A STUDY ON CONSUMER PREFERENCE FOR HAMAM SOAP IN MANNARGUDI TOWN

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Abstract

The marketing scenario in India has undergone vast change since1991 due to the economic reforms. Post liberalization, competition intensified in every product line and market which forced brands to redefine their norms of existence in all industries. In the FMNCG industry, especially in the toilet soap sector there has been severe competition among the MNC's, national and local players. Brand loyalty determines by several distnict psychological processes of the consumer and entails multivariate measurement. Product features is one of the most important factor that affect brand loyalty. The relationship between the availability of the toilet soap and the extent of brand loyalty was also found to be significant.

Keywords: Brand, Brand Loyalty, Industry, Toilet Soap, Consumer, Psychological

1. INTRODUCTION

Marketing is described as every one's business. The function of marketing is eyes and ears of the business. Because it is directly concerned with demand its recognition, anticipation, creation, stimulation and finally satisfaction. Marketing is the process of planning, execution, consumption, pricing, promotion and distribution of ideas, goods and services to create exchange of ideas, goods and services that satisfy individual and organisational objectives. Marketing is increasingly becoming complex as the economy gross and due to consequent transformation that is taking place in the outlets of the society. The success of a business depends on the strength of its marketing policies, marketing in the situation, guides a company as to what it

should make to meet the demand of consumers.

MEANING OF MARKETING:

The word **'Market '** is derived from the Latin word **'Market's'** meaning merchandise, wares, traffic, trade or a place where business is conducted. The common usage of the market means places where goods are bought are sold.

OBJECTIVES OF THE STUDY:

➢ To study the socio demographic characteristics of the respondents
➢ To analyse the satisfaction level of consumer about the product
➢ To analyse the consumer awareness of Hamam
➢ To find out the reason for using Hamam

RESEARCH METHODOLOGY:

Research methodology is way of systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. The methodology used for carrying out the present study covers title of the study significant for the study.

RESEARCH DESIGN:

The study is carried out by adopting descriptive and diagnostic study.

METHODS OF DATA COLLECTION:

Primary data

The data was collected by questionnaire. The information required for the study was directly collected from the consumer.

Secondary data

Secondary are collected from the Dealers manuals, journals, magazines and websites.

SCOPEOF THE STUDY:

This research helps to reveal the perception about the image of Hamam soap. The study is expected to give information about the value positioning and establishing product characteristics and study explores the expectation of consumer about Hamam soap.

REVIEW OF LITERATURE:

Prashad, A. (2006). In this study, the author says FMNCG has the personal care products like soaps, shampoos etc., So this project mainly focuses on the market and study of bath soaps in India. It consists of various multinational and domestic companies. The main focus is on Hindustan lever Ltd, Nirma and Godrej. This project study related 3 major players of bath soap market and their SWOT analysis, BCG matrix, 5 forces model of the industry and the companies. Various suggestions and recommendation are also been given to the FMCG sector bath soap segment. HUL is the most domaining company across the world in FMCG sector bath soap due to its vertical and harizantal integration. Then also nirma and Godrej are trying to give though fight to it. My study also related to HUL product (Hamam Neem Soap). Here it will useful for me to compare my product with competitor product.

Walfried, Mittal, B, and Sharma, A. (2009). The article is related to brand equity in FMCG products. Brand equity is very important to marketers of consumer goods and services. Brand equity facilities in the effectiveness of brand extensions and brand introductions. It teaches customer trust towards same brand. The brand equity test are determined under five dimensions are performance, value, commitment. In empirical test, brands customer- based brand equity scale generally had higher prices. Compared this article with my project, it teaches how hamam customer are giving preference to same brand with it comes in different flavours. Company has to retain their regular hamam soap users.

LIMITATION :

• The study has limited sample size of 100 respondents only and therefore Limited generalisation cannot me made.
• Time was big constraint for the study
• The study is undertaken only over a limited area. It covers only in and around in Mannargudi town.

- Few respondents took more time to answer and questionnaire .
- The researcher had difficult with more of the respondents who were not

willing to co-operate with the study, as they were busy with their work.

Data Analysis and Interpretation
Table - 01

Place of Purchase

S. No	Place	No. of Respondents	Percent
1.	Petty Shop	52	52
2.	Retail Stores	24	24
3.	Wholesaler	16	16
4.	Others	08	08
	Total	**100**	**100**

Sources: Primary Data.

INFERENCE :

The above table 01 shows that 52% of the respondents purchase the product from petty shop, 24% of the respondents purchase from retail stores, 16% from wholesalers and 8% of the respondent purchase from any other places. The Hamam soap is easily available is all stores and grocery.
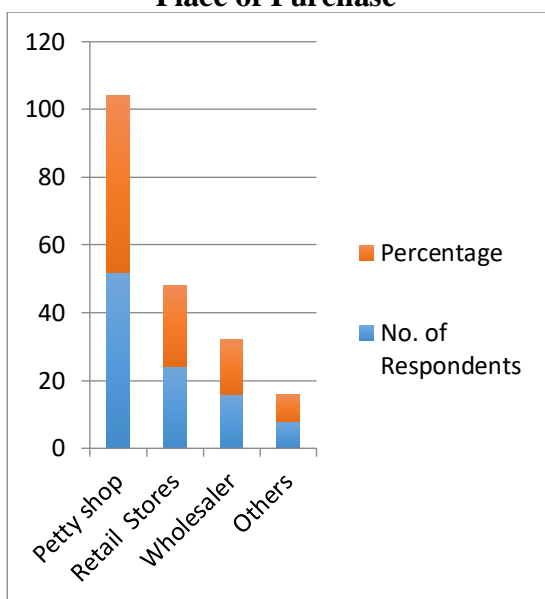
Chart No: 01
Place of Purchase

Table 02

Factors Influencing Consumer Purchase Decision

| S.No	Opinion	No. of Respondents	Percent
1.	Quality	40	40
2.	Price	26	26
3.	Advertisement	34	34
	Total	**100**	**100**

Source: Primary data

INFERENCE:

The above table 02 shows that the 40% of the respondents opinion that the quality is the important factors for influence the consumer purchase decision, 26% are price and only 34% are influenced by advertisement.

