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ON

APPLICATION OF MODERN MANAGEMENT THOUGHTS

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ABOUT CONFERENCE

Today in the enterprise, nothing is ever at rest; everything is fast and getting faster. From critical business processes to HRM, Marketing, or email everything seems to be running at a breakneck pace. Work is always working, even if we aren't. Business agility is the coin of the realm. Attempts to keep up with the increasing speed of the enterprise through the business process automation have, conversely, slowed things down. This is not truer than when looking at information management in isolation. Many organizations apply the same strategies and deployment architectures for information management and business process automation that would have been used a decade ago. However, this era of complex and monolithic enterprise software dominance is nearing its end. Business apps are fast, flexible, easy to build applications for streamline work and pull your information and systems together introducing an entirely new way to approach the question of business process automation and generate business agility. Modular business applications have the power to span an organization, drive business outcomes and deliver towards competitive advantage. They can be rapidly built, easily adapted and powerful enough to scale across soloed business systems and data.

We expect concrete and substantial contribution from the participants in the form of research papers, descriptive articles, case studies etc. The same can be discussed before the forum for extracting the fruitful, constructive and insubstantial applications of modern management trends in the business area.

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IMPACT OF INTERNATIONAL BUSINESS TOWARDS INDIAN ECONOMY

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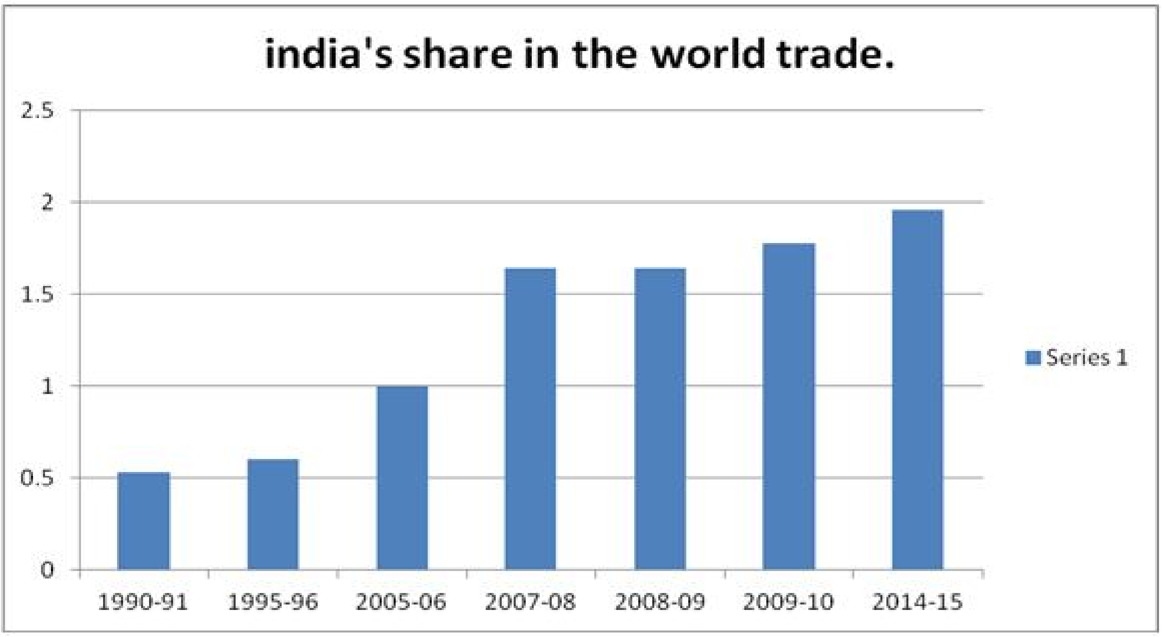
ABSTRACT
The rise of globalisation and the involvement of international companies have brought massive changes in India and have affected the Indian economy in various ways. The annual rate of growth in the international business sector in India is more than 8% this could be only achieved due to the fact that India has rich resources and an amazing manpower. But this journey wasn't an easy one; the Indian economy faced several issues because various events that shook the world for instance the fall of Lehman brothers and September 2001 terror attacks. The involvement of international business had several advantages and disadvantages to the Indian economy also international business had also faced a lot of problems when they entered the Indian market.

Keywords: international business, Indian economy, economy

IMPACT OF GLOBALISATION TOWARDS INDIAN ECONOMY
Globalization has brought both positive and negative effects on Indian economy

Positive effects of globalization on Indian economy
These are as highlight the positive effect of globalization policy on Indian economy:-

Increase in Foreign Trade
As a result of foreign trade policies adopted in the wake of globalization, India's share in the world trade has gone up.



Source: economy survey, 2014-15.

Above table shows that as a result of globalization of India's foreign trade there has been some increase in India's share in world trade. In 1990-91 India's share in world trade was 0.53%. In 1995-96 it raised to 0.60% in 2009-10 increase to 1.78 and in 2010-11 it farther increased to 1.96%. Share of India's GDP has been constantly rising. In 1990-91 it was 6% of GDP that rose to 23.39% in 2014-15.

Increase in Foreign investment: - As a consequence of globalization in foreign investment policy 1991, our govt. Started encouraging the entry of foreign investment; there has been a considerable increase in foreign direct investment as well as Foreign portfolio investment.

Increase in Foreign Exchange Reserves: - A as result of globalization of Indian. In the year 1991, foreign exchange reserves of India amounted to Rs. 4,388 crore which in April, 2012 increased to Rs. 15,24,328 crore (US $ 293.14 billion). Thus, there has been an increase of 347 times in foreign exchange reserves of India.

Increase in Foreign Collaborations: -Globalization haspromoted collaboration of foreign companies with many Indian companies. These collaboration agreements can be technical, Financial or both.

Expansion of Market: -globalization has expanded the size of market, it has permitted Indian business unit to expand their business in the whole world. Now multinational corporations, have no national boundaries. Indian companies like Infosys, Tata consultancy, Wipro, Tata Steel, reliance etc, are doing their business in many countries of the world.

Technological Development: -globalization has promoted the technical collaboration of foreign companies. This collaboration enabled the inflow of modern advanced and superior foreign technology in India. Now Indian business units use this modern technology. It has resulted technological development of Indian business units.

Brand Development: -Globalization has promoted the use of branded goods. Now not only durable goods are branded but products like garments, Juices, Snacks, food grains etc., Are also branded. Brand development has led to quality improvement.

Development of Capital Market: -Globalization has helped in Indian capital market development now many foreign investors invest in Indian capital market recently there has been substantial increase in inflow of foreign direct investment and portfolio investment.

Increase In Employment: -As a result of Globalization foreign companies are establishing their production and trading units in India. It has increased employment opportunities for Indian e.g. Many Indian's are employed in foreign insurance companies, mobile companies etc.

Reduction in brain Drain: -as a result of globalization, many multinational corporations have set up their business units in India. Th.ese MNCs provide attractive salary package and good working conditions to efficient, Skilled Indian get good employment opportunities in India. It has resulted in reduction in brain-drain investment as well as foreign portfolio investment.

Negative Effect of Globalization: -following observation highlight the negative effect of globalization policy on the Indian economy:-

Loss of Domestic industries: -as a result of Globalization foreign competition has increased in India. Because of better quality and low cost of foreign goods, many Indian industrial units have failed to face competition and have been closed.

Problem of Unemployment: -as a result of globalization foreign companies or even some Indian companies use capital intensive technology. With the increasing use of capital intensive technology the employment opportunities are reduced and increase the problem of unemployment in Indian economy.

Exploitation of Labour: -Globalizations exploiting unskilled workers by giving lower wages, less job security long working hours and worse working condition. Increase in Inequalities: -globalization has benefited MNCs and big industrial units but small and cottage industries are adversely hit by it. It has increased inequalities in India.

Bad Effect on Culture and Value System: -Many global companies sell such products as distort our culture and value system. The vulgar advertisements shown by some MNCs pollute the thinking of young generation in India.

THE FALL OF LEHMANN BROTHERS

Ten years ago, on September 15, 2008, Americas fourth-largest investment bank Lehman Brothers filed for bankruptcy. With total debts of $613 billion against total assets of $639 billion and 25,000 employees worldwide, Lehman bankruptcy was said to be the largest in the history, surpassing that of WorldCom's and Enron's.

Lehman Brothers crisis further led to global financial crisis that year with the development hitting several economies as global markets plummeted immediately. Several countries had to face the heat as the company collapse pulled down confidence in banks across the world. This included India's then largest private lender ICICI Bank too. Immediately after the news of Lehman Brothers bankruptcy broke, investors rushed to sell the banks shares, pulling the stock down by 10 per cent to Rs 565. This was due to ICICI Bank London subsidiary having 57 million Euro (about Rs 375 crore) exposure in the bankrupt company. ICICI Bank UK Plc. holds 57 million euro of senior bonds of Lehman Brothers. Fall in ICICI bank shares in India and the Dow Jones index in the US further affected Indian stock market. Dow plunged more than 500 points or 4 per cent on the day of bankruptcy filing, its worst point drop since the September 2001 terror attacks.

Further, within three months of bankruptcy filing, the BSE Sensex dropped 60 per cent to 8,535 from around 21,000 levels due to global finance crisis, mainly caused by Lehman collapse. The country's GDP growth was hit severely with the rate dropping to 6.72 per cent in2008-09 from the previous rate of 9.32 per cent.

PROBLEMS FACED BY INTERNATIONAL COMPANIES IN INDIA

Family Business and non-corporate culture

Despite revolutionary changes since independence of India, the basic business style has remained the same as of family controlled businesses. Leading business families, fromBirla's and Tata's to Reliance, keep total control on business of companies promoted by them. Major management posts in these business houses are always held by responsible family members. Though joint family system is slowly disappearing, but still there is a common tendency in Indian families to own a business. Another prominent feature of the Indian economy is that non-corporate sector has the largest share of the total business of the country. They are the largest employment providers. Growth in non- corporate sector is much faster than even in the corporate sector. Non- corporate sector is engaged in wide spread manufacturing and service industries, and these are again mostly family business. Non corporate sector work according to available conditions and develop their business models suiting prevalent conditions and systems. This way India is a high powered distant society. Western businesses will have to accept family authority while negotiating business deals with non- corporate as well as family controlled corporate sector.

Multi Linguistic and cultural market with political challenges

The business language in urban India is local language mixed with English. It is also mixed with Hindi and state dialects making it difficult for a casual business operator to negotiate. There are wide ranges of languages spoken in diverse India. Accordingly, perfection in one language by a Western business negotiator does not mean that he or she can represent his/ her business deals effectively in all parts of India. Though middle class rules the roast in India, but this class mostly believes in eastern culture, making it imperative for Western multinationals to adopt eastern tastes in their goods and services being marketed in India. At the same time it is difficult for foreign companies to standardize their products on national basis because of diversity in regional culture; but it may be possible in India on regional basis. Also foreign MNCsneed to find out the consumers' tastes in India before launching their products orservices in Indian markets.

CHANGES ADOPTED BY INTERNATIONAL FIRMS TO SERVE CUSTOMERS IN INDIA

Adoption with local conditions or changing of business rules provide international business to grow firmly. Western multinationals have taken many rational and objective decisionskeeping in view marketing and other conditions prevalent in India. Changes in business style are necessary as the risks in the international business are not the same as in domestic markets. Some of changes adopted by Western MNCs to serve their Indian customers are discussed hereunder.

Organized Retailing and direct marketing

Barring exceptions like Bata stores and few others, retailing in India so far has been fragmented and not organized. Organized retail stores and trendy chain stores to catch the young customer is be one of the major changes brought in India by Western MNCsto serve and attract their customers. Though the trend is same as in western countries, but organization style has changed. Family owned businesses are being attracted to own retail stores and develop a chain of stores as franchisee or under other arrangements with MNCs. A few successful examples are McDonalds, Levis Strauss and others.

Organized retailing is growing in India. With the results manufacturers are losingtheir positions. Even local brands like Pantloons and Shoppers Stop are offering competitions to manufacturers' owned stores. An organized franchisee style of retailing has ushered. It is also seen that family owned businesses seek franchisees of westernMNCs. Many multinationals are entering Indian market through partnerships with local giants in the organized retail sector.

Direct marketing is another change brought in by the MNCs. Earlier joint venture technique of marketing has changed to direct marketing. Products are not being sold on agency basis. Goods are not manufactured but traded by MNCs in chain stores either owned by them or their franchisees. Earlier the trend was to find low cost manufacturing location in India for producing goods in India, and then marketing the goods by entering into joint venture agreements with local giants. No doubt MNCs are still benefitting from low cost production, but the trend has changed to offer the products and services directly to customers.

Creating products to serve Indian markets

One of the major changes that western MNCs have made is the introduction of products and services that suits Indian style of consumption. "This means not only developing affordable products and services that deliver

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value to the customer, but also finding right kind of distribution channels and designing credit systems to permit the access of the poor to financial services.” (Michael John Baker and Susan Hurt, 2007) In fact MNCsare taking full advantage of availably of large number of engineers, technicians, and other experts to introduce products as per Indian tastes of consumptions. Take the case of US Pizza Hut selling pizzas through its outlets in India. “What they have brought to India is not an American style pizza but a way of serving food in a nice, clean, bright place at a price an ordinary family can afford. But the food they serve is what Indians like. In many cities in India, Domino’s offers a 100 per cent vegetarian pizza, cooked in a separate kitchen where no meat items are allowed.” (SubashC. Jain, 2003)

In fact marketing style the product has also changed by Western MNCs. For example creating small packs with simple designs and less volume at affordable prices will not only boost sale but also create brand awareness among a particular section of consumers. Introduction of financing schemes with marketing of products create an urge to buy among those who cannot afford the goods temporarily. This is certainly not unethical if the interest rates are reasonable. This is because reasonability is the basic rule of marketing.

Another marketing idea floated by MNCs is to provide products and services on rental or lease basis instead of making a direct sale. This may take shape of hire- purchase sale or simple renting if the consumer does not want to purchase the product.

CONCLUSION

We can finally conclude that international business is playing a major role in in deciding the outcome of Indian economy due to globalisation.it has brought both positive and negative outcomes in India and also connected us to the rest of the world. The international firms have solved every obstacle they here facing in India and also turned some obstacle into their advantage.

They also took care in creating various product for the Indian people to catch the ever-growing Indian market.

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ADOPTION OF TECHNOLOGY IN SUPPLY CHAIN MANAGEMENT

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ABSTRACT
Integration of supply chain activities and the technologies to accomplish it have become competitive necessities in most industries. Accordingly, the trend toward greater use of supply chain technologies is on a clear path forward. As one manager has noted: "With almost daily technology advancement globally in every facet of the business, organizations need to synchronize by adopting and implementing new electronic commerce and supply chain technology in order to protect market share, not to mention improve market penetration". This paper develops a model of the key factors influencing the adoption of supply chain technology. The following set of variables were hypothesized to have a significant impact upon the pace of technology adoption: firm size, organizational structure, integration of supply chain strategy with overall corporate strategy, past financial performance, supply chain partner pressure, transaction climate and environmental uncertainty. The model provides a better understanding of the supply chain technology diffusion process. The paper also includes a survey, which has been developed to test the model.

Keywords: Logistics, Supply chain Management, SCM

1. INTRODUCTION
The emergence of the Internet has allowed SMEs to compete effectively and efficiently in both domestic and international markets. It is a well-known fact that Internet-based computing and communications has emerged as a key enabler to help organisations achieve greater coordination and collaboration among supply chain partners and automate the supply chain process. This has created competitive pressures as manufacturers and distributors are forced to become more responsive to the retailers and consumers. These pressures are forcing manufacturers/buying organisations to reduce costs, decrease order cycle times, and improve their operating efficiencies. As a result, manufacturers are under pressure to better manage the supply chain and to improve manufacturing efficiency and logistics operations while remaining responsive to changing market conditions and customer demands. The increasingly complex global relationships among suppliers, manufacturers, distributors, retailers and consumers compound these pressures. Nowadays, the use of technologies help the organisations to better manage their supply chains, as supply chain management applications built on technology platforms have enhanced the ability of organisations to integrate their processes through collaborative information sharing and planning. For retailers and manufacturers alike, a company's competitive advantage depends in large measure on the adaptability and agility of its supply chain. A competitive firm has to have the ability to acquire the goods and services it needs just when and where it needs them, at a favourable price, and with acceptable payment and delivery terms. A competitive firm needs to directly manage the flow of goods through its distribution networks in a cost-effective manner. Organisations have come to realise that they can achieve this by integrating their supply chains. Implementing ICT to support supply chains can be cost saving for the company in many ways. It can lower the costs of labour, increase flexibility, achieve faster response times and cut down the occurrence of errors on paper based operation, reduce unauthorised buying outside preferred supplier agreements, and reduce stocking, hence achieve competitive advantage. Automation process also can shorten the cycle time from ordering to distribution, thus resulting in enhanced production ability and increased efficiency. For suppliers, they can also benefit from ICT adoption as this will shorten business transaction cycle, lower capital cost in stocking, lower labour cost, increase efficiency, enhance accuracy and faster handling time and delivery speed. Although many efforts have been made by companies to use ICT to support their supply chain strategy, problem still exists. This is due to that most of their suppliers are SMEs and their ability and resources are limited, therefore, integrating their systems with their buying organisations seems to be a significant problem for them. For SME suppliers, using new technology to support their supply chains is harder than the larger organisations due to (1) their characteristicweaknesses e.g. lack offinancial resources and technology ability (Burns, 2001; Carter and Evan, 2000), and (2) the lack of cases in ICT adoption in SMEs. In accordance with these, there is a need to explore this area by studying how small suppliers adopt ICT to integrate their supply chains with their trading partners or customers, and identify what benefits can be obtained in doing so.

The remaining paper is structured as follows. In the next section of our paper, we provide a brief review on theoretical basis to examine the ICT adoption in SMEs. We then proceed to present and discuss the research methodology used in this study. This leads us to the fourth section of our paper, in which we present findings

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obtained from case studies. Finally, we conclude by providing limitations and future research direction of the research on this topic.

2. SUPPLY CHAIN MANAGEMENT: A LITERATURE

Overview

Over the previous decade, the conventional acquiring and co-ordinations capacities have developed into a more extensive key way to deal with materials and dispersion the board known as SCM. By recognizing these elements, we will get more bits of knowledge on SCM. Different meanings of SCM have been offered in the course of the last 20 - 30 years; however none of these definitions is all inclusive. The absence of a general meaning of SCM is to a limited extent because of the manner in which the idea of production network has been created. The idea of store network has been considered from various perspectives in various collections of writing. Such a multidisciplinary inception makes it hard to concoct a widespread meaning of SCM. In spite of the boundaries to make a general meaning of SCM, Mentzer et al (2001) endeavours to combine two definition, one for store network and one for SCM, by widely look at different meanings of the terms of production network Supply Chain Management. Their definitions are: An inventory network is a lot of at least three elements specifically engaged with the upstream and downstream stream of items, administrations, funds, and data from a source to the client. Production network the executives is the deliberate, vital coordination of the conventional business capacities and the strategies over these business capacities inside a specific organization and crosswise over organizations inside the inventory network, to improve long haul execution of the individual organizations and the store network in general. In the initial segment of this paper, is given the SCM development history, where the most recent idea presented is the Global Supply Chain Management. Firms are a lot greater than they used to be, and they have accomplished economies of scale and with the foundation of exchange advancement strategies they are internationalizing their organizations to locate the least wellsprings of data sources and developing markets to move their items. The idea of SCM is sufficient for being proficient and aggressive in the new condition that is the reason new idea and the board procedures are rising. By taking a gander at the advancement history of SCM, we unmistakably can see that there are immense changes in the manner in which firms used to work in the chain and the manner in which they are working at this point. What are the elements that have added to SCM development? In the last part, this paper expects to reply to this inquiry, by looking into the SCM writing and by deducting ends from the above development history. It ought to be noticed that, there are linkages between the variables that have impacted the advancement of SCM and the components that influence the inventory network execution in light of the fact that with the development of the SCM the execution of store network has expanded.

3. SUPPLY CHAIN MANAGEMENT EVOLUTION

Amid 1960s the idea of SCM was obscure, and in this period, new item advancement was moderate and included just the firm possess innovation and limit. Stock padded bottleneck tasks so as to keep up a decent line low, bringing about colossal interest in work in process (WIP) stock. Moreover, issues worry with buying was dismissed by administrators around then, since obtaining was considered as a support of generation (Famer, 1997). Expanding generation was the principle target of this period; little accentuation was on helpful and vital purchaser provider association. As per Tan (2001), imparting innovation and aptitude to clients or providers was considered excessively hazardous and inadmissible. Tan (2001) contends that, during the 1970s, directors wound upmindful of the gigantic WIP on assembling cost, new item advancement, quality,and conveyance time. One of the elements of this expanded mindfulness was the presentation of Manufacturing Resource Planning. The concentration in this period transformed; it was not simply expand creation through spreading the settled expense to a greater yield, rather, to build execution. Its presentation in arranging the assets of the firm confirmations this. Amid the 1980s and mid-1990s, firms managed expanded requests for quicker, less expensive strategic administration. Subsequently, numerous producers redistributed co-ordinations exercises and their centre exchanged to centre capabilities (Daugherty, 2011). As indicated by Daugherty, the outside expert exhibited a monetarily reasonable methods for accomplishing profitability and proficiency. In this manner, numerous fabricates went more for a relationship – situated methodology with their provider and client. They comprehended the advantages of agreeable association with alternate firms in the diverse chain levels. Stank, appear in their paper a portion of the points of interest and advantages that this helpful relationship had: cooperative energy increase through shared skill and assets, better arranging and support, trade of data, and joint critical thinking. Another reason that impacted the organization between provider – purchaser was the expanded worldwide challenge (Tan, 2001). The presentation of Enterprise Resource Planning (ERP) during the 1990s, gave a lift to the advancement of the SCM and purchaser - provider relationship. Movahedi contends, while EDI - Electronic Data Interchange frameworks were concerned fundamentally with entomb – authoritative incorporation, ERP frameworks were concern for the most part with intra - hierarchical coordination. The

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advancement proceeds in the 21st century with the improvement of progressively modern IT frameworks (web - based arrangement frameworks), which are worried for both between authoritative reconciliation and intra-hierarchical joining. In addition, the relationship purchaser – provider in this period have gone one-advance forward, from ordinary association to long haul relationship and vital unions. Makers and retailers presently regularly misuse provider qualities and innovation in help of new item improvement, appropriation channels and cost decrease and so on.

4. TECHNOLOGICAL IMPLEMENTATIONSIN SUPPLY CHAIN MANAGEMENT:

A standout amongst the most imperative business regions in any modern office is, obviously, the production network. This is the purpose of activities that decide circulation proficiency as well as the nature of the item a client purchases. Store network the board is a key segment of profitability and this has required a change in outlook in the manner in which it is finished. A standout amongst the most noteworthy changes is the appropriation of present day innovation to upgrade proficiency and responsibility in the whole store network. Modernized chain the board has altered present day business by taking into consideration better perceive ability and following. The innovation takes into account ongoing observing of the whole chain including shipping and invoicing. The dynamism in innovation items including cell phones, GPS gadgets, and tablets among others has additionally observed an unfaltering ascent in versatile store network innovation which is precious in checking the production network utilizing remote innovation. The key detract from this progressive innovation is, obviously, the adaptability it offers calculated chiefs in following and observing the whole chain. Supply supervisors would now be able to make alterations on the fly which deflects disturbances in the production network. This in upgrades consumer loyalty. Worldwide brands, for example, The John Deere Company are utilizing strategic administration programming to improve profitability in the inventory network. Others like Nike, as a team with DHL Supply Chain, are utilizing this innovation to empower continuous observing of the warehousing and conveyance process. In basic talk, coordinating innovation in inventory network the executive's guarantees:

- Reduction in operational costs
- Improved efficiency through reduction of errors
- Greater customer satisfaction on the other end.

To appreciate the need for supply chain management (SCM) technologies, consider some practical innovations that have been adopted by industry leaders.

4.1. Radio Technology

One of the best migraines for any store network administrator is the expansion in irregularities when a request is in travel. This prompts misfortunes as well as negatively affects a brand. In the event that an item is lost amid travel, the provider bears every one of the expenses and in addition, they need to manage with the resulting cost of interruption. By appropriation of Radio Frequency Identification innovation, an organization can adequately screen each item both at the creation line and in the supply line. RFID chips are set on all things which causes workers to rapidly distinguish any oddities in a request. It is a creative method for redressing an issue before it ruins the whole store network.

4.2. Advanced Weighing Technology

One of the best encumbrances in the inventory network is in the gauging procedure. Obsolete truck scales are as yet utilized in most mechanical offices which extraordinarily bargain effectiveness. Fortunately, present day innovation incorporates the sharp ready truck scales. These take into consideration consistent activities when access to stage scales isn't accessible. The scales measure payload weight and the truck's gross weight. They upgrade profitability by guaranteeing a truck conveys the most extreme weight directly from the purpose of stacking while likewise sparing time and cash. The on board truck scales have additionally been received as a security certification to guarantee administrators inside a distribution centre for example just convey the permitted weight on their lifts.

4.3. Social Media Revolution

There are over 1.3 billion Facebook month to month dynamic clients (MAUs) and around 320 million MAUs. With such numbers, it bodes well for current organizations to use the intensity of web based life to upgrade their production network activities. It is a smart method to open more diverts and stay in contact progressively with all partners in the inventory network. It is anything but difficult to react to questions, report continuously about rates in the inventory network, report value changes, and furthermore upgrade perceive ability of the organization.

4.4. Transport Management Software
Modernized supplies the executives is the eventual fate of the business. The utilization of modernized delivering and following frameworks coordinates all tasks from one board. Besides, it is currently conceivable to have such a board in your cell phone meaning you can arrange your stock information, oversee shipping, screen circulation and make an electronic bill of finding, all in the solace of your office or while in a hurry. This improves client experience and diminishes mistakes in the whole procedure.

4.5. Data Analytics
The 21st century has suitably been named the data age and this is a result of the measure of information promptly accessible. Each new instrument is producing bountiful volumes of information that is driving knowledge which the production network the board can utilize adequately. Think about all wellsprings of information from RFID, client overviews, CRM exchanges and call focus logs and you value that provisions the board will before long be driven by enormous information simply like the cutting edge stock trade advertise.

5. HOW ARTIFICIAL INTELLIGENCE IS BRINGING THE SUPPLY CHAIN TO NEW FRONTIERS
Artificial intelligence (AI) has the power to transform the way business is done and could contribute up to $15.7 trillion to the global economy by 2030, according to PWC. Among the industries to benefit most from AI adoption, supply chain management is in the top three, per a recent, and 76% of the survey respondents at supply chain companies have already reported moderate to significant value from deploying AI.

When implemented and used correctly, artificial intelligence can enable exceptional agility and precision in supply chains, regardless of the industry. It can also ignite a transformational increase in efficiencies and decrease in costs where repetitive manual tasks can be automated.

There are many applications of artificial intelligence in the supply chain, including AI-enabled robots like inventory-taking drones or automated-guided vehicles such as driverless warehouse carts. AI surpasses human capacity in its ability to handle the immense volume of data generated by a typical supply chain. Supply chain managers can apply the capabilities of AI to analyse and track data, clean it, detect anomalies, and generate predictions to improve and connect the supply chain from the first to the last mile.

5.1. The Business Case for Implementing Artificial Intelligence inthe Supply Chain
Artificial intelligence plays an important role in optimizing the modern supply chain, and in our advancing field, business leaders who aren't already implementing AI run the risk of falling behind and will struggle to maintain, or obtain, a competitive edge.

For example, natural language processing (NLP), a technology that helps computers understand and even interact with human speech via AI and machine learning, reduces administrative overhead in the supply chain. And among its many benefits to the field, NLP can eliminate language barriers, which in turn improves supplier relationships and customer service by allowing for smoother communications and seamless interactions regardless of the situation, locations or parties involved. AI technology is also essential to planning transportation routes for containers when there is severe weather in the forecast. In this situation, a modern, digital supply chain would be able to quickly reroute containers to circumvent the weather because the supply chain technology took into account data from accurate weather forecasts.

5.2. The Challenges of Using Artificial Intelligence ina Supply Chain
In my experience, the biggest challenge always comes down to the human element and making sure your people are educated on the tools and skills required for artificial intelligence and, if necessary, retraining your people. The aforementioned McKinsey survey identified that a fundamental challenge is finding skilled people to implement AI effectively. According to the survey, respondents noted that "their organizations are taking an all-of-the-above approach: hiring external talent, building capabilities in-house and buying or licensing capabilities from large technology firms." Of those that said they're building in-house AI capabilities, respondents were also more likely to report "retraining or upskilling" current employees.

Humans are vital to the implementation and success of any automated system. Artificial intelligence is not a replacement for human judgement, and in supply chains, AI should never work in isolation. While AI enables a way to enhance efficiency, understand data, drive decision making and accelerate actions, it's not meant to be a substitute for good relationship management by the supply chain team.

There are other challenges that the team should be aware of and proactively address to avoid any issues with their AI system and ensure everything runs smoothly. For businesses in any industry, the key to deriving valuable insights and reliable information from AI is accurate data that is up to date. AI insights are only as good as the data informing them, and without quality data, an AI tool will be ineffective, equipping decision

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makers with nothing but faulty results, futile actions and misleading information. As a preventative measure and initial step when implementing AI technology, I advise supply chain leaders to integrate their AI solutions with systems that are designed to analyse and clean the data.

5.3. Looking Ahead: The Next Phase of Supply Chain Optimization

Throughout the supply chain, automation has delivered tremendous benefits, eliminating the need for repetitive, manual tasks. Every automated job previously done by hand now generates new data, which can be measured and improved upon. For the next phase of supply chain optimization, I expect the adoption of immersive technologies, such as augmented reality (AR) and virtual reality (VR), to become more of a priority for supply chain businesses to enhance their employees' and customers' digital experiences. Additionally, smart technologies like artificial intelligence and machine learning will continue to become more integrated within every aspect of the supply chain. AI has the ability to enable much more (from sourcing to payments) by using the data generated by automated, connected devices to fill the gap between information and optimization to better orchestrate supply chains. The future holds a much more valuable supply chain for those who are willing to evolve, adapt and adopt these technologies.

CONCLUSION

Reconciliation of production network exercises and the advances to achieve it have moved toward becoming focused necessities in many ventures. For instance, one respondent to the pre-test review composed, "Our senior administration have now come to understand that store network the executives will improve our capacity to be fruitful." Another remarked, "With practically day by day innovation promotion advancement all inclusive in ever feature of the business, associations need to synchronize by embracing also, actualizing new electronic trade and store network innovation so as to ensure piece of the overall industry, also improve advertise infiltration". Subsequently, we built up a model on the forerunners of inventory network innovation reception. We hypothesize that organizations with more noteworthy quantities of workers embrace more innovations maybe to demonstrate data the board and movement coordination. Substantial associations may have more prominent volumes of exchanges, all the more geologically scattered activities, more store network accomplices, as well as more data to oversee and are therefore would be bound to receive data innovation frameworks to improve operational productivity and all the time lower cost. With respect to, while this variable has been a point of conflict in numerous investigations as analysts have discovered both positive and negative connections among decentralization and innovation appropriation, we pursue Grover and Goslar who proposed that a more decentralized authoritative structure prompts more noteworthy limit checking, more prominent attention to business openings, and in this way more prominent dimensions of innovation selection. We trust that organizations that permit basic leadership to be situated all through the association may take part in more environmental examining, which prompts a more prominent mindfulness and energy about potential innovation.

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E-LOGISTICS, A NEW WAY OF ADVANCED BUSINESS

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LOGISTICS

Logistics is generally the detailed organization and implementation of a complex operation. Logistics is the management of the flow of things between the point of origin and the point of consumption in order to meet requirements of customers or corporations. The logistics of physical items usually involves the integration of information flow, materials handling, production, packaging, inventory, transportation, warehousing, and often security.

Logistics management is the part of supply chain management that plans, implements, and controls the efficient, effective forward, and reverse flow and storage of goods, services and related information between the point of origin and the point of consumption in order to meet customer's requirements.

E-LOGISTICS:

E-logistic is the logistical process that governs everything related to the online marketplace. It is a dynamic set of communication computing and collaborative technologies that transform key logistical processes to be customer-centric by sharing data, knowledge and information with supply chain partners. It helps in coping with newly arising logistics challenges.

FUNDAMENTALS IN E-LOGISTICS:

In the background of changing situation on local and global markets of delivery and sales companies more often use the Internet tools, letting realization of electronic transactions with partners in supply chain. Changes in management of supply chain happen with development of clients' needs and technological possibilities of cooperating partners. Globalization of economic companies' cooperation (e.g. in delivery, production and distribution processes), technological growth and innovative manners of economic activity, as well as stronger competition and shorter products life cycles on markets have caused pressure on changes of dimensions of supply chains' acts — shorter time of order's realization, global scope of activity, bigger elasticity and durability. One of the fundamental tools of supporting business processes have became electronic data interchange through the Internet. It has caused an epoch-making change for clients' values — an independent access to information about products' flow and localization of supply chain's partners.

The growth of share of electronic commerce in commerce in general has caused a need of an online access to logistic services amid suppliers and recipients on market. Growth of electronic commerce evaluating towards e-business has brought about a natural need of the growth of processes of the commodity flow service, in the area of the company front-office (e.g. sales, marketing, client service), as well as back-office (purchasing, warehousing, transport, production and co-production).

TOOLS USED IN E-LOGISTICS

Partners in global chains and delivery nets use many present solutions of e-logistics to service business activity. Electronic services of logistic processes run by companies in the supply chain require the use of many electronic tools accessible through the Internet. It has brought about functional separation in the framework of e-economy in many areas of electronic services available through the Internet, e.g. e-purchasing, e-production, e-commerce, e-logistics, e-marketing, etc. The most often used tools of cooperation in the virtual scope of e-logistics are:

- The Internet portal
- Electronic platform
- Electronic catalogue
- Data warehouses
- Information services
- Systems of offers and purchasing
- Transactions systems
- Systems and communication tools
- Systems and software, e.g. applications of supply chains' planning, dictionaries, digital maps, e-learning systems, etc.

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E-SUPPLY CHAIN MANAGEMENT

Spreading out of e-business and the Internet brought about that integration of the supply chain in the technological area happens more often through the Internet. That integration got a new name eSCM (electronic Supply Chain Management). Thanks to eSCM it is possible to create dynamic reconfigured supply chains, so called temporary supply chains, which are built for the needs of even simple transactions of individual clients. Such configuration is often something more than an ordinary supply chain, making up a net of connected suppliers and partners. eSCM systems configure with the following parts: Ecommerce, Eproduction, Elogistics, Eplanning, Edelivery and Edesigning. From many advantages of the use of the Internet technology in SCM a few could be mentioned: lowering of order realization costs, possibility of the use of just in time concept, a lower store in warehouses, restriction of documents’ amount, making shorter of procedures, automatics, fewer mistakes, bigger loyalty of clients, shorter time of orders’ realization, coordination of orders with suppliers and recipients, restriction of agents’ amount and stronger links with trade partners. A further step in evolution of SCM systems would be full net integration. This is the most advanced SCM model under theoretical consideration. Its characteristic feature is unknown electronic optimization of orders and reduction of rotation time, achieving thanks to full communicative integration of all business partners.

INNOVATIVE TECHNOLOGIES ADVANCEMENT IN DEVELOPING THE E-SUPPLY CHAIN MANAGEMENT

The e-logistics industry is a massive market, estimated to be worth more than $4 trillion worldwide, affecting a wide range of business sectors from e-commerce and fashion to manufacturing and high-tech.

1. AUTOMATION

Automation, which uses data-driven software to improve operational efficiency in machines, offers a variety of solutions for the logistics industry — from advancing package labeling to streamlining warehouse sorting systems.

Holland’s Port of Rotterdam, often called “the most advanced port in the world,” is a leader in the adoption of this technology. The port’s fully-automated container terminals use computer- programmed stacking cranes to unload cargo in ways that increase production, improve handling performance and reduce labor costs.

2. ROBOTICS

Robots, unlike automated machinery, are designed to perform several jobs at once, making their applications in the logistics industry virtually endless. This is particularly true of e-commerce operations, which require a heightened level of speed and efficiency to meet the rapid growth of online sales.

Amazon set the bar in 2012 when it purchased a monopoly on Kiva robots, starting what Bloomberg calls a “robot arms race.” The robots, which fulfill “one-click” orders in less than 15 minutes — a task that typically takes humans 60-75 minutes to complete — have reduced the company’s operating expenses by about 20 percent.

To stay competitive, other companies are now racing to fill their warehouses with similar models.

3. WEARABLE TECHNOLOGY

Wearable technology could soon become a standard “must have” in the logistics industry. One success story comes from German logistics company DHL, which carried out a pilot project at its warehouse in Bergen op Zoom to test the ability of wearable technology to increase speed and reduce human error in warehouse order picking processes.

Results of the pilot found that smart glasses like Google Glass not only improved efficiency by 25 percent, but also significantly increased employee satisfaction.

4. DRONES

Drones have many promising applications for the logistics industry, most notably in their predicted ability to coordinate new forms of express consumer delivery.

Drones have the potential to have an immediate impact on our ability to deliver products, both to dense, congested urban areas that would benefit from fewer cars on the road and to rural locations.

Global companies and startups alike are eager to establish themselves as early adopters of this growing technology. UPS, for example, recently entered into a partnership with Zipline, a medical drone delivery startup, to begin delivery in Africa.

5. SELF DRIVING VEHICLES

Logistics companies have been remarkably successful in the early adoption of self-driving vehicle technologies, thanks in part to the low regulations and controllable testing environments afforded by spaces like storerooms and shipping yards. As a result, many logistics operations currently employ self-driving vehicles — from autonomous forklifts to small, driverless plant trucks.

As self-driving passenger cars become commonplace, the presence of autonomous semi-trucks on the world's highways might not be so far off. One leader of this movement is Otto, a startup led by former Google engineers, who believe self-driving long-haul trucks may present fewer regulatory and financial roadblocks than passenger cars.

6. CLOUD COMPUTING

Cloud computing applications have the potential to provide vast efficiency and flexibility options for the logistics industry — and trillion-dollar Silicon Valley start-up Flexport is leading the charge in this movement.

Billed as a "freight forwarder for the Internet age," Flexport has made the traditionally obscure and non-digitized operations of global shipping accessible on a user-friendly, online dashboard. The company, which recently expanded operations to New York, Hong Kong and Amsterdam, uses smart processes to cut transaction costs, increase transparency and satisfy a growing consumer preference for crowd-sourced delivery options.

7. INTERNET OF THINGS

The internet of things (IoT) allows physical items to be connected to internet-enabled devices and systems.

Today, the logistics industry uses IoT in diverse ways, from using temperature and humidity sensors that monitor supply-chain quality control to experimenting with IoT technologies that can detect when a package has been tampered with.

A report by Cisco estimates that by 2020, more than 50 billion objects will be connected to the internet, presenting a \$1.9 trillion opportunity for the logistics industry — a stark comparison to the mere 5 billion objects currently connected today.

SUCCESS IN E-LOGISTICS

The major success in e-logistics depends on the focus selected for the online shop. Proper collaboration, transparent communication with customers for delivery and returns are the other key factors that determine the success of e-logistic.

A more often appreciated source of E-logistic strategy's success is concentration on clients needs satisfaction. Purposes of the strategy are clear:

- Ensure clients´ access to good quality products
- Ensure products' access when clients need them
- Achieve a level and structure of costs letting compete of prices
- Ensure a trustworthy and reliable image of company.

It is possible, although it was difficult to connect the strategy of products' differentiation and individualize client service with the strategy of high capacity of the supply chain, mass market service, high efficiency of acting and visible for clients a low level of prices.

CONCLUSION

As these seven electronic technologies continue to carve out their role in the global logistics industry, we're likely to see previously unimagined levels of optimization throughout the E-supply chain — from manufacturing to warehousing to delivery. While the true impact of some of these emerging innovations is still unknown, it's clear that the companies and locations at the forefront of this shift will see the greatest benefits.

Thus the E-Logistics help in creating an environment of technology, enlightenment and receptivity; treating this as a holistic organizational transformation, not a technical issue, challenge core assumptions and value propotions and proactively establishing a distant internet presence.

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IMPACT ON GST AND DEMONETIZATION OF FINANCIAL STABILITY IN INDIAN ECONOMY

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ABSTRACT
GST and Demonetization are two strong choices taken by the Indian government to handle the issues which are existing and to determine the rising issues which emerges step by step in the Indian economy. GST and Demonetization are probably going to be depicted as distinct advantages of the Indian Economy. GST will expect organizations to be charge objection as well as correct their structure and store network systems. Then again Demonetization is prompting blast the cashless installments. These two will render extraordinary open door for clients to relook at their structure and overhaul their supply chains, since the present production network has been planned by interstate tax collection. This greatest Tax change in Independent India, the Goods and Services Tax Act (GST) has expedited a platter, an idea called "Structure Levy' to its citizen. One of the principal highlights of GST is the consistent stream of information credit over the chain (from the production of merchandise till it is expended) and the nation over. The cash in the economy is circling as a system of channels through which water is streaming. The financial framework deals with this system, and the productivity of this framework is known as liquidity. The ethically and morally corrupted society of today is a result of these unmistakable disparities. Dark economy likewise utilizes the cash it makes, yet concentrates more on resources and accumulating. It pushes up interest for property and gold. It accumulates the money locally and comprehensively, regarding it as a store of significant worth. Dodgers will settle regulatory obligations on what they bring into the bank. Along these lines money can be a store of significant worth, as the danger of demonetization is genuine.

1. INTRODUCTION

Products and Ventures Tax which is normally alluded to as "GST" is utilization based expense/demand. It depends on the "Goal standard." GST is connected on products and ventures at where last/real utilization occurs. In spite of the fact that GST is an expense change, it will affect each circle of business movement, be it acquirement, store network; IT, coordinations, valuing, edges, working capital, and so forth as various business choices taken depend on the present duty structure which may never again be applicable in the new GST routine. Then again, Demonetisation which is a demonstration of stripping a money unit of its status as lawful delicate. The need for Demonetisation emerges at whatever point there is a difference in national money. The old unit of cash must be resigned and supplanted with another money unit. The significant rationale of this demonetization is to battle swelling, to battle debasement, and to demoralize a money framework. Subsequently the procedure of demonetization includes either presenting new notes or coins of a similar cash or totally supplanting the old money with new cash.

2. DEMONETISATION AND GST ROLL-OUT WILL HELP ECONOMY IN THE LONG RUN

According to the current situation in the Indian economy, the interruption from demonetisation ought to be fleeting with interest restoration in the following one to two quarters, restricting the effect on Indian banks and corporate. Nonetheless, for the time being, the rustic and casual areas of the economy are encountering huge extent modifications. Business divisions that frequently execute in real money, including adornments and land, will likewise confront some level of changes. In a more outlandish drawback situation, the stun of demonetisation won't be ingested inside the following couple of months and the financial disturbance will overflow into monetary 2018, and possibly agree with the presentation of the GST. Monetary development will remain lower for more, raising feelings of anxiety on corporate, banks, and other budgetary organizations; despite the fact that the sovereign rating is probably going to stay flexible."

3. ECONOMIC CONSEQUENCES OF DEMONETISATION OF 500 AND 1000 RUPEE NOTES

Individuals who have dark cash are for the most part in pithole. It is possible that they need to go to banks to trade their cash into new types of notes and get under the administration radar. Else they overlook the cash since it will transform into pointless paper soon. Coming up next are the boss financial results:

The expulsion of these 500 and 1000 notes and supplanting of the equivalent with new 500 and 2000 Rupee Notes is relied upon to – expel dark cash from the economy as they will be obstructed since the proprietors won't be in a situation to store the equivalent in the banks, – Temporarily slow down the flow of substantial volume of fake money and – check the financing for hostile to social components like sneaking, fear mongering, secret activities, and so on.

4. IMPACT ON MONEY SUPPLY

With the more seasoned 500 and 1000 Rupees notes being rejected, until the new 500 and 2000 Rupees notes get broadly coursed in the market, cash supply is required to diminish in the short run. To the degree that dark cash (which isn't fake) does not reemerge the framework, save cash and consequently cash supply will diminish for all time. Anyway slowly as the new notes get circled in the market and the bungle gets remedied, cash supply will get.

5. IMPACT ON DEMAND

The general interest is relied upon to be influenced to a degree. The interest in following regions is to be affected especially the Consumer products • Real Estate and Property • Gold and extravagance merchandise • Automobiles (just to a specific breaking point). All these referenced parts are relied upon to confront certain balance sought after from the buyer side, inferable from the huge measure of money exchanges engaged with these segments. Impact on Prices: Price level is relied upon to be brought due down to balance from interest side. This interest driven fall in costs could be comprehended as pursues:

6. CUSTOMER MERCHANDISE

Prices are relied upon to fall just barely because of control sought after as utilization of cards and checks would make up for certain buys.

7. LAND AND PROPERTY

Prices in this division are to a great extent expected to fall, particularly for offers of properties where significant piece of the exchange is money based, as opposed to dependent on banks exchange or check exchanges. In the medium term, anyway the costs in this part could recover a few dimensions as engineers rebalance their costs (most likely charging more on check installment)

Impact on different financial substances: With money exchange bringing down in the short run, until the new notes are spread generally into dissemination, certain areas of the general public could confront momentary disturbances in help of their exchanges.

These segments are

- Agriculture and related segment
- Small dealers
- SME
- Services Sector
- Households
- Political Parties
- Professionals like specialist, craftsman, utility specialist co-ops, and so forth
- Retail outlets

Anyway in the long haul, however, this is probably going to drive a few advantages for the economy. India has made the primary move from money economy to an advanced economy. Bigger measure of investment funds and money will discover a route into the standard economy and be conveyed for physical and monetary resource creation. Utilization of advanced cash and installment frameworks driven by UPI, wallets and cards will make huge straightforwardness and clears route for quicker development of Fintech organizations in India particularly in exchanges and Online loaning space. In any case, anyway it should be acknowledged that the personified rendition of dark cash driving Indian land is never again pertinent.

8. AN ARRANGED ADVANCE

Much is said of demonetization being an arranged advance, instead of an erratic choice that may have been touched base inside a range of multi week. It is said to proceed from the Jan Dhan Yojana, Income Declaration Scheme, transformation of neighborhood post workplaces into semi banks and after that the declaration around the same time when the GSTN gateway's greatest advance into its execution had started.

9. THE BULL'S EYE

GST had hit the objective of making brokers mindful that every one of their exchanges would be followed. With demonetization declared in the meantime, the aggregate impact is to make the 'objective individuals' stressed and awkward, in this way having a go at finding new choices and arrangements! Notwithstanding, the genuine

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target had been to get all the stored money into the dissemination and furthermore to have all the citizens on-board into one single framework. A standout amongst the most critical elements of GSTN will incorporate running the coordinating motor for coordinating, inversion and recover of information charge credits.

GST is once more one more change in the Indian economy which is to help India in moving further to the objective of a computerized India, empowering paperless exchanges by guaranteeing, Electronic Tax Liability Register, E-Register for Cash Payments, Credits, commanding legitimate documentation and record keeping

10. GST AND DEMONETISATION WII CHANGE INDIAN ECONOMY

Products and Ventures Tax (GST) and Demonetization move started by Prime Minister Narendra Modi drove the administration as monetary distinct advantages. GST will guarantee higher tax assessment to the extent the Center is concerned and furthermore higher tax collection for states. In the wake of the heightening resistance assault on the administration, all anxieties of the Indian economy enduring because of demonetization was accordingly dismissed. Leader Modi has made another typical in the nation where there will be not so much money but rather more of computerized cash exchanges.

To the extent money changes are concerned, the measure of the GDP just as assessment base will altogether grow over the long haul .The demonetization is an immense advance to swap 86 percent of cash of the country. The concealed cash turns out, which additionally incorporates counterfeit cash, cash which is utilized to complete criminal exercises, cash which is utilized by psychological oppressor association. The usage of Demonetization change is an intense choice takes by our Indian Government. This progression started by the legislature has reinforced the banks. In this current situation, the capacity of the banks to help the economy was diminishing. In this manner to reinforce the banks we used to contribute from the financial plan.

11. DEMONETISATION IN INDIA – WHO WILL PAY THE PRICE?

The job of money and high-esteem certified receipts in the Indian economy can't be downplayed. As per Reserve Bank of India (RBI) figures, as of March 2016 money available for use added up to Rs16, 415 billion. Of this, Rs500 notes represented 47.8% in esteem and Rs1,000 noticed another 38.6%. Together, they were over 86% of the estimation of the notes available for use. That is an incredible add up to be solidified all at once. Justifiably, banks and ATMs can do just to such an extent. There's a ton of tinkering to be finished with breaking points and calendars of the trade outlets and bodies approved to take installments in old bills state claimed power providers, for example. To the credit of the administration, this is being done consistently. In any case, there are questions particularly from ideological groups over their viability. The way that the legislature has effectively reported Rs2,000 notes is an inferred confirmation that individuals need higher group notes later on because of expansion. Expected swelling is running high because of India's money related and financial history. Little notes will quickly lose further esteem so basic merchandise can't be bought with a sensible amount. Administration should be improved in the entirety of its measurements. Beautifiers won't cut it.

Demonetization will put a transitory brake on illicit exchanges in real money until administrators make sense of elective methods for financing such exchanges. The point behind the administration's activity was to battle charge bamboozling, duplicating and debasement. Killing vast divisions makes it harder to shroud a lot of money. In this manner to break the hold of debasement and dark cash, the money notes by and by being used will never again be lawful delicate. The objective of this move is to clean exchanges, to clean cash. The measure of the money economy will shrivel, as will dark cash age roads, due to the better income trail."

CONCLUSION

Consequently GST will frame a for all intents and purposes unbreakable chain of exchanges directly from the underlying crude material, till the merchandise is sold to the buyer. Demonetization then again is a humongous reset catch on the parallel economy, where each hoodlum is compelled to begin once again. It resembles destroying a few sprinters back to the beginning line, since they excelled in the race utilizing uncalled for methods. Be that as it may, nothing prevents these sprinters from utilizing similar methods again and dashing ahead. Be that as it may, the main things that can stop these sprinters, or make them slower, are obstacles. What's more, GST will be one such real obstacle. Till now GST's promoting has just been that of "One Nation One Tax". Something which will render old, a perplexing arrangement of charges which was made over numerous years, and join it into one single, business agreeable, shopper amicable duty routine. While this is valid, GST merits more credit than this. The main future-arranged impact of demonetization will be , once an individual stores a gigantic entirety of money tucked neatly away, the duty specialists are in a split second alarmed that this individual has so much riches, henceforth he can stay on the radar later on. GST, similar to demonetization, would be another instance of momentary torment for long haul gain. So we should be set up for the typical suspects to rake a wide range of issues about GST and Demonetization just to slow down it.

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RISK –RETURN RELATIONSHIP OF SELECT STOCKS OF NSE WITH SPECIAL REFERENCE TO IT INDUSTRY

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ABSTRACT
Capital Asset Pricing Model (CAPM) provides an important platform for understanding risk-return relationship. The CAPM is based on the assumption that individual investors will only hold mean-variance efficient portfolios. As such, for a rational investor who is considered to be risk averse, a portfolio of high returns is more attractive than the one with low returns if both were to carry the same amount of risk. Similarly, given a choice of two portfolios that yield the same rate of return, the one with the lower level of risk would be sought after. The CAPM argues that the expected rate of return for a security is influenced by the systematic risk which is the non-diversifiable component of the total risk. It postulates a positive linear relationship between risk and return since an investor would seek higher return in order to be compensated for assuming higher risk. This study attempts to study risk –return relationship of select stocks of NSE with special reference to IT sector using CAPM model.

Keywords**:** *Risk, Beta, Return, CAPM*

INTRODUCTION

Investment in stock market is characterized by return and risk. The return may be in the form of yield or capital appreciation. Risk is the uncertainty of a future outcome. The return to be generated in future period is known as the expected return. The actual return over some past period is known as the realized return. The realized return on an asset may vary from expected return. Volatility may be described as the range of movement from the expected level of return. The more a stock fluctuates, the more volatile the stock is. This is because of the fact that the wide price variations create more uncertainty of an eventual outcome.

Risk consists of two components, the systematic risk and unsystematic risk. The systematic risk is caused by factors external to the particular company and uncontrollable by the company. It affects the market as a whole. In case of unsystematic risk the factors are specific, unique and related to the particular industry and company. Virtually all securities have some systematic risk, whether bonds or stocks, because systematic risk directly encompasses interest rate, market, and inflation risks. The investor cannot escape this part of the risk because no matter how well he diversifies, the risk of the overall market cannot be avoided. If the stock market declines sharply, most stocks will be adversely affected; if it rises strongly, most stocks will appreciate in value. Risk measurement and analysis has been a critical issue for any investment decision because risk can be transferred but cannot be eliminated from the system. The estimation of risk is the key to any investment decisions.

The portfolio theory provides a normative approach to investors to make decisions to invest their wealth in assets or securities under risk. It is based after the assumption that investors are risk-averse. This implies that investors hold well diversified portfolio instead of investing their entire wealth in a single or few assets. In the era of information technology, the economy and capital markets of all countries are integrated at an unprecedented pace. With rapid globalization in the last decades, more and more stocks are listed in stock exchange. With the evolvement of the capital and equity markets, the traditional asset pricing models encounter problems as they were initially developed as standard form of CAPM. Capital asset pricing model (CAPM) was originally developed by and then enhanced by. The CAPM is a model that provides a framework to determine the required rate of return on an asset and indicates the relationship between return and risk of the asset. The required rate of return specified by CAPM helps in valuing an asset. One can also compare the expected return and determine whether the asset is fairly valued.

NEED FOR THE STUDY

Risk and return analysis plays an important role in investment decisions. Investing money in assets with low risk yields low rate of return at the same time investment in high risk assets yield higher returns. Stocks are considered to be high risk assets. Pricing of stock in the most important areas of investment and affect the economic decisions of both industries and individuals. Evaluating the relationship between expected rate of return and risk of asset would help investors to make better and more accurate decisions on investing. Capital

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Asset Pricing Model (CAPM) is the most referenced theory that attempts to explain the relationship between risk and return. This study attempts to risk-return relationship using CAPM.

