

RESEARCH EXPLORER

(A Blind Review & Refereed Quarterly International Journal with ISSN: 2250-1940 (P) 2349-1647 (O)
Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
Formally UGC Approved Journal (63185)

Volume VII

October-December 2019

Issue 25

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Available online @ www.iaraindia.com
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DETECTION OF SENSITIVITY AND COMPATIBILITY OF AZOXYSTROBIN 25 SC FUNGICIDE WITH BIOCONTROL AGENTS

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Abstract

The results conducted on the compatibility of Azoxystrobin 25 SC with Pf1 strain of P.fluorescens and Bs1 of B.subtilis indicated that Azoxystrobin 25 SC was highly compatible with P. fluorescens and B.subtilis. The Streptomyces roschi is also compatible at all concentration when tested under poisoned food technique

Key words: Azoxystrobin 25 SC- Poisoned food technique- Bacterial Antagonist

Introduction

Chilli (*Capsicum annum*) is the fourth most important vegetable crops in the world and first in Asia, with world production approximately 122.34 million tonnes of fresh chilli and 2.8 tones of dry chilli in 2010 (Indian Horticultural Database, 2011-2012). The most important producers and exporters of chilli include China, India, Mexico, Morocco, Pakistan, Thailand and Turkey. Demand for chilli in the world is increasing every year. Chilli is a very remunerative spice crop of the Indian subcontinent (Sharma et al., 2005) and occupies an area of about 0.81 million ha (Suthin and Christopher, 2009) which accounts for 25% of the world production (Chandra Nayaka et al., 2009). Azoxystrobin was produced by the Basidiomycetes fungus, *Strobilurustenacellus* having novel mode of

action (Hewit, 1998). Its fungicidal activity results from the inhibiting mitochondrial respiration of higher fungi, which is achieved by the prevention of Electron transfer between cytochrome b and cytochrome c (Becker et al., 1981). Because of its novel mode of action, azoxystrobin is effective against pathogens which have developed reduced sensitivity to other fungicides. Azoxystrobin exhibits no cross-resistance to the ergosterol biosynthesis inhibitors, phenylamides, dicarboximades and benzimidazoles group of fungicides. Azoxystrobin shows a unique spectrum of disease control. It is active against the fungi belong to oomycetes, ascomycetes, basidiomycetes and deuteromycetes (Sauter et al., 1995). Since fungicides may have deleterious effects on the pathogen as well as antagonist, an understanding of the effect of fungicides on the pathogen and the

antagonist, would provide information on the selection of selective fungicides and fungicide resistant antagonist. The idea of combining biocontrol agents with fungicides is for the development or establishment of desired microbes in the rhizosphere (Papvizas and Lewis, 1981). Considering all these points the present study was undertaken to test the compatibility of Azoxystrobin 25 SC with biocontrol agents by Poisoned food technique .

Materials and Methods

Isolation of phylloplane microflora of chilli leaves

To estimate phylloplane microflora of chilli Modified leaf washing technique of Dickinson (1971) was adopted. Leaf samples were collected from five locations in Coimbatore district. Discs of 4 mm diameter were cut randomly from five leaves with sterile cork borer. Fifty discs were placed in 250 ml conical flask containing 100 ml sterile distilled water and shaken for 20 minutes to get a homogenous suspension of the microbial propagules. From this, one ml suspension was pipetted out separately into Nutrient agar medium, King's B agar and Kenknight's agar and poured, and mixed thoroughly. The plates were incubated at room temperature ($28 \pm 2^{\circ}$ C).

Identification of bacterial isolates

Characterization of the different cultures of bacteria was done according to the methods recommended in the laboratory guide for identification of plant pathogenic bacteria published by the American Phytopathological Society (Schaad, 1992) and for each test 24 to 48h old cultures were used.

Evaluation of different fungicides

A new formulation Azoxystrobin 25 SC w/w of United Phosphorus, Limited, Mumbai was used for all studies in the present investigation

Compatibility of bacterial antagonists with fungicide

Compatibility of biocontrol agents with Azoxystrobin 25 SC were tested by poison food technique (Schmitz, 1930). The three different concentrations of Azoxystrobin 100 @ g a.i, Azoxystrobin @ 125 g a.i and Azoxystrobin @ 150 g a.i were prepared by mixing the required quantity in 100 ml of PDA medium. In the sterilized Petri plates the poisoned medium was poured @ 20 ml and allowed to solidify. Bacterial antagonists were streaked separately on the medium respectively and incubated at room temperature ($28 \pm 2^{\circ}$ C). The medium without addition of fungicide served as control. Three replications were maintained for each treatment at the rate of 3 plates per replication. Growths of antagonists were recorded after 24 hours and compared with control plates. (Anand, 2005)

Compatibility of Azoxystrobin 25 SC with bacterial antagonists

The results conducted on the compatibility of Azoxystrobin 25 SC with Pfl strain of *P. fluorescens* and Bs1 of *B. subtilis* indicated that Azoxystrobin 25 SC was highly compatible with *P. fluorescens* and *B. subtilis*. The *Streptomyces roschi* is also compatible at all concentration when tested under poisoned food technique. The fungicide Azoxystrobin 25 SC even at the highest concentration 250 ppm did not exhibit any inhibition to the growth of both the bacteria.

This finding is in accordance with the other workers. The growth of bacteria (*P. fluorescens* and *B. subtilis*) in Tetraconazole amended broth was assessed by turbidometric method. The bacterial growth was not suppressed by tetraconazole even at the highest concentration of 1000 ppm. (Mathiyazagan, 2007) Sendhil Vel *et al.* (2004) found that *P. fluorescens* and *Bacillus subtilis* (Ehrenberg) Cohn growth were not affected by azoxystrobin at different concentrations of 100, 150, 200, 250 and 300 ppm. Anand *et al.* (2007) also

reported that the compatibility of *P. fluorescens* (Pf1) with azoxystrobin at different concentrations viz., 100, 150, 200, 250 and 300 ppm revealed that it was compatible with all the concentrations of azoxystrobin tested and the growth of the bacterium was unaffected even at the maximum concentration of 300 ppm. Archana (2009) reported that the compatibility of *P. fluorescens* (Pf1) with azoxystrobin at different concentrations viz., 100, 150, 200, 250 and 300 ppm revealed that it was compatible with all the

concentrations of azoxystrobin 25SC tested and the growth of the bacterium was unaffected even at the maximum concentration. Sendil Vel *et al.* (2004) reported that turbidometric assay showed that the bacterial biocontrol agents (*P. fluorescens* and *B. subtilis*) growth in azoxystrobin-amended broth was not affected and is perfectly compatible with bacterial biocontrol agents.

Figure 1: Compatibility of Azoxystrobin 25 SC with bacterial biocontrol Agents

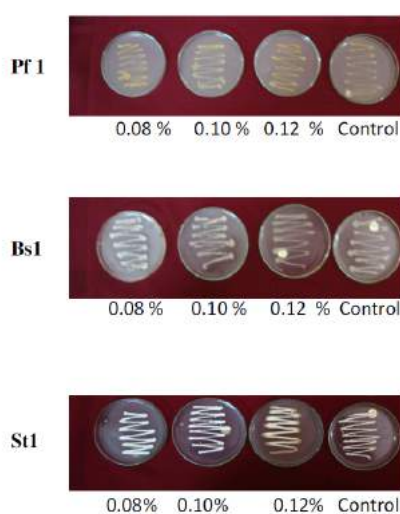


Table 1. sensitivity of biocontrol agents with Azoxystrobin 25 SC

Bioagent	Azoxystrobin 25 SC			
	0.08	0.10	0.12	control
<i>Pseudomonas fluorescens</i>	+	+	+	+
<i>Streptomyces roschi</i>	+	+	+	+
<i>Bacillus subtilis</i>	+	+	+	+

+ = positive, - = negative

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 October – December 2019
 Formally UGC Approved Journal (63185), © Author

CASE STUDY ON POLICY MEASURES FOR MSME IN INDIA (Micro, Small and Medium Enterprises)

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Abstract

The Micro, Small and Medium Enterprises (MSMEs) are fittingly regarded as the vertebrae of the Indian economy. The current critique deals with micro, small and medium enterprises policy initiatives in the Indian circumstance. Worldwide, the Micro Small and Medium Enterprises (MSMEs) have been conventional as the engine of economic enlargement and for promoting equitable development. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the MSME sector is much higher than that of the large enterprises. In India too, the MSMEs play a pivotal role in the overall industrial economy of the country. In recent years the MSME sector has consistently registered higher growth rate compared to the overall industrial sector. The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Government announces various schemes and benefits for promoting the entrepreneurship in India.

Key words: Development, India, MSME (Micro, Small and Medium Enterprises), Policy, Schemes

Introduction

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating largest employment opportunities at comparatively lower capital cost, next only to agriculture.

MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development of the country. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets.

1.1 Role of MSMEs in Indian Economy

The Micro, Small & Medium Enterprises (MSMEs) have been contributing significantly to the expansion of entrepreneurial endeavours through business innovations. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. As per the data available with Central Statistics office (CSO), Ministry of Statistics & Programme Implementation, the contribution of MSME Sector in country's Gross Value Added (GVA) Product (GDP), at current prices for the last five years is as below:

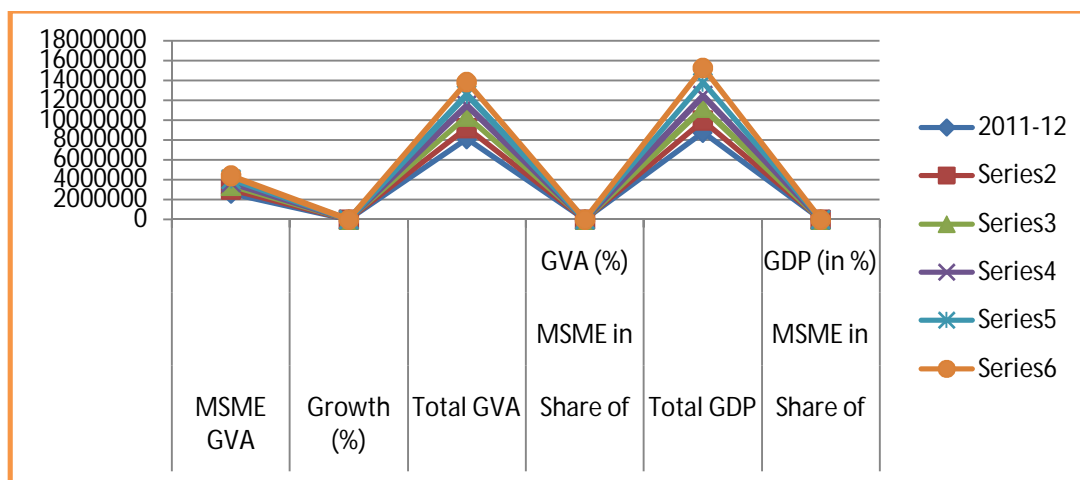
and services to meet demands of domestic as well as global markets. As per the data available with Central Statistics office (CSO), Ministry of Statistics & Programme Implementation, the contribution of MSME Sector in country's Gross Value Added (GVA) Product (GDP), at current prices for the last five years is as below:

Table 1
Contribution of MSMEs in Country's Economy at Current Price
 [Figures in Rs. Crores adjusted for FISIM at current prices]

Year	MSME GVA	Growth (%)	Total GVA	Share of MSME in GVA (%)	Total GDP	Share of MSME in GDP (in %)
2011-12	2622574	-	8106946	32.35	8736329	30.00
2012-13	3020528	15.17	9202692	32.82	9944013	30.40
2013-14	3389922	12.23	10363153	32.71	11233522	30.20
2014-15	3704956	9.29	11504279	32.21	12467959	29.70
2015-16	4025595	8.65	12566646	32.03	13764037	29.20
2016-17	4405753	9.44	13841591	31.83	15253714	28.90

Source: Central Statistics Office (CSO), Ministry of Statistics & Programme Implementation

Graph 1



Micro Small and Medium Enterprises Development Act, 2006

The Government of India enacted the Micro, Small and Medium Enterprises Development (MSMEs) Act, 2006 on June 16, 2006 which was notified on October 2, 2006.