Chart 02

Factors Influencing Consumer Purchase Decision
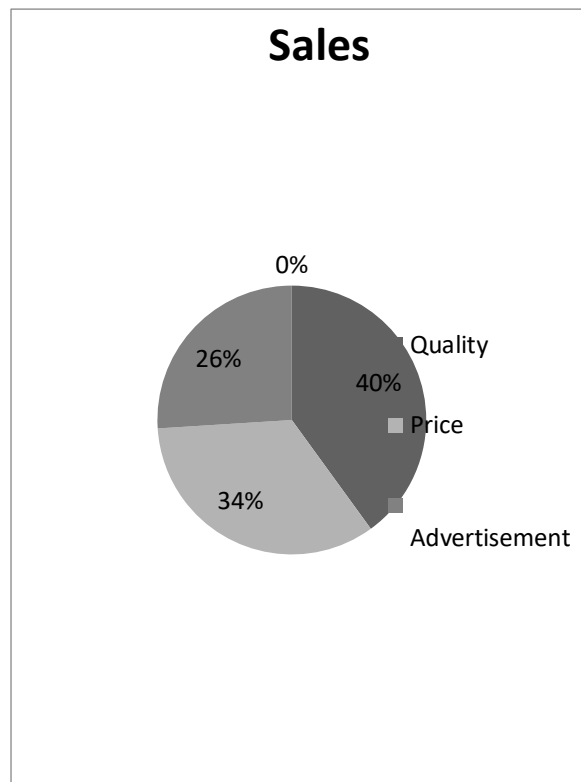
FINDINGS:
- **52%** of the respondents place of purchase
- **40%** of the respondents opinion that the quality is the important factors for influence the consumer purchase decision.

SUGGESTIONS :
- The researcher feels that if the following suggestions are carried out, the company may strengthen their marketing base even in areas not covered.
- Special steps must be taken to make the illiterates aware of the utility of the product through extensive salesmanship.
- Besides the above, suggestions put forwarded by the respondents revolve around the following points.

CONCLUSION :

This project work mainly aims to find out the consumer behaviour towards Hamam soap. This report will help the company for promoting their product. This survey reveals that the marketers should have a through knowledge about their consumer and their behavioural pattern then only they can satisfy their consumer. As result the marketer will succeed and service effectively in this present day competitive market.

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A STUDY ON MARKETING OF HOME APPLIANCE WITH SPECLAL REFERENCE TO LG BRAND IN PATTUKKOTTAI TOWN

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Abstract

LG Corporation established as Lak Hui Chemical Industrial Corp. in 1947. In 1952, Lak Hui (Pronounced"Lucky ", currently LG Chem) became the first South Korean company to enter the plastics industry. As the company expanded its plastics business, it established Gold Star Co. Ltd. (Currently LG Electronics Inc.) in 1958. Both companies Lucky and Gold Star merged and formed Lucky-Gold Star in 1983

Gold Star produced South Korea's first radio. Many consumer electronic were sold under the brand name Gold Star, while some other household product (not available outside South Korea) were sold the brand name of Lucky. The Lucky brand was famous for hygiene products such as soap and Hi Ti laundry detergent, but the brand was mostly associated with its Lucky and period toothpaste. LG continues to manufacture some of these products for the South Korean market, such as laundry detergent.

Koo Bon-moo renamed the company to LG in 1995 the company also associates the letters LG with the company's tagline "Life's Good". LG has owned the owned the domain name LG.com

Keywords: Gold Star, South Korean, Lucky, LG, Behavior

1. INTRODUCTION

The project is entitled as" a study on the customer satisfaction towards LG PRODUCTS with special reference to Pattukkottai Town is carried out with the objective to determine the customer satisfaction

OBJECTIVES OF THE STUDY

❖ To study the socio-demographic characteristic of the respondents
❖ To identify the factors influencing buying behavior of the LG product.

- ❖ To know the reason for choosing the particular brand.
- ❖ To find out the market potential of LG company products

SCOPE OF THE STUDY

The prominent foremost aim of the study is study the buying behavior source of awareness, attitudes towards the price, quality, variety, colour, and the consumption pattern of the LG product at Pattukkottai. The study is undertaken to survey and find out the consumer behavior in terms of their purchasing habit and attiudes towards purchasing of Electronic products

RESERCH METHODOLOGY

Since the objectives of the study are mainly concert with customers behavior, the necessarily data for analysis were from primary and secondary data. Primary data are collected from the customers through questionnaire secondary data regarding the company profile and collected from journals and magazines.

COLLECTION OF DATA

1. Primary data was collected through structured questionnaire
2. Secondary data was also collected through websites, book, journals and magazines.

LIMITATION OF THE STUY

- ❖ The time factors were the major constraints because of which the researcher could not collect more data in a short period.
- ❖ Few respondents took more times to answer the questionnaire
- ❖ The researcher had difficulty with more of the respondents who were not willing to co-operate with the study, as they were busy with their work.
- ❖ More 0ver the study is restricted to pattukkottai town only due to time and cost factors.

Table 1
Data analysis and interpretation
Classification of respondents on the basis of Gender

S.No	Gender	No.of respondents	Percentage
1	Male	35	47
2	Female	40	53
	Total	**75**	**100**

Source: Primary data

Inference:

From the above table shows that gender wise classification of the respondents in terms of Percentage, 47% of respondents are male and the rest 53% of the respondents are female.

