to the policyholders.
- It is also identified that mode of payment the half yearly and quarterly mode are highly preferred by the policyholders.
- It is find that policyholders are highly satisfied with the insurance plans offered by Life Insurance Corporation of India.

LIC of India is the leading public sector insurance company in India has facing very stiff competition from the new players entering the market. LIC of India is facing increased competition on one front and a decline in the market share on the other hand. LIC has always been in the forefront of utilizing its recourses effectively. This study was conducted with the aim of studying towards the satisfaction of LIC policyholders in Kovilpatti Region. It covers the level of satisfaction and ideas for improving the level of satisfaction of policyholders. This study can be concluded that the level of satisfaction of policyholders is very high towards services offered by Life Insurance Corporation of India in the study area. The present study is suggested that the LIC officials concerned will come forward to implement various suitable life insurance plans and also to enhance various services offered by Life Insurance Corporation of India.

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CHALLENGES, OPPORTUNITIES & SKILLS FOR RURAL ENTREPRENEURS

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Abstract

Entrepreneurship is the process of designing, launching and running a new business, i.e. a start-up company offering a product, process or service. It has been defined as the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. Enterprise and entrepreneurship are the drivers of economic growth in India's rural areas. With the ongoing challenges facing traditional rural sectors, the future success of the rural economy is inextricably linked to the capacity of rural entrepreneurs to innovate, and to identify new business opportunities that create jobs and income in rural areas. A rural entrepreneur is facing many problems due to not availability of primary amenities in rural areas of developing country like India. Lack of education, financial problems, insufficient technical and conceptual ability it is too difficult for the rural entrepreneurs to establish industries in the rural areas. This paper makes an attempt to find out the Challenges and skills for the potentiality of Rural Entrepreneurship and prospects of the same to bea successful entrepreneur.

Keywords: Entrepreneurial issues, Problems, Prospects of entrepreneurship.

Introduction

The important role of entrepreneurship as a driver of economic growth and diversification has long been recognized at India. Entrepreneurship is also a key component of the India 2020. Strategy for smart, sustainable and inclusive growth. Entrepreneurship is an emerging research field that has gained importance in the recent years. India is the country of villages. Majorityof the population are living in rural areas in India. People in rural areas suffer with unemployment, poor infrastructure facilities which may be solved with the development of the rural entrepreneurs. Rural entrepreneurs refer to those who carry out the business in rural areas with the utilization of local resources. But this rural entrepreneur is suffering with various problems like fear of risk, lack of finance, illiteracy, and competition from the urban entrepreneurs. Rural entrepreneurs increase the standard of living and purchasing power of the people by offering employment opportunity to the people in villages.

Rural entrepreneurs are those who carry out entrepreneurial activities by establishing industrial and business units in the rural sector of the economy. In other words, establishing industrial and business units in the rural areas refers to rural entrepreneurship. In simple words, rural entrepreneurship implies entrepreneurship emerging in rural areas. Rural industries and business organizations in rural areas generally associated with agriculture and allied activities to agriculture. The changing global environment raises questions about the ability of traditional, small-scale businesses in rural areas to share the potential benefits offered by the changing environment. The rapid (though declining) population growth, coupled with even faster urbanization, creates increasing demands. In India, urban populations in general grow about twice as fast as the overall total, and by 2020 they may exceed the size of rural populations. Such a major demographic trend challenges the capacities of some traditional small-scale businesses to cope with the increasing demands.

Objective of the Study

1. To understand the significance of rural entrepreneurs in India.
2. To study the problems faced in growth of rural entrepreneurs in India.
3. To study the effort faced by rural entrepreneurs and recommendations to solve the problem.

Methodology

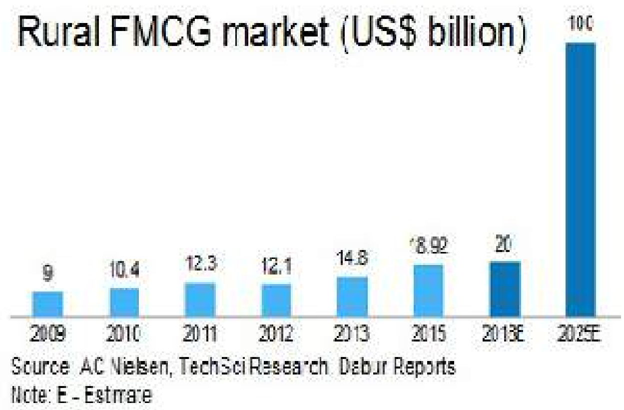
The present study is descriptive in nature. The data required for the present study are collected from secondary sources. The Secondary data are collected from various published sources such i.e. magazines, newspapers, journals, books, and various other publications.

Rural Entrepreneurship in India

"Rural Entrepreneurship can be defined as entrepreneurship emerging at village level which can take place in a variety of fields of Endeavour such as business, industry, agriculture and acts as a potent factor for economic development". The entrepreneurs with their ability to scan, analyze and identify opportunities in the environment transform them into business proposition through creation of economic entities. They by channelizing the resources from less productive to move productive use crate wealth. Through efficient and effective utilization of national resources, they act as catalysts for economic development and agents of social transformation and change. According to Joseph Schumpeter, the rate of economic progress of a nation depends upon its rate of innovation which is turn depends on rate of increase in the entrepreneurial talent in the population.

Rural market understand

People in rural India are spending more than those in urban areas, according to a study by Accenture, a multinational management consulting, technology services and oil company. Rural markets are becoming attractive for a number of reasons. Since 2000, per capita Gross Domestic Product has grown faster in India's rural areas than in its urban centers: 6.2 per cent CAGR (compounded annual growth rate) versus 4.7 per cent. Rural incomes are growing, and consumers are buying discretionary goods and lifestyle products, including mobile phones, television sets and two-wheelers. Between 2009 and 2012, spending in rural India reached $69billion, significantly higher than the $55 billion spent by the urban population3. The rush to rural markets is not a recent phenomenon and companies have been testing these markets for some time.



FMCG	Rs. 70,000 Crores
Durables	Rs 5,500 Crore
Agriculture-Inputs (including Tractors)	Rs 48,000 Crore
2/4 Wheelers	Rs 8,400 Crore

In financial year 2001-02, LIC sold more than 50% of its policies in rural market.

- 42 million rural households (HHs) are availing banking services in comparison to 27 million urban HHs.
- Investment in formal savings instruments is 6.6 million HHsin rural and 6.7 million HHs in urban.
- In last 50 years, 45% villages have been

connected by road.

- More than 90% villages are electrified, though only 44%rural homes have electric connections.
- Government is providing subsidiaries to the villagers to use other source of energy like Solar System and is now being used in large amount.
- Number of "pucca" houses increasing day by day.
- Rural literacy level improved from 36% to 59%.
- Percentage of BPL families declined from 46% to 25%.
- Out of two million BSNL mobile connections, 50% are in small towns / villages.
- 41 million Kisan Credit Cards have been issued (against 22million credit-plus-debit cards in urban), with cumulative credit of Rs. 977 billion resulting in tremendous liquidity.

Problems of Rural Entrepreneurship in India

Entrepreneurs are playing very important role in the development of economy. They face various problems in day to day work.

Paucity of funds:

Most of the rural entrepreneurs fail to get external funds due to absence of tangible security and credit in the market. The procedure to avail the loan facility is too time-consuming that its delay often disappoints the rural entrepreneurs.

Competition:

Rural entrepreneurs face severe completion from large sized organizations and urban entrepreneurs. They incur high cost of production due to high input cost.

Middlemen:

Middlemen exploit rural entrepreneurs. The rural entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit.

Legal formalities:

Rural entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses due to illiteracy and ignorance.

Procurement of raw materials:

Procurement of raw materials is really a tough task for rural entrepreneur. They may end up with poor quality raw materials, may also face the problem of storage and warehousing.

Risk element:

Rural entrepreneurs have less risk bearing capacity due to lack of financial resources and external support.

Lack of technical knowledge:

Rural entrepreneurs suffer a severe problem of lack of technical knowledge. Lack of training facilities and extension service scrate a hurdle for the development of rural entrepreneurship.

Lack of infrastructural facilities:

The growth of rural entrepreneurs is not very healthy in spite of efforts made by government due to lack of proper and adequate in frastructural facilities.

Poor quality of products:

Another important problem is growth of rural entrepreneurships the inferior quality of products produced due to lack of availability of standard tools and equipment and poor quality
of raw materials.

Negative attitude:

The environment in the family, society and support system is not conducive to encourage rural people to take up entrepreneurship as a career. It may be due to lack of awareness and Knowledge of entrepreneurial opportunities.

Challenges for Rural Entrepreneurs

- Biggest Challenges in rural is Power Failure
- Poor in Education
- Financial Barriers
- **Reaching rural customers**:
- Skilled human Resources Problem
- Technological Challenges
- **Retaining rural customers**
- **Acquiring rural customers**
- The sales skills required
- Lack in Infrastructure

Opportunities for Rural Entrepreneurs

- Social Rural Entrepreneurship Food for Work Program
- Regional Rural Development Centers
- National Rural Employment Program
- Bank of Technology
- Entrepreneurship Development Institute of India
- Rural Innovation Funding
- Crashed Scheme for Rural Development.