OBJECTIVES OF THE STUDY

- To find out average return of the stocks.
- To determine risk associated with the stocks.
- To study on relationship between risks and return analysis of select stocks listed in NSE from IT industry.

SCOPE FOR THE STUDY

With growing risk taking propensity, rising income and increasing consciousness, Indian Stock market serves as a good platform for investment. However investing in stocks involves high risk. Better understanding of the risk-return relationship can help the investors to make decision. The Study focuses mainly on the risk and return relationship of select stocks from IT sectors in NSE namely TCS, Infosys, Tech Mahindra, Wipro and HCL. CAPM is used to determine the relationship. Efforts are made to examine the expected return, risk associated with asset and finally the relationship between risk and the return

REVIEW OF LITERATURE

Return and risk are inseparable in investment decision. Scrip's return depends on many variables and risk is also associated with the variables which influence the return on the scrip. Any research should address the variables with which the research is carried out and once the variables are identified then the research gap can be found out. The review of literature of this study will help the researcher to identify the factors influencing the risk and return and also the importance of systematic risk in evaluating investment decision. Since the concept of systematic risk stems from developed market and developing market the literature review covers the study with respect to foreign context as well as Indian context.

Banerjee and Sarkar (2006) investigated the volatility of Indian stock market by taking daily closing index value of NIFTY from 2000 to 2004 at the span of four years. The study used GARCH model to explore the clustering of volatility and found that there was clustering volatility and further the study investigated the effect of foreign institutional investments on volatility by taking into account of foreign inflows into stock market ended with the result that there was no clear evidence in proving that FII made an impact on volatility. The effect of diversification was studied by Raj and Rakish in the year 2006.The study made an attempt to find out the relationship between risk and return. In the study the emphasis was given to the effect of diversification in mitigating the portfolio risk. The study analyzed the closing price of 100 scrip's from BSE at the span of 10 years and the scrip returns were regressed with market return with the help of market index model and the result showed that there was a high and positive correlation between portfolio return and risk.

Haddad (2007) explored the stability of beta in relation with the size of the portfolio. The study segregated the portfolio of securities into two categories with one of them in large size and other one in small size. The study took the sample of 18 companies from two different stock indices from the Egyptian's stock market and found that the volatility was persistent in terms of small portfolio whereas the large portfolio did not show much volatility with respect to degree of return. The study concluded that the effect size of the portfolio had an impact on the stability of beta.

Singh (2008) examined betas of 159 stocks for the period 1991 to 2002 to study the computational effects of the intervals between the data points, the time period over which the beta is calculated and the size of the portfolio. Considerable variations were found according to the methods used for calculation.

Kumar and Gupta (2009) made an attempt to investigate the pattern of volatility in Indian stock market and to meet out the purpose they tested a sample of 29 companies on the basis of daily closing price traded in NIFTY from the period of 1996 to 2007 with the span of 12 years and they found that the companies taken for the study were highly volatile.

Masen Diwani (2010) put forth a study with respect to viability of CAPM in emerging market in which the study selected India as one of the emerging markets and tested the theory in BSE by taking 28 companies during the period from November 2004 to October 2009.The study found that the question of applicability of CAPM in Indian market was still alive.

Soumya Guhadeb&SagarikaMisra (2011) found that there was evidence of instability of betas especially in the shorter time period and the instability was reduced when the beta estimation period increased. In addition to that the extreme betas showed the higher stability than the intermediate range of betas.

Murthy Jogalapuram (2012) found that among the various return interval periods, half year return shows low risk and high return.

Balakrishnan & Rekha Gupta (2012) showed that most of the portfolio betas were not regressed to the value one and also they proved the individual securities beta and portfolio betas are not related to each other.

Harish S.N. and T.Mallikarjunapa (2014) tested whether the betas were stable across the time or not. The study took data for 14 years from 2000 to 2014. Three portfolios were constructed to know the stability of beta. The study adopted the Chow test to investigate the impact of subprime crisis of 2008 on beta stability. The structural break test showed that subprime crisis had an impact on 47% of the stocks whereas 53% of stocks did not undergo any impact on account of subprime crisis. By using Chow test, the study additionally found that the portfolio betas were less influenced in terms of subprime crisis compared to individual securities betas which were influenced at high level. The study further explored with the help of WD max and UD max and it was found that almost 70% of the betas had no structural break. Since the individual stock encountered with higher structural breaks, the impact of individual stocks on portfolio was high. Hence the beta stability on portfolio was somewhat adverse.

A.K.Dubey (2014) made an attempt in analyzing time scale dependence of systematic risk of stocks for an emerging market economy. The result of the study showed that the betas were more or less instable in terms of different trading stocks at different investment horizons. The study was undertaken on the basis of the characteristics of the heterogeneous investors with different investment horizons. In this study, it was stressed that holding different stocks by trading classes varied due to the time horizon of investment and perception of the risk. The study emphasized the conditions of business are very fluid i.e. the rate of change takes place in the phase of organization as fast as possible. By taking the above statement into account, the study followed the assumption of the dynamic risk which is having more of association with developed market. The same assumption will not hold true in the emerging economy like India. The study revealed that time scale dependent estimates of systematic risk embedded in different stocks and the tools used in the study will give insight to the practitioners while portfolio planning.

POPULATION AND SAMPLE

For the purpose of the study monthly returns and risk of the stock of IT companies have been considered. From the population of IT industries top five companies *viz*., TCS, Tech Mahindra, Wipro, Infosys, HCL are chosen as sample for the study

SOURCE OF DATA

Main objective of this analysis is to analysis the risk and returns using statistical tools. Source of data collected are Secondary in nature. The data is taken from the national stock exchange website (www.nseindia.com). For the purpose of this study the monthly closing prices of 5 companies included in National Stock Exchange were taken and their price movements are computed and studied. The period of study is from

TOOL FOR DATA ANALYSIS

1. Beta

The **Beta** (β) of a stock or portfolio is a number describing the relation of its returns with that of the financial market as a whole.

An asset has a Beta of zero if its returns change independently of changes in the market's returns. A positive beta means that the asset's returns generally follow the market's returns, in the sense that they both tend to be above their respective averages together, or both tend to be below their respective averages together. A negative beta means that the asset's returns generally move opposite the market's returns: one will tend to be above its average when the other is below its average.

The beta coefficient is a key parameter in the capital asset pricing model (CAPM). It measures the part of the asset's statistical variance that cannot be removed by the diversification provided by the portfolio of many risky assets, because of the correlation of its returns with the returns of the other assets that are in the portfolio. Beta can be estimated for individual companies using regression analysis against a stock market index.

EXPECTED RETURN

The expected market return is an important concept in risk management, because it is used to determine the market risk premium. The market risk premium, in turn, is part of the capital asset pricing model, (CAPM) formula. This formula is used by investors, brokers and financial managers to estimate the reasonable expected rate of return on a given investment.

The market risk premium represents the percentage of total returns attributable to the volatility of the stock market, and is calculated by taking the difference between the expected market return and the risk-free rate. The risk-free rate is the current rate of return on government-issued Treasury bills (T-bills). Though no investment is truly risk-free, government bonds and bills are considered almost fail-proof since they are backed by the U.S. government, which is unlikely to default on financial obligations.

For example, if the S&P 500 generated a 7% return rate last year, this rate can be used as the expected rate of return for any investments made in companies represented in that index. If the current return rate for short-term T-bills is 5%, the market risk premium is 7% to 5%, or 2%. However, the returns on individuals stocks may be considerably higher or lower depending on their volatility relative to the market.

$Ri = Rf + \beta(Rm - Rf)$

Where,

- Rf = Risk Free Rate Of Return i.e., Return Given By Government T- Bills
- Rm = Marketed Return
- β = Beta

3. Paired T tests

4. Correlation coefficient

RESULTS AND DISCUSSION

Table-1: Average Return

YEAR	TCS	INFOSYS	WIPRO	TECH Mahindra	HCL
2012-13	0.43165	-0.6095	2.3791	0.9921	1.4641
2013-14	0.01906	-0.5711	-1.1557	1.3420	-0.6025
2014-15	0.07601	1.61381	1.1346	-0.5807	2.3137
2015-16	2.6507	1.5004	2.7296	4.7926	5.2069
2016-17	4.0806	3.0498	3.9974	3.9009	6.0824
2017-18	-1.8192	-1.7068	0.3975	-3.5994	-1.4732

Interpretation

The above shows that Average return of Top five IT namely TCS, INFOSYS, WIPRO, TECH Mahindra and HCL companies from 2012 to2018. There are a lot of variations during the years. All the companies depict an upward trend during 2016-17 but then show a downward trend in2017-18

Table-2: Standard Deviation

	TCS	INFOSYS	WIPRO	TECH Mahindra	HCL
2012-13	6.8458	6.9659	5.9424	8.2554	4.2230
2013-14	6.3698	6.1833	4.8550	31.2709	3.6267
2014-15	3.9116	7.4263	7.0631	8.8405	8.9147
2015-16	6.2096	7.1608	7.5889	5.3013	13.8058
2016-17	9.7918	11.7225	11.8227	8.1470	8.3339
2017-18	6.7361	6.1168	5.8730	6.4584	4.4923

Interpretation

From the above table it can be seen that Standard deviation is high in 2016-17 for TCS, INFOSYS,WIPRO. It is high in2013-14 for TECH Mahindra and high for HCL in 2015-16.

Table-3: BETA

YEAR	TCS	INFOSYS	WIPRO	TECH Mahindra	HCL
2012-13	0.4806	0.1505	0.1722	0.1308	0.2319
2013-14	0.2190	0.1202	0.0916	0.1017	0.1239
2014-15	0.1570	0.0114	0.1561	0.0029	0.0117
2015-16	0.4466	0.0190	0.3940	0.1847	0.2603
2016-17	0.1688	0.2073	0.2280	0.2174	0.1591
2017-18	0.3960	0.7140	0.3975	0.5407	0.2781

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Interpretation
It can be inferred from the above table beta is high for TCS in 2012-13, for INFOSYS it is 2017-18. It can also been seen that beta is high for WIPRO, TECH Mahindra and HCL in 2017-18.

Table-4: Expected Return

YEAR	TCS	INFOSYS	WIPRO	TECH Mahindra	HCL
2012-13	-0.1213	-0.0161	-0.023	-0.0098	-0.042
2013-14	0.0111	0.02047	0.0232	0.02224	0.02013
2014-15	0.01155	0.03043	0.0117	0.03152	0.03039
2015-16	0.03712	0.03212	0.0365	0.03406	0.03494
2016-17	0.01427	0.01025	0.0081	0.00919	0.01528
2017-18	-0.14131	-0.28040	-0.1419	-0.20460	-0.08974

Interpretation
It can be seen that expected return shows a negative figure both in2012-13 and 2017-18 for all the companies

TCS:

Table-5: PAIRED T TEST

YEAR	AVERAGE RETURN	MARKET RETURN	PAIRED T TEST (t)
2012-2013	0.43165	-0.02869	0.31839
2013-2014	0.01906	-0.06308	
2014-2015	0.07601	-0.09775	
2015-2016	2.6507	0.04359	
2016-2017	4.0806	-0.07256	
2017-2018	-1.8192	-0.04055	

Interpretation
The table value is 2.306 and the calculated value is 0.32 at 5% level of significance. Since the table value is greater than the calculated value. We accept the null hypothesis. It means there is no relationship between average return of individual stocks and the market return.

Table-6: CORRELATION COEFFICIENT

Year	Average Rate of Return	Beta	Correlation Coefficient (r)
2012-2013	0.43165	0.48057	-0.20603
2013-2014	0.01906	0.21903	
2014-2015	0.07601	0.15697	
2015-2016	2.6507	0.44659	
2016-2017	4.0806	0.16879	
2017-2018	-1.8192	0.3960	

Since r = -0.0355, there is negative relationship between average rate of return and beta of the stock .

INFOSYS

Table-7: PAIRED T TEST

Year	Average Return	Market Return	Paired T Test (t)
2012-2013	-0.6095	-0.02869	0.46411
2013-2014	-0.5711	-0.06308	
2014-2015	1.61381	-0.09775	
2015-2016	1.5004	0.04359	
2016-2017	3.0498	-0.07256	
2017-2018	-1.7068	-0.04055	

Interpretation
The table value is 2.306 and the calculated value is 0.464 at 5% level of significance. Since the table value is greater than the calculated value we accept the null hypothesis. It means there is no relationship between average return of individual stocks and the market return.

Table-8: CORRELATION COEFFICIENT

Year	Average Return	Beta	Correlation Coefficient (r)
2012-2013	-0.6095	0.1505	-0.58562
2013-2014	-0.5711	0.1203	
2014-2015	1.6138	0.0114	

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2015-2016	1.5004	0.0190	
2016-2017	3.0498	0.2073	
2017-2018	-1.7068	0.7140	

Interpretation

If r = -0586, there is a negative relation between average rate of return and beta of the stock and they move in the opposite direction.

TECH MAHINDRA

Table-9: PAIRED T TEST

Year	Average Return	Market Return	Paired T Test (t)
2012-2013	0.9921	-0.02869	0.38198
2013-2014	1.342	-0.06308	
2014-2015	-0.5807	-0.09775	
2015-2016	4.7926	0.04359	
2016-2017	3.9009	-0.07256	
2017-2018	-3.5994	-0.04055	

Interpretation

The table value is 2.306 and the calculated value is 0.382 at 5% level of significance. Since the table value is greater than the calculated value. We accept the null hypothesis. It means there is no relationship between average return of individual stocks and the market return.

Table-10: CORRELATION COEFFICIENT

Year	Average Return	Beta	Correlation Coefficient (r)
2012-2013	0.9921	0.13085	-0.46036
2013-2014	1.3420	0.10171	
2014-2015	-0.5807	0.00294	
2015-2016	4.7926	0.18474	
2016-2017	3.9009	0.21741	
2017-2018	-3.5994	0.5407	

Interpretation

If r = -0.46, then there is a negative relationship between average return and beta. They move in opposite direction.

WIPRO

Table-11: PAIRED T TEST

Year	Average Return	Market Return	Paired T Test (t)
2012-2013	2.3791	-0.02869	0.16263
2013-2014	-1.1557	-0.06308	
2014-2015	1.1346	-0.09775	
2015-2016	2.7296	0.04359	
2016-2017	3.9974	-0.07256	
2017-2018	-1.0055	-0.04055	

Interpretation

The table value is 2.306 and the calculated value is 0.16263 at 5% level of significance. Since the table value is greater than the calculated value. We accept the null hypothesis. It means there is no relationship between average return of individual stocks and the market return.

Table-12: CORRELATION COEFFICIENT

Year	Average Return	Beta	Correlation Coefficient (r)
2012-2013	2.3791	0.1722	0.09682
2013-2014	-1.1557	0.0916	
2014-2015	1.1346	0.1561	
2015-2016	2.7296	0.3940	
2016-2017	3.9974	0.2280	
2017-2018	-1.0055	0.3975	

If r = 0.643 then there is positive relationship between average rate of return and beta of the stock.

TCS

Table-13: PAIRED T TEST

Year	Average Return	Market Return	Paired T Test (t)
2012-2013	1.4641	-0.02869	0.13348
2013-2014	-0.6025	-0.06308	
2014-2015	2.3137	-0.09775	
2015-2016	5.2069	0.04359	
2016-2017	6.0824	-0.07256	
2017-2018	-1.4732	-0.04055	

Interpretation

The table value is 2.306 and the calculated value is 0.133 at 5% level of significance. Since the table value is greater than the calculated value. We accept the null hypothesis. It means there is no relationship between average return of individual stocks and the market return.

Table-14: CORRELATION COEFFICIENT

Year	Average Return	Beta	Correlation Coefficient (r)
2012-2013	1.4641	0.2319	-0.03417
2013-2014	-0.6025	0.1240	
2014-2015	2.3137	0.0117	
2015-2016	5.2069	0.2760	
2016-2017	6.0824	0.1590	
2017-2018	-1.4732	0.2781	

Interpretation

The above table show that r value is -0.03417 which indicates a negative relationship between average return and beta

FINDINGS

The analysis of testing the relationship between risk and return in the stocks of NSE in relation to 5 IT industry exhibited no relationship between the security-market return and the average rate of return during the period of study. This is because, the market return is almost negligible. Relationship between average return and beta of the stock also indicates minimal negative relationship.

SUGGESTION

In a fast-growing economy country like India, investors like to capitalize on the equity market and want to earn maximum profit. With thousands of companies to invest and choose from, some are volatile uncertain market combined with investors emotions cause price to move up and down. IT sector is considered to high volatile yet a promising sector in the years to come. Investors need to utilize this opportunity. They have to maintain a portfolio which will maximize their profit. They have to keep track of the market and buy stocks when the price is low and sell when the price is high. CAPM helps them to create a portfolio which will give them maximum profit.

CONCLUSION

In India most of the industries require huge amount of investments. Funds are raised mostly through the issue of share. An investor is satisfied from the reasonable return from investment in shares. The investors are motivated to buy the shares from the stock market either for speculation or investments. Speculation involves higher risks to get return on the other hand investment involves no such risks and the returns will be fair.

An investor can succeed in his investment only when he is able to select the right shares. The investors should keenly watch the situations like market price, economy, company progress, returns, and the risk involved in a share before taking decision on a particular share. This study made will help the investors know the behavior of share prices and thus can succeed

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A COMPARISON BETWEEN FRANKLIN INDIA AND SUNDARAM BNP PARIBAS MUTUAL FUND OPEN ENDED SCHEMES YEARLY RETURNS

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INTRODUCTION

Mutual fund is a single, large, professionally-managed investment vehicle that assembles the funds of many individual investors having similar investment objectives and invested accordingly.

All investments involve certain element of risk and their varied risk profile affects their degree of returns. The performance of fund of mutual funds has evoked a great deal of interest in the academic circle. The common belief in a section of the academia is that fund of mutual funds can beat the market with their active fundmanagement in contrast to the belief of efficient market hypothesis, which does not allow to earn abnormal returns it is extremely critical for the investors to know whether fund of mutual funds managers are able to deliver better returns, thereby justifying the management fees they charge. This evaluation would explain the performance of fund of mutual funds which are growth-oriented and dividend-oriented, in terms of their returns.

LITERATURE REVIEW

Friend et al. (1965) made an extensive study of mutual funds by evaluating the performance from 1952 to 1958 with annual data of 152 mutual funds. They revealed that over the period of their study; mutual funds earned slightly lower annual average returns in comparision to the market index, but the difference was marginal and insignificant. Based on the results, the authors concluded that the overall results do not recommend widespread inefficiency in the mutual fund industry, as mutual funds returns were close to market returns.

Treynor(1965) attempted to suggest portfolio evaluation measure which considers returns in relation to the risk involved in a portfolio. In his view, managed portfolios carry market risk which is the aggregate value of the portfolio and is dependent on the market trends.

Stopp(1988)examined various schemes of mutual funds in terms of the rate of return generated. He examined inter-group performance by regrouping the sample into four broad categories and computed the percentage of growth during 5year, 3year, 2year and 1year ended on december31,1986. He suggested that choosing scheme-based for the outstanding performance might be a recipe for disaster, as the sector, which tends to produce the outstanding performance may also carry the greatest risk.

Grinblatt and Titman(1989)examined the performance in terms of gross returns of mutual funds from December 31, 1974 to December 31, 1984. They found that abnormal performance (highly superior or inferior performance compared to the normal performance as that of market portfolio)of the funds based on the gross returns, is inversely related to the size. The study pointed out that superior performance may exist for funds with smaller size of net asset value. But due to high expenses, the investors are unable to take advantage of their superior performance.

Gupta and Sehgal(1998)evaluated mutual fund performance over the four year period 1992-1996 with a sample of 80 mutual fund schemes. They suggested that mutual fund industry fared reasonably well.

DATA AND METHODOLOGY

The study is based on secondary data. The data was collected from the AMFI websites and respective AMC websites. For the performance evaluation of the sample scheme, month-end NAV data of open ended equity fund of mutual fund growth and dividend option schemes and individual mutual fund schemes were considered.

The period of performance ranged from Apr1, 2013 to March 31, 2018. In order to evaluate the performance of managed portfolio, benchmark comparison was attempted.

SIGNIFICANCE OF THE STUDY

The performance of fund of mutual funds is important for the investors. The study attempts to access the quantum of return generated by the particular portfolio manager, scheme wise for each AMC and the risk level assumed in generating such returns to the investors and compare with the return and risk of individual mutual fund schemes. Such an evaluation can help investors to make a comparative performance evaluation of different fund managers.

The risk-adjusted return performance evaluation can also provide a mechanism for identifying the strength and weakness of mutual fund managers in the investment process, which can help them to take corrective actions, if required.

RETURN MEASURE

Return can be defined as the reward received for sacrificing the amount over a certain period of time. The return on fund of mutual fund has been calculated using the NAV of schemes as follows:

Rp=((NAVt-NAVt-1)/NAVt-1)*100

Where Rp is the return on fund, NAVt=net asset value at the end of the holding period, NAVt-1=net asset value at the beginning of the holding period. The yearly returns so computed for different single periods have been averaged to get the average yearly rate of return on fund of mutual funds.

A track record of five years is considered significantly a long period to judge the performance of individual mutual funds for investment purposes

Rp=Return on fund

NAVt=end of period

NAVt-1=beginning of period

Franklin India Mutual Fund Schemes

Scheme Name	2013-14	2014-15	2015-16	2016-17	2017-18	5 yrs Avg. Return
Franklin-India Equity fund –Direct(D)	45.4818	-1.3412	-2.2603	23.7941	-11.3546	10.8639
Franklin-India Equity fund – Direct(G)	57.7730	5.2516	5.6571	31.8251	-3.7879	19.3437
Franklin-India Equity fund dividend	44.2665	-2.5029	-3.5768	22.1163	-12.6423	9.5321
Franklin-India Equity fund growth	56.5489	4.1205	4.4754	30.4033	-4.7227	18.1650

Sundaram BNP Paribas Mutual Fund Schemes

Scheme Name	2013-14	2014-15	2015-16	2016-17	2017-18	5 yrs Avg. Return
BNP Paribas Arbitragefund-Regular plan-ADHOC Dividend option	11.4688	9.2627	11.2097	4.5032	0.0382	7.29652
BNP Paribas Arbitragefund-Direct plan- Growth option	0.6300	9.5487	10.9633	6.7907	6.7014	6.92682
BNP Paribas Arbitragefund-Regular plan-Quarterly Dividend	1.5101	0.1490	4.3444	0.43	0.2289	1.33248
BNP Paribas Corporate Bondfund-Regular plan-Growth option	10.4037	7.3155	10.4585	6.3811	5.0410	7.91996

CONCLUSION

The study evaluated the performance of open ended schemes on the basis of mutual fund returns. The performance of the Franklin India and BNP Paribas mutual funds were compared with yearly return on funds that the investor would gain if they invested in particular scheme of funds.

LIMITATIONS OF THE STUDY

For the purpose of historical performance evaluation, only those schemes which are in operation for the last five years have been selected. Only open-ended, mutual fund schemes of same AMC for the same period have been considered for this study.

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REVIEW ON IMPACT OF CAPITAL MARKET IN TODAYS ECONOMY WITH SPECIAL REFERENCE TO RWANDA

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ABSTRACT
This study investigates the factors influencing the development of capital markets in Rwanda. Its main objective is to study how macroeconomic variables affect the growth and development of the Rwanda Stock Exchange (RSE). It also analyzes RSE's contribution to the increasing economic growth in Rwanda. The study uses quarterly secondary data from 2011 to 2016 and estimates two models using the GLM method. It measures RSE's performance by market capitalization. The macroeconomic variables that it uses are the key repo rate, inflation rate and money supply; consumption is used as a conditioning variable. It uses GDP as the dependent variable, market capitalization as the independent variable and capital formation and consumption as the conditioning variables to analyze the second model. It uses a 2SLS regression method to overcome the endogeneity problem. Our results show that among the four macroeconomic variables only money supply had a statistically significant relationship with market capitalization as we found that an increase in money supply by one form led to an increase in the market capitalization ratio by 0.003. The results also show that there was a positive relationship between market capitalization and GDP where an increase in market capitalization by one unit increased GDP by 0.19.

Keywords: Capital Market, Economic Growth, Monetary Policy, Investment, Financial Development.

INTRODUCTION
Capital formation is one of the main factors responsible for a country's economic and financial growth. Developing countries need considerable investment capital for providing basic infrastructure, education facilities and developing agricultural and industrial ventures. According to Arowolo (1971), success in mobilizing needed capital for development has varied among countries and has depended on the availability of domestic savings within the economy and the inflow of foreign capital. For a country like Rwanda which is still building its economy it is not easy to get loans from banks primarily because the projects that are being developed in Rwanda are risky and take long to generate benefits. Hence, Rwanda needs capital markets (CMA, 2012-2015) to play an alternative role for the banking sector which currently dominates the financial sector in Rwanda with high costs for the private sector willing to acquire capital from banks. According to Yartey and Adjasi (2007) stock markets provide an opportunity for growing companies to raise capital at lower costs. They emphasize that companies in countries with developed stock markets are less dependent on bank financing. Many economists consider stock markets as the pulse of an economy as in most of the cases they react quickly to any economic or political change in a certain country. According to Singh (2010), a capital market in which security prices adjust rapidly to the arrival of new information is called an efficient capital market. Stock market behavior is affected by several factors including macroeconomic factors (domestic or international), social, political and institutional factors, market expectations about future economic growth and any change in the monetary and fiscal policy. Macroeconomic factors that affect a stock market include interest rate, inflation rate, money supply, economic growth and exchange rate.

STATEMENT OF THE PROBLEM
According to Dudley and Hubbard (2004) more developed capital markets have played a major role in countries' economic and financial growth as they have the ability to mobilize funds that are then channeled to individuals or groups of people who need the money to start or expand their businesses which result in growth in a country's economy. Learning from these countries' experiences, Rwanda created its capital market in 2011 and since then it has adopted an institutional and regulatory framework to support its development. The government also launched the long-term debt issuance program in 2014. This program consists of issuance government treasure bonds to the public to increase new products available on the RSE which will attract new investors and thus contribute to the development of the stock market. However, despite these efforts in 2016 market capitalization went down to US$ 3.3 billion from US$ 3.8 billion in 2015. This was attributed to the country's overall economic performance and other factors such as a low client turnover and only a few products being traded on RSE. However, little is known about how the macroeconomic environment affects the stock market's performance in Rwanda. It is in this backdrop that our study assesses which macroeconomic variables

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affect the stock market and to what extent so as to be able to formulate suitable recommendations that may be used to improve RSE's performance

LITERATURE REVIEW

According to Gursamy (2009), a financial market is an institution or an arrangement that facilitates the exchange of financial instruments including deposits and loans, corporate bonds and stocks, government bonds and other instruments. Financial market transactions may take place in a stock exchange or by telephone or using other electronic media. Financial markets comprise of the money market where people lend or borrow money for a short period like one night or for a maximum of a year; capital market in which people lend or borrow money for more than one year; debt market which specializes in selling and buying bonds; and the Eurobond market in which bonds are sold and bought denominated in a currency that is not the national currency of the issuing country.

The primary market allows the formation of capital in the country and for accelerated industrial and economic development. In this way newly issued financial assets are bought and sold. The popular ways by which capital funds are raised in the primary market are public issues or initial public offerings (IPOs) where a company willing to raise capital issues a certain number of its shares to the public depending on the amount of capital needed. Securities are issued to members of the general public and it is the most popular method of raising long-term funds; the rights issue where instead of going public and calling the general public to buy its shares a company issues a certain number of shares that are proposed to existing shareholders as a pre-emptive right. Under this method, additional securities are offered for subscription to existing shareholders and private placement is a method for a company to raise capital by issuing shares that are sold to a group of small investors.

The secondary market deals with people who want to acquire shares in companies by purchasing shares from investors who already have them in certain companies. In this market no fresh capital is made available to the producers on account of the transactions. The secondary market is crucial in a capital market as it offers an opportunity to investors who bought their shares in the primary market to sell them in case they want cash or no longer want to be investors in a company. The liquidity of the secondary market has a big impact on the primary market as when companies listed on the secondary market are actively trading it is possible for existing companies to issue new shares because it shows how investors are thirsty to invest in them and it also makes the environment favorable for new companies to raise capital as active participants in the market are happy to have new products at their disposal. According to Yartey and Adjansi (2007) liquid stock markets enhance investments in the long term yielding profits and this leads to improved capital allocation and economic growth in the country. Buying and selling of securities in a secondary market is carried out through a stock exchange. Currently there is one stock exchange in Rwanda which is recognized by the government. This is different from other countries which have more than one stock exchange.

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BUSINESS PROCESS INNOVATION WITH ARTIFICIAL INTELLIGENCE

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ABSTRACT
Artificial intelligence is advancing very fast in wide range. If it were to surpass that of humans significantly, there is no doubt in near future it would constitute a significant risk for humanity. This is the high time to think about it and consideration the issues that must include progress in AI as much as insights from the theory of AI. The effort in this paper tries to make cautious headway in finding the problem, evaluating predictions on the future of AI, proposing ways to ensure that Artificial Intelligence will be useful to humans – and logically evaluating such proposals. Artificial Intelligence (AI) is gaining a strong momentum in business leading to novel business models and triggering business process innovation. This article reviews key AI technologies such as machine learning, decision theory, and intelligent search and discusses their role in business process innovation. Besides discussing potential benefits, it also identifies sources of potential risks and discusses a blueprint for the quantification and control of AI-related operational risk.

Keywords: Artificial Intelligence, Operational Risk, Technology Benefits and Risks, Machine Learning, Decision Theory

INTRODUCTION OF THE STUDY
It is known that the new technological revolution and the new industrial revolution are gaining momentum. We believe that the new era of 'Internet plus artificial intelligence (AI)', characterized by ubiquitous networks, data drivenness, shared services, cross-border integration, automatic intelligence, and mass innovation, is coming. The rapid development and fusion of new AI technologies with Internet technologies, new-generation information technologies, new energy technologies, materials technology, and biotechnology is an essential part of this new era, which in turn will enable the game-changing trans-formation of models, means, and ecosystems in terms of their application to the national economy, well-being, and national security.

Recent years have seen many successful applications of artificial intelligence (AI) technology, accompanied by a strong interest of the public in their impact. Many of these applications improve the flexibility and/or efficiency of business processes, if not even implementing entire new business models. In this article, we review selected key AI technologies and their potential benefits and risks in business process management (BPM). A successful application of AI should carefully consider both aspects, i.e., take advantage of opportunities to achieve benefits, but also study, quantify, and control the operational risk of AI technologies. As operational risk of AI is a new, yet unseen challenge for many business process experts, we discuss the technology sources of operational risk in AI and identify selected attention points for the business.

OBJECTIVES OF THE STUDY
- To scrutinize key AI technologies and their potential benefits and risks in business process management.
- Toidentify the benefits of applying AI in business process.
- To determine the risks associated with AI adoption.

THEORETICAL BACKGROUND OF THE STUDY
Business Process: Meaning
A business process is a set of interrelated activities designed to achieve a specific business output or objective and providevalue to a customer. Any human activity, be it creative thinking, teaching, trading, manufacturing can be modeled and analyzed as a business process. A business process is usually triggered by some event, e.g., a customer asking for a mortgage loan, and uses data, e.g., thecredit history of the customer. Data drives the business process towards its goal, which is for example to approve or deny the loan. Today's business processes take more and more data sources into account, which has been made possible by modern IT technology. The data is mapped to a model, aggregated, condensed, and analyzed in order to arrive at an interpretation and assessment of the data with the goal to predict some aspect of the future. For example, the prediction in the mortgage approval process tries to anticipate the likelihood that a customer can pay down a loan. Based on the prediction, a decision is made and one or several actions are taken. For example, if the creditworthiness of the customer is predicted as solid, then the loan is approved, an account opened, the money transferred etc. Historically, humans have been responsible for the activities that drive the process from data gathering via prediction and decision making to selection of the actions to be executed.

Changing face of business process management

Modern business process management is focusing on the improvement of business processes. This involves making processes more efficient, but also more flexible and responsive to the changing needs of business users. Two current trends in the design of business processes support process optimization and flexibility:

First, business processes become more case oriented and rule driven to support the flexible work styles required in a modern economy of service networks. Cases provide an information-oriented basis for dynamic business processes that progress from milestone to milestone while putting the required activities together 'on the fly'. Business rules describe business policies as guidelines and boundaries for flexible work styles, they make business decisions more transparent and manageable, and they are used to automate business decisions.

Second, business processes produce and consume more and more data. "Big Data" with its four *Vs*standing for *volume*, *variety*, *velocity*, and *veracity* best characterizes this trend. Big data is often reduced to these 4 Vs.

Gartner's original definition consists of three parts: Big data is high volume,velocity and variety informationassets that demand cost-effective, innovative forms ofinformation processing for enhanced insight and decision making.

Artificial intelligence and its impact on business process

Artificial Intelligence (AI) is a family of powerful technologies that is particularly well suited to provideinnovative forms of business process re-engineering. AI can be embedded into businessprocesses to support humans by intelligent agents or to drive humans out of the process and replace them by fully automated solutions. The latter aspect of automation recently caused a wide discussion in the press about AI being a job killer. In thefollowing, we will take a closer look on how AI can be applied to support business processes. The model presented in this study is a good abstraction to study the most commonly deployed AI technologies within business processes.

AI technologies can be applied along the entire cycle of *forecastconclude-behave* to improve decision making and activity execution. AI can deal with huge amounts of data, it is widely applicable and replicable, and it can achieve full automation. This makes it often a technology of choice as it is a cost-effective way to improve the efficiency of business processes. Furthermore, it is innovative, providing insights that have not been possible before. Finally, AI accelerates automated decision making through its various technologies such as intelligent agents, planning, and others.

From Data to Prediction: Machine Learning

Machine learning methods can be applied to the data available for a business process to compute a prediction. AI has developed many different machine learning algorithms such as for example neural networks or decision trees that are available today in ready-to-use libraries. Learning allows an agent to improve its performance based on its perceptions made in the world. Machine learning research distinguishes among others between supervised and unsupervised learning methods. In unsupervised learning, an agent learns patterns from the input without receiving explicit feedback. In supervised learning, an agent learns from labeled examples of input-output pairs, the training data. The result of its learning process is evaluated on test data on which the agent makes a prediction of the output based on the given input.

Inherent Technology Limit

We comprehend operational hazard as the danger of misfortune coming about because of lacking or fizzled inner procedures, individuals, and frameworks or from outside occasions. reason for first perceptions of operational hazard in business forms. To start with, information choice might be one-sided or information might be incorrect or altogether different than anticipated. Second, choices and activities convey the intrinsic hazard that they are old as the expectations have effectively changed the world and with that the information. Third, while computerizing the advances, we quicken basic leadership, yet in addition the difference in business conditions, which we can as of now generally see in the present economy. Quickening can prompt time-weight and shorter basic leadership skylines. Quickened change influences among others the information on which forms are based making it additionally difficult to foresee which change will happen and how the change influences any innovation that is inside a business process.A hazard tolerant culture drove the improvement, which did not appear to put chance administration in the focal point of use advancement.

CONCLUSION

The improvement and expanded adaptability of business forms drives three key advances of computerized reasoning examination into various application spaces where these innovations are consolidated and connected at a bigger scale: AI, choice and utility hypothesis, and inquiry calculations. Every innovation is extremely

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incredible and can give numerous advantages, which we quickly talk about. Moreover, for every innovation we likewise look at its cutoff points and wellsprings of operational hazard, and we examine how we can additionally advance our comprehension of operational dangers of AI in BPM.

Moreover, we propose to connect AI-based procedure arrangements more grounded to control hypothesis and rough processing to give control circles to every innovation in the cycle just as over bigger business settings. A key component appears to give references of attractive conduct and to Develop an efficient idea of soundness for AI frameworks.

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IMPACT OF EMOTIONAL INTELLIGENCE ON ORGANIZATIONAL COMMITMENT OF EMPLOYEES IN ORGANIZED TEXTILE RETAIL STORES IN ERODE

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ABSTRACT
Human resource practices are strategic in nature. Emotional intelligence is one of the most imperative concepts introduced in psychology for the well being of workplaces now days. The purpose of the current study is to determine whether emotional intelligence played a significant role in employees' organizational commitment. For this, the researcher has taken around 125 employees whose are working in organized textile retail stores in Erode. The employees were selected randomly and collect their opinion about the impact of emotional intelligence on their organizational commitment through structured questionnaire. The collected data were subdued into tables by using percentage analysis, mean score analysis and correlation analysis. This study sought to discover whether the two constructs, emotional intelligence and organizational commitment of employees are correlated or not working in organized textile retail stores in Erode, for the purpose of providing further information on employee retention.

Keywords: Emotional Intelligence, Organizational Commitment, Organized Textile Stores, Human Resource.

1. INTRODUCTION

According to Brotheridge & Grandey (2002), emotional intelligence, regarded twice as important as intelligence quotient and technical expertise, where as four times as important in overall success, is the new mantra of organizations in order to create and maintain their competitive advantage. It is the ability of employees to recognize their own feelings and those of others and the ability to motivate their own selves and others, as well as to manage their own emotions and those of others. The authors Dvir Kass & Shamir (2004) discovered that organization's success can be attributed to the intelligence, logical capabilities and rare skills of their employees. But the fact which makes the study of emotional intelligence, an imperative factor is that it was believed only a minority of the decisions is based on emotions and the majority of them are the rational decisions. However the research indicates that all the decisions made by an employee are based on their emotions and then they spend a huge amount of time in underpinning these decisions with logical justifications (Carmeli, 2003).

According to Mowday, Steers, & Porter (1979), organizational commitment on the other hand, is one of the most frequently studied concepts in industrial organizational psychology and organizational behavior. Organizational commitment is considered to be an important determinant of organizational effectiveness and performance. It represents the other half of what some experts call overall job attitude. It has been shown by the studies that organizational commitment has the potential to predict a variety of organizational outcomes, such as increased job performance, reduced turnover and withdrawal cognitions, lower absenteeism rate, and increased organizational citizenship behavior.

Moreover, committed employees who are highly motivated to contribute their time and energy to the pursuit of organizational goals are increasingly acknowledged as the primary asset available to an organization. Numerous definitions of organizational commitment have been offered, but the common theme of all the definitions is that the organizational commitment is the emotional bond or attachment between the employees and their organizations. It is the relative strength of an individual's identification with and involvement in a particular organization which can be characterized by three factors: a strong belief in and acceptance of the organization's goals and values which is known as affective commitment, a willingness to exert considerable effort on behalf of the organization, which is widely known as normative commitment and finally a strong desire to maintain membership in the organization, represented as continuance commitment.

2. STATEMENT OF THE PROBLEM

In this research, the researcher has aimed to examine the relationship between emotional intelligence and organizational commitment among the employees working in organized textile stores in Erode. A study conducted from Vakola et al., (2004), a growing body of organizational and occupational study point more generally to the considerable role of emotional intelligence at workplace. Emotional intelligence is associated with greater work satisfaction, increased ability to deal with stress, a better change orientation or propensity and stronger organizational commitment. Several studies have established a positive relationship

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among emotional intelligence and organizational commitment. Anyway, the continuous changing working environment would change the employees' commitment level and their attitude also. So, the researcher has taken this research for examining how the impact of emotional intelligence will support to increase the organizational commitment of the employees and it leads to decrease the retention rate.

3. REVIEW OF LITERATURE

According to Ciarrochi et al. (2000), scholars considered emotional intelligence as a factor which consists of positive attitudes, behaviors and outcomes. And the author Schutte & Malouff, (1999), testimony revealed that emotional intelligence can be conceptualized as both ability and a personality character. Bar-On et al. (2000) defined emotional intelligence as an array of emotional, personal and social abilities and skills that impact individual's ability to challenge and cope with environmental pressures and demands in effective ways. Undoubtedly, they perceived emotional intelligence as a non cognitive intelligent. According to Salovey and Mayer (1989-1990) definition, emotional intelligence is "the subset of social intelligence that involves the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions". That is to say, they refined definition of emotional intelligence as "the ability to perceive emotions, to access and generate emotions so as to assist thoughts, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth".

From the research of Meyer and Allen (1991), who believed that organizational commitment is a multidimensional construct. They compromised organizational commitment into three components: affective commitment, continuance commitment and normative commitment. Affective commitment is identified as 'the emotional attachment, identification, and involvement that an employee has with its organization and goals'. Continuance commitment is about employees' "nontransferable" investments in an organization which results from their desire through remaining within an enterprise. Normative commitment is a partly new phrase of organizational commitment which describes individuals' obligation to their workplace or commitment that they have to the organization.

4. OBJECTIVES OF THE STUDY

The specific objectives of the study are as follows.

- To study the socio-demographic factors of the employees working in organized textile retail stores in Erode.
- To examine the impact of emotional intelligence on organizational commitment of the employees working in organized textile retail stores in Erode.

5. RESEARCH METHODOLOGY

The present study intends to examine the emotional intelligence on organizational commitment among the employees working in organized textile retail stores in Erode. The study is an empirical research based on survey method and the data collected for the study includes only primary data. The primary data have been collected through the survey method with a structured questionnaire. The required primary data for the present study were collected from 125 sample respondents by using random sampling method. The collected data were organized into simple tabular forms with the help of simple statistical tools like percentage analysis, mean score analysis, correlation and multiple regression analysis.

6. RESULTS AND DISCUSSION

In this section, the researcher has presented the collected information of the employees about the opinion of the emotional intelligence on organizational commitment of the employees. The results and discussions are given below.

6.1 Socio-Demographic Profile of the Employees

The following table shows the socio-demographic profile of the employees working in organized textile retail stores in Erode.

Table-1: Age of the employees and their opinion towards Emotional Intelligence

No.	Age	No. of Respondents	%	Mean Score
1	Below 30 years	29	23	3.8
2	30-40 years	61	49	4.2
3	41-50 years	23	18	3.9
4	Above 50 years	13	10	3.5
	Total	**125**	**100**	

It is noted from the analysis that 23 percent of the respondents belongs to below 30 years age category, 49 percent of the employees belongs to 30 to 40 years aged, 18 percent belongs to 41-50 years aged and 13 percent belongs to above 50 years aged. Also, it is noted from the mean score analysis that between 30 and 40 years aged respondents have impacted more from emotional intelligence.

Table-2: Gender of the employees and their opinion towards Emotional Intelligence

No.	Gender	No. of Respondents	%	Mean Score
1	Male	79	63	3.6
2	Female	46	37	4.1
	Total	**125**	**100**	

It brings from the analysis that 63 percent of the respondents are male and remaining 37 percent of the respondents are female. Also, it is observed from the mean score analysis that female employees have impacted more from emotional intelligence.

Table-3: Educational Qualification of the Employees and their opinion towards Emotional Intelligence

No.	Educational Qualification	No. of Respondents	%	Mean Score
1	UG	53	42	3.9
2	PG	34	27	3.4
3	Professional	39	31	4.1
	Total	**125**	**100**	

It is observed from the analysis that 42 percent of the respondents are having UG level qualification, 27 percent of the employees are having PG level qualification and remaining 31 percent of the respondents are professionally qualified. Also, it is identified from the mean score analysis that professionals have impacted more from emotional inteligence.

Table-4: Annual Income of the Employees and their opinion towards Emotional intelligence

No.	Annual Income	No. of Respondents	%	Mean Score
1	Upto Rs.1.5 lakhs	43	34	3.5
2	Rs.1.6 to 2.5 lakhs	59	47	4.2
3	Above Rs.2.5 lakhs	24	19	3.7
	Total	**125**	**100**	

From the above table it is noted that 34 percent of the respondents are earning upto Rs.1.5 lakhs, 47 percent of the respondents are earning Rs.1.6 to 2.5 lakhs and 19 percent of the respondents are earning above Rs.2.5 lakhs annually. Also, it is identified from the mean score analysis that the respondents who earn annually between Rs.1.6 to 2.5 lakhs have impacted more from emotional intelligence.

Table-5: Marital Status of the Employees and their opinion towards Emotional Intelligence

No.	Marital Status	No. of Respondents	%	Mean Score
1	Married	78	62	4.2
2	Unmarried	48	38	3.8
	Total	**125**	**100**	

It is explained from the analysis that 62 percent of the respondents are married and remaining 38 percent of the respondents are unmarried. Also, it is identified from the mean score analysis that married respondents have impacted more from emotional intelligence.

Table-6: Working Experience of the Employees and their opinion towards Emotional Intelligence

No.	Working Experience	No. of Respondents	%	Mean Score
1	Upto 4 Years	26	21	3.9
2	5-8 Years	73	58	4.2
3	9-12 Years	16	13	4.1
4	Above 12 years	10	8	3.7
	Total	**125**	**100**	

It brings from the analysis that 21 percent of the respondents are having upto 4 years of working experience, 58 percent of the respondents are having 5-8 years, 13 percent of the respondents are having 9-12 years and 8 percent of the respondents are having above 12 years of working experience. On the other hand, it shows from the mean score analysis that the respondents who have 5-8 years of working experience have impacted more from emotional intelligence.

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Table-7: Designation of the Employees and their opinion towards Emotional Intelligence

No.	Designation	No. of Respondents	%	Mean Score
1	Sales Man/Women	98	78	4.1
2	Supervisor	20	16	3.9
3	Managers	8	6	3.5
	Total	**125**	**100**	

It could be noted from the above table that 78 percent of the respondents are working as clerical cadre, 16 percent of the respondents are working as assistant manager cadre and 6 percent of the respondents are working as managers. Also, it is identified from the mean score analysis that clerical cadre respondents have impacted more from emotional intelligence.

6.2 Impact of Emotional Intelligence on Organizational Commitment (Correlation Analysis)

In this section, the researcher has taken the variables like self awareness, managing emotions, motivating oneself and Empathy as Emotional Intelligence. From the emotional intelligence, what extent it helps to improve the organizational commitment of the employees working in organized textile retail stores has been calculated through correlation analysis. Also, the research can helps to identify the positive and negative way of association between the variables. The results are discussed in the following table.

Table-8 Degree of Relationship between various dimensions of Emotional Intelligence and Organizational Commitment

No.	Emotional Intelligence	‘r’ Value	‘p’ Value
1	Self Awareness	0.608	0.004**
2	Managing Emotions	0.721	0.000**
3	Motivating Oneself	0.624	0.001**
4	Empathy	0.545	0.018*

Note: ** - Sig. at 1% level; * - Sig. at 5% level

From the above table, it is understood that what extend the various dimensions of Emotional Intelligence has close association with Organizational Commitment. It could be noted that the variables self awareness, managing emotions, motivating oneself and Empathy are having positive significant association with organizational commitment at 1 percent and 5 percent level.

6.3 Prediction of Impact of Emotional Intelligence on Organizational Commitment (Multiple Regression Analysis)

This section has clearly explained the prediction of impact of Emotional Intelligence on Organizational Commitment among the respondents working in organized textile retail stores in Erode. The results are discussed in the following table.

Table-9: Prediction of Impact of Emotional Intelligence on Organizational Commitment (Multiple Regression Analysis)

No.	Variable	Coefficient	‘t’ value	‘p’ value
	(Constant)	13.524		
1.	Organizational Commitment	0.257	5.065	0.000*
	R^2 Value	**0.911**		
	F Value	**44.127***		

Note: * - Significant at 1% level

The linear equation is formulated as follows:

Impact of Emotional Intelligence = 13.524 + 0.257 (Organizational Commitment)

The multiple linear regression co-efficient is found to be statistically fit as R^2 is 0.911 for impact of Emotional Intelligence. From the analysis, it is found that there is a positive significant association between impact of Emotional Intelligence and Organizational Commitment among the selected employees. Further, it is noted that one unit increase of impact of Emotional Intelligence is predicted by 0.257 unit increase Organizational Commitment.

7. FINDINGS AND SUGGESTIONS

- It is found from the analysis that majority of the employees belongs to 30-40 years aged, male category, qualified with UG, earning between Rs.3.1 to 4 lakhs annually, married, 5-8 years of working experience and working as

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sales man / women.

- It brings from the analysis that majority of the employees have impacted more from Emotional Intelligence who belongs to 30-40 years aged, female, professionals, annual earning of Rs.3.1 to 4 lakhs category, married, 5-8 years of working experience and sales man/ women. Hence, it is suggested to the organized textile retail stores that they may give more attention to young aged (less than 30), unmarried, less years of working experience and supervisors and manager. It increases their organizational commitment in the textile retail stores.
- It is found from the correlation analysis that the various dimensions of the emotional intelligence viz. self awareness, managing emotions, motivating oneself and Empathy are having close significant positive association with organizational commitment. Among the four emotional intelligence variables, the variable 'empathy' shows less association with organizational commitment than other variables. Hence, the organized textile retail stores have to more attention to the emotional intelligence 'empathy' that support to increase the organizational commitment of the employees in the future.
- From the multiple regression analysis, it is identified that one percent increase of emotional intelligence will reflect the increase of organizational commitment around 25.7 percent among the employees working in organized textile retail stores.

8. CONCLUSION

This research is mainly focused on impact of Emotional Intelligence among the employees working in organized textile retail stores on their organizational commitment in Erode. In this study, the researcher has considered four emotional intelligence variables, like self awareness, managing emotions, motivating oneself and Empathy and these four factors are having high impact on organizational commitment of the employees. The emotional intelligence altogether has impacted around 25.7 percent on organizational commitment.

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RURAL ENTREPRENEURSHIP AND ECONOMIC DEVELOPMENT IN INDIA

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ABSTRACT
Rural entrepreneurship is now a days a major opportunity for the people who migrate from rural areas or semi - urban areas to Urban areas. On the contrary it is also a fact that the majority of rural entrepreneurs is facing many problems due to not availability of primary amenities in rural areas of developing country like India. Lack of education, financial problems, insufficient technical and conceptual ability it is too difficult for the rural entrepreneurs to establish industries in the rural areas. This paper makes an attempt to find out the Problems and Challenges for the potentiality of Rural Entrepreneurship. It also focuses on the major problems faced by rural entrepreneurs especially in the fields of Marketing of products, financial amenities and other primary amenities, i.e. availability of electricity, water supply, transport facilities and required energy etc.

Keywords: Rural Entrepreneurship, challenges, Problems, constraints, rural, amenities.

CONCEPT OF RURAL ENTREPRENEURSHIP

Defining entrepreneurship is not an easy task. To some, entrepreneurship means primarily innovation, to others it means risk-taking? To others a market stabilizing force and to others still it means starting, owning and managing a small business. An entrepreneur is a person who either creates new combinations of production factors such as new methods of production, new products, new markets, finds new sources of supply and new organizational forms or as a person who is willing to take risks or a person who by exploiting market opportunities, eliminates disequilibrium between aggregate supply and aggregate demand or as one who owns and operates a business.

RURAL ENTREPRENEURSHIP IN INDIA

Who should be capable of making use of the government policies and schemes for the betterment of rural people? Some individuals who happen to be local leaders and NGOs and who are committed to the cause of the rural people have been catalytic agents for development. Though their efforts need to be recognized yet much more needs to be done to reverse the direction of movement of people, i.e. to attract people in the rural areas. It means not only stopping the outflow of rural people but also attracting them back from the towns and cities where they had migrated. This is possible when young people consider rural areas as places of opportunities. Despite all the inadequacies in rural areas one should assess their strengths and build on them to make rural areas places of opportunities. This is much to do with the way one sees the reality of the rural areas. The way a survivor or job seeker would see things would certainly be different from those who would like to do something worthwhile and are ready to go through a difficult path to achieve their goals. It isn't that there is a dearth of people with such a mindset. But with time they change their minds and join the bandwagon of job seekers due to various compilations. Enabling them to think positively, creatively and Entrepreneurship purposefully is most of the development of rural areas. Young people with such perspective and with the help of rightly channelized efforts would usher in an era of rural entrepreneurship.

THE BASIC PRINCIPLES OF ENTREPRENEUR WHICH APPLIED THE RURAL DEVELOPMENT ARE

1. Optimum utilization of local resources in an entrepreneurial venture by rural population - Better distributions of the farm produce results in the rural prosperity.
2. Entrepreneurial occupation rural population to reduce discrimination and providing alternative occupations as against the rural migration.
3. To activate such system to provide basic '6 m'- manpower, money , material, machinery, management and market to the rural population.

RURAL ENTREPRENEURSHIP IN CHANGING ENVIRONMENT

The changing global environment raises questions about the ability of traditional, small-scale businesses in rural areas toshare the potential benefits offered by the changing environment. The rapid (though declining) population growth, coupled witheven faster urbanization, creates increasing demands. In India, urban populations in general grow about twice as fast as the overall total, and by 2020 they may exceed the size of rural populations. Such a major demographic trend challenges thecapacities of some traditional small-scale businesses to cope with the increasing demands.

CHALLENGES FACED BY RURAL ENTREPRENEURSHIP IN INDIA

Family Challenges: Convincing to opt for business over job is easy is not an easy task for an individual. The first thing compared is – Will you make more money in the business of your choice or as a successor of family business. This is where it becomes almost impossible to convince that you can generate more cash with your passion than doing what your Dad is doing.

Social Challenges: Family challenges are always at the top because that is what matter the most but at times social challenges also are very important. Let us say you and your friend graduated at the same time. You opted for entrepreneurship and your friend opted for a job. He now has a flat, car and what not because he could easily get those with a bank loan but you still have nothing to show off and this is where the challenge comes.

Technological Challenges: Indian education system lags too much from the Job industry as a whole but then it lags even more when it comes to online entrepreneurship. What technology would be ideal and how to use that technology effectively?

Financial Challenges: (Difficulty in borrowing fund): Financial challenges are a lot different in India especially for online entrepreneurs. When you are starting out as an entrepreneur you don’t opt for venture funding but try to go to funding for small to medium business people. Many such non-technical business people don’t understand the online business models as a whole and so getting an initial business funding from them becomes challenging. The other option you can think of is a loan but bank loan is not at all an option in India for new online entrepreneurs.

Policy Challenges: Now and then there is lots of changes in the policies to change in the government. Problems of TRIPS and TRIMS. Problems of raising equity capital, Problems of availing raw-materials, Problems of obsolescence of indigenous technology Increased pollutions Ecological imbalanced. Exploitation of small and poor countries etc.