Table 2
Classification of Respondents on the Basis of Age

S.No	Age	No. Of Respondents	Percent
1	Below30 Years	22	29
2	31 to 40 Years	24	24
3	41 to 50 Years	20	27
4	Above Years	15	20
	TOTAL	**150**	**100**

Source: Primary data

Inference:

The above table shows the29% of the respondents are in the age group of below 30 years and 20% of respondents are in the age group of above 50 years. The new young generation there is bleow 30 age people are interested in the new technology of home Appliance. So the researcher maximum choose the below 30 age members

Table 3
Classification of Respondents on the Basis of Marital Status

S.no	Marital status	N0.of respondents	Percent
1	Married	40	53
2	Unmarried	35	47
	Total	**75**	**100**

Source: Primary data

Inference:

The above table shows that majority 53% of the respondents are married and the rest 47% of the respondents are Unmarried the home appliance are maximum used by married persons.

FINDINGS

- It is understand from the survey that majority 53% of the respondents is female, category. The home appliances products are maximum used by the female, there maximum respondents are selected in female.
- It is find that majority 29% of the respondents belong to the age below 30. These age group members are dynamic and interested in new technology
- It is revealed majority 53%of the respondents are married. These groups of peoples are maximum users of home appliance, so select maximum respondents are married.

SUGGESTIONS

- ❖ Need better awareness among the customer. The producer should concentrate the quality well as durability of the product
- ❖ Free offers can be gives in an attractive manner in order to catch the consumer

CONCLUSION

Manufactured consumer goods are sold to the consumers for consumption purpose, specialty enjoy brand loyalty. Manufactures and retailers advertise the product extensively. In the marketing of goods, repairer service, installations etc., are very important. The retailer's reputation also plays on important role. At present LG brand stands in the first place. The consumer is the center of attraction for which marketing is carried out, In dealing with consumer the marketing Manager is dealing with a diverse, complex personality, whose likes, dislike and style of living is hard to determine, hence human personalities are an enigma by themselves, To conclude of good quality and effective after sales service is the satisfaction of consumers will take a head in the market.

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A STUDY ON EMPLOYEE WELFARE MEASURES WITH SPECIAL REFERENCE TO LAKSHMI KNIT WEAR AT TIRUPUR

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Abstract

"Employee welfare means anything done for the comfort and improvement, intellectual or social, of the employees over and above the wages paid which is not a necessity of the industry". According to a I.L.O. report, "workers" welfare may be understood as including such services facilities and amenities which may be established in, or in the vicinity of undertakings to perform their work in healthy and congenial surroundings and to avail of facilities which improve their health and bring high moral".

The committee on Employee welfare (1969) defined it "such services. Facilities and amenities as adequate canteen, rest and recreation facilities, sanitary and medical facilities, arrangements for travel to and from work and for the accommodation of workers employed at a distance from their homes, and such other services, Amenities and Facilities, including social security measures as contribute to improve the conditions under which workers are employed".

Keywords: Employee, Welfare Measure, Working Environment, Commitment of work

1. INTRODUCTION

"The efforts to make life worth living for workmen."Employee has an important role in the industrial production of the country. The personnel management really concerns with the management of the people at work. Management is "an art of getting the work done by the people". Therefore, it is very necessary to seek the co-operation of the Employee force in order to increase the production and to earn higher profits. The co-operation of employees is possible only when they are fully satisfied with employer and the working conditions on the job.

After employees have been hired trained and remunerated they need to be retained and maintained to serve the organization better. Welfare facilities are designed to take care of the well-beings of

employees they do not generally result in any monetary benefit to the employees. Governmental and non- governmental agencies, and trade unions too. Contribute towards employee's welfare.

"Employee welfare, also referred to as better work for employees, related to taking care of the well-being of workers, trade union, and Governmental and non-Governmental agencies".

Objectives of the study

i.   To study the socio-demographic status of the respective respondent.
ii.   To study the employee working environment.
iii. To study the various welfare measure provided by the industry.
iv.   To analyse the welfare measures.

To suggest suitable measures to increase the employee welfare measures.

Importance of the study

The study is necessitated to evaluate the welfare measure provided in Lakshmi knit wear basically a textile industry where in up for work. This study is expected to give details to the employees about welfare measures.

It will help the employees to analyse whether they are satisfied with the welfare measures provided in the company or they any additional welfare equipment.

Study area

A study on the "Employee welfare measures" was carried out at the Lakshmi knit wear which is located in Tirupur.

Study period

The data was collected in the month of December2019 to March 2020

Research design

"A design is the arrangement of condition for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure".

The study is carried out by adopting a descriptive study.

Descriptive Research

Descriptive research studies are the studies which are concerned with describing the characteristics of a particular individual or of a group.

Universe

"Allitems under consideration in any field of inquiry constitute a universe or population.

Sample Size

The universe of the study is the employee welfare measures. The sample size is 75 in number.

Sample Design

"A sample design in a definite plan for obtaining a sample from a given population. It refers to technique of the procedure the researcher would adopt in selecting items for the sample".

Collection of data

Primary data

Primary data refers to the data by which the researcher collecting the data from the respondent through questionnaire method.

Secondary data

Secondary data was collected from the company Records & Documents.

Statistical Tools Used

The following are statistical tools are used in the study

➢ Percentage analysis

Limitations of the study

♦ The study is restricted to only the limited area.
♦ Someoftheemployeeisnotwillingto co–operatewiththestudyastheywerebus ywith their work.
♦ The respondent's where hesitated the give the answer regarding their working condition etc.,

Some of the respondent took much time to answer the questionnaire

Table 1
Classification of Respondents on the Basis of Age

S. no	Age	No. of respondents	Percent
1	21-30	30	40
2	31-40	26	34.7

3	40-50	11	14.6
4	51 and above	8	10.7
	Grand total	**75**	**100**

Source: Primary data

INFERENCE

The above table shows that 40% of the respondents fall in the age group of 21-30, 34.7% of them is 31-40, 14.6% of them belong to 41-50, and the remaining 10.7% of the mare above 51 age group.