Skills Required for Rural Entrepreneurs

Skills are central to improve employability and livelihood opportunities, reduce poverty, enhance productivity, and promote environmentally sustainable development. Coordinated Efforts are needed to develop an integrated approach that improves access to relevant, good quality education and training to all rural women and men. Understanding the pulse of rural people

- Language
- Convincing Rural Customer
- Using Technology
- Educating about Product
- Marketing strategy for rural people
- Taking Govt benefits for rural development
- Designing product according to rural market
- Educating rural men and women as resource
- Building Network

Conclusion

Rural entrepreneurship plays an important role for economic development in developing countries such as that of India. Rural entrepreneurship helps in developing the backward regionsand thereby removing poverty. Government should go for appraisal of rural entrepreneurship development schemes and programmes in order to uplift rural areas and thereby increasing economic development. Rural entrepreneur is a key figure in economic progress of India. Rural entrepreneurship is the way of converting developing country into developed nation. Rural entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.

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ECONOMIC ANALYSIS OF POST-HARVEST LOSSES IN RICE IN TIRUNELVELI DISTRICT, TAMIL NADU

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Abstract

This study is intended to analyze the post harvest losses of rice in Tirunelveli district of Tamil Nadu. Primary data were collected from 60 rice growers and 20 rice processors in the period from November 2018 to February 2019. The results shows that the majority of post harvest losses viz., occurs in rice growers while in harvesting of rice accounts for 500 kg with the value of Rs. 8500/- then major losses which goes on cleaning and winnowing [700 kg stood the value of Rs. 11,900/-] followed by drying, transportation from rice field to road and threshing cost incurred during storage and value Addition/Processing, the material cost accounts for Rs. 1850/- while the harvesting of rice, the foremost problem of to entry of rodents and pig followed by Delaying of middleman to settle the amount, Flooding at the time of harvesting/winnowing, Non availability of combine harvester as well as right path way and Low price of the produce.

Keywords: Rice, Post harvest losses, Middleman, Procurement centre.

Introduction

Agricultural products and commodities that produced on the farm levels have to undergo a series of operations such as harvesting, threshing, winnowing, drying, bagging, transportation, storage, processing, marketing and exchange before they reach to the final consumer, and there are substantial losses in crop output at all these stages. So there is a urgent need to analyze the economic losses in rice in various stages might be more meaningful for both policy makers as well as farming community.

This study has been purposefully attempt for the main objectives of to assess the post-harvest losses in paddy under different operations in Tirunelveli district of Tamil Nadu. The following specific objectives are carried out as follows

1. to assess the post-harvest losses in paddy under different operations;
2. to identify factors responsible for such losses; and
3. to suggest ways and means to reduce the extent of losses in different operations of the farms.

Methodology

Used with the muli-stage random sampling techniques, Tirunelveli district of Tamil Nadu is purposefully selected for this study. In the second stage three blocks were selected randomly. Two villages from each block were selected randomly. Then 20 rice growers from each village it will leads to totally 60 rice growing farmers. Finally, 20 rice processors were selected randomly. The data were collected in the period of November 2018 to February 2019.

Results and Discussion

The collected primary data from rice growers as well as rice processors were analyzed and tabulated for easy understanding results.

Post-Harvest Losses of Rice in different Stages

Stages	Loss [kg]	Value [Rs]
Harvesting	500	8500
Threshing	4	68
Cleaning / Winnowing	700	11900
Drying	15	255
Transportation loss from field to road	10	170

It can be observed from the table 1, the majority of post harvest losses viz., while in harvesting of rice accounts for 500 kg with the value of Rs. 8500/- then major losses which goes on cleaning and winnowing [700 kg stood the value of Rs. 11,900/-] followed by drying, transportation from rice field to road and threshing. Hence, utmost care might be taking above said operations.

Cost incurred during Storage and Value Addition / Processing

Cost Incurred	Materials /Methods used	Qty[kg]	Value [Rs]
Storage	Dharpai	1	50
Value addition / Processing	Removal of stone and other admixtures		30
By products			370
Shelf-life period	3 days		
Selling price		75	1400
			1850

Cost incurred during Storage and Value Addition / Processing has been available from the table 2, the material cost accounts for Rs. 1850/- whenever, the post harvest operation of rice the farmers should kept for traditional materials will minimize the cost of operation.

Constraints that have been faced in Post Harvest Losses of Different Stages of Rice Cultivation

Constraints	Ranking
Entry of Rodents and piggery	I
Delaying of middleman to settle the amount	II
Flooding at the time of harvesting/winnowing	III
Non availability of combine harvester as well as right path way	IV
Low price of the produce	V

Rice growers were opined that [from table 3] while the harvesting of rice, the foremost problem of to entry of rodents and pig followed by Delaying of middleman to settle the amount, Flooding at the time of harvesting/winnowing, Non availability of combine harvester as well as right path way and Low price of the produce.

Suggestions to Minimize the Post Harvest Losses of Different Stages of Rice Cultivation

Suggestions	Ranking
To avoid the labour shortage, promote more mechanization	I
Need more of threshing floor facilities	II
Increase the number of Government rice procurement centre	III
Training is essential for developing mechanized harvest operator skill	IV

Post harvest losses of rice in different stages from Rice processors

Stages	Loss [kg/q]	Value [Rs]
Grain scattering while threshing / Combine harvesting	10	180
Transport	300	2400

Evident from the table 5, the rice processor also have been losses at the time transporting from production point to rice mill with 300 kg in terms of value Rs.2400/- and in Grain scattering while threshing / Combine harvesting would occur in minimum level of losses.

Cost incurred during Storage and Value Addition / Processing

Operations	Materials /Methods used	Quantity[kg]	Value [Rs]
Stora	Gunny	2075	4150

ge	bag		0
By products		1.5	75
Shelf-life period	Godown		5000
Purchase price		75	1400
Selling price		1	38

Table 6 shows that the rice processor has been incurred the cost of Rs.41500/- for gunny bag for the storage and using the godown charges of Rs.5000/-

Constraints that have been faced in Post Harvest Losses of Different Stages of Rice processor

Constraints	Ranking
Irregular maturity of harvest	I
Water scarcity	II
Issue of cheque to the farmers, produce might be reduced in 10 kg	III
High damage of byproducts	IV

Suggestions to Minimize the Post Harvest Losses of Different Stages of Rice processors

Suggestions	Ranking
Allowing the produce to required drying in yard	I
Stored in a large quantity of rice with gunny bag in sequential manner	II
Rainy days to cover the rice bag in good condition to avoid the loss	III
Immediate drain the flood in the threshing floor/storage godown	IV

Conclusion

The majority of post harvest losses viz., occurs in rice growers while in harvesting of rice accounts for 500 kg with the value of Rs. 8500/- then major losses which goes on cleaning and winnowing [700 kg stood the value of Rs. 11,900/-] followed by drying, transportation from rice field to road and threshing. Cost incurred during Storage and Value Addition / Processing, the material cost accounts for Rs. 1850/-while the harvesting of rice, the foremost problem of to entry of rodents and pig followed by Delaying of middleman to settle the amount, Flooding at the time of harvesting/winnowing, Non availability of combine harvester as well as right path way and Low price of the produce.

To overcome the post harvest losses the rice growers were suggested that avoid the labour shortage, promote more mechanization followed by Need more of threshing floor facilities, Increase the number of Government rice procurement centre and Training is essential for developing mechanized harvest operator skillthe rice processor also have been losses at the time transporting from production point to rice mill with 300 kg in terms of value Rs.2400/- and in Grain scattering while threshing / Combine harvesting would occur in minimum level of losses.

Rice processor has been incurred the cost of Rs.41500/- for gunny bag for the storage and using the godown charges of Rs.5000/-

Major constraints faced by the rice processor of Irregular maturity of harvest, Water scarcity, Issue of cheque to the farmers, produce might be reduced in 10 kg. Suggestions given by the rice processors to minimize the post harvest losses of rice, Allowing the produce to required drying in yard followed by Stored in a large quantity of rice with gunny bag in sequential manner, Rainy days to cover the rice bag in good condition to avoid the loss and Immediate drain the flood in the threshing floor/storage godown

Rice growers might take more care on post harvest operations like harvesting, threshing, winnowing, transportation, packaging and value addition of rice. Adopt proper techniques to minimize the losses.Government may be increasing the number of rice procurement centre at the time of harvesting with higher price to safeguards the rice growers from the middleman intervention.