With the ratification of MSMED Act 2006, the paradigm shift has included the services sector in the definition of micro,

small and medium enterprises, apart from extending the scope to medium enterprises.

The MSMEs Act, 2006 has modified the definition of micro, small and medium enterprises as those that are engaged in manufacturing or production and providing or rendering of services.

Definition of Micro, Small and Medium Enterprises

The Act has also defined medium enterprises for the first time. The enterprises are further classified into Micro, Small and

Medium categories. The investment limits of these enterprises are as follows:

Manufacturing Enterprises:

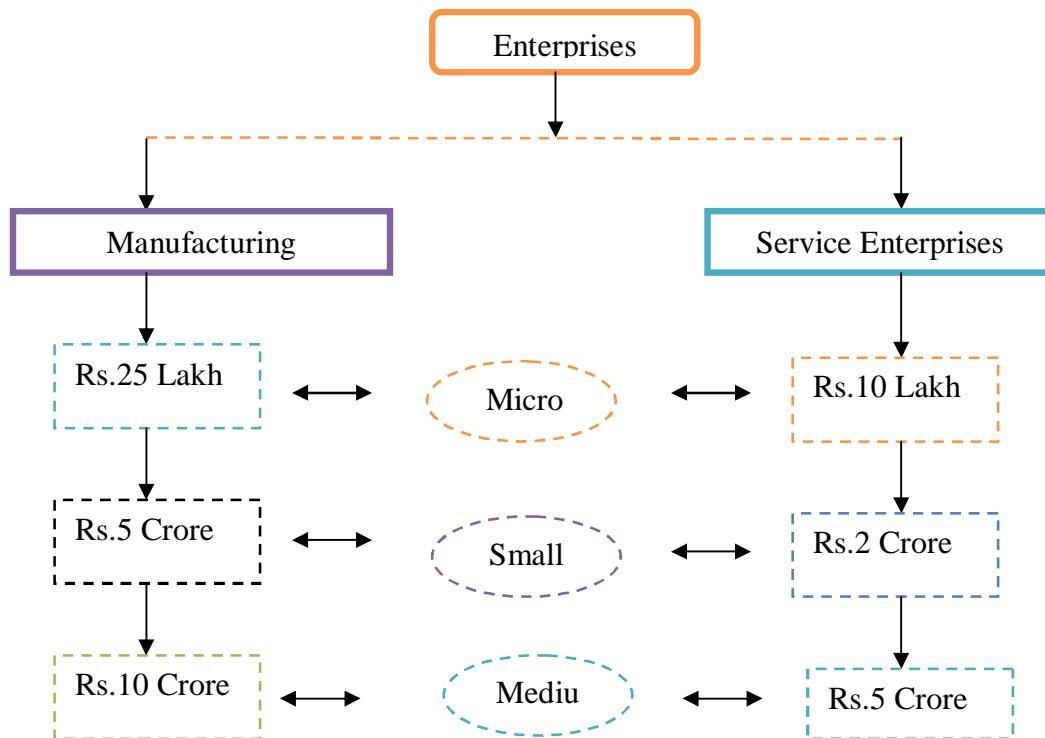
- i) A micro enterprise is an enterprise where investment in plant and machinery does not exceed Rs.25 lakh;
- ii) A small enterprise is an enterprise where investment in plant and machinery is more than Rs.25 lakh but does not exceed Rs.5 crore: and
- iii) A medium enterprise is an enterprise where the investment in plant and machinery is more than Rs.5 crore but does not exceed Rs.10 crore.

Service Enterprises:

- i) A micro enterprise is an enterprise where the investment in equipment does not exceed Rs.10 lakh;
- ii) A small enterprise is an enterprise where the investment in equipment is more than Rs.10 lakh but does not exceed Rs.2crore: and
- iii) A medium enterprise is an enterprise where the investment in equipment is more than Rs.2 crore but does not exceed Rs.5 crore.

(The investment limits of these enterprise Are as shown in figure1)

Figure 1
Classifications of Micro, Small and Medium Enterprises



(As per Micro, Small and Medium Enterprises Development Act, 2006)

The Micro, Small and Medium Enterprises constitute the overall industrial sector of the country.

Policy Initiatives in Micro Small and Medium Enterprises

India has a long history of conceiving policies of protecting the small industrial units. Since independence, several policy initiative and measures have accordingly been taken by the government during the year to enable the micro, small and medium

enterprises enhance their competitive strength, Address the challenges of competition and avail of the benefits of the global market.

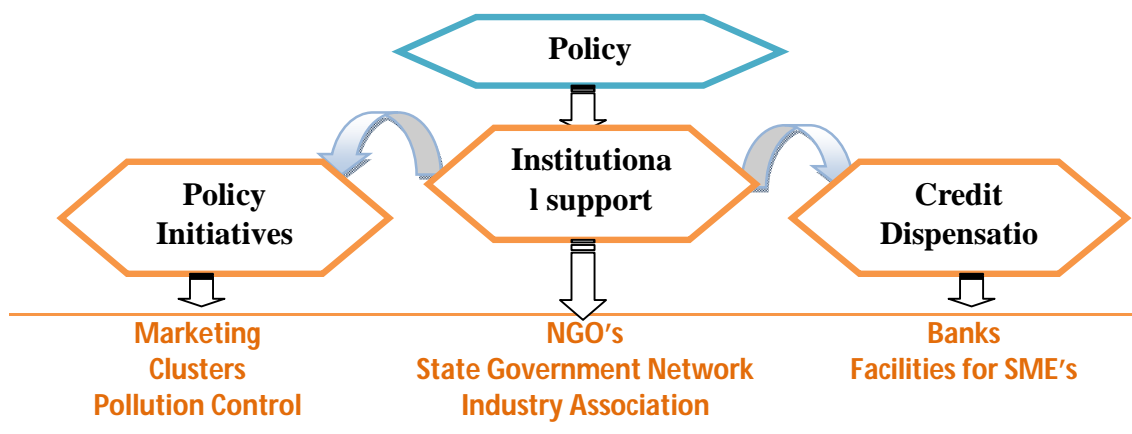
The main objective of Industrial Policy Resolutions was to promote industrial growth and also to determine the pattern of state assistance to small industrial units for

fulfilling socio-economic objectives. Industrial development plays a crucial role in India's development strategy. The progress of industrialization over the last fifty years has been a striking feature of the Indian economic development. Industrial policies lay stress on the strategy of development. In increasing industrial production, diversifying the base of industrial production as well as increasing employment opportunities, industrial have been playing important role in India. The promotion of industries has been regarded as an important element of the development strategy underlying Five Year plans. The industrial policy would indicate the respective roles of the public, private, joint and co operative sectors and also of the large, medium and small scale sector and will underline the national priorities. The advent of planned economy from 1951 and the subsequent industrial policy followed by government of India, both government and

planners earmarked a particular position of Micro, Small and Medium Enterprises in the Indian economy.

Government's objectives and intentions towards industry including small scale industry were announced through industrial policy resolutions (IPRs). There resolution was announced in 1948, 1956,1977,1980,1990 and 1991. Through the ministry, government has brought about changes in policies and development support that have enable rapid and substantial development of MSMEs in India and give them a competitive edge over their global countries. Some programmes and policies have been outlined here. The facilities can be categorized into three: Policy initiatives, Institutional support and credit dispensation. The following chart shows three categorized policies.

Chart 1
Policies of MSMEs



Policy Initiatives

Small scale industries constitute a key link in the process of socio economic transformations of underdevelopment social structures. The Ministry Of MSMEs and other Government Departments are still working hard to pull the sector out of the recession and overcome some inherent problems. MSMEs to promote the development of micro, small and medium

enterprises in the country saw success this year. For accelerating the flow of credit to MSMEs, the RBI and Government have taken the following pro active initiatives. Reserve Bank of India (RBI) incorporated the definition of micro, small and medium enterprises, as defined, in the MSME Development Act into the revised guidelines on priority sector issued to SCBs on April 30, 2007.

- Based on the Finance Minister's policy package announced in August 2005, public sector banks were advised to fix their own targets for funding MSEs and achieve a minimum 20% year-on-year growth in credit to MSEs and double the credit flow from Rs. 67,600 crore in 2004-05 to Rs. 1,35,200 crore in 2009-10.
- Public sector banks should operationalise at least one specialized SME branch in every district and center having cluster of SME units to ensure uninterrupted credit flow to this sector.
- In August 2009, RBI advised banks not to insist on collateral security for loans up to Rs. 500,000 to MSE sector.
- Union budget 2008-09 announced MSE Refinance Fund and MSE Risk Capital Fund, which were established with SIDBI in June 2008. SCBs failing to achieve their priority sector lending targets would contribute to these Funds.
- Union Budget 2009-10 announced a special fund of Rs.4000 crore to SIDBI to facilitate the credit flow at reasonable rates to MSE sector. The fund will incentivize banks and SFCs to lend to MSEs by refinancing 50% of incremental lending to MSE during 2008-09.
- Small Scale Industries (SSI) sector is one of the three well-defined components of the priority sector credit. Since SSI sector has not stipulated any lending target banks are required to fix self-set credit target for growth.
- Government has now redefined the Foreign Direct Investment (FDI) cap on MSME sector, according to which the 24% ceiling for ownership of SME units by bigger domestic firms or foreign investors has been

removed. Higher Foreign Direct Investment (FDI) will be allowed according to the sector-wise cap stipulated in the FDI policy.

- A policy package for stepping up credit to Small and medium enterprises was announced in the Parliament on August 10, 2005 in order to achieve a minimum 20% year-on-year growth in credit to the MSME sector by the public sector banks. The objective is to double the flow of credit to the MSME sector by 2009-10, i.e. within a period of 5 years.

Schemes for Financing Micro, Small and Medium Enterprises

In the post World Trade Organization (WTO) environment, it has become very clear that Small industrial units have to be cost competitive and produce quality goods to remain in business. The Ministry of Small Scale Industries (SSI) proposed to help small industrial units by giving incentives for taking ISO-9000 certification, introduce a Credit Linked Capital Subsidy Scheme (CLCSS), Technology upgradation Scheme and Credit Guarantee Fund Trust (TGSCGPT) for Small Industries. Schemes for Financing MSMEs are presented in the below.

Reimbursement for ISO-9000 Certification Scheme: The scheme was started in March 1994 and it provides up to Rs. 75,000 per small industrial unit which acquired ISO-9000 Certification. Since the inception of the scheme of ISO-9000 reimbursement, 4,101 small industrial units to the tune of Rs. 1,944 crore were benefited up to Nov -2006.

Laghu Udyami Credit Card Scheme: Laghu Udyami Credit Card Scheme (LUCCS) introduced in November 2001, has been implemented by the banks for providing borrower friendly credit facilities to small business, retail traders, artisans, small entrepreneurs, professionals and other self employed persons including those in the tiny sector. Credit limit per enterprise under

the scheme has been increased from Rs. 2 lakh to Rs. 10 lakh for borrowers with satisfactory record.

Swarojgar Credit Card scheme: Swarojgar Credit Card Scheme (SCCS) has been launched since 15th August 2003 and banks are providing working capital to self employment persons to the extent of Rs. 25,000 lakhs per card. Credit flow from the formal system to small borrowers, especially persons of small means, has not been satisfactory which has been confirmed by various studies. Various credit delivery innovations in the form of Self Help Groups (SHGs) - Bank Linkage Programme for making financial services available to the poor, Kisan Credit Card Scheme (KCCS) for meeting the production credit needs of the farmers for small industrial sector have been introduced. However, tiny and cottage village industries sectors and self employed persons were left out from credit card schemes.

Credit Guarantee Fund Trust Scheme for Micro and Small Industries (CGFTSI): The scheme covers collateral free credit facility extended by eligible lending institutions to new and existing Micro and Small Enterprises up to Rs. 50 lakh per borrowing unit. Under the Scheme, 73,431 Proposals amounting to Rs. 1, 97,133 crore have been approved. Credit Guarantee Fund Trust for Micro and Small Industries helps small entrepreneurs realize their dreams of making it big and successful.