ROLE OF EDUCATION IN ENTREPRENEURIAL DEVELOPMENT

Education is the backbone to the emancipation of rural women entrepreneurs, and opportunities for rural women are too few and far between to have much impact. Blauseems to make a similar point when he claims that it is ironic that there is a view that white women can impart skills to black women, that black rural women have no skills, and have nothing to bring to the table. Small scale rural business activities are increasing important for livelihood in developing countries, but require the development of new skills and relationships cites that skills development, micro and small scale enterprises (M.S.S.E) are the seedbeds for a broad development of the private sector and create a large number of self-employment and income opportunities, forming the foundation for the national economy and social development at the grass roots.

CONCLUSION

World-wide the last three decades have seen major shifts in rural economies. Rural enterprises are important generators of employment and economic growth internationally. It is important to stress that rural entrepreneurship in its substance does not differ from entrepreneurship in urban areas. Entrepreneurship in rural areas is finding a unique blend of resources, either inside or outside of agriculture.

This paper has attempted to understand the role played by rural enterprises in economic development and how governing bodies can help to foster its growth. The promotion of entrepreneurship and the understanding where entrepreneurship comes from is as equally important as understanding the concept of entrepreneurship. The environment which is considered most favorable for their growth forms the basis for the development of policies for entrepreneurship development. However, despite their phenomenal growth rural enterprises have common systemic constraints to their development. Governments and donors can help to address these constraints by facilitating efficient and unbiased financial markets; a suitable business environment; education, training, and competitive capacity; and access to information, networks and the global market place. To conclude the paper has also pointed out the importance of rural enterprises in the development of the economy.

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CUSTOMER RETAINING

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ABSTRACT
Customer retention is considered as the most prevalent and generally utilized in a minute and furthermore perceived as a key component of relationship in the market. Client maintenance implies the exercises of the organizations take to diminish the quantity of client abandonments. Maintenance implies the capacity to keep the client and how to hold the client. An evaluate of the administration quality or item given by a business that estimates how faithful its clients are. Client lifetime esteem is the most critical thing that the organization will aside from more benefit in the whole lifetime of the business. A fantastic support of the clients have greater productivity, while poor support of the clients will prompt a challenge. A client thankfulness day never harms either. In past days client maintenance was less a direct result of their item quality. The long haul achievement of an organization have two critical elements i.e consumer loyalty and client maintenance. The devotion to the client will assist the organizations with retaining the client and will prompt achievement. Client maintenance has been a noteworthy point since the mid-1990s.In this paper we have clarified about the significance of client maintenance, significance of the client maintenance and for online business, client maintenance promoting, client degree of consistency, how to fabricate client maintenance, client maintenance systems, keep up client dedication and advantages of client maintenance.

Keywords: Customer Retention, Lifetime Value, Service, Success, Loyalty.

INTRODUCTION
Client maintenance is considered as the most well known and broadly utilized in a minute and furthermore perceived as a key component of relationship in the market. Client maintenance implies the exercises of the organizations take to decrease the quantity of client surrenders. Maintenance implies the capacity to keep the client and how to hold the client. An assess of the administration quality or item given by a business that estimates how faithful its clients are. Client lifetime esteem is the most vital thing that the organization will aside from more benefit in the whole lifetime of the business. A great support of the clients have greater benefit, though poor support of the clients will prompt a challenge. A client thankfulness day never harms either. In bygone days client maintenance was less a result of their item quality. The long haul accomplishment of an organization have two imperative elements i.e consumer loyalty and client maintenance. The devotion to the client will assist the organizations with retaining the client and will prompt achievement. Client maintenance has been a noteworthy theme since the mid-1990s.

CUSTOMER RETENTION MEANING
Client maintenance alludes to the exercises and moves organizations and association make to decrease the quantity of client surrenders. The objective of client maintenance programs is to help organizations hold whatever number clients as could reasonably be expected, frequently through client unwaveringness and brand devotion activities.

The client maintenance definition in promoting is the way toward connecting with clients to keep purchasing items or administration from your business. It's not quite the same as client securing or lead age since you have officially changed over the clients in any event once

IMPORTANCE OF CUSTOMER RETENTION
Customer retention increases your customer life time value and boosts your revenue. It also helps you build amazing relationships with your customers. You aren’t just another website or store. They trust you with their money because you give them value exchange.

IMPORTANCE OF CUSTOMER RETENTION FOR AN ONLINE BUSINESS
You might have heard that it’s easier and less expensive to retain customers than to acquire them. The most recent statistics indicate that it’s true.

For one thing, you’ll spend five times less money on customer retention.

Additionally, at best, your probability selling to an existing customers is at least 40 percent more likely than converting someone who has never bought from you before.

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CUSTOMER RETENTION MARKETING

Customer Retention marketing is a tactically-driven approach based on customer behaviour. It's the core activity going on behind the scenes in Relationship Marketing, Loyalty Marketing, Database Marketing, Permission Marketing**,** and so forth. Customer retention refers to the ability of a company or product to retain its customers over some specified period. High customer retention means customers of the product or business tend to return to, continue to buy or in some other way not defect to another product or business, or to non-use entirely. Selling organizations generally attempt to reduce customer defections. Customer retention starts with the first contact an organization has with a customer and continues throughout the entire lifetime of the relationship.

CUSTOMER RETENTION RATE

Customer retention rate designates the percentage of customers the company has retained over a given time period. Retention rate is a reverse side of churn rate, which shows the percentage of customers a company has lost over a specific period. The importance of retention rate as a metric varies depending on the industry, for example for businesses providing services or selling software goods, customer retention is crucial and it directly affects profitability of the business.

There are several formulas to calculate customer retention rate, one of the most used and easy one is the following

Customer Retention Rate = ((EC-NC)/SC)*100, where:

EC **-** number of customers at the end of a period

NC - number of new customers during that period

SC - number of customers at the start of that period

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Let's say you released a mobile game. On September 1st you had 1000 players. You got 500 new players by September 30, however 200 players stopped playing the game. So, at the end of a period (in our case one month) you had 1300 playing customers. Let's calculate the retention rate: ((1300-500)/1000)*100=80.

So, you manage to retain 80% of your customers. Each industry has their own "good" and "bad" retention rates. Needless to say, every company tries to retain maximum percentage of customers. Proper customer relationship management software, like aims at increasing customer satisfaction and loyalty thus improving customer retention rate.

Build Customer Retention

- Treat your customer or clients like people. The internet is a wonderful thing, but making an effort of relate to your clients or customers on a personal level is often the difference between a sustainable business and one that here today, gone tomorrow.
- Appreciate your clients or customer. Thank you notes, thank you gifts for on boarding new clients and or discounts to your most loyal customers can speak volumes.
- Welcome and ask for constructive feedback. Let your customer know that their voice is heard. Don't wait for negative feedback to come to you, proactively reach out to your customers on a regular basis to find out what they like and what they like and what they think you can improve on.

Customer Retention Strategies

1. Reducing attrition
2. Sell and the sell again
3. Bring back the lost help
4. Frequent communications calendar
5. Extra ordinary customer service
6. Courtesy system
   - Product or service integrity
   - Measure life time value
   - A complaint is a gift

The best customer retention tactics enable you to form lasting relationships with customers who will become loyal to your brand. They might even spread the word within their own circles of influence, which can turn them into brand ambassadors.

But let's start at the beginning. You have sold a product or service to a customers, so what next? That's when you build and implement customers retention strategies.

Maintain Customer Loyalty

c) Reward your customers

ci) Use your customers service and buy their products

cii) Send thank you notes

ciii) Return phone calls promptly

civ) Do what you say you are going to do,

cv) Stay in touch

cvi) Have a "goof kit"

cvii) Promote customers products and service

cviii) Make it easy as possible for your customers to do business with you.

cix) Shower customers with kindness

cx) Speak your customer language

cxi) Give your customers what they want, when they want it, the way they want it.

Benefits of Customer Retention

- Increase of repurchasing behaviour
- Increase of cross selling behaviour
- Increase of the value of a customer
- Decline price sensitiveness
- positive word of mouth recommendations
- Decline migration rates
- Decline costs for the acquisition of new customers
- Strengthening of the unique selling proposition

In order to benefit from these factors professional customer retention activities play a major and important role.

CONCLUSION

Currently many companies are facing an aggressive battle regarding customers. With the support of professional and efficient customer satisfaction activities a company has many advantages over its competitors. The target of customer retention is to build and maintain a long term relationship with customers. Both parties-the company and the customers-benefits from each other. Customer retention could and should be implemented in every company. There exists a board pallet of various instruments which can have a lasting effect. The earlier a company start with professional customer retention the faster first results can be experienced

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LEADERSHIP ASSESMENT OF MSME CATEGORY SPINNING MILLS IN COIMBATORE

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ABSTRACT
Leadership is a process by which a person influences others to accomplish an objective and directs the organization in a way that makes it more cohesive and coherent. However, simply having the responsibilities of a leader doesn't necessarily make a person an effective leader. Good leaders are made, not born. If you have the desire and willpower, you can become an effective leader. Good leaders develop through a never ending process of self-study, education, training, and experience (Jago, 1982). Leadership assessment is a process for identifying and describing an individual's unique characteristics as they pertain to leading, managing, and directing others and how such characteristics fit into a given position's requirements based on orientation towards people and tasks.

Keywords: leadership, people, task.

INTRODUCTION
Leadership assesment is an attempt to profile an individual to predict leadership outcomes. Researchers Robert Blake and Jane Mouton, (1985) developed a Managerial Grid Model that originally identified five different leadership styles based on concern for people and concern for production. Using this model the managers analyse their own leadership style, based on how they stand with respect to their concern for production and people.Since this leadership developmental activity is a learning instrument, it can be used for self-analysation. The grid is divided into four quadrants each representing a specific style of leadership which are, Authoritarian, Country Club, Impoverished, Team Leader.

STATEMENT OF THE PROBLEM
No particular leadership style is best suited for all situations, but it is important to understand ones natural approach to further development. It is unwise to neglect either Task or People, but equally a compromise between the two will only result in an average team performance, because neither people’s needs can be met nor performance achieved. Hence it is necessary for leaders to strive towards accomplishing higher performance objectives while paying due importance to people’s needs, also considering the environmental factors prevailing at that instance that affect the outcome that might have been different otherwise.

OBJECTIVES OF THE STUDY
- To study the predominant Leadership style of the 50 Respondents taken up for the study.
- To find out the intensity of predominant leadership style within the population as **Low**, **Medium** and **High**.
- To find out the influence of Demographic factors **-** Age and Experience on the predominant leadership style.

SCOPE OF THE STUDY
The study analyses the scope for fifty top and middle level managers from ten different Spinning mills in Coimbatore. This focuses on identifying the extent to which the leader is people or task oriented. A questionnaire is used to obtain the respective scores in people and task, which are then plotted on the Managerial grid to identify into which of the four quadrants the score falls into. This will give an idea of their leadership style, hence an insight into which areas improvement is possible or necessary to be taken up as a personal action item.

LIMITATIONS OF THE STUDY
The study is limited to ten mills in Coimbatore and hence the results cannot be taken as a common leadership practice followed by the industry in this district. Moreover this study is confined only to the individuals who have participated in this survey and however large a sample size is chosen from the population a generalisation of results cannot be obtained. The outcome is heavily dependent on the truthfulness of the subjects.Another intrinsic limitation is that it is one side view of leaders and views of subordinates on the styles of leaders, and the internal or external variables have not been taken into account.

REVIEW OF LITERATURE
Srdjan Nikezic, Dobrica Stojkovic, Boban Djurovic, Aleksandar Djordjevic (2013) Using the Blake Mouton model, aspects of the application one of the five leadership styles is accompanied by two dimensions of local

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government. In this paper, on the basis of concrete research, based on the established hypotheses leadership style was determined that matches to the actual situation in local government in Serbia.

Agnieszka Borowa, Hani S. Darwish (2017) conducted a study that showed what management style business students from Halmstad University, Sweden would implement using the Blake Mouton model and found that they were going to be Team Leaders because they valued people's needs as well as the results of their work.

RESEARCH METHODOLOGY

The present study is a descriptive study that assesses what type of leadership style is predominant. Percentage calculations are used to identify the influence of age and experience on the identified predominant style.

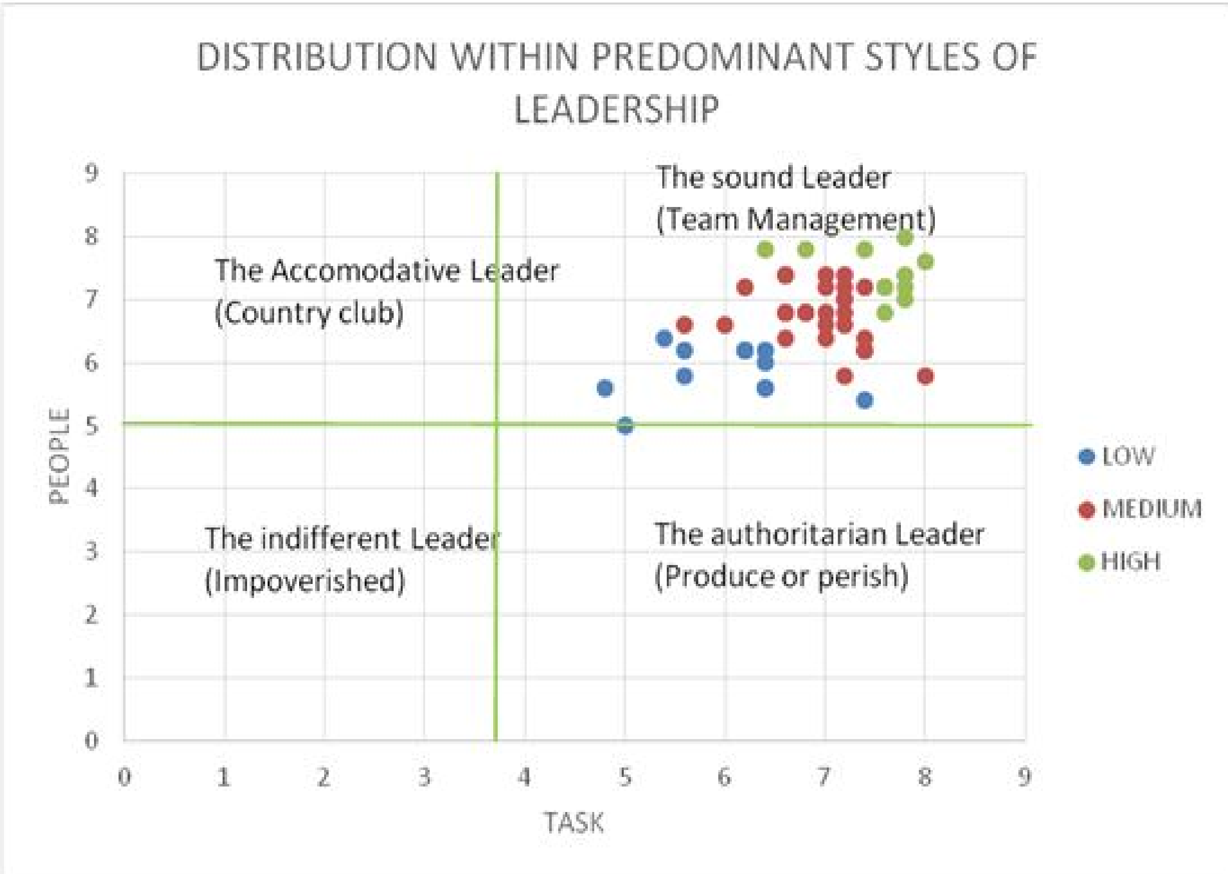
Sample Size: 50 middle and lower level managers from 10 Spinning Mills. Sample size refers to the number of items that are selected from the population to constitute a sample.

A Questionnaire containing eighteen questions pertaining to whether the respondent is oriented towards people or task is distributed and the information collected. The answers are then transferred to an Excel sheet and the people questions are totalled separately and the Task questions totalled separately. Both the totals are then multiplied by 0.2 to obtain the respective scores.

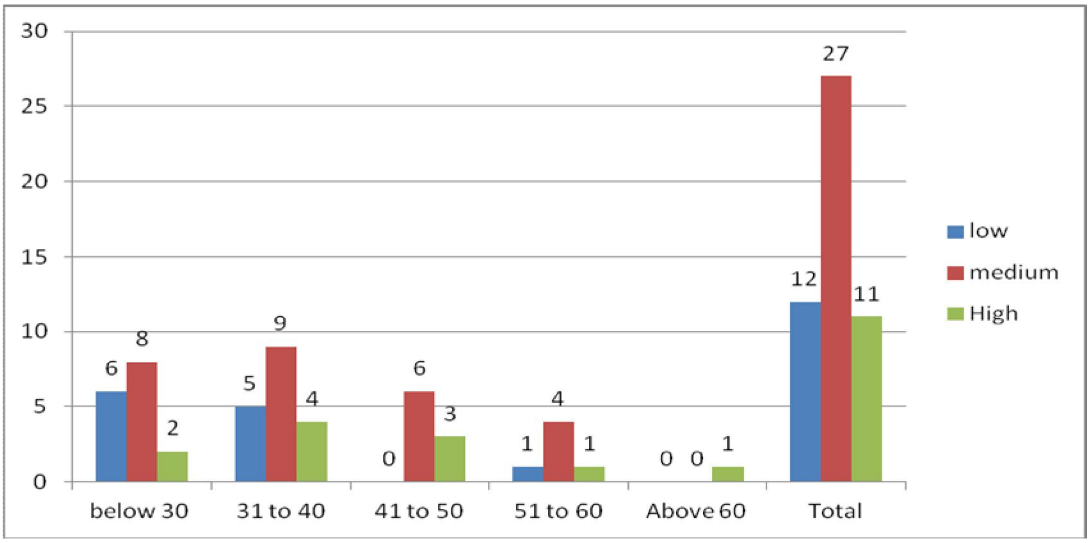
The final scores are then plotted on the graph below by considering Task as x axis and People as y axis. The point of intersection(x, y) on the graph determines the Leadership Style depending in which quadrant the point lies. Other variables such as age, gender, experience are also considered to analyse their influence on the Leadership Styles.

The three step process involves one identifying the managerial style. Two is identifying areas that can be improved to develop leadership skills. Three is to put the grid in context.

Age distribution amongst sound leader style

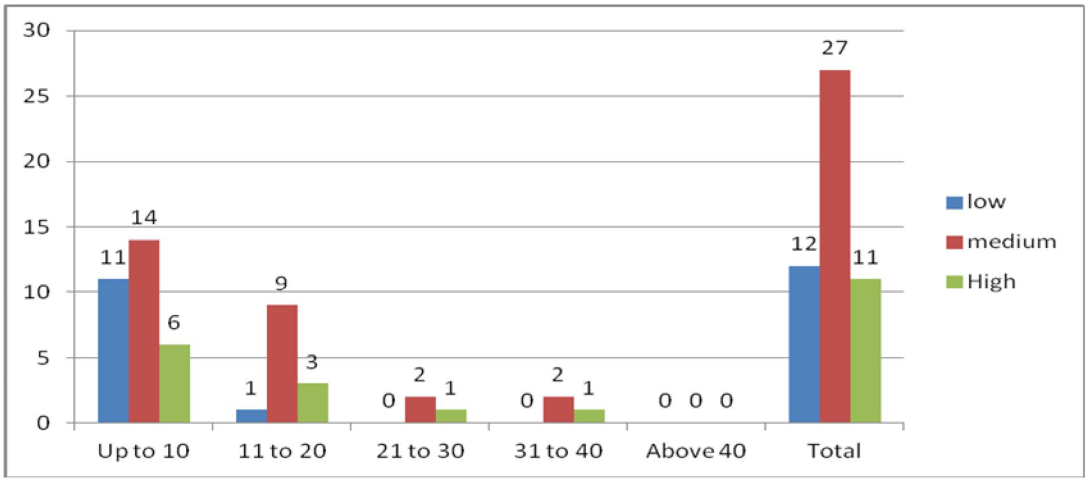


Leadership intensity	Range on both traits
Low	5.5 to 6.6
Medium	6.6 to 7.7
high	Above 7.7

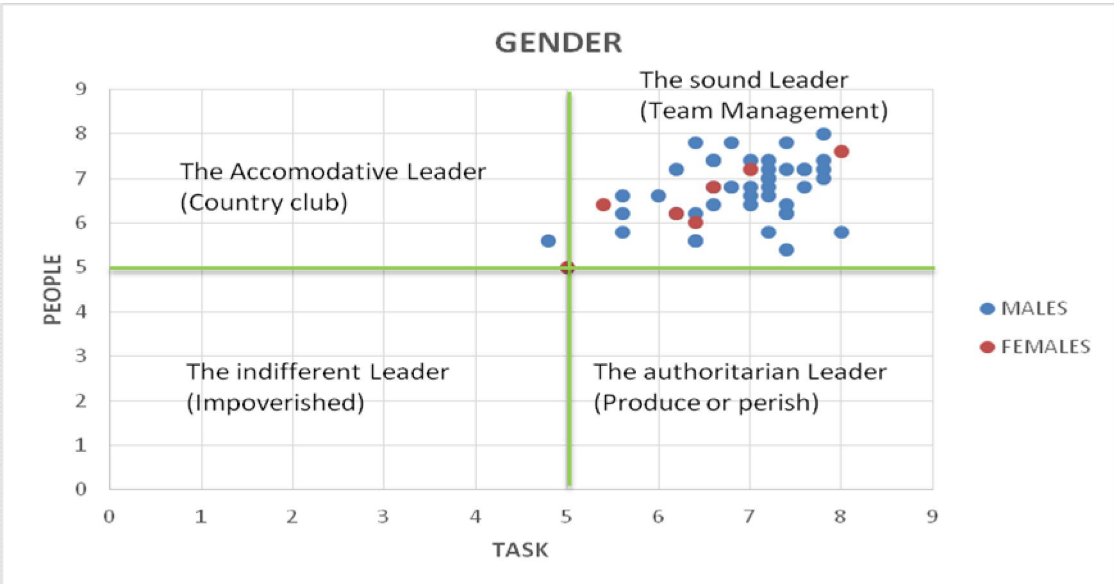


It is found in the study that majority of the respondents practicing sound leader style are found in the age group of 31 to 40.

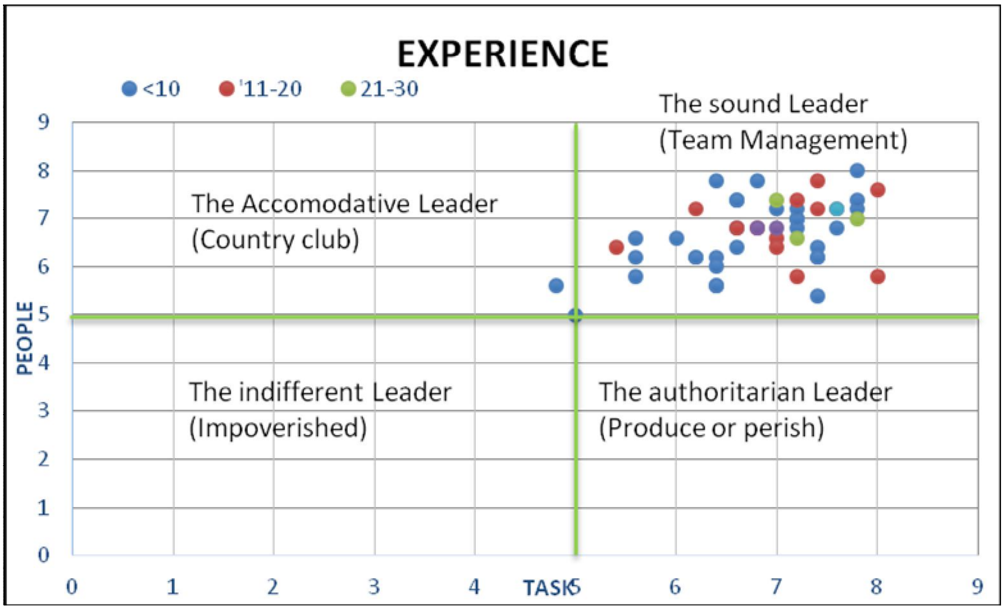
Experience distribution amongst sound leader style



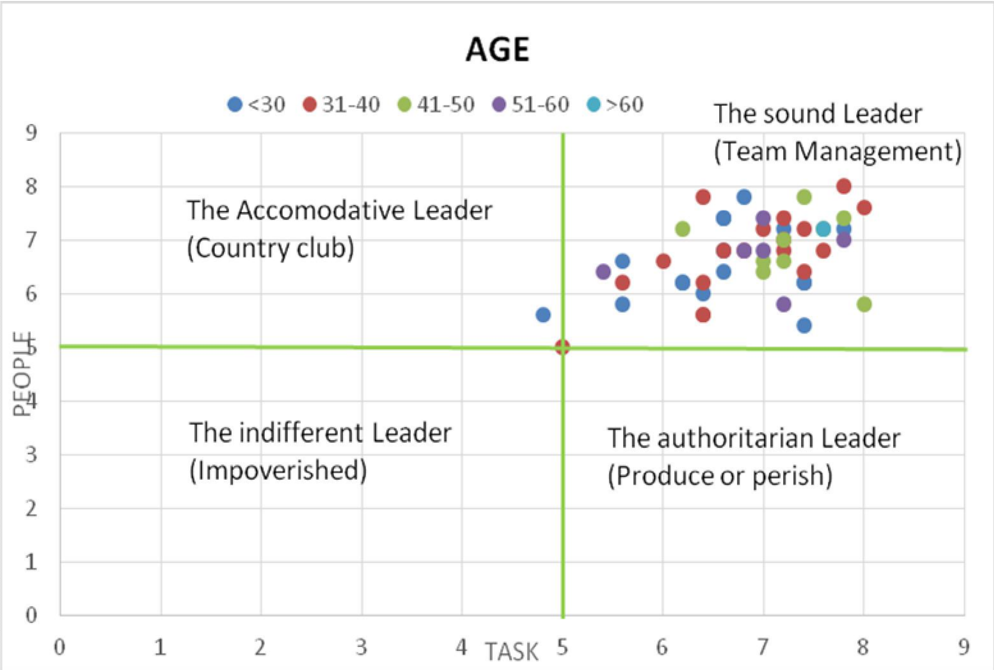
It is found in the study that majority of the respondents practicing sound leader style are found in up to 10 years of experience.



Inference: Irrespective of the gender the respondents, all were found to display **"sound leader style"** as they give balanced weightage for task and people.



Inference: Irrespective of the Experience group of the respondents, all were found to display **"sound leader style"** as they give balanced weightage for task and people.



Inference: Irrespective of the Age group of the respondents, all were found to display **"sound leader style"** as they give balanced weightage for task and people.

FINDINGS

- All the 50 respondents taken up for the study are rated to be falling under Sound Leader style quadrant when their people orientation and task orientation statement is analysed. Which indicates that they give importance for both people and task traits, when it comes to displaying their leadership style.
- It could be seen that the distribution within the sound leadership style indicates 12 respondents falling under 5.5 scales to 6.6, 27 respondents are falling under 6.6 to 7.7 scale and rest of the respondents numbering 11 are found to fall under 7.7 and above scale. Thus majority of the respondent show medium intensity with in "sound leadership style" practiced.
- When the age factor is considered, below 30 have majority in Low intensity and 31to40 have majority medium and high intensity level of sound leadership styles.
- When experience factor is considered, upto 10 years have majority of all the three intensity levels of sound leadership style.

SUGGESTIONS

- Management can use this tool to help the leaders asses their leadership style and suggest areas of improvement.
- The top management can identify and facilitate management development programmes such as mentoring for the leaders to better equip themselves for their betterment.

CONCLUSION

Leadership Assesment is like any other instrument that attempts to profile a person, other factors need to be taken into consideration such as, how the manager and employees rate the individual as a leader, does he/she get the job done, do they take care of their employees, or are they helping to “grow” their organization. The study can be extended to consider other internal and external factors to make it well rounded and complete. Textile being a mature industry, has majority of its leaders following the Ideal Leadership style.

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EMERGENCE OF MODERN LEADERSHIP STYLES

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ABSTRACT
In the present regularly evolving condition, there isn't just a single administration style or system that works constantly. Authority is the activity of driving individuals in an association towards accomplishing objectives. There are seven kinds of administration styles in developing current age. Not just in business world and in a particular spot where initiative assumes a noteworthy job. Administration assumes an imperative job wherever around us including schools, universities, work place, association, political field and so forth.., The achievement of the association relies upon the expertise, learning, limit and style of the pioneer. There are a few contrasts between customary administration styles and present day initiative styles. Conventional initiative styles are being surpassed by new administration outlook. There are seven delicate aptitude should have been a fruitful pioneer. Among the seven kinds of administration styles just couple of styles are received and found as powerful sort of initiative. The initiative styles reflect social standards and a great deal has changed over the most recent 16 years. In the 21st century, authority has changed as innovation has taken over numerous parts of our lives and it will keep on developing over the long haul. To be powerful in the cutting edge work place, pioneers need to see how to adjust to new styles.

Keywords: Leadership, Environment, Emerging, Traditional, Cultural norms, Effective, Evolve, Adapt.

INTRODUCTION
Leadership is an action of leading a group of people or an organization. Authority is an uncommon quality which is found normally in some human and it tends to be worked by appropriate direction and training. Administration is a quality which is the mix of heading, expert, direction, relational abilities, genuineness. There untruths contrast in the administration styles pursued by every single human. . There are seven delicate aptitude should have been an effective pioneer. Among the seven sorts of administration styles just couple of styles are received and found as powerful kind of authority. Clinician Kurt lewin built up his first structure on authority in mid 1930s. He contended that there are three noteworthy styles of initiative. Later in 1978 James V. Downton presented the idea of transformational initiative and later this was created by authority master and presidential biographer James McGregor Consumes. Galton's Genetic Virtuoso inspected initiative characteristics in the groups of an influential man. Authority have a capacity to make a dream which others can pursue. Each individual can rise as a pioneer by building up their abilities as needs be.

7 TYPES OF LEADERSHIP STYLES
1. Democratic Leadership
Democratic leadership is actually what it sounds like, the pioneer settles on choices dependent on the contribution of each colleague. Majority rule authority is otherwise called participative administration. Popularity based initiative is a standout amongst the best administration styles since it permits lower-level workers to practice specialist they'll have to utilize shrewdly in future positions they may hold. It additionally looks like how choices can be made in organization executive gatherings. This sort of administration style can be connected to any association.

2. Autocratic Leadership
Autocratic leadership is the inverse of democratic leadership. Despotic authority is the opposite of vote based administration. In this administration style, the pioneer settles on choices without taking contribution from any of the laborer or worker works under him. Representatives are neither considered nor counseled preceding a heading. To be honest, this initiative style doesn't work in each spot. Most associations today can't continue by following imperious initiative style. In present day days managers assumes a noteworthy job in each association. Bosses are particularly essential just as the pioneer for the accomplishment of the association.

3. Laissez-Faire Leadership
If you remember your high-school French, you'll accurately assume that laissez-faire leadership. It is the least intrusive form of leadership. The French term "laissez faire" literally means "let them do," and leaders who embrace it afford nearly all authority to their employees. Laissez-faire leadership is also called as delegative leadership.

Although laissez-faire leadership can empower employees by trusting them to work however they like, it can limit their development and overlook critical company growth opportunities. Researchers have found that this is the leadership style that leads to the lowest productivity among the group members.

4. Strategic Leadership

Key pioneers is the capacity to impact others to willfully settle on choices that upgrade the prospects for the association's long haul achievement. The individual in question acknowledges the weight of official interests while guaranteeing that present working conditions stay stable for every other person.

This is an attractive authority style in numerous organizations on the grounds that vital reasoning backings various kinds of representatives immediately. Be that as it may, pioneers who work along these lines can set a dubious point of reference as for what number of individuals they can bolster without a moment's delay, and what the most ideal route for the organization truly is if everybody is getting their way consistently.

5. Transformational Leadership

Transformational leadership is always "transforming" and improving upon the company's conventions. Representatives may have a fundamental arrangement of work/errand and objectives that they complete each week or month, however the pioneer is continually driving them outside of their usual range of familiarity.

This is a profoundly supported type of initiative among development disapproved of association since it inspires workers to perceive what they are really able to do. In any case, transformational pioneers can chance dismissing everybody's individual expectations to absorb information if direct reports don't get the correct training to manage them through new duties.

6. Transactional Leadership

Transactional leaders are fairly common today. These directors remunerate their representatives for unequivocally the work they do. An advertising group that gets a booked reward for producing a specific number of leads before the finish of the quarter is a typical case of value-based initiative. Value-based initiative builds up jobs and duties regarding every representative, except it can likewise energize absolute minimum work if workers know how much their diligent work merits constantly. This initiative style can utilize motivator projects to rouse workers, however they ought to be steady with the organization's objectives.

7. Bureaucratic Leadership

Bureaucratic leaders go by the books. It depends on fixed authority obligations under a pecking order of power, applying an arrangement of standards and guidelines for the executives and basic leadership.

Representatives under this initiative style probably won't feel as controlled as they would under absolutist authority, however there is as yet an absence of opportunity in how much individuals can do in their jobs. This can rapidly close down advancement, and is certainly not empowered for organizations who are pursuing aggressive objectives and fast development.

IMPORTANT LEADERSHIP QUALITIES

- Honesty and Integrity.
- Inspire Others.
- Commitment and Passion.
- Good Communicator.
- Decision-Making Capabilities.
- Delegation and Empowerment.
- Creativity and Innovation

IMPORTANT LEADERSHIP SKILLS

- Communication
- Motivation.
- Delegating.
- Positivity.
- Trustworthiness.
- Creativity.

- Feedback.
- Responsibility.

HOW LEADERSHIP HAS EMERGED IN MODERN DAYS

In the present consistently evolving condition, there isn't one explicit authority style or procedure that works constantly. The world has changed a great deal from ahead of schedule to now and it keep changing and we can call it as creating. The conventional best practice administration style missed the mark in the cutting edge world, something new was required in each field and there it began "The development of present day initiative styles". Each association required a handy chief to run the association effectively, everybody required successful authority and expertise full pioneer.

It's anything but difficult to feel that ideas like initiative never truly change much from age to age, yet it isn't in reality evident. Initiative styles reflect social standards, and a great deal has changed over the most recent 16 years. In the 21st century, authority has changed as innovation has taken over numerous parts of our everyday and it will keep on developing over the long haul. To be successful in the cutting edge working environment, pioneers need to see how to adjust to new initiative styles. Here we perceive how initiative has changed amid the 21st century.

The authority style is updated, new practices were pursued, presently the administration is under creating innovation and society conduct. The initiative style dependably centers around dreams just as key objectives. The authority ought to constantly dependent on individuals, commitment, client, investors, society and workers. The cutting edge style of initiative is responsive and wires both present day and conventional styles.

Moving Far from Despotism

Amid the twentieth century, imperious initiative was frequently utilized administration style in the vast majority of the association. In a dictatorial framework, the executives settles on every one of the choices, and takes next to no contribution from representatives on the floor. Choices are made dependent on the chief's perspectives and experience, and they have unlimited authority of the gathering. The pioneer or the supervisor assumes a noteworthy job in the association. Today, work environments will in general be progressively community oriented rather than dictator, making this style of authority begin to drop out of support.

Innovation's New Job in Authority

Indeed innovation plays a There's definitely no uncertainty that the quick ascent of the Web has influenced the manner in which pioneers deal with their groups. Numerous representatives telecommute, and overseeing remote workers requires considerably greater flexibility and steady correspondence. Innovation influences everything from the manner in which workers speak with each other to the assessment apparatuses accessible to pioneers. Innovation can make authority simpler somehow or another, yet directors must utilize it well or it can make initiative incoherent and incapable. A few directors use innovation to keep away from straight to the point contact with representatives not a decent utilization of these apparatuses in a position of authority.

Some design principles for emerging leadership

- Leaders are completely related to the customer needs and wants. They mainly focus on customer satisfaction, so that they can survive in the business world
- They focus on their purpose and ensure that they make work meaningful for all employees.
- They encourage innovation and experimentation.
- They are driven by results and tasks.
- They distribute their leadership powers those who have the will, skill, ability and the desire to lead.
- This create a whole new modern leadership mindset, now a days most of the organizations are adaptable and focuses on changing technical world rather than following a plan.

CONCLUSION

Certain administration styles never leave system. The capacity to associate with and rouse others makes for incredible pioneers crosswise over ages. Individuals with extraordinary enthusiastic insight can flourish in this new universe of versatile authority, and aren't confined to only one sort of administration. Despite the fact that the characteristics of a decent pioneer don't change, the manner in which we see initiative does and that is something to be thankful for. Initiative is the quality that can accomplish more noteworthy things throughout everyday life, authority quality isn't a learning procedure, it is an inbuilt quality. The new administration style wires conventional and present day initiative arrangements and practices. The administration quality assumes a

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vital job all over. Following initiative styles in each association prompts accomplishment of the association. A decent pioneer is a decent adherent, audience, he/she should convey all the quality to be a decent pioneer. In future we will confront expanding dimensions of exponential changes in each field, we will live in a progressed computerized world. Employments will change as innovation assumes control over all job where numerous occupations can done by robots effectively and we will confront digitalized world around us. There will be new kinds of employments that will require new sort of aptitudes. Without a doubt existing aptitudes will turn out to be progressively repetitive and pioneers should satisfy the desires for their kin and client dependent on this new creating world. Driverless autos will give us more opportunity to work, we need not to sit and work at office without fail. As the innovation rises, it makes changes in each field and authority styles will keep developing new strategies and frameworks.

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DEVELOPMENT OF WOMEN ENTREPRENEURS

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ABSTRACT
Now a day, women entrepreneurs are playing a vital role in India. They have become important part of global business environment. Increased female entrepreneurial activity heralds a progress for women's rights and optimization of their economic and social living index. Innovation works as a catalyst or an instrument for entrepreneurship. Womens are generally perceived as home makers with little to do with economy or commerce. In modern India, more an d more women are taking micro, small and medium scale enterprise. The topic of the women entrepreneurship has highly connected with people and society. The main purpose of this paper is to find out women entrepreneurs status. Main reason for women to become a entrepreneur, the institutions that are serving the women to put their views into action included in the study. On the basis of the study some suggestions are given to encourage the women to become successful entrepreneur.

Keywords: Emotional, intelligence, multi-task, orientation, self –branding, motivation.

INTRODUCTION

Female entrepreneurs are group of women who commence and operate a business venture. Approximately women entrepreneurs are *one third of the all entrepreneurs worldwide. Studies have shown that successful women entrepreneurs start their business as a second* or third profession. Because of the previous careers, women entrepreneurs enter the business world later on the life, around40-60 years old. Because women are overtaking their male peers in the level of education obtained, having higher education degrees is one of the significant characteristics that many successful female entrepreneurs have in common. The number of self-employed women has steadily increased over the past thirty years, putting them approximate thirty three percent increases. Many female owned business continuen to be a home based operations.

WOMEN ENTERPRENEURSHIP

For developing country women entrepreneurs plays a vital role particularly in terms of their economic world. Women entrepreneurship has been recognized as an important source of economic growth. By establishing their new venture women entrepreneurs generate new jobs for themselves and others and also provide for the society with different solution to management, organisation and business problem. However, they still represent minority as women entrepreneurs, especially in India. Women entrepreneurs often face gender –based barriers to start and growing their businesses. Women entrepreneurs are strong contribution to the economic well being of the family and communities, poverty reduction and women empowerment. Thus, government across the world as well as various development organizations are actively assisting and promoting women entrepreneurs through various schemes, incentives and promotional measures.

Rather than working as a employee an entrepreneur runs a small business and assumes all the risk and reward of a given business venture, idea, or good or service offered for sale. The entrepreneur is commonly seen as a business leader and innovator of new idea and business processes. Entrepreneurs tend to be good at perceiving new business opportunities. Entrepreneurs' spirit is characterized by innovation and risk taking. They act as the manager, launch and growth of enterprise. Typically in control of a commercial undertaking directing, factors of production the human, financial and material resources that required exploiting a business opportunity.

FUNCTIONS OF WOMEN ENTREPRENEURSHIP

1. Risk bearer in specific nature
2. Creating of new ideas
3. Acting as a organisational functions such as staffing, coordinating, directing, supervision
4. Including managerial functions like formulation, product analysis, production plans, oraganisation sales etc.
5. Decides for development of a market for his product.
6. Decision makers in all the activities.
7. She has to introduce new product, creation of new markets, application of new process of production, discovery of new and better sources of raw materials and developing a new and better form of industrial organization
8. Risk bearing is the responsibility for loss that may occur due to unforeseen contingencies of the future.

9. Exploration of the prospects of starting a new business enterprise.

10. Introduction of innovation or imitation of new ideas.

REASON TO BECOME A WOMEN ENTERPRENEURSHIP

Many studies indicate that women start businesses for fundamentally different reasons than their male counterparts. while men start businesses primarily for growth opportunities and profit potential, women most often found businesses in order to meet personal goals such as gaining feelings of achievement and accomplishment .In many instances, women consider financial success as an external confirmation of their ability rather than as a primary goal or motivation to start a business, although millions of women entrepreneurs will grant that financial profitability is important in its own right.

Women also tend to start businesses about ten years later than men, on average. Lack of management experience and traditional socialization has all been cited as reasons for delayed entry into entrepreneurial careers. For some, working at a typical nine-to-five job is a satisfying way to earn a living. But for others, an innate entrepreneurial spirit may lead them down a path of self-employment or create the desire to launch a business enterprise. There are a variety reasons that can result in someone becoming an entrepreneur. Social networking has been accelerating at a fast pace in sync with technological advancements. Socializing has never been an issue for women and they can be great communicators at expressing their feelings to other people. Women are known to be emotionally impulsive due to the hormone play. But women are also known for their ability to channel their energy into the right direction especially when they adorn responsible positions. Women have senses that ping when a small detail goes out of hand.

From parents to husband and kids, who knows to appease the family better than a mother? Her ability to effortlessly slip into different roles while at the same time ensuring the quality does not suffer, should be considered as a lesson to learn from for any management school student

Being, a daughter, a sister, a friend, a wife, a mother, a colleague, a boss all at been through them all, understanding and coordinating with any aspect of a challenge. A mother at home and a leader at work require different perspectives of handling any situation. This gives women an upper hand at managing various scenarios. With great power comes great responsibility, and who says women are not our everyday heroes. Being brought up in a patriarchal society, where men are always given the first opportunity to succeed in life, women have always strived to go the extra mile to emerge trailblazers in number of areas.

Women are known to be better than men at empathizing. Sensing the thoughts and feelings of others appropriately, they emerge to be great solution providers. They respect reciprocal relationships and are more cooperative and collaborative in their approach. . Logic can only take you from point A to point B, but a heart full of empathy can make millions happy.

As the corporate world is moving from a hot to cool power leadership, women have an upper hand since her skills are not exerted through authority but personal interaction. She has an inclination towards a holistic and self-reflective approach consequently making her a stronger and more effective leader than her male counterpart. Being a woman is tough, but working with them is not. Her natural propensity to be better listeners who are capable of effectively dealing with stressful situations to come up with intelligent solutions, defying all odds and leading by example, gives her the extra push to be at the top.

CHALLEGES FOR WOMEN ENTERPRENEUERSHIP

1. Family restriction

Women are expected to spend more time with their family members. They do not encourage women to travel extensively for exploiting business opportunities.

2. Lack of Finance

Family members do not encourage women entrepreneurs. They hesitate to invest money in the business venture initiated by women entrepreneurs. Bank and other Financial Institutions do not consider Middle Class Women Entrepreneurs as proper applicants for setting up their projects and they are hesitant to provide financial assistance to unmarried women or girls as they are unsure as to who will repay the loan — Either their parents or in-laws after their marriage. This humiliates unmarried women and they generally leave the idea of setting up their ventures.

For example, Kiran Mazumdar Shaw initially faced many problems regarding funds for her business. Banks were hesitant to give loan to her as biotechnology was a totally new field at that point of time and she was a woman entrepreneur, which was a rare phenomenon.

3. Lack of Education
Women are generally denied of higher education, especially in rural areas and under developed countries. Women are not allowed to enrich their knowledge in technical and research areas to introduce new products.

4. Role Conflict
Marriage and family life are given more importance than career and social life in Indian society.

5. Unfavorable Environment
The society is dominated by males. Many business men are not interested to have business relationship with women entrepreneurs. Male generally do not encourage women entrepreneurs.

6. Women entrepreneurs are afraid of failure

7. Women have to balance raising families with running their business

8. Tough competition against the male counterparts

9. Limited funding

Funding is the crucial in order to start a business. However, a large number of Indian women do not have property or assets to their name. Hence, they encounter a while applying for loans due to lack of collateral

CONCLUSION
Empowering women entrepreneurship is crucial for achieving the goals of sustainable development and bottlenecks hindering their growth must be reduced to enable full participation in the business. Apart from training programs newsletters, mentoring, trade fairs and exhibitions also can be a sources for entrepreneurial development. As a result, the desired outcomes of the business of are quickly achieved and more of remunerative business opportunities are found. Therefore promoting entrepreneurship among Indian women is certainly a short cut rapid economic growth and development.

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OCCUPATIONAL STRESS IN THE PRIVATE SECTORS: A CASE OF TEXTILE MANAGERS

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ABSTRACT
Purpose – This paper aims to identify consequent Occupational Stress levels in managerial personnel among Textile Managers in India.

Design/methodology/approach – The researchers are proposing a model that highlights level of Occupational Stress. A survey is prepared for data collection and for statistically testing the proposed model.

Findings – The findings also revealed that there is a significant relationship between occupational stress on age, gender, marital status, work experience and income of textile managers.

Research limitations/implications – Data for the study was collected from the managers of Textile industry and so the results cannot be generalized to other geographical areas. The respondents may have completed the questionnaires during a part of the year that was overwhelming. The time in which the respondent completed the questionnaires may have influenced their perceived stress level.

Practical implications – This study is based on Textile sector only. The study can be extended to all service industries throughout the country.

Social implications – The social implications of this study the problem of stress is inevitable and unavoidable in the Textile sector. A majority of the workforce face severe occupational stress and a lot of psychological problems.

Originality/value – The paper is based on a sample of respondents with a new model suggested and tested scientifically, following a thorough process.

Keywords - Occupational Stress, Coping Strategies, Job Satisfaction, Textile sector, Managerial Personnel.

INTRODUCTION
Today's managers face many challenges in the highly competitive working environments, characterized by lack of time, more uncontrollable factors, background distractions, lack of space, general uncertainty, and more administrative tasks that has resulted in job stress. In short, managerial work in organizations in exposed to highly stressful environments. Keichel identified job stress as one of the key problem in the workforce for the next century. For instance, in a survey done by the UK Institute of Directors, 40% of the responding members said stress was a big problem in their company and 90% thought that the work practices could be a factor affecting the level of reported stress. The increasing workloads and roles at the workplace have placed managers under a lot of pressure. This has led to a significant effect on managers' psychological health that inevitably leads to stress and burnout. With job stress becoming an alarming factor for managerial staffs, coping methods to adopt and overcome the psychological distress has become significantly important.

REVIEW OF LITERATURE
Job stress in the workplace appears to be a wide spread cross-cultural phenomenon. Most of the research work on stress has focused on basic elements, namely (a) antecedents of stress, (b) mediators of stress and (c) outcomes of stress (Jerusalem, 1993, as cited in Deary and Blenkin).

Chan et.al. (2000) examined work stress among professionals and para-professions (namely general practitioners, lawyers, engineers, teachers, nurses and life insurance personnel) in Singapore. Results showed that performance pressure and work family conflict were perceived to be the most stressful aspects of work. These two stressors also significantly contributed to the experience of overall work stress.

Shah (2003) examined role stress among employees in banking industry. The results indicated that most of the employees were experiencing moderate level of stress at work. It revealed that role stagnation, inadequacy of role authority, role erosion and role overload were the main stressors being encountered by employees.

METHODS
This research is encompassed by a 553 managers from random textile firms in Coimbatore. The questionnaires were given in a hard-copy format and a time study was conducted. The purpose of this research is to investigate the organizational sources of stress. The nature of this study is correlational as it attempts to analyze the relationship between the antecedent variables to job stress. This is a field study and no artificial setting was

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created as it examines manager's personality and their perception to organizational sources of job stress in their natural work environment. Each individual manager represents the unit of analysis in this study.

VARIABLES AND MEASUREMENT

The main aim of this research was to examine Occupational stress in the Textile industry. The operational definitions of the study variables, description and justification of the use of the measurement instruments are discussed below:

OCCUPATIONAL STRESS

Stress that happens due to a person's employment is termed occupational stress. According to Cooper & Bright (2001), the most widespread definitions of occupational stress may be classified into three types. The first type of definition is stimulus based. It considers stress as an environmental based stimulus, forced upon the person. The second type of definition is response based. It defines stress as an individual's psychological or physiological response to the situational forces. The third definition of stress applies an interactive approach often called the stressor-strain approach.

Keeping in view all the above definitions, for the purpose of this study, occupational stress is defined as the harmful emotional (that is anxiety and depression), physical (that is insomnia, headaches, and infections), and behavioral responses (that is job dissatisfaction, low commitment and poor work performance) that occurs when work necessities do not match the capabilities, possessions and needs of the worker. The present study treated occupational stress as an independent variable that could influence the organizational commitment.

For the purpose of the present study the operational definition of stress is that: Occupational Stress refers to intrinsic and extrinsic stressors of managerial personnel of Textile industry which are related to their job including; stress associated with various work roles; personal strains due to physiological, psychological and behavioral processes that occur under the influence of stress and disrupt the normal functioning of Textile employees.

Occupational Stress Scale

Fifteen items were selected from the Occupational Stress Index developed by Srivastava and Singh (1981). These items relate to role overload, role ambiguity, and role conflict. The respondents were asked to rate each of the 15 items on the following 5-point Likert scale:

RESULTS AND DISCUSSION

This section deals with the analysis of the data collected from the respondents.

Table-1: Demographic characteristics of the Sample

Demographic Variables	Group	No. Of Respondents	%	Demographic Variables	Group	No. Of Respondents	%
Age (in years)	30 & Below	144	26.0	Educational Qualification	Diploma	149	26.9
	31 – 45	233	42.2		Under graduate	234	42.4
	Above 45	176	31.8		Post graduate	170	30.7
Gender	Male	367	66.4	Marital Status	Married	304	55.0
	Female	186	33.6		Unmarried	249	45.0
Work Experience (in years)	Below 5	129	23.4	Monthly Income (in rupees)	Below 20000	200	36.2
	5 – 10	270	48.8		20000-30000	269	48.6
	Above 10	154	27.8		Above 30000	84	15.2

Table-2: Mean and Standard Deviation of Research Variables in different Age Groups

S. No	Age		Stress
1	30 & Below (N=144)	Mean	55.48
		SD	4.840
2	31 – 45 (N= 233)	Mean	57.65
		SD	3.660
3	Above 45 (N=176)	Mean	57.11
		SD	3.886

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	Total (N= 553)	Mean	56.91
		SD	4.155
F – value			12.953
Sig.			0.000

Table-3: Mean and Standard Deviation of Research Variables in different Education Groups

S. No	Education		Stress
1	Diploma (N=149)	Mean	57.03
		SD	3.930
2	Undergraduate (N=234)	Mean	56.84
		SD	4.429
3	Postgraduate (N=170)	Mean	56.91
		SD	3.974
	Total (N=553)	Mean	56.91
		SD	4.155
t – value			0.090
Sig.			0.914

Table-4: Mean and Standard Deviation of Research Variables in different Experience Groups

S. No	Experience		Stress
1	Below 5 (N=129)	Mean	57.05
		SD	4.146
2	5 – 10 (N=270)	Mean	56.76
		SD	4.379
3	Above 10 (N=154)	Mean	57.06
		SD	3.754
	Total (N=553)	Mean	56.91
		SD	4.155
t – value			0.353
Sig.			0.703

Table-5: Mean and Standard Deviation of Research Variables in different Income Groups

S. No	Income		Stress
1	Below 20000 (N=200)	Mean	57.03
		SD	4.195
2	20000-30000 (N=269)	Mean	56.38
		SD	4.199
3	Above 30000(N=84)	Mean	58.33
		SD	3.558
	Total (N=553)	Mean	56.91
		SD	4.155
t – value			7.414
Sig.			0.001

CONCLUSION

The present study was carried out with an objective of explaining the occupational stress. Textile sector in India is facing so many problems. The problem of stress is inevitable and unavoidable in the Textile sector. A majority of the workforce face severe occupational stress and a lot of psychological problems. The productivity of the work force is the most crucial factor as far as the success of an organization is concerned. The productivity in turn is dependent on the coping of the employees. The innovative behavior of employees is also important especially in service organizations. Careful and well-planned implementation strategies that consider the amount of work, role clarity, and training and development can provide a fruitful result to the employees and organization.

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EMPLOYEE EMPOWERMENT- CHALLENGES AND STRATEGIES

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ABSTRACT
The Purpose of the study is to determine the benefits of empowering employee which can be implemented in organisations. Human being are necessary to program operate and maintain the process. Employee empowerment is most important element of quality management. It is based on idea that organizations need employees and vice versa. Empowering employee can be done by developing employers. It includes beyond training and motivation. This study comprises of Challenges and recommendations in Empowering Employees.

Keywords: Employee, Empowerment, Challenges, Recommendation, Process.

INTRODUCTION
Employee empowerment is not a new concept, it is a concept where lot of organization talks about and lot of organisation preach and understand it as an important concept but unfortunately employee empowerment is very easily left sitting on the poster on the wall because it is very difficult to act out.

Employee empowerment means that management recognizes that employees can identify and solve many problems or obstacles to achieving organisational goals. Management provides employee with the tool and authority to continuously improve their performance According to dictionary.com empower means give some power or authority. Employee only can be empowerment to improve.

I. PRODUCTIVITY
Improve quantity If they are motivated, trained and involved. The employees will behave themselves as representative and ambassadors which can be done by Management by delegating power and authority.