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SOCIO-ECONOMIC CONDITIONS OF MSMEs IN YSR KADAPA DISTRICT AND CHITTOOR DISTRICT OF ANDHRA PRADESH

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Abstract

The Micro, Small and Medium Entrepreneurs, by and large, represent a stage in economic transition from traditional to modern technology. The variation in the transitional nature of this process is reflected in the diversity of Small-Scale Industries. Most Small-Scale Industries use simple skills and machinery. As well as playing an important role in the country's economic development, small enterprises, because of their unique economic and organizational characteristics, play a social and political role in local employment creation, balanced resource utilization, income generation and in helping to promote change in a gradual and peaceful manner.

Keywords: Rice, Post harvest losses, Middleman, Procurement centre.

Introduction

The Micro, Small and Medium Entrepreneurs, by and large, represent a stage in economic transition from traditional to modern technology. The variation in the transitional nature of this process is reflected in the diversity of Small-Scale Industries. Most Small-Scale Industries use simple skills and machinery.

As well as playing an important role in the country's economic development, small enterprises, because of their unique economic and organizational characteristics, play a social and political role in local employment creation, balanced resource utilization, income generation and in helping to promote change in a gradual and peaceful manner.

Socio-economic factors affecting small-scale industrial entrepreneurs came to the forefront during the industrial revolution, with nations of entrepreneurial importance gaining favour by the mid-twentieth century. During the 1960's, the behaviour of the individual came to be highlighted as a major factor contributing to small-scale industrial entrepreneurship. Thus, the supply of small-scale Entrepreneurs came to be recognized as critical to development of small-scale industries.

Objective

To study the Socio-Economic Condition of MSMEs in YSR Kadapa district and Chittoor district of Andhra Pradesh.

Data Sources

The study is based on primary data. Primary data was collected through sample survey. The specific questionnaire designed for the purpose of canvassed through personal interview and the information given by the respondents was thus recorded.

Sample Design

The number of micro, small and medium enterprises registered with the district industrial centres in two districts (DIC) in 2016 was 1049 and 1627, out of which 266 industrial units were drawn by following the stratified sampling technique. All the micro, small and medium enterprises are primarily stratified on the basic of the nature of their products. From each of the stratum, 10 per cent of the enterprises were randomly selected, thus taking the total number of sample units to 266 enterprises. Industry-Wise distribution of select sample MSME units as per their line of activity in YSR Kadapa district and Chittoor district is presented in table 1

Industry- Wise distribution of select sample MSME units as per their line of activity in YSRKadapa district and Chittoor district

SI No	Name of Industry	Total no; of units inYSRKadapa district	Total no of Selected Sample Respondents	Total no; of units in Chittoor district	Total no; of Selected Sample Respondents
1	Agro-based	110	11	210	21
2	Forest-based	31	03	131	13
3	Textile-based	60	06	190	19
4	Mineral-based	291	29	240	24
5	Engineering-based	40	04	241	24
6	Animal Husbandry	31	03	40	04
7	Chemical Based & Chemical Products	30	03	50	5
8	Engineering (other than steel & iron)	42	04	101	10
9	Paper and Printing	21	02	50	05
10	Electrical-Based	90	09	60	06
11	Rubber and Plastics-based	110	11	80	08
12	Basic Metal and alloys-based	20	02	11	01
13	Machinery & equipment other than transport equipment-based	11	01	11	01
14	Repair and Service	41	04	61	06
15	Cement bricks and pipes-based	50	05	70	07
16	Non–metal products and parts except Machinery & equipment	41	04	61	06
17	Miscellaneous	30	03	20	02
Total		**1049**	**104**	**1627**	**162**

Source: Field survey * the figures in brackets donate the percentage to total

Table 1shows the industry-wise distribution of select sample MSME units as per their line of activity. Among total population (1049 units in YSR Kadapa district, 1627 units in Chittoor district) 10, per cent (104 units in YSR Kadapa district, 162 units in Chittoor district) are selected as sample size.Among 104 sample MSME units in YSR Kadapa district majority or 291 (29 per cent) are engaged in mineral based industry followed by110 (11 per cent) that are agro-based, 110 (11 per cent) that are engaged in rubber and plastic based activities,90 (09 per cent), are engaged in electrical-based manufacture 60 (06 per cent) that are engaged in textile based,50 (05 per cent) are engaged in cement bricks and pipes-based manufacture 42 (04 per cent) that are engaged in engineering (other than steel & iron), 41 (04 per cent) that are engaged in repairs and services, 41 (04 per cent) that are engaged in non-metal products and parts except machinery and equipment,40 (04 per cent) that are engaged in engineering based, 31 (03 per cent) are engaged in animal husbandry, 31 (03 per cent) that are engaged in making forest-based products30 (03 per cent) that are engaged in chemical based & chemical products,30 (03 per cent) that are engaged in making miscellaneous products 21 (02 per cent), are engaged in paper and printing, 20 (02 per cent) that are engaged in basic metal and alloys-based manufacture and 11 (1 per cent) that are engaged in machinery & equipment other than transport equipment based.

In Chittoor district among 162 sample MSME units, the majority or 241 (24 per cent) units are engaged in engineering based industry followed by 240 (24 per cent) units that are engaged in mineral based, 210 (21 per cent) units that are engaged in agro based, 190 (19 per cent) units that are engaged in textile based, 131 (13 per cent) units that are engaged in forest based, 101 (10 per cent) units that are engaged in engineering (other than steel & iron), 80 (08 per cent) units that are engaged in making rubber and plastic-based products 70 (07 per cent) that are engaged in cement bricks and pipe based, 61 (06 per cent) repair and services, 61 (06 per cent) are engaged non-metal products and parts except machinery and equipment, 60 (6 per cent) that are engaged in chemical based, 50 (05 per cent) units are engaged in chemical based and chemical products, 50 (05 per cent) that are engaged in paper and printing, 40 (04 per cent) that are engaged in animal husbandry, 11 (01 per cent) units that are engaged in machinery and 11 units (01 per cent) that are engaged in basic metal and alloys based industry.

Entrepreneur's Age Group of the Select Sample MSMES

Age is one of the important factors for selecting units, age of the entrepreneur and the group of industry with which they are associated. Industry-wise distribution of select sample MSME units as per their age group in YSR Kadapa district and Chittoor district is presented in table 2.

S No	Name of Industry	YSR Kadapa district Age Group Up to 25	25-35	35-50	50 above	Total Number of Units	Chittoor district Age Group Up to 25	25-35	35-50	50 above	Total Number of Units
1	Agro-based	02 (18.18)	05 (45.46)	02 (18.18)	02 (18.18)	**11 (100)**	06 (28.58)	12 (57.14)	02 (9.52)	01 (4.76)	**21 (100)**
2	Forest-based	01 (33.33)	01 (33.33)	01 (33.34)	0.00	**3 (100)**	04 (30.76)	05 (38.46)	03 (23.07)	01 (7.31s)	**13 (100)**
3	Textile-based	01 (16.66)	02 (33.34)	02 (33.33)	01 (16.67)	**6 (100)**	07 (36.85)	10 (52.63)	01 (5.26)	01 (5.26)	**19 (100)**
4	Mineral-based	12 (41.37)	14 (48.27)	02 (6.89)	01 (3.13)	**29 (100)**	10 (41.67)	12 (50.00)	01 (4.16)	01 (4.17)	24 (100)
5	Engineering-based	01 (25.00)	02 (50.00)	01 (25.00)	0.00	**4 (100)**	8 (33.34)	14 (58.34)	01 (4.16)	01 (4.16)	24 (100)
6	Animal Husbandry	01 (33.33)	01 (33.33)	01 (33.34)	0.00	**3 (100)**	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	4 (100)
7	Chemical based & Chemical products	01 (33.33)	02 (66.67)	0.00	0.00	**3 (100)**	01 (20.00)	03 (60.00)	01 (20.00)	0.00	5 (100)
8	Engineering (other than steel and Iron)	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	**4 (100)**	03 (30.00)	05 (50.00)	02 (20.00)	0.00	10 (100)
9	Paper and Printing	01 (50.00)	01 (50.00)	0.00	0.00	**2 (100)**	03 (60.00)	02 (40.00)	0.00	0.00	5 (100)
10	Electrical-based	03 (33.33)	05 (55.56)	01 (11.11)	0.00	**9 (100)**	02 (33.33)	04 (66.67)	0.00	0.00	6 (100)
11	Rubber and Plastic-based	04 (36.36)	05 (45.46)	02 (18.18)	0.00	**11 (100)**	02 (25.00)	04 (50.00)	02 (25.00)	0.00	8 (100)
12	Basic Metal and alloys-based	01 (50.00)	01 (50.00)	0.00	0.00	**2 (100)**	01 (100.00)	0.00	0.00	0.00	**1 (100)**
13	Machinery & equipment	01 (100.00)	0.00	0.00	0.00	**1 (100)**	01 (100)	0.00	0.00	0.00	**1 (100)**
14	Repair and services	01 (25.00)	02 (50.00)	01 (25.00)	0.00	**4 (100)**	02 (33.33)	03 (50.0)	01 (16.67)	0.00	**6 (100)**
15	Cement Bricks and Pipes-based	02 (40.00)	03 (60.00)	0.00	0.00	**5 (100)**	02 (28.58)	03 (42.86)	01 (14.28)	01 (14.28)	**7 (100)**
16	Non-metal products	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	**4 (100)**	02 (33.33)	02 (33.34)	01 (16.66)	01 (16.67)	**6 (100)**
17	Miscellaneous	01 (33.33)	01 (33.33)	01 (33.34)	0.00	**3 (100)**	01 (50.00)	01 (50.00)	0.00	0.00	**02 (100)**
Total		**35 (33.65)**	**47 (45.19)**	**16 (15.38)**	**06 (5.78)**	**104 (100)**	**56 (34.57)**	**81 (50.00)**	**17 (10.49)**	**08 (4.94)**	**162 (100)**