Credit Linked Capital Subsidy Scheme (CLCSS): The scheme was started in October, 2000 for a period of 5 years for encouraging the small industrial units for technology upgradation by installing new machinery and equipment for increasing productivity, quality upgradation, and machinery for packaging or for environment protection. Initially 13 items were shortlisted under this scheme, providing 15 % upfront capital subsidy with effect from the 29.09.2005 to Micro, Small and Medium Enterprises. A provision for giving subsidy of Rs. 600 crores was made under this

scheme. Recently the list of items has been enhanced to 30 so that more number of units can become technically advanced.

National Equity Fund Scheme (NEF): The objective of National Equity Fund Scheme (NEF) Scheme is to provide equity type support to entrepreneurs for setting up new projects in tiny and small industrial sector for undertaking expansion, modernization, technology upgradation and diversification of existing tiny, Small Industries and Service Enterprises and for rehabilitation of viable sick units. In this scheme the cost should not exceed Rs. 50 Lakhs for new projects.

Integrated Infrastructure Development Scheme (IIDS): Integrated Infrastructure Development Scheme (IIDS) was launched in 1994 with the objective of providing basic infrastructural facilities like Power Distribution Network, Water, Roads, Telecommunication, Drainage and Pollution control facility, Banks, Storage and Marketing outlets, Common service facilities and Technological back up services etc. The estimated cost to set up an IID centre is Rs. 5.00 crore. Central Government provides up to 40 % or Rs. 2 crore in the case of general states and 80 % or Rs.4 crore – for North-East Region, Jammu & Kashmir, Himachal Pradesh and Uttarakhand.

Technology development and Modernization Fund scheme (TDMF) The main objective of the scheme is to encourage existing industrial and small industrial units to take up modernization of their production facilities and adoption of improved technology, the scheme was initiated in 1995 and extended up to 2003.

5.1 Current Schemes for MSME

The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Government announces various schemes and benefits for promoting the entrepreneurship in India. Current Schemes for MSME Make in India Scheme, Livelihood Business

Incubator, Start-Up India Scheme, National Skill Development Mission, Digital India, Science for Equity Empowerment and Development, Stand up India Scheme, SANKALP, Udaan, and Support to Training and Employment Programme for Women.

Conclusion

The MSMEs the world over have been undergoing crucial changes in response to the manifold imperatives of globalization. The singular contribution of MSMEs is on account of their unique characteristics. The Indian experience has shown that it is possible to design targeted interventions, be they are a specific like in clusters or be they sector –sub sector or product specific. Other counters are they Asian also have policies which aim at similar support. In India, the historical role of MSMEs in creating sufficient opportunities or employment for the teeming millions has come to occupy secondary status in the face of original strategies to ensure external orientation; MSME sector has made important contribution to employment generation and also to rural industrialization. Under the shifting economic scenarios' has both the demanding and opportunities before them. The business can contend on cost, quality and products at household and international level only if ideal investment in equipment production process, R&D and marketing are made. Communications bottlenecks are not completely solved. The promotional behavior for MSMES in India needs to contemplate on improved credit flows, human resource development, suitable technology and resources for transformation. So, this is the appropriate time to set up projects in the MSMES sector.

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Available online @ www.iaraindia.com
 RESEARCH EXPLORER-A Blind Review & Refereed Quarterly International Journal

ISSN: 2250-1940 (P) 2349-1647 (O)

Impact Factor: 3.655 (CIF), 2.78 (IRJIF), 2.77 (NAAS)

Volume VII, Issue 25

October – December 2019

Formally UGC Approved Journal (63185), © Author

ENVIRONMENTAL AWARENESS AND PRACTICES AMONG YOUNGSTERS

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ABSTRACT

This paper basically centered around natural mindfulness and practices identified with different variables like reasons for contamination, protection of soil, woods, air, and so forth., vitality preservation, protection of human wellbeing, preservation of untamed life and creature cultivation. It additionally talks about natural practices among youths concerning the use of plastic and its transfer, elective for plastic, latrine use, its utilization in the development of saplings, water gathering and furthermore their investment in condition related projects. The objective was youths on the grounds that natural instruction is a piece of their educational modules; they can actualize what they realized. This investigation will bolster the individuals who are working with/for nature related cases. The examination is quantitative in nature. It uncovers that the dimension of mindfulness is high among the respondents regardless of sex contrast yet practically speaking dimension there is distinction between sexes for example guys rehearsing more than females. This examination additionally proposes a few suggestions to protect nature in India.

Keywords: *Youngsters, Environmental Awareness, Environmental Practice, Pollution, Conservation.*

INTRODUCTION

The developing worry with natural issues and their effect on general mindfulness is a standout amongst the most recognizable marvels of the most recent two decades. Increment in financial exercises in creating nations results in more vitality and utilization request which for the most part prompts ecological corruption. There is an ordinary conviction that such ecological corruption would resolve when these nations develop monetarily, since that would empower them to bear the cost of natural cordial innovation just as star ecological guidelines and arrangements. In any case,

a few examinations showed that many creating nations officially outfitted with ecological approaches, legitimate structures and financial instruments, which are viewed as very refined by universal benchmarks (**Huber et al., 1998**) but then face the compounding of ecological conditions. Real troubles these nations go up against are not just the absence of legitimate and monetary structure for natural assurance, yet additionally absence of support among overall population in star ecological practices. A portion of the ecological issues which are basic at the present are reasonably broadly known in view of the developing familiarity with all dimensions of society, including

governments, overall population and established researchers. Be that as it may, the present investigation is endeavoring to examine the ecological mindfulness and practice among undergrads in Tamil Nadu. The way that individuals from various societies act with a nationalistic mindfulness, which is viewed as one of the most serious issues of globalization, is thought about. It will be unavoidable for us to confront the way that it would not be anything but difficult to discover an answer for natural issues. India has over 40% of youngsters on the planet. The refinements and routine with regards to natural way is will improve the present ecological conditions.

ENVIRONMENTAL PROTECTIONS IN INDIA

The World Bank master uncovers that in the year 1995 to 2010, India has turned out to be one of the quickest advancing nations on the planet, intending to its natural issues and improving its ecological quality. All things considered, India has far to go to achieve ecological quality like those appreciated in created economies. Contamination remains a noteworthy test and open door for India. India has embraced different worldwide and national methodologies to tackle and alleviate numerous ecological issues, for example, Environmental Courts, Environment Friendly Products, Un-driving of Petrol, and Ban on Harmful Pesticides, National Waste Management Council, Public Liability Insurance, and Pollution by Motor Vehicles, Regulation of Sea Shore Hotels, National River Action Plan, Solar Energy Commission, and Prohibition of Smoking in Public Places. Despite the fact that, numerous natural issues stay uncertain. Ecological issues in India are many. Air contamination, water contamination, soil contamination and untamed life regular natural surroundings contamination challenge India. Tamil Nadu is one of the most pessimistic scenarios in managing

condition related issues. (Mohon 2007) in his researched expressed that there are in excess of 3000 mechanical units in Tamil Nadu which have been grouped under the exceedingly dirtying or 'red' class. The effluents have caused significant issues in the Palar bowl. Likewise, there are countless blanching and coloring units in Tiruppur, Erode, and Karur, which sullies the Noyyal, Amaravathy and other water bodies. There are five primary modern edifices in Tamil Nadu: Manali/Ennore, Ranipet. Cuddalore, Mettur and Tuticorin which have compound, petro substance and different enterprises. These buildings have additionally turned out to be natural contamination hotspots. There are bond units, refineries, sugar, sago, paper, dairying, electroplating, substance and manures (Agro synthetic concoctions), mining ventures, metals/mineral preparing enterprises and an assortment of different businesses which are water devouring and furthermore create extensive amounts of effluents. A portion of the ventures have additionally given the treated emanating to water system with some level of progress. The expert social specialist has an extremely crucial job in ecological issues and creating mindfulness among individuals. The need goes basically to make mindfulness among the understudies through broad communications, battle, rivalries, deliberate work and so forth., however by review the current circumstances which is occurring all over India. The earth isn't just worry with natural angles, yet it likewise influences the business choices for the minimized gatherings. As natural issues are winding up increasingly mind boggling and the need to make a move turns out to be progressively pressing, understudies should be furnished with fitting aptitudes that can assist them with making better choices and decisions (Joseph *et al.*, 2004).

ENVIRONMENTAL STATUS IN TAMILNADU

With regards to Tamil Nadu in India, the education rate is expanding over numerous years. It prompted the foundation of many number of universities all over Tamil Nadu, however the nature of training isn't sufficient. In addition, the understudies concentrating in universities ought to have social measurements. In this perspective, ecological mindfulness and practice are given nowadays. So as to have adroit information on undergrad's disposition towards natural mindfulness and practice, this investigation was attempted. Social laborers can sharpen the general population about the significance of ecological learning and master conduct for feasible condition. This should be possible by making mindfulness among the understudies through various media and make distinctive ways and empower them for safe practices. Condition incorporates all living and non-living items. We live in nature and utilize the ecological assets like air, land and water to address our issues. Advancement additionally implies addressing the necessities of the general population. While meeting the consistently developing needs, we put weight on the earth. At the point when the weight surpasses the conveying limit of nature to fix or supplant itself, a difficult issue of ecological debasement occurs. On the off chance that we utilize any natural asset, for example, ground water past its utmost of substitution, we may lose it until the end of time. In this manner, there is a need to make 'learning' about Environmental insurance. In the previous two decades, Environment has pulled in the consideration of school and undergrads in India. They are ending up progressively aware of issues, for example, starvations, dry spells, floods, shortage of fuel, kindling and grub, contamination of air and water, issues of risky synthetic concoctions and radiation, exhaustion of characteristic assets, annihilation of natural

life and perils to greenery. Since, Tamil Nadu fused ecological instruction as a feature of their educational programs and it's required for every one of the understudies independent of their educational modules. Along these lines, it is critical to know the learning of natural mindfulness among the future age and their present practice towards ecological insurance which leads for economical improvement. This present investigation is proposed to comprehend the ecological mindfulness and practice status among the undergrads.

MATERIALS AND METHODS

The aim of the paper is to measure the level of environmental awareness and habitual practices towards environment among the youngsters with special reference to around Karur district, Tamil Nadu.

Objectives 1. To measure the environmental awareness level among the youngsters. 2. To study the general environmental practices among the youngsters. 3. To suggest actions towards creating environmental awareness and environment friendly practice among the youngsters.

This research describes the environmental awareness and environmental practices among the youngsters. It also provides brief description of the various material practices among the youngsters towards environment.

The expressive design suits to this paper and satisfies the previously mentioned point and objectives.

Karur is one of the most important industrial cities in Tamil Nadu and which is situated on the bank of river Amaravathi. It is located at 10.95° N, 78.08° E and 396 km from Chennai on southwest direction. Amaravathi river is a tributary to the river Kavery. It is confluences with river Kavery at about 12 km downstream of Karur. During the last four decades, the town emerged as a major textile centre with its 1000 odd power

loom and handloom dye units producing bedspreads, towels and furnishing. There are about 1000 units along a 17 km stretch on the banks of river Amaravathi, which undertake bleaching, dyeing, weaving, tailoring, knitting, knotting, packing, transporting and trading (Shanmugapriya et al., 2017).

The primary and secondary data has been collected. The secondary data were gathered from different sources, for example, books, reports and legislations. In this research work multi stage sampling method was followed for selecting the respondents from study area. The total strength of the selected 559 youngsters, but 210 youngsters were available during

the period of data collection, all the 210 students were selected based on census method in the 4th stage of sampling.

RESULTS AND DISCUSSION

The researcher gave the gathered information with the help of tables. This additionally expects to do suitable statistical test over the data to approve the statistical hypothesis which helps in interpreting data, to explain the relationship among gender and environmental awareness as well as correlation among's sex and practice which implies friendly practice and unsociable practice.

Table no: 1 Cross Tabulation between Gender and Environmental Awareness

S.No	Gender	Environmental Awareness			Total
		Low	Moderate	High	
1.	Male	0	10	84	94
2.	Female	0	10	106	116
3.	Total	0	20	190	210

The authors started this exploration work to discover answers for inquiries whether the youths know about natural issues or not, on the off chance that they know how their rehearsing in their everyday life. In the end the researcher came up with answers in the previously mentioned inquiries with help of primary data gathered from the respondents. Its demonstrates that gender does not impact environmental awareness which implies the outcome shows that irrespective of gender youngsters are aware of ecological issues, at same time (Abdo 2010) in his study reveals that Males were shown to be more knowledgeable about environmental issues than females. (Owens 2000) in his investigation expressed that increases in knowledge and awareness did not prompt to pro-environmental behavior. He calls attention to that common sense tells us that changing behavior is very difficult. Anyone who has ever tried to change a habit, even in a very minor manner, will have found how troublesome it is, even if

new conduct has particular advantages over the former one.