II. LITERATURE REVIEW
1. Adnan Celik in their paper "The Effect of employee empowerment Application on Organisation Creativity andInnovations in Enterprises the case of oiz". They focus on the research issues like Primary conditions or Employee Empowerment and given Benefits of Employee Empowerment, have also explained that it improves Organisational Creativity, Innovativeness.
2. Helal Mouneer Alalie (2016) in their paper "Overview of Employee Empowerment to improve Organisation express their views implications on Roots of the concept of Employee Empowerment and Importance of Employee Empowerment and methods & measures on Empowerment approaches, Organic approaches (bottom up approach), Empowerment process, Information sharing, Freedom & autonomy and also they give clear view on how to apply empowerment to increases productivity among Employee by Information, Knowledge, Power, Rewarding. Effective factors in process of employee empowerment and Practices empowerment of employees in organisation, Empowerment and Training, Practical measures to empowering employee and also they given the effects of individual characteristics& Practical procedures to empowering employees and also this paper focus on the existent obstacles in organisations to implement of empowerment.
3. Hasan Tutar (2011) is their paper "The Effects of Employee Empowerment on achievement, Motivation and the contextual Performance of employee" express their views implications on Employee Empowerment, self-determination, Impact, Achievement motive, Contextual, Performance and also they focus on the methods and instruments of data acquisition, model and hypothesis of research data, Measurement model-validity and reliability of measurement model and structural model.
4. Swarnalatha.C (2012) in their paper "A Study on Employee Empowerment to motivate the employee in health care industry in a private multi-speciality organisation express their views implications on Approaches to empowerment by conditions necessary for empowerment, characteristics of an empowered organisation, factors affecting empowerment and empowerment cycle by stages of empowerment and barriers to empowerment by incongruent organisational culture, love for authority, maintenance of tight control, Fear of subordinates, Fear o"f Exposure, Attitudes towards subordinates, Personality of superior.
5. Mr.P.Jayakumar (2017) on their paper "Employee Empowerment-A Empirical study" express their views implications on objectives of the study, need of the study, scope for further study, and limitations of the study& Research Methodology, data analysis & discussions and also they focus on suggestions & recommendations.

6. Onne Janssen (2004) on their paper "The Barrier Effect of Conflict with superiors in the relationship between employee empowerment and organisational commitment" express their views implications on Empowerment and organisational commitment, the barriers effect of conflict with superiors and method & measures in Empowerment , interpersonal conflict with superiors, Organisational commitment, Covariates, data analysis, results can be given by descriptive, statistics and correlations, test of hypothesis.
7. Isaiah .O. Ugboro (2000) on their paper "Top Management Leadership, employee empowerment, Job satisfaction and customer satisfactions in Total Quality Management Organisations: An Empirical study" express their views implications on Employee Empowerment, Organisational culture, Customer satisfaction.
8. Mr.P.Jayakumar (2017) on their paper "Employee Empowerment-A Empirical study" express their views implications on objectives of the study, need of the study, scope for further study, and limitations of the study& Research Methodology, data analysis & discussions and also they focus on suggestions & recommendations.
9. Mostafa Marghany (2015) in their paper "Effects of Empowerment on Employee Performance Workplace" express their views implications on the concept of empowerment, Empowerment Practices, Psychological Empowerment (Motivation), Managerial Practices and Empowerment, Employee Empowerment and Performance, job satisfactions. Employee Empowerment and Self-efficacy, population and sample, measures, procedures, data analysis.
10. Hosein GanjiNia (2013) on their paper "Overview of employee empowerment in organisations" express their views implications on concept defining of empowerment, empowerment process, empowerment approaches, Practices empowerment of employees in organisation, empowerment & training, Empowerment & participation. Empowerment strategies and Practical measures to empowering employees, Techniques and tools creating empowerment in organizations.
11. Chandan Kumar Sahoo (2011) in their paper "Employee Empowerment: A Strategy towards workplace commitment can express their views implications on Employee empowerment-A Theoretical Perspective, Factors affecting Degree of Empowerment by role ambiguity, span of control, social support, access to information, access to resources, participative environment and also also focus on strategic Employee Empowerment by Delegations of Authority, formation of bipartite committee, sense of trusteeship, employees suggestion schemes, Interaction with top executives and workplace commitment by congruency, empowerment, clarity of purpose, challenging job, Equity and Fairness, autonomy, Feedback and Indicators of workplace commitments and performance implications.

STRATEGIES TO ENHANCE EMPLOYEE EMPOWERMENT:

TRAINING

It includes motivation and new hires throughout career, more education less supervision and guides. It includes problem solving and stimulates thinking.

MOTIVATION

Employees need to be motivated to take advantage of opportunities. Motivation comes from within a person, can`t be taught or given. Management can de-motivate workers while making autocratic decision.

INVOLVEMENT

Involving employee in problem-solving and then quality circles empower employees

JOB ENLARGEMENT

Management offering additional opportunities and tasks. Learning new skills gain new perspective to individuals so that leads to identify new ways for quality improvement and innovations.

JOB ENRICHMENT

Employees should make suggestions for improvements vertical opportunities for promotion.

FEAR OF FAILURE

In Organisation, Employee should be bold enough to face every situation. Everyone will make mistake in the workplace, the main task is to maintain the issue and overcome the situation. Every employee should have that capability to overcome the failure. Mistakes should be properly managed by the Employee with the excellence innovation and creativity.

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ORGANISATIONAL CULTURE
Organisation has different process and systems which affects organisational culture it include employee empowerment too. Every organisation developing in the delegation of authority concept where most of the decision is taken by the higher official in the organisation and it was communicated to the lower level employee. From this the involvement of higher official is more when compare to lower level employee, decisions will not be more creative and when this type of culture is change then we can ensure to change the empowerment more effective.

FEAR OF SUBORDINATES
In Modern Organisation, Manager fears to delegate the authority to their subordinates due to job sensitivity. The Leadership style has been established to be bureaucratic in nature which was a great thread to empowerment programmes.

CHALLENGES FACED BY EMPLOYEE EMPOWERMENT
The Major challenge faced by organisations in empowering employees is Organisational Climate change and it’s important because addressing the challenges gives benefit to organisation.

1. Communication
Communication is hampered due to inadequacy of communication system and deficient communication technology policy which will demotivate the employees on their work.

2. Resources
Empowerment process needs financial requirement which is also a challenge to the organisation. The Allocation to empowerment is affected by lack of accountability and transparency leading to poor utilisation.

3. Empowering Leadership
To Empowering employee, the leader should be motivated highly who can enable and encourage their workers in their work roles.

4. Job Satisfaction
The Managerial Practices should be done wisely that employees should feel satisfied on their work, job satisfaction mean “A Pleasure of Positive emotional state, resulting from the appraisal of one’s job experience” By Scott.

III. CONCLUSION
WOM is also called as the word of mouth marketing it is most encouraged by the organisations it is very difficult to control WOM because it is the method which improve the organisation to the next level and also there is a chance of pulling down. Employee is the first customer in the company, if the employee has the most comfort and satisfaction in his organisation, he will be more loyal to the organisation and also he will be promote our products/services to his neighbours, Empowerment should be done to make good quality products/services and to increase positive WOM.

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SOCIAL MEDIA ADOPTION IN HEALTH CARE SERVICES

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ABSTRACT
"Social media is an on line environment well-known for the purpose of mass collaboration". We define Social media as: a website which provides two way interactions among people where they can share and exchange information and create online communities of people having same problems or interest which is supportive to keep themselves motivated to fight with their problems. Due to this, involvement of social media websites in healthcare is very beneficial. The use and application of social media in the healthcare industry is attracting the attention of the researchers worldwide. The usage and application of social media in health communication has presented a new dimension in healthcare for potentially improving health outcomes.The current research targets on the role of social media enabled services in health care as well as the level of awareness of health care professionals towards social media adoption. The various factors that are influencing the social media adoption in health care have been concentrated with an aim of bringing effectiveness in adoption. The challenges and opportunities offered in health care industry towards effective adoption of social media are carefully examined. The research extends towards the success rate of social media adoption and its effect on health care services as well as its beneficiaries.

I. INTRODUCTION
"Social media is an on line environment well-known for the purpose of mass collaboration" social media could be defined as, a group of internet based applications that build to allow the creation and exchange of user-generated content. Social media websites provide useful applications and information regarding primary healthcare. Social interaction feature of those websites is very useful for people and care providers. Through social websites people are able to share their health experiences with each other and care providers can guide people regarding their primary healthcare by sharing healthcare information and answering the questions of people. Social media sites are inexpensive, easily accessible and widely used. Besides the fact that social media sites have some disadvantages related to user's privacy and trust, but their popularity graph is still increasing.

Today Citizens are showing a keen interest related to their health issues and they want to share health related experiences with each other. More and more people are discussing personal health issues and getting advice on social media. As people are getting familiar with social media websites they feel more comfortable to discuss health issues with health providers through social media Health professionals enjoy to be connected to some social media for information sharing and better care of their patients. They feel it an interactive forum for this purpose .So social media sites increase patient-to-patient and patient-to-care provider interaction in the form of social support group's. Accessibility to these facilities for many people is easy and cost effective. This provides good reasons to join social media for both patients and care providers.

Social media have revolutionized the healthcare industry and is quickly becoming the preferred resource for individuals seeking healthcare information. Patients use social networking groups to explore others who are battling the same diseases (for patients preparing for the same type of surgery, following the tweets helps to expose the process and ideally reduces concern about upcoming operations.), share advice, recommend doctors, while clinicians connect to share information and learn from each other. Social media use by patients can also be an aid to healthcare professionals by providing a tool to strengthen the organization's market position and stimulating conversation for brand building and improved service delivery. In fact, social media may have effects on both patients, and on the vast healthcare system. In particular, it allows patients to receive support, and to complement offline information, which may lead to enhancing the empowerment of patients. However, social media use by patients, not only provides beneficial effects but also constitute a challenge within the healthcare system to both patients and healthcare professionals.

II. OBJECTIVES OF THE STUDY
- To examine the level of awareness of health care professionals towards social media adoption.
- To identify the role of social media adoption in health care services in Coimbatore.
- To determine the factors influencing the adoption in health care services in Coimbatore.
- To analyze the outcome of social media adoption on health care professionals.

- To evaluate the challenges and opportunities in social media adoption at health care services.

III. SCOPE OF THE STUDY

The wide spread usage of social media now a day's opens new social media based digital marketing techniques all over the globe. The effective usage of the popularity of social media creates wide acceptance among various sectors of people. The adoption of social media in healthcare industry creates awareness about each and every facility available as well as its acceptance among the people. This study helps in the identification of determinants that influences social media adoption and its impact on health care officials to understand what is needed for successful usage of social media applications. Findings from the study can assist the organizations in planning appropriate strategies and guidelines to support the adoption of social media in various operations. It can be also used as a basis for decision making tool to decide whether to adopt or reject social media techniques in healthcare industry. Finding from the research may be helpful for understanding the advantages offered by social media application in engaging the stakeholder's particularly local community. This study serves as a basis for evaluating the outcome of social media adoption for various organizations before taking the decision of using social media enabled services. This study opens the windows of research scope for future researchers.

IV. LIMITATION OF THE PROBLEM

- This study is limited only in Coimbatore District
- This study was only concentrated in Health care industry
- Sample size was limited to 150 only
- Trust factor of the samples collected

V. THEORETICAL BACKGROUND OF THE STUDY

Social Media

Web based life are intelligent PC intervened innovations that encourage the creation and sharing of data, thoughts, vocation interests and different types of articulation by means of virtual networks and systems. The term "social media" refers to the broad range of Internet-based and mobile services that allow users to participate in online exchanges, contribute user-created content, or join online communities. The sorts of Internet benefits ordinarily connected with online life (once in a while alluded to as "Web 2.0") incorporate the accompanying:

- **Blogs.** A blog is collection of pages which are displayed usually in chronological order in an online platform. Blogs are simply similar to online journals. Blogs can be usually posted for free of cost on websites such as Word Press, Tumbler and Blogger.
- **Wikis.** A wiki is "a mix of sites where people are allowed to make or correct a current page or even make another page utilizing web browser. Wikipedia is one prominent case of free site which makes utilization of wiki innovation .
- **Social bookmarking.** Social bookmarking destinations enable clients to sort out and share connects to sites. Models incorporate reddit, Stumble Upon and Digg.
- **Social network sites.** These have been characterized as "online administrations that enable people to build an open or semi-open profile inside a limited framework, explain a rundown of different clients with whom they share an association, and view and cross their rundown of associations and those made by others inside the framework." Among the most mainstream in Canada are Face book and LinkedIn.
- **Status-update services.** Also known as micro blogging services, status-update services such as Twitter allow people to share short updates about people or events and is used to see updates created by others .
- **Virtual world content.** These destinations offer diversion like virtual conditions in which clients collaborate**.** One example is the imaginary world constructed in Second Life, in which users create avatars (a virtual representation of the user) that interact with others.
- **Media-sharing sites.** These locales enable clients to post recordings or photos. Popular examples include YouTube, Pinterest and Instagram

Impacts of Social Media

As the ubiquity of internet based life locales ceaselessly develops, systems, for example, Twitter, Face book, and Instagram keep on advancing. Three positive ramifications of internet based life incorporate publicizing, systems administration, and self-articulation.

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From a publicizing viewpoint, web-based social networking offers an awesome outlet for foundations, organizations, and people to advance themselves. Online life can be utilized as an outlet for worldwide associations to convey attention to the causes they support and spread positive news that customary media frequently doesn't cover. Notwithstanding making promotions more available through web based life, these systems have helped cultivate connections and associate individuals around the globe.

Web based life additionally takes into account self-articulation and can fill in as an inventive outlet for people to convey what needs be, share their fine art and offer their voice on particular points. Having the capacity to convey what needs be steadily is a vital piece of the human experience, and online life can be an awesome outlet for youthful grown-ups.

An extra advantage to internet based life incorporates following persuasive online life accounts, for example, wellness or wellbeing propelled Instagram accounts, which can be motivational to supporters.

VI. RESEARCH METHODOLOGY

Both primary and secondary data were used for the present study. Secondary data have been collected from Websites, Records and Journals. In this study a questionnaire was formulated keeping in mind the objectives of the research study. A sample of 151 respondents were taken among various health care professionals and patience.

TOOLS FOR ANALYSIS

Percentage Analysis, Weighted Average Method, Chi –square test.

I. ANALYSIS AND DISCUSSION

Table-1: Percentage Analysis

Content	Factor	Percentage (%)
Access To Health Care Application	Yes	**77**
	No	23
Preferred social media	Face book	22
	Twitter	8
	Youtube	**36**
	Blog	34
Level of comfortness	Highly comfortable	**53**
	Comfortable	39
	Moderate	8
Major risk	Inaccuracy	**38**
	Privacy	15
	Un trusted sources	24
	all the above	23
Advantage of using social media	Improved health	19
	Ease of work	**31**
	Low cost	22
	All the above	28
Main Outcome as Health Care Professional	Reduced work	**43**
	Reduced stress	16
	Increased work	11
	Increased efficiency	20
	Work satisfaction	10
Best strategy	Adoption	**70**
	Rejection	30

Interpretation:- Out of total respondents about 77% of respondents have access to health care application .Majority 36% of the respondents use youtube for seeking information. Majority 53% of respondents are highly comfortable in using social media. Majority 38% of the respondents consider inaccuracy as the major risk. 31% of respondents considers ease of work as the main advantage of using social media . Based on the opinion of 43% of respondents , Reduced work is considered to be the main outcome as health care professional. Most of the respondents 70% believe that adoption of social media is the best strategy .

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Table No-2: Weighted Average Challenges of social media adoption

Challenges	Mean	Rank
Rank for privacy issues	2.47	**2**
Rank for workplace acceptance and support	2.13	**1**
Rank for maintain confidentiality	2.83	**3**
Rank for lack of active participation	3.47	**4**
Rank for information anarchy	4.71	**5**
Rank for lack of time	5.38	**6**

Interpretation : Among the challenges for social media adoption, workplace acceptance and support ranks first with a mean of 2.13. privacy issues stands second with mean value of 2.47. The confidentiality maintenance stands third, lack of active participation stands fourth where as information stood fifth and lack of tie stands at sixth rank with a mean of 5.38.

Table No-3: Chi square analysis Duration of social media usage Vs best strategy towards social media adoption

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided
Pearson Chi-Square	24.109a	3	.000
Likelihood Ratio	31.969	3	.000
Linear-by-Linear Association	6.607	1	.010
N of Valid Cases	151		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.90.			

Interpretation:- Since the value of p is < 0.05, so we reject the null hypothesis and accept the alternative hypothesis. Hence there exists a relationship between duration of social media usage and best strategy towards social media adoption.

FINDINGS

- Majority (77%) of the respondents have access to health care applications.
- Majority (36%) of the respondents uses YouTube
- Majority (53%) of the respondents are highly comfortable regarding the level of comfortness.
- Majority (38%) opinions that in accuracy as the major risk in social media adoption.
- Majority (31%) of the respondents proposes ease of work as the main advantage
- Majority (43%) of the respondents considers that reduced work is the main outcome as health care professionals
- Majority 70% of the respondents selected adoption of social media.
- Among the challenges for social media adoption, workplace acceptance and support ranks first.
- There exists a relationship between duration of social media usage and best strategy towards social media adoption.

VII. SUGGESTIONS

- The awareness level of health care applications should be amplified by using proper promotional methods.
- The information shared by the users should be kept confidential in social media platforms guaranteeing the privacy of users.
- Better understanding of barriers of social media adoption for health communication is required and proper strategies is to be formulated to overcome it
- The scope of social media enabled services would be utilized effectively in health care industry for attaining organizational effectiveness

VIII. CONCLUSION

This proposed study has come up with a generic social media adoption and usage at health care sector. Performance expectancy, effort expectancy, information quality, social influence, perceived threats, external conditions and supporting conditions, challenges as well as the outcomes were identified as important variables with the research studies on social media adoption in the healthcare setting.

The various applications and its usage based on social media were evaluated. The main concern for patients was their privacy and the unreliability of the information on social media. The main barriers for the health professionals were inefficiency and lack of skills to use social media appropriately. Therefore, if the healthcare organizations decide to incorporate social media in their professional practice; it is likely to meet with skepticism and significant complexities can occur in post adoption environment. It is reasonable to assume that usage decision of social media by healthcare professionals, patients and healthcare organizations are based on perceived threats and complexities such as Trust, Security, Reliability and Quality.

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A STUDY ON LIVELIHOOD PATTERN AND PROBLEMS OF WOMEN AGRICULTURAL LABOURERS IN COIMBATORE DISTRICT

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ABSTRACT
The agriculture sector plays a pivotal role in the development of the urban as well as rural areas in the nation. It greatly affects the nation's economy. In India agricultural labourers, mainly women agriculture labourers face low economic status, early marriages, young maternal age and lack of self care. Garrett Ranking technique and chi-square test were undertaken in order to evaluate the objectives. And it shows there is urgent need of government who can regulate and implement effective rules and regulations to overcome the work related problems. The study gives suitable recommendations for upward mobility of livelihood pattern and problems of women agricultural labourers.

INTRODUCTION
The international development community has recognized that agriculture is an engine of growth and poverty reduction in countries where it is the main occupation of the poor.Agriculture is the backbone of the Indian economy. Women play a vital role in building this agricultural economy. Over the years, there is a gradual realization of the key role of women in agricultural development and their vital contribution in the field of agriculture, food security, horticulture, processing, nutrition, sericulture, fisheries, and other allied sectors.Rural women often manage complex households and pursue multiple livelihood strategies andtheir activities typically include producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural etc. Many of these activities are not defined as "economically active employment" in national accounts but they are essential to the wellbeing of rural households.

Swaminathan, the famous agricultural scientist describes that it was woman who first domesticated crop plants and thereby initiated the art and science of farming. While men went out hunting in search of food, women started gathering seeds from the native flora and began cultivating those of interest from the point of view of food, feed, fodder, fibre and fuel. Women have played and continue to play a key role in the conservation of basic life support systems such as land, water, flora and fauna. They have protected the health of the soil through organic recycling and promoted crop security through the maintenance of varietal diversity and genetic resistance.Due to poverty and lack of required level of proteins most of women have got a very poor health. Most of women suffer from malnutrition. Hence the study focused the problems faced by the women agricultural labourers.

Status of women in Agriculture
Most of the rural women labourers are landless, homeless and belong to the socially and economically depressed classes of the society. Rural agricultural women in our society are exploited and denied their basic rights. Their inherent dignity and equal inalienable rights are not recognized in the society. Though, their socio-economic status, the nature and mode of work and the way of people's life have been changed along with the new development in the society, but the society particularly rural society is not still ready to accept any change in women's role, work position and status because of the orthodox and conservative beliefs in villages especially for women agricultural labours.

Feminisation of agriculture
Feminisation of agriculture refers to women's increasing participation in the agricultural labour force, whether as independent producers, as unremunerated family workers, or as agricultural wage workers. Specifically, feminisation of agriculture entails:

1. An increase in women's participation rates in the agricultural sector, either as self-employed or as agricultural wage workers; in other words, an increase in the percentage of women who are economically active in rural areas.

2. An increase in the percentage of women in the agricultural labour force relative to men, either because more women are working and/or because fewer men are working in agriculture.

According to the FAO, while the proportion of the labour force working in agricultural declined over the 1990s, the proportion of women working in agriculture increased, particularly in developing countries. In some regions such as Africa and Asia, almost half of the labour force is women. This trend has been called the feminisation of agriculture. This feminisation of agriculture is caused by increased “casualization” of work, unprofitable crop production and distress migration of men “for higher casual work in agriculture and non-agriculture sectors”, leaving women to take up low paid casual work in agriculture.

REVIEW OF LITERATURE

Tarar*et..al.*, (2016) studied health problems faced by female farm workers in rural areas of Tehsil Dera Ghazi Khan in Pakistan. Women are the backbone of agriculture workforce. The health troubles among agrarian women were a most important issue. The data were analyzed by using statistical univariate and bivariate analysis. Multistage sampling technique was used for the selected respondents. Farm working women were facing many physical injuries and sickness due to a lot of work in the farm. Lack of education in rural areas affects the development of women. So government should conduct workshops, seminars and awareness programs to develop the women workers.

Ranjanna (2017) analysed that status and problems of women agriculture labourers in Chikkamagaluru district of Karnataka. Indian economy recognized as a rural economy the rural women’s main occupation is agriculture. Women agriculture labourers are socially and economically poorest section of the society. Women labourers play a multi- dimensional role like allied activities and domestic activities in addition of agriculture activity also. The study focused on main problems faced by women as an agriculture labourer. In this study majority of the women labourers are illiterate. The study was analyzed by random and multi- stage stratified random sampling techniques. Finally it is concluded that women agricultural labourers are not satisfied about their work because of low wages and behaviour of land lords. So government should take some measures to improve the economic conditions of agricultural women labourers.

Baliyan (2014) analysed factors affecting participation of women in household decision making implication for family welfare and agriculture development. The study was based on a field study in 2006-07 and total sample consists of 120 farm holdings. The studies were focused on western region of Utter Pradesh. It studied participation of women in decision making in money related matters, freedom of women to go outside home, and factors affecting decision making power of women by using tools like decision making index and regression analysis. Female empowerment can yield positive spill over effects for other household members who benefit in terms of health; nutrition, and education.

Badodiya*et..al.*, revealed that majority of the farmers opined that skin irritation and allergies were frequently occurring, majority of the respondents confirmed frequent occurrence of swollen and sore hands and feet during irrigation, digging, weeding and harvesting. Overall result indicate that most of the tribal farm women (44.17%) were frequently occurring in health hazards in operation of agricultural activities, concluded with the help of correlation, multiple regression. Out of fourteen independent variables eleven variables were found negative and significant relationship with health hazards and only age was found positive and significant relationship with health hazards.

STATEMENT OF THE PROBLEM

The women are the back bone of agricultural workforce and nation’s economy. Women agriculture labours are socially and economically poorest section and they face many problems in the society. To find out the livelihood patterns of the agriculture labourers as well as the problem faced by them during ongoing agricultural activities along with the factors which accelerate problems of farm working women. The problem of women is not simply a women’s issue. It is a development issue which must be addressed, because gender equality, poverty reduction and development are inextricably linked. Hence the study.

OBJECTIVES OF THE STUDY

- To study the livelihood pattern of women agriculture labourers in Coimbatore district
- To analyse problems faced by women agricultural labourers
- To suggest the remedial measures to develop the women agricultural labourers in Coimbatore district

RESEARCH METHODOLOGY

Out of 12 blocks in Coimbatore district, Thondamuthur block was selected as a study area because most of the families are involved in agricultural activities. The present study was conducted on the basis of primary data. Primary data was collected from 75 women agriculturallabourers in different areas of thondamuthur block. The researcher collected the data through simple random sampling with the help of well-structured interview schedule.The collected data was analyzed by using statistical tools like Percentage, Garrett Ranking Technique and Chi-square test.

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FINDINGS AND ANALYSIS

The detail of the respondents in terms of Age, Marital status and Family income are discussed in the table 1. The number of respondents belonging to each group shown in table 1.

Table-1: Livelihood pattern of the Women Agricultural Labours (N = 75)

Variable	Frequency	Percentage
Age		
1) 20-30 years	11	15
2) 31-40 years	28	37
3) 41-50 years	11	15
Above 50 years	25	33
Marital Status		
1) Married	54	72
2) Unmarried	0	0
3) Widow	18	24
4) Separated / Divorced	3	4
Family Income		
1) Up to Rs. 5000	7	9
2) Rs. 5001- 10000	54	72
3) Above 10001	14	19

Among the Women Agricultural Labourers, the highest percentage (37%) of the respondents belongs to 31-40 years. A major portion of the respondents (72%) were married. There were no unmarried women agricultural labourers. A majority of the respondents (72%) family income ranges between Rs. 5001-10,000.

Table-2: Problems faced by Women Agricultural Labours

S. No	Reasons	Garrett Score	Rank
1	Social Problems	4989	1
2	Economic Problems	4007	3
3	Family Problems	4450	2
4	Health Problems	3222	4
5	Landlords Problems	2391	5

Developing countries like India, the women agricultural labourers facing so many challenges. They are:

- Women perform all un-mechanized agricultural tasks and perform multiple tasks which add more burdens to them due to lack of equipment and appropriate technology.
- Women labours in agricultural sector suffer from high illiteracy rate among them. They do not know their legal rights.
- Women earn fewer wages, especially in joint, informal and private sector.

To rank the problem faced by the women agricultural labourers are analysed with the help of Garrett Ranking Technique.

From the table, 'Social problems'is the main problem faced by women agricultural workers. This includes wage discrimination, veiling problems, traditional bounded lack of awareness and inequality.Second most important problem is 'Family problems' because most of the women agricultural labourers are uneducated and getting low family income.'Economic problems' placed as 3^{rd} rank. And health and landlord problems placed 4^{th}& 5^{th} ranking.

CHI- SQUARE TEST

Chi- square test was administered to check the problems of women agricultural worker as dependent variable and income of the respondent as independent variable.

Hypothesis of the study

1. Ho – There is no association between the income and problems of the respondents
2. Ho1- There is some association between the income and problems of the respondents

The result of the test is summarized in table 3.

Table-3

Result of Chi-Square Test	
χ^2Calculated Value	37.23
χ^2 α= 0.05 d.f = 4	9.49
Decision	Rejected Ho

Now calculated value is 37.23 and degree of freedom is 4. Tabulated value at 5% level of significance is 9.49. Since the calculated value is higher than the tabulated value, the null hypothesis is rejected.

Hence there is some association between income and problems of women agricultural labourers. The null hypothesis of independence is rejected which exemplifies that problems of women agricultural labourers is dependent on the income of the respondents.

CONCLUSION

Agriculture plays a pivotal role in development of the rural areas. Agricultural growth is essential for nation's economy. The study concluded that agricultural women workers were facing many problems like low wages, lack of education, health problems and low economic status. It also shows that most of the respondents were illiterate and there were no other alternative works available for them. This was the main reason for low wages and it has negatively affected their economic status.

SUGGESTIONS

Based on the survey results and findings the study made following suggestions:

- Better implementation of labour laws
- In order to overcomethe low wages alternative sources of employment should be made for to the agricultural women workers.
- To provide proper training facilities for improving the skill of farm labourers.
- Access to agricultural technology for women will improve by designing agricultural technology that is women friendly.
- Women's access to the various agriculture schemes being implemented by the government will be ensured.

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PERFORMANCE APPRAISAL SYSTEM IN INFORMATION TECHNOLOGY (IT) SECTORS AT COIMBATORE DISTRICT

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ABSTRACT

Performance appraisal is defined as a structured formal interaction between subordinate and supervisor, that usually takes the form of a periodic interview in which the work performance of the subordinate is examined and discussed with new to identifying weakness and strengths as well as opportunities for improvement and skills development. In simple terms, performance appraisal may be understood as the assessment of an individual's performance in a systematic way. It is the systematic evaluation of the individual with respect to his or her performance on the job and his or her potential for development. Performance appraisal systems are among the most important human resource practices and also a comprehensively discussed topic for instance provide extensive reviews of the huge literature on appraisals. As a distinct and formal management procedure used in the evaluation of work performance. Methods of Performance Appraisal Facilitating Promotion Decisions. Performance appraisal makes it easier for the organization to make good decisions about making sure that the most important positions are filled by the most capable individuals. Companies need to determine who and where their most talented members are. They need to identify the departments that are rich with talent and the ones that are suffering a talent drought. Performance appraisal gives companies the tool they need to make sure they have the intellectual horsepower required for the future.

INTRODUCTION

Determining Compensation Changes is another classic use of performance appraisal. Almost every organization believes in pay for performance. But how can pay decisions be made if there is no measure of performance? Performance appraisal provides the mechanism to make sure that those who do better work receive more pay. Encouraging Coaching and Mentoring. Managers are expected to be good coaches to their team members and mentors to their protégés. Performance appraisal identity the areas where coaching is necessary and encourages managers to take an active coaching role. Benefits of Performance Appraisals are Employee Self management – regulating your own work commitments, time performance level and career growth. organization savvy and navigating the competing interests by performance appraisal. To achieve organization goal and improve overall employee efficiency in the organization. Follower ship–helping the leader to accomplish the organization's goal and thinking for rater than relying solely on management direction. Getting Networking direct and immediate access to co workers with technical expertise and sharing my own knowledge with those who need it. a basic human tendency to make judgments about those one is working with, as well as about oneself, " Appraisal, it seems, is both inevitable and university. In the absence of a carefully structured system of appraisal, people will tend to judge the work performance of others, including subordinates, naturally, informally and arbitrarily.

a. Empowering, motivating and rewarding employees to do their best

b. Aligning everyone's individual's goals to the goals of the organization i.e. focusing employee's task on the right things and doing them right.

c. Proactively managing and resource performance against agreed accountabilities and objectives.

d. The process the behaviors by which managers manage performance of their employees to deliver a high achieving organization.

STATEMENT OF THE PROBLEM

According to the researcher biased and securitized some scrapes may be in the organization because of Performance appraisals are not on the top of the list of "favorite things to do" for either managers or employees, and there can be a number of problems with their administration. From managers not being trained to conduct performance appraisals effectively to the failure to tie performance appraisal expectations to desired business results, businesses are often challenged to use this tool effectively and Inconsistent Ratings Inter-rater reliability is generally very low between managers at any organization.

OBJECTIVE OF THE STUDY

Primary Objectives

To evaluate the performance appraisal system in I.T Sector.

Secondary Objectives

- To identify the factors included in the performance appraisal method
- To analyze procedures involved in performance appraisal methods.
- To identify the possibility of introducing of 360 degree performance appraisal system.
- To evaluate the effectiveness of performance appraisal method.

SCOPE OF THE STUDY

The study can further extended to determine whether HR Program such as selection, training and transfers have been effective or not and to study why performance Appraisal has not been implanted in the organization. The study is limited to the human resource programmed. The research will be done with the responses from the employees of the organization. Other associates like supplies, caterers etc have not been considered for the analysis. The results will be confined to the organization only and it cannot be applied generally for the industry as a whole.

- To help each employee understand more about their role and become clear about their functions To be instrumental in helping employees to better understand their strength and weakness with respect to their roles and functions in the organization.

REVIEW OF LITERATURE

Llopis (2017) draws attention to the increasing relevance of the work-life balance problem for modern employees and stresses its negative impact on the level of employee motivation. Specifically, Llopis (2012) reasons that unless employees achieve an adequate level of work-life balance in personal level, management investment on the level of employee motivation can be wasted. Job satisfaction in the broadest: sense simply refers to a person's general attitude toward the job or toward specific dimensions of the job. Locke defined job satisfaction as, “Apleasurable or positive emotional state resulting from the appraisal of one’s job or job experience. Several studies have been conducted to find out the Deter minants of Job satisfaction.

Lockley (2016), on the other hand, addresses the same issue focusing on cross-cultural differences between employees in particular. Namely, culture can be explained as knowledge, pattern of behaviour, values, norms and traditions shared by members of a specific group (Kreitner and Cassidy, 2012), and accordingly, cross-cultural differences is perceived to be a major obstruction in the way of successful employee motivation.

Rogers, Clow and Kash, 1994 "Organizations cannot hope to achieve any kind of success with new programs when they ... lack a foundation of employee commitment and trust". Therefore, managerial objectives of HRM practices include improving employees' levels of job satisfaction, organizational commitment and morale, as these are precursors to a firm's level of service, quality and innovation. To improve organizational performance.

RESEARCH METHODOLOGY

The validity of any research depends on the systematic method of collecting the data and analyzing them in a sequential order. Methodology represents the sampling design, data sources, Tools for data collection, construction of questionnaire, pilot study and the frame work of analysis.

Sampling Design

The primary data was collected through the field survey in the study area. First – hand information pertaining to employee behaviours were collected from 250 respondents to identify their attitude, perception towards the opinion of performance appraisal system .

Primary data

The major source of the data used to carry out the analysis is primary data. Field survey method was employed to collect the primary data from 250 respondents through a well framed questionnaire. The respondents with varying background in various software Industries based on their demographic aspects like age, educational qualification, monthly income, experience were selected for the study.

Secondary Data

The secondary data namely literature relating to the study was gathered from the national and international journal, newspaper, magazines, articles and various other records.

Discussion and Informal Interview

In order to identify that insight perception of employees towards performance appraisal several rounds of discussion were held with knowledgeable persons in the field of Human Resource and also with the Research Supervisor.

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Research Instrument
Questionnaire containing both closed and open ended questions

Population
It covers various information sectors 250 employees

Sampling Size
The research selected 250 samples from the people working in various IT companies in Coimbatore district.

Sampling Procedure
Judgment sampling is one which is selected according to someone's expert's personal judgment. Otherwise it is called purposive sampling

Interview schedule
The interview has been used to collected the data information can be even when the respondents happen to be literature.

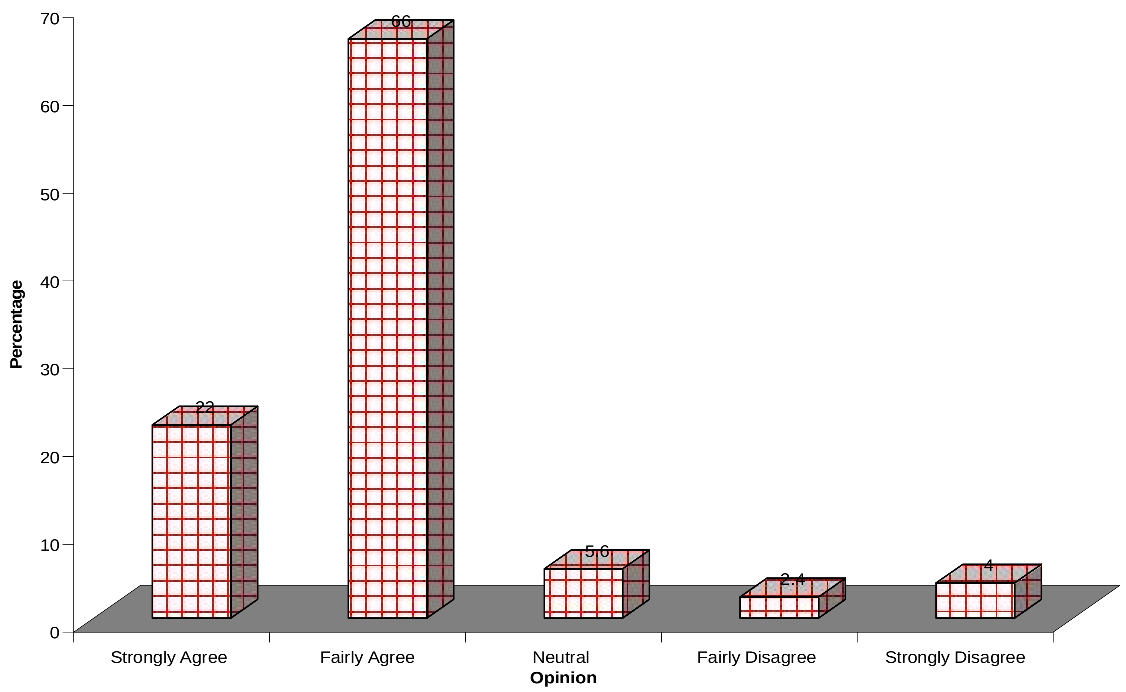
DATA ANALYSIS AND INTERPRETATION

TABLE SHOWS ALIGNING PERSONAL OBJECTIVES WITH ORGANIZATION GOALS AND BUSINESS AWARENESS.

S. No	Opinion	No.of Respondents		Total Respondents	Percentage
		Male	Female		
1	Strongly Agree	36	19	55	22
2	Fairly Agree	95	70	165	66
3	Neutral	9	5	14	5.6
4	Fairly Disagree	4	2	6	2.4
5	Strongly Disagree	6	4	10	4
Total		150	100	250	100

Sources: Primary Data

Chart -1



STATISTICAL TOOLS

Descriptive Analysis
Descriptive analysis between respondents experience, monthly income, aware of performance appraisal system and assessment method is to test candidate in a social situation using a number of assessors and a variety of procedures.

10
47.6
32
10.4
48.8
43.2
5.6
2.4
82
18
21.2
57.6
7.6
10
3.6

Column1	
Mean	26.66666667
Standard Error	6.211346504
Median	18
Mode	10
Standard Deviation	24.05644157
Sample Variance	578.712381
Kurtosis	0.164106871
Skewness	0.985586936
Range	79.6
Minimum	2.4
Maximum	82
Sum	400
Count	15
Confidence Level(95.0%)	13.32201326

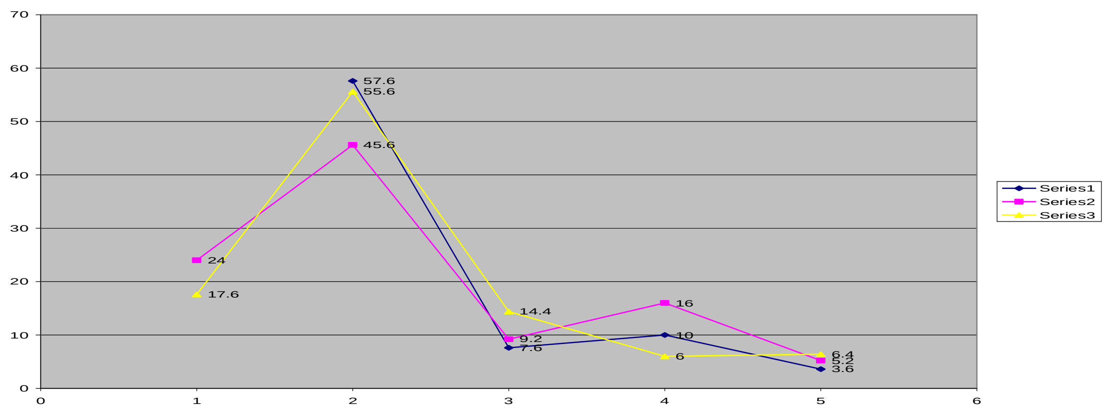
MULTIPLIES LINEAR REGRESSION ANALYSIS

Multiple R	R. Square	Adjusted R Square	Standard Error	Observations
0.982928	0.966148	0.954864	4.676259	**5**

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	1872.317798	1872.318	85.62142	0.002670742
Residual	3	65.60220206	21.8674		
Total	4	1937.92			

	Coefficients	*Standard Error*	*t Stat*	*P-value*
Intercept	-5.0945665	1.297817458	-3.925487754	0.059191895
X Variable 1	0.74392452	0.135252658	5.500258038	0.031501185
X Variable 2	0.51080381	0.105374485	4.847509406	0.040018988

Chart -2: Pictorial of Scatter



RANK THE CORRELATION

X	13.2	18.4	52.4	9.6	6.4
Y	19.6	62.8	8	6.4	3.2

X	Y	R_x	R_y	D= Rx - Ry	D^2
13.2	19.6	3	2	1	1
18.4	62.8	2	1	1	1
52.4	8	1	4	-3	9
9.6	6.4	4	3	1	1
3.2	3.2	5	5	0	0
					$\sum d_i^2$ =12

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N= 5

$$\rho = 1 - \frac{6\sum d_i^2}{n(n^2-1)}$$

= 1 - 6 x 12

----

5 x 24

=1 - 72

---- = 0.6

120

$\boxed{r = 0.6}$

SUMMARY OF SUGGESTION

The researcher suggested few points to the organization such as **Motivating Superior Performance.** This is another classic reason for having a performance appraisal system. Performance appraisal helps motivate people to deliver superior performance in several ways. First, the appraisal process helps them learn just what it is that the organization considers to be ‘‘superior.’’ Second, since most people want to be seen as superior performers, a performance appraisal process provides them with a means to demonstrate that they actually are. Finally, performance appraisal encourages employees to avoid being stigmatized as inferior performers. Encouraging Performance Improvement. **Determining Individual Training and Development Needs.** The performance appraisal procedure includes a requirement that individual development plans be determined and discussed, individuals can then make good decisions about the skills and competencies they need to acquire to make a greater contribution to the company. As a result, they increase their chances of promotion and lower their odds of layoff.

CONCLUSION

Performance appraisal is the need of the hour in every corporate and employees. When the appraisal is carried in a better way, there will be promises of well being of employees. Performance appraisal will reflect the business prospects of the company concerned. Hence the factors which govern the appraisal should not be narrowed. Those variables viz., Rater confidence, seeking appeal, accuracy of rating and concern over rating, clarifying expectation standards and providing feedback can be scrutinized for the purpose of dong, It is also a way to get people accustomed to living in a feedback - rich environment.

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INDORE: THE NUMERO UNO A PERFECT EXAMPLE OF TRANSFORMATIONAL LEADERSHIP

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ABSTRACT
Leadership is an important factor for making any vision successful. It is the art or process of influencing people to perform assigned tasks willingly, efficiently and competently. It has the potential to influence and drive the group efforts towards the accomplishment of goals. It is transformational leadership, creativity and team work that lead Indore to retain in top position in Cleanest City of India for consecutive three years in Swachhta Survekshan Survey. To achieve success, one has to come out of their comfort zone and work hard, as there is no substitute for that. Indore with dedicated team of officials and enthusiastic citizen is able to achieve and retain this position.

Keywords: Transformational leadership, Indore, Cleanest City, Swachhta Survekshan Survey.

INTRODUCTION

Leadership

Transformational leadership is a style of leadership where the leader, along with his/her team, is able to identify the challenges ahead, resources available and build a long term vision for the team and is constantly engaging and involving the employees to perform to the best of their abilities and grow professionally and personally in the process. The most important aspect of transformational leadership is that the leader is not only bothered about his performance or deliverables but also consciously tries to guide his subordinates and uses his experience and expertise to give a good professional career to the subordinates. There are 4 important components to transformational leadership, sometimes referred to as the 4 I's:

- **Idealized Influence (II) -** the leader serves as an ideal role model for followers; the leader "walks the talk," and is admired for this. A transformational leader embodies the qualities she wants in her team.
- **Inspirational Motivation (IM) -** Transformational leaders have the ability to inspire and motivate followers through having a vision and presenting that vision. Combined, these first two I's are what constitute the transformational leader's charisma.
- **Individualized Consideration (IC) -** Transformational leaders demonstrate genuine concern for the needs and feelings of followers and help them self-actualize. This personal attention to each follower assists in developing trust among the organization's members and their authority figure(s).
- **Intellectual Stimulation (IS) -** the leader challenges followers to be innovative and creative, they encourage their followers to challenge the status quo. A common misunderstanding is that transformational leaders are "soft," but the truth is that they constantly challenge followers to higher levels of performance.

ABOUT SWACHH BHARAT ABHIYAN

"A clean India would be the best tribute India could pay to Mahatma Gandhi on his 150 birth anniversary in 2019," said Shri Narendra Modi as he launched the Swachh Bharat Mission at Rajpath in New Delhi. On 2nd October 2014, Swachh Bharat Mission was launched throughout length and breadth of the country as a national movement. The campaign aims to achieve the vision of a 'Clean India' by 2nd October 2019. The Swachh Bharat Abhiyan is the most significant cleanliness campaign by the Government of India. Shri Narendra Modi led a cleanliness pledge at India Gate. He gave the mantra of ***'Na gandagi karenge, Na karne denge.'*** By inviting people to participate in the drive, the Swachhta Abhiyan has turned into a National Movement. A sense of responsibility has been evoked among the people through the Clean India Movement. With citizens now becoming active participants in cleanliness activities across the nation, the dream of a 'Clean India' once seen by Mahatma Gandhi has begun to get a shape. People from different sections of the society have come forward and joined this mass movement of cleanliness. From government officials to jawans, bollywood actors to the sportspersons, industrialists to spiritual leaders, all have lined up for the noble work. Millions of people across the country have been day after day joining the cleanliness initiatives of the government departments, NGOs and local community centers to make India clean. Organizing frequent cleanliness campaigns to spreading awareness about hygiene through plays and music is also being widely carried out across the nation. Prime Minister himself has praised the efforts by people and various departments and organisations for taking part in the Swachh Bharat Mission and contributing toward a cleaner India. Shri Narendra Modi has always openly lauded the participation of people via social media. The '#My Clean India' was also launched simultaneously as a part of the Swachh Bharat drive to highlight the cleanliness work carried out by citizens across the nation. Citizens too have turned out in large numbers and pledged for a neat and cleaner India. Taking the broom to sweep the streets, cleaning up the garbage, focussing on sanitation and maintaining a hygienic environment have become a practice after the launch of the Swachh Bharat Abhiyan. People have started to take part and are helping spread the message of 'Cleanliness is next to Godliness.'

ABOUT INDORE

Indore is the most populous and the largest city in the Indian state of Madhya Pradesh It serves as the headquarters of both Indore District and Indore Division. It is also considered as an education hub of the state and first city to have campuses of both the Indian Institute of Technology and the Indian Institute of Management**.** Indore has been selected as one of the 100 Indian cities to be developed as a smart city under the Smart Cities Mission. It also qualified the first round of Smart Cities Mission and was selected as one of the first twenty cities to be developed as Smart Cities. Indore has been elected as the cleanest city of India three years in a row as per the Swachh Survekshan 2017, the Swachh Survekshan 2018, and the Swachh Survekshan 2019.

Indore Municipal Corporation (Imc) And Transformational Leadership

CHALLENGES FACED

Under the Swachh Bharat Abhiyan, IMC planned to make Indore Bin free, Litter Free and Dust free. To achieve IMC Motto, following were the Challenges faced: Poor Condition of Garbage System(1380 MS garbage container, Old and dilapidated, 480 open spots, Onsite burning of waste was very common), In-disciplined Sweeping Staff (Manual attendance system, High absenteeism of staff, Random allocation of work, Inefficient supervision and monitoring, Scattering of waste), Non-functional Workshop (Insufficient vehicles, Inefficient workshop staff, Lack of tools and Machinery, Poor infrastructure), Demotivated Staff, Negligible public participation, Lack of trust for Indore Municipal Corporation, No door to door waste collection, No plastic waste management system, Insufficient infrastructure and machinery.

INITIATIVES TAKEN

The Indore Municipal Corporation took following steps to overcome these challenges: Door to Door waste collection and segregation , Evening cleaning and waste collection from commercial areas, Biometric attendance and GPS monitoring of vehicles, Mechanized road sweeping, Waste collection from bulk generators by a separate system, Litter picking along roads and open area/plots, Collection of construction and demolition debris Establishment of Modern Transfer Station, Scientific Waste Processing, Engineered Landfill, Establishment and operation of small composting units, Establishment and operation of OWC composting system, Plastic waste collection and processing unit, Extensive awareness activities through NGOs and PR agencies, allied activities related to swachhta such as nala cleaning, footpath development to make dust free, stray cattle removal etc.

TO SUM UP

Indore has emerged as a perfect example of transformational leadership and team work. With shared vision, and with everyone's input the Indore city is not only able to achieve top ranking as Cleanest City of India but also able to retain this position for consecutive three years . People are made felt that they are an important part of this vision and they gave their best for the success of the organization.

ANNEXURE

Swachhata Survekshan Survey - List of top 10 cities with ranking in 2017, 2018 and 2019.

Ranking	2017	2018	2019
1	Indore	Indore	Indore
2	Bhopal	Bhopal	Ambikapur
3	Visakhapatnam (Vizag)	Chandigarh	Mysore
4	Surat	New Delhi Municipal Council (NDMC)	Ujjain
5	Mysuru (Mysore)	Vijaywada	New Delhi Municipal Council (NDMC)
6	Tiruchirappalli (Trichy)	Tirupati	Ahmedabad
7	New Delhi Municipal Council (NDMC)	GVMC Vishakhapatnam	Navi Mumbai
8	Navi Mumbai	Mysore	Tirupati
9	Tirupati	Navi Mumbai	Rajkot
10	Vadodara	Pune	Dewas

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ORGANIZED RETALING IN INDIA – OPPORTUNITIES AND OBSTACLES WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT
India, being the second largest populated and the fastest developing economy, offers enormous scope for the development of retail business which was for quite a long time remaining un-organized and un-regulated. Of late the importance of organizing systematically this sector within the purview of legal obligations has been realized. This sector is getting more and more organized by the upsurge and establishment of large number of departmental stores, Supermarkets, Malls, Hyper markets, Discount stores, multi – brand/single brand retail stores etc. Peoples' support to these organized retail outlets is overwhelming due to which the popularity of these stores has impressively growth. Even though the growth is impressive, it is not free from obstacles and challenges. This article is an attempt to analyse the perceptions of the customers towards organized retailing and find out whether their perceptions will help developing the organized retail sector. A survey with 627 respondents was conducted at Coimbatore city and the data collected were analysed by the statistical tools like percentage analysis, mean, standard deviation, chi-square test, Anova test etc. This empirical analysis made will help arriving at exact conclusions so as to give guidelines for arriving at effective and efficient decisions by the people at the helm of affairs.

Keywords: Retailing, Organized retailing, Perceptions.

ORGANIZED RETAILING:- INTRODUCTION
Organized retailing is one that is systematically carried out by adhering strictly to the legal bindings of the business with the opening up of this sector for foreign participation, the competition among the domestic retail outlets and between the domestic and multinational outlets has become intense. This competition is not only in business but also in the ways of doing this business. The growth of this organized retailing business is going to gain momentum further and further in the years to come.

RETAIL FORMATS IN INDIA
1. Hypermarkets/Supermarkets
2. Departmental stores
3. Shopping malls
4. E-tailers
5. Discount stores
6. Category Killers
7. Speciality stores

GROWTHS DRIVES OF ORGANIZED RETAILING
1. Economic development
2. Government policies
3. Globalisation
4. Population growths
5. Growing investment in retailing
6. Civic situation/facilities.

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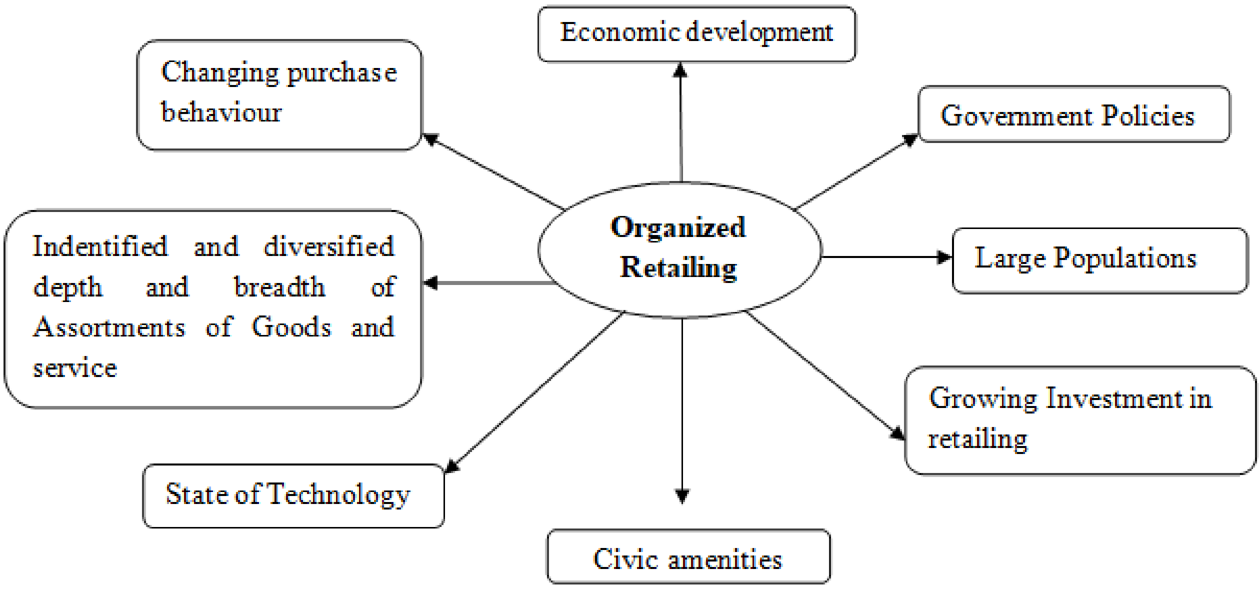

Fig-1: Growths Drives of Organized Retailing

REVIEW OF LITRATURE

S.A.Sherlekar and R.Krishnamoorthy say that " The Indian retail sector, though dominated through grocery shops/Kirana stores, has been witnessing emergence of corporate retail chains such as RPG Retail, Pantaloon Retail, Shoppers stop, Reliance fresh, Aditya Birla Groups' More, Croma (Tata). These large format stores provide a wide range of products and brands at attractive prices and pleasant shopping experience for family members"

Patrick M.Dunne et al, say that the retail business will prosper in the place, where Retail Store saturation has not been reached. Retail store saturation, according to them "is a condition where there is fast enough store facilities for a given type of store to efficiently and satisfactorily serve the population and yield a fair profit to the owners".