Table 2 shows the industry wise distribution of select sample MSME units as per their age group in YSR Kadapa district and Chittoor district. Among 104 sample units in YSR Kadapa district, majority 47 (45.19 per cent) of the sample units were in the age group of 25-35 years, followed by 35 (33.65 per cent) units in the age group of up to 25 years, 16 (15.38 per cent) units that were in the age group of 35-50 years and 06 (5.78 per cent) units that were in the age group of above 50 years. Among 162 sample MSME units in Chittoor district, majority or 81 (50.00 per cent) units were in the age group of 25-35 years followed by 56 (34.57 per cent) units that were in the age group of up to 25 years, 17

(10.49 per cent) units that were in 25-35 years and 08 (4.94 per cent) units that were in above 50 years age group.

Entrepreneur's Educational Background of Select Sample MSMES

Formal education has always been considered an important asset for an individual in building his occupational career in a bureaucratic set up. Formal education not only helps in the acquisition of required skills for a job but also makes him aware of different occupational opportunities. Education is the best source of developing man's resourcefulness. Therefore, in a developing economy, the education is always looked upon as a means to improve one's socio-economic status in society. Industry-wise distribution of sample MSME entrepreneurs as per their educational background in YSR Kadapa district and Chittoor district is shown in table 3.

Table 3 shows the industry wise distribution of sample MSME entrepreneurs as per their educational background in YSR Kadapa district and Chittoor district. Among 104 sample industries in YSR Kadapa district, highest number or 32 (30.76 per cent) entrepreneurs are having secondary education followed by primary education 20 (19.24 per cent) members, 16 (15.38 per cent) members having degree qualification and 15 (14.43 per cent) members who are illiterates, 11 (10.57 per cent) members were having P.G qualification and 10 (9.62 per cent) members are having technical education. Among 162 samples MSME units in Chittoor district the highest number or 70 (43.21 per cent) entrepreneurs studied up to secondary education level followed by primary education 27 (16.67 per cent), degree 23 (14.19 per cent), illiterates 18 (11.12 per cent), technical qualification 16 (9.87 per cent) and P.G 08 (4.94 per cent) persons.

Caste Of The Entrepreneurs Of Select Sample Msmes

Caste of the entrepreneurs is also an important indicator. The industry-wise distribution of select sample MSME entrepreneurs as per their caste in YSR Kadapa district and Chittoor district is presented in table 4.

S No	Name of Industry	YSR Kadapa district				Total Number of Units	Chittoor district				Total Number of Units
		Name of Caste					Name of Caste				
		O.C	B.C	S.C	S.T		O.C	B.C	S.C	S.T	
1	Agro-based	04 (36.38)	03 (27.27)	02 (18.18)	02 (18.18)	**11 (100)**	14 (66.67)	05 (23.81)	02 (9.52)	0.00	**21 (100)**
2	Forest-based	01 (33.33)	01 (33.33)	01 (33.33)	0.00	**3 (100)**	08 (61.54)	04 (30.77)	01 (7.69)	0.00	**13 (100)**
3	Textile-based	03 (50.00)	02 (33.33)	01 (16.67)	0.00	**6 (100)**	10 (52.63)	05 (26.31)	04 (21.5)	0.00	**19 (100)**
4	Mineral-based	14 (48.27)	9 (31.03)	4 (13.79)	02 (6.64)	**29 (100)**	11 (45.84)	10 (41.66)	03 (12.5)	0.00	**24 (100)**
5	Engineering-based	02 (50.00)	01 (25.00)	01 (25.00)	0.00	**4 (100)**	14 (58.33)	08 (33.33)	02 (08.33)	0.00	**24 (100)**
6	Animal Husbandry	01 (33.33)	01 (33.33)	01 (33.34)	0.00	**3 (100)**	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	**4 (100)**
7	Chemical based & Chemical products	01 (33.33)	0.00	01 (33.33)	01 (33.34)	**3 (100)**	02 (40.00)	02 (40.00)	01 (20.00)	0.00	**5 (100)**
8	Engineering	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	**4 (100)**	05 (50.00)	04 (40.00)	01 (10.00)	0.00	**10 (100)**
9	Paper and Printing	01 (50.00)	01 (50.00)	0.00	0.00	**2 (100)**	01 (20.00)	02 (40.00)	01 (20.00)	01 (20.00)	**5 (100)**
10	Electrical-based	04 (44.45)	03 (33.33)	02 (22.22)	0.00	**9 (100)**	02 (33.33)	01 (16.67)	03 (50.00)	0.00	**6 (100)**
11	Rubber and Plastic-based	03 (27.28)	03 (27.27)	03 (27.27)	02 (18.18)	**11 (100)**	04 (50.00)	03 (37.5)	01 (12.5)	0.00	**8 (100)**
12	Basic Metal and alloys-based	01 (50.00)	01 (50.00)	0.00	0.00	**2 (100)**	01 (100.00)	0.00	0.00	0.00	**1 (100)**
13	Machinery & equipment	01 (100.00)	0.00	0.00	0.00	**1 (100)**	01 (100.00)	0.00	0.00	0.00	**1 (100)**
14	Repair and services	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	**4 (100)**	02 (33.33)	02 (33.33)	01 (16.66)	01 (16.67)	**6 (100)**
15	Cement Bricks and Pipes-based	03 (60.00)	01 (20.00)	01 (20.00)	0.00	**5 (100)**	03 (42.86)	02 (28.57)	02 (28.57)	0.00	**7 (100)**
16	Non-metal	02	01	0.00	01	**4**	02	01	02	01	**6**

	products	(50.00)	(25.00)		(25.00)	**(100)**	(33.33)	(16.67)	(33.33)	(16.67)	**(100)**
17	Miscellaneous	01 (33.33)	01 (33.33)	01 (33.34)	0.00	**3 (100)**	01 (50.00)	01 (50.00)	0.00	0.00	**02 (100)**
Total		**44 (42.31)**	**30 (28.85)**	**21 (20.19)**	**09 (8.65)**	**104 (100)**	**82 (50.62)**	**51 (31.48)**	**25 (15.43)**	**04 (2.47)**	**162 (100)**

Table 4 analyses the industry wise distribution of sample MSME entrepreneurs as per their caste in YSR Kadapa district and Chittoor district. Among 104 sample industrial units owned by the entrepreneurs, majority of 44 (42.31 per cent) members belong to OC Category followed by 30 (28.85 per cent) who belong to BC, 21 (20.19 per cent) who belong to SC, and 09 (8.65 per cent) who belong to ST category. Whereas in Chittoor district, among 162 sample MSME enterprises majority or 82 (50.62 per cent) entrepreneurs belong to OC category followed by 51 (31.48 per cent) who belong to BC, 25 (15.43 per cent) who belong to SC, and 04 (2.47 per cent) who belong to ST. When we compare YSR Kadapa district and Chittoor district, SC and ST entrepreneurs are more in YSR Kadapa district.

Nativity of the Select Sample MSME Entrepreneurs

Geographical origin of the entrepreneurs is one of the important indicators, with which they are associated. To observe whether this indicator is found to be true in the present study, data have been analysed accordingly. Industry-wise distribution of select sample MSME entrepreneurs as per their nativity in YSR Kadapa district and Chittoor district is presented in table 5.