RECOMMENDATION AND CONCLUSION

The specialist finishes up this paper with following suggestion. This investigation can be additionally extended to do examine on creating and utilizing unique contemporary condition mindfulness bundles for the adolescents through NSS (or) by shaping separate for saving condition. The specialist suggests that ecological examination ought to be incorporated into school educational modules and ought to be shown all understudies and youths independent of their sex. It very well may be incorporated into their examination by including progressively useful situated projects. They can be sharpened by praising uncommon day like world ecological day, natural life day, world water day, woods preservation day and so forth., and furthermore learning about choices for plastic ought to be granted and advanced

among understudy populace. It ought not be insignificant an investigation, rather it ought to end up some portion of their life. It very well may be accomplished through the assistance of NGOs who are taking a shot at ecological issues, social activists, government and Social Work experts. In other words adolescents from different orders need to cooperate to make better condition. Social Workers as a team with different orders can attempt logical inquires about to investigate unexplored parts of conditions. These are every one of the proposals given by the analyst. This exploration endeavored to depicts how ecological mindfulness and practices can be used as an instrument for sharpening the youthful understudies and adolescents about natural insurance. Since this examination secured different regions of sociologies and it relates ecological mindfulness and practices, it has concentrated just on the key literary works in every region. The audit features the requirement for Social Work inquire about on ecological mindfulness and practices among youths. Every one of these discoveries encourage the need to attempt endeavors to give the vital offices to advancing condition mindfulness and cordial way to deal with shield the earth. This examination concentrated on different parts of condition, predominantly natural mindfulness and practice among understudies and adolescents. This paper finishes up with connection among sex and ecological dimension of mindfulness and practice level, dimension of mindfulness is high however practice level is moderate and there are a few contrasts among sexual orientation and practice level among understudies.

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EMPLOYEE JOB SATISFACTION OF COMMERCIAL BANKS IN ANDHRA PRADESH

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Abstract

A positive emotional reaction of individuals regarding their job can be a suitable definition of job satisfaction. Some have argued that job satisfaction is a sentimental reaction from the comparison of person of exact outcomes with those that are deserved or anticipated, to a job. Factors influencing job satisfaction of creating "job satisfaction" in a person is dependent on several factors together which lead to the achievement of the desired result. Lack of some of these factors may lead person to become dissatisfied with the job. Factors such as the amount of earnings; the soul and the nature of work and its social status; prestige and reputation; enhance job safety; lack of role ambiguity; physical conditions; structure and organizational culture and communication with colleagues, according to the characteristics, performance evaluation, fit, flexible, innovative approach It is necessary for a successful organization to satisfy their customers, and the value of the employee's satisfaction in this respect should not be ignored. For example non-financial measures such as goodwill bring the long term benefits for firms. In industries, such as banking, in which customers directly interact with employees, the behaviour of employees influences the customers to leave or stay. Therefore, organizations especially in the service sector should pay more attention to employee satisfaction. Much research indicates the positive relationship between employee satisfaction and customer satisfaction. This paper is focus of this paper employee job satisfaction of commercial banks in Andhra Pradesh.

Key Words: Emotional, employee, Job Satisfaction, Influencing, Customers, Commercial Banks.

INTRODUCTION

Every business is a people business. At the heart of every successful business are the people who make things happen. Human capital is its most valuable resource, which provides the solid foundation needed to build long-term probability and ongoing success of an organization. Human capital consists of the "people assets" that drive an organization's continuous development and sustained growth, and includes the collective attitudes, skills, abilities, and

knowledge base of an entire workforce.

The focus of this dissertation is on employee satisfaction and how it may be enhanced. In any organization employees can be thought of as internal customers and there is a need to satisfy them if external customers are to be retained and satisfied. In other words, successful organizations can maintain their advantage only by satisfying the employees and then motivating towards continuous improvement. The workplace is a second home for employees because they survive

more than 40 hours a week in the working environment. In this study, I have reviewed the definitions of job satisfaction and productivity in order to address the factors that influence, the relation between the two in terms of achieving organizational objectives.

In the last fourteen years, multiple and sometimes conflicting views about the definition of 'job satisfaction' have been formed and developed. Herzberg believes that it has two dimensions. According to Herzberg (1964), the first dimension includes elements of job satisfaction which include, the attitudes and perceptions of employees, the method of administration policies, the organization, the nature and extent of supervision, job security, working conditions, status, salary level, and the establishment of mutual reciprocity, supervisor's homogeneous and subordinate staff and personal life. These factors may affect employees' dissatisfaction was not enough to leave the organization and the availability of risk to make it. So for Herzberg providing and maintaining the health of these factors needs to be considered.

Job satisfaction is a topic of wide interest to both people who work in organizations and people who study them. It is a most frequently studied variable in organizational behavior research, and also a central variable in both research and theory of organizational phenomena ranging from job design to supervision. The traditional model of job satisfaction focuses on all the feelings that an individual has about his/her job. However, what makes a job satisfying or dissatisfying does not depend only on the nature of the job, but also on the expectations that individuals have of what their job should provide. Satisfied employee is inclined to be more industrious, inspired, and dedicated to their work. Job satisfaction results from the exchange of personal factors, such as principles, character, and opportunity with

employment factors such as the impression of the work situation and the job itself.¹

OBJECTIVES

The main objective of the study is to identify the job satisfaction of the employees of commercial bank of Andhra Pradesh. To achieve this objective, the study seeks to realize the following:

1. To evaluate the of job satisfaction of the employees of commercial bank.
2. To provide some suggestions to overcome those problems and improve job satisfaction of commercial bank.

REVIEW OF LITERATURE

Islam, Anwarul K. M (2013) showed that Employee motivation and job security has influence on job satisfaction. For that reason, it might be mandatory to obviously plan and found different managerial guiding principle to make available excellence tune to convince employees which will help to develop their satisfaction level within the organization. Hence, the Bank administration must acquire individuals under consideration. The level of job anxiety, logic of proficiency along with the employees, representation of the organization besides has an impact on job satisfaction.²

Tariq Raffique et. al. (2014) studies on factors effecting job satisfaction of employees working in private organizations of Pakistan. This study informs about relationships between biographical variables and job satisfaction of private organizations because job satisfaction of private organizations employees may be concerned with the personal attributes such as age, gender and years of experience. Objective of the study is the improvement of organizational Human Resource Management system regarding worker's job satisfaction. Correlation, Regression and Analysis of

Variance tests were conducted to test the data. Some of management variables, which were, Compensation, Empowerment, Work Place, Appraisal System, Management Behavior, Motivation, Clear Goals of Organization and Training and Development shown a positively correlation with employee's job satisfaction.³

Anubhuti Monga, Narinder Verma and O. P. Monga (2015) studies on the employees of private banks of India. This study was carried out with the objective to assess the level of job satisfaction of employees of the Commercial bank. A five point Likert Scale questionnaire containing fifteen questions extracted from the short form of Minnesota Satisfaction Questionnaire (MSQ) was administered for data collection. Besides, questions on personal characteristics, the questionnaire included important dimensions of organizational structure. The results obtained from analysis of data revealed that salary, inter-personal relationship, communication, attitude of superiors, working conditions and team work have more bearing than the factors of training and development, rewards and compensation, nature of job, job security, morale and role clarity in determining job satisfaction of employees of private banks of India.⁴

Mohammad Masum Iqbal (2006) worked on job satisfaction among commercial bank employees with different ownership structures such as public, private and foreign banks in Bangladesh. The main objectives were to measure the degree of satisfaction level of bankers. Both primary and secondary data were used in the study and the sample size of the study was 150 employees from these three sectors of banks situated in Dhaka city. The study depicts that public banks lead in terms of job Security, autonomy, balance between work and life, authority and responsibility compared to their peers

whereas foreign banks lead in terms of salary, status, timely feedback.⁵

JOB SATISFACTION OF THE EMPLOYEES OF COMMERCIAL BANK IN ANDHRA PRADESH

The social reality and social expectation for most individuals is to spend the major part of their life in work. Knowing why individuals work and how much they are satisfied with their work has been a subject of interest, for many years. A positive emotional reaction of individuals regarding their job can be a suitable definition of job satisfaction. Some have argued that job satisfaction is a sentimental reaction from the comparison of person of exact outcomes with those that are deserved or anticipated, to a job. Job satisfaction is affected by internal and external factors and it is a favourableness or un-favourableness with the job from employees' points of view in Andhra Pradesh.

Job satisfaction refers the degree of the positive or negative feeling of employees about their jobs. It is a posture or sentimental response to job obligation as well as to the social conditions of the work place in Andhra Pradesh.

There is a belief that when the employee is happy he will be productive. Happy employees are more likely to attract more customers by a welcoming and kind manner and unhappy employees can lead customers to leave (Hanif, 2008). Much research has been undertaken by job satisfaction and its consequences but unfortunately a few numbers of them are about banking industry. It showed that job satisfaction correlates with raised output, being loyal with bank, organization's efficiency and decrease in absenteeism. Davis (2007) indicated that job satisfaction positively influences the effort, capability and ability of employees. He also emphasizes that dissatisfied employees may cause difficulties such as increasing cost and decreasing profits and

consequently dissatisfy customer. Consistent with other research that done by Panchanatham, which has showed the positive relation between satisfaction of bank employees and productivity. He indicated that if bank employees feel satisfied that there is less likelihood of resignation compares to dissatisfied employees in Andhra Pradesh

First, direct effects: which relate to the employee's motivation directly such as growth in productivity and increase in customer's service quality. Second, those factors that will increase the employee's loyalty like reducing delay, absenteeism and redundancy. All in all, the direction of effect and cause is not clear, it has not been proved that high performers are satisfied or satisfaction is the reason of good performance in Andhra Pradesh

It is necessary for a successful organization to satisfy their customers, and the value of the employee's satisfaction in this respect should not be ignored. For example non-financial measures such as goodwill bring the long term benefits for firms. In industries, such as banking, in which customers directly interact with employees, the behaviour of employees influences the customers to leave or stay. Therefore, organizations especially in the service sector should pay more attention to employee satisfaction. Much research indicates the positive relationship between employee satisfaction and customer satisfaction in Andhra Pradesh

RECOMMENDATION OF COMMERCIAL BANKS IN ANDHRA PRADESH

As we have got motivational factors can affect the Job satisfaction. For this reason, we try to give some recommendation below:

1. Incentives that are provided by the bank are not adequate. So that, it cannot motivate the employees. Adequate incentives should be provided by the bank.

2. Organization provided conveyance allowances to very few employees but if they provide conveyance allowances to all the employees then they will be highly satisfied so conveyance allowance should be provided to the employees.
3. If an employee shows extra ordinary performance in that case bank should have to provide some additional reward. Reward for extra ordinary performance need to introduce.
4. There are some non-monetary incentives such as recognition, praise which works as an important motivational factor for job satisfaction of the employees. Besides financial motivation, non-monetary incentives should be provided.
5. There are some non-monetary incentives such as recognition, praise which works as an important motivational factor for job satisfaction of the employees. Besides financial motivation, non-monetary incentives should be provided.
6. Performance based compensation need to be introduced so that employees will be interested to improve their performance that will facilitate organizational success.

CONCLUSION

Job satisfaction is an important area of research. This paper has focused specifically on the on job satisfaction. The aim was to determine the bank employees. The study highlights some job satisfaction that contributing toward job satisfaction. Other than these factors, there are some other factors, which are also responsible for job satisfaction. Changes in some factors such as management policy, salary structure, promotion structure, job environment also important to measure

employee's satisfaction level. To conclude, it can be stated that all those private commercial banks present scenario is a prospective and competitive one and employees are satisfied but a little more motivation makes them more satisfy, which can bring more success in the progress of those banks in Andhra Pradesh.