Table 2

Classification of Respondents on the Basis of Gender

S. no	Gender	No. of respondents	Percent
1	Male	43	57.3
2	Female	32	42.7
	Grand total	**75**	**100**

Source: Primary data

INFERENCE

The above table depicts that 57.3% of the mare male. The remaining 42.7% of the mare female.

Table 3

Classification of Respondents on the Basis of Educational qualifications

S. no	Educational Qualification	No. of respondents	Percent
1	SSLC	31	41.3
2	HSC	18	24
3	Diploma	14	18.7
4	Degree Holders	12	16
	Grand total	**75**	**100**

Source: Primary data

INFERENCE

The above table shows that 41.3% of the respondents are S.S.L.C, 24% of the respondents are H.S.S,18.7% of the respondents are diploma and the remaining 16% respondents are degree holders.

Table 4

Classification of Respondents on the Basis of Commitment to work

S. no	Work	No. of respondents	Percent

1	Highly satisfied	28	37.3
2	Satisfied	20	26.7
3	Moderate	15	20
4	Dissatisfied	12	16
	Grand total	**75**	**100**

Source: Primary data

INFERENCE

The above table shows that 37.3% of the respondents are highly satisfied their commitment to work and 26% of them are satisfied, 20% of them are moderate satisfied,16%of the mare dissatisfied.

Table 5

Classification of Respondents on the Basis of Needs

S. no	Needs	No. of respondents	Percent
1	Highly satisfied	17	22.6
2	Satisfied	25	33.3
3	Moderate	22	29.4
4	Dissatisfied	11	14.7
	Grand total	**75**	**100**

Source: Primary data

INFERENCE

The above table reveals that 33.3% of the respondents are satisfied their basic needs and 29.4% of them are moderate satisfied, 22.6% of them are highly satisfied, 14.7% of the mare dissatisfied.

Table 6

Classification of Respondents on the Basis of Overall working environment

S. no	Working environment	No. of respondents	Percent
1	Highly satisfied	22	29.3
2	Satisfied	17	22.7
3	Moderate	20	26.7
4	Dissatisfied	16	21.3
	Grand total	**75**	**100**

Source: Primary data

INFERENCE

The above table reveals that 29.3% of the respondents are highly satisfied their overall working environment and

26.7% of them are moderate satisfied, 22.7% of the mare satisfied, 21.3% of the mare dissatisfied.

FINDINGS

- ❖ Majority 57.3% of the respondents are male
- ❖ Majority 40% of the respondents fall in the age group of21-30 year.
- ❖ Majority 41.3% of the respondents are qualified S.S.L.C
- ❖ Majority 37.3% of the respondents are highly satisfied their commitment to work.
- ❖ Majority 33.3% of the respondents are satisfied about their basic needs.
- ❖ Majority 29.3% of the respondents are highly satisfied with their overall working environment.

SUGGESTIONS

- ➢ If the management improves the working environment the workers may get satisfied.
- ➢ The management should create more awareness regarding the existing welfare measures.
- ➢ The management should recognize the suggestion provided by the employees regarding the welfare programme, if feasible.

- ➢ It is suggested that the management should try to give reasonable salaries.
- ➢ Management should provide a forum for generating new idea and suggestion for improvements.
- ➢ The management should consult the workers during the time of final decision.
- ➢ The management should necessary steps to initiate insurable measures for safety.

CONCLUSION

The success of on industry depends upon the efficiency and effectiveness of work. The effectiveness and efficiency can be achieved only through proper welfare measures. From this study report the welfare measures of Lakshmi knit wear is more satisfied. If the company takes adequate steps to improve its welfare measures, definitely it will retain better position in textile industrial market. A man and a happy working atmosphere make a man happy to health and contribute more.

EFFECT OF POLITICAL INSTABLITY ON COMMUNITY SOCIO-ECONOMIC WELLBEING IN ETHIOPIA: THE CASE OF BOJIDIRMEJI DISTRICT

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Abstract

The study aims at assessment of the effect of political instability on community socio economic wellbeing at BojiDirmaji District . Survey data collection was used to describe the effect of political instability on community socio economic wellbeing. Besides explanatory research design was used to test the relationship political instability and socio economic related variables. Data was collected both from primary and secondary sources. Out of a total target population of 1442 households,313 samples were taken in probability sampling. Data was analyzed, summarized and presented by using both quantitative and qualitative method of data analysis. To analyze the data obtained SPSS version 23 was used. The findings from the analyses showed that lack of Peace and security, an outbreak of conflict, violence and social unrest, youth unemployment, death of people, lack of transportation, burned of infrastructure, interruption of the construction projects, decreasing in crop and farm production and market inflation have negative relationships with socio-economic growth in the BojiDirmeji District . Therefore, the government is expected to design policies and strategies to solve the effect of political instability on the socio-economic wellbeing of the community. Encouraging crop and farm production, increase access to education and health could reduce unemployment and improve the quality of life of the community.

Keywords: Political instability, Socio- economic, community wellbeing, infrastructure, living conditions.

INTRODUCTION
Political Instability, implying risk, limits investments and hence growth.