S No	Name of Industry	YSR Kadapa Nativity		Total Number of Units	Chittoor district Nativity		Total Number of Units
		Local	**Non-Local**		**Local**	**Non-Local**	
1	Agro-based	08 (72.72)	03 (27.28)	**11 (100)**	14 (66.67)	07 (33.33)	**21 (100)**
2	Forest-based	02 (66.67)	01 (33.33)	**3 (100)**	09 (69.23)	04 (30.76)	**13 (100)**
3	Textile-based	04 (66.67)	02 (33.33)	**6 (100)**	12 (63.15)	07 (36.85)	**19 (100)**
4	Mineral-based	16 (55.17)	13 (44.82)	**29 (100)**	16 (66.67)	08 (33.33)	**24 (100)**
5	Engineering-based	02 (50.00)	02 (50.00)	**4 (100)**	14 (58.33)	10 (41.67)	**24 (100)**
6	Animal Husbandry	02 (66.67)	01 (33.33)	**3 (100)**	02 (50.00)	02 (50.00)	**04 (100)**
7	Chemical based & Chemical products	02 (66.67)	01 (33.33)	**3 (100)**	03 (60.00)	02 (40.00)	**05 (100)**
8	Engineering (other than steel and Iron)	03 (75.00)	01 (25.00)	**4 (100)**	06 (60.00)	04 (40.00)	**10 (100)**
9	Paper and Printing	01 (50.00)	01 (50.00)	**2 (100)**	03 (60.00)	02 (40.00)	**05 (100)**
10	Electrical-based	06 (66.67)	03 (33.33)	**9 (100)**	04 (66.67)	02 (33.33)	**06 (100)**
11	Rubber and Plastic-based	06 (54.55)	05 (45.45)	**11 (100)**	06 (75.00)	02 (25.00)	**08 (100)**
12	Basic Metal and alloys-based	02 (100.00)	0.00	**2 (100)**	01 (100.00)	0.00	**01 (100)**
13	Machinery & equipment other than transport Equipment-based	01 (100.00)	0.00	**1 (100)**	01 (100.00)	0.00	**01 (100)**
14	Repair and services	03 (75.00)	01 (25.00)	**4 (100)**	04 (66.67)	02 (33.33)	**06 (100)**
15	Cement Bricks and Pipes-based	03 (60.00)	02 (40.00)	**5 (100)**	04 (57.14)	03 (42.86)	**07 (100)**
16	Non-metal products and parts except Machinery & equipment	03 (75.00)	01 (25.00)	**4 (100)**	04 (66.67)	02 (33.33)	**06 (100)**
17	Miscellaneous	02 (66.67)	01 (33.33)	**3 (100)**	01 (50.00)	01 (50.00)	**02 (100)**
Total		**66 (53.46)**	**38 (36.55)**	**104 (100)**	**104 (64.20)**	**58 (35.80)**	**162 (100)**

Table 5 depicts the industry-wise distribution of select sample MSME respondent entrepreneurs of select industrial units as per their nativity. Among 104 sample MSME respondent entrepreneurs of select industrial units in YSR Kadapa district, majority of 66

(63.46 per cent) entrepreneurs belong to local area and 38 (36.55 per cent) belong to non-local category. Among 162 sample MSME entrepreneurs of select industrial units in Chittoor district, majority or 104 (64.20 per cent) entrepreneurs belong to local category, 58 (35.80 per cent) entrepreneurs belong to non-local category. One can observe that there were nearly same per cent of local entrepreneurs in both the districts.

Occupation of the Select sample MSME Entrepreneurs

The success of entrepreneurs depends largely upon their occupation before they turned entrepreneurs. Entrepreneurship, which has to be development-oriented in any country, naturally, is based to a large extent on the tradition and culture of the country itself. The industry-wise distribution of select sample MSME entrepreneurs as per their forefathers occupation in YSR Kadapa district and Chittoor district is shown in table 6.

Table 6 show the industry wise distribution of select sample MSME entrepreneurs as per their forefather's occupation in YSR Kadapa district and Chittoor district. Among 104 sample entrepreneurs in term of their forefather's occupation of select industrial units in YSR Kadapa district, majority or 32 (30.77 per cent) are having an agriculture background followed by 24 (23.80 per cent) were belongs to business background, 21 (20.19 per cent) belongs to service sector background, 16 (15.38 per cent) were belongs to industrial sector back ground and 11 (10.58 per cent) having other background. Among 162 sample MSME entrepreneurs forefathers occupation, majority or 67 (64.42 per cent) had agriculture background followed by 39 (37.5 per cent) with business background, 27 (25.96 per cent) with service, 18 (17.31 per cent) were occupied industrial and 11 (10.58 per cent) were occupied other sector. When we compare both district entrepreneurs' forefathers, in Chittoor district majority were occupied agriculture than Kadapa district.

Conclusion

To conclude that the MSME sector plays a unique role in the socio-economic development of any country. MSMEs have been recognised as the catalysts for the socio-economic transformers by governments and economy literary experts. Therefore, in the growth strategy, the development of MSME sector is a vital element for almost all economies around the world and is of particular importance for all inclusive growth of Indian economy. The MSMEs have an important role in driving the future prosperity and growth of India and in positively impacting the lives of millions of people. Accomplishing the critical factor calls for the improvement in the MSME's ability to access financing and ability to adopt new technologies. The socio-economic condition of MSMEs sector in YSR Kadapa district and Chittoor district was studied namely age group, entrepreneurs educational back ground, caste, nativity, and occupation of the entrepreneurs. Majority of the entrepreneurs belongs to 25-35 years, completed secondary education, OC category dominates for establishing entrepreneurs and agriculture background also occupies predominant position for establishing the entrepreneurs in both YSR kadapa and Chittoor districts.

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ETHICAL ISSUES IN ACADEMIC RESEARCH IN INDIA

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Abstract

Ethics are broadly the set of rules, written and unwritten, that govern our expectations of our own and others' behaviour. Effectively, they set out how we expect others to behave, and why. While there is broad agreement on some ethical values (for example, that murder is bad), there is also wide variation on how exactly these values should be interpreted in Practice. An attempt is made in this paper to explain the Ethical Issues in Academic Research in India.

Keywords: Ethics, Academic, Research and confidentiality.

Introduction

Legal and ethical issues form an important component of modern research, related to the subject and researcher. This article seeks to briefly review the various international guidelines and regulations that exist on issues related to informed consent, confidentiality, providing incentives and various forms of research misconduct. Relevant original publications (The Declaration of Helsinki, Belmont Report, Council for International Organisations of Medical Sciences/World Health Organisation International Guidelines for Biomedical Research Involving Human Subjects, World Association of Medical Editors Recommendations on Publication Ethics Policies, International Committee of Medical Journal Editors, CoSE White Paper, International Conference on Harmonisation of Technical Requirements for Registration of Pharmaceuticals for Human Use-Good Clinical Practice) form the literature that are relevant to the ethical and legal aspects of conducting research that researchers should abide by when conducting translational and clinical research. Researchers should note the major international guidelines and regional differences in legislation. Hence, specific ethical advice should be sought at local Ethics Review Committees.

The word 'ethics' is derived from the Greek word, ethos, which means custom or character. Ethics is the systematic study of values, so as to decide what is right and what is wrong. In clinical research human beings are involved, as opposed to animals, atoms or asteroids, as the object of study. It focuses on improving human health and well-being, typically by identifying better methods to treat, cure or prevent illnesses. Ethics in clinical research focuses largely on identifying and implementing the acceptable conditions for exposure of some individuals to risks and burdens for the benefit of the society at large.

Development of Various Ethical Guidelines - Changing Scenario

The Nuremberg code was not honored by some researchers and there continued to be abuses and exploitations of humans in research. The Willowbrook State Study to know natural course of infective hepatitis in children and the Jewish Chronic Disease Hospital study to understand body's ability to reject cancer cells in debilitated subjects were examples of unethical research. This led the World Medical Association (WMA) to develop a set of guidelines to safeguard the rights and well being of participants in clinical research. The set of guidelines was adopted by the 18th WMA General Assembly and was called the Declaration of Helsinki. It was revised five times and the latest version was published in 2000 at the 52nd WMA, Edinburgh, Scotland. It contains 32 principles, which stress on informed consent, confidentiality of data, vulnerable population and requirement of a protocol, including the scientific reasons of the study, to be reviewed by the ethics committee.

In the United States the ethical guidelines were setup after the discovery of the Tuskegee Syphilis Study. The study was started in 1932 with 399 syphilitic African American men to see the natural course of syphilis and was supposed to last for about six months but as the researchers were getting “good data” they decided to continue it. The participants were misled and deprived of treatment even after the introduction of penicillin in the 1940s. These ethical atrocities were exposed in 1972 resulting in discontinuation of the study, but till then it had already led to 28 deaths and permanent disability in 100 subjects; moreover 40 patients infected their wives resulting in 19 cases of congenital syphilis. To probe into the study the ‘National Commission for the Protection of Human Subjects of Biomedical and Behavioural Research’ was formed which wrote the Belmont Report in 1979 and laid the foundation for regulations regarding ethics and human subjects’ research in the US. The Belmont report stressed upon three basic ethical principles: respect for person, beneficence and justice. These were applied in the form of informed consent, assessment of risks and benefits by ethics committees and selection of subjects. With the increasing interest of pharmaceutical industries in carrying out research experiments in the developing and the under developed countries, in 1982, the Council for International Organizations of Medical Sciences (CIOMS) in association with World Health Organization (WHO) developed ‘International Ethical Guidelines for Biomedical Research Involving Human Subjects’. They especially stressed upon ethical issues in less developed countries like investigator’s duties regarding consent, appropriate inducements, special/ vulnerable populations, therapeutic misconceptions and post trial access.