Michael Levy and Barton A.Weitz cautions that the growing intensity of retail competition due to the emergence of new formats and technology plus shifts in customer needs in forcing retailers to devote more attention is long term strategic thinking".

If expectations of customers are fulfilled, the organized retailing will grow as expected. Therefore an empirical analysis on this aspect was carried with the following objectives.

OBJECTIVES

Based on the review of earlier research have the following objectives are decided.

1. To analyse the demographic variables and expectations of customers towards organized retailing.
2. To assess whether the customers' expectations have been fulfilled or not.
3. To suggest ways for fulfilling the expectations by tackling the challenges.

HYPOTHESIS

Based on the objectives the following hypotheses were formulated:

H_0 : There is no significant difference between the mean score pertaining to the expectation towards organized retailing with regard to gender of the respondents.

H_0 : There is no significant difference between the mean score pertaining to the expectation towards organized retailing with regard to age of the respondents.

H_0 : There is no significant difference between the mean score pertaining to the expectation towards organized retailing with regard to education of the respondents.

H_0 : There is no significant difference between the mean score pertaining to the expectation towards organized retailing with regard to monthly household income of the respondents.

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H_0 : There is no significant difference between the mean score pertaining to the expectation towards organized retailing with regard to residential area of the respondents.

ANALYSIS AND INTERPRETATION

Table No-1: Gender and Expectation of Customers Towards Organized Retailing

S. No.	Gender	Mean Score	SD	'F' Value	'p' Value
1.	Male	4.02	0.49	17.774	0.000*
2.	Female	3.85	0.56		

Note : * –Significant at 1% level

It is explored from the above table that from among the two categories of gender, male respondents are having maximum level of expectation towards organized retailing.

It is noted that the calculated 'F' value is greater than the table value and the result is significant at 1 percent level. Hence, the null hypothesis is rejected. From the analysis, it is found that there is a significant difference between gender of the respondents and their expectation towards organized retailing.

Table No-2: Age and Expectation of Customers Towards Organized Retailing

S. No.	Age	Mean Score	SD	'F' Value	'p' Value
1.	Upto 25 years	3.99	0.50	1.507	0.222^{NS}
2.	26-35 years	3.92	0.57		
3.	Above 35 years	3.89	0.47		

Note : NS – Not Significant

It is obtained from the above table that from among the three categories of age of the respondents, those who belong to upto 25 years are having maximum level of expectation towards organized retailing.

It is identified that the calculated 'F' value is lesser than the table value and the result is not significant. Hence, the null hypothesis is accepted. From the analysis, it is found that there is no significant difference between age of the respondents and their expectation towards organized retailing.

Table No-3: Education and Expectation of Customers Towards Organized Retailing

S.No.	Education	Mean Score	SD	'F' Value	'p' Value
1.	Schooling	4.01	0.23	5.371	0.000*
2.	Diploma/ Polytechnic	4.03	0.35		
3.	Under Graduation	4.14	0.64		
4.	Post Graduation	3.93	0.55		
5.	Professional	3.86	0.51		

Note : * –Significant at 1% level

It is determined from the above table that from among the five categories of education, the respondents who qualified with under graduation are having maximum level of expectation towards organized retailing.

It is divulged that the calculated 'F' value is greater than the table value and the result is significant at 1 percent level. Hence, the null hypothesis is rejected. From the analysis, it is found that there is a significant difference between education of the respondents and their expectation towards organized retailing.

Table No-4: Monthly Household Income and Expectation of Customers Towards Organized Retailing

S. No.	Monthly Household Income	Mean Score	SD	'F' Value	'p' Value
1.	Upto Rs.25,000	3.73	0.56	39.465	0.000*
2.	Rs.25,001 to Rs.50,000	4.06	0.48		
3.	Rs.50,001 to Rs.75,000	4.20	0.33		
4.	Above Rs.75,000	4.23	0.34		

Note : * –Significant at 1% level

It is inferred from the above table that from among the four categories of monthly household income of the respondents, the highest level of expectation belong to above Rs.75,000 category of respondents .

It is surmised that the calculated 'F' value is greater than the table value and the result is significant at 1 percent level. Hence, the null hypothesis is rejected. From the analysis, it is found that there is a significant difference between monthly household income of the respondents and their expectation towards organized retailing.

Table No-5: Residential Area and Expectation of Customers Towards Organized Retailing

S. No.	Residential Area	Mean Score	SD	'F' Value	'p' Value
1.	Urban	3.94	0.51	3.794	0.023**
2.	Semi-urban	4.03	0.52		
3.	Rural	3.89	0.55		

Note : ** –Significant at 5% level

It is inferred from the above table that from among the three categories of residential area, the respondents who are residing in semi-urban area are having maximum level of expectation towards organized retailing.

It is identified that the calculated 'F' value is greater than the table value and the result is significant at 5 percent level. Hence, the null hypothesis is rejected. From the analysis, it is found that there is a significant difference between residential area of the respondents and their expectation towards organized retailing.

OBSTACLES

1. High cost of operation
2. Lack of adequate infrastructure
3. Inadequate IT support
4. Lack of industry status
5. Insufficient availability of skilled manpower
6. Competition from local Kirana stores
7. Stiff competition from multinational majors.

SUGGESTIONS

- Male and female respondents were formed to have difficult expectations; attempt should be made satisfy with equally.
- Since there is a significant difference between education of the respondents and expectations, arrangement should be made to provide education to all of applicable cost.
- Since there is a significant difference between the mean score pertaining to the expectation with regard to the monthly household income, policy of levying taxes should be formulated always in favour of the low income group families.
- Since there is a significant difference between the mean score pertaining to the expectation and the area of residence, civic amenities should be extended to all areas and people should be made to feel comfortable to reach all places.

Over and above steps should be taken up to remove the obstacles enlisted above.

CONCLUSSION

Retail sector is still to go a long way. There is enormous scope. Efforts should be contemplated for making this sector to contribute to the GDP in such a way to become the major contributor. A day should come during which every store of every category should get to metamorphosis into organised retail store.

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RURAL ENTREPRENEURSHIP

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ABSTRACT

The majority of the population lives in villages. The villages are the back bone of the country in supporting and contributing for the growth of economic condition by using the local available resources more effectively and efficiently. A rural industry plays a vital role for increasing the production capacity and delivering the product at low cost. Rural entrepreneurship not only concentrates on generating employment opportunity it also make sure manufacturing the goods and services at low cost with the help of reducing the miscellaneous expenses and also with the help of low capital investment.

Rural entrepreneurship can be considered as one of the best way to reduce the poverty, migration of people from rural to urban, economic differences, un-employment and to develop backward people. Rural people also face some of the problems like lack of education, skill labor, technical knowledge, finance to start up and transportation

Keywords: Rural entrepreneurship, rural industry, opportunity to new start up, problems, challenges, amenities and constraints.

CONCEPT OF RURAL ENTREPRENEURSHIP

Entrepreneurship is not an easy task. It is something which is related to innovative thinking to come up with new ideas, products or services. Basically entrepreneurship is process of taking risk overall and managing the resources more effectively and efficiently. Entrepreneurship is a person who sounds goods information and has managerial and technical knowledge to use the available resources and manufacture the goods or service at proper time for proper customers.

WHAT IS RURAL ENTREPRENEURSHIP?

It is an activity carried by entrepreneur in rural areas or villages by establishing the industries and business units to make use of local available resources like raw materials, semi-skilled labor, less cost of land and transportation.

INTRODUCTION

Entrepreneurship is an emerging field that has gained more importance in recent trends and since from many years. However people have lack of consensus on entrepreneurship. The majority of the population in India still leaves in villages. The entrepreneurship has been regarded as important factors in social and economic change since from 1960's. This phenomenon appeared in society in early 1930's. The concept of entrepreneurship was more confined towards large scale industries and small scale industries, but later on they also focused on rural entrepreneurship to stop and reduce the migration from rural to urban

The economic condition and growth of development of country largely depends upon the progress of rural areas and standard of living of rural people. The rural industries playa very important role in building economy particularly in development of villages by reducing un-employment and other things. Rural entrepreneurship is completely based on encouraging local entrepreneur's skills and talents by motivating and providing basic and necessary information to increase the production capacity and to use the resources for maximum extent. Rural entrepreneurship can be increased and developed by recognizing the best and talented entrepreneurs who continuously come up with unique and innovative things that is inside and outside agriculture. This brings a value for economic condition by creating new method of production, new market, and new products and generates employment opportunity by ensuring continuous rural development. Rural entrepreneur are the one who carry the business or establish the activity in rural areas or villages by using the local available resources. These are the people who carry out different activities in villages and concentrate on producing goods or services that are inside or outside of agriculture. This can be considered as the best way to solve the problems in villages like migration, un-employment, deaths, loss and other sort of things.

According to KVIC (Khadi and village industry commission), Rural industry or village industry means any business located in rural areas, the population of which does not exceed 10,000 or such figure which produces any kind of goods or services with or without use of power or fixed capital investment. As per new government regulations of KVIC 20,000 population in village and below investment of 3 cores in plant and machinery

OBJECTIVES OF RURAL ENTREPRENEURSHIP

1. To study the problems faced by rural entrepreneurship.
2. To know the various types of rural entrepreneurship.
3. To analyses the performance of rural industry.
4. To know the importance of rural entrepreneurship.
5. To study various strategies carried out by successful rural entrepreneurs in India.

METHODOLOGY

Research Type – Exploratory Research

Sources of Data – Secondary Sources

Method of study – Qualitative Method

REVIEW OF LITERATURE

Timmons. J. A (1987), Mali (1988), Rastogi Shashi Ranjan (1989) and Kokndaiah (1990), they highlighted the few factors like cultural and traditional those factors influence the rural entrepreneurship. They mentioned that most of the people in rural areas are engaged in the traditional occupation which is based on agriculture (land). Then slowly they diversified these business or activity from agriculture to other activity. Before their occupation was limited for cottage, small scale and household industries

Petrin (1994) this article helps to understand the quality of life of rural villages people and helps to improve the quality of life of individual, families and communities in order to create healthy economic and environment condition.

Ghosh Bishwanath (1998), Khanka S S (1999) and Sarwade (2000) they found that entrepreneurs started their activity as a part time business in small villages while they was main business in large villages or semi urban areas. The fathers of the most of the rural owners they was engaged in the same line of the activity. Majority of the rural business people purchase their materials once in a month. The major problem of those people is credit sale of the products because the demand characteristics for a product are closely connected with agriculture income.

Ashokan (2004), B C Mitchell (2004), Jayanta Kr Gopal (2004), Prabha Devi (2005) they stated that rurallity defines a specific business activity which include physical, social and economic characteristics, location, natural resources and the landscape, social capital, rural governance, business and social networks, as well as information and communication technologies and complex influence on those activity in rural villages.

Sherief (2005).Sukhjeet Kaur, Saini and Gill (2006) tried to explain the understanding the factors that determine of rural entrepreneur and the environment conducive to its development. Their study concluded that to increase economic development in rural villages and it is very important to promote the rural entrepreneurship.

Choudhary K (2009), Anjali Ghosh (2011), Dr. Kalpana (2011) and VenkateshBabu (2012) they shared their opinion that rural owners should not only set up their business activity in rural areas but they should also be using the rural produce such as raw materials and employing rural people in their production process. Rural entrepreneurship is essence to make sure that they add value addition to rural resources in rural areas by engaging the rural people and other resources.

Satya Patil (2013)says that the owners should not only set up their business activity in rural areas but also they should be doing favor for rural people but motivating to start the business activity by making use of those available goods and services. It helps in reducing the migrating of people from rural to urban.

THE PROBLEMS FACED BY RURAL ENTREPRENEURSHIP

- Financial Problem
  a. Scarcity of fund – The rural village people face problem because they don't have proper back bone facility for covering liability and they don't get advice from any government and private banks to avail loan to start up business
  b. Lack of credit facility – Due to non availability of asset they wont get proper credit facility either by bank or either by others to sell their products into markets.
  c. Loan facility by government and private banks – Due to lack of assets rural village people step back ward to avail loan from banks

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- Lack of infrastructure facilities – People are not highly qualified to implement high infrastructure in their business activity and also they will not be having complete information on those infrastructure
- Marketing problems
  a. Middlemen – This is one of the major problem where all the entrepreneurs face when they need to sell or introduce their new product to market. There are so many middlemen who will be waiting for as gatekeeper
  b. Market – is a place where buyer and seller meet together to exchange the goods and services. Here there will be number of competitors and where all the marketing mix should be implemented
- Management Problems
  a. Lack of information – due to illiterate the rural people will not be having enough information about the rules, regulation, norms and terms and condition.
  b. Legal formalities – the government has number of formalities and where the people face quite irritated and also frustrated with those formalities
  c. Procurement of raw materials – lack of knowledge to procure raw materials and also to cross check the quality for raw materials
  d. Lack of technical knowledge - due to illiterate the rural people will not be having enough information about the new and advanced technologies.
  e. Poor quality of products – due to less investment the people always face the problem in quality of products when they are selling in the market.
- Human Resources problems
  a. Low skill level of worker – When the people are illiterate the entrepreneur cannot expect the labors to be highly skilled and educated
  b. Negative attitude

THE VARIOUS TYPES OF RURAL ENTREPRENEURSHIP

There are various types Rural Entrepreneurship such as

- Agro based enterprises - This enterprise includes the direct sale or processing of agro product such as pickles, sugar, oil, papads, jiggery, seeds, fruits juice, spices and dairy products.
- Forest based industries - These industries include woods products, coir industries, beedi making, honey making, bamboo products and bricks etc
- Mineral based industry - This industry includes crushing of stones, cement industry, wall coating and powders etc.
- Textile industry - These includes weaving, coloring, spinning and bleaching
- Handicrafts - These includes making of wooden or bamboo handicrafts that are local to that area, traditional decorative products, toys and all other forms of handicrafts typically which is more produced in that particular region.

With the increase in technology and infrastructure such as smart phones usage, internet accessibility in India; many social enterprises are helping farmers with latest technology such as;

- Agrostar: m-commerce, helping farmers acquiring agri-inputs at doorstep by just one missed call to 1800.
- Kisan Raja: Mobile motor based on GSM. This has made more convenience to farmers, as they can operate motor switch of farms from their homes.
- Ekgaon: aiming to reach 25 million households by 2020. They aim for “One village and One world network”.
- Digital Green: Training farmers, and has reached 150000 farmers among which 70% are womens. It has reached 7 – states in India and covered around 2000 villages.

Source: http://www.iamwire.com/2017/01/10-agri-tech-social-enterprises-india/147502

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THE PERFORMANCE OF RURAL ENTREPRENURHSIP

The performance of the rural industries in respect of production, sales and employment is shown in the following table:

Table-1: performance of village or rural industries in terms of production and sales

Year	Production (Rs. In cores)	Sales (Rs. In cores)	Cumulative Employment (in lakh persons)
1997 – 1998	3895.21	4319.38	42.49
2001 – 2002	7140.52	8383.49	54.16
2003 – 2004	9263.98	11000.00	62.57
2006 – 2007	13527.19	18888.21	80.08
2006 – 2008	16134.32	20819.09	90.11
2008 – 2009	16753.62	21948.59	94.41
2009 – 2010	17508.00	23254.53	98.72
2010 – 2011	19198.8	24875.73	98.72
2011 – 2012	21135.06	25829.26	103.65
2012 - 2013	17448.31	20320.73	111.04

Sources: Compiled from various issues of MSME annual reports

Table-2: Number of enterprises, employment opportunity, production and growth of enterprises in rural villages

Year	Number of Enterprises (Lakh Nos.)			Empl. (Lakh Person)	Production (Rs. Crs.)	Growth	Share In
	Registered	Unregistered	Total		at Current prices	Rate (%)	GDP (%)
2002-2003	15.91	93.58	109.49	263.49	314850	8.68	5.92
2003-2004	16.97	96.98	113.95	275.30	364547	9.64	5.79
2004-2005	17.53	101.06	118.59	287.55	429796	10.88	5.84
2005-2006	18.71	104.71	123.42	299.85	497842	12.32	5.83
2006-2007	20.98	107.46	128.44	312.52	587196	12.65	5.94
2007-2008 (Projected)	24.68	108.99	133.67	322.28	695126	13.00	NA

Source –DCMSME.gov.in/sssiindia/statistics/performance

The above table clearly explains the performance of the rural entrepreneurship with the help of certain figures. Here it indicates that there are so many unregistered enterprises in India and they are running the business and various villages and various businesses. The employment opportunity has increased day by day when the entrepreneurs implement the new way of doing business and activity in rural areas. There is slowly change in rural entrepreneurs day by day due to so many changes in government rules and regulations, schemes and offers given by government and other private institutions. Day by day there is slight change in growth and also even production because of many changes in internal and external environment and it helps the people. This helps the people to use the quality products and services which is manufactured in low cost. The above table clearly indicates that the people are trying to stop the migration from rural to urban and they are focusing the rural areas to come with best strategy.

IMPORTANCE OF RURAL ENTREPRENURHSIP

Rural entrepreneurship plays vital role in developing and contributing to economic condition and growth by contributing certain factors. Here we have discussed few things which are most important, they are as follows.

- Proper utilization of local resources–To manufacture the goods or services the main factor is cost, so this factor is cheap and available in rural villages for the starting the business and making use of it in proper way to come up with good results.
- Employment generation – This helps the people to reduce the migration from rural to urban just for the sake of employment opportunity and if the entrepreneur starts the activity in rural areas or villages the people will be hired and they can reduce the poverty
- Prevents rural migration – When the rural area people gets an opportunity to work in their own place they stop travelling from one place to another place for the sake of job, and also it creates healthy environment in villages.

- Raises economic development – By making use of natural available resources and semi-skilled employees to produce goods and service automatically they give raise for economic development by producing cheap goods and services which can reach customers at low cost.
- Producer's goods of consumer's choice – with the help of cheap and low cost raw materials producers can concentrate on producing the goods based on consumer's choice to reach their satisfaction and increase their standard of living
- Entrepreneurial development- this will help in raising the business activity and also leads to increase in economic condition by contributing more to the GDP and NI.

SUCCESSFUL RURAL ENTREPRENEURS IN INDIA

There are many Incubators in India supporting the Rural Entrepreneurs in various manner;

1. Upaya Social Ventures

This investment portfolio was started after identifying a major issue in India that is low income that is poverty. In India, approximately 250 million people still earn $1.90 per day or more less than $1.90 too. Hence they aimed in providing the opportunities to the poor in India by making them an entrepreneur.

- They guide the entrepreneurs with business plan and necessary network with investments.
- The investment companies ties up with this portfolio are Krishi star, parvata foods, Karmanthik, Saahas waste management, Maitri Livelihood services, Drishtee etc.
- This impacted the social metrics. Based on the samples selected on those who were employed, it was found that 78% of the people's daily income was increased. And 80% of these families are now not on extreme poverty level ($1.90\day). This resulted in 400% increase in the daily expense for their basic need that is food.
- People who made success business with help of this incubator; Dwijen Das, Platemaker,Patla Village, Assam; Dimbeshwar, Craftsman and designer, Patla Village Assam; Rekha, Paper Maker, Mirze town, Assam.

Source:https://googleweblight.com/i?u=http://www.upayasv.org/&hl=enIN&tg=275&tk=j8Z9-a-tK-r6fpOQ

2. RTBi

The mission of this incubator is to make the Rural population for leveraging ICT in India.

- The gap between the suppliers and the farmers is usually a major constraint in Rural.
- They concentrate on the sustainable livelihood by providing "Village on web" which is ICT that provides farmers more opportunities in trading as well as to reach clients easily.
- This is a platform for the Rural SHG and Procedures. The monthly income also increases sustainably to farmers.
- According to their reports in 2016, 56 incubations were received which focused on ideas and innovative of rural. Guidance for these incubators was provided in terms of networking.

Source http://www.rtbi.in/assets/Uploads/annual%20reports/Annual_Report_2016_v1.pdf

http://www.rtbi.in/index.php/innovation/livelihood

3. Rice husk – Lighting up Rural

The Green power plants, Gaynesh Pandey came up with innovative way of producing electricity using rice husk in Tumkuha in Bihar.

- 120 villages in Bihar and 3 Villages in UP has adopted this green power plant and has become a self-sufficient power supply.
- They also set targets to reach different states like Tamil Nadu, West Bengal, Maharashtra and Uttar Pradesh to gain profits.
- They took initiatives to educate 200children in Tumkuha village on Green power plant.
- Producer gas which is combustible gas is sent to gas engine; where the alternators are used to convert this gas into electricity.

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- Production; 2kg Rice Husk = 1KW of electricity.

Source: http://business.rediff.com/slide-show/2010/jul/06/slide-show-1-he-is-lighting-up-villages-with-rice-husk.htm#8

FINDINGS

- There are various opportunities for Rural Entrepreneurs such for starting up own business or enterprise.
- The Infrastructure and facilities are increasing with respect to usage of smart phones as well as internet access. Google is setting up internet facilities in 400 railway stations – Free Wi Fi in India. The introducing of Jio sim targeted Rural and Digital India.
- There are other Social Enterprises supporting farmers with Agri Technology using various Apps such as Agrostar, Kisan Raja, Ekgaon, Digital Green etc.
- Incubators are playing a major role in supporting entrepreneurs in various ways such as funding's, networking etc. such as Upaya Social Ventures, &RTBi.
- Rural Entrepreneurs are also come up with innovative ways of producing electricity using Green Power plant that has benefited many villages and has solves power problems in rural India.
- The Rural Entrepreneur also increases he Rural per capita Income as well as purchasing power.

CONCLUSION

Rural entrepreneurship can be considered as one of the best way to reduce the poverty, migration of people from rural to urban, economic differences, un-employment and to develop backward people. Rural people also face some of the problems like lack of education, skill labor, technical knowledge, finance to start up and transportation.

The Opportunities have increased in Rural India with support of Social Enterprises Apps that provides support for Rural in Educating, training, Agri – Inputs, Technology in Agriculture, Networking, and various other services. Along with government initiatives even other Incubators such as Upaya Social Ventures & RTBi have supported many entrepreneurs and still are supporting many to have their sustainable daily income.The Rural Entrepreneur also increases the rural per capita Income as well as purchasing power.

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MANAGEMENT EDUCATION: INDIAN PERSPECTIVE

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ABSTRACT

Management education is increasingly becoming important and playing a central role in the success of managers and organizations worldwide. The importance of the education sector, particularly a professional discipline like management studies, is increasing day by day in our country. Management Education system in India is governed by the central government through Ministry of Human Resource Development and its statutory bodies like AICTE, UGC etc.. This paper mainly concentrates on challenges and perspectives in management education and also explains the way of improvement of quality in management educational institutions

Keywords: management, management education,

INTRODUCTION

Management education is increasingly becoming important and playing a central role in the success of managers and organizations worldwide. The importance of the education sector, particularly a professional discipline like management studies, is increasing day by day in our country. In India, Management education has seen a remarkable growth in recent years as reflected in the steep rise in the number of higher learning institutes offering programmes in management at various levels but it is a complex one. Management Education system in India is governed by the central government through Ministry of Human Resource Development and its statutory bodies like AICTE, UGC etc. The quantitative growth of institutions in private sector smacks of attempts to commercialize and this need to be curbed. These institutions need to play a major role in producing the right quality and quantity of managers to meet the requirements of the market place. Nowadays the management institutions are facing a lot of problems for attaining quality in management education. In order to improve the quality of management education being imparted in 17 National Institutes of Technology (former Regional Engineering Colleges, RECs) and to grade them to the level of IITs, these institutions have been fully-funded institutions under the central government. These institutions aim to improve the standards and offer world- class quality management education matching the global standards so as to attract the students to Indian Management Educational institutions. An effective management education is a must to produce world-class Indian managers besides making India a regional hub for management education. But some state level aided and self-financed institutions cannot attain this level of education. The students and parents are expecting more performance from these institutions except IIT and IIMs. This paper mainly concentrates on challenges and perspectives in management education and also explains the way of improvement of quality in management educational institutions.

CHALLENGES AND PERSPECTIVES

One of the main challenges of management institutions is to obtain NBA (National Board of Accreditation) certificates. In order to improve the quality of management education and for attaining excellence in service of institutes, they must get accreditation to NBA. The setting up of NBA for managerial education and NAAC for general education under the initiative of AICTE and UGC respectively has been incorporated for infusing and improving the quality of education. The NBA carries out workshops, programmes and other activities for finalization of evaluation procedures and methodologies. It has to assess the quality of various constituents viz. administration, human resources, physical resources, academics, library, computer facilities etc. the establishment of NBA accreditation in various institutions is by and far neglected because of the programmes that have to be conducted. The institutions do not wish to spend resources in this regard and therefore, avoid this accreditation, even though they know it would improve the educational standards. The next challenge is the quality benchmarks are not implemented by the management institution due to several constraints which they are not able to overcome.

MANAGEMENT EDUCATION: THE PRESENT SCENARIO

The US National Science Foundation (NSF) Task force on TQM has come up with the following Quality Management Education: “Quality Management education is the development of intellectual skills, managerial skills and knowledge that will equip graduates to contribute to society through productive and satisfying management careers as innovators, decision-makers, entrepreneurs and leaders in the global economy of the twenty first century.” The Ministry of Human Resource Development announced Constitution of National Mission on January 10, 2002, with the main objective “to prepare and implement a long-term strategy for

Management education in the country." Management education is essential to improve the managerial manpower of the country. Managerial manpower is the key to industrial growth and development of the country. Quality is the fabric of every organization, and it is a vital component for its survival. Nowadays pass percentage, placement success rate, knowledge dissemination and the skills acquired constitute the vital output for management education programmes. Unfortunately, these are at unsatisfactory levels in management education, because some of the problems plaguing these institutions are lack of infrastructure, shortage of qualified faculty, poor student results, improper placement facilities etc. there is need to improve the quality of education. This can be achieved through establishment of Quality Improvement Techniques and National Board of Accreditation (NBA) for entire institutions.

CAUSE AND EFFECT DIAGRAM

The Cause and Effect diagram is one of the easiest and most useful tool for defect minimization. It assists in identifying root causes by asking, repeatedly why a cause exists. To identify and solve a problem it is important to know the real causes and the interrelations among causes. The cause for less performance has been explored and cause and effect diagram has been developed. The Cause and Effect diagram for inefficient management educational institutions is shown in figure.

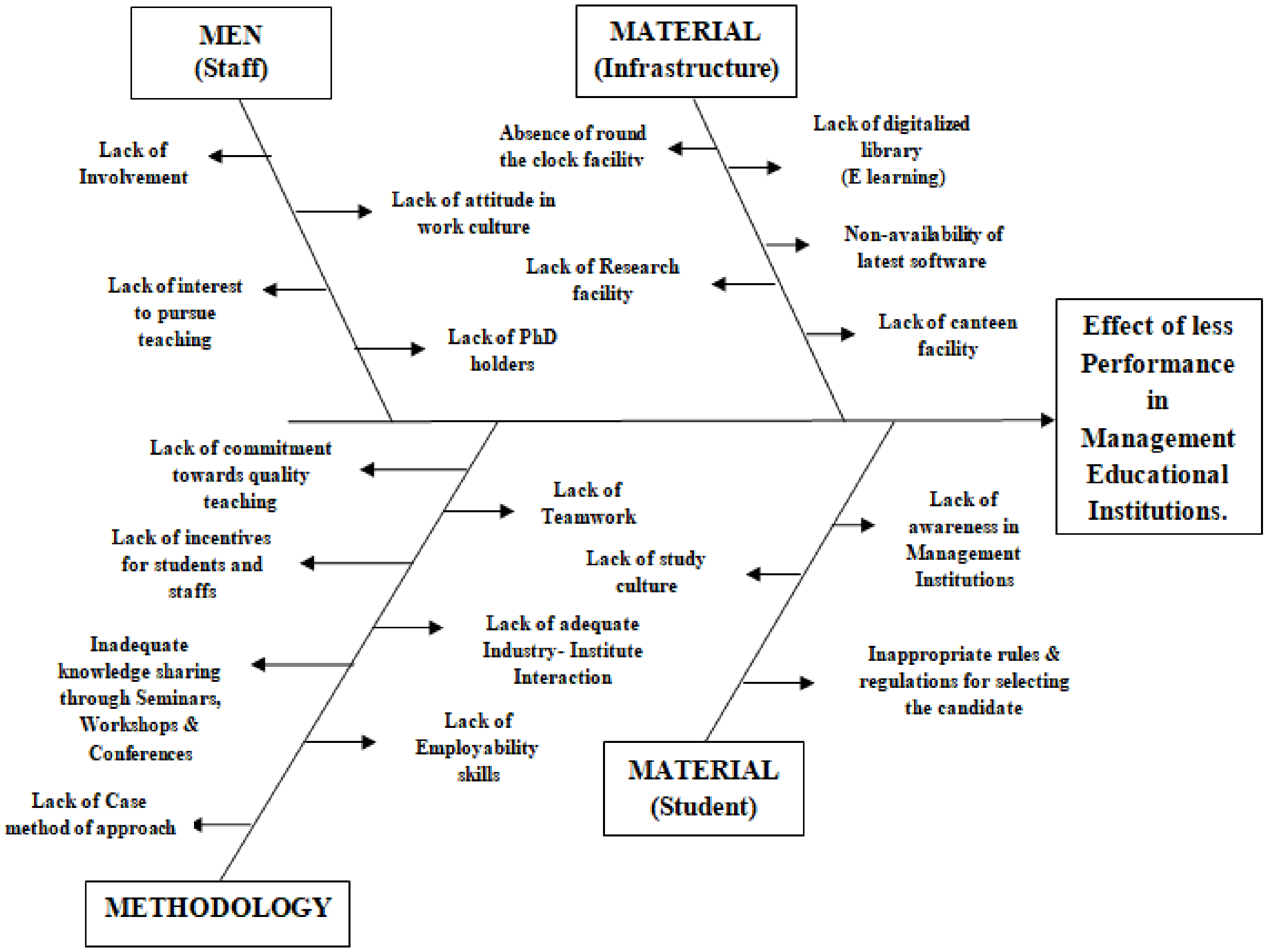


Figure-1: Cause and Effect Diagram for Inefficient Management Educational Institutions

PROPOSED SUGGESTIONS

In order to enhance the effectiveness of Indian Management Education system the following suggestions has to be considered.

The cause and effect diagram of figure brings together the various reasons, which eventually lead to the inefficiencies observed in MEIs. We would consider these reasons to come under the sub-division of student, faculty, infrastructure and methodology. A proper selection process of students must be established with guidelines, rules and regulations that make sure that the admission process is done only on the basis of merit. Before admission, proper orientation programmes must be conducted to make the students aware to the course in hand and it's potential. Especially the government has to take severe steps in selecting the students those who having professionally qualified in under-graduate courses and scored high marks in competitive examination must be preferred in management education like rated business schools in India.

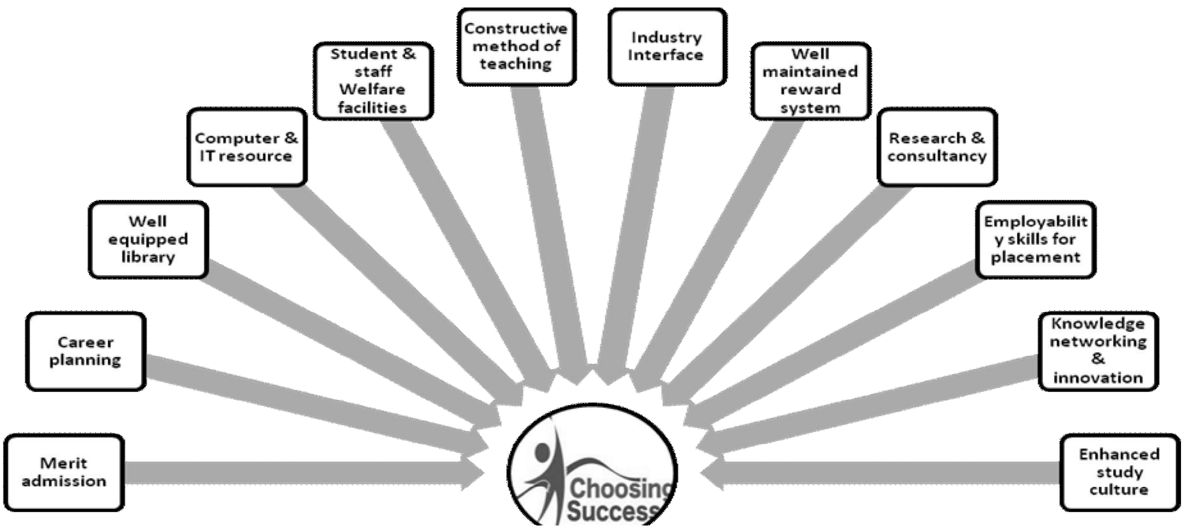
With reference to faculty, the knowledge of the staff can be improved by conducting faculty development programmes / management development programme. Furthermore, regular seminars and workshops must be conducted to give them both experience and involvement in the subject matter. During the recruiting process, as far as possible, experienced staff must be considered and preference must be given to Ph.D holders. The overall attitude and work culture of the teaching and non-teaching faculty must be improved through counseling and quality circle programmes. The main purpose of the quality circle programme is to solve academic related problems.

The overall improvement of the infrastructure of the Management Educational Institutions (MEIs) can be done by providing digitalized library (E-learning) and well-equipped business communication laboratories. It should have a standard curriculum in the first year while in the second year the school should have autonomy and freedom to evolve curriculum as per the market needs. Arrangement of software courses along with free Internet access must be provided to the students and faculty. Furthermore, an Academic Performance Development Cell (APDC) must be established to enable proper planning and introduction of new specialized courses/subjects into the curriculum with due considerations after meeting all the requirements for such programmes. Along with these, library and canteen facilities must also be provided. Through the provision of library facilities, proper guides and references are available in plenty to both students and staff to give them more knowledge on a larger scale.

The teaching methodology is a major cause for the inefficiencies witnessed in MEIs. On the whole it can be improved by employing ideas and means that complement each other. The use of teaching tools like LCD/OHP and other constructive methods on involvement must be encouraged. Various workshops, seminars and conferences must be conducted for the staff to improve their subject knowledge and also supplement to research activities. An adequate amount of interaction between the institute and industries must be established to give staff and students proper view or ideas concerning the industrial field. The management should hire the expert members of various discipline including industrial executive and emerging entrepreneurs to give lectures to give exposure and to enhance the employability skills among the student community. The lack of proper provision of incentives to the staff and students has result in lowered efficiencies of the institution on the whole. A well maintained reward system would result in better performance among the staff and students and also that creates a healthy competition among the faculty. The Institutions should have a visionary leader to create a corporate quality culture to sustain in global competitiveness.

Implementation of the various ideas discussed above eventually result in the progressive excellence of the Management Education Institutions.

Figure-2: Proposed Model of Management Institutions in India



CONCLUSION

Management Education in India is increasing at exponential growth, both inside the country and foreign franchises are in providing Management Education. Management education should be seen as a discipline contributing to the development of economy and society beyond business. For bolstering leading position, good management schools in India need to keep the global best schools as their lodestars. Blessed with exceptionally bright students, dedicated faculty and staff, and formidable reputation for professionalism, MEIs have the potential to emerge as global leaders in setting new aspirations, and showing the way to achieve them.

EMPLOYEE EMPOWERMENT: HRM PRACTICES OF MSME SECTOR

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ABSTRACT
Employee empowerment is with the concept of strategic fit between people, tasks, technology, information processes, rewards and organization structure for which all must be in alignment before the organization can work effectively. The growing potential of micro, small & medium size enterprises (MSMEs) as nurseries for entrepreneurship, employment & innovation is well recognized. Efficiently managed human resource practices significantly contribute to organizational performance. The objective of this research is to explore the human resource (HR) practices in Coimbatore MSMEs. This study comprises of HRM practices of MSME sector in employee empowerment.

Keywords: employee empowerment, MSMEs, human resource management practices.

INTRODUCTION
Employee empowerment is the process of allowing employees to have input & control over their work, and the ability to openly share suggestions and ideas about their work & organization as a whole. HRM is considered as a backbone on each and every economic enterprise. HRM practices are very important because most of the people spend a majority of their life at working place. However to enhance overall performance, MSMEs need to enhance competitiveness via better human resource management practices of recruitment, selection, training & compensation.

OBJECTIVE
- To find the expectations of the employees.
- To study the HRM practices followed in MSME sector.

HYPOTHESIS:
H1: There is a significant relationship between scale of operation and employee expectations.

H2: There is a significant difference between working environment and employee relationship.

STATEMENT OF THE PROBLEM:
HRM is extremely important for MSME sector. Management of people and the HR practices followed in the organization. The HRM system will addresses the automation of the performance of the employees as regard to what is monitored on them. The trainings are to boost their motivation in their work is a best practice to inspire them. Their performance would be according to the qualities of what they are working on. Although HR departments would evaluate them, it is a very ideal thing for them to accomplish every evaluation of employees regularity to update their performance and their quality of work.

LIMITATIONS
- The study has been conducted micro, small & medium enterprise in Coimbatore district.
- The study restricted to 50 respondents only.
- It does not cover overall industries.
- It is limited to the field of HRM practices of MSME sector.

REVIEW `OF LITERATURE
MSMEs are in general labor intensive production units. But surprisingly, HR strategy of small scale manufacturing units is one of the least researched areas (Mankelow 2008).Whenever we think about an HR managers. Performance and effective human resource management enables the entrepreneurs to improve the quality of their production. Hence the strong business strategies become inevitable for SME sector. The business function in SMEs is hindered by constrains such as limited access to resources, and a lack of expertise on the part of the owner/manager. While entrepreneurs are willing to explore ways to minimize this inertia, HR and its different facets also play an important note to address the growth issues that SMEs face.

Chandankumarsahoo (2011) in their paper “Employee Empowerment: A strategy towards workplace commitment can express views implications on employee empowerment – a theoretical perspective, factors

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affecting degree of empowerment by role ambiguity, span of control, social support, access to information, access to resources, participative environment and also focus on strategic employee empowerment by delegation of authority, formation of bipartite committee, sense of trusteeship, employee suggestion schemes, interaction with top executives and workplace commitment by congruency.

RESEARCH METHODOLOGY

A research methodology is conducted for collecting data pertaining to the subjects in the question. It outlines how research project will be conducted & guides data collection, analysis and report preparations.

DATA COLLECTION

The data required for the research is collected through two main sources namely primary data and secondary data.

Primary Data

Data which is collected for the first time keeping in the view of the objectives of the study is known as primary data. Primary data for the study collected from the micro, small & medium enterprises with the help of questionnaire.

Secondary Data

This study was collected from the previous study, journals, magazines etc…

Sample Size

The sample size consists of 50 respondents. The selection of these respondents is done in Coimbatore district.

Sampling Method

In this study convenient sampling is used in determining the sampling size.

TOOLS FOR ANALYSIS

Table-1: Anova

H1: There is a significant relationship between scale of operation and employee expectations.

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
job security	Between Groups	1.521	2	.761	1.461	.242
	Within Groups	24.479	47	.521		
	Total	26.000	49			
leave &remuneration	Between Groups	9.241	2	4.621	9.705	.000
	Within Groups	22.379	47	.476		
	Total	31.620	49			
promotion opportunity	Between Groups	1.891	2	.946	4.616	.015
	Within Groups	9.629	47	.205		
	Total	11.520	49			
flexible working hours	Between Groups	3.406	2	1.703	5.093	.010
	Within Groups	15.714	47	.334		
	Total	19.120	49			

Inference

The anova analysis reveals that the significance value of job security .242 is greater than 0.05; there is no significant relationship between scale of operation and employee expectations, leave &remuneration .000, promotion opportunity .015, flexible working hours .010 is less than 0.05; there is a significant relationship between scale of operation and employee expectations.

Table-2: Correlations

Comparison of working environment and employee relationship

H2: There is a significant difference between working environment and employee relationship.

Correlations				
			working environment	**employee relationship**
Spearman's rho	working environment	Correlation Coefficient	1.000	.155
		Sig. (2-tailed)	.	**.282**
		N	50	50
	employee relationship	Correlation Coefficient	.155	1.000
		Sig. (2-tailed)	**.282**	.
		N	50	50

INFERENCE

The significance value is .282 which is greater than 0.05 and so it is concluded that there is negative correlation between both the factors. And there is no significant difference between working environment and employee relationship.

FINDINGS

- There is no significant relationship between scale of operation and employee expectations for job security.
- There is a significant relationship between scale of operation and employee expectations for leave & remuneration, promotion opportunity, flexible working hours.
- There is no significant difference between working environment and employee relationship.

SUGGESTIONS:

- The support given by the national and state government to the MSMEs is not adequate enough to solve their problems.
- MSMEs should provide lack of awareness about HRM practices to the employees to understand about the benefits for them.
- MSMEs should include employees in the decision making process in each & every organization in order to improve employees work related skills & knowledge.

CONCLUSION

Employee empowerment is a philosophy associated with real benefits for an organization. The micro, small and medium enterprise (MSME) important sector & plays a vital role in the Indian economy. The MSME provides the HR practices to the employees by its underlying principle of giving freedom, flexibility, leave & remuneration, power to make decisions & solve problems leaves an employee feeling energized, capable & determined to make the organization successful.

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DEVELOPMENT OF WOMEN ENTREPRENEURSHIP FOR INCLUSIVE GROWTH

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ABSTRACT
Women Entrepreneurship development is a basic piece of human asset advancement. The advancement of ladies Business is low in India, particularly in the provincial zones; enterprise among ladies has been an ongoing concern. Ladies have turned out to be progressively mindful of their reality their rights and their work circumstance, anyway ladies of white collar class are not very anxious to adjust their job in dread of social backfire. The advancement is increasingly noticeable among high society families in urban communities.

The job of enterprise in monetary development has reliably been underlined in the writing on financial improvement. Ladies business visionaries have a colossal potential in engaging and changing society.

Keywords: Women Entrepreneurship, economic growth, empowering & society.

INTRODUCTION
In this dynamic world, ladies business visionaries are an imperative piece of the worldwide for supported monetary improvement and social advancement. At the point when a ladies is engaged, it doesn't imply that another individual ends up weak or is having less power in actuality, if a ladies is enabled her capabilities towards basic leadership will definitely impact her family's conduct.

In our way of life and customs ladies should perform family exercises and deal with family However due to the across the board of training and social mindfulness, ladies are appearing in beginning their very own endeavor. This demonstrates, there is a development in ladies business visionaries.

Ladies are eager to acknowledge difficulties and accept accountability in financial social, political gathering. For the most part, they draw in them in minor or little house businesses. Ladies have been beginning endeavors in the whole division proportionate to male.

OBJECTIVES
- ❖ To find out the various problems facing by the women entrepreneurs.
- ❖ To know the role of women entrepreneurs for the economic development.
- ❖ To give some suggestions for the development of women entrepreneurs.

THEORETICAL BACKGROUND
COMMON FEATURES OF WOMEN ENTREPRENEURSHIP
- ❖ Women from small families are more likely to become entrepreneurs.
- ❖ A majority of women entrepreneurs are married.
- ❖ Many women entrepreneurs belong to low income group.
- ❖ Gender discrimination is encountered at every stage of business development.
- ❖ Women entrepreneurs are security oriented rather than growth oriented.

CATEGORIES OF WOMEN ENTREPRENEURS IN INDIA
- **Affluent Business people**

Rich ladies business visionaries are the individuals who originated from the business foundation. They are the little girls and spouses of rich individuals in the general public. Huge numbers of them are occupied with magnificence parlor, inside embellishment, book distributing, and film conveyance. The family underpins them in doing their obligations.

- **Pull Variables**

Ladies in towns and urban areas respond to business enterprise as a call to explore new territory and to be monetarily autonomous. They have a place with instructed ladies who by and large take up little and medium businesses where chance is low. Under this class, ladies for the most part begin administration focuses, schools, nourishment providing food focuses, eateries and basic need shops and so on.

- **Push Elements**

There are a few ladies business people who acknowledge enterprising exercises to conquer money related troubles. The family circumstance compels them either to build up the current privately-run company or to begin new dares to improve the monetary state of the family.

- **Self-utilized Business person**

Poor ladies in towns and town depend intensely without anyone else endeavors for sustenance. They begin modest and little ventures like floor brushes making, wax flame making, giving tea and espresso to workplaces, pressing of garments weaving work and fitting firm.

- **Rustic Business people**

Ladies in rustic zones begin ventures which needs least sorting out expertise and less hazard. Dairy items, pickles, organic product juice and pappads making are going under this classification of provincial business visionary.

ISSUES OF WOMEN ENTREPRENEURS IN INDIA

- **Finance**

Most of businesspeople need to depend to a noteworthy degree on self created account amid the beginning time of business. Banks are accounted for to have been all the more approaching in the arrangement of credits once a business has started to exhibit a reputation.

- **Lack of the board abilities or preparing**

Ladies business people needed administration aptitudes to a more prominent degree than private ventures. In light of their lower penchant to have past business experience.

- **Marketing**

An absence of offers and advertising abilities were the issue looked by female business visionaries. It might be viewed as a component of a general need to raise the dimension of the board abilities and skills in female claimed and other private companies.

- **Lack of Certainty**

As ladies are tolerating a subordinate status, accordingly they need certainty of their own capacities. Indeed, even at home relatives don't have much confidence in ladies having the capacities of basic leadership.

- **Limited Portability**

Because of essential family obligations towards her family her time gets separated between the two universes. She has confined planning for work because of which, she isn't in a situation to travel every now and again and be away for longer periods.

- **Male Overwhelmed Society**

A ladies is commanded by men in her family just as business. Regularly she needs to get authorization from men for nearly everything. They are not treated as equivalents.

HOW TO DEVELOP WOMEN ENTREPRENEURS

- Encourage ladies' interest in basic leadership.
- Activities in which ladies are prepared should concentrate on their attractiveness and benefit.
- Continuous checking and improvement of preparing programs.
- More Government plans to propel ladies business visionaries to take part in little scale and vast scale adventures.
- Adequate preparing programs on the executives abilities must be given.
- Better instructive offices and plans ought to be reached out to ladies people from government part.
- The money related Institution ought to give all the more working capital help both for little scale and substantial scale adventures.
- Programmers for empowering enterprise among ladies are to be reached out at nearby dimension.
- Making arrangement of small scale credit framework and endeavor credit framework to the ladies business visionaries at nearby dimension.

ROLE OF WOMEN ENTREPRENEURS IN INCLUSIVE GROWTH

- **Narrowing Gender Gap:** When a woman starts up a business, she employs skilled women to fill up the vacancy. This automatically reduces the gender gap.
- **Social Changes:** Making women financially strong and independent will increase the level of confidence and happiness.
- **Improvement in Per Capita Income:** Women Entrepreneurs are converting the latent and idle resources like land, labour and capital in to national income and wealth in the form of goods and service.

SCHEMES FOR WOMEN ENTREPRENEURS

- **Annapurna Scheme:** It is for those who are setting up food catering industry in the form of sealed packing. The loan (Rs.50, 000) will be provided for buying utensils and other kitchen equipments. They should repay the loan amount in instalments. It should not exceed 36,000 months.
- **StreeShakthi Package:**SBI brancheswill provideRs. 2, 00,000 as loan amount to those who has a 50% share in the business.
- **Cent Kalyani Scheme:** Central Bank of India provides loan for those who are starting up a new venture or expanding or modifying an existing business. It is only for the cottage Industries.
- **Saranya-Self Employment Scheme:** It aims at uplifting backward and segregated women like widow, divorced women and above the age of 30. It is an interest free loan up to Rs.50, 000.

SUGGESTIONS

- Adequate training programme on management skills to be provided to women community.
- Better education facilities and schemes should be extended to women from government.
- A guidance cell has to be set up to handle the problems of women entrepreneurs
- Women need a support from their family members.
- Workshops and seminars have to be frequently organized for the development of women entrepreneurs.
- Successful women entrepreneurs have to be awarded.

CONCLUSION

At present ladies have broken the restraining infrastructure of men and substantiated themselves solid and they are not substandard compared to men. Ladies business people are confronting hindrances while promoting their item that must be overwhelmed by giving chances. The financial establishments ought to give credit offices to the country ladies business visionaries. Ladies business people must be shaped with enterprising qualities and aptitudes to address the difficulties and changes in the patterns. Just joint endeavors of people business visionaries can change the creating India.

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CUSTOMER PREFERENCE TOWARDS GOLD ORNAMENTS WITH REFERENCE TO WOMEN

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ABSTRACT
Gold ornaments had great importance it also had a close association with religion, fortune, and health, and was a source of production from misfortune and illness, and a medium of prayer and congress with the divine. One of the gold ornaments most important functions was as a store of wealth, whether of gold, the amount of ornament owned by a woman also signifies her status and adds to the riches in her name. Gold ornaments have covered its journey since the beginning as an evolving art form. The gold ornaments jewelry products and it was identified that behind purchasing jewelry price, purity and design which scores the maximum.

Keywords: gold ornaments,

INTRODUCTION
Jewelry is valued as an important savings and investment in India. Gold jewelry is the preferred jewelry worn by women in India irrespective of their religious beliefs. In marriages, gold jewelry is the gift preferred by the near relatives of the bride and the groom. Jewelry is very popular among farmers, with an upsurge in gold sales after a good agricultural season. Various benefits to health and well-being were ascribed to jewelry. There were numerous beliefs concerning the efforts of specific types of jewelry on the health, and it was used to guard against specific diseases such as a small pox. Gold on the nose was thought to guard against colds. While "rudraksha beads" were believed to control blood pressure and precious stones were considered to have an effect on health and temperament. Buying of gold Jewelry is an important part of every stage of an Indian citizen's life- at birth, marriage, health, construction of home, festivals, religious ceremonies, setting up of new business, and death. In the present scenario, the customers are given more importance for easy, convenient, stylish, models, design and more comfortable design rather than highly sophisticated jewels. In recent market, variety of designs is introduced to satisfy the present and prospective customers. According to the current trend the gold market is increased in price and day to day it's increasing more.

REVIEW OF LITERATURE
T Chitradevi (2017), In jewellery purchasing the consumers have more expectations. Hence the jewellers should improve the quality, designs, wastage and making charges, and customer service etc. Purchasing of gold jewellery holds a very imperative value in several cultures since it is a symbol of achievement, power and wealth. Based on the above, customer's approach and behaviour on jewellery purchase in Trichy District have played a significant role.

P.Amutha (2014), the study knows the level of satisfaction of riti jewellery customers. Majority of the respondents are satisfied with some factor, prefer this jewellery reasons is low wastage and making charges. **K.Chitrachellam (2015),** the majority of the consumers buy gold jewellery only from jewellery marts. They have also expressed a favourable attitude towards credibility of the jeweler, quality, designs and variety offered by the jeweler.

OBJECTIVES
1. To find out customer preference towards gold ornaments
2. To analyze the customer buying decision gold shops
3. To know about the often do you purchase ornaments

HYPOTHESIS
H_1: There is a significant association between age and preference towards earrings, rings, chains and bangles.

H_2: There is significant relationship type of ornaments and where do you purchase.

H_3: There is a significant association between often do you purchase and amount do you spend every year.

RESEARCH METHODOLOGY
The study attempts to describe the customer preference towards gold ornaments with special reference to women. So, the Descriptive research design is to be used in the study to identify the customer preferences, expectations about the gold jewellery products. The researcher selected 30 women customer using the random

sampling method and self prepared Structured Questionnaire is used for data collection. Primary data was collected from the customers. The secondary data is collected from journals, text books and through internet. The collected data were analyzed and clearly interpreted by means of using chisquare test to prove the hypothesis. The percentage analysis was computed for categorical data.

STATEMENT OF PROBLEM:

Customer preference towards the gold ornaments women mostly like the gold jewell's its give more priority and richest looks in the society. It's one of the branding images so they wear verity of gold ornaments. What makes the customer preference towards gold ornaments products forms part of the present study. Where they purchased the gold ornaments. Next which types of ornaments mostly they purchased. Give specific and daily usage jewelers name and choose which ornaments you like & purchased mostly. Which type of gold ornaments they like and how much money they spend in year for purchase gold ornaments.

LIMITATION

The sample size restricted to 30 respondents only.

The study is restricted to singanallur area only.

RESULT AND DISCUSSION

Anova

H_1: There is a significant association between age and preference towards earrings, rings, chains and bangles.

		Sum of Squares	df	Mean Square	F	Sig
Earring of the respondents	Between Groups	8.100	2	4.050	1.538	.233
	Within Groups	71.100	27	2.633		
	Total	79.200	29			
Ring of the respondents	Between Groups	10.433	2	5.217	6.783	.004
	Within Groups	20.767	27	.769		
	Total	31.200	29			
Chains of the respondents	Between Groups	15.567	2	7.783	6.588	.005
	Within Groups	31.900	27	1.181		
	Total	47.467	29			
Bangles of the respondents	Between Groups	3.300	2	1.650	.505	.609
	Within Groups	88.167	27	3.265		
	Total	91.467	29			

Inference

If the significance value is less than 0.05 there is significance difference on between the groups, within groups and total of both samples and if the significance value is greater than 0.05, there is no significance difference. Earrings .233, bangles .609, there is reject the null hypothesis. Rings .004 and chains .005 is accept the null hypothesis and reject the alternative hypothesis.

Spearman's Correlation Coefficient

H_2: There is significant relationship type of ornaments and where do you purchase.

			Where do you purchase ornaments of the respondents	Type of ornaments of the respondents
Spearman's rho	Where do you purchase ornaments of the respondents	Correlation Coefficient	1.000	.000
		Sig. (2-tailde)	.	1.000
		N	30	30
	Type of ornaments of the respondents	Correlation Coefficient	.000	1.000
		Sig. (2-tailde)	1.000	.
		N	30	30

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Inference

If the significance value is greater than 0.05, there is a no significance difference. Here the significance value is 1.000 which is greater than 0.05 and so concluded that there is negative correlation between both the factors. And there is no significance difference between where do you purchase ornaments and type of ornaments.

H_3: There is a significant association between often do you purchase and amount do you spend every year.