Moreover, since physical capital is becoming increasingly mobile across countries and regions, the role of political

instability in economic decision making is likely to increase as foreign investment and capital flight respond ever more sensitively to changes in countries' political environments *(J Overland, 2005).*

Nowadays political instability has been a cause of concern for many countries around the world and a headache for government irrespective of the state of development or their political regime. *(Shonchoy and Tsubota, 2014).* In most Asian countries such as Bangladesh, Pakistan and Afghanistan political conflicts can turn economy into disastrous. Weak economic performance may lead to government fall down and political instability. People will react when they don't have any jobs to do. Many people in our country are at lower level. They hardly care about who is in the government authority, because they need works to do, they need food for their family *(Chawdhury,2016).*

The Economic growth of Ethiopia has shown various changes in different political regimes. These changes in government structure created a problem of inconsistency in implementing the policies by previous regimes as well as natural disaster like famine, drought, political instability and war (Alemayehu and Befekadu, 2005) the country has experienced strong economic growth in the current time. Real GDP growth averaged 11.2% per annum during 2003/04 and 2008/09 period, placing Ethiopia among the top performing economies in sub-Sahara Africa (NBE, 2013/14)

In BodjiDirmaji District there are many problem which is not solved because of the effect of Political instability, in this case peace and security is one of the best example. In BodjiDirmaji District is not under stable conditions to perform their daily activity as the result of instability in the District.

Statement of the Problem

Instability disrupted the provision of public services, such as hospitals, pharmacies and schools, as well as infrastructure for the distribution of water, roads, education, transportation and electricity. Pervasive looting of financial service providers and cereal storehouses by armed groups reduced the capacity to provide credit and mitigate food security in the region. Tourism and foreign aid were also highly affected *(Simon Levine, Mary Allen, et al, 2021)*

The problem of political instability generates more serious for a society which is multi ethnic, having people of diverse cultural attributes. In a politically stable state all sections of society get their due shares and are satisfied being a part of a multi ethnic society which ultimately leads towards the nation-building. In stable conditions people are empowered and exert their energies for the development of nation *(Memon and Shaikh , 2011)*

The African political instability and other related problems is basically a consequence of its leadership problem. At domestic level, African governments are run in ways that have been regarded as far from the modern western state systems, *(Osei Tutu, 2004)* many people are on the move as asylum seekers or refuges in a number of countries. They are escaping from civil wars, and oppressive regimes working in cohort with external special interests, especially in countries endowed with natural resources. The end result is migration, both forced and willful and the final destination is the north. Instead of addressing the roots cause of less beneficial forms of migration for instance, forced migration and so on, countries in the north develop responses to manage migration *(Adepoju, 2008)*

Ethiopia is one of the poorest countries in the world with a population of more than 115 Million with subsistence agricultural sector (Worldometer elaboration of the latest United Nations data, 2021,). According to Alemayehu and Befekadu (2005), Ethiopia's history is full of conflict, drastic policy change and reversals.

The gab that the researchers saw in West Wollega particularly BojiDirmeji District by political instability indicators like diminishing of basic state functions that serve the community, including failure to protect citizens from poverty and violence to provide essential services, such as health, education, sanitation, road, and public transportation, political instability indicators like ethnic Conflict, lack of peace and security is one of the most effect of Political instability on socio economy in BodjiDirmeji District.

Objective of the study

The objective of this study was to assess the effect of Political instability on Community socio economic wellbeing in BodjiDirmeji District. *The specific objectives of the study were to:*

1. Identify the major factors for absence of political stability on community;

2. Investigate the effects of the existing political instability on farm and crop production; and,

3. Examine the effect of political instability on social life of community.

Research Methodology

Research Design

The study used explanatory research design to explain, understand and predict the cause and effect relationship between variables that is political instability (independent variables) and socio economic of community (dependent variable). It was used to identify effect of political instability on community socio economic wellbeing in BojiDirmaji Wareda suggested possible solution based on the study.

Research Approach

For this study both qualitative and quantitative research approach are used. Quantitative research answers questions through a controlled logical process, allowing for the collection of numerical data, the prediction, and the measurement of Variables. And qualitative approach used to analyze open-ended questions and triangulate in explaining and interpreting the finding of quantitative study. According to Creswell (2003), mixed method approach is a relatively new approach which makes use of different forms of data that enable researchers' to create understandable design out of complex data and analysis.

Population, Sample Size and Sampling Techniques

Population

In research methods, population is the entire aggregation of items from which samples can be drawn (Yahiya, 2011). The population of the present study would be consisted of all urban and rural household. The researchers' used simple random sampling method to draw the sample from the population.

Table 1

Sample size of the study area

S.N	Name of Kebele	Number of Total Households
1	Bila 02 (Urban kebele)	647
2	DidibeTuli (Rural kebele)	396
3	Burka Boji (Rural kebele)	399
	Total	**1442**

Source: Report from Bila Municipality Office (2021)

Sample size determination

According to Yamane (1967)formula, the researchers would be selected 313 sample households from the total household of 1442. The sample size are determined by using equation 1 with a 95% level of confidence, N (total population) =1442, 0.05 degree of variability and margin of error (e) =0.05,

$$n = \frac{N}{1 + N(e)^2}$$

- n- The sample size

- N- The population size

- e- The acceptable sampling error

- 95%-confidence level and P=0.05 are assumed n = $\underline{1442}$ = $\underline{1442}$ = $\underline{313}$ 1+1442(0.05)^{2}4.6

A formal sample survey used to been to collected primary data for the study. Therefore, a structured questionnaire was used to collect primary data from urban and rural households.

Therefore, the sample sizes for this study were 313 respondents. In order to select respondents among 1 kebeles of the Bila town, the sample kebeles were selected using purposive sampling technique based on population density, commercial activity and location. As a result, Bila 02 kebeles (heavily populated) and (commercial center) and Didibe Tuli and Burka Bojiis rural kebeles which is harmed/ attacking with the absence of peace and security in BojiDirmaji District was selected.

Sampling Technique

For this study the researchers used probability sampling (simple random sampling, stratifying sampling) and non-probability (purposive or judgment sampling) techniques. The researchers also used stratifying sampling technique to distribute the questionnaires for respondents. The rationale behind using simple random sampling technique for this study is to give each member of the study population equal chance of being selected.