The Indian Perspective

The Indian Council of Medical Research (ICMR), in February 1980, released a ‘Policy Statement on Ethical Considerations involved in Research on Human Subjects’. This was the first policy statement giving official guidelines for establishment of ethics committees (ECs) in all medical colleges and research centres. But as with other nations of the world, these guidelines were not respected by many researchers and India was not free of controversial research works. In 1970s and 1980s researchers at the Institute for Cytology and Preventive Oncology in New Delhi, carried out a study on 1158 women patients of different stages of cervical dysplasia or precancerous lesions of the cervix. These patients were left untreated to see how many lesions progressed to cancer and how many regressed. By the end of the study seventy one women had developed malignancies and lesions in nine of them had progressed to invasive cancer. Sixty-two women were treated only after they developed localised cancer. After the controversy about the study became public in 1997, the ICMR started developing ‘Ethical Guidelines for Biomedical Research on Human Subjects’ and finalised them in the year 2000. These are a set of guidelines which every researcher in India should follow while conducting research on human subjects. Although not a law, these guidelines have been put into force through Schedule Y.

Issues Related to the Researcher

The main role of human participants in research is to serve as sources of data. Researchers have a duty to ‘protect the life, health, dignity, integrity, right to self-determination, privacy and confidentiality of personal information of research subjects’.The Belmont Report also provides an analytical framework for evaluating research using three ethical principles:

1. Respect for persons – the requirement to acknowledge autonomy and protect those with diminished autonomy
2. Beneficence – first do no harm, maximise possible benefits and minimise possible harms
3. Justice – on individual and societal level. Mistreatment of research subjects is

considered research misconduct (no ethical review approval, failure to follow approved protocol, absent or inadequate informed consent, exposure of subjects to physical or psychological harm, exposure of subjects to harm due to unacceptable research practices or failure to maintain confidentiality). There is also scientific misconduct involving fraud and deception.

- **Consent, possibility of causing harm**

Based on ICH definition, 'informed consent is a process by which a subject voluntarily confirms his or her willingness to participate in a particular trial, after having been informed of all aspects of the trial that are relevant to the subject's decision to participate'. As for a standard (therapeutic) intervention that carries certain risks, informed consent – that is voluntary, given freely and adequately informed – must be sought from participants. However, due to the research-centred, rather than patient-centred primary purpose, additional relevant information must be provided in clinical trials or research studies in informed consent form.

- **Special populations**

Informed consent may be sought from a legally authorised representative if a potential research subject is incapable of giving informed consent (children, intellectual impairment). The involvement of such populations must fulfil the requirement that they stand to benefit from the research outcome. The 'legally authorised representative' may be a spouse, close relative, parent, power of attorney or legally appointed guardian. The hierarchy of priority of the representative may be different between different countries and different regions within the same country; hence, local guidelines should be consulted.

- **Special case: Emergency research**

Emergency research studies occur where potential subjects are incapacitated and unable to give informed consent (acute head trauma, cardiac arrest). The Council for International Organisations of Medical Sciences/World Health Organisation guidelines and Declaration of Helsinki make exceptions to the requirement for informed consent in these situations. There are minor variations in laws governing the extent to which the exceptions apply. Reasonable efforts should have been made to find a legal authority to consent. If there is not enough time, an 'exception to informed consent' may allow the subject to be enrolled with prior approval of an ethical committee. Researchers must obtain deferred informed consent as soon as possible from the subject (when regains capacity), or their legally authorised representative, for continued participation.

- **Collecting patient information and sensitive personal information, confidentiality maintenance**

The Health Insurance Portability and Accountability Act has requirements for informed consent disclosure and standards for electronic exchange, privacy and information security. In the UK, generic legislation is found in the Data Protection Act.

The International Committee of Medical Journal Editors (ICMJE) recommendations suggest that authors must ensure that non-essential identifying information (names, initials, hospital record numbers) are omitted during data collection and storage wherever possible. Where identifying information is essential for scientific purposes (clinical photographs), written informed consent must be obtained and the patient must be shown the manuscript before publication. Subjects should also be informed if any potential identifiable material might be available through media access.

- **Providing incentives**

Cash or other benefits 'in-kind' (financial, medical, educational, community benefits) should be made known to subjects when obtaining informed consent without emphasising too much on it. Benefits may serve as appreciation or compensation for time and effort but should not result in the inducement to participation. The amount and nature of remuneration should be compared to norms, cultural traditions and are subjected to the Ethical Committee Review.

- **Legal issues pertaining to regulatory bodies**

Various regulatory bodies have been constituted to uphold the safety of subjects involved in research. It is imperative to obtain approval from the appropriate regulatory authorities before proceeding to any research. The constitution and the types of these bodies vary nation-wise. The researchers are expected to be aware of these authorities and the list of various bodies pertinent to India are listed in the article "Research methodology II" of this issue.

- **Avoiding bias, inappropriate research methodology, incorrect reporting and inappropriate use of information**

Good, well-designed studies advance medical science development. Poorly conducted studies violate the principle of justice, as there are time and resources wastage for research sponsors, researchers and subjects, and undermine the societal trust on scientific enquiry.The Guidelines for GCP is an international ethical and scientific quality standard for designing, conducting, recording and reporting trials.

- **Fraud in research and publication**

De novo data invention (fabrication) and manipulation of data (falsification) constitute serious scientific misconduct. The true prevalence of scientific fraud is difficult to measure (2%–14%).

- **Plagiarism and its checking**

Plagiarism is the use of others' published and unpublished ideas or intellectual property without attribution or permission and presenting them as new and original rather than derived from an existing source. Tools such as similarity check are available to aid researchers detect similarities between manuscripts, and such checks should be done before submission.

- **Overlapping publications**

Duplicate publications violate international copyright laws and waste valuable resources. Such publications can distort evidence-based medicine by double-counting of data when inadvertently included in meta-analyses. This practice could artificially enlarge one's scientific work, distorting apparent productivity and may give an undue advantage when competing for research funding or career advancement. Examples of these practices include:

- **Duplicate publication, redundant publication**

Publication of a paper that overlaps substantially with one already published, without reference to the previous publication.

- **Salami publication**

Slicing of data from a single research process into different pieces creating individual manuscripts from each piece to artificially increase the publication volume. Such misconduct may lead to retraction of articles. Transparent disclosure is important when submitting papers to journals to declare if the manuscript or related material has been published or submitted elsewhere, so that the editor can decide how to handle the submission or to seek further clarification. Further information on acceptable secondary publication can be found in the ICMJE 'Recommendations for the Conduct, Reporting, Editing, and Publishing of Scholarly Work in Medical Journals'.

- **Copyright**

Usually, sponsors and authors are required to sign over certain publication rights to the journal through copyright transfer or a licensing agreement; thereafter, authors should obtain written permission from the journal/publisher if they wish to reuse the published material elsewhere.

The Ethics Of Excellence:

Improving Academic Research

Improving academic research needs to be a wide-ranging project company will agree that academic research in India needs to be internationally competitive and our institutions feature in rankings lists. Global research and competition are now increasingly diverse and in this scenario, India rightfully wants to be an important player. In pedagogy too, we face a situation of enhanced expectations. There has been a rapid expansion with the setting up of more Central and State universities which includes more focussed institutions such as the Indian Institutes of Technology, Indian Institute of Science Education and Research, Indian Institutes of Management and National Institutes of Technology, enhancing the opportunities for high-quality teaching. Despite the impressive job being done, there is considerable room for improvement.

Excellence As Ethics

But what is still holding our nation back from achieving large-scale global academic excellence which is commensurate with our intellectual heritage and calibre? Beyond blaming the government and the bureaucracy, the usual suspects, it is important to look inward and ask whether our academics display an adequate ethical commitment to excellence. It is rarely appreciated that excellence is an ethical issue. We think of it as something arising from people of calibre coupled with sufficient resources. Consider this advertisement put out by Stanford University recently: "We seek exceptional individuals who can develop a world-class program of research, and have a strong commitment to teaching at both the graduate and undergraduate levels." In such institutions, once an excellent candidate is identified, the institution does everything to convince her/him to accept the offer. Loss of the candidate to a rival institution is considered a serious failure, as excellence is seen to be a precious commodity, with the heads of such institutions held accountable.

In India, in contrast, excellence is at best one of multiple criteria in faculty hiring. Though never openly stated, extraneous considerations abound. It is an open secret that these considerations define a large fraction of hiring across India, and often precede considerations of merit. In some places, excellence can actually go against the candidate.

The Faults Within

One might be tempted to solely blame failed institutions/departments on the calibre of leadership, and, ultimately, the government that appoints such leaders. But the problem persists even in those institutions led by respected academics. The reasons need to be examined. While academics freely criticise personality cults in the political sphere, they are happy to cultivate those of their own. A few individuals, possibly achievers in their younger days, grow into collectors of awards and fellowships and dominate organisations and committees. Factions grow around them. These people, administratively overburdened out of their own choice, make serious judgments without adequate information. Conflict of interest is another, rarely highlighted, problem. For example, within an institution, the leader may provide partisan support for their own subject of expertise and restrain the progress of rivals.