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Empowerment, Work Place, Appraisal System, Management Behavior, Motivation, Clear Goals of Organization and Training and Development shown a positively correlation with employee's job satisfaction.³

Anubhuti Monga, Narinder Verma and O. P. Monga (2015) studies on the employees of private banks of India. This study was carried out with the objective to assess the level of job satisfaction of employees of the Commercial bank. A five point Likert Scale questionnaire containing fifteen questions extracted from the short form of Minnesota Satisfaction Questionnaire (MSQ) was administered for data collection. Besides, questions on personal characteristics, the questionnaire included important dimensions of organizational structure. The results obtained from analysis of data revealed that salary, inter-personal relationship, communication, attitude of superiors, working conditions and team work have more bearing than the factors of training and development, rewards and compensation, nature of job, job security, morale and role clarity in determining job satisfaction of employees of private banks of India.⁴

Mohammad Masum Iqbal (2006) worked on job satisfaction among commercial bank employees with different ownership structures such as public, private and foreign banks in Bangladesh. The main objectives were to measure the degree of satisfaction level of bankers. Both primary and secondary data were used in the study and the sample size of the study was 150 employees from these three sectors of banks situated in Dhaka city. The study depicts that public banks lead in terms of job Security, autonomy, balance between work and life, authority and responsibility compared to their peers whereas foreign banks lead in terms of salary, status, timely feedback.⁵

JOB SATISFACTION OF THE EMPLOYEES OF COMMERCIAL BANK IN ANDHRA PRADESH

The social reality and social expectation for most individuals is to spend the major part of their life in work. Knowing why individuals work and how much they are satisfied with their work has been a subject of interest, for many years. A positive emotional reaction of individuals regarding their job can be a suitable definition of job satisfaction. Some have argued that job satisfaction is a sentimental reaction from the comparison of person of exact outcomes with those that are deserved or anticipated, to a job. Job satisfaction is affected by internal and external factors and it is a favourableness or un-favourableness with the job from employees' points of view in Andhra Pradesh.

Job satisfaction refers the degree of the positive or negative feeling of employees about their jobs. It is a posture or sentimental response to job obligation as well as to the social conditions of the work place in Andhra Pradesh.

There is a belief that when the employee is happy he will be productive. Happy employees are more likely to attract more customers by a welcoming and kind manner and unhappy employees can lead customers to leave (Hanif, 2008). Much research has been undertaken by job satisfaction and its consequences but unfortunately a few numbers of them are about banking industry. It showed that job satisfaction correlates with raised output, being loyal with bank, organization's efficiency and decrease in absenteeism. Davis (2007) indicated that job satisfaction positively influences the effort, capability and ability of employees. He also emphasizes that dissatisfied employees may cause difficulties such as increasing cost and decreasing profits and consequently dissatisfy customer. Consistent with other research that done by Panchanatham, which has showed the positive relation between satisfaction of bank employees and productivity. He indicated that if bank employees feel satisfied that there is less likelihood of resignation compares to dissatisfied employees in Andhra Pradesh

First, direct effects: which relate to the employee's motivation directly such as growth in productivity and increase in customer's service quality. Second, those factors that will increase the employee's loyalty like reducing delay, absenteeism and redundancy. All in all, the direction of effect and cause is not clear, it has not been proved that high performers are satisfied or satisfaction is the reason of good performance in Andhra Pradesh

It is necessary for a successful organization to satisfy their customers, and the value of the employee's satisfaction in this respect should not be ignored. For example non-financial measures such as goodwill bring the long term benefits for firms. In industries, such as banking, in which customers directly interact with employees, the behaviour of employees influences the customers to leave or stay. Therefore, organizations especially in the service sector should pay more attention to employee satisfaction. Much research indicates the positive relationship between employee satisfaction and customer satisfaction in Andhra Pradesh

RECOMMENDATION OF COMMERCIAL BANKS IN ANDHRA PRADESH

As we have got motivational factors can affect the Job satisfaction. For this reason, we try to give some recommendation below:

1. Incentives that are provided by the bank are not adequate. So that, it cannot motivate the employees. Adequate incentives should be provided by the bank.
2. Organization provided conveyance allowances to very few employees but if they provide conveyance allowances to all the employees then they will be highly satisfied so conveyance allowance should be provided to the employees.
3. If an employee shows extra ordinary performance in that case bank should have to provide some additional reward. Reward for extra ordinary performance need to introduce.
4. There are some non-monetary incentives such as recognition, praise which works as an important motivational factor for job satisfaction of the employees. Besides financial motivation, non-monetary incentives should be provided.
5. There are some non-monetary incentives such as recognition, praise which works as an important motivational factor for job satisfaction of the employees. Besides financial motivation, non-monetary incentives should be provided.
6. Performance based compensation need to be introduced so that employees will be interested to improve their performance that will facilitate organizational success.

CONCLUSION

Job satisfaction is an important area of research. This paper has focused specifically on the on job satisfaction. The aim was to determine the bank employees. The study highlights some job satisfaction that contributing toward job satisfaction. Other than these factors, there are some other factors, which are also responsible for job satisfaction. Changes in some factors such as management policy, salary structure, promotion structure, job environment also important to measure employee's satisfaction level. To conclude, it can be stated that all those private commercial banks present scenario is a prospective and competitive one and employees are satisfied but a little more motivation makes them more satisfy, which can bring more success in the progress of those banks in Andhra Pradesh.

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Available online @ www.iaraindia.com
RESEARCH EXPLORER-A Blind Review & Refereed Quarterly International Journal

ISSN: 2250-1940 (P) 2349-1647 (O)

Impact Factor: 3.655 (CIF), 2.78 (IRJIF), 2.77 (NAAS)

Volume VII, Issue 25

October – December 2019

Formally UGC Approved Journal (63185), © Author

A STUDY ON THE CUSTOMER PERCEPTION TOWARDS MOBILE BANKING SERVICES OF INDIAN BANK WITH SPECIAL REFERENCE TO SIVAGANGAI DISTRICT

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ABSTRACT

Mobile technology is transforming the banking industry in worldwide by providing convenience to banking customers and offering new services to the unbanked customers in emerging market of India. Mobile banking is rapidly growing in finance sector for the transactions and payment settlement. For this all stakeholders like Regulators, Govt. telecom service providers and mobile device manufactures need to make efforts so that penetration of mobile banking reaches from high-end to low- end users and from metros to the middle towns and providers and mobile device manufactures need to make efforts so that penetration of mobile 100 banking reaches from high-end to low- end users and from metros to the middle towns and wallet, Some authors also described the issue of security on mobile banking. The regulatory body RBI now taking more and more innovative steps and provides various guidelines to banks for protection of customer account security on mobile website and applications.

INTRODUCTION

Indian bank is one of the most trusted banking organizations in India. With as gathered a strong reputation among its customers. With modern ways taking hold in today's time, This mobile friendly banking application permits the customers to view mini- statement, add and delete the beneficiary account, enquire details about the bank account and transfer

Mobile banking is the act of making financial transaction on a mobile device (cell phone, tablet, etc). Most online payments are done via internet banking option it has become one of the most convenient payment methods for

funds to other accounts, without any hassle Moreover, customers can even request or last transaction enquiry and even receive the status of issued cheques via Indian bank mobile banking application. According to Reserve bank of India the customer is allowed to transfer a maximum of Rs.50, 000 day using mobile banking facility.

transferring money. Most banks have created their own apps that can be downloaded on the phone and used any time Through mobile devices, users can make transactions through mobile apps, net banking facilities, or internet fund transfer services cut as IMPS (Immediate

payment services), NEFT (National Electronic Fund Transfer) and RTGS (Real-time Gross settlement).

When cell phones turned into smart phones, and began to mimic the power found in most computers, banks have been able to provide consumers with powerful 3 mobile banking apps that allow you to complete your banking from wherever you are. This includes making deposits depending on the bank and its mobile app checking funds, making bill payments, transferring or sending money. Mobile banking differs from the payment features available on many of today's smart phones, as it provides a sign-on link to your individual checking or savings accounts by an app you download from your bank's website. Though some European banks offered mobile banking as early as 1999, it took until 2007 for major banks in the India to develop mobile banking apps that actually worked and customers wanted.

STATEMENTS OF THE PROBLEM

Banks that are proving the various services for the customer is varying from period based on the up gradation of the technology Mobile Banking that helps the customer to make all the activities of the customer to easily done with in fraction of a second with out waiting or anyone at the same time the banks have to be dynamic in their technology to satisfy the customer. Thus mobile banking services provide facility in an easy and faster fund transfer, utility Bill payment etc., anywhere any time. Even through in this competitive environment customer services is a guide high challenging task. Hence this study focus on identifying the factors and which factor influence them to be a part of Indian bank. Mobile banking customer for a long period of time.

REVIEW OF THE LITERATURE

Alagarsamy K, Wilson S (2013), in their research work "A study on customer behavior towards banking services with special reference to public sector banks in

Sivagangai district", revealed that the banks are providing tailor made services to the changing needs of the ultra modern customer to face their stiff competition from the rival banks. Today the customer services preference keep on changing at a rapid speed and their demands. For the banking sector challenging and tough job for the bankers in retaining the existing customer base and winning new customer

NidhiSingh, Neena Sinha (2016): This study is concerned with mobile banking which states that the banking sector has to create more consciousness to the customers regarding the banking services provided by the banks. This study also reflects the alteration of traditional method of transaction used by the customers by adding mobile banking services.

Simplice A.Asongu , Nicholas M Odhiambo (2017): A study that enquire into the relationship between mobile banking & inclusive development that includes quality of growth in equality and poverty. The conclusion that can be drawn out is that mobile banking application will play a supreme role in responding to the problems of deficient growth, inequality & poverty of the developing countries.

Preeti Singh (2011): The study finds out that there are several problems applicable to mobile banking services. According to this study from the customers point of view security, standard of services provided by banks, mobile operations are some of the analytical issues or challenges faced by mobile banking in India.

Hsiu-Fen-Lin (2011): This study proves that the new technological improvements in banking services like mobile banking have improved to a great extent which promotes the customers to follow the new banking services like mobile banking .The results of this study states that some of the advantages of mobile banking helped the customers to

accept the mobile banking services provided by the banks.

Dr.Rejikumar G, Sudharani Ravindran D (2012) in the journal of internet banking & commerce studied about the factors affecting the prolongation decisions of the early adopter of mobile banking services. The study proved that after choosing the new technology, the customer finds satisfaction in the quality frame work of the services.

Mobile Banking in India

Looked at the modern practices of the Banking industry such as IT, 27computerization, electronic banking and online banking. IT brought about a significant change in the banking industry via computerization of transactions and new delivery channels such as Internal Banking, Phone Banking, ATMs, EFT, ECS and EDI etc., which have enabled banks to work easily and efficiently. Alternative Banking is the new face of banking activities which include new financial service, products and new methods of banking operations and delivery service. Customers now access e-banking service through ATMs, debit cards, credit cards, net banking, home banking, mobile banking etc,. After computerization the entire banking system has become more convenient with these innovations. Wireless Banking or Online Banking or internet banking occurs when customers access a bank's network using phones or any digital assistance.

Jayashree Chavan (2013), in his article entitled "Internet Banking Benefits and challenges in an emerging economy" has described Internet Banking benefits and challenges in the present banking scenario. He found that ICT plays a major role to expand the services of mobiles and the internet facility in the banking sector. These facilities impact the operational efficiency of banks. The major aspects discussed in this paper are how the transformation took place from traditional

banking to online banking. Online banking is an innovative and modern banking which add value to customer satisfaction. This banking is an added advantage to the customers. Here, he analysed the major challenges faced by the banking industry in adopting global technology to satisfy local requirements. Mobile banking provides advantages to both banks and customers. This is an impact of Core Banking System wherein the customer can access banking services from anywhere in the world and banks can provide services to their customers through several distribution channels like ATM, Internet, branches etc.,. This enhances customer satisfaction naturally it builds confidence among customers, which is the major concept of Core Banking System.

Rajagopal Subashini; Velmurugan Gopalsamy (2016), presented in their article "A Review of Service Quality and Customer Satisfaction in Banking Services: Gslobal Scenario", worked on service quality and customer satisfaction in banks across various countries. The major aim of all the banks is to provide cent percent satisfaction to their customers and also maintain customer loyalty. Presently, the major tools of the banking services are service quality and customer satisfaction. This 8 can be analysed through financial inclusion, customer retention, customer awareness on modern banking services, mobile cash transfer and so on. They found that Service 40 Quality and Customer Satisfaction were the two diversified attributes in the banking sector.