Three Kebeles with socio economic of community affected by political instability selected for the study. Accordingly, Burka Boji, DidibeTuli, Bila 01Keble's was selected on the basis of the author's judgment. Because they are kebeles which are socio economic affected by political instability.

Methods of data collection

Sources of Data

The study conducted by collecting data from both primary and secondary sources. The primary and secondary data sources would be used to carry out the study.

Primary data source

Primary data was collected from the urban and rural households, government employees, and business man and based on a structurally designed questionnaire.

Secondary data Sources

The secondary sources of data were gathered from records and reports of the office, the most important use of this secondary data source would be to corroborate and augment evidence from other sources (Yin, 1989; pp. 86). Thus, the document examination helps to substantiate the patterns that evolved from the data going to collected via questionnaires and interview, so that the validity of the findings would be enhanced through secondary sources. Data was got by reviewing relevant text books, journals, documents, magazines, newspapers, reports, the web and other published materials about the research topic.

Data Collection Instruments

The data collection instruments utilized in this study was questionnaire, interview and focus group discussion. In order to collect sufficient data so as to answer the research questions, researchers would going to use questionnaire to get quantifying result and survey will interviews aimed to collect data from household. In addition to questionnaire, interview and secondary data source will also use. On top, open ended questions were used for respondents to gather in depth information about effect of political instability on socio economic wellbeing of

community in BojiDirmaji District through focus group discussion.

Method of Data Analysis

Data analysis is a process of inspecting, cleansing, transforming and modeling data with the goal of discovering useful information, informing conclusions and supporting decision-making. Data analysis has multiple facets and approaches, encompassing diverse techniques under a variety of names, and is used in different business, science, and social science domains.

The study focused on the effect of political instability (independent variable) and on socio economic wellbeing (dependent variable) different statistical analysis that could show the effect between the two has been used. Data was analyzed, summarized and presented by using both quantitative and qualitative method of data analysis. The collected data was processed and organized using different methods such as Descriptive and inferential statistics, correlation and regression model, Later the data was organized, analyzed, and presented by using tables, graphs, figures are used to describe the profile of respondents and further discussion was made to interpret the result used to analyze by SPSS version 20 for data analysis. Pearson correlation and Regression test was used to determine the relationship between Political instability and Socio economic wellbeing. Finally the findings were discussed with relevant literature and conclusion.

Data Presentation, Analysis and Interpretation

Demographic Characteristics of the Respondents

The demographic information of respondent gathered for these studies were gender, age, marital status, education level, and experience and occupation work of households. The result of the factors 284(90.7%) of respondents are says Yes this implies there are absence of peace and security or political instability in your area and 29(9.3%) of respondents say No. The majority of the respondents we can conclude that, there are absences of peace and stability in the BojiDirmaji District . The mean score of the question "Is there absence of peace and stability in your area" is relatively (M=1.9, SD=0.290) which shows Peace and stability in the community is very low.

Effect of Political Instability on Infrastructure Development

As it can be seen from the analyses political instability is a very high risk of instability on different infrastructure development. The transportation/ the movement of humans, animals, and goods from one place to another are very low which counts 68(21.7%).The distribution of Electric power is the next count which are 67(21.4%), The distribution of Pure water service supply is count 55(17.6%) these means the communities of BojiDirmaji are using poor quality of water. The Communication network service counts 46(14.7%). Communication service such as Mobile network, and internets are infrastructure which is blocked because of political instability. The other one is the maintenance of health via the recantation diagnosis, treatment, recovery, injury and other physical and mental impairments of people is low action in case of absence of peace and security in the BodjiDirmaji Kebeles which is 30(9.6%). The interruption process of facilitating learning of knowledge, skills, Values morals, beliefs and habits in more kebeles are decreased which counts 47(15.0%) because of political instability.

Table 2
Correlation analysis the independent and dependent variables

Correlations					
		Political Instability	**Socio economic wellbeing**	**Infrastructure development**	**Production / labor force**
Political Instability	Pearson Correlation	1	.270**	.231**	-.035**
	Sig. (2-tailed)		.000	.000	.531
	N	313	313	313	313
Socio economic wellbeing:	Pearson Correlation	.270**	1	.615	-.091
	Sig. (2-tailed)	.000		.000	.105
	N	313	313	313	313
Infrastructure development	Pearson Correlation	.231**	.615**	1	-.161
	Sig. (2-tailed)	.000	.000		.004
	N	313	313	313	313
Production/ labor force	Pearson Correlation	-.035**	-.091	-.161	1
	Sig. (2-tailed)	.531	.105	.004	
	N	313	313	313	313
*** Correlation is significant at the 0.01level (2-tailed)*					

Source: Own survey, July 2021

For most of the relationships, the inter correlations among variables were found to be in the expected direction. Significant correlations were observed between Socio economic wellbeing and Political instability (r=.270, p<.01). Similarly the correlation between Infrastructure development and Political instability was (r=.231, p<.01), followed by Production force(r=-.035, p>.01) which shows that Socio-economic wellbeing and Infrastructure development dimensions of Political instability are positively and significantly correlated to Political Instability. Similarly, significant correlation exists between Infrastructure development and Socio economic wellbeing (r=.615, p<.01). in this case Infrastructure development has also significant correlation with Socio economic wellbeing. The correlation Infrastructure development and production force had with Socio economic wellbeing was not significant atp≥.01.Correlation is used to answer the question if there is a relationship between two variables and to quantify the strength of linear relationship between the variables.