			Purchase gold ornaments of the respondents	Money spend towards gold jewelers of the respondents
Spearman's rho	Purchase gold ornaments of the respondents	Correlation Coefficient	1.000	.411*
		Sig. (2-tailde)	.	.024
		N	30	30
	Money spend towards gold jewelers of the respondents	Correlation Coefficient	.411*	1.000
		Sig. (2-tailde)	.024	.
		N	30	30

*. Correlation is significant at the 0.05 level (2-tailed).

Inference

If the significance value is less than 0.05, there is a significance difference between and if the significance value is greater than .05, there is no significance difference. Here the significance value is .024 which is lesser than 0.05 so the null hypothesis is accept. And there is no significance difference between purchased gold ornaments and money spend towards gold jewelers.

FINDINGS

Anovas

- There is no significance difference between age and Earrings, bangles of the respondents.
- There is significant difference between age and rings, chains of the respondents.

Spearman's Correlations

- There is no significance difference between where do you purchase ornaments and type of ornaments.
- There is significance difference between and purchase old ornaments and money spend do you gold ornaments.

SUGGESTIONS

- Jewellery shops create awareness to type & variety of gold Jewell's related details.
- Create awareness and give clear explanation about chit schemes and chits scheme benefits.
- Give updates to new arrival design or Jewell's.

CONCLUSION

The present study was conducted on the customer preference towards gold ornaments with reference to women. The customer is continuously shifted according to the needs, desires, choices and fashion etc. In jewellery purchasing the customer have more expectations. Hence the jewellers should improve the quality, designs, wastage and making charges, and customer service etc. Nowadays, the branded jewellery products is facing an uptrend on these days, so the jewellers should take these aspects into consideration and keep up its values of trust, authenticity, credibility, objectivity of the respondents and serve them in a better manner. Purchasing of gold jewellery holds a very imperative value in several cultures since it is a symbol of achievement, power and wealth. Based on the above, customer preference towards gold ornaments has played a significant role.

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LIFE SATISFACTION AND STRESS LEVEL AMONG NON-WORKING WOMEN WITH THEIR SELF CONFIDENCE

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ABSTRACT
The present study was conducted to measure the life satisfaction and stress level among non working women with their self confidence. A sample of 30 non working women conducted in non probability sampling and convenience sampling method. Used for Spearmen correlation and Paired T - test statistical method. The result indicated that there was no significant difference regarding stress level and their confidence level of non working women and there was significant difference regarding life satisfaction level. Result revealed that non working women differed significantly on their life satisfaction. Non working women have a higher level of stress, and have higher level of confidence. A significant negative relationship was found between self confidence and stress level.

Keywords: Life satisfaction, stress, self confidence, Non-working women.

Life satisfaction
Life satisfaction is the way persons evaluate their lives and how they feel about their directions and options for the future. It is a measure of well-being and may be assessed in terms of mood, satisfaction with relations with others and with achieved goals, self-concepts, and self-perceived ability to cope with daily life. It is having a favorable attitude of one's life as a whole rather than an assessment of current feelings. Life satisfaction has been measured in relation to economic standing, amount of education, experiences, and residence, as well as many other topics.

Here in this study life satisfaction is operationally defined as the scores obtained by satisfaction with life scale by Ed Diener and colleagues in 1984.

Stress
Stress is simply a reaction to a stimulus that disturbs our physical or mental equilibrium. In other words, it's an omnipresent part of life. A stressful event can trigger the “fight-or-flight” response, causing hormones such as adrenaline and cortisol to surge through the body.

Physiological or biological **stress** is an organism's response to a stressor such as an environmental condition. Stress is a body's method of reacting to a challenge. According to the stressful event, the body's way to respond to stress is by sympathetic nervous system activation which results in the fight-or-flight response. Because the body cannot keep this state for long periods of time, the parasympathetic system returns the body's physiological conditions to normal (homeostasis). In humans, stress typically describes a negative condition or a positive condition that can affect a person's mental and physical well-being.

Self confidence
The concept of self confidence self assurance in one’s personal judgment, ability, power, etc. one’s self confidence increases from experiences of having mastered particular activities. It is a positive belief that in the future one can generally accomplish what one wishes to do.

To be self confident is to be secure in yourself and your abilities. When you are giving a presentation or a speech, it helps to be self confidence, or at least to pretend that you are. Confidence is a feeling of trust in someone or something.

Confidence overcome fear, lack of confidence can lead to paralysis from fear. To succeed, you need the confidence to face and overcome your fears. Believe in themselves self confidence means believing in yourself.

Self confidence is a combination of state of mind and strong feeling of self belief which is commonly used when one needs self assurance especially in one’s personal judgment, power, and ability.

Non-working women
Non working women are referred to those women who lived at home all the time and look after their families.

OBJECTIVES
1. To find out the stress level of non working women.

2. To predict the life satisfaction level of non working women.
3. To measuring self confidence level of non working women.

HYPOTHESIS

H_1: There is a significant association between age and present level of stress.

H_2: There is significant relationship between marital status and physical health.

H_3: There is significant association between age and confidence level.

REVIEW OF LITERATURE

Totuka nalini(2012), Life satisfaction is the way a person perceives how his or her life has been and how they about where it is going in the future. Working women have high life satisfaction compare to non working women. **Kanta Devi (2016)**, a stress scale was prepared on the basis of scores to assess the stress level and categorize them. The study revealed that the stress level was higher in non-working women as compared to working women. **Muddanagouda Patil (2016),** the current investigation was conducted to examine the stress among the working and non workingwomen's. The working women's has more stress than the non- working women's. **Dr. Kompal Wadhawan (2016),** Working women were found to be significantly higher on self-esteem than non-working women. The reason for this difference may be because of the fact that employment is associated with enhanced self-esteem and life. **Kemlit (2013)**, result showed that educated house wives are suffering from low self esteem as compared to working women.

STATEMENT OF THE PROBLEM

A study on "Life satisfaction and stress level among non working women with their self confidence", the statement of problem is life satisfaction, stress and self confidence of non-working women life. Women's have a high level of Life satisfaction, more stress and self confidence. This study was found the life satisfaction, stress level, and self confidence level of non- working women. And analysis the women life satisfaction, how their feel happy and predict the satisfaction level of non-working women and predict the level of self confidence.

RESEARCH METHODOLOGY

This study was carried out in Singanallur area. Based on Non-probability sampling technique & convenience sampling technique. Primary data & secondary data are used in this study. A well structured questionnaire with 5 point scale is used to collect the responses using questionnaire method. The secondary data is generated out of journals, books, and magazines and the report of singanallur area management. SPSS 16.0 version (statistical package for the social sciences) is used in this study to analyze the data is presented in the form of tables.

RESULT AND DISCUSSION

Spearman's Correlations Test

H_1: There is a significant association between age and present level of stress.

H_3: There is significant association between age and confidence level.

			Age of the respondent	**Present level stress of the respondents**	**Confidence level of the respondents**
Spearman's	Age of the respondent	Correlation Coefficient	1.000	.383*	-.155
		Sig.(2 – tailed)	.	.037	.413
		N	30	30	30
	Present level stress of the respondents	Correlation Coefficient	.383*	1.000	.266
		Sig.(2 – tailed)	.037	.	.155
		N	30	30	30
	Confidence level of the respondents	Correlation Coefficient	-.155	.266	1.000
		Sig.(2 – tailed)	.413	.155	.
		N	30	30	30

*. Correlation is significant at the 0.05 level (2-tailed).

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Inferences
If the significance value is less than 0.05 there is significance mean difference between the significance values is greater than 0.05, there is no significant difference. Here the significant value stress level is .037, confidence level is .413 which is greater than 0.05 and so it is concluded that there is negative correlation between both factors. There is no significant different between the age and stress level of respondents and confidence level of respondents.

PAIRED T – TEST
H_2: There is significant relationship between marital status and physical health.

Paired Samples Statistics

	Mean	N	Std.Deviation	Std.ErrorMean
Pair 1 Marital status of the respondents	1.2667	30	.44978	.08212
Physical health of the respondents	2.1333	30	.81931	.14958

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Marital status of the respondents & Physical health of the respondents	30	-.100	.600

Paired Samples Test

	Paired Sample Test					T	df	Sig. (2-tailed)
	Mean	Std.Deviation	Std.Error Mean	95% confidence interval of the Difference				
				Lowe	Upper			
Pair 1 Marital status of the respondent – Physical health of the respondents	-.86667	.97320	. 17768	-1.23007	-.50327	-4.878	29	.000

INFERENCE
The Marital status of respondents is 1.2667 and physical health of respondents is 2.1333 and the difference between their mean -.86667. Based on the result generated by SPSS, the significant value is .000 and it is lesser than 0.05 so reject null hypothesis. Hence there is a significant difference between the marital status of the respondents and physical health of respondents.

LIMITATION
- The sample size restricted to 30 respondents only.
- The study is restricted to singanallur area only.

FINDINGS
- There is a no significant difference between the age and present level of stress.
- There is a significant difference between the marital status and physical health.
- There is a no significant difference between age and confidence level.

SUGGESTIONS
- Do first stress reducing activities – hearing songs are doing some interesting things to motivate you.
- Give importance to their appearances and health related activities.
- Create awareness to everyone about how to handle stress by experienced/educated persons.

CONCLUSION
This result of the study show that women's those who are non-working women, are high stress level and higher confidence level. Also have good life satisfaction level. Whereas, non-working women are have a good satisfied with their lives and high stress level but same time have higher confidence level.

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THE CHANGING FACE OF SERVICES MARKETING: A THEORETICAL ANALOGY

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ABSTRACT
A service is an activity or benefit that one can offer to another that is essentially intangible and does not result in the ownership of anything. Service industry today dominates the economic scene in all the countries. Over a period of few decades we have seen the rise and unprecedented growth of service industry in almost all sectors including technology and telecommunications, health care, education, media, Utilities, financial and banking sector etc. Service industries growth has been characterized by focusing on customer service which here to pushed the product companies too to reorient themselves to look at the customers first. The marvelous growth and economic contributions of the service sector have pinched increasing attention to the issues and problems of service sector industries. The present study aims to analyse the changing face of services marketing.

Keywords: Service, Business, Marketing, Economy

INTRODUCTION

These days the world economy has turned out to be synonymous to support economy. This is to a great extent a result of mounting significance and commitment of the administration section in the economies of the most created and creating countries. As a general rule the extension of the administration part has for quite some time been estimated as symptomatic of a country's financial advancement. The administration division is by all accounts assuming control over the world economy on account of its developing criticalness and huge offer of the financial scene of generally countries. To some degree, the administration part has been viewed as a measure of a nation's financial headway. Financial history shows that creating countries have constantly moved from farming to industry lastly to the administration segment as their center part of the economy.

An administration is a movement or advantage that one can offer to another that is basically elusive and does not result in the responsibility for. Administration promoting commonly alludes to both business to customer (B2C) and business to business (B2B) benefits, and incorporates advertising of administrations, for example, broadcast communications administrations, money related administrations, a wide range of friendliness administrations, vehicle rental administrations, air travel, medicinal services administrations and expert administrations. In return for cash, time, and exertion, administration clients anticipate that esteem from access should merchandise, work, proficient abilities, offices, systems, and frameworks; yet they don't typically take responsibility for of the physical components included.

OBJECTIVES OF THE STUDY

- To uncover the changing face of service marketing
- To determine the significance of service marketing

RESEARCH METHODOLOGY

- The study is purely based on secondary data collected from
- Different sources such as Books, Journals, Research Papers and other print media

THEORETICAL BACKGROUND OF THE STUDY

Service Marketing

Services marketing identifies with the promoting of administrations, instead of substantial items. Legitimate promoting of administrations contributes generously to the procedure of financial improvement. In the present progressively administration driven markets and with the expansion of numerous suppliers for each sort of item or administration, snapshots of truth have turned into an essential reality of client collaboration that advertisers need to remember. They are basic as they decide a client's impression of, and response to, a brand. Snapshots of truth can represent the moment of truth and association with its clients. The Snapshots of truth can be good minutes that have been named as 'snapshots of enchantment'. These are examples where the client has been served in a way that surpasses his desires

Characteristics of Service Marketing

- Intangibility
- Heterogeneity

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- Perishability
- Pricing of Services:
- Service quality is not statistically measurable:
- **Intangibility**
  Services are intangible and do not have a physical existence. Hence services cannot be touched, held, tasted or smelt. Services cannot be inventoried, and therefore fluctuations in demand are often difficult to manage.
- **Heterogeneity**
  Given the very nature of services, each service offering is unique and cannot be exactly repeated even by the same service provider. Services are heterogeneous across time, organizations, and people, ensuring consistent service quality is challenging.
- **Perishability:**
  Services cannot be stored, saved, returned or resold once they have been used. Once rendered to a customer the service is completely consumed and cannot be delivered to another customer.
- **Pricing of Services:**
  Pricing decision about services is influenced by perishability, fluctuation in demand and inseparability. Quality of a service cannot be carefully standardized. Pricing of services is dependent on demand and competition.
- **Service quality is not statistically measurable:**
  It is defined in form of reliability, responsiveness, empathy and assurance all of which are in control of employee's direction interacting with customers. For service, customer's satisfaction and delight are very important; Employees directly interacting with customers are to be very special and important. People include internal marketing, external marketing and interactive marketing.

SIGNIFICANCE OF SERVICE MARKETING

- **Generation of employment opportunities:**
  The components of the service sector are wide and varied. For example, the service sector includes personal care, education, Medicare, communication, tourism, hospitality, banking, insurance, transportation, consultancy services, etc. The organised and systematic development of the service sector would create enormous employment opportunities.
- **Optimum utilization of resources:**
  Service firms such as personal care services, the entertainment services, tourism services, hotel service contribute to the growth of the economy without consuming any natural resources. In a sense, the growth of service firms of this kind conserves natural resources. Thus, services marketing help conserve the valuable resources for future generations.
- **Capital formation:**
  There are indications that services will grow more rapidly in the near future. Economic, social and political factors signal an expansion of the service sector. Investments and job generations are far greater in the service sector compared to manufacturing.
- **Increased standard of living:**
  The standard of living of the people in any country would be decided on the basis of quality and standard of products consumed or services availed in the day-to-day living.
- **Use of environment-friendly technology:**
  Nowadays, almost all services are found to be technology-driven. Developed countries are making full use of latest technology while rendering services. Technologies used by service generating organizations such as banks, insurance companies, tourism, hotels, communication and education services are not detrimental in any way to the environment.

STRATEGIES OF SERVICES MARKETING

The two main strategies of services marketing are

Use of the Extended Marketing Mix

The 4Ps marketing mix which represents Product, Place, Pricing and Promotion, have been most widely employed as a model for product marketing. It shows the company preparing an offer mix of the product and

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price, with an integrated promotion mix to reach the target consumers through the selected distribution channels. The extension of the 4Ps framework to include three additional factors: People, Physical evidence and Processes as marketing mix variables for services marketing:

1) People refer to all people directly or indirectly involved in the consumption of a service. Due to the inseparability of production and consumption for services which involves the simultaneous production and consumption of services, service firms depend heavily on the ability of contact employees to deliver the service. As delivery of services occurs during interaction between contact employees and customers, attitudes and behaviors of the service providers can significantly affect customers' perceptions of the service. This is important, because customers' perceptions of service quality and its value can influence customer satisfaction, and in turn, purchase intentions.

2) Physical evidence refers to the environment in which the service is assembled and in which the seller and customer interact, combined with tangible commodities that facilitate performance or communication of the service. As services are intangible, customers are searching for any tangible cues to help them understand the nature of the service experience. 3) Process is referred to the procedures, mechanisms and flow of activities by which the service is creating and managing effective service processes are essential tasks for service firms. This is more so due to the perishability of services which means that services cannot be inventoried, stored for reuse or returned. Hotel rooms not occupied and airline seats not purchased cannot be reclaimed. Another distinctive characteristic of the service process that provides evidence to the Customer is the standardized or customized approach based on customer’s needs and expectations.

Differentiating Your Service

Service marketers sometimes complain about the difficulty in differentiating their services. For example, a dentist office might wonder how it can differentiate itself from other dentists. It might be tempting to compete on price, but this often ends up hurting business more than helping because competitors will cut prices to match. An alternative to competing on price, is to develop a differentiated offer, delivery, image and/or quality.

Offer: An offer can include innovative features. What customers expect is called the primary service package, and to this, you can add a secondary service feature. A coffee shop might offer free internet access and comfortable couches as secondary services.

Delivery: A service company can hire and train better people to deliver its service, a more attractive physical environment or design a quicker delivery process.

Image: Service companies can also differentiate their image through symbols and branding. If your company is reputable and provides a valued service, use a good logo and symbols to help customer’s associate high quality to your services.

Service Quality: You can win over the competition by delivering consistently higher-quality services and exceeding customer expectations. These expectations are formed by their past experiences, word of mouth, and the messages you deliver through advertising. If you don't meet or exceed customer expectations, your customers will lose interest in your services.

KEY FACTORS TO DIFFERENTIATE THE SERVICE

Function of Services in Economy Services are a dominant force in countries around the world as can be seen in the global feature. The marvelous growth and economic contributions of the service sector have pinched increasing attention to the issues and problems of service sector industries. There was a time when it was believed that the industrial revolution was the only solution to the problems of poverty, unemployment and other ills of society. Services stroke the lives of every person every day whether it is in the field of food services, communication, leisure services, maintenance services, travel, amusement parks etc. Services are gradually more being used by the corporate as well as the household sector. It is predictable that globalization has become the standard in the service industry. This is evidenced by a growing number of businesses that a service firm operates in more than one country. Those have since evolved their business practices. The changes in the world economy and business practices have determined the focus on service: the fact that services dominate the modern economies of the world; the center on services as competitive business crucial; specific needs of the deregulated and proficient service industries; the role of new service concepts increasing from technological advances; and the understanding that the unique characteristics of services result in unique challenges.

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CONCLUSION

Marketing of Services has emerged as an important sub discipline of marketing in its own right. It has evolved phenomenally to emerge as a major field of study with far reaching implications in today's increasingly service driven economies. Today almost all of the challenges in service marketing arise from the basic characteristics of services like intangibility, heterogeneity, inseparability and perishability. A piece of these characteristics poses definite challenges and requires specific strategies. These burning challenges swivel around understanding customer needs and prospect for service, tangibilizing the service offering, dealing with a multitude of people and delivery issues, and keeping promises made to customers.

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A STUDY ON EMOTIONAL INTELLIGENCE AMONG TEACHING WOMEN FACULTY IN SELF FINANCING ARTS AND SCIENCE COLLEGES

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ABSTRACT

This research article is about the emotional intelligence of teaching female faculties in self financing arts and Science Colleges. The core objective of this study is to know the status of women faculty in self financing (private institution) colleges and their level of emotional balance. Basically it is believed that working in government aided institution in fortunate than working in private institution in terms of job security, financial/retirement benefits ,leave and other allowance .Employees majority working in private institution are prone to emotional imbalance due various circumstances and in case of women employees the condition of getting in to emotional imbalance is too high since they have to balance with both household responsibility and organisation work and for themselves ,the study is to understand the emotional aspect of women employee in private institution and help them to manage and to get rid of problem due to emotional imbalance. The data's are analysed through simple percentage, chisquare,correlation methods The major finding of the study was More than half a percentage of the respondent are below 30 years of age, There is association between peoples experience and ability to read accurately the people moods ,feeling and other verbal clues. There is significant relation between experience and risk taking ability of the individual. Majority believes that they publically admit mistakes even when it is not easy to do so and maximum faculties believe that they appreciate another person's uniqueness which closely tells the emotional balance of an individual. The study concludes that women employee working in self financing colleges are mostly balance to their emotions with few exceptions.

Keyword: Emotional intelligence, self financing, imbalance, moods,uniqueness,retirement benefits, household responsibility

INTRODUCTION

The title of the study is emotional intelligence among teaching women faculty in self financing arts and science colleges. Emotional intelligence (EQ) is the ability to identify, use, understand, and manage emotions in positive ways to relieve stress, communicate effectively, empathize with others, overcome challenges, and defuse conflict. Emotional intelligence impacts many different aspects of your daily life, such as the way you behave and the way you interact with others.If you have high emotional intelligence you are able to recognize your own emotional state and the emotional states of others, and engage with people in a way that draws them to you. You can use this understanding of emotions to relate better to other people, form healthier relationships, achieve greater success at work, and lead a more fulfilling life.

The core objective of this study is to know the status of women faculty in self financing (private institution) colleges and their level of emotional balance. Basically it is believed that working in government aided institution in fortunate than working in private institution in terms of job security, financial/retirement benefits ,leave and other allowance .Employees majority working in private institution are prone to emotional imbalance due various circumstances and in case of women employees the condition of getting in to emotional imbalance is too high since they have to balance with both household responsibility and organisation work and for themselves. Women in her day to day life has to face several challenge toget fulfil with her normal chores and in case of working women its highly a challenging task very few women employees are getting satisfaction towards their work and personal life so the study is basically to help the women faculties to come out of emotional distress and to feel happy for themselves that is the main motive behind the study.

The literature review admits that Emotional Intelligence has proven to be twice as important as any other competency in any job role. It is critically analysed in the reviewed that the tougher and more challenging the role the more Emotional Intelligence becomes the important factor for success. found that when senior managers had a critical mass of emotional intelligence capabilities, their divisions outperformed yearly earnings goals by 20%. In another review witnessed the correlation between EQ and IQ that is those who Were primarily strong in emotional intelligence were more likely to succeed than those who were strongest in either relevant previous experience or IQ.Therefore the review support our views on emotional intelligence. In literature review the concentration was towards top managers in corporate which they fail to address the normal employess like women employee working private institution

STATEMENT OF THE PROBLEM

In recent times emotions a play very important role in all of our life. Especially it plays a vital role for women who takes up challenging designation in different field ,in reality women faces lot of challenges in controlling their emotions as they takes up various role to perform ,as a professor ,Mother ,Wife ,Manager and so on. and also women faculties who work in aided colleges can experience different emotional feelings while a self financing faculty experience different emotions due to the policies and conditions that prevails in the environment .So, the study was to know the emotional intelligence of the teaching women faculty in self financing arts and science colleges

Controlling emotion is very important task which is very difficult to execute so it is necessary to understand the factors which influence the emotional behaviour of the faculty.

In response to this problem, the study proposes to investigate several options for solving emotional related problem and to give valuable suggestion and suggest few strategies to control negative emotions

OBJECTIVE OF THE STUDY

- To analyze the demographic profile of the respondent
- To know the level of emotional competence among teaching women faculty
- To analyze the factors influencing on emotional feeling of the respondent
- To find out the importance of emotional intelligence in personal, academic, career success
- To give valuable recommendation to create awareness on emotional intelligence

LITERATURE REVIEW

Semra Ayden (2005) explained the effect of emotional Intelligence and its dimensions on job satisfaction and organizational commitment of nurses had been investigated in this study. This paper examined the relations among emotional intelligence, job satisfaction and organizational commitment of nurses and the mediating effect of job satisfaction between emotional intelligence and organizational commitment. It was found that job satisfaction is a mediator between emotional intelligence and organizational commitment. The other finding of the study was that self-emotional appraisal has direct effects on organizational commitment whereas job satisfaction is a mediator between "regulation of emotion and organizational commitment.

Timothy Tumer(2006) This study examined the relationships among employees' emotional intelligence, their manager's emotional intelligence, employees' job satisfaction, and performance for 187 food service employees from nine different locations of the same restaurant franchise. They predicted and found that employees' emotional intelligence was positively associated with job satisfaction and performance. In addition, manager's emotional intelligence had a more positive correlation with job satisfaction for employees with low emotional intelligence than for those with high emotional intelligence. These findings remain significant after controlling for personality factors. A similar pattern was found for job performance; however, the effect did not meet traditional standards of significance.

Joni Rose(2006) Employers no longer just look for a set of industry related skills. They look for leadership potential and that includes a high level of emotional intelligence (EI). The competencies that make up EI include self-awareness, social awareness, self-management and relationship management. Being aware of your emotional triggers and why they trigger you is key to practicing emotional intelligence principles. Emotional triggers are events or personality types that cause an intense emotional response. It is crucial to your professional development that you deal with these triggers head-on. They can cause major career derailment, severe stress and emotional burn out if not taken seriously.

METHODOLOGY

Sampling techniques

A convenient random sampling techniques was used for the study as this is the most feasible method of study and most of the experienced researcher in one such similar study used the same techniques and succeeded in their research study

Period of study

The ten months period was taken to to conduct the study i.e., from November 2013 to a August 2014.

Target population

The targeted population of the study in teaching women faculty among self financing arts and science colleges

Unit of study
Individual faculties were given with the questionnaire and answer the question on emotional aspects.

Sampling Design & Size
From the 40 Self financing Arts & Science Colleges in Coimbatore District, the researcher has selected 200 women faculties by using *convenience random sampling.*

LIST OF SELF FINANCING ARTS AND SCIENCE COLLEGES IN COIMBATORE CITY
- Rathinavel Subramaniam College
- Gr Damoder College Of Science
- Sankara College Of Science And Commerce
- Lakshmi Narayana Visalashi College Of Arts And Science
- Sri Narayanaguru Guru College
- Csi Bishop Appasamy College Of Arts And Science
- Snr Sons College
- Shri Nehru Maha Vidyalaya College Of Arts And Science
- Shri Ramakrishna College Of Arts And Science
- Vlb Janakiammal College Of Arts And Science
- Kovai Kalaimagal College Of Arts And Science
- Sree Ramu College Of Arts And Science
- Bishop Ambrose College
- Angappa College Of Arts And Science
- Sree Araswathi Thiyagaraja College
- Dr.Ngp Arts And Science College
- Hindustan College For Ars And Science
- Vn Krishnasamy Naidu College Of Arts And Science
- Sri Jayadra Saraswathi Mahavidyalaya Arts And Science College
- Ksg College Of Arts And Science
- Cms College Of Science And Commerce
- Sri Ramalinga Sowdambhika College Of Science And Commerce
- Sri Krishna Arts And Science College
- Maharaja Arts And Science College
- Nehru Arts And Science College
- Texcity Arts And Science College
- Pioneer Colllege Of Arts And Science
- Sns Rajalakshimi Arts And Science College
- Ayyathiruvalluwar College Of Arts And Science College
- Michael Job Arts And Science College
- Sri Gee College Of Arts And Science
- Sri Kumaran College Of Arts And Science
- Rathinam College Of Arts And Science
- Sri Kumaran Arts And Science College

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- Kg Arts And Science College
- Ajk College Of Arts And Science
- Sri Subhash Arts And Science College
- St.Pauls Arts And Science College
- Sen International Arts And Science College

Socio demographic profile of the respondent

Data collection

- Primary Data
- Secondary Data

Both primary and secondary data was used for the study

DATA COLLECTION TECHNIQUES

Initially the questionnaire was pre tested with convenient sampling of 25 women faculty using the collaborative participant pretesting method described by cooper and schindler (2006:396)

The primary data is collected by direct survey on the women faculties who are affected by imbalance in their work life. This has been done through the questionnaire method. The structured closed ended questionnaire was used for the purpose of data collection. Information was gathered from 200 women faculties in and around Coimbatore district.

The secondary data was collected from relevant studies from newspapers, books, magazines, journals and websites.

RESULT

DEMOGRAPHIC PROFILE OF THE RESPONDENT

	n	percentage
AGE		
below 30	128	64
31-35	34	17
36-40	27	13
40&above	11	6
DESGNATION		
Assistant Professor	130	65
Associate Professor	40	20
Professor	10	5
Dean	14	7
Director	6	3
MARITAL STATUS		
Married	96	48
Single	104	52
MONTLY SALARY		
Below 10000	83	41
10001-15000	61	31
15001-20000	27	13
20000&above	29	15

BRINGS DISAGREEMENT AND GRIEVANCES OPEN

Particulars	No of Respondents	Percent (%)
Strongly Agree	89	45
Agree	64	32
Neutral	24	12
Strongly Disagree	19	9
Disagree	4	2
Total	200	100

INFERENCE

It is clearly interpreted from the above table that 45% of respondent strongly agree to the statement that they brings disagreement and grievances open and 32 % of them they simply agree to the statement 12% of them are neutral towards the statement and 9% of them feel strongly disagree towards the idea and 2 % of them they disagree that they brings disagreement and grievances open.

EXPRESS POSITIVE EXPECTATION OR RESPECT FOR OTHERS AT WORK

Particulars	No of Respondents	Percent (%)
Yes	200	100
No	0	0
Total	200	100

INFERENCE

From the above table it is interpreted that 100% of respondent says yes they express positive expectation or respect for others at work and none of them expressed no for the statement

CHI SQUARE TEST

EXPERIENCE AND SATISFACTION LEVEL WITH THE WORKING CONDITION

Null hypothesis H0: There is no association between experience and satisfaction towards working condition

Alternative hypothesis H1: There is association between experience and satisfaction towards working condition

Chi-Square Test			
	Value	**D.f**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	4.850E2[a]	20	.0605
Likelihood Ratio	280.347	20	.0605
Linear-by-Linear Association	26.298	1	.0605
N of Valid Cases	200		

INTERPRETATION

From the above table the chi square value is (4.850) and P value is(0.0605) which is greater than significant value (∞=0.05)hence there is a strong evidence to accept the null hypothesis and reject alternative hypothesis and conclude that there is no association between experience and Satisfactions level ,experience and satisfaction are independent all experience person may not have satisfaction towards work or working condition it depends on individual mindset to have satisfaction or dissatisfaction towards working condition.

MARITAL STATUS AND BEHAVE CALMLY IN STRESSFUL SITUATION

NULL HYPOTHESIS H0: There is no association between marital status and behave calmly during stressful situation

ALTERNATIVE HYPOTHESIS H1: There is association between marital status and behave calmly during stressful situation

Chi-Square Tests			
	Value	**D.f**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	1.801E2[a]	4	.0740
Likelihood Ratio	175.939	4	.0740
Linear-by-Linear Association	157.214	1	.0740
N of Valid Cases	200		
a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is .95.			

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INTERPRETATION

From the above table it is interpreted that chi square value (1.801) and P value is (0.0740) which is greater than significance level (0.05) when comparing P value with significant value P value is greater than significant value so there is strong evidence to reject the null hypothesis and accept the alternative hypothesis hence we conclude that there is no relationship between marital status and behaving calm during stressful situation. Tolerance towards the stress is not determined by the marital status of an individual

CONCLUSION

It is therefore concluded that women faculties working in self financing college have high tolerance towards different emotional situation and also it was suggested few remedial measures to overcome the problem of emotional imbalance. Emotional problems can **be overcome by doing Meditation, yoga**, **Surround yourself with positive people. Change the tone of your thoughts from negative to positive. take responsibility, help someone. Remember that no one is perfect and let yourself move forward. With all this above tips one can overcome the problem of emotional imbalance and experience success in all their endeavors**

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EXPLORATION OF SELF IN SHASHI DESHPANDE'S A MATTER OF TIME

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ABSTRACT

Shashi Deshpande holds great worth as an Indian English woman novelist. She has made bold attempts at giving a voice to the disappointments and frustrations of a woman. Her seven novels are apparently alarmed with feminist issues. She depicts contemporary, educated and career-oriented married woman, who are sensitive to the changing times and situations. In her later novels, she has portrayed her protagonists as actually aware of their smothered and fettered existence in a male dominated society. All her protagonists' women, narrate the story from their point of view. Her protagonists are stronger than any other women are, for they attempt to resolve their problems by a process of temporary withdrawal. Revealing a remarkable insight into the nature of a women's mind, she depicts women in myriad roles—wife, mother, daughter, and above all an individual in her own right. She is concerned always with a woman's search for her identity.

In all of her works her protagonist`s struggle is essential to understand their characters and search for meaningful existence. All of them explore nature of the human freedom and tensions between the individual`s need for self and society. The characters move in their own real world. They re-enter into the world with awareness of self, as through the trauma and pain they gain insight into the truth of life. She endeavours to establish woman as an individual, who break loose from the traditional constraints and refines her identity in tune with the changed social ambience of the modern times. All her characters establish the author as a sculptor of "a new womanhood". By delving deep into psychological complexities of her characters, she invents new lives, seeking self -affirmation within the context of their own culture.

Keywords: Feminism, family, identity, psyche, suffering, struggle, trauma, traditional, oppression.

INTRODUCTION

Shashi Deshpande's novels reveal the inability of the women to express and the fact that positive movement is always the movement towards expression. In Indian middle class, traditionally, the role of women was only to take care of the household activities and to support the husband in all his work etc. She was to bring up the children in the right way and to inculcate the sense of belonging and respect for elders in them. When women started to go out of the house to fend for themselves, they realized how they were capable of changing their own lives if they wanted to. Her themes are based on the lives and problems of women.

Her works ardently concentrate on the predicament of women and male characters are pushed towards the background. Her plots and sub plots point towards the status of women in the tradition bound, patriarchal middle class society, in which they are trying to come out of the shackles of the dilemmas of set norms and thus attempting to redefine their status. The Author makes her female protagonists search for 'self' to discover their identity. She minutely analyzes the unwholesome situation in which a sensitive woman has to live and move about, caught between the powerful currents of tradition and patriarchy, of terror, suppression and gender discrimination.

The women characters of the author struggle to redefine their role and identity in the light of the feminist theories. Marxist feminism and social feminism assert that capitalist development with its excusive demarcations between the public and private sphere is one major cause of women's oppression. The need to keep women economically independent is one of the main objectives of feminist ideology. The concept and image of women has undergone a positive change. No society can ever progress without an active participation of women who are an integral part of human civilization in its over-all development. Shashi Deshpande is a writer par excellence when she deals with human issues, which are of interest to all humanity.

"A Matter of Time" particularly deals with the theme of the quest for a female identity. The complexities of man-woman relationships especially in the context of marriage, the trauma of a disturbed adolescence, the attempt to break traditional moulds in which women are trapped, sexual discrimination, the rejection of the dependency syndrome and introspection are some of the concerns, which give the novel a feminist bent. Her works, therefore, constitute an outstanding contribution to Indian literature in English. Shashi Deshpande evinces keen interest in the empowerment of women in the multifaceted aspects of life.

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In almost all her writings, Shashi Deshpande tries to project the fact that tales about women, who so far had been narrated from man's point of view, should be retold from women's point of view. A woman speaking for her or for the whole of womankind is quite different from a man telling a woman's tale. This paper of mine tries to bring out this idea of woman explicating herself and emerging out of the cocoon of self-pity to spread her wings of self-confidence. According to Simone De Beauvoir, "One is not born but rather becomes, a woman; it is civilization as a whole that produces this creature, described as feminine." She gives minute details in her novels about the women belonging to Indian middle class, who is brought up in a traditional environment and are struggling to liberate themselves and seek their self-identity and independence.

A Matter of Time deals with the human predicament of three women representing three generations of the same family. For the first time Deshpande makes a man the protagonist of the novel, but this has not led her to focusing entirely on the man. As usual she has given expression to women's pain, suffering and fortitude in marriage. The novel swings round an urban, middle-class family of Gopal and Sumi with their three daughters — Aru, Charu and Seema. It begins with Gopal entering the house and telling Sumi that he is leaving the house for good. Sumi is unable to react verbally.

The next morning she tells it to her daughter, repeating Gopal's words in toto. She is so shocked with Gopal's action that she lapses into whole silence, trying concurrently to keep things normal for her daughters. But they feel restless as "Sumi, despite her facade of normality, has about her — a kind of blankness — that makes them uneasy."(10-11) Gopal's walking out on the family comes as a shock to the readers as well. They feel why Gopal married Sumi in the first place. Theirs is not an arranged one but a love marriage.

Gopal asks himself: "Why did I marry Sumi? Because I met her — it's as simple as that."(65-66) thus, the marriage is barren of any initial romance, but is the inevitable outcome of a matter-of-fact relationship. The contract is easy and its breach is even easier. But their marriage cannot be said to be mismatched as their first physical consummation is satisfying and rewarding to both. No rational reason is assigned for Gopal's departure and the readers remain in the dark as to his motive behind his mindless act. Sumi progresses herself from the invisible chains of male-controlled pressure and other family responsibilities.

She is seen gradually emancipating as a new and independent woman experiencing the anguish of an isolated partner. Sumi helps her children to get on with their lives. Sumi also comes to her parental house like the other protagonists did earlier. If others submit themselves to self-examination and cogitation, Sumi straight away decides to face the facts directly. After twenty-three years of her marriage, in a very casual way Gopal walks out and unburdens his responsibilities as husband and father of three grown up children leaving Sumi in a stunned silence.

Describing the whole scene of Gopal's casual desertion, Keerthi Ramachandra says: "He waits for Sumi's reaction, but within moments both realize that there's nothing more to be said and he leaves as quietly as he had entered." Sumi too wants to fight her own battle and assert her individuality. Though isolated, Sumi does not anticipate a divorce as she considers this to be of no use to her. Divorce frees a woman legally but the memories attached to the marriage cannot be erased easily. The divorcee has to further bear the onslaughts of a harsh society, which does not allow her to be free and happy.

Sumi, has the full support and sympathy of her parents, sister, cousins and others. This has helped her to a great magnitude to withstand the shock, pain, humiliation and the trauma of desertion. Sumi and Gopal enjoyed a harmonious relationship during the early years of their marriage. Their joyous intimate love, physical as well as mental, leads one to understand their conjugal bliss especially in the early years of their marriage. Thinking of their first union, Gopal thinks "And I knew then that it was for this, this losing you in another human being that men give up their dreams of freedom." (223)

Shashi Deshpande raises these age-old questions in her book *A Matter of Time* about women whose lives are dominated by the shame and guilt caused by the actions of their spouses. The lives of three generations of women living in their family home, "the Big House,"seem to be ruled by similar patterns of destiny. In fact, destiny is the word of choice of one of the central characters, Kalyani, the grandmother. Deshpande crafts a suspenseful story about Kalyani. She is forced into an arranged marriage with her maternal uncle Shripati, and the tragedy of their life occurs when he initially deserts her and then returns to live in an isolated room in the Big House. He ceases talking to Kalyani. Thirty-five years later, Kalyani is devastated by another man's desertion-this time that of her son-in-law, Gopal, who walks out on her daughter Sumi, and away from a much-coveted job to find an answer to life's emptiness.

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Shashi Deshpande as a feminist, engaged in restructuring social conditions with close linking of individual experiences. In “A Matter of Time”, Gopal the stable and faithful husband of Sumi, suddenly acts in the most unpredictable manner and walks out of her life. His reasons for desertion of his family can neither be concretized by him nor Sumi. Sumi, with her three daughters - Aru, Charu and Seema returns to the shelters of the big house ‘Vishwas’ owned by her mother Kalyani. Sumi’s parent’s, Kalyani and Shripati live in a strange relationship - silent for last thirty years. The mystery of the long silence gradually unfolds the tragic tale of loss and agony. Shripati had ceased to have all forms of communication with his wife because he held her responsible for the loss of his retarded son.

Kalyani feels that history was repeating itself through Sumi’s life. In Sumi’s life there is a vacuum because of Gopal's abandonment. Sumi tries to find out clues to his probable motives in his past acts and utterances. Gopal accepts the traditional Hindu view of marriage where God unites both the hearts. He also believes that the husband and wife are described as two halves of one being. But he realizes that he was failing the idealistic expectations of his marriage. He could not feel himself a kindhearted with Sumi and was getting out of step with her. The breakdown of Sumi’s marriage had circumscribed Sumi in an unexpected condition. Gopal’s absence leaves her in a state of vast emptiness. She feels, “I can't find my bearings, there are no markers any more to show me which way I should go.”

Yet it is from the depth of her despair that she tries to transform her emptiness into meaning, in order to redefine her identity. She does not remain a passive mother, a suffering, oppressed and wronged women. Yet she does not question the man, her oppressor. On the other hand, Sumi’s daughter Aru is a rebel. She rebels against her father. She approaches Gopal not expecting sympathy for her or for mother. She wants to unravel the strange behavior of her father.

She asks Gopal “Why did you get married at all, why did you have children?” Her searching question makes Gopal re-examine his motives in fleeing from the family. Aru is disappointed to see the tragedy of her grandmother and mother. Out of frustration I never going to get married.’ She holds strong views on patriarchy and how women in general, get victimized as a result of the actions of men. She is critical of Gopal. She wants to see it that Gopal does not go Scot-free. Aru meets a feminist, Surekha, a lawyer by profession. However the activist lawyer does not find it a case of the usual marital discord.

The most striking example of silence is Kalyani who spends nearly forty years in total silence with her husband, Shripati. Predicament of women is the main theme of this outstanding novel. *A Matter of Time* deals with the dilemma of wife-desertion. The liberated feminist approach of Deshpande, even as it tries to subvert and undermine mechanisms of patriarchy, explores the issue of consolidation of the female identity in the larger context of modern society and ponders over the realities of common human existence. Female bonding, resistance and quest for female identity are the central issues in this novel.

The women characters of Shashi Deshpande struggle to redefine their role and identity in the light of the feminist theories. Marxist feminism and social feminism assert that capitalist development with its excusive demarcations between the public and private sphere is one major cause of women’s oppression. The need to keep women economically independent is one of the main objectives of feminist ideology. The subordination of women is due to the economic dependency which exerts control over women’s sexuality. The concept and image of women has undergone a positive change. No society can ever progress without an active participation of women who are an integral part of human civilization in its over-all development.

Shashi Deshpande is a writer par excellence when she deals with human issues, which are of interest to all humanity. She effectively portrays the lot of Indian women and the convoluted state to things resulting in their self abnegation in her writing known for courageous and sensitive handling of significant and intractable themes affecting the lives of women. Her works, therefore, constitute an outstanding contribution to Indian literature in English. Shashi Deshpande evinces keen interest in the empowerment of women in the multifaceted aspects of life. The women of Shashi Deshpande face formidable challenges to gain their rightful place in the society.

CONCLUSION

A family is an institution in itself-everything begins and everything that happens outside the family mirrors in the family. The domestic atmosphere quite harmonious and sanctified by the standard norms of the society is often seen with dissention, domination and violation. The complex nature of human relationships is analyzed, whether it is within a family or in the broader of social space. The novelist knits her narration around multiple acts of transgression bringing into the conflict of selves, other man, other women, physical, emotional, sexual, ethical, individual and social binaries. Hence, the self-reflexivity, as she locates the self in the labyrinth of her lived experience, the experiential becomes the touchstone in narration. Thus, a process of rebuilding and demolishing continues in the novel in a narrative flow.

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A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS FAST MOVING CONSUMER GOODS WITH SPECIAL REFERENCE TO HEALTH DRINKS IN COIMBATORE CITY

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ABSTRACT
Success of an Industry is highly depends on the customer, so it is important to analyse the Customer buying behaviour of the product. It is proved that the company which focuses on customer needs are gain more profit and success. In this study health drinks have been analysed. As health drinks plays a major role in the success of FMCG (Fast Moving Consumer Goods), the importance and buying behaviour of Health drinks is analysed.

Keywords: Buying Behaviour, Health drinks, Purchase Behaviour, Consumer

INTRODUCTION
Health is the most important aspect in the today's scenario. In the modern world, people are focusing on health drinks to get immediate benefit. In Fast Moving Consumer Goods, Health drinks play a Major role in development of the FMCG (Fast Moving Consumer Goods) Industry. Health drinks easily attracts customer by providing advertisements and promotion activities. As compared to other health food supplement health drinks plays a major role. In Fast Moving Consumers Goods health drink Industry occupies 35% of the total share of the FMCG Industry. In this study the Consumer behaviour of the health drink have been analysed.

STATEMENT OF THE PROBLEM
In today's scenario the people are mostly focusing on health and get immediate benefit. So the Health drink Industry places a major role in the society to fulfil the needs. People are nowadays well educated and before using a product they are going for a depth study. And also the buying behaviour of the customer is continuously changing. So it is important to analyse the buying behaviour of the customers. Major five brands are taken for study. This research work is to know the customer buying behaviour of the Health drinks.

OBJECTIVE OF THE STUDY
- To know the Socio - Economic factor of the respondents.
- To identify the factors that influence the respondents to buy the health drink
- To find the satisfaction level of the respondents to buy the health drink.
- To compare the selective five brands and rate their features.

LIMITATIONS OF THE STUDY
- The sample size is limited to 100 due to time period.
- The accuracy of the project is depend on the primary data.
- There are several health drinks available, but five health drinks only taken in this research.

REVIEW OF LITERATURE
Dr.R.Selvaraj (2017) - In his research the Consumer preference for the health drinks in Tanjavur District was analysed. Four major health drinks such as Bournvita, Horlicks, Boost and Complan have taken for the research. A sample size of 120 respondents has taken. He found that Majority of the respondents are using Boost due to cost effective and taste. It also concluded that Advertisements plays an important role in buying the Product.

Sivakumar. P (2012) " A study on consumer behavior and brand preference of Horlicks in Erode town" It is concluded that Horlicks is the leading brand in the health food drink market in Indian and as the "most trusted drink brand" in India enjoys more than half of the health food drink market. With revitalised packaging synergistic with the new brand personality, it is a favourite with both mothers, for its nourishment and with the kids for its great taste and variety

Shakti (2009) in his study on "soft drink companies are making use of the traditional wholesale retail model" concluded that the product are first transported to small town and villages by making use of transport like bicycle, auto, handcarts, camel carts etc. The project 'shakti' with a social aim of up liftment of rural women by providing income generating opportunities, was intended to extend the company's rural distribution network. To address the problem of regular power shortage, coca-cola provided low cost ice boxes for the rural areas, as retail stores in the rural areas could not afford to have a Pepsi, Sprite, Fanta, pew, Miranda etc

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Shophiya. R (2009) In her research thesis entitled, A study on consumers' satisfaction towards various brands of malted milk food in Gobi chettipalayam town" reveals that majority Of the samples respondents prefer to buy Horlicks for its reasonable price, quality, quantity, packing, health care, doctor's advice, content of vitamin and mineral's. So, alted Milk Food manufactures have to concentrate on those aspects and work out better strategy to attract more no of consumers for their brands.

Johnson and Peppas (2003) in their study on "Crisis Management in Belgium the Case of Cocacola" concluded that the Coco-cola comp. has been a standard bearer of management and leadership practices against which other companies have been measured. The Coco-cola brand has become a symbol of globalization the second most recognised phrase World Wide. It also enjoyed unparallel loyalty and commitment from employees, customers and stockholders.

METHODOLOGY OF THE STUDY

Sample Size

A sample size of 118 respondents has taken for consideration.

Sampling Method

Sampling Method used in the study is simple random sampling.

Sources of Data

Primary data is collected through Questionnaire.

Secondary data collected through Library, Websites, Journals, Books etc.

STATISTICAL TOOLS USED

The following tools are used in the study

- Simple percentage
- Chi square test
- Anova

INTERPRETATION AND RESULTS

FINDINGS

- ✓ Majority of the Respondents are Female.
- ✓ Majority of the Respondents are in the age group of 25-35.
- ✓ Majority of the Respondents are working in Private Jobs
- ✓ Majority of the Respondents monthly income is less than Rs 20,000.
- ✓ Majority of the Respondents are influenced by TV Advertisements to buy Health drinks
- ✓ Majority of the Respondents are using health drink for growth conscious
- ✓ Majority of the Respondents are influences for taste to have health drink
- ✓ Majority of the Respondents are preferred Chocolate favour
- ✓ Majority of the Respondents are using Horlicks comparing to Boost, Bournvita, Viva and Maltova
- ✓ Majority of the Respondents are placing order less than one month.
- ✓ Majority of the Respondents are highly satisfied with brand they are using.
- ✓ It is found that Monthly Income and Purchase Behaviour of Health drinks are having significant relationship
- ✓ There is no significant relationship between the amount spent for the health drinks and the purchase period of the respondents

SUGGESTIONS

- ✓ The Manufactures have to focus on promotion activities.
- ✓ Some of the Brands are not available in the market as it has to be rectified.
- ✓ Few consumers prepare their own traditional home made nutritional health drinks, so Manufactures have to increase the taste as per the customer needs.

- ✓ Some consumers feel it will be affordable if Government produces and supplies health drinks in Ration Shops.
- ✓ Viva and Maltova are in very decreasing position, so Marketing techniques have to improve.
- ✓ It is also suggested the adult health drink is costly so to reach the top market the companies have to reduce the price.

CONCLUSION

In recent days consumers are very concerned about health, so the quality and affordability of the drinks have to be focused. Health drinks plays a Major role in FMCG. It is also suggested based the age group the flavour can be changed. Complan can reduce the price to reach the top place in Health drinks in FMCG. More Marketing Strategies is needed in the rural areas and immediate accesses to some of the brands are not available. Few brands which are slow moving like Vivo and Maltova can increase their turnover by introducing new flavours, offers and other promotional strategies.

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Gender		
Gender	**Frequency**	**%**
Male	50	42
Female	68	44
Total	**118**	**100**

Age		
Age	**Frequency**	**%**
Less than 25	28	24
25-35	40	34
35-45	31	26
45-55	19	16
Total	**118**	**100**

Occupation		
Occupation	**Frequenc y**	**%**
Government	15	13
Private	46	39
Business	13	11
Others	44	37
Total	**118**	**100**

Monthly income		
Monthly income	**Frequency**	**%**
Less than 20000	44	37
20,000-30,000	32	27

Influences of Health Drink		
Influences	**Frequency**	**%**
Taste	36	31
Color	25	21
Affordabilty	27	23
Others	16	14
Total	**118**	**100**

Health drink Brand		
Brand	**Frequency**	**%**
Horlicks	30	25
Complan	24	20
Boost	26	22
Maltova	8	7
Bournivata	23	19
Others	7	6
Total	**118**	**100**

Basis of placing order time length		
Time length	**Frequency**	**%**
Less than one month	67	57
1month-3month	31	26
3month-6month	16	14
6month-1year	4	3
Above 1 year	0	0

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Above 40,000	13	11	**Total**	**118**	**100**
Total	**118**	**100**	**Basis of Overall satisfaction**		
Usage of Health Drink			**Satisfaction**	**Frequency**	**%**
Usage of Health Drink	**Frequency**	**%**	Highly Satisfied	50	48
Taste	27	23	Neutral	26	8
Prestige	7	6	**Total**	**118**	**100**
Health conscious	42	36	**Buy the same brand**		
Food Supplementary	30	25	**Same brand**	**Frequency**	**%**
Others	12	10	Yes	87	84
Total	**118**	**100**	No	31	16
			Total	**118**	**100**

Chi Square

Satisfaction Level/ Monthly Income	Less than 20000	20,000-30,000	30,000-40,000	Above 40,000
Highly Satisfied	21 (18.64) [0.30]	12 (13.56) [0.18]	12 (12.29) [0.01]	5 (5.51) [0.05]
Satisfied	15 (15.66) [0.03]	11 (11.39) [0.01]	10 (10.32) [0.01]	6 (4.63) [0.41]
Neutral	8 (9.69) [0.30]	9 (7.05) [0.54]	7 (6.39) [0.06]	2 (2.86) [0.26]

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THE BANDWAGON OF TECHNOLOGICAL ADVANCEMENT IN KAMALA MARKANDAYA'S THE COFFER DAMS

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ABSTRACT

Indian script in English is a division of the literatures in India. At present it is librated from the shackles of the British outshine relatively in particular and now the appearance is reasonably exclusive to Indian susceptibility. Ralph Waldo Emerson outbursts his view as "The millions that around us are rushing into life, cannot always be fed on the sore remains of foreign harvests. Events actions arise that must be sung that will sing themselves". Literature is an unquestionable fact that many literatures and their writings have been influenced by the English literature through English. Finally Indian English literature has mutually demands to Indian as well as English rationale. English language has been cultivated and nativized in India and it is also regconized as one of the Indian national languages. Indian writers are no more imitative but their writings are inventive and imaginative. Some of the few writers we get the clear cut pound of Indianness in the writings of Tagore, Aurobindo, Sarojini Naidu, Ezekiel, A.K.Ramanujam, Kamala Das.

The major concept of this novel is east-west encounter of clash in cultures and the troublemaker of industrialization, most important to domination of nature and the unfortunate members of society. Hence, the novel The Coffer Dams is a materialization of the move towards the British society that impersonate culture while the conquered class of the ancestral people indicates nature in being more associated with the natural background.This novel depicts the picture by balancing the two significant values i.e., materialism and humanism. Where without these views world could not survive, so sacrifice and acceptance is solution for all problems in everyone's life. At the same time, no one should withdrew their identities and made their motives possible. Finally, truth is like an ocean that cannot be hide within palms.

Keywords: Industrialization, materializaion, oppression, conflicts, resolutions, wisdom

INTRODUCTION

The emergence of women novelists among whom the most important figures are R.P. Jhabvala, Kamala Markandaya, Nayantara Sahgal and Anita Desai are deposited their contributions to Indian English works. After seventies fresh voices are echoed, the majority of them are Arun Joshi and Chaman Nahal. Novelists like Anita Desai, Nayantara Sahgal and Kamala Markandaya go ahead of feministic anxiety and depicts in the broader concepts about the themes of estrangement in modern, urban city, tradition and modernity, east - west bump into social conflicts. Certainly, the East-West stumble upon as a repeated theme in her novels is directly correlated to inherit Indian values by birth and obtained Western values by selecting to survive in England. Similarly, her characters also find themselves in circumstances where they must tackle values entrenched in opposing cultural settings, historical progression, economic systems, political beliefs, and philosophical ethnicity.

In this novel, Coffer Dams (1969), Kamala Markandaya returns to the theme of racial tension by bringing a group of British and Indian technocrats together to build a dam in a hilly tribal region in the south of India. The British engineers and technicians interact with their Indian counterparts as they have been conditioned. Eager to complete the dam before the monsoons set in, Clinton, the chief engineer, steps up the pace of work that causes tension among his subordinates, mostly Indians. Accidents happen along the way and expose racial disparity in the response they evoke from the British and the Indians. Writers are the real innovators who have collected their views and shared on different topics of attention, reflecting their observations through their writings. Kamala Markandaya is one such writer.

In the British rule, novelists place stayed behind unbothered. Meenakshi Mukherjee, commenting on this point of identity - crisis, says that "Writers who are made aware of their Indianness as well as of the difference in the two systems of values: One rather acquired the other inherited and taken for granted". The main reason of Markandaya's writing is to show the picture of modern India under the influence of different changes like political, social, intellectual and cultural. In her sixth novel, *The Coffer Dams* pacts with East –West theme. It is set in the tropical forest of south India.