Customer Utilization towards Mobile Banking

According to Rice (1997;78),customers are people who use products and service and who make payment for those things which are bought There are two kinds of customer according to sciffman and kanuk (2000:8): we have personal and business (organizational customers). The buying of equipment, products, service, etc. Just to facilitate

their business is called business customers while personal customer are those individuals who buy goods and services for their own consumption. The act 9 of obtaining and using economic goods and services is also referred to as customer behavior according to Block and Roering (1979:132).

OBJECTIVES

- (a) To study the trends in Indian mobile banking services in terms of numbers of users and transaction.
- (b) To understand the basic concept of mobile banking in India
- (c) To study the various users of using Indian bank mobile banking services
- (d) To study the challenges come in front of users while adopting mobile banking services.
- (e) To study on the level of customer satisfaction who utilize Indian bank mobile banking services facility

Scope of study

The scope of growth in mobile banking industry is very vast carrying money in wallet was the concept of past in future by using mobile banking services people will be able to perform many kind off financial transaction mobile banking will service as a debit and a credit card

This study is combined only to the services of Indian banking mobile banking customers. It does not include the other mobile banking .Customers does not include the other mobile banking provided in sivagangai. This study also intends to seek for solution to assist the banking industry to improve mobile banking and services.

Methodology

Research is a process in which the researcher wishes to find out the end result for a given problem and thus the solution helps in future course of action.

The data have been grouped into two main categories- primary and secondary data. The secondary data have been compiled from news paper, journals, magazine and web links and also research papers. The primary data have been collected through an exploratory research.

Questionnaire is used as a data collection instrument. This questionnaire is a structured one and it consist of dichotomies and multiple choice questions. This questionnaire is used to collect the opinion feeling and perception of the respondents,

TOOLS FOR ANALYSIS

The data collected have been organized and presented in the form of table, figure and diagrams and analyzed by using the following appropriate statistical tools:

- ❖ Chi-square Test
- ❖ Sign Test

Hypothesis of the study:

Based on the study the following hypothesis have been formulated and typed

- (a) There is no significant relationship between age of the respondents and their level of satisfaction.
- (b) There is no significant relationship between Gender of the respondents and their level of satisfaction.
- (c) There is no significant relationship between Income of the respondents and their level of satisfaction
- (d) There is no significant relationship between marital status of the respondents and their level of satisfaction

SOCIO-ECONOMIC PROFILE OF RESPONDENTS

Sl.no	Particulars	No.of Respondents	Percentage
Age wise classification			
1	20-30 YEAS	61	61.00
	31-40 YEARS	28	28.00
	41-50 YEARS	6	6.00
	Above 51-60 years	5	5.00
	Total		100
Gender wise classification			
2	Gender		
	Male	31	31.00
	Female	69	69.00
	Total		100
Marital status			
3	Married	38	38.00
	Unmarried	62	62.00
	Total		100
Education qualification			
4	Below Higher Secondary	17	17.00
	Degree	44	44.00
	Technical	19	19.00
	Professional	20	20.00
	Total		100

FINDINGS

- Majority are in the group of 20-30 yearly 61 percent of the respondent come under this age level. In this case awareness of mobile banking services are very clear that youngsters' and middle aged are more above as compared to other age groups.
- As regarding gender of sample 69 percent of them are female and the remaining male.
- Yearly 62 percent of the respondents belong and the remaining 38 percent sample respondents yet to married.
- As far as educational back ground consent that 17 of respondents possessing school level of education, 44 of are degree level 19 of are technical level and the remaining 30 of respondents holding professional level of education. A level of awareness increases as we go up from

high level of education to low level of education.

**Facilities Provided by the
Employers Sign Test
SIGN TEST**

It is one of the non – parametric methods in statistical work. This can be used with either nominal or ordinal data. It requires less restrictive assumptions concerning the level of data measurement or recording the response is 'Yes' for each statement framed for the study or a '-' is recorded if the respondents response is 'no' for that statement.

Using this procedure the responses of all sample workers are record in terms of + or '-' sign. The response of no opinion is ignore while applying sign test. The purpose of this study is to determine whether or not the year and no responses of workers for each statement is equal.

This test can be applied for the small sample case ($n < 20$) and for large sample case

($n > 20$). Hence N refers to numbers of respondents who responded to each statement 'Yes' and 'No'. A response of sample workers is greater than 20, the following formula as used to test the level of significance.

$$Z = \frac{\text{No. of "+" sign} - \mu}{\sigma} \sqrt{n}$$

$$\mu = 0.50 n$$

$$\sigma = \sqrt{0.25}$$

The null hypothesis here is there is no significant difference between the responses of the respondents in each of the facilities provided.

TABLE
Facilities Provided by the Employers Sign Test

SI. NO	Number of '+' signs	Number of '-' sign	N	Z@	Result
1	78	13	91	6.82	Significant
2	73	22	95	5.23	Significant
3	82	8	90	8.27	Significant
4	67	20	87	5.04	Significant
5	76	16	92	6.26	Significant
6	69	12	81	6.33	Significant
7	85	9	94	7.85	Significant
8	72	15	87	6.11	Significant
9	80	10	90	7.37	Significant
10	97	2	99	9.54	Significant

No. of '+' signs = No of workers 'responses 'Yes'

No of '-' signs = No of workers 'responses 'No'

N = Number of worker responses 'Yes' and 'no

@Calculations are shown in Appendix.

It is inferred from table 5.5 that the z value is not with in the acceptance region of null hypothesis ($z = -1.96$ to $z = 1.96$) for all 10 statements. This indicates that there are significant differences are due to a large number of yes.

SUGGESTION

- ❖ It encouraging the widespread use of mobile banking: campaigns should be launched to disseminate the usefulness of the technology.
- ❖ It highly recommends to improving the quality o the services to increase the customer mobile banking which means reliability dimension is important to support service quality.
- ❖ It suggests broadening the knowledge of mobile banking to be able to access

to the services, so they do not hesitate to use the services.

- ❖ It suggests to measuring the effectiveness and the efficiency of the services of the mobile banking for users.
- ❖ Recommends to improve and banks should work hand-in-hand to offer a high quality service and can reach to customer satisfaction in security way.

CONCLUSION

Mobile technology is transforming the banking industry. Mobile banking is rapidly growing in finance sector for the transactions and payment settlement. RBI now taking more and more innovative steps and provide various guidelines to banks. Inclusion of non-banking population in financial main stream will benefit all. There is also need to generate awareness about the mobile banking so that more and more people use it for their benefit.

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Available online @ www.iaraindia.com
RESEARCH EXPLORER-A Blind Review & Refereed Quarterly International Journal
ISSN: 2250-1940 (P) 2349-1647 (O)
Impact Factor: 3.655 (CIF), 2.78 (IRJIF), 2.77 (NAAS)
Volume VII, Issue 25
October – December 2019
Formally UGC Approved Journal (63185), © Author

PREPARATION OF NONI (*Morinda citrifolia*) RTS BEVERAGES

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Abstract

Noni (Morinda citrifolia linn) fruits are edible but they don't have nice taste and flavour. In present investigation attempt have been made to standardize the recipes for preparation of Noni RTS beverages. The recipe for preparation of RTS beverage was standardized by varying the levels of juice, TSS. Study revealed that the final beverage i.e. RTS having 10 % juice 14°Bx T.S.S. and 2 % ginger extract was found to be more acceptable.

Key words: Noni, Morinda, Phytochemical, Beverages

INTRODUCTION

Noni (*Morinda citrifolia* linn) also called Indian Mulberry was used for the study. *Morinda citrifolia* linn, Indian mulberry is the plant that can be used as a raw material for nutraceutical and functional food products. Recently noni juice extract has been commercially processed and distributed internationally as a dietary supplement.

Herbal and natural products of folk medicine have been used for centuries in every culture throughout the world (Acharya and shrivastava, 2008). Over the past few years as natural products have become increasingly popular, the field of natural herbal remedies has flourished One such upcoming natural plant having medicinal properties is *Morinda citrifolia* L, commonly known as Noni (Mathivanan et al., 2005).

The fruits are edible, but don't have a nice taste of smell. So that the variety of Noni fruit products are processed and prepared by variety of methods with

addition of sugar, acid, spices and condiments, which helps to reduce the bad smell of Noni –fruit pulp. Noni juice can be blended with other herbal extracts to increase its medicinal value such as mint extract.

Noni juice is having somewhat pungent flavour and astringent taste so in preparation of RTS beverages from noni we can improve its taste and flavour using mint extract, ginger extract to increase not only its nutritional value but also consumer acceptability. The present experiment was conducted to standardize the recipes for preparation of noni RTS beverages and to study the sensory characteristics of prepared RTS beverages.

MATERIALS AND METHODS

The fresh green coloured noni fruits were obtained from Trichy city. While selecting the fruits; fresh, fully matured, dark green coloured fruits were selected. These fruits are then allowed to ripen till green colour changes to dark or amber colour, and then the juice from ripe noni

fruits is extracted. The various physical characteristics like average weight, Edible index and juice yield of ripe noni fruits were studied. There are two types of noni juice on the basis of method of extraction i.e, Traditional and Non-traditional noni juice.

Sensorial Analysis: Sensory analysis of prepared product was performed by using standard method (Amerine et. al., 1987).

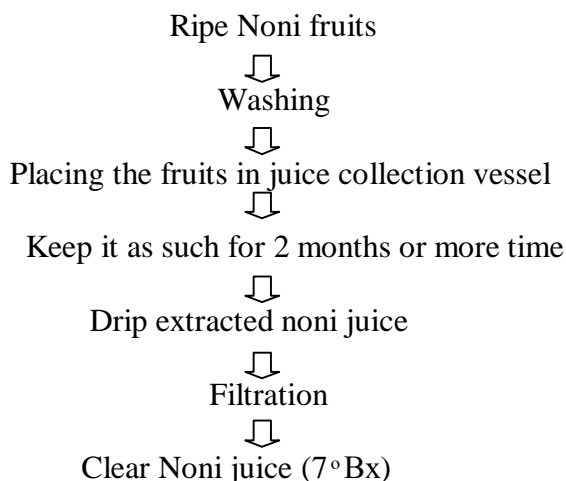


Figure 1: Flowsheet for production of traditional Noni juice

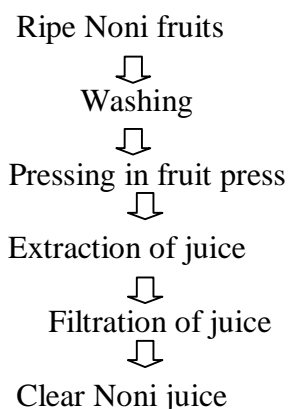


Figure 2: Flowsheet for production of Non-traditional Noni juice

Noni Beverages

The ready to serve beverage was formulated and standardized by varying juice level i.e.10, 13, 14 and 15 per cent and keeping the sugar and acidity constant i.e.13 and 0.3 per cent respectively. RTS prepared with FSSAI specification having

10 per cent juice, 10° Bx and 0.3 per cent acidity was used as experimental control. The RTS beverage was also analyzed for different levels i.e. 1 % 2 % 3 % of ginger extract. The process for preparation of Noni RTS beverage is outlined in flow sheet.

Ingredients	RTS
Juice (ml)	100
Sugar (g)	120
Citric acid (g)	-
Water (ml)	780
Ginger Extract	20

Table1: Recipe for Noni beverages

Sr. No.	Parameter	Observation
1	Colour of the fruit	Brown / amber
2	Average wt of individual fruit (gm)	25.5
3	Average wt of waste from individual fruit (gm)	4.50
4	Edible index (%)	51.5
5	Waste index (%)	38.7
6	Juice yield (%)	50.5
7	T.S.S. of fresh juice	6.8

Table2: Physical Characteristics of ripe noni

RESULTS AND DISCUSSIONS

The colour of ripe noni fruit in is dark brown or amber colour. The weight of individual noni fruit ranges from 12 to 33 g. According to Heinicke (1985); the average yield of juice obtained from ripe noni fruit was 40 – 50 % and it is found that the juice yield by fermented drip method is satisfactory i.e.51% . Also the T.S.S. of the juice extracted from noni fruit was

Found to be 7°bx and it is in the range of T.S.S. found by different scientists i.e. 7 – 8°bx (www.nonijuice.org.com). The amount of seeds found in each noni fruit range from 27 - 31 in numbers.