From the above table it can see that the most correlated variable to the production /labor force is infrastructure development. The correlation, r = -0.161,

indicates that labor or production force towards the infrastructure development has a perfectly negatively correlation with Production or labor force. That is when infrastructure development increases their labor/ Production force decreases. The Socio Economic wellbeing, with r = -0.091, is the 2nd perfectly negatively correlated variable to labor or production force. This indicates that Socio economic wellbeing of community will have a

relatively with Production or labor force. The next perfectly correlated variable to Labor or production force is Political instability, with r=-0.035.

Regression analysis of Political instability on socio economic wellbeing

The regression model presents how much of the variance in Socio economic wellbeing is explained by the Political instability. As shown in the table below.

Table 3
Regression analysis ANOVA results

ANOVAᵃ					
Model	**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
1 Regression	112.40	1	56.454	369.033	.000ᵇ
Residual	27.250	311	.133		
Total	139.65	312			
a. Dependent Variable: Socio economic wellbeing					
b. Predictors: (Constant), Political instability					

Source: Own survey, 2021

The ANOVA output table describes the overall variance accounted for in the model. The F value (.369.033) and the small significance value level (.000) indicate that the predictor variables are not contributing equally to the overall socio economic wellbeing. Moreover, the significance level (0.000) is less than p<0.05, implies the model is significant. Thus the stated variable Political instability has an effect on socio economic wellbeing, as is indicated by the F statistics.

Recommendations

Based on the conclusion of the result and discussions, the researchers has recommended on the study like increasing of socio economic of the community according to the following targets.

▪ It is true that the socio economic wellbeing of Political instability cannot be solved in one way and by government only. The problem is multi-dimensional. Therefore, integrated and collective measure has to be taken by concerned government sectors of all levels.

▪ The governments authorities will eradicating at least reduces political instability in the District. This requires more targeted measures. To expansion or establishment of democratic institutions with the aim of improving the living conditions of populations; reducing conflict and violence in the community, spreading of public transportation, expansion of infrastructure, promote good governance in the District.

▪ Government working with community to developing the crop and farm production, improving their quality of life through clean environment, access to education, health and reduce unemployment.

▪ Public awareness should be raised on the methods of controlling the effect of political instability on the community and developing of socio economic wellbeing (producing the cereal, and crop production of community)

▪ Government is expected to do more on the designing policies and strategies to solve the effect of political instability on socio economic wellbeing of Community.

▪ Government and non-governmental bodies need to design awareness creation programs about the positive benefits of Peace and stability in the community. This will initiate more community to get involved in the job and production work.

▪ Local government bodies such as the District Administration, District Peace and security, District Political Party and kebele administration to discussing with community on decreasing political in stability

▪ Government bodies' emphasis upper to lower on avoiding Political instability and developing the socio economic wellbeing of community and solving the effect of macro and a micro economy of community.

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SOCIAL TRANSFORMATION THROUGH FUTURISTIC BANKING– A CONCEPTUAL STUDY

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Abstract

Social transformation is possible only when the people empower financially with Sustainable lively hood, Therefore, economic empowerment is the back bone of overall development of the nation with this view, many process has been initiated since independence like nationalization of Commercial banks, establishment of various investment and development banks, Restructuring, Co-operative banking system, introduction of social banking, Priority Sector lending Scheme, Educational loan Scheme and So on. First five year Plans Focus on Agriculture Development with the help of Liberalized bank loans and advances. This Paper made an attempt to discuss the Conceptual background of the Social transformation activities through Commercial banks in general.

Keywords: *Indian Banking, technological changes, financial inclusion, social banking, Priority Sector lending, Educational loan.*

INTRODUCTION

Social transformation is possible only when the people empower financially with Sustainable lively hood, Therefore, economic empowerment is the back bone of overall development of the nation with this view, many process has been initiated since independence like nationalization of Commercial banks, establishment of various investment and development banks, Restructuring, Co-operative banking system, introduction of social banking, Priority Sector lending Scheme, Educational loan Scheme and So on. First five year Plans Focus on Agriculture Development with the help of Liberalized bank loans and advances.

Seventh five plans focus on Self Sufficient economy through liberalized financial assistance, eight five year Plans initiated new Economic Policy Which help to implementation of LPG and Computerization of banks and establishment of new generation Private Sector banks. Eleventh five year plan & Concentrates inclusive growth with financial inclusion Strategy. And National Institution for Transforming India (NITI) Aayog transform the banking and financial sector into new dimension with the help of technology and innovation. This Paper

made an attempt to discuss the Conceptual background of the Social transformation activities through Commercial banks in general.

LITERATURE REVIEW

Banking is one of the Emerging part of the Socio- economic Development of the Country Which Consists of Circulation of Money from One hands to another. Social Banking System transform the Sustainable and inclusive way of banking into more Social Development. With this there is a need of understanding about the futuristic banking towards Social transformation.

Review of literature provide a platform to understand the back ground knowledge of the issues and its relevance in the existing Practical field. This part consists of extensive literature review to predict the research Problem.

Paramasivan.C(2011) Information Technology Plays a key role in the modern world which meets the day to day activities of the human being directly or indirectly associated. Commercial activates particularly banking and financial sectors may not function without proper information technology. Commercial banks and information Technology are inseparable and interrelated segment which provides immense services to the customers and make them satisfied.

Ramayah, Rahim Mosahab (2010) concluded that customer service has been evaluatedlong time ago, but it is still one study that banks must continue to conduct in order to meet thechanges in the banking industry. New technologies must be incorporated as a factor to measureservicequalityinfutureresearches.Researchesandrelatedquestionnairesmustalsobeaccommodatedwiththenewbankingrequirementsofthecustomer.

Goyal K. A, and Vijay Joshi (2012) Concluded that it has been observed that clouds of trepidation and drops of growth are two important phenomena of market, which frequently changes in different sets of conditions. The

pre and post liberalization era has witnessed various environmental changes which directly affects the aforesaid phenomena. It is evident that post liberalization era has spread new colours of growth in India, but simultaneously it has also posed some challenges.