The problem is not just confined to leaders. In many Indian institutions, there is increasing democratic participation of junior academics in hiring and promotions. One hopes that this would propel excellence to the top of the desirable attributes. Unfortunately even in this set-up, research areas that are of global importance are often, out of sheer ignorance, treated with disdain. This is a key point. In the ethics of excellence, ignorance cannot be an excuse. When making decisions affecting the future of one's institution, it is an ethical imperative to educate oneself on all the relevant facts. The atmosphere in which academics work has a profound impact on their achievements. Academic leaders need to offer support and mentorship but also impose a standard of excellence.

Many Most Ethical Codes Cover The Following Areas

- **Honesty and Integrity**

This means that you need to report your research honestly, and that this applies to your methods (what you did), your data, your results, and whether you have previously published any of it. You should not make up any data, including extrapolating unreasonably from some of your results, or do anything which could be construed as trying to mislead anyone. It is better to undersell than over-exaggerate your findings.

- **Objectivity**

You should aim to avoid bias in any aspect of your research, including design, data analysis, interpretation, and peer review. For example, you should never recommend as a peer reviewer someone you know, or who you have worked with, and you should try to ensure that no groups are inadvertently excluded from your research. This also means that you need to disclose any personal or financial interests that may affect your research.

- **Carefulness**

Take care in carrying out your research to avoid careless mistakes. You should also review your work carefully and critically to ensure that your results are credible. It is also important to keep full records of your research. If you are asked to act as a peer reviewer, you should take the time to do the job effectively and fully.

- **Openness**

You should always be prepared to share your data and results, along with any new tools that you have developed, when you publish your findings, as this helps to further knowledge and advance science. You should also be open to criticism and new ideas.

- **Respect for Intellectual Property**

You should never plagiarise, or copy, other people's work and try to pass it off as your own. You should always ask for permission before using other people's tools or methods, unpublished data or results. Not doing so is plagiarism. Obviously, you need to respect copyrights and patents, together with other forms of intellectual property, and always acknowledge contributions to your research. If in doubt, acknowledge, to avoid any risk of plagiarism.

Things to Consider about Ethics in Academic Research

Many values inherent in research are congruent with general moral and social values. They include things like human and animal rights, health and safety, honesty, respect and responsibility-to name just a few. If a researcher breaches their institution's established code of ethics, the consequences are often not only personal, they can be dire as well. For example, if one fabricates research findings, this act can jeopardize lives. Things are not always black and white with research ethics, if a few cases there are grey areas. Ethical dilemmas are therefore a part of research and need to be openly discussed and properly addressed. Make sure you protect you and your participants by following the code of conduct of your profession and/or your academic institution. Your research should be important to you (and your colleagues or research group), however, it shouldn't be prioritized over the well-being of others and/or the environment. As a researcher you should do your best to remain compassionate, Professionals, and also, to follow standards.

Ethical Principles Addressed in Many Codes of Ethics

There are specific codes, policies and rules that apply to research ethics and that are covered by different legal documents and codes of conduct. In Responsible Conduct of Research, the authors Adil E. Shamoo and David B. Resnik write about some of the main ethical principles we should all follow when engaging in research work. These include:

1. Honesty (for instance, in reporting and communicating your findings)
2. Objectivity (this minimizes bias)
3. Carefulness (for case, avoiding negligence)
4. Openness (when sharing data and discussing ideas)
5. Respect for intellectual property (acknowledging other people's work and giving everybody who participated credit),
6. Confidentiality (in connection with your participants and data)
7. Non-discrimination (against colleagues and students)
8. Competence (maintaining your continuous professional development standards)
9. Animal protection (unnecessary research or poorly designed research should not be performed on animals)
10. Legality (being familiar with institutional and federal guidelines and laws)

The research process becomes more complicated, and potentially contentious, when you involve animal or human subjects. Here is a brief overview of some of the important ethical considerations when working with human subjects.

Importance of Research Ethics

1. Research ethics are important for a number of reasons.
2. They promote the aims of research, such as expanding knowledge.
3. They support the values required for collaborative work, such as mutual respect and fairness. This is essential because scientific research depends on collaboration between researchers and groups.
4. They mean that researchers can be held accountable for their actions. Many researchers are supported by public money, and regulations on conflicts of interest, misconduct, and research involving humans or animals are necessary to ensure that money is spent appropriately.
5. They ensure that the public can trust research. For people to support and fund research, they have to be confident in it.
6. They support important social and moral values, such as the principle of doing no harm to others.

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A STUDY ON CONSUMER SATISFACTION TOWARDS MARUTI SUZUKI CAR WITH REFERENCE TO COIMBATORE CITY

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Abstract

Marketing, more than any other business functions deals with Creating Consumer value and satisfaction are the heart of modern marketing thinking and practice. Marketing is the delivery of consumers by promising superior value to keep current consumers by delivering satisfaction. In this Modern world, transport plays a vital role. Because of rapid industrial growth and economic growth the standard of living of the people is enhanced. Road transport plays a larger role in the recent years. Maruti Suzuki companies now recognize that the new global economy has changed things forever. Increased competition, crowded markets with little product differentiation and years of continual sales growth followed by two decades of compressed sales curves have indicated to today's sharp competitors that their focus must change. In this regards the paper focuses the consumer needs, wants, preferences, and their level of satisfaction.

Keywords: *Consumer Satisfaction, Maruti Suzuki, Garret Ranking Analysis*

Introduction

Marketing, more than any other business functions deals with CreatingConsumer value and satisfaction are the heart of modern marketing thinking and practice. Marketing is the delivery of consumers by promising superior value to keep current consumers by delivering satisfaction.In this Modern world, transport plays a vital role. Because of rapid industrial growth and economic growth the standard of living of the people is enhanced. Road transport plays a larger role in the recent years. Maruti Suzuki companies now recognize that the new global economy has changed things forever. Increased competition, crowded markets with little product differentiation and years of continual sales growth followed by two decades of compressed sales curves have indicated to today's sharp competitors that their focus must change.

Maruti Suzuki is one of the most leading automobile manufacturers of India, and is the leader in the car segment both in terms of volume of vehicle sold and revenue earned.

2. Statement Of The Problem

Marketing, more than any other business functions deals with consumers. Marketing is the delivery of consumers by promising superior value and to keep current consumers by delivering satisfaction.There is a tremendous amount of scope for future research in this area that is the Automobile Industry, some possibilities can be: Comprehensive research on all the competitors in the market. In researchthe buying behaviour which would include brand performance, brand attitudes, product satisfaction, purchase behaviour, purchase intentions, brand awareness, segmentation studies and etc.The need for consumer satisfaction is necessary for all business, large or small. Hence there is a need for the study.

3.Objectives Of The Study

- To examine the factors influencing the consumer to buy Maruti Suzuki Cars.
- To analyze the level of satisfaction of consumer for Maruti Suzuki Cars.

4. Research Methodology

Sample Design

The sample design which is used in the study is convenience sampling. Respondents from Coimbatore were selected on the basis of convenience.

Sample size

Sample size taken for the study is 75 respondents.

Sources of data

The data is collected through in two ways:

- Primary data
- Secondary data

Area of analysis

The study was conducted in Coimbatore City.

Tools used for analysis

- Simple Percentage Analysis.
- Garrett Ranking Technique.

5. Limitations Of The Study

1. The analysis of the present study has been carried out based on the information has collected from the Maruti Suzuki cars user who are residing at Coimbatore District.
2. The study is an opinion survey; caution may have to be exercised while extending theResult to other areas.
3. Due to time constrict only 75 numbers of respondents were considered.

6. Review Of Literature

Singh and Srivatava (2013) study showed various factors affecting customer satisfaction towards Maruti Suzuki. Measuring customer satisfaction provides an indication of how successful the organization is at providing products or services to the marketplace. It conducted that satisfaction levels for pricing attributes (such as Car price, discounts and service charges) are generally lower than product relatedattributes.

Parthian and Rajendran (2014) study was carried on customer preference toward Maruti Suzuki. This study was to understand the mind of customers whether they was eager and satisfied to handle. Even though most of the customers were satisfied with present model and service, few customers were not satisfied about the facilities provided by the car. If the Maruti car service providers give enough attention regarding this, they can ensure a large level of customer preference.

7. Analysis And Interpretation

Table .1

Area of the Respondents

Area	No. of Respondents	Percentage %
Urban	28	37
Semi-urban	21	28
Rural	26	35
Total	75	100

37% of respondents are living in urban area, 28% of respondents are living in semi urban area, and 35% of respondents are living in rural area.

Majority (37%) of respondents are living in urban area.

Table .2

Gender of the Respondents

Gender	No. of Respondents	Percentage %
Male	47	63
Female	28	37
Total	75	100

63% of respondents male, 37%of respondents are Female.

Majority (63%) of respondents are male.