The novel compacts with the variance between material values versus religious values. Howard Clinton and Mackendrick, the partners of a large British engineering firm, started the building of a dam across a south Indian tumultuous river in Malnad. The young Helen, wife of Clinton, has a bottomless interest to recognize the

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country and its people. “The Great Dam” is ended the man – eater – like river “will have its flesh”. The blaze comes off in advance, bloodsheded forty men, most of them are tribe. Bashiam is requested to control the crane to raise the heavy rock to discharge the trapped carcasses. But the malfunctioning of crane crumples and made wounding Bashiam gravely. This novel indicates the strong protest against the simplicity and humankind of an earlier nature of life.

Helen is considered as situational encounter who was trapped between two drastically different structures of values, beliefs, attitudes. The racial conflicts is not only on the stage of people but also on that of dreams. Markandaya depicts the cultural encounter in provisions of the humanistic concepts and industrial advancement. The ethics of human affairs and the query of veracity and statement that pierced into them cannot be surrendered at the altar of harden. This is the nutshell of this novel *The Coffer Dams*. The element of river is purely visibled as a object of suppression which illustrating technological power through soul’s strength to conventionless nature between the disorder of the inviolability and modernity.

However, the obscurity of human puts into practice that one obtains in *Nectar in a Sieve* is not so considerably noticeable in *The Coffer Dams*. The mode in which the appeal for mechanization is made by Clinton, Krishnan and Bashiam recalls us of the approach in which Bhaskar Roy, the engineer in Shadow from Ladakh, promotes the case for techno-industrialization. *The Coffer Dams* is not at all a distant cry from the factual India. Markandaya’s description of pastoral and ancestral India is truthful and pragmatic, and her oblique sanguinity in respect of the future of India, with a system of irrigation schemes, dams, industries and factories producing up far and wide not be a subject of daydream as unconcerned from actuality. The societal background is partial to the tribes which is most suitable for the theme of Eastern sensibility and Western technology due to the prevailing cultural gorge. The environment is used to conclude and absolute the folks who survive in it and interrelate with it. The characters offered grow through the effect of the environment.

In this novel, the English technologists and Indian engineers slam their position after the misfortune at the dam spot when the lives of Indians and a small number of English are lost. While two Indian corpses cannot be maped out, the other employs smack work. Rawlings, the immediate – raged Englishman, cannot comprehend why the upheaval is made. But Clinton’s wife Helen has attempted getting under the skins of the Indians and motives with her husband: “They believe the spirit will not be freed, until its body has been reverenced”.

Helen felt for the lost huts and she came to know at the mid of the novel that their bungalows were built by destroying tribal people huts. She witnesses the broken mud pottery left under the soil and feels the memories that are buried deep under. She looks at Clinton’s inhuman behavior and argues with him for justice and says,

“But they lived here, didn’t they? They didn’t ask to move.’ ‘No. we persuaded them.’ ‘Why?’ ‘Why?’ Clinton repeated irritably. ‘Because they occupied a site we needed.” (23)

These lines show Helen’s responsibility as human being. Her humanity is shown through her words. The conversation shows the difference in the way Clinton and Helen looks at the tribes. After this incident Helen gets well acquainted with tribal people as days pass by. The dam is constructed for the welfare of people. It is rising by blocking the river and valley. The tribal people were dependent on the river and now they depend on the dam and its water. All the Indian contractors work by knowing the nature where as the British believe in material. Tribal people believe it is for their welfare and sacrifices their land. This attitude shows the incorruptibility of tribal people.

The dam is about to be complete and the danger starts to threaten everyone in the camp. Nature shows its true color to the ones who try to control it. The rocks start to roll down the hills and it takes the life of few laborers who were working in the site. The British government pays the final rites for the dead ones of their country but they fail to give the same equality for Indians to carry out their rites. Clinton thinks it’s a waste of time to bring out the dead bodies and plans to incorporate the dead along with the structure. This inhuman behavior shocks the readers as well few characters in the novel. Few tribes who work in the site protest against Clinton and says, “No work, until the bodies of our dead are returned to us. So that the rites may be correctly performed, and their souls depart in peace” (182).

Rawlings couldn’t understand what Krishnan entails by saying they will endure “Spiritual torments”. If the body is supposed zilch when the spirit is gone, the body undeniably is nothing. “It is the spirit that matters”. Krishna declares, but it is a subject of equal value for their beliefs as the English wanted for their possess. Helen has absorbed the courage of accepting and love for kindred souls. But Clinton’s mistrust of the Indians is based on his confidence that they were “a people who worshipped birds and beasts and probably snakes, decking the forest with scruffy hutches which they knocked up out of driftwood and crammed with leaves and flowers for their deities”.

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The blatant disregard for the concerns and values of the tribal people by the British fills Helen, Clinton's wife, with disgust. She finds herself drawn to the jungle—"its rampant furious growth affected her in a way that the ordered charm of a restrained civilization would never do" (35). Alienated from her husband who knew her "only by night when they lay together and loved," she goes to Bashiam, a hill-man, with whom she finds "a peace that was to do with her mind as consummation had been for her body, the fusion making her whole in a way that she could not recall having achieved before" (160). Ironically, her fears about the industrial civilization's onslaught on the traditional values run parallel to her recognition of the inevitability of change.

In this dramatization of clashing values, Markandaya seems to suggest that preserving outdated traditions that perpetuate dehumanizing poverty is as futile as jumping on the bandwagon of technological advancement simply for the sake of change. This man-made dam is considered superior to the natural assets in terms of materialistic profits and gains. Hence, the construction of this dam is a highly ambitious project of the British engineers as well as the Indian government portrayed as a 'powerful heart' (3). The dam would to furnish the needs of the future generations and the power generated from the vivacious water of this turbulent river will be used for other development purposes. The progress of humans is believed to be achieved through this materialistic harnessing of the natural resources rather than through a compassionate approach to the natural landscapes.

The following lines from the novel efficiently describe the western philosophy of growth and development embraced by man (symbolized by Clinton, the Chief British engineer) who gives prime importance to the commercial goals and shows apathy towards the environmental treasures:

A builder: The world ran through his mind with a dear keen pleasure as he walked briskly past the living area to the busy work site, seeing not welter of men and machines but only his vision, the dam that would arise with blueprint precision at this point, exactly as they had planned it. (2)

Therefore, she turns out as an 'environmental activist' fighting for the rights of nature and its inhabitants. The environmental awareness exhibits itself in the compassionate concern and distress of this white woman, in her craving to intermingle, commune and have a sturdy relationship with the tribes as well as in her struggle for their rights. Her dynamic involvement in making her relationship with the tribal people stronger, in acknowledging the origin of their misery, she takes herself away from the comfortable bungalow. She is so concerned about these Indian people that she thinks maybe she belonged to this land in her preceding life.

CONCLUSION

While the dam represents modernity, the village, with its natural serenity, represents tradition. When the two interact, there occurs the clash between the two. The common man at such times is the victim. He is made to face the travails of the resulting effects, despite his will and made to feel helpless and homeless too. The stage is therefore set for a lot of interaction between the Indians and the Britishers. Along with interaction, there is also a possibility for differences of opinion to occur among the various groups as they differ from each other in many respects – social, political and cultural. Despite their differences, they collaborate and work together in the construction of the dams. The growth of science and technology and the consequent repercussions being the theme of the novel, it is dealt with from a new perspective. Man's brain proves competent and with manual labor, a dam is constructed over a turbulent river in India. Here arises a conflict between tradition and modernity. Acceptance of modernity is the wise decision should be taken by the tribal people. Racial and cultural disparity is very clearly depicted in the novel.

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CHALLENGES OF DEVELOPING WOMEN ENTREPRENEURS IN INDIA

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ABSTRACT
Since the 21st century, the status of women in India has been changing as a result to mounting industrialization and urbanization and social legislation. Over the years, more and more women are going in for higher education, technical and professional education and their proportion in the workforce has also been increased. Women are generally perceived as home makers with little to do with economy or commerce. But this picture is changing. In Modern India, more and more women are taking up entrepreneurial activity especially in medium and small scale enterprises. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut- throat competition with their hard work, diligence and perseverance. Even as women are receiving education, they face the prospect of unemployment. In this background, self employment is regarded as a cure to generate income .The Planning commission as well as the Indian government recognizes the need for women to be part of the mainstream of economic development. Women entrepreneurship is seen as an effective strategy to solve the problems of rural and urban poverty.

Keywords: Challenges, Women Entrepreneurs, Qualities.

INTRODUCTION
Women entrepreneurship is inherent and also a natural process. Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socioeconomic development. There are evidences to believe that countries which have proportionately higher percentage of entrepreneurs in their population have developed much faster as compared to countries, which have lesser percentage of them in the society.

Over the past few decades the role of women has been breaking the barriers of four walls. Today the roles of women are not confined to the traditional on as a mother / housewife. The role of modern women is much more than, what it was previously. However even after the 63 years of India's independence the bias against women continues because of the cultural and traditional mores, which has affected lot on the female status and role. A woman has to play multiple roles. Besides playing the role of housewife/mother/daughter, she has to play different roles in community in the social settings simultaneously. Playing all the roles, women sometimes submerged her own self-role and her own real identity.

THE VARIOUS CONSTRAINS FACED BY WOMEN ENTREPRENEURS ARE SOCIAL ATTITUDE AND SUPPORT
The society plays a prominent role in entrepreneurial venture and success. Many researchers have been conducted to study the attitude and support to women entrepreneurs across the region. Some research concludes that, women received strong support from their social environment which she may have built either due to start up types requiring more social support or hesitation to enter the business formation forces.

- **Marketing:** The other hand women face marketing challenges in the form of competition from cheaper and substitute product, delayed payment and liberal credit terms. Women entrepreneurs neither have knowledge nor access to proper market, thus they sell their product through the middle man. This middle man exploits them and entrepreneur received for price than desired even if the demand of product is high.
- **Finance:** Finance is a critical resource for venture creation. It is very important that women entrepreneurs have adequate knowledge and information of the various financial institutions which are rendering financial incentives and many other help for the women entrepreneurs in the region.
- **Operational:** Women entrepreneur in India not only struggle at the time of establishment of enterprises but at operation stage also, they have lots to overcome with different functional difficulties. Usually women faced two fold operational problems and she has to overcome with problems of production process like, scarcity of raw material, lack of technical skills, lack of utilities and infrastructure facility

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- **Management Problem:** It is normally believed that women have low managerial skill. But in fact women are stronger in more logic based skills though they are weaker in self promotion and handling frustration. The increasing number of female students and their excellent performance in management education is a proof to the fact.
- **Mobility Constraints:** Women in India have got restricted mobility, our society is a conservative society, and the career of women was limited to four walls of kitchen. Although now, women have got relatively more freedom in terms of entrepreneurial activity but also by the family members if they move out after normal hours. Though women faced lots of problems being mobile in entrepreneurial activity, the mobility problem has been solved to certain extent by the expansion of education awareness to all.
- **Dual Responsibility:** The most exploited individual of the day are the working women, as they have to perform dual responsibility, one at work and another as family as mother of wife. The level of women exploitation on family responsibility ground depends on her social dependence.
- **Risk-Bearing Ability:** One pre-requisites of the entrepreneurial success is risk taking. It is normally believe that women being feminist gender have low risk taking ability. They are being suppressed by the protected environment and are not allowed most of the time to take any type of risk even if she is willing or she has the ability to bear.
- **Absence of Entrepreneurial Aptitude:** Many women take the training by attending the Entrepreneurship Development Programmes without entrepreneurial bent of mind. As per a study, involvement of women in small scale sector as owners stands at mere 7 percent. Women who are imparted training by various institutes must be verified on account of aptitude through the tests, interviews etc.
- **Quality of EDPS:** All women entrepreneurs are given the same training through EDPs. Second-generation women entrepreneurs don't need such training as they already have the previous exposure to business.
- **Family Conflicts:** Women also face the conflict of performing of home role as they are not available to spend enough time with their families. They spend long hours in business and as a result, they find it difficult to meet the demands of their family members and society as well. Their inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts.
- **Credit Facilities:** Though women constitute about 50 per cent of population, the percentage of small scale enterprise where women own 51 percent of share capital is less than 5 percent. Women are often denied credit by bankers on the ground of lack of collateral security. Therefore, women's access to risk capital is limited. The complicated procedure of bank loans, the inordinate delay in obtaining the loans and running about involved do deter many women from venturing out. At the same time, a good deal of self- employment program has been promoted by the govt. and commercial banks.
- **Shortage of Raw-Materials:** women entrepreneurs encounter the problems of shortage of raw-materials. The failure of many women co-operations in 1971 such as these engaged in basket making were mainly because of the inadequate availability of forest-based raw materials.
- **Heavy Competition:** Many of the women enterprises have imperfect organizational set up. But they have to face severe competition from organized industries.
- **High Cost of Production:** High cost of production undermines the efficiency and stands in the way of development and expansion of women's enterprises, government assistance in the form of grant and subsidies to some extent enables them to tide over the difficult situations. However, in the long run, it would be necessary to increase efficiency and expand productive capacity and thereby reduce cost to make their ultimate survival possible, other than these, women entrepreneurs so face the problems of labor, human resources, infrastructure, legal formalities, overload of work, lack of family support, mistrust etc.

QUALITIES OF WOMEN ENTREPRENEURS

1. **Creative:** It refers to the creative approach or innovative ideas with competitive market. Well planned approach is needed to examine the existing situation and to identify the entrepreneurial opportunities. It further implies that women entrepreneur's have alliance with clued-up people and constricting the right organization offering support and service.
2. **Hard working nature:** Innovative women have further ability to work hard. The creative ideas have to come to a fair play. Hard work is required to build up an enterprise.

3. **Determination:** Women entrepreneurs must have an intention to fulfill their dreams. They have to make a dream transferred into an idea enterprise
4. **Ability and desire to take risk:** the desire refers to the willingness to take risk and ability to the proficiency in planning making forecast estimates and calculations.

SUGGESTIONS TO OVERCOME THE PROBLEMS FACED BY WOMEN ENTREPRENEURS IN INDIA

Female entrepreneurship has been steadily climbing in recent years, but these new opportunities and growth are not without a unique set of challenges. Women entrepreneurs face many different "stumbling blocks," throughout their careers and offered the following suggestions:

- **Finance cells:** A large number of various finance cells may be open to provide easy finance to women entrepreneurs. These special cells should provide finance to women entrepreneurs at low and concessional rates of interest and on easy repayment facilities. Even these finance cells should manned by women officers and clerks. Efforts should be made to provide finance at the local level
- **Build Relationships:** Women often try to build relationships with prospective clients or customers, which can set themselves up for disappointment, Wesman said."When they can't make the sale they take it too personally because it was a relationship they tried to build," she said. "Instead of stepping back and thinking, 'what did I learn from that sales experience?' or 'how can I use this to improve my next sales experience?'" Wesman blames this on how women have been conditioned in society, and being uncomfortable with competition and wanting to be liked. "Then you take it really personally, because you are trying to sell based on people liking you," Wesman said. She said women need to build relationships, but shouldn’t be scared to be competitive when pitching sales.
- **Marketing Co-operatives:** Marketing co-operatives should be established to encourage and assist to women entrepreneurs. Government should give preference to women entrepreneurs while purchasing their requirements. These marketing cooperating will help the women entrepreneurs to sell their products on remunerative prices. This will help in eliminating the middlemen.
- **Team Building:** Many female entrepreneurs try to handle every aspect of the business alone, according to Wesman, and that’s a recipe for failure. It’s important that female entrepreneurs surround themselves with team members that have different strengths and expertise that can help run a successful business. Women think they can do it all themselves, and aren't thinking about team building and tapping resources the way that men are. Men in the business world tend to realize that, whereas women are used to multitasking
- **Educational and awareness:** The educational and awareness programmers should be arranged to change the negative social attitudes towards women. The attitude of elders needs to be changed about the potential of girls and their due role in society.
- **Training facilities:** Training and developments programmers play very essential role for the development of entrepreneurship. Special training schemes should be so designed that women can get full advantages. Mobile training centers, part time training facilities etc. should be offered to attract more and more women to the training centers.

CONCLUSION

The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. For ages together they have been confined to a secondary role and confined to the homes and you have to bring out so that they become self-reliant, self-respecting enterprising people. Though there are several factors contributing to the emergence of women as entrepreneurs, the sustained and coordinated effort from all dimensions would pave the way for the women moving into entrepreneurial activity thus contributing to the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves.

A STUDY ON RISK MANAGEMENT STRATEGY AND EVOLUTION TECHNIQUES IN PRIVATE ORGANIZATION

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ABSTRACT
The complexity of the organization activities and the important of crossing the supply chain promotes by emergence of risks that must be considered in the decision process. For this reason, we had developed this paper to clarify the basics of risk management through a short new suggestion of literature review for risk management. Our justification of this attempt is that this area is the most discussed in our days and it is impossible to present all definition of the risk concept, we have tried to collect the most recent studies in this paper.

Keywords: Risk Management, Risk Management Strategies and Risk Evaluation Techniques.

INTRODUCTION
In recent years, the industries were severely affected by violent incidents, health crises and natural disasters. These incidents have a huge impact on economic activity. The consequences of these accidents are uncertainly for this reason, the risks management in the organization has emerged as an important heading in the global logistic chain, indeed, and the risk is absolutely linked with the uncertainty. Risk is classified as possible events whose unfavorable consequences are difficult to accept or are even unacceptable. Recent days, the risk assessment is an important research theme because the risks were always present in the organizational activity. In the literature, we find several studies on risk management, these studies focuses only in downstream risks or upstream risks or production risks. This distinction does not a meaning when we talk about logistic chain and logistic risk. However, this distinction does not consider the interaction can be exist between all the risks at the level of the links of the logistic chain, in this context it is preferable to use the concept of Supply Chain Risks Management (SCRM) and not risks management.

Risk management has been one of the major concerns of executives and professionals involved with projects today, especially after the financial crisis that shook the world in 2008. The results of ex-post assessments of project or even verification of loss business opportunities for companies are clear signals that this evidence has become more intense.

THEORETICAL BACKGROUND
Concern with risk management became more evident after Ibbs and Kwak (2000) published their research, which recognized this knowledge area as one of the neediest in terms of management, as examined in three of the four economic sectors studied. , Akintoye and MacLeod (1997) had already pointed to the effectiveness of risk management as one of the major concerns of project professionals.

- Strategic risk: affects business strategy implementation.
- Operations risk: affects a firm's internal ability to produce and supply goods/services.
- Supply risk: adversely affects inward flow of any type of resource to enable operations to take place.
- Customer risk: affects likelihood of customers placing orders, grouped with factors such as product obsolescence in product/market risk.
- Asset impairment risk: reduces utilization of an asset and can arise when the ability of the asset to generate income is reduced.
- Competitive risk: affects a firm's ability to differentiate its products/services from its competitors.
- Reputation risk: erodes value of whole business due to loss of confidence.
- Financial risk: exposes a firm to potential loss through changes in financial markets, can also occur when specific debtors defaults.
- Fiscal risk: arises through changes in taxation.
- Regulatory risk: exposes the firm with changes in regulations affecting the firm's business such as environmental regulation.

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- Legal risk: exposes the firm to litigation with action arising from customers, suppliers, shareholders or employees.

METHODS

Based on the literature review, we had find several methods for the risks management. These methods can be classified into two categories: the deterministic approach (that includes the qualitative, quantitative and hybrid techniques) and the stochastic approach (that includes classic statistical approach and the accident forecasting modeling). Its mention the checklists, what-if analysis, task analysis, Hazard and Operability (HAZOP), Quantitative Risk Assessment (QRA), the Critical Risk and Error Analysis (CREA), Fault Tree Analysis (FTA), the Event Tree Analysis (ETA), Failure Mode and Effects Analysis (FMEA), Probability Distribution of Failure and Reliability (PDEA), Petri networks, Bayesian networks, etc.

According to our level of knowledge, we will try to give an overview of some new applications of risks management and their methods. For example, study the impact of disruption risks on the process of inventory management of a newsvendor, a stochastic model has been developed by Xanthopoulos et al. This model is considered as the first on the joint examination of inventory management and disruption risks for supply chain networks considering risk-averse decision-making. It can be applicable to different types of disruption (production process, supply of raw materials, etc.).

We may considered in the high-hazard organization the critical role that human, management and organizational risk factor play in major accident, for this reason and to establish a relationship between the concepts of safety culture and organizational culture in Nuclear Power Plan (NPP), Bayesian networks have been used in Spanish NPP. It provides a methodology to identify potential strategies for safety improvement and implementation. In the aim of survey the risk concerning the mining of coal in Colombia, the combination of methodologies MADS/MOSAR (Model Analysis of Dysfunctions of the System/Method Organized and Systemic Analysis of Risk) and the fault tree was used in 2012. The obtained analysis result had been useful to improve the risk legislative and normative barriers.

RISK ANALYSIS METHODS

There were also several common methods and principles interviewees mentioned when they analyze and communicate risk at their organizations. They said these methods were important to ensure decision makers understood risk analyses and were enabled to make risk-informed decisions.

- Risk practitioners attempt to in attendance risk in a simple and pertinent manner. frequent participants in the study emphasize that risk information must be presented in a simple and relevant way. They warned that risk practitioners must not present information in a technocratic manner, lest their recommendation be misunderstand or ignored. Interviewees said that risk analyses should only be as complicated as the decisions they seek to inform and the data that is available to analyze. In addition, study participants said it was important that decision makers appreciate the relevance of the risk information.

- There are few strong metrics to measure the success of risk management programs. Every participant in the study, who was asked, said they had difficulty in developing metrics that can be used to assess a risk management program. They said the benefits of risk management could largely only be assessed on a qualitative basis, as attempting to illustrate that an organization avoided risks is proving a negative. Some participants did point to some factors that can be used to measure a risk management program, nevertheless. Some interviewees proposed output-type measures such as whether a risk management decision process is being used, while others proposed substitute measures such as the number of surprise risk events that affect an organization.

- Formal risk position is difficult to create, but it is important for an organization to endeavor to do so. Organizations often have trouble explicitly formative a position for the amount of risk they are willing to accept that could affect their ability to achieve their goals. This is similar to the concepts of setting a risk craving, risk tolerance, or risk threshold. Many interviewees said they could not set an explicit risk position due to concerns from their legal departments or a simple unwillingness of leadership to say they were willing to accept risks. However, most study participants believed organizations should establish a risk position.

- The recognition of emerging risks is precedence for many organizations. Many of the study participants from the private sector said the recognition of emerging risks is a key risk management process. These participants noted that a key value of risk management is to help an organization expect risks before they occur. Even though risk managers cannot see into the future and will likely not be able to expect every risk that could affect a company, they said risk managers should try to provide their leadership with as much warning as possible about new risks that could affect the organization.

- When identifying and assessing risk, it is important to provide ambiguity. Many interviewees expressed a belief that ambiguity is important when attempting to identify and assess risk. They identified several reasons for this, such as the danger of developing a groupthink and individuals' fear to mention risks or mistakes to regulators or leaders. These participants took great pains to provide ambiguity to people in their organizations who participate in risk identification and assessment.
- Practitioners should give confidence diversity of thought when considering risk. Several participants indicated that diversity of thought was not only important for risk assessment, but also a key benefit of risk management. They said risk analyses are only as good as the cross section of individuals involved in the process, to ensure a wide range of backgrounds and viewpoints were incorporated into the analyses.

SUMMARY

According to this paper, we wanted to make an opportunity for readers and researchers for understanding the basic concepts of risk management. We had done a study several recent researches on this topic as well as the methods used, the question that remains is which method that can we use? Hence our paper starts with a set of risk definitions since it is essential to distinguish between risk and other terms that are similar. Since the risks may occur anytime and anywhere in supply chain, then the risks management becomes necessary, for this reason we give definitions of this concept and an idea about its methods. We will implement, in other studies, to compare these methods to select the most appropriate.

CONCLUSION

In conclusion risk management is very important to any business organization for facing risks. An effective risk management plan may have early and aggressive identification of risks through involvement and collaboration of relevant stakeholders. Risk management explains organization decisions on how they deal or will face various risks if they occur. It is also helps to determine different ways and measures to control those risks and providing assurance to the organization that it can create and implement an effective management plan to minimize or prevent loses occurrence. A good risk management plans were state clearly about strategies techniques to be used to recognize and confront threats and vulnerabilities facing the organization and provide possible solution to the problems.

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TAKE RESPONSIBILITY FOR ORGANIZATIONAL CONTRADICTION: MANAGE THE CROSS CULTURAL CONFLICT.

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Clash is a part of man, so it is a wide range of socio-cultural and professional relations. Those who do not experience conflict in the workplace are living in the dream world, their environment blind or in solitary confinement (Boehar, 2001).

Over the past several decades, the conflict and its administration have increased internationally and at an interim level (Rahim, 1989, Thomas, 1992). The conflict and its management have been investigated from various angles and disciplined perspectives such as psychology, behavioral sciences, sociology, communication, health science and humanities (Wall and Galster, 1995, Vecchio, 2000). Though the number of conflicting comments and limitations has increased, there is no general definition of conflicts and conflicts.

Management scientists share renewed interest in the conflict and its administrative workplace (Jehn, 2000; Kumar and Van Dissel, 1996; Putnam and Bhule, 1987; Rahim, 2002, Jaff 1999). These interest companies organizations (Schermerhorn et al. 1997) clash with increased observation and instances of collisions with companies inherently cooperative and conflict (Pondy, 1992: 257). Rahim (2002: 206) Its constructive management is important for the optimal performance of the companies; However, most conflict management recommendations focus on the reduction, resolution or reduction of the focus, because it will have a negative impact on companies and individuals. Clash management should focus on a continuous change. It can lead to suffering and distraction from work, affecting decision-making processes, relationships and personal ability, as well as productivity and creativity (Govan, 1995: 24). In addition, there are evidence that conflicts can have negative impact on enterprise productivity, and costs increase (Burton, 1990). These claims, however, are constructively managed, and the conflict can provide a favorable contribution to work satisfaction and well-being (D. True et al., 2004: 15) and depression reduction (Friedman et al., 2000).

Wills and Al. (2006), the management of the conflict in the workplace include the study and analytical and effective intervention techniques of organizational conflict and development of solutions. Corporate conflict management techniques include conflict types, conflict impact, and analysis of conflict resolution styles (Rahim, 2002). However, it is the 'common sense' that conflict management management scientists (Francis, 2003, Bondi, 1967) is the best way to manage a situation and an environmental and ecological approach (Rahim, 2001). This approach considers the cross-cultural background and attempts to 'take a better approach' to manage the conflict (Rahim, 2002: 217). However, one of the most useful key ideas in reducing organizational conflicts in the global environment is considered collaborative (Blake and Moudon, 1986).

The internationalization processes of various institutions and the increase in philosophies in the lifespan and focus on research on cross-cultural, cultural and cultural conflict (Mayer, 2008) This trend of increased cross-cultural conflict management research stimulates further increased potential

Cross-cultural conflict in the international workplace. As a result, its influence in culture and conflicts, as well as management of research in culture and conflict management (Moran, 1993), and management of conflict management (Moran and Fu, 2001), in cross-cultural management (Gerhard, 2008), and conflict management. The centrality of cross-cultural contradictions in institutional systems requires the theoretical approach to culture, cultural concepts and definitions, as well as cultural-implications of personal-private communication, conflict and its administration. Management studies to identify the source of the conflict are often seen as one of the most important tasks in conflict management theory, conflict types (Linee, 2002), conflict management typologies (Blake and Moudon, 1964, Rahim and Bonomo, 1979), Face-negotiation theory (Oetzel et al. , 2001) and cultural differences in companies (Gartzke and Gleditsch, 2006). In addition, the study of conflict and culture in cross-cultural and cultural groups has contributed to the body of literature in this field (Brett et al., 2006; Cowan, 1995).

The contrasts are often associated with values and identity (Cartridge and Cooper, 2000, Mayer, 2010). Because an individual or group differs from the others, and by understanding the opposition, interests, beliefs, needs and values of others, they are analyzed by conflict - which is considered culturally influential - This leads to recognition of many facts (Letrach, 1988). Many of these facts are combined with the inner processes (Rahim, 2002), which are created by various parts of the soul, value system and behavior (Folger et al., 2001). By having a crucial role in understanding and modifying conflicts in cross-cultural systems systems, there is a need for more research on identity and values.

THE GOAL FOR THIS SPECIAL ISSUE

A special discussion on 'Manage cross-cultural contradictions in organizations' in providing a forum to examine how cross-cultural contradiction and how its administrative structure can be viewed from a variety of perspectives. It is aimed at carrying out international and international cross-cultural conflict management research. Innani and research findings from the visits. The cross-cultural contradiction-management research research based on cross-cultural contradiction and its role in the development of various areas of the world, including short-term and quantitative research and theoretical and ideology.

These special publishing articles refer to current and relevant research questions:

1. How do the theoretical approaches understand the culture and conflict?
2. What are cultural-contradictions when there are contradictions in international conflicts? What are the cross-cultural conflicts in different regions and institutions selected in the country, and how are these contradictions successful?
3. How is it related to culture and international mediation?
4. Which team conflicts and cross-cultural conflicts are members of the team?
5. How do the contradictions contribute to specific structural forms, such as contradictions and acquisitions?
6. What is the nature of the relationship between cross-cultural conflict and identity?

By addressing these research questions, this special release serves a diverse understanding of the problems in the company's cross-cultural conflicts in specific situations and situations. The discussion of the cross-cultural contradiction and its administration has been reduced to the end of the debate. Furthermore, this special publication improves the understanding of the contradictory and emerging ideology of the cross-cultural conflict and its management cross cultural organization management theory, practical and interim experimentation.

Finally, articles presented in this affair do not answer questions for existing research, and introduce new ideas and new questions for future research.

SHORT INTRODUCTION TO ARTICLES

This special publication provides a deep insight into the latest theoretical discussion on cross-cultural contradictions in international systems and current experience research. As a result, it contains essays from cultural advocacy, political science and international relations, human resources management and organizational studies, as well as from teachers who argue from various regulatory perspectives that include explanatory humanities and ethanography. Different countries and various organizational concepts and research findings provide readers with a comprehensive look at the complicated nature of conflict management research.

These articles are about a dialogue using a variety of methods that allow different research process data from positive approach and social structural and explanatory contradictions.

Dominic Bushz maintains cultural theory and confrontation in companies, and refers to the question of how the theory creates understanding of culture. He creates an analytical built-in synthetic model that reveals a wide range of forms, and the size of the speculated influence of culture on social contact in enterprise systems. Provides a lecture-analytical approach to finding the interactive ideas of culture by providing experienceful experiences. This article points to the subjective ideas of culture from a discourse-analytical point of view, contributing to innovative theoretical approaches in internal-cultural communication and research by introducing and introducing various opinions in culture.

Jacob Pergovich and John Folsky focus on the cross-cultural contradiction from the perspective of political science and international relations. The authors criticize the traditional attitudes of contradiction and its administration in political science, which ignores the inner aspects of culture and emphasizes the supremacy of the state. In this article, the importance of the intrinsic impact of culture is given importance to the inner conflict by the cultural and religious doctrine. As a result, the authors cultivate a theoretical framework for the study of culture, and its impact on mediation. In this article, the importance of cross-cultural factors in international conflict management is supported by a large amount of data.

The first two quotes, from the various moral backgrounds, from a theoretical perspective, are defined by cultural and conflict (management), the following four articles focus on managing the conflict from a management and

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organizational research perspective. They provide quality and quantity data and represent various corporate, administrative and national environments.

The Yonne du Blues article deals with cross-cultural conflicts in many cultural organizational environments. He examines the problem from a human resource perspective by analyzing teamwork and teamwork discrepancies. By using a mixed research method, du Plessis provides the most relevant research data in the South African administrative context. By referring to the complex cultural and historical context of South African society, he contributes to the study of cross-cultural conflict-management challenges in group work conflicts.

Yakov Weber, Dalia Rashman-Moore and Shomo Edidia Daraba contribute to this special release by referring to human resource practices during the post-conflict clashes and link performance. By examining the complex differences between the authors of the buyers from different countries, human resources are managed in cross-cultural conflict situations, and relation between human resource resources, and post-link performance. As a result of this deep-scale study results, a different picture illustrates how the differences in the conflicts and acquisitions differ by increasing the theoretical and administrative impacts.

By addressing various useful ways of managing the concept and conflict of learning, David A. Hughes, the transformation of the learning system in the British, German and South African human resources education-management environment. L. Goldwell and Andrea Fred examine. The authors use a designed measuring tool to implement five consoles of a conservative system, and indicate that the model of learning may require specific adaptations to meet the needs of various cultural environment

By questioning, 'engineers are religious?' Jasmine Mahadevan is from an idea of anthropological and ethnographic perspective for managing cross-cultural conflicts. He uses an explanatory, sensitive-based approach to cross-cultural contradiction and joint identification in the context of multi-cultural cultural technologies. By focusing on professional identity and religious practices among the various employees working in two German-based engineering companies,

Mahadevan inferred the relationship between conflict and various interference factors, and estimating the cross-cultural conflict in how a narrative perspective creates a model. The article introduces new thoughts and thinking in the cross-cultural conflict management debate, further encouraging research and discussion of the topic. You are now invited to read more, encouraging you to move forward with the debate, constructive, contradictory, but controversial.

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GOODS AND SERVICE TAX IMPACT ON INDIAN TEXTILE INDUSTRY: CURRENT SCENARIO

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ABSTRACT
This paper mainly focuses on GST Impact on Textile Industry in India. *The Government of India announced Goods and Service tax to textile sector. The textile companies clearly understand the tax rate on various stages i.e., purchase of raw material to sale of textile products.*

Keywords: GST, textile, current scenario, GDP, tax

INTRODUCTION
Textile sector of India is one of the top contributors toward the growth of the Indian economy, concerning GDP, employment, export promotion, etc. Known as one among the oldest producingbusinesswithin the country and therefore the second largest, after agriculture, the textile industry employs both skilled and unskilled people.The business contributes over tenpercentage of the whole annual exports of the country thatis probably goingto extendbeneath the new merchandise and Services Tax (GST) regime.

The textile business has 2 segments, organised and unorganised. The unorganised textile sector includes handicraft, handloom, small and medium scale mills whereas an organised sector consists of spinning, garment and apparel which uses modern machinery and techniques. Under the GST purview, the rate structure for textile is decided at 5% for cotton fibre and 18% for manmade synthetic fibre while totally exempting silk and jute from the same. The rate of GST on apparels is also decided based on the category, as the apparels whose cost is below Rs. 1000 will attract 5% GST and apparels above this mark will attract 12% GST.

The GST council has mentioned some rules regarding the e-way bill and rates. At the same time, the GST rates on job work of textiles and the related products that are manufactured are reduced from 18% to 5%. With the implementation of GST, the difficult data of the rates and categorisation of GST in the textile sector has been eased out. The decline in valuationcan invert the provision rule directly, and there will be a boost in demand instantly. Due to the fall in price, there will be competition in the market thus creating a healthy environment for export. However, on the domestic front, the makerscould face a happeningbecause theworth fall couldlead to less revenue generation.

OBJECTIVE OF STUDY
- To study the GST Impact on Textile Industry in India.

IMPACT OF GST ON INDIAN TEXTILE INDUSTRY
The introduction of Goods and service Taxin July 2017, Central Excise Duty, Service tax, Value Added Tax (VAT)/ Central Sales Tax (CST), Entry Tax taxes have been combined into single tax which has led to effective cross-utilization of credit and reduced the hassle of complying with multiple taxes. The specific impact of GST on textile industry has been highlighted below:-

1) Free flow of input tax credit under GST
In the pre-GST era, textile industry mainly operated under duty exemption mode. As explained above, benefit of CENVAT credit was not available to manufacturer availing duty exemption which got baked in the cost of the product. Further, many persons operated at a small scale and were either unregistered persons or took registration under composition scheme which again disrupted the flow of credit and lead to cascading effect.

Under GST, Government has withdrawn the optional exemption route and imposed GST on textile industry (supply of fabric attracts GST@5%, cotton fibre and yarn attracts GST@5%, Synthetic yarn and Man-made fibre attracts GST@18%). An attempt has been made to organize a fairly unorganized sector. If the players in the textile industry get themselves registered, it would enable flow of credit to the end consumer and lead to reduction in prices of the manufactured product.

2) Reduction in compliance burden
With the introduction of GST, various indirect taxes which were earlier levied (such as Central Excise, Value Added Tax/ Central Sales Tax, Octroi, Entry tax) have been subsumed. This has led to substantial reduction in compliances to be undertaken by the manufacturer.

Under GST, such person is required to deal and comply with only GST law. It should also be noted that merging of various taxes under GST would also lead to reduction in cost of production of textile products.

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3) Job workers status under GST

Under textile industry, processing of goods through job work is a normal phenomenon i.e. movement of goods happens to job-worker and goods move back to the sender post completion of process by the job-worker on the goods.

Under GST, any treatment or process which is applied to another person's goods is treated as supply of service. Job-worker receiving the goods for undertaking job-work is required to register under GST and discharge tax liability (provided the turnover of job-worker exceeds the threshold limit).

Considering the labour intensive focus of job-work for textile products, the GST rate on job work on textile-related items has been reduced from 18% to 5%. This would ensure that job-worker is not severely impacted due to introduction of GST.

4) Deferment of reverse charge provision

Reverse charge mechanism in respect of procurement of goods or services by registered person from unregistered suppliers has been suspended till 31 March 2018. This would imply that registered person obtaining services of weaving, spinning etc. from unregistered persons will not be required to deposit the GST under reverse charge mechanism. However, this benefit is temporary till 31 March 2018 post which the reverse charge mechanism will be activated on such transactions.

CHALLENGES TO TEXTILE INDUSTRY

The textile industry involves interdependence between organized and the unorganized sectors which will pose additional challenges to the industry. Considering the mechanics of textile industry, many persons who cross the threshold limit may prefer to opt for composition scheme since compliance burden on a person opting composition scheme is relatively less than on a normal tax payer. There will also be small weavers and other players who will not cross the threshold limit and will remain as unregistered persons under GST regime.

Under GST, synthetic yarn and man-made fibre is taxable @ 18% whereas the output fabric is taxable at a lower rate of 5%. This would lead to issue of inverted duty structure and accumulation of credit. You may be aware there is a provision of claiming refund of unutilized input tax credit in case of inverted duty structure. However, in case of specified woven fabrics and knitted fabrics, the refund of unutilized input tax credit has been disallowed. This would result in accumulation of huge input tax credit and working capital blockages.

1. Break in input credit chain

A significant portion of the textile business in Asian nation operates beneath the unorganized sector or composition theme, thus creating a gap in flow of input tax credit.

Input decreaseisn't allowed if the registered taxpayers procure the inputs from composition theme taxpayers or the unorganized sector. GST would change a sander input system, which would shift the balance towards the organized sector.

2. Reduction in manufacturing costs

GST is additionallyseemingly to subsume the varied fringe taxes like tariff, entry tax, luxury tax etc. which would facilitatecut backprices for makerswithin the textile business.

3. Input credit allowed on capital goods

Currently, the import price of procuring the most recent technology for producing textile productis priceybecause the excise duty paid isn't allowed as input decrease. Whereas beneath GST, there'll be input decreaseaccessible for the tax paid on capital product.

GST Rates & HSN Codes For Cotton Products like- Dhoti, Saree, Zari Border Saree, Zari Border Dhoti, Shirting, Casement, Viol, Sheeting, Suti, Cambric, Lawn, Latha, Lungi & furnishing fabrics.

Cotton Composition	HSN Code	GST Tax Rate
Products with above than 85% cotton content & weight is less than 200 gm/sqmtr	5208	5%
Products with above than 85% cotton content & weight is greater than 200 gm/sqmtr	5209	5%
Products with below than 85% cotton content, mixed with additional fabrics & weight is less than 200 gm/sqmtr	5210	5%
Products with below than 85% cotton content, mixed with additional fabrics & weight is greater than 200 gm/sqmtr	5211	5%
Other than Cotton Products	5212	5%

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GST Rates & HSN Codes For Synthetic Filament Yarn Products like- Parachute Fabrics, Tent Fabrics, Nylon Furnishing, Umbrella cloth, Polyester Shooting, Polyester Shirting, Other polyester cloth, Nylon Brasso, Nylon jacket, Nylon saree, Terylene saree, Dacron saree, Rayon Crepe, Rayon jackets, Rayon saree, Rayon shirting & Rayon brocade.

Yarn Specification	HSN Code	GST Tax Rate
Synthetic Mono filament of 67 Decitex or above and of which No cross sectional dimensions exceed 1 mm; strips & the Like of synthetic textile material of an apparent width not exceeding 5 mm.	5407	5%
Artificial Mono filament of 67 Decitex or above and of which No cross sectional dimensions exceed 1 mm; strips & the Like of synthetic textile material of an apparent width not exceeding 5 mm.	5408	5%

EXPORT OF TEXTILE PRODUCTS TO GET A BOOST

GST would contourthe method of claiming input step-downthereforepermitting the textile trade to be additional competitive within the export market.The same opinion is shared by the secretary of ITF (Indian Texpreneurs Federation) Prabhu Dhamodharan.Official website of ITF -: http://www.itf.org.in.Currently, manufacturers/traders don't seem to be inclined towards exports thanks to the intensive procedure prices and delays createdwithin theprocess of duty downside.

Under GST, the system of duty downsidecan lose its significance.Input step-downare going to be provided as a refund beneath GST rather than current duty downside schemes.

This would be a major boost for promoting the export of textile product.Export promotion capital productthemeis accessible for all the cotton-based textile exporters.Under this theme, exporters will claim the exemption for duty paid if they export sixfoldthe worth of duty amongaamount of next six years.It is expected that this theme would lose its significance beneath GST.

CONCLUSION

While, implement of GST at first time in India there may be a few drawbacks for the textile industry due to the higher tax rate and removal of welfares under cotton value chain. But GST safe the textile sectors and in way of long-term run. It is well-regulated system because of unorganized company will registered under GST and its increase more taxpayers to government. The GST can be will help the textile sectors to get more competitive in both the worldwide and domestic markets and generate opportunities for sustainable, long-term and future growth.

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A STUDY ON CUSTOMERS' ATTITUDE TOWARDS ADVERTISING MEDIA WITH SPECIAL REFERENCE TO COIMBATORE CITY

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ABSTRACT
The Manufacturers all over world approach millions of consumers in a short time span through different media of advertising like 4 newspapers, magazines, radio, television, etc. New products are quickly brought to the notice of the consumers for their acceptance and the existing products are extensively advertised to ensure the continuity of their use and their presence in the market. It is in this way that advertising helps to make the economic system more responsive to consumer preferences. The study reveals that the Customer attitude towards advertising, level of awareness about advertisement media, different type of media influencing the customers to take purchase decision and impact of advisement.

Keywords: Customer attitude, Advertising, Media, Level of awareness

INTRODUCTION
Advertising is closely linked with economic development, as it is a vital marketing input, especially at the stage of introduction of a new product. It is an instrument of persuasion and information and the informative role of advertisements consist of providing information about products, their specifications, features, functions and prices to prospective buyers. It is a 3 invaluable aid in the process of market development. Advertising also performs the useful functions like the dissemination of information about innovative technologies, creation of favourable conditions conducive to the consumers in satiating their demands and in making them to accept innovative products and services hitherto to unknown to them.

Advertisements also play important roles in the welfare of the society. They create awareness among the masses, inform and educate them about socially relevant issues like conservation of natural resources, health, family welfare, literacy, national integration, etc. They aim at communicating social causes, ideas or messages to the people.

STATEMENT OF THE PROBLEM
Media Efficiency is a primary goal of advertisement. An Increasing competitive marketing environment, unprecedented audience fragmentation and steadily increasing number of media and promotional options have continued to create uncertainty for late advertisement and media executives. Today the markets are flooded with different types of advertisement. Each advertisement is trying to attract the customer by introducing innovations. This has forced the research to find out to what extent advertisements create an impact and influence on the purchase decision of the customer.

OBJECTIVES OF THE STUDY
- To Study the level of awareness about different media among the Respondents.
- To ascertain the type of media preferred by the respondents and its impact
- To Determine the influences of media on the purchasing Decision

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

Sources of Data
In this study the researcher used both primary and secondary data. The primary data are those which are collected afresh and the first time, and thus happens to be original in character. Primary data for this project was collected through questionnaire. The secondary data are those which have already been collected by someone else and which have already been passed through the statistical process. Secondary data for this project were collected from the internet and library, journal etc.

Population Size: The total population size is indefinite

Sample size: The sample size of the study is 250 respondents**.**

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Area of the study: The study was conducted in Coimbatore city.

Sampling method: It is a definite plan for obtaining a sample from a given population. It refers to the technique the researcher adopts in selecting items for the sample. The respondents are selected based on convenient sampling method.

Statistical Tools

The data collected through questionnaires were analyzed using simple percentage analysis, Chi-square and ANOVA

LIMITATIONS OF THE STUDY

The study pertains to Coimbatore city only. The result may not applicable to other places.

The sample size is also restricted to 250 respondents.

DATA ANALYSIS AND INTREPRETATION

Table-1: Media Awareness

Media	Highly aware	%	Aware	%	Neutral	%	Not aware	%	Total
Print	128	51.2	117	46.8	3	1.2	2	0.4	250
Telecast	140	56	98	39.2	11	4.4	1	0.4	250
Outdoor	59	23.6	133	53.2	53	21.2	5	2	250
Direct mail	35	14	98	39.2	92	36.8	25	10	250
Online	36	14.4	55	22	103	41.2	56	22.4	250

The above table-1 shows that the media awareness. It reveals that majority (53.2%) of the respondents are aware the Outdoor media and majority (51.2%) of the respondents are highly aware about the print media. Regarding broadcast media (56%) of the respondents have highly aware. In direct mail advertisement (39.2%) of the respondents are aware.

Table-2: Effective place in Print media advertisement

Particulars	Strongly Agree	%	Agree	%	Neutral	%	Disagree	%	Strongly disagree	%
First page	72	28.8	93	37.2	74	29.6	8	3.2	3	1.2
Last page	45	18	107	42.8	78	31.3	15	6	5	2
Other page	20	8	55	22	115	46	46	18.4	14	5.6

The table-2 shows that most (37.2%) of the respondents agree that the first page is effective, 42.8% of the respondents agree that the last page, 45% of the respondents strongly agree that the last page is effective place in Print media advertisement and 46% of the respondents say that it is neutral that the other page is effective in print media advertisement.

Table-3: Factors Influencing the Television Advertisement

Factors	Number of respondents	Percentage
Music	59	23.6
Dramatic sketches	32	12.8
Events of the society	39	15.6
Short play	31	12.4
Skits	26	10.4
Fashion	27	10.8
Product demonstration	29	11.6
News	5	2
Sports	2	0.8
Total	**250**	**100**

The table 3 shows that most (23.6%) of the respondents are influenced by music, 15.6% of the respondents are influenced by events of the society, whereas 12.8% of the respondents are influenced by dramatic sketches, in case of short play only 12.4% of the respondents are influenced, next 11.6% of the respondents influenced by product demonstration, where as 10.8% of the respondents are influence by fashion, 10.4% of the respondents are influenced by skits, 2% of the respondents are influenced by news and remaining 0.8% of the respondents influenced by sports.

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Table-4: Factors influencing outdoor advertisement

Factors	Number of respondents	Percentage
Caption	40	16
Picturisation	86	34.4
Message	89	35.6
Whole copy of the advertisement	35	14
Total	**250**	**100**

The table-4 shows that most (35.6%) of the respondents influence by message, another 34.4% of the respondents influenced by picturisation, 16% of the respondents feels caption is their influencing factor and remaining 14% of the respondents influenced by whole copy of the advertisement.

Table-5: Preference towards direct mail advertisement

Type of Advertisement	Number of respondents	Percentage
Circulars	18	7.2
Business reply envelop cards	36	14.4
Price lists	37	14.8
Catalogues	60	24
Leaflets folders	30	12
Booklets	28	11.2
Gift novelties	23	9.2
Personal letters	14	5.6
Others	4	1.6
Total	250	100

The table-5 shows that 24% of the respondents prefer catalogues in outdoor advertisement, 14.8% of the respondents prefer pricelists, 14.4% of their respondents prefer business reply envelop cards, 12% of the respondents prefer leaflets & folders, 11.2% of the respondents prefer booklets, 9.2% of the respondents prefer gift novelties, 7.2% of the respondents prefer circulars, 5.6% of the respondents prefer personal letters and only 1.6% of the respondents prefer other type of direct mail advertisement.

Table-6: Preference and Impact of online Advertisement

Forms of online advertisement	Number of respondents	Percentage
Website	78	31.2
Banners	64	25.6
Buttons	29	11.6
Sponsorship	39	15.6
Classified adds	40	16
Total	**250**	**100**

The table 6 reveals that 31.2% of the respondents impact by websites, 25.6% of the respondents impact by banners, 11.6% of the respondents impact by buttons, 15.6% of the respondents impact by sponsorship and only 16% of the respondents impacted by classified adds

CHI-SQUARE TEST

Relationship Between Monthy Income And Impact Of Online Advertisement

Null Hypothesis (H0) : There is no relationship between Monthly income and Impact of online advertisement.

Alternative Hypothesis (H1) : There is a relationship between Monthly income and Impact of online advertisement.

Table -7: Monthy Income And Impact Of Online Advertisement

Monthly Income	Forms of online Advertisement					Total
	Website	Banners	Buttons	Sponsorship	Classified adds	
Up to 10000	7	4	2	1	2	16
10001-20000	18	10	7	9	7	51
20001-30000	16	32	12	18	18	96
30001-40000	18	13	5	6	10	52
Above40000	19	5	3	5	3	35
Total	**78**	**64**	**29**	**39**	**40**	**250**

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Degree of freedom = (r-1) (c-1) = (5-1)(5-1) = (4) (4) = 16

Calculated chi-square value at 5% level of significance = 23.71

Table value at 5% level of significance = 26.3

The above table reveals that the calculated chi-square value(23.71) is less than the table value(26.). Hence the null hypothesis is accepted. Therefore it is concluded that there is no significant relationship between Income and Impact of online Advertisement.

ANOVA

Relatiionship Between Educational Qualification and Impact Of Online Advertisement

Null Hypothesis (H0): There is no significant relationship between educational qualification and impact of online advertisement.

Alternative Hypothesis (H1): There is no significant relationship between educational qualification and impact of online advertisement.

Table -8: Educational Qualification And Impact Of Online Advertisement

Source of variation	Sum of squares	Degree of freedom	Mean square	F Ratio	5% limit (from F table f(4,20)
between samples	299.6	(5-1)=4	74.9	1.022	2.8661
within samples	1465.6	(25-5)=20	73.28		
Total	1765.2	24			

The table value of F for v1=4,v2=20 at 5% level of significance is 2.8661. The calculated value of F is less than the table value of 5% level of significance. Therefore the null hypothesis is accepted. It is concluded that there is no significant relationship between Educational Qualification and Impact of online Advertisement.

FINDINGS

- Majority (53.2%) of the respondents are aware the Outdoor media.
- Most (37.2%) of the respondents agree that the first page is effective place in Print media advertisement
- Most (23.6%) of the respondents are influenced by music, that is the most important factor influencing the television advertisement.
- Most (35.6%) of the respondents influenced by message in outdoor media advertisement.
- Most (24%) of the respondents prefer catalogues in direct mail advertisement.
- Most (31.2%) of the respondents impacted by websites in online advertisement.
- There is no significant relationship between Income and Impact of online Advertisement.
- There is no significant relationship between Educational Qualification and Impact of online Advertisement

SUGGESTIONS

- Some of the respondents are low aware about the advertisements. Hence it is suggested that advertisers should create more awareness about advertising. So advertisers should concentrate on better selection of product.
- The overall view and suggestions of the respondents is, Advertising Medias are not only commercial bodies, but also they are intermediate of producer to buyer. They are concentrate not only to sales and earn profit, but also to maintaining healthy society,
- The respondents' level of awareness and impact is, most of the sample respondents felt its poor impact. So the advertisers should create the impact and effectiveness for advertising.

CONCLUSION

Advertising plays an important role in the marketing field. Many products are aware through advertisement media only. So, Innovative advertisement should be developed as per the new technology, the public can be benefited if the advertisements are properly developed through different media. The more knowledge can provide the better productivity. Exchange media is an advertisement agency that has the knowledge as well as experience that will be a big benefit in making advertisement campaigns run successfully. Advertising media is actually brand-building through effective communication and is essentially a service industry. It helps to create demand, promote marketing system and boost economic growth. So that the overall advertising media serves as

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a transformer and an information support system to disseminate, filter and collect feedback or response about all events thus spreading awareness and making things happen.

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A STUDY ON EMPLOYEE WELFARE MEASURES WITH SPECIAL REFERENCE TO SREE JAGATH GURU TEXTILES, OLAPPALAYAM, KANGAYAM

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ABSTRACT
Employee welfare is an important face of industry relations, the dimension, giving satisfaction to the worker in a way, which even a good wage cannot. Employee welfare work is undertaken by various groups within and outside an organization to improve the living condition of the workers. The objective is to make the worker happy, healthy, committed and loyal. Welfare measure will improve the physical and psychological health of employees; which in turn will enhance their efficiency and productivity. The welfare measures influence the sentiments of workers and contribute to the maintenance of industrial peace. The study was conducted by the researcher at Sree Jagath Guru Textiles, Olappalayam, Kangayam.

Keywords: Labour welfare, Employee Safety, Welfare measures and Efficiency

INTRODUCTION

Human Resource is the resource of any organization. Making the decision to the source between resources human resource process is a major step for much organization. Human beings are the assets being put to use in the services of organizational objectives, Apart from other factors of production human resource as its own thought, Attitude, feeling, and emotional and believes etc, thus management of human resource is the difficult task for every organization. Among the factors of production, which are used in an organization, human resource is the most important. This is because of efficient use of physical resource (i.e., land, machinery, materials) ultimately depends upon how the human factors are put in to good use on various options. The most efficient machinery in the world will not produce at an optimal level unless the people who operated the machinery know how to make it perform at its best and most important, are motivated to make their equipment produce efficiently.