Virender Koundal (2012) concluded that the paper concludes that although various reforms have produced favourable effects on commercial banks in India and because of this transformation is taking place almost in all categories of the banks. It has also realized that the profitability of the public sector banks appears to have started improving but despite this, the foreign and private sector banks take a big share of cake.

Radha Krishna (2015) concluded that the banking sector today is re-defined and re-engineered with the use of Information Technology and it is sure that the future of banking will offer more sophisticated services to the customers with the continuous product and process innovations. Thus, there is a paradigm shift from the seller's market to buyer's market in the industry and finally it affected at the bankers level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking.

Sanjay Sakariya (2017) revealed that Indian banking industry has shown tremendous growth in volume and complexity during the last few decades. Despite making significant efforts and improvements in terms of policy initiatives, technology upgradation, financial viability, profitability and competitiveness there are concerns that banking services still do not reach a vast segment of the population, especially the low-income underprivileged segments of the society in rural, semi-urban and urban areas due to various demand-and supply-side barriers.

Vikas Kumar (2017) concluded that The Banking system remains the focal point in its financial set-up and as such

banks are regarded as special in view of their specialized functions in the financial intermediation and payment system of a country. With the advent of Universal banking concept in the Indian banking sector, commercial banks – both in the public sector as well as private sector are focusing on product innovation to meet customer satisfaction effectively.

Badri Singh Bhandari (2018) concluded that Social protection or social security is a set of human rights designed to reduce or prevent poverty and vulnerability throughout the life cycle and includes benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors, and health protection provided to citizens by a mix of contributory schemes (social insurance) and non-contributory tax-financed benefits, including social assistance.

Karthikesan.P& Hema C, (2018) concluded that banking environment has become highly competitive today. The Banking sector is undergoing the process of radical transformation due to excessive competition of foreign and private players and changes in tastes, preference and habits as well as expectations of customers for newer products. The traditional view of business which was the right product must be available in the right place at the right time is replaced now by a more dynamic and flexible concept that any product should be available at anytime and anywhere.

Paramasivan. C (2018), revealed that Digital financial inclusion is one of the innovative and effective mechanisms which help to provide financial services to unreached and uncovered people in the country. Providing financial services to the needs people is a part of financial system of the country that promotes socio economic developments. Therefore, there is a need of understanding the impact of financial inclusion in India with respect to the application of modern communication technology.

Pappu Rajan A, and Allen Rose Shamini (2018) concluded that digital banking services help that customers may access their accounts whenever need from anywhere in the world. Banks should provide services to the customers by several distribution channels through online. The study concluded that all the banking service delivery channels are almost known by customers and in use among the people in Tiruchirappalli district expect the video conference banking channel.

Varda Sardana and Shubham Singhania(2018) concluded that there are not many inventions that have changed the business of banking as dramatically as the technological revolution. Banks in different parts of the world are revamping their long term-strategies in order to harness the opportunities offered by digitization. It is not surprising that the banking industry was one of the very first to utilize information technology back in the 1960s, and has thus a record of influencing the development process through technology.

Vijayendra and Gupta (2018) concluded that Banking and financial services have always been extremely formal in nature, and for good reason. However, things are, rapidly transforming in the digital era. It is as important that the banks remain as transparent, as their customers remain authentic. The main objective behind integrating banking services with technology is, undoubtedly, convenience.

Manoj.P.K(2019) revealed that the concept of social banking has been gradually losing significance in the ongoing era of financial sector reforms in India initiated in the early 1990s. Accordingly, the norms relating to Priority Sector Lending (PSL) are being followed by 'Traditional' banks viz. Public Sector Banks (PSBs), Old Private sector Banks (OPBs), and even the Foreign Banks (FBs)– the target being 40 percent; but not by the New generation Private sector

Banks (NPBs). In this context, this paper looks into the relevance of social banking from a historical perspective, the growing prominence of NPBs in the reforms era.

Zhiheng Li 1, Shuangzhe Liu (2019) The present study aimed to assess the competition in the Indian banking sector overall and within the three bank groups by ownership, that is, state-owned, foreign-owned, and privately-owned. Unbalanced panel data for the period 2005–2018 available at the Reserve Bank of India website was used.

Sapana Gupta1 K.S Thakur2(2020) Financial system is considered as the basic concept for the development of a nation since it provides adequate and smooth flow of finance to the needed parts. As the Indian Economy is growing at a very fast pace there is need of a smooth, wide and technologically advance financial system all over India Inclusive growth in the economy can only be achieved when all the weaker sections of the society .

Sylwester Kozak1, Bartosz Golnik (2020) concluded that Digitization is a common phenomenon in many sectors of the economy, including banking sector. It simplifies the process of obtaining and processing information and contributes to lower operating costs, shortening the time of banking operations and increasing their availability for customers. Transferring to the digital world significant amount of data on customers and their financial operations increases banks' exposure to cyber-attacks.

CONCLUSION

Socioeconomic development of the Country depends on how people are able to avail financial services and products which are provided by the government. India lives in villages and they encompass a major portion of the Indian Population. Financial Inclusion will be complete if banking services are made available at ease to the people who are totally ignorant of its benefits and are too poor to start with a minimum balance requirement. The conventional banking practices in India has marginalized a large section of the poor population of the country. The Concept of social banking was to provide banking for the poor population, working for their developmental needs, providing them with easy formal credit, minimal requirements to open accounts, ease of access and friendly staff etc. Thus, broadly stating, banking system in which banks subsidize the provision of banking services to poor and the orientation is towards serving the masses is known as social banking. Now Social banking transformed and targeted with the help of information technology banks habitually ensure to incorporate new technologies in their business and operations. ATMs, Online banking, mobile banking, point – of-sale machines were early technologies that banks adopted.

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