Effect of TSS levels on sensory quality of RTS

RTS beverage prepared with different TSS levels i.e. 10, 12 and 14 ° bx analyzed

for sensory evaluation and it was observed that sensory score for overall acceptability was maximam in RTS having 14 ° bx TSS. So that the RTS beverage containing 10 % juice and 14 ° bx TSS was finalized for obtaining effect of ginger extract level on sensory quality of RTS.

Effect of ginger extract on sensory quality of RTS

It is evident from the values (Table- 4) that sample S2 was found organoleptically superior for attributes like colour, flavour, taste and consistency as compared to other samples. Moreover , sample S2 has got highest score for overall acceptability indicating very much lied by the panel members.

Sample Code	Colour	Appearance	Taste	Flavour	Mouthfeel	Over all acceptance
S0	7	7.4	6.7	7.1	7	7
S1	7.1	7.8	7.8	7.9	7.2	7.1
S2	7.2	8	8.2	8	7.4	7.2

Where, S0 – 10°Brix , S1-- 12 °Brix , S2 – 14°Brix

Table 3: Effect of TSS levels on sensory quality of RTS

Sample Code	Organoleptic Characteristics					
	Appearance	Colour	Flavour	Taste	Mouthfeel	Over all acceptability
S0	4.1	4.2	3.8	3.9	4.5	4.3
S1	6.1	6.4	5.7	6.3	6.0	5.9
S2	7.0	7.3	7.0	7.6	7.5	7.3
S3	7.2	6.9	7.1	7.4	7/0	7.0

Where, S0 -control (14 % TSS,10 % juice),
S1- 1% Ginger Extract, S2 –2 % Ginger
Extract

Table 4: Effect of ginger extract level on
sensory quality of RTS

CONCLUSION

From the study carried out on
Standardization of Noni (*Morinda citrifolia*)
beverages, it can be concluded that RTS
prepared from 10 % noni fruit juice, 14 %
T.S.S. 2 % ginger extract was more
acceptable with respect to organoleptics.
The beverages prepared from *Morinda*
citrifolia blended with ginger extract has
wide range of medicinal and great consumer
acceptability.

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Available online @ www.iaraindia.com
 RESEARCH EXPLORER-A Blind Review & Refereed Quarterly International Journal
 ISSN: 2250-1940 (P) 2349-1647 (O)
 Impact Factor: 3.655 (CIF), 2.78 (IRJIF), 2.77 (NAAS)
 Volume VII, Issue 25
 October – December 2019
 Formally UGC Approved Journal (63185), © Author

DYSTOPIAN DELIBERATION OF ALDOUS HUXLEY'S BRAVE NEW WORLD AND ITS RELEVANCE TO WOMB OUTSOURCING IN INDIA

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"Give me children, or else I die. Am I in God's stead, who hath withheld from thee the fruit of the womb? Behold my maid Bilhah. She shall bear fruit upon my knees, that I may also have children by her."

-Margaret Atwood in *The Handmaid's Tale*

Abstract

"Trying to predict the future is a discouraging and hazardous occupation," Clark says in one of his audio recording in 1964. Though the task of science fiction is not to predict the future, it contemplates the possible future. At the same time, the message science fiction that comes with fanciful ideas warns us to be aware of the awaited risks. By using time machine, H. G. Wells takes his reader to the far future to witness the calamitous destiny of the human race. The dystopian novel *Brave New World* is set in 600 years in the future deals with the society devoid of emotion, love, beauty and true relationships which pervade in the present society and there will be no wonder in the future that one can get a baby of his own choice – Alpha, Beta, Gamma, Delta and Epsilon – the taxonomy of babies in Aldous Huxley's "Hatchery and Conditioning Centre" in his *Brave New World*. The dystopian deliberation of Aldous Huxley's dystopian novel *Brave New World* and its relevancy to the womb outsourcing in presented in this paper.

Keywords : Aldous Huxley, *Brave New World*, Surrogacy, Womb Outsourcing

Aldous Huxley foreboded in 1932 over his science fiction *Brave New World*, by the way of predicting the future society in thrall to science had come true when Louise Joy Brown who conceived in a lab and implanted in her mother's womb was born alive on 25th July 1978 in Great Britain. Dr.Patrick Steptoe, a gynecologist at Oldham general hospital and Dr.Robert Edwards, a physiologist had successfully proved the technology of Aldous Huxley's Director of the Central London Hatchery and Conditioning Centre and became the "Brave New Baby Doctors" by bringing out the first test tube baby to the world in 1978.

Today harvesting eggs from one woman, creating embryos in a lab, and implanting the embryos in a different woman becomes fairly a common process. Though this technology was heralded as a boon in medical field, many consider the possibility of its ill-use.

About thirty years after the publication of his dystopian novel *Brave New World*, Huxley checked the progress of his prophecies against the reality. For his amazement many of his fictional fantasies had come true that includes his views on over population, propaganda, advertising, government control etc., and he has made an

appeal for the defense of individualism in his 1958 novel *Brave New World Revisited* is applicable even to the twenty first century.

Huxley anticipated eight decades back that babies will be hatched in a laboratory and the pity is that India is gradually becoming the hotspot of hatching laboratory in surrogating outsourcing. Though surrogacy is hailed as a boon to the woman who could not bear the child of her own, it is a pity that it becomes a business that many westerners as well as the rich in India commit their burden of labour pain in the wombs of the poor Indian surrogate mothers, whose pain will be compensated by money with the commissioning parents and still worse that the doctors become the agents. In the globalised village, as everything is turned into a commodity, the wombs are not exceptional. "...these days we outsource everything to India. So why not pregnancy?"... surrogacy costs about \$12,000 in India, including all medical expenses and the surrogate's fee. In the U.S., the same procedure can cost up to \$70,000. Another example of third world exploitation? Globalization gone mad? asks Abigali Haworth angrily.

With the global success of India's IT and service sectors, the percent of the population living below the poverty line has fallen into 25% in 2007. Other development indicators like maternal mortality and education still require vital attention. The status of women in these settings is deplorable. Female infanticide continues to be a regular practice, with a recent BBC documentary "Petals in the Dust: India's Missing Girls", by Ashok Prasad exposing a grandfather who buried his newborn granddaughter alive.

Boys are more privileged than the girls in education and healthcare that the latter are considered as a burden in relation to the traditional responsibilities of dowry paid to the groom's family. Domestic violence is commonplace as are dowry deaths and honor killings, all of which are not often prosecuted by law. Under these conditions,

it is not curious to ideate on womb outsourcing. Surrogate mothers like Priyanka Sharma see surrogacy as an opportunity for survival. She is already looking to participate in a second round. "Yes, I might do this again because after all there's nothing wrong in this. We give them a baby and they give us much-needed money. It's good for them and for us."

On December 1, 2011, actor Aamir Khan announced that his son was born through surrogacy and he claimed that he wanted to popularize it. The secrecy of the identity of the biological mother is maintained by the clinic. According to surrogacy norms neither the surrogate mother gets to know about the family where the child is given nor does the family get to know the details of the mother.

Surrogacy is strictly banned in many countries like France, Germany and Italy. The countries like Canada permits altruistic surrogacy, whereas commercial surrogacy is forbidden. Since 2002, when the practice of surrogacy is legalized in India, it has become a world centre of 'surrogacy tourism'.

In Chandigarh, the slums are turning into a potential market for these mothers, who charge anything between Rs 3 to 4 lakh for renting a womb, observes *Times of India*. Dr Umesh Jindal, a pioneer in the field, said, "There has been a growing demand for surrogacy. We see at least 8 to 10 cases of surrogacy every month. Mothers are arranged by couples and our centre screens them medically." Most of those seeking babies are wannabe parents from the affluent countries and they're willing to pay fees it might take these surrogate mothers 15 years to earn from traditional jobs, observes the marketplace.org.

The process which was foreshadowed by Huxley, while describing the breeding farms engenders The Akansha Clinic in Anand, Gujarat, the frontier in outsourcing surrogacy is the forefront of India's

booming trade in the so called reproductive tourism.

Some advocate that surrogacy is a right of a woman to take a step forward in gender equality, whereas the opponents of surrogacy argue that the practice is equivalent to prostitution, and by virtue of that similarity, should be disallowed on moral grounds. Contract pregnancy transforms what is “specifically women’s labor...into a commodity,” an exchange of monetary compensation for the use of women’s bodies. Surrogacy demeans the unique mother- child bond as women can now solely be used as “Breeder Machines.” Raghav Sharma, a student at the National Law School of Jodhpur, believes that surrogacy contracts are “dehumanizing and alienating since they deny the legitimacy of the surrogate’s perspective on her pregnancy.

An example for the commercialization of surrogacy in India is that many websites like, <http://www.indiaparenting.com/>, www.surrogatemothers.com, <http://www.newlifeindia.com/>, www.surrogatefinder.com/ advertise to invite women to be surrogate and lure the poor women to earn many times more than most middle class Indians through becoming surrogate mothers. Moreover, these medical centers offer consultancy, the supplementary term for commercial activity - for medical, travel and legal procedures of surrogacy.

In India the expenses for surrogacy is less compared to the cost in the U.S. approximate surrogacy cycle cost at a reputed hospital in India is about US \$ 22 to 35 thousand, including clinical charges, surrogate work up, egg donor, antenatal care, delivery charges, surrogate compensation and drugs and consumables. (<http://www.medicaltourismco.com/assisted-reproduction-fertility/low-cost-surrogacy-india.php>) and it propagates that it is a “God sent option for women having trouble in conceiving in which the except for the fact that the embryo is planted in the uterus of a

surrogated mother, who can successfully carry the pregnancy to term”.

In case of surrogacy in India, it is very difficult to tell without personally interviewing the surrogate mothers, if they exercise their own personal rights to be surrogate or if they are forced by their in-laws or husband to earn money. Now a day as surrogacy turns into a business, many a women in politics and in the work force can now hire a surrogate mother, rather than taking time off from work. The primary concern is “contract pregnancy commodifies both women’s labor and children in ways that undermine the autonomy and dignity of women and the love parents owe their children.” Hank Greely, Chair of Stanford Center for Biomedical Ethics feels:

“It’s really a sort of libertarian versus sort-of paternalistic debate on inherent human rights; there are some things people shouldn’t be allowed to inherently do. I’m not sure if there’s a right answer or wrong answer. It’s a philosophical question on how you look at humanity and the world. Should the poor be allowed to sell one kidney? Or sell a heart? Should prostitution be allowed? Should poor women be allowed to be paid surrogates? It isn’t necessarily an issue that depends on whether they’re poor or not, but it seems to gain extra force when they’re poor, and particularly strong extra force when they’re poor, they’re foreign, of a different color. It reinforces a variety of traditional hierarchies of dominance, and nondominance. ”

The confederation of Indian industry predicts the business will generate \$2.3bn annually by 2012. A recent report by the Indian Law Commission described it as a “Pot of Gold”. The Guardian writes:

“Mothers at Patel’s clinic – there were 190 last year, a vast increase on previous years – live in a hostel so they are not forced to do housework and are sheltered from inquisitive neighbours or drunken husbands.

One couple who used the clinic are Nikki and Bobby Bains from Ilford, Essex.

Within a week they will fly to Anand to pick up their second child. Their first, Daisy, was born to a surrogate mother nearly two years ago after "a 13-year struggle".

Bobby, 46. said: "It's very difficult to find surrogates in the UK. There are lots of delays and surrogates are very rare. We had a couple of bad experiences too. So we ended up with 10 attempts, all in India. It has cost around £80,000 in medical fees.

Such care is rare in the sector, say campaigners."

Huxley's Hatchery and Conditioning Centre is epitomized by the present fertility centers, and the present brave new baby doctors symbolize are the Director of Hatcheries and Conditioning of Aldous Huxley.