Table .3
Age of the Respondents

Age	No. of Respondents	Percentage %
Below 35	12	16
35-45	22	29
46-55	23	31
Above 55	18	24
Total	75	100

16% of respondents belong to age of below 35 years, 29% of respondents belong to age of 35-45 years, 31 % of the respondents belong to age of 46-55 years and 24% of respondents belong to age of above 55 years.

Majority (31%) of respondents belong to age of below 46-55 years.

Table.4
Education Qualification of the Respondents

Education qualification	No. of Respondents	Percentage %
Upto HSC	18	24
Under graduate	23	31
Post graduate	22	29
Professional	12	16
Total	75	100

31% of respondents are under graduate, 29% of respondents are post graduate, and 24% of respondents are up to HSC, 16% of respondents are professional degree.

Majority (31%) of respondents are under graduate.

Table .5
Occupation of the Respondents

Occupation	No. of Respondents	Percentage %
Business	23	24
Employed Private Sector	22	31
Employed Public sector	12	29
Agriculture	18	16
Total	75	100

31% of respondents are employed in pvt sector, 29% of respondents are employed in public sector,24% of respondents are business, 16% of respondents are agriculture.

Majority (31%) of respondents are under graduate

Table .6
Owned A Car of the Respondents

Own car	No. of Respondents	Percentage %
Yes	39	52
No	36	48
Total	75	100

52 % of respondents own a car, 48% of respondents not using to own a car.

Majority (52 %) of respondents own a car.

Table .7
Model in Maruti Suzuki Car of the Respondents

Model	No. of Respondents	Percentage %
Omni	18	24
Alto	20	31
Wagnor	17	29
Swift	20	16
Total	75	100

31% of respondents have Alto car in maruti brand, 29% of respondents have wagnor car in maruti brand, 24% of respondents have omni car in maruti brand, and 16% of respondents have swift car in maruti brand.

Majority (31%) of respondents have Alto car in maruti brand.

Table .8
Favourite Colour of the Respondents

Colour	No. of respondents	Percentage %
White	20	27
Black	28	37
Red	10	13
Blue	17	23
Total	75	100

37% of respondent’s favourite colour is black, 27% of respondent’s favourite colour is white, 23% of respondent’s favourite colour is blue, and 13% of respondent’s favourite colour is red.

Majority (37%) of respondent’s favourite colour is black.

Table .9
Sources of Information

Sources of information	No. of Respondents	Percentage %
Newspaper/Magazines	15	20
T.v/Radio	20	27
Other borrowers	25	33
Bank loan advisors	15	20
Total	75	100

33% of respondents gather information from other borrowers, 27% of respondents gather information from TV/Radio, 20% of respondents newspaper/magazines, 20 % of bank loan advisors.

Majority (33%) of respondents gather information from other borrowers.

Table .10

First Preference While Buying A Car

First preference	No. of Respondents	Percentage %
Good facilities	20	27
Quality service	22	29
Price	15	20
Good designs	18	24
Total	75	100

29% of respondents prefer to buy a car for quality service, 27% of respondents prefer to buy a car good facility, 24% of respondents prefer to buy a car good design, and 20% of respondents prefer to buy a car price.

Majority (29%) of respondents prefer to buy a car for quality service.

Table.11

Preference of Services

Preference of services	No. of respondents	Percentage %
Test-drive	28	37
Proper product information	32	43
Good salesmanship	15	20
Total	75	100

43% of respondents prefer proper product information about the car during purchase, 37% of respondents prefer test-drive about the car during purchase, 20% of respondents prefer good salesmanship about the car during purchase.

Majority (43%) of respondents prefer proper product information about the car during purchase.

Table .12

Opinion about Price of the Respondents

PRICE	No. of Respondents	Percentage %
High	15	20
Reasonable	32	43
Low	28	37
Total	75	100

43% of respondent's opinion that the price of car is reasonable, 37% of respondent's opinion that the price of car is low, 20% of respondent's opinion that the price of car is high.

Majority (43 %) of respondent opinion that the price of car is reasonable.

Table .13

Price for Spare Parts of the Respondents

Price of spare parts	No of Respondents	Percentage %
High	32	43
Reasonable	28	37
Low	15	20
Total	75	100

43% of respondents feel that price for the spare parts is high, 37% of respondents feel that price for the spare parts is reasonable, 20% of respondents feel that price for the spare parts if low.

Majority (43%) of respondents feel that price for the spare parts are high.

Table .14

Reason for Choice of the Respondents

Reason for choice	No. of respondents	Percentage %
Brand name	17	23
Features	22	29
Price	23	31
Mileage	13	17
Total	75	100

31% of respondents choose their car for price, 29% of respondents choose their car for features, 23% of respondents choose their car for brand name, and 17% of respondents choose their car for mileage.

Majority (31%) of respondents choose their car for price.

Table .15

Service comparing with Others

Service	No. of Respondents	Percentage %
Excellent	22	29
Very good	23	31
Good	13	17
Average	17	23
Total	75	100

31% of respondents feel that the service is very good, 29% of respondents feel that the service is excellent, 23% of respondents feel that the service is average, 17% of respondents feel that the service is good.

Majority (31%) of respondents feel that the service is very good

Table.16
Period of Using Car

Period	No. of respondents	Percentage %
1-5 year	23	31
6-10 year	22	29
11-15 year	17	23
16 year & above	13	17
Total	75	100

31% of respondents are using car between 1-5 years, 29% of respondents are using car between6-10 years, 23% of respondents are using car between 11-15 years, 17% of respondents are using car between 16 years &above.

Majority (31%) of respondents are using car between 1-5 years

Table .17
Feel about Drive

Feel about drive	No. of respondents	Percentage %
More comfortable	20	27
Comfortable	13	17
Less comfortable	29	39
Uncomfortable	13	17
Total	75	100

39% of respondents feel less comfortable while driving car, 27% of respondents feel more comfortable while driving car, 17% of respondents feel comfortable while driving car, 17% of respondents feel uncomfortable while driving car.

Majority (39%) of respondents feel less comfortable while driving car

Table .18
Second choice apart from Buying Maruti Suzuki Car

Second choice	No. of respondents	Percentage %
Ford	29	39
Hyundai	13	17
Tata	21	28
Chevrolet	12	16
Total	75	100

9% of respondents feel ford as their second choice of preference, 28% of respondents feel Tata as their second choice of preference, 17% of respondents feel Hyundai as their second of preference, and 16% of respondents feel Chevrolet as their second choice of preference.

Majority (39%) of respondents feel ford as their second choice of preference.

Table .19
Reasons for Preference of Maruti SuzukiCar(Garrett Ranking Techniques)

Purpose	I 98	II 85	III 50	IV 15	V 2	Total	Total Score	Mean score	Rank
Good Facilities	25	30	10	6	4	75	5598	74.6	3
	2450	2550	500	90	8				
Quality Service	35	20	10	7	3	75	5741	76.5	2
	3430	1700	500	105	6				
Price	32	24	12	5	2	75	5855	78.1	1
	3136	2040	600	75	4				
Designs	26	14	22	9	4	75	4981	66.4	6
	2548	1190	1100	135	8				
Brand Image	27	22	18	5	3	75	5497	73.3	4
	2646	1870	900	75	6				
Mileage	30	20	10	8	7	75	5274	70.3	5
	2940	1700	500	120	14				

From the Garrett rank test it is found that majority of the consumers prefers in order to price followed by quality service, good facilities etc.,

8. SUMMARY OF FINDINGS

- Majority (37%) of respondents are living in urban area.
- Majority (63%) of respondents are male.
- Majority (31%) of respondents belong to age of below 35 years.
- Majority (31%) of respondents are under graduate
- Majority (31%) of respondents are under graduate

- Majority (52 %) of respondents own a car
- Majority (31%) of respondents have Alto car in maruti brand.
- Majority (37%) of respondent's favourite colour is black.
- Majority (33%) of respondents gather information from other borrowers.
- Majority (29%) of respondents prefer to buy a car for quality service
- Majority (43%) of respondents prefer proper product information aboutthe car during purchase.
- Majority (43 %) of respondent opinion that the price of car is reasonable
- Majority (43%) of respondents feel that price for the spare parts are high.
- Majority (31%) of respondents choose their car for price
- Majority (31%) of respondents feel that the service is very good
- Majority (31% of respondents are using car between 1-5 years
- Majority (39%) of respondents feel less comfortable while driving car
- Majority (39%) of respondents feel ford as their second choice of preference

9.SUGGESTIONS

- As majority of the customer are attracted by credit facilities it should be extended.
- The company should provide effective, attractive advertisement to increase the sales.
- Consumer considered quality as their first preference, so company should give more concentration on this.

10.CONCLUSION

The factors considered by the consumer before purchasing cars are price, comfortably and availability. The majority of the consumers are satisfied with the Maruti Suzuki because of its good quality, reputation, availabilities. If the company make slight modification in the marketing programme such as dealers and outlets, promotion programmers, product lines etc., definitely company can be as a strong market leader.

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