Though there is a lack of scientific proof regarding the direct relationship between the mother and the preborn baby, it's believed that the mother is the custodian of the physical as well as the spiritual components of the preborn child in her womb. "Even in the womb the baby can respond," says Luminare-Rosen. When the mother is frightened or upset, for example, the baby's heart rate can double, whereas the surrogate mother tries to avoid developing a special bond with the child in her and views the pregnancy as merely a way to earn the much-needed money and surrogacy disgraced the unique mother-child bond.

A research has suggested that the surrogate mothers are less attached with the fetus that they are encouraged by the agency to feel detached during the pregnancy. Yet it is admitted by the surrogate mothers that they felt a sense of sorrow and distress when relinquishing the child. These mothers who had already bore their own child might have developed a special bond with the pre born child and be pampered by their relatives with special attention and care, which is lacking when they are surrogate. They are supposed to stay in the clinic itself and allow meeting their relatives once in a week. Here the mother is simply treated as an

emotionless breeding machine. The surrogate mothers get the negative support from their husband and relatives than the corresponding support from the partners of the intended mothers.

In future surrogacy may be misused, overused or abused that the children may even used to sell the individual organs to the needy rich. When the technology develops the human are materialized, in future no woman may be willing to bear the baby and in order to avoid labour pain she may prefer to purchase babies from the commercial baby breeding farms based on the economic and social status of the individuals, what Huxley had categorized his babies in his *Brave New World* – Alphas, Betas, Gammas, Deltas and Epsilons.

Ours is the land of Shakti, and women are the embodiment of "power" and "strength." All male power comes from the feminine. In such a state women should not be treated as a puppy mills to produce babies by the way of exploiting the economical handicap of her family.

Instead of motivating surrogacy for the issueless, more adoptions can be encouraged and the rules for adaptation may be made easy for the needy couple. Sadly in India, adoption relationship is given only limited encouragement by law. There is no uniform adoption law in India. Religious Minorities cannot adopt legally, in contrary anyone from outside India can take Indian Children under GAWA and convert their guardianship into adoption under the laws of their respective countries. The adoption procedures and paper works may be transparent and adopter – friendly, so by the way of adoption the surrogacy rate may be minimized and the exploitation of the poor women also be averted.

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Available online @ www.iaraindia.com
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Volume VII, Issue 25

October – December 2019

Formally UGC Approved Journal (63185), © Author

A STUDY ON CONSTRAINTS TO FINANCIAL INCLUSION AMONG DAILY WAGE EARNERS IN MADURAI DISTRICT

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Introduction:

Financial inclusion is the new paradigm of economic improvement which is focused by researchers, government agencies, banking, financial sectors and other institution in the recent decades. Financial inclusion plays predominant role in eliminating poverty and empowers the economically and socially weaker sections in a country. Financial inclusion is providing) range of financial services equally to all the people in a society without any discrimination by the formal financial institutions in a country. In India, majority of poor people are not able to access the financial services from the formal financial institutions. These people have been used to approach the informal financial institutions like private money lenders which hamper their standards of living as well as the economy of the country. A country's economic development depends upon the participation of all the sectors and people in that country. Financial inclusion is the key driver to economic growth and it is the duty and responsibility of the government to include the financially excluded people in the mainstream of formal financial system. Therefore the government of India and other financial institutions are taking several initiatives for including these people. Though there are many initiatives like No frill Savings account, self help Groups,

Micro Finance institutions etc., taken by the government and other institutions still majority of the people in India are not able to access the services from the financial institutions. Hence this study is aimed to reveal the constraints faced by daily wage earners in accessing the formal finance system in Madurai district.

Review of literature:

According to Rangarajan, C. (2008), Financial Inclusion is defined as “the process of ensuring use of financial services and credit facility that are needed by vulnerable groups such as weaker sections and low- income groups at a reasonable cost”.

Dr.Swamy, V and Dr.Vijayalakshmi, (2010), claimed that around three billion people across the world are financially excluded and it shows the significance of financial inclusion. India has 135 million financially excluded households, the second highest number after China.

Mohammad Shafi and Ali Hawi Medabesh (2012) have studied the financial inclusion in the state of Jammu & Kashmir in India. They found that all the banks are giving much importance to opening No frill account instead of giving affordable credit. So banks concentrate in profit making rather than economic improvement of downtrodden.

Gwalani and Parkhi (2014) have studied the financial inclusion in the Indian context. They pointed out that poverty, unavailability of banking services, complex procedures, financial illiteracy, traditional cultural values and lack of faith in the banking system are the reasons for financial exclusion in their research.

Raja Babu (2015) has studied the determinants of financial inclusion in Andhra Pradesh. This study aims at finding out the reason for financial exclusion and the factors influencing the households to approach informal financial sources. His study revealed that most of the rural people depend upon the informal financial sources due to lack of documents and financial illiteracy.

Sanderson Abel et.al (2018), have studied the determinants of financial inclusion and they proved that age, education, financial literacy, income, documentation and internet connectivity are positively connected to financial inclusion. They claimed that an increase in any of these variable significantly increase the level of financial inclusion in the country.

Objectives of the study:

- a) To reveal the socio economic profile of the respondents in Madurai district.
- b) To identify the reasons for financial exclusion.
- c) To explore the constraints faced by the respondents in financial inclusion.

Methodology:

In the present study, descriptive research design has been administered and Madurai district was purposively selected because it consists of both urban and rural people. The Madurai district has been divided into 13 blocks. All the blocks have been included for the study. 30 respondents from each block have been selected for the study. Hence the sample size is 390. The applied sampling procedure is purposive sampling.

The present research study is based on both primary and secondary data. The primary data is collected from the unorganized workers in Madurai district by interview schedules. The secondary data is collected from the different websites, as well as from different articles, published by the Reserve Bank of India, Government of India, other institutions, research journals through internet.

Analysis & Interpretation:

Table.1. Demographic profile of the respondents:

S.No	Demographic variables	Particulars	Frequencies	Percentage
1.	Gender	Male	218	56%
		Female	172	44%
2	Age	Less than 25	91	23%
		26-35	141	36%
		36-45	94	24%
		46-55	40	11%
		Above 55	24	6%
3	Nativity	Urban	218	56%
		Rural	172	44%
4	Level of Education	School Level	19	5%
		High School	129	33%
		Higher Secondary	113	29%
		ITI/Diploma	76	20%
		Under-graduation	17	4%

		Others	36	9%
5	Occupation	cooks	48	12%
		Agriculture labours	82	21%
		Street vendors	63	16%
		Construction workers	104	27%
		Drivers	43	11%
		Others	50	13%

S.No	Demographic variables	Items	Frequencies	Percentage
6	Family's Income	Less than Rs.5000	79	20%
		Rs.5,001-Rs.10,000	87	22%
		Rs.10,001-Rs.15,000	96	25%
		Rs.15,001-Rs.20,000	72	18%
		Above Rs.20,000	56	15%
7	Marital Status	Unmarried	121	31%
		Married	251	64%
		Others	18	5%

*source: primary data

The above table shows that the dominant gender among the respondents is male (56%), the most influential age group among the respondents is 26-35 years (36%), the dominant nativity among the respondents is urban (56%), the most influential level of education among the

respondents is high school (33%), the most influential occupation among the respondents is construction (27%), the dominant income among the respondents is Rs.10,001 – 15,000 (25%) and the dominant marital status among the respondents is Married (64%).

Table.2. Reasons for financial exclusion

Sl.No.	Reasons	Number of Respondents in		Total
		Urban	Rural	
1.	No Money/little Money	83	58	141
2.	No identity proof	24	37	61
3.	Tried to open but refused	14	5	19
4.	No bank in our area	19	27	46
5.	Previous bad history	23	3	26
6.	Anticipated rejection	26	18	44
7.	Not interested	29	24	53
	Total	218	172	390

From the above table, it is inferred that 36.15 percent of the respondents stated that no money or little money is the reason for not opening a bank account and 15.64 per cent of the respondents **opined** that not having the identity proof is the reason and 13.59 percent of the respondents stated that they were not interested in opening account

in a bank. The important reason for not opening bank account among the urban people and rural people is not having enough money which constituted a dominant percent 38.07 and 33.71 to its total respectively.

Constraints in financial Inclusion|:

The constraints faced by the respondents under financial inclusion in the present study are examined with the help of 25 variables. The respondents are asked to give their opinion on these first 13 variables

at five point scale. The mean score of the urban and rural respondents on first 13 variables have been estimated individually along with its 't' statistics. The results are given in the Table below.

Table No. 3. Constraints in financial Inclusion

Sl.No.	Constraints in financial inclusion	Mean score among respondents in		't' statistics
		Urban	Rural	
1.	Opening balance requirements	3.4084	-3.6562	-0.5173
2.	Difficult to understand financial venues	3.0246	3.5141	-2.5781*
3.	Cumbersome tasks	3.7084	3.0452	2.6976*
4.	Unfriendly bank staffs	3.4102	3.9173	-2.5856*
5.	Bank staffs are not ready to teach	3.3041	3.8089	-2.4237*
6.	Minimum balance requirements	3.3841	3.5089	-0.5888
7.	High bank's charges	3.2045	3.7884	-2.5928*
8.	Terms & Conditions regarding the use of accounts	3.3909	-3.4886	-0.3996
9.	Lack of communication skills	2.7384	3.3841	-2.6886*
10.	Access to bank	3.6589	3.8022	-0.3184
11.	Time taken to reach the bank	3.6044	3.8173	-0.2673
12.	Provision of standard products	3.1109	3.6683	-2.6379*
13.	Lack of customer centric products	3.6996	3.1173	2.5876*

*Significant at five per cent level.

The highly observed variables in constraints faced by the urban respondents are cumbersome tasks and lack of customer centric products since its mean scores are 3.7084 and 3.6996 respectively. In case of rural respondents, these two are time taken to reach the bank and unfriendly bank staffs

since its mean scores are 3.8173 and 3.9173 respectively. There are significant difference among the urban and rural respondents have been noticed in their view on eight out of thirteen variables in CAFI since their respective 't' statistics are significant at five per cent level.

Table No. 4. Constraints in financial Inclusion

Sl.No.	Constraints in financial inclusion	Mean score among respondents in		't' statistics
		Urban	Rural	
14.	Insufficient Identification proof	3.2771	3.5112	-0.8996
15.	No knowledge on financial inclusion	3.0792	3.6461	-2.7646*
16.	Banks are not meant for poor	3.0224	3.7996	-2.9989*
17.	Poor attitude of bank staff	3.5117	3.8848	-1.4576
18.	Submission of witness	3.4117	3.3403	0.2686
19.	Afraid about giving identify	3.0441	-3.3886	-0.9147
20.	Lack of literacy on banking products	2.7919	3.5088	-3.1173*
21.	Religious values	2.9117	3.0896	-0.3564
22.	Language barriers	2.6884	3.3089	-2.6799*
23.	Lack of transport facilities to bank	3.5144	3.7083	-0.5168
24.	Insufficient products	3.8997	3.1773	2.8069*
25.	Lack of provision of other services	3.8084	3.2086	2.7741*

*Significant at five per cent level.

The highly observed variables in constraints faced by the urban respondents are insufficient products and lack of provision of other services since its mean scores are 3.8997 and 3.8084 respectively. In case of the rural respondents, the two variables are poor attitude of bank staffs and banks are not meant for poor since its mean scores are 3.8848 and 3.7996 respectively. Significant differences have been noticed on the six out of above 12 variables in constraints, among the urban and rural respondents since their respective 't' statistics are significant at five per cent level.

Concluding remarks and suggestions:

Even though the central and state governments, Reserve Bank of India and other financial institutions have taken many initiatives, the level of financial inclusion among the rural respondents are lesser than the urban respondents. The important factors affect the access of financial inclusion among the respondents are lack of financial knowledge, opinion on banking, shortage of customized products, bank staffs attitude, geographical

distance, identification requirements and terms and conditions. Based on the findings of the study, the following suggestions are drawn:

1. Develop financial literacy among the people about savings, investments, opportunities for economic growth and atrocities of private money lenders.
2. Behavioural training should be given to the Bank's staff to deal with financially illiterate people.
3. Reduce the geographical remoteness of bank branches through mobile, net and other feasible financial modes.
4. The bankers should simplify the banking procedures and processes for creating friendly approach towards banking.
5. Create financial awareness through proper media.

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