The basic purpose of employee welfare is to enrich the life of the employees and keep them happy. Welfare measures may be both statutory and voluntary. Employee laws require the employer to extend certain benefits to employees in addition to wage. The significance of welfare measures was accepted as early as 1931, when the royal commission on employee started. The benefits are of great importance to the worker which he is unable to secure by himself. The schemes of employee welfare may be regarded as a wise investment because these would bring a profitable return in the form of greater efficiency. **According to the committee of employee welfare**," It is as social measures that contribute to improve the conditions under which workers are employed".

Labour Welfare

Welfare may be defined as voluntary efforts of an employer to establish, within the existing industrial system, working and sometimes living and cultural condition of his employees beyond what is required by law, the customs of industry and condition of the market, labour welfare encompasses.

"Such services, facilities and amenities, which may be established in, or in the vicinity of undertakings to enable persons employed there in to perform their work in healthy and congenial surroundings and to provide them with amenities conductive to good health and good morale"

Employee welfare has the following objectives:

1. To provide better life and health to the workers

2. To make the workers happy and satisfied

3. To relieve workers from industrial fatigue and to improve intellectual, cultural and material conditions of living of the workers.

Sources of Employee Welfare

Several job element contribute to the welfare of the employee. The most important among them are wage structure, nature of work, promotion chances, and quality 0f supervision work group and working conditions.

STATUTORY WELFARE SCHEMES

The statutory welfare schemes include the following provisions:

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Drinking Water: At all the working places safe hygienic drinking water should be provided.

Facilities for sitting: In every organization, especially factories, suitable seating arrangements are to be provided.

First aid appliances: First aid appliances are to be provided and should be readily assessable so that in case of any minor accident initial medication can be provided to the needed employee.

Latrines and Urinals: A sufficient Number Of latrines and urinals are to be provided in the office and factory premises and are also to be maintained in a neat and clean condition.

Canteen facilities: Cafeteria or canteens are to be provided by the employer so as to provide hygienic and nutritious food to the employees.

Spittoons: In every work place, such as ware houses, store places, in the dock area and office premises spittoons are to be provided in convenient places and same are to be maintained in a hygienic condition.

Lighting: Proper and sufficient lights are to be provided for employees so that they can work safely during the night shifts.

Washing places: Adequate washing places such as bathrooms, wash basins with tap and tap on the stand pipe are provided in the port area in the vicinity of the work places.

Changing rooms: Adequate changing rooms are to be provided for workers to change their cloth in the factory area and office premises. Adequate lockers are also provided to the workers to keep their clothes and belongings.

Rest rooms: Adequate numbers of restrooms are provided to the workers with provisions of water supply, wash basins, toilets, bathrooms, etc.

STATEMENT OF THE PROBLEM

Employees are one of the most important factors that determine the success of an organization in a competitive environment. Every company would like to know its effectiveness of its investment. Money spent in employee welfare is treated as long term investment. Even though every company has to provide welfare facilities to its employees, still the company would interest to know whether the type of employee welfare facilities offered by them is reacting to the employees. The company would refrain or increase its packages only on the effectiveness of the measures. Then this arise a need to find a solution for the problem faced by them whether there is effectiveness or not.

OBJECTIVES OF THE STUDY

- To find out the various welfare measures provided by the company to the employees.
- To find out the level of satisfaction of employees towards the welfare measures provided by the company.

RESEARCH DESIGN

The study is descriptive in nature. Descriptive studies are more than just a collection of data. They include measurements, classifications, analysis, comparisons and interpretations. It tells about what exists at present by determining the nature and degree of existing conditions.

Sources of Data

In this study the researcher used both primary and secondary data for data collection.

Primary data: The source of primary data is the employees. With the help of the questionnaire distributed among the employees, the researcher collected the needful information from the respondent which is the primary data for the research.

Secondary Data: The secondary data has been collected from the publications, office records, profile of the company, websites, which are been needed for the study.

Sampling Technique

This study is based on the probability sampling method by using the simple random sampling technique. A **probability sampling** method is any method of sampling that utilizes some form of *random selection*. In order to have a random selection method. A simple random sample is a subset of a statistical population in which each member of the subset has an equal probability of being chosen.

Population: The population of the study is 600, total employees of Sree Jagath Guru Textiles Private Limited, Olappalayam, Kangayam.

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Sampling size: A random sample of 125 respondents was taken for the study out of 600 employees.

Tools used for the study
The data collected have been analysed with the help of tools like Simple percentage and Chi-Square analysis

LIMITATIONS OF THE STUDY

- Because of the work load for labour there was lack of free time for them to Space with the researcher.
- Due to the time constraints and in depth enquiry could not be conducted.
- The investigation access to the workers was limited due to the shift system.
- The sample size of the study is limited to 125.

DATA ANALYSIS AND INTERPRETATION

Table-1: Opinion about welfare measures provided by the company

Opinion	Number Of Respondents	Percentage
Yes	107	86
No	18	14
Total	**125**	**100**

The above table 1 shows that 86% of the respondents are aware of the welfare measures provided by the company and remaining 14% of the respondents are not aware of the welfare measures provided by the company. It is concluded that majority (86%) of the respondents are aware of the welfare measures provided by the company.

Level of satisfaction various welfare measures provided by the company

Table-1: Level of satisfaction various welfare measures

S. No	Facilities	Level of Satisfaction									
		Highly Satisfied		Satisfied		Netural		Dissatisfied		Highly Dissatisied	
		No.	%	No.	%	No.	%	No.	%	No.	%
1	Working environment	49	39	45	36	15	12	6	5	10	8
2	Working hours	36	29	54	43	15	12	6	5	14	11
3	Medical facilities	17	14	50	40	36	29	10	8	12	10
4	Safety Measures	40	32	39	31	26	21	11	9	9	7
5	Welfare Activity	31	25	34	27	28	22	17	14	15	12
6	Statutory Welfare Measures - ESI	20	16	50	40	30	24	17	14	8	6
7	Provident Fund (PF)	36	29	54	43	15	12	6	5	14	11
8	Maternity Benefits	51	42	43	36	13	9	8	5	10	8
9	Accident benefits	40	32	54	48	20	13	5	3	6	4
10	Insurance Schemes	54	46	40	32	10	7	11	8	10	7
11	Transport Facility	20	16	50	40	30	24	17	14	8	6
12	Restroom Facility	36	29	54	43	15	12	6	5	14	11
13	Housing Facility	40	32	39	31	26	21	11	9	9	7
14	Employees Safety During Night Shift	17	14	50	40	36	29	10	8	12	10
15	Drinking Water	21	16	49	40	32	24	15	14	8	6

The above table 2 shows that the level of satisfaction of employees about various welfare measures provided by the company. The study reveals that Most (39%) of the respondents are highly satisfied with the working environment, 43% of the respondents are satisfied with the working hours, most (40%) of the respondents are satisfied with the medical facilities provided by the company, 32% of the respondents are highly satisfied with the safety measures provided by the company, 27% of the respondents are highly satisfied with the welfare activity of the company, 40% of the respondents are satisfied in the Statutory Welfare Measures - ESI provided by the government, 43% of the respondents are satisfied with the PF, 42% of the respondents are highly satisfied with the maternity benefits, 48% of the respondents are satisfied with the accident benefits, 46% of the respondents are highly satisfied with the insurance schemes, 40% of the respondents are satisfied in the

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Transport facility provided by the company, 43% of the respondents are satisfied with the Rest room facility provided in the company, 32% of the respondents are highly satisfied in the Housing facility, 40% of the respondents are satisfied with the employees safety during the night shift, 49% of the respondents are satisfied in the drinking water provided by the company.

CHI-SQUARE ANALYSIS

Gender and year of experience of the respondents

Null Hypothesis (Ho): There is no significant relationship between gender and year of experience of the respondents

Alternate Hypothesis (H1): There is a significant relationship between gender and year of experience of the respondents.

Particulars	Below 2 years	2-5 years	5-10 years	Above 10 years	Row total
Male	40	30	24	6	100
Female	12	11	1	1	25
Column total	52	41	25	7	125

O	E	O-E	(O-E)^2	(O-E)^2/E
40	42	-2	4	0.095238
30	33	-3	9	0.272727
24	20	4	16	0.8
6	5	1	1	0.2
12	10	2	4	0.4
11	8	3	9	1.125
1	5	-4	16	3.2
1	2	-1	1	0.5
				6.592965

x^2 Calculated	Level of Significance	Degrees of Freedom	x^2 (Table)
6.592965	0.05	3	7.815

The calculated value (6.5929) is less than the table value (7.815). Therefore Null Hypothesis (**H0)** is accepted. So, there is no significant relationship between gender and year of experience of the respondents.

FINDINGS

- The study reveals that majority (86%) of the respondents are aware of the welfare measures provided by the company.
- most of the respondents are satisfied with the various welfare measures provided by the company
- There is no significant relationship between gender and year of experience of the respondents.

SUGGESTIONS

- While analyzing the opinion of the employees, it is understood that most of the respondents are happy with the welfare measures provided in "SREE JAGATH GURU TEXTILES PRIVATE LIMITED AT OLAPPALAYAM.".
- This shows that the management has provided many facilities as much as possible to the employees to ensure better Co-Operation.
- From the Study it was found that the enhancement of the bonding between the organization and the employees family is not that much of strong .so the management should concentrate to build a bonding between the organization and the employees family.

CONCLUSION

Behind every successful man, there stands a woman. Likewise behind every successful organization, there stand its employees. As the "SREE JAGATH GURUTEXTILES PRIVATE LIMITED" extents Welfare Measure not only for the employees but also their family members. These have great impact on the employees, which result

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in fullest co-operation to the management which result high productivity. The Employee engagment is a very big deal. There is a clear underestanding that high levels of Employee engagment correlate to individual group performance building the employee as a whole. As there is a cordial relationship between the management of “SREE JAGATH GURU TEXTILESPRIVATE LIMITED” and the workers are contributing more towards betterment of the organization.

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FACTORS DETERMINING STOCK PRICE OF SELECT FMCG COMPANIES WITH SPECIAL REFERENCE TO NATIONAL STOCK EXCHANGE

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ABSTRACT
Stock market plays an important role in the economy. Even though it is highly volatile in the current scenario, it is good platform for investment in India. More number of investors are attracted towards stock market. It is very important for each and every investor to be aware about major factors affecting stock market. In this paper it has been tried to find out major factors responsible for up-down movement in Indian stock market. The study examines determinants of stock price of six FMCG companies, three Indian Companies and three MNCs. Regression analyses is used to determine the major factor contributing to the stock price. The analysis showed that book value, earnings per share (EPS) and dividend per share (DPS) influence the market price(MP) of the stocks.

Keywords: Market price, book value, earning per share, dividend per share

INTRODUCTION
Shares are units of ownership interest in a corporation or financial asset that provide for an equal distribution in any profits, if any are declared, in the form of dividends. The two main types of shares are common shares and preferred shares. Physical paper stock certificates have been replaced with electronic recording of stock shares, just as mutual fund shares are recorded electronically.

There are two main types of stock: common and preferred. Common stock usually entitles the owner to vote at shareholders' meetings and to receive dividends. Preferred stock generally does not have voting rights, but has a higher claim on assets and earnings than the common shares. When a company publicly sells new stocks and bonds for the first time, it does so in the primary capital market. The secondary market is where securities are traded after the company has sold all the stocks and bonds offered on the primary market

OBJECTIVES OF THE STUDY
To identify the factors influencing the stock price

To analyze the influence of each factors on the stock price of the company

SCOPE OF THE STUDY
Stock market plays a important role in the investment decision of the investors. Investment theories postulate that higher the risk higher the return. Investment in equity shares is considered too riskier as it is highly volatile. Both internal and external factors affect the share prices. Internal factors include company performance asset and liquidity position dividends and earnings. External factors include governmental reputations, business cycle, investors' attitude, market conditions etc. Though there are two factors this study mainly concentrates on the internal factors. The study aims to examine the fundamental (internal) factors that affect the share price. For the purpose of study 6 selective companies from FMCG sector listed in NSE has been taken.

STATEMENT OF THE PROBLEM
Stock market plays an important role in the economic growth of any country. It provides liquidity to the investors which mean the investors can readily and easily trade their securities in the market. Price variation in the stock market plays an important role in the investment. Stock price are determined by market factors, company factors and sentiments of the investors. Though a lot of research has been conducted on the determinants of the stock price, there is no clear evidence on exactly which factors cause the variations. Hence, it is necessary to get better understanding on these factors.

RESEARCH METHODOLOGY
This project analyses the performance of selective FAST MOVING CONSUMER GOODS (FMCG) companies with special reference to material it is an analytical research. This study is analytical in nature analyzed to make a critical evaluation of material it is an analytical research. The study purely depends on the secondary data as the data are collected from NSE website. Information are also taken from journals, books, company profile, magazines etc .To study the objectives 6 companies from top 10 FMCG companies listed in NSE is considered for the study. These 6 companies are selected using simple random sampling method. The statistical tool used for research studies is regression analyse

REGRESSION

GODREJ CONSUMER PRODUCTS

Y	BV	EPS	DPS	DC	DY	PE RATIO
274.605	12.1779	2.7789	0.6264	4.4363	0.2281	67.2398
315.695	14.7407	3.641	0.7229	5.0366	0.2289	60.45
342.475	19.0992	4.7404	0.8497	5.5789	0.2481	72.2449
378.756	24.443	6.2655	0.9947	6.2988	0.2626	86.7055
558.755	32.1533	8.3098	1.1398	7.2905	0.2039	98.8178
	0.960116	0.957567	0.925204	0.950648	-0.50877	0.902805

SUMMARY OUTPUT	
Regression Statistics	
Multiple R	0.992018
R Square	0.9841
Adjusted R Square	0.936399
Standard Error	27.74968
Observations	5

ANOVA					
	df	SS	MS	F	Significance F
Regression	3	47659.63	15886.54	20.63068	0.160124
Residual	1	770.0445	770.0445		
Total	4	48429.68			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%
Intercept	681.0066	360.5394	1.888855	0.309974	-3900.08
BV	-12.142	69.56212	-0.17455	0.889987	-896.013
EPS	220.486	291.8225	0.755548	0.58808	-3487.47
DPS	-1376.06	730.2628	-1.88433	0.310606	-10654.9

INTERPRETATION

R square equals 0.9841 which is a very good fit. 98% of variation in the stock price is determined by independent variables BV, EPS, DPS. P-value is greater than 0.05, we reject the null hypothesis. There is a relationship between the variables MP, BV, EPS, DPS.

ITC

Y	BV	EPS	DPS	DC	DY	PE
217.365	0.3487	1.2629	0.4091	3.087	0.1882	172.115
230.085	0.4639	1.7304	0.5503	3.1444	0.2391	132.966
1147.75	4.5897	2.0154	0.5968	3.377	0.0519	569.489
233.815	4.9965	2.1639	0.8279	2.6137	0.354	108.052
296.7	3.1353	1.008	0.3807	2.6477	0.1283	294.345
	0.500864	0.393132	0.109095	0.642186	-0.71574	0.948194

SUMMARY OUTPUT	
Regression Statistics	
Multiple R	0.997999
R Square	0.996001
Adjusted R Square	0.984006
Standard Error	51.2343
Observations	5

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ANOVA					
	df	SS	MS	F	Significance F
Regression	3	653859.3	217953.1	83.03122	0.080458
Residual	1	2624.953	2624.953		
Total	4	656484.2			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	108.7323	90.40174	1.202767	0.441563	-1039.93	1257.395	-1039.93	1257.395
BV	153.35	14.90462	10.28876	0.061682	-36.0311	342.7311	-36.0311	342.7311
EPS	1751.4	134.4589	13.02554	0.048779	42.93761	3459.862	42.93761	3459.862
DPS	-5360.57	398.6206	-13.4478	0.047253	-10425.5	-295.614	-10425.5	-295.614

INTERPRETATION

R square equals 0.99 which is a very good fit. 99% of variation in the stock price is determined by independent variables BV, EPS, DPS. Since P-value is greater than 0.05, we reject the null hypothesis. There is significant relationship between MP, BV, EPS, DPS.

MARICO

Y	BV	EPS	DPS	DC	DY	PE
109.41	2.0539	0.5902	0.0278	2.123	0.0254	185.377
137.565	2.7387	0.7752	0.3448	2.2476	0.2507	177.457
289.975	3.0694	0.8672	0.1938	4.4747	0.0668	334.38
257.1	1.0953	0.3551	0.156	2.2762	0.0606	724.021
300.625	1.4797	0.484	0.1996	2.4248	0.0663	621.126
	-0.22712	-0.1748	0.121868	0.529422	-0.33629	0.750693

SUMMARY OUTPUT	
Regression Statistics	
Multiple R	0.764549
R Square	0.584535
Adjusted R Square	-0.66186
Standard Error	114.9305
Observations	5

ANOVA					
	df	SS	MS	F	Significance F
Regression	3	18584.29	6194.765	0.46898	0.759651
Residual	1	13209.01	13209.01		
Total	4	31793.31			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	-131.263	391.9179	-0.33493	0.794255	-5111.05	4848.526	-5111.05	4848.526
BV	-1172.86	1057.682	-1.1089	0.467155	-14612	12266.26	-14612	12266.26
EPS	4580.953	4243.189	1.079601	0.475644	-49333.9	58495.79	-49333.9	58495.79
DPS	-85.8343	600.7455	-0.14288	0.909652	-7719.03	7547.361	-7719.03	7547.361

INTERPRETATION

R square equals 0.58 which is a very good fit. 58% of variation in the stock price is determined by independent variables BV, EPS, DPS. P-value is greater than 0.05, we reject the null hypothesis. There is a relationship between the variables BV, EPS, DPS.

BRITANNIA

Y	BV	EPS	DPS	DC	DY	PE
5138.5	10.4574	6.083	1.3815	4.4031	0.0268	844.7312
5512.5	21.9474	15.3425	3.0717	4.9947	0.0557	359.296
6503	53.4736	33.388	6.6135	5.0484	0.1016	194.7705
6175	88.4827	58.9041	9.9455	5.9226	0.161	104.8314
6933.58	151.2813	70.5526	11.1967	6.3011	0.1614	98.2744
	0.885504	0.878323	0.902249	0.820329	0.864002	-0.85859

SUMMARY OUTPUT	
Regression Statistics	
Multiple R	0.999314
R Square	0.998628
Adjusted R Square	0.994512
Standard Error	53.94918
Observations	5

ANOVA					
	df	SS	MS	F	Significance F
Regression	3	2118344	706114.7	242.6082	0.047152
Residual	1	2910.514	2910.514		
Total	4	2121254			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	4647.19	67.75693	68.5862	0.009281	3786.257	5508.124	3786.257	5508.124
BV	24.6149	2.334395	10.54444	0.060195	-5.0464	54.27619	-5.0464	54.27619
EPS	-168.756	14.97095	-11.2722	0.056329	-358.98	21.46807	-358.98	21.46807
DPS	934.7621	76.12794	12.27883	0.051733	-32.5351	1902.059	-32.5351	1902.059

INTERPRETATION

R square equals 0.998628 which is a very good fit. 99% of variation in the stock price is determined by independent variables BV, EPS, DPS.. P-value is greater than 0.05, we reject the null hypothesis. Therefore there is a relationship between the variables BV, EPS, DPS.

ASIAN PAINTS

Y	BV	EPS	DPS	DC	DY	PE
467.575	4.5762	2.2586	0.5418	4.1687	0.1158	207.02
634.9	6.1037	2.9009	0.9812	4.2585	0.1072	218.86
809.9	8.6152	4.3041	0.9967	4.3184	0.123	188.17
1000.5	13.8907	5.2292	1.1908	4.3913	0.119	191.33
1072.125	16.038	6.0134	1.6236	3.7037	0.1514	178.29
	0.976551	0.992541	0.92667	-0.34859	0.709021	-0.8197

SUMMARY OUTPUT	
Regression Statistics	
Multiple R	0.993097
R Square	0.986243
Adjusted R Square	0.94497
Standard Error	58.88832
Observations	5

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ANOVA					
	df	SS	MS	F	Significance F
Regression	3	248601.8	82867.28	23.89597	0.148998
Residual	1	3467.835	3467.835		
Total	4	252069.7			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	144.7114	127.2589	1.137142	0.459204	-1472.27	1761.689	-1472.27	1761.689
BV	3.971324	30.24425	0.131308	0.916882	-380.318	388.2609	-380.318	388.2609
EPS	136.8281	97.60994	1.401785	0.39448	-1103.42	1377.08	-1103.42	1377.08
DPS	43.63781	198.3396	0.220016	0.86213	-2476.51	2563.782	-2476.51	2563.782

INTERPRETATION

R square equals 0.986243 which is a very good fit. 98% of variation in the stock price is determined by independent variables BV, EPS, DPS. P-value is greater than 0.05, we reject the null hypothesis. There is a relationship between the variables BV, EPS, DPS.

KANSAI NEROLAC PAINTS

Y	BV	EPS	DPS	DC	DY	PE
113.88	2.6408	0.6718	0.0913	7.3581	0.0801	169.5147
146.3	1.4933	0.4159	0.0558	7.4534	0.0381	351.7672
236.825	7.0214	1.7554	0.3986	4.4039	0.016	134.9122
327.4	4.8879	1.2731	0.2264	5.6232	0.069	257.1675
466.55	5.5553	1.4039	0.2272	6.1791	0.0486	332.3242
	0.623473	0.635566	0.451791	-0.43003	-0.08704	0.369664

SUMMARY OUTPUT	
Regression Statistics	
Multiple R	0.942178
R Square	0.887699
Adjusted R Square	0.550797
Standard Error	95.96482
Observations	5

ANOVA					
	df	SS	MS	F	Significance F
Regression	3	72795.88	24265.29	2.634883	0.418553
Residual	1	9209.247	9209.247		
Total	4	82005.13			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	-162.409	166.6225	-0.97471	0.508152	-2279.55	1954.73	-2279.55	1954.73
BV	-371.569	630.519	-0.58931	0.660987	-8383.07	7639.935	-8383.07	7639.935
EPS	2319.177	2516.105	0.921733	0.525914	-29651	34289.32	-29651	34289.32
DPS	-2675.54	1471.809	-1.81786	0.320167	-21376.6	16025.56	-21376.6	16025.56

INTERPRETATION

R square equals 0.887699 which is a very good fit. 88% of variation in the stock price is determined by independent variables BV, EPS, DPS. P-value is greater than 0.05, we reject the null hypothesis. There is a relationship between the variables BV, EPS, DPS

FINDINGS

This study primarily examined the effects of book value, earning per share, dividend per share, dividend yield, dividend cover and price earnings ratio on market price of the shares of firms listed on NSE 100. The FMCG companies taken for the study are Godrej consumer products, ITC, Marico, Britannia, Asians, Kansai Nerolac Paints. The findings of the study for the period from 2013-17 revealed that the firms earnings per share, dividend per share, book value have a significant positive association with the market price of the firm's stock.

SUGGESTIONS

The study has policy implications for both investors and decision makers the investors should take into account earning per share and Book value. Investors should access the performance of the firm to make the right decision about their investment.

CONCLUSION

Capital market is not static as the share price fluctuates on regular basis. There is no specific reason that causes share price fluctuations. It is difficult to determine the reasons due to overlapping elements in the market. In general share price depends on the supply and demand along with many factors.

The major factors influencing stock price includes market price, book value and earnings per share. We need to understand the correct answer in order to protect investors and enable them to take precautions and maintain the investment.

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A STUDY ON FINANCIAL PERFORMANCE OF SELECT PRIVATE SECTOR BANKS

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ABSTRACT
Banking Sector plays an important role in economic development of a country. The banking system of India is featured by a large network of bank branches, serving many kinds of financial services of the people. The purpose of the study is to examine the financial performance of select private sector banks. The research is descriptive and analytical in nature. The data used for the study was entirely secondary in nature. The present study is conducted to determine the financial performance of selected private sector Bank on the basis ANOVA (analysis of variance), Regression. The period of study taken is from the year 2013 to 2017.

Keywords: Net Profit, Net interest income, Dividend payment, Total assets, Sales, Debt and Non- Performing Assets

INTRODUCTION OF THE STUDY

Banks constitute an important segment in financial arena of all countries whether developed or developing or underdeveloped. Economic development of every country depends upon financial sector particularly commercial banks. In fact economic development and financial infrastructure go hand in hand. From time immemorial, the conventional banker, an indispensable pillar of Indian society, giving and taking of credit in one form or another, must have existed as earlier as the Vedic period. Money lending was one of the recognized occupations under Manu's laws' . The history of modem Indian banking goes back to 1683 when the first Indian Bank was established on western lines in Madras. The establishment of the Bank of Calcutta in 1806 marked the beginning of the modern banking era in India. Two more Presidential Banks, namely, Bank of Bombay and Bank of Madras were set up in 1840 and 1843 respectively.

Banking in India broadly falls under two categories:

(a) Commercial banks and

(b) Co-operative banks.

Commercial banks are the major players as far as industry and trade sectors are concerned whereas co-operative banks cater to the needs of rural economy particularly agriculture sector.

Banks receive deposits from public and also borrow money from other sources for raising Working Capital Funds. They have to pay cost by way of interest on the funds raised. To recover this cost and to meet the administrative and other expenses as also to earn profit, banks have to utilize the working capital funds by either granting advances or making investments. Thus working capital funds, which are banks liabilities, get converted into assets.

OBJECTIVES OF THE STUDY

Find out the relationship between Net profit and other financial variables of select banks.

SCOPE OF THE STUDY

This study is undertaken to measure the performance of old and new private sector banks in India. The study will provide details about the growth of deposits and advances, analysis of variance, profitability analysis of the selected banks. It is hoped that the result of this study will propose the policy for the betterment of the new and old private sector bank to achieve the good financial performance.

RESEARCH METHODOLOGY

RESEARCH DESIGN

A research design is the arrangement of condition and analyses of data in a manner aims to combine relevance to research purpose with economy in procedure. The research design tells about the mode with which the entire project is prepared. The research design for this study is basically analytical. Because it utilized the large number of data of the bank. Analytic research studies are used to analyze the past records and details in order to forecast the future needs and also the present performance.

This project analyses the performance of select old and new private banks in India. It also measure the growth of deposits and advances of selected banks.

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TYPE OF THE RESEARCH
Since the data used for study is already available and analyzed to make a critical evaluation of material it is an analytical research.

NATURE OF DATA
The nature of data used for study is secondary data.

POPULATION
The private-sector banks in India represent part of the Indian banking sector. The "private-sector banks" are banks where greater parts of share or equity are not held by the government but by private share holders. There are 21 private sector banks in India including12 old private sector banks and 9 new private sector banks.

SAMPLE SIZE
6 Sample banks are taken for the study. They are as follows

3 from new private sector banks

- HDFC bank
- Axis bank
- ICICI bank

3 from old private sector banks

- City Union bank
- Federal bank
- KVB bank

The data needed for the research work is collected from various secondary sources like websites, newspaper, magazines, journals, etc.

STATISTICAL TOOLS USED
The collected data were codified, classified and then tabulated with the help of computer. One way ANOVA was used whether the net profit is equal for both new private sector bank and old private sector bank. Multiple regression was applied to find the relationship between net profit while was taken as dependent variable and Net interest income, Dividend payment, Total assets, Sales, Debt and Non- Performing Assets as the Independent variables

PROFITABILITY OF THE SAMPLE BANKS
ANALYSIS OF VARIANCE(ANOVA)
Null hypothesis
There is no significant difference in profitability among the selected banks.

Alternative hypothesis
There is significant difference in profitability among the selected banks.

Table No-1: Net Profit of New Private Sector Banks

HDFC BANK Rs(in ten thousand croers)	AXIS BANK Rs(in ten thousand croers)	ICICI BANK Rs (in ten thousand croers)
17.48673	3.67928	9.80109
14.54964	8.22366	9.72629
12.29621	7.35782	11.17535
10.21592	6.21767	9.81048
8.47838	5.17943	8.32547

Table No-2: Anova For New Private Sector Banks

Anova: Single Factor						
SUMMARY						
Groups	Count	Sum	Average	Variance		
17.48673	4	45.54015	11.38504	6.886813		
3.67928	4	26.97858	6.744645	1.76369		

9.80109	4	39.03759	9.759398	1.354925		
ANOVA						
Source of Variation	SS	Df	MS	F	P-value	F crit
Between Groups	44.352907	2	22.17645	6.649327	0.016859	4.256495
Within Groups	30.016283	9	3.335143			
Total	74.36919	11				

INTERPRETATION

The critical (table) value of F for (2,9) at 5% level of significance is 4.256.Since the computed value of test statistic is greater than the critical value ,it is significant. Hence there is significant difference in the profitability of selected banks.

Table No-3: Net Profit of Old Private Sector Banks

CUB BANK Rs (in ten thousand croers)	FEDERAL BANK Rs(in ten thousand croers)	KVB RS(in ten thousand croers)
0.50277	0.83079	0.60598
0.44469	0.47565	0.56563
0.39502	1.00575	0.46428
0.34707	0.83889	0.4296
0.32202	0.83817	0.55032

Table No-4: Anova for Old Private Sector Banks

Anova: Single Factor						
SUMMARY						
Groups	*Count*	*Sum*	*Average*	*Variance*		
0.50277	4	1.5088	0.3772	0.002942		
0.83079	4	3.15846	0.789615	0.050025		
0.60598	4	2.00983	0.502458	0.004349		
ANOVA						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	0.357647	2	0.178823	9.359952	0.006332	4.256495
Within Groups	0.171946	9	0.019105			
Total	0.529593	11				

INTERPRETATION

The critical (table) value of F for (2,9) at 5% level of significance is 4.23.Since the computed value of test statistic is greater than the critical value ,it is significant. Hence there is significant difference in the profitability of select banks.

RESULT

According to the ANOVA, there is significant difference in the profitability among the banks.

REGRESSION ANALYSIS

Null hypothesis

H_0: There is no significant difference between the contributing factors

$H_0 = \alpha_1 = \alpha_2 = \ldots\ldots\ldots\ldots = \alpha_k = 0$

Alternative hypothesis

H_1: There is significant difference between the contributing factors.

$H_1 = \alpha_1 = \alpha_2 = \ldots\ldots\ldots\ldots = \alpha_k = 0$ |

Table No-5: Net Profit , Net Interest Income, Dividend Payment, Total Assets, Sales, Debt and Non -Performing Assets of New Private Sector Bank (In Thousand Corers)

BANKS	NET PROFIT	NET INTEREST INCOME	DIVIDEND PAYMENT	TOTAL ASSETS	SALES	DEBT	NPA
HDFC BANK	Y	x1	x2	x3	x4	x5	x6
Mar-18	17486.73	429064	113663.745	1018170.61	80241.35	911875.61	2601.02
Mar-17	14549.64	352298	80023.02	807130.87	69305.96	717668.53	1843.99

Mar-16	12296.21	290920	1912.83	672120.43	60221.45	599442.66	1320.37
Mar-15	10215.92	233780	1596.99	558018.62	48469.9	496009.2	896.28
Mar-14	8478.38	191096	1364.06	450255.1	41135.53	406776.47	820.03
AXIS BANK Mar-17	3679.28	183857	987.61	575172.2	44542.16	519409.66	8626.6
Mar-16	8223.66	170650	978.22	510358.85	40988.64	457193.94	2522.14
Mar-15	7357.82	143862	866.13	446876.72	35478.6	402199.99	1316.71
Mar-14	6217.67	120330	778.25	369676.72	30641.16	331235.5	1024.62
Mar-13	5179.43	96886	700.49	329672.55	27182.57	296564.69	704.13
ICICI BANK Mar-17	9801.09	261042	12251.36	737546.29	54156.28	637595.21	25216.81
Mar-16	9726.29	252972	2628.14	685968.67	52739.43	596233.09	12963.08
Mar-15	11175.35	226459	2627.66	614409.44	49091.14	533980.08	6255.53
Mar-14	9810.48	197686	2425.04	559886.04	44178.15	486672.71	3297.96
Mar-13	8325.47	165992	2015.07	504661.08	40075.6	437955.12	2230.56

Table No-6: Multiple Regression For New Private Sector Bank

SUMMARY OUTPUT								
Regression Statistics								
Multiple R	0.978							
R Square	0.957							
Adjusted R Square	0.925							
Standard Error	961.8							
Observations	15							
ANOVA								
	Df	***SS***	***MS***	***F***	***Significance F***			
Regression	6	165225390	27537565.04	29.77	4.7E-05			
Residual	8	7400686.78	925085.8473					
Total	14	172626077						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	6675.815	2870.08	2.3	0.048	57.39	13294.24	57.390	13294.2
x1	0.095276	0.04	2.35	0.047	0.0018	0.188	0.0018	0.188
x2	0.006326	0.02	0.31	0.76	-0.04	0.053	-0.040	0.053
x3	0.12109	0.04	3.32	0.01	0.037	0.205	0.037	0.205
x4	-0.38349	0.3	-1.197	0.265	-1.12	0.35	-1.12	0.35
x5	-0.13478	0.04	-3.12	0.014	-0.23	-0.03	-0.23	-0.035
x6	-0.20303	0.077	-2.6	0.029	-0.37	-0.026	-0.3798	-0.026

INTERPRETATION

The multiple regression analysis was done to determine the relationship between the Net profit and other factors at 5% significance level for new private sector banks.

The dependent variable considered is Net profit and the Independent variables are Net interest income, Dividend payment, Total assets, Sales, Debt and Non- Performing Assets.

Net profit and its associates,

$Y= \beta_0+ \beta_1X1+ \beta_2X2+ \beta_3X3+ \beta_4X4+ \beta_5X5+ \beta_6X6$

Y=6676+0.095X1+0.006X2+0.12X3-0.38X4-0.134X5-0.20X6

Where

Y = Net profit

β_0=Intercept

β_1 - β_6= slopes (coefficients)

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X1= Net interest income

X2= Dividend payment

X3=Total assets

X4=Sales

X5=Debt

X6=NPA

Regression statistics	Values
R	0.978
R^2	0.957
Adjusted R^2	0.924
Standard error	961.8
F value	29.77
Significance F	0

From the table 3.2.1.1 clearly inferred that the X1=Net interest income,X3=Total assets,X5=Debt and X6=Non Performing Assets are found to be significant at 5% significance level, where X2=Dividend payment and X4= Sales found to be insignificant at 5% significance level. There is significant relationship exists between the Net profit and other associates , therefore we can reject the null hypothesis.

Table No-7: Net Profit , Net Interest Income, Dividend Payment, Total Assets, Sales, Debt And Non - Performing Assets For Old Private Sector Bank (In Thousand Corers)

BANKS	NET PROFIT	NET INTEREST INCOME	DIVIDEND PAYMENT	TOTAL ASSETS	SALES	DEBT	NPA
CUB BANK	Y	X1	X2	X3	X4	X5	X6
Mar-17	502.77	11988	150.83	34216.93	3173.79	30646.74	408.34
Mar-16	444.69	9810	51.07	30322.67	2944.21	2727068	323.15
Mar-15	395.02	8074	52.26	26939.29	2698.86	24243.78	232.79
Mar-14	347.07	7594	45.05	24346.81	2545.93	22321.87	197.29
Mar-13	322.02	6240	39.38	2242.16	2188.75	20781.5	96.39
FEDERAL BANK Mar-17	830.79	31307	373.86	112504.27	8677.38	103561.88	941.2
Mar-16	475.65	25667	95.89	89439.49	7744.69	81348.28	950.01
Mar-15	1005.75	24314	150.09	80871.37	7419.47	73133.23	373.27
Mar-14	838.89	22779	143.19	72369.83	6946.08	65419.24	321.56
Mar-13	838.17	20374	127.79	69166.51	6167.57	62801.82	431.94
KVB BANK Mar - 17	605.98	2074	787.77	60431.16	5622.35	55395.46	1033.46
Mar-16	565.63	17814	135.88	56225.09	5443.4	51652.14	216.17
Mar-15	464.28	14659	125.74	51837.65	5395.88	47591.02	280.97
Mar-14	429.6	12837	116.19	50377.34	5115.96	47050.99	139.91
Mar-13	550.32	11585	124.55	45737.52	4242.43	42652.32	108.74

Table No-8: multiple Regression For Old Private Sector Bank

SUMMARY OUTPUT								
Regression Statistics								
Multiple R	0.867							
R Square	0.751							
Adjusted R Square	0.564							

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Standard Error	137.25							
Observations	15							
ANOVA								
	Df	*SS*	*MS*	*F*	*Significance F*			
Regression	6	454634.3009	75772.38	4.022	0.037			
Residual	8	150700.2915	18837.54					
Total	14	605334.5924						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	176.843	149.99	1.177	0.27	-169.05	522.7	-169.05	522.73
X1	0.0267	0.0190	1.404	0.197	-0.017	0.070	-0.017	0.0706
X2	1.024	0.528	1.937	0.088	-0.195	2.24	-0.1950	2.2438
X3	-0.0005	0.008	-0.0653	0.949	-0.019	0.0186	-0.0197	0.018
X4	0.0045	0.0918	0.0498	0.961	-0.207	0.216	-0.207	0.216
X5	3.7E-05	5.81E-05	0.6396	0.540	-9.6E-05	0.00017	-9.6E-05	0.00017
X6	-0.450	0.230	-1.956	0.086	-0.981	0.080	-0.9810	0.0804

INTERPRETATION

The multiple regression analysis was done to determine the relationship between the Net profit and other factors at 5% significance level for old private sector banks.

The dependent variable considered is Net profit and the Independent variables are Net interest income, Dividend payment, Total assets, Sales, Debt and Non- Performing Assets.

Net profit and its associates,

$Y= \beta_0+ \beta_1X1+ \beta_2X2+ \beta_3X3+ \beta_4X4+ \beta_5X5+ \beta_6X6$

$Y=176.8+0.0267X1+1.024X2-0.0005X3-0.00458X4+0X5-0.45X6$

Where

Y = Net profit

β_0=Intercept

β_1 - β_6= slopes (coefficients)

X1= Net interest income

X2= Dividend payment

X3=Total assets

X4=Sales

X5=Debt

X6=NPA

Regression statistics	Values
R	0.8666
R^2	0.75
Adjusted R^2	0.56
Standard error	137.25
F value	4.02
Significance F	0.04

From the table 3.2.2.2, we can inferred that, X1= Net interest income, X2=Dividend payment,X3=Total assets,X4=Sales,X5=Debt and X6=Non performing asset, were found to be insignificant at 5% significance level. The significant relationship exists between Net profit and other associates, so we can accept the alternative hypothesis.

RESULT

The multiple regression for new and old private sector bank for the selected bank were found to be insignificant at 5% level of significance level.

CONCLUSION

The analysis and detailed study has been conducted in order to find out financial performances and effective utilization of funds of the select private sector banks. The past performance during the five financial years from 2013 to 2017 were studied and evaluated. For this purpose the tools of financial analysis such as Multiple Regression and Analysis of Variance are used.

From the analysis of financial performance of selected private sector banks it is concluded that, overall financial performance of the banks is satisfactory. So the banks can try to take some preventive measures for proper utilization of resources.

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A STUDY ON ENTREPRENEUR AND WOMEN ENTREPRENEUR

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ABSTRACT

An entrepreneur supplies risk capital as a risk taker, and monitors and controls the business activities. The entrepreneur is usually a sole proprietor, a partner, or the one who owns the majority of shares in an incorporated venture. Entrepreneurs are like gamblers, and like any gambler, their chances of winning increase if they have the right cards. The upcoming examples are BILL GATES, STEVE JOBOS, MARK ZUCKERBERG, PIERRE OMIDYAR, ARIANNA HUFFINGTON, CATERINA FAKE.Women entrepreneur is any women who organizes and manages any enterprise, especially a business. According to U.S. Department of Labor statistics, female participation in the workforce was less than 40 percent in 1960 but is predicted to reach 62 percent by the year 2015. Women convert their ideas into innovations to meet market demands by the help of research and development facilities. Women entrepreneurs believe in hard work. Women directly engage in the management. Women take part in planning, coordinating and controlling.The merits and demerit of entrepreneur are discussed.And the points are conculed by successful in sustainable business practices often requires entrepreneurship and innovation.Entrepreneurship and innovation are relevant in for-profit and nonprofit ventures.Entrepreneurship can be viewed as recognizing change, pursuing opportunity, taking on risk and responsibility, innovating, making better use of resources, creating new value that is meaningful to customers, and doing it all over again and again.

Keywords: Entrepreneur, Merits and Demerits

INTRODUCTION

An entrepreneur supplies risk capital as a risk taker, and monitors and controls the business activities. The entrepreneur is usually a sole proprietor, a partner, or the one who owns the majority of shares in an incorporated venture.

According to economist Joseph Alois Schumpeter (1883-1950), entrepreneurs are not necessarily motivated by profit but regard it as a standard for measuring achievement or success.

Schumpeter discovered that they

1. Greatly value self-reliance,
2. Strive for distinction through excellence,
3. Are highly optimistic (otherwise nothing would be undertaken), and
4. Always favor challenges of medium risk (neither too easy, nor ruinous).

The entrepreneur had discovered a new market for her app and through proper investment and advertising was successfully generating capital for her investors.

After years of working to make his employers rich, Ken decided he wanted to try his hand at being an entrepreneur. After a short stint as an assistant baker, he decided to become and entrepreneur and invest all of his savings into his own gourmet bakery.

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CHARACTERISTICS OF ENTREPRENEUR

Entrepreneurs are like gamblers, and like any gambler, their chances of winning increase if they have the right cards. Let's look at some characteristics and skills that help an entrepreneur succeed. A tolerance for risk-taking is a necessary attribute for entrepreneurs. You can think of risk-taking as pursuing an activity even if there is a chance of a negative consequence. Starting a business is risky, and even more so when you're using your own money. Sometimes you can spread the risk by convincing investors to come along on your new venture or by forming an entrepreneurial team, like Eddie is trying to do. But, at the end of the day, you can't avoid risk if you are going to start a new business and innovate.

Entrepreneurs also need creativity. Think about Steve Jobs and Mark Zuckerberg; these two entrepreneurs brought innovative products to the market that changed the way we live. Successful entrepreneurs innovate in one of two ways. They can bring an entirely new product or service to the market, like the first cellular phone. On the other hand, they can radically improve upon something in a dramatic way, just like the iPhone changed the world of smart phones.

EXAMPLE OF ENTREPRENEUR

- Bill Gates, founder of Microsoft. There are probably not many people that have not been touched by one of his products, such as Microsoft Windows, Microsoft Office and Internet Explorer.

➢ Steve Jobs, co-founder of Apple computers, which produces Macs, iPods and iPhones, as well as Apple TV.

- Mark Zuckerberg, the founder of Facebook.
- Pierre Omidyar, founder of eBay.
- Arianna Huffington, founder of the Huffington Post, a well-known online news site.

1. Caterina Fake, co-founder of Flikr, which hosts images and videos on the Internet.

MEANING OF WOMEN ENTREPRENEUR

Women entrepreneur is any women who organizes and manages any enterprise, especially a business. According to U.S. Department of Labor statistics, female participation in the workforce was less than 40 percent in 1960 but is predicted to reach 62 percent by the year 2015. Women enter the workforce in ever-greater numbers, they gain professional experience, and managerial skills, both necessary to be successful entrepreneurs. Flexibility is also a factor in many women's decision to start a business. Entrepreneurship is often seen as an ideal way to juggle the competing demands of career and family. The disparity in the salaries and wages that women earn as compared to men on average has been a factor in motivating some women to decide to establish their own businesses. Although the small businesses owned by women have traditionally been in the service sector, in recent years women entrepreneurs have been moving rapidly into manufacturing, construction, and other industrial fields. Women business owners still face greater difficulties in gaining access to commercial credit and bidding on government contracts than do their male colleagues, and pockets of resistance to women entrepreneurs remain strong in some industries and geographic regions. Millions of successful businesses launched and managed by women now they are testament to the legitimacy of the aspirations and talents of the woman entrepreneur.

WOMEN ENTREPRENEURS

Women convert their ideas into innovations to meet market demands by the help of research and development facilities. Women entrepreneurs believe in hard work. Women directly engage in the management. Women take part in planning, coordinating and controlling.

World first women entrepreneurs was **Sarah Breedlove** (December 23, 1867 – May 25, 1919), known as Madam C. J. Walker, was an African-American entrepreneur, philanthropist, and a political and social activist.

Indian first Women entrepreneurs was **Naina Lal Kidwai** was the first Indian Woman to graduate from Harvard Business School. She is an Indian Banker, Chartered Accountant and Business Executive. She was also the first Woman to guide functioning of Foreign Bank in India.

ADVANTAGES

1. It gives a great amount of freedom

If you are working for a boss and a company, you need to meet all their requirements and only have very little freedom on the job. On the other hand, if you start your own business, you will be able to make your own demands and set your own schedule. You dictate everything you do, giving you a level of freedom that you will not see when you are employed.

2. It can be exciting

Entrepreneurship can be very exciting, with many entrepreneurs considering their ventures highly enjoyable. Every day will be filled with new opportunities to challenge your determination, skills and abilities.

3. It allows you to set your own earnings

Of course, you will be the one setting your own wage and making investments when you own the business. The work that you do would be for something you own, which can be a huge advantage compared to when you are working as an employee for a certain company.

4. It offers flexibility

As an entrepreneur, you can schedule your work hours around other commitments, including quality time you would spend with your family.

DISADVANTAGES

1. It requires you to dedicate a huge amount of time

One big challenge in starting your own business is the amount of time you have to dedicate to it. Remember that entrepreneurship is not easy, and for it to be successful, you have to take a level of time commitment that many people are just not willing to make. And even if you are able to enjoy flexibility in your work schedule when your venture does become successful, you will still have to dedicate a substantial amount of time to growing the business.

2. It can be difficult to compete with other businesses

It is very important for an entrepreneur to stay competitive. This means that you have to differentiate your business from others in your niche in order to build a solid customer base and, finally, become profitable.

3. It does not guarantee 100% success

Entrepreneurship would make your dreams come true, which does not often happen with traditional employment, but you need to make some sacrifices to make it happen. You should know that this type of venture does not guarantee 100% success.

4. It comes with unpredictable work schedules

One major drawback of being an entrepreneur is that more work and longer hours will be required from you than being an employee.While you want to become your own boss, you must first know the amount of effort, time and investment to make your venture successful. Even though there is a lot of rewards coming from it, it also has certain downsides.

CONCULSION

To be successful in sustainable business practices often requires entrepreneurship and innovation. This paper provides an overview of entrepreneurship and innovation as it relates to sustainable business. The discussion is most relevant to sustainable businesses focused on offering new products and services in response to societal concerns. The importance of entrepreneurship and innovation also applies to companies that change how they produce products and services. The latter companies can use innovative practices and entrepreneurship to establish their brand name and to be market leaders in doing things that create shared value for society and their companies and also, over time, contribute to changes in practices in their industry.

KEY TAKEAWAYS

- To be successful in sustainable business practices often requires entrepreneurship and innovation.
- Entrepreneurship and innovation are relevant in for-profit and nonprofit ventures.
- Entrepreneurship can be viewed as recognizing change, pursuing opportunity, taking on risk and responsibility, innovating, making better use of resources, creating new value that is meaningful to customers, and doing it all over again and again.

- Being an entrepreneur requires taking on significant responsibility and comes with significant challenges and potential rewards.
- Entrepreneurship is a mind-set, an attitude; it is taking a particular approach to doing things.
- The motivations for becoming an entrepreneur are diverse and can include the potential for financial reward, the pursuit of personal values and interests, and the interest in social change.
- For innovation to be relevant for sustainable businesses, it has to be meaningful and affect a large number of stakeholders.
- Successful entrepreneurship often requires creativity and innovation in addressing a new opportunity or concern in a new way.

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A GLOBAL SCENARIO - INDIAN RETAIL INDUSTRY OF OPPORTUNITIES, CHALLENGES, AND DEVELOPMENT STRATEGIES

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ABSTRACT

The transformation in re emporiuming industry has brought numerous progressions and furthermore opened entryway for some Indian just as remote players. In a emporium like India there is a steady conflict among difficulties and openings yet risks support those organizations that are endeavoring to set up themselves. So to support in a emporium like India organizations need to bring imaginative arrangements. Indian emporium can possibly suit numerous retail players, since still a little extent of the pie is organized.This paper examines the difficulties like promoting blend, retail separation, store network the board and furthermore rivalry from provider's image in the Indian perspective.it attempts to depict the distinctive fragments in which re emporiuming could have enormous open door too.

Keywords: Retail differentiation, Supply chain& logistic, Merchandising Mix, Private level brand,index,visual communication.

1.0 INTRODUCTION

Re-emporiuming is still in its earliest stages in India. For the sake of re emporiuming, the disorderly re emporiuming has overwhelmed the Indian scene up until this point. As indicated by a gauge the disorderly retail division has 97% nearness while the sorted out records for just 3% . Industry has just anticipated a trillion dollar advertise in retail segment in India by 2010. In any case, the retail business in India is experiencing a noteworthy shake-up as the nation is seeing a retail insurgency. The old conventional organizations are gradually changing into progressively perplexing and greater arrangements. Shopping centers and super shopping centers are coming up in practically every one of the spots be it – metros or the littler urban areas, over the length and broadness of the nation. A near change can be seen with the assistance of graphical examination given underneath.

A McKinsey provide details regarding India (2004) says composed re emporiuming would build the proficiency and efficiency of whole extent of financial exercises, and would help in accomplishing higher GDP development. At 6%, the offer of work of retail in India is low, notwithstanding when contrasted with Brazil (14%), and Poland (12%).Govt of India's arrangement of changing the FDI rules in this segment discusses the significance appended to re emporiuming. As of late moves by huge corporate houses like Reliance Industries has further fuelled the real interests in retail part. A key coalition, land acquisitions in prime zones give the embodiment of the disposition in this segment.

Both MNCs and Indian firms need to get a lot of this blossoming pie. Eminent in Indian firms are Pantaloons Retail and Big Bazaar, Trent's Westside, Shopper's stop, Reliance and Subhiskha, Wills Lifestyle stores, Café Coffee Day, which are available in India in various retail designs. Wal-Mart stores have recently begun tasks in India. Some driving retail espresso chains of the world like Starbucks, Barnies are intending to grow significantly in India.

2.0 THE INDIAN RETAIL SECTOR

The Indian retail scene has seen an excessive number of players in too short a period, swarming a few classes without taking a gander at their center capabilities or having a well thoroughly considered marking technique.

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The development rate of general store deals has been huge lately in light of the fact that more prominent quantities of higher salary Indians like to shop at grocery stores because of higher benchmarks of cleanliness and alluring mood. With development in pay levels, Indians have begun spending more on wellbeing and magnificence items. Here additionally little, single-outlet retailers overwhelm the emporium. As of late, a couple of retail chains specific items have come into the emporium. In spite of the fact that these retail chains represent just a little offer of the absolute emporium, their business is relied upon to develop altogether later on because of the developing quality awareness of purchasers for these items .Numerous attire and footwear shops in strip malls and emporiums work all over India. Customary outlets stock a constrained scope of shoddy and prevalent things; interestingly, present day garments and footwear stores have current items and alluring presentations to draw clients. With fast urbanization, and changing examples of customer tastes and inclinations, it is improbable that the customary outlets will endure the trial of time. Regardless of the extensive size of this emporium, not many expansive and current retailers have built up particular stores for items.

There is by all accounts an extensive potential for the passage or development of specific retail chains in the nation. The Indian sturdy products area has seen the section of countless organizations amid the post progression period. A more prominent assortment of buyer electronic things and family unit machines ended up accessible to the Indian client. Exceptional challenge among organizations to sell their brands gave a solid driving force to the development for retailers working together in this segment. Expanding family earnings because of better financial open doors have energized buyer use on recreation and individual products in the nation. There are specific retailers for every classification of items (books, music items, and so forth.) in this area. Another noticeable component of this part is notoriety of diversifying assentions between set up makers and retailers. A solid catalyst to the development of retail industry is seen by financial blast and driver of key patterns in urban just as provincial India.

2.1 Opportunities in various segments

Food Re emporiuming Segment

The **Food World (FW)** general store chain has been one of the pioneers in sorted out sustenance re emporiuming in India. Before FW entered the sustenance re emporiuming emporium, it completed a broad review in buyer frame of mind towards re emporiuming. A vital finding of the study was that regarding in general fulfillment, customary Indian emporiums scored 5 – 6 on a 10-point scale. FW trusted this was generally because of the nonappearance of composed re emporiuming and low brand expansion. The organization consequently chose to offer individuals a charming shopping background and work towards making shopping for food less awkward. The principle challenge for FW was to adjust the current outlook of Indians regarding cost and esteem and add energy to shopping for food.

Re emporiuming of Lifestyle Products portion

Shopper's Stop Limited (SSL) is the pioneer in India's sorted out retail upset. SSL reclassified the idea of 'shopping' by trying endeavors to furnish the Indian buyers with a worldwide shopping knowledge. In 1991, SSL set up its first outlet in Mumbai, Maharashtra, with a story space of around 4,000 sq ft. From that point forward, SSL has built up its stores in every real city in India with store space going from 18,000 sq ft to 60,000 sq ft. SSL stores give a total and in – profundity scope of design and way of life items and assistants to meet the way of life example of each customer. Around 85% of SSL's stock is marked and it stocks in excess of 150 national and universal brands. Inside a brief period, SSL rose as the biggest single retailer for Levis, Pepe, Lee, Arrow, Zodiac, Reebok, Nike, Parker, Ray Ban, Swatch, Chambor, Revlon, Lego, Mattel and numerous other driving brands. The organization intently observed the development all things considered, and if any brand neglected to meet client desires, it was eliminated. SSL additionally propelled a scope of private marks like Life, Kashish and Karrot in the superior great, esteem exemplary and esteem style fragments. A group of architects were enlisted from India's head style configuration foundations to create private names.

Coffee Parlors

Barista and Café Coffee Day

Being a conventional tea expending nation, the normal espresso utilization in India was very low at 10 glasses for each individual every year. In any case, in the late 1990s, a quiet espresso unrest was clearing urban India. Espresso drinking was progressively turning into an announcement of the youthful and upwardly portable Indians. Coffeehouses, an unheard idea till the mid 1990s had turned out to be enormous business.

There was a progress from the traditional and obsolete café to increasingly advanced and stylish bistro chains like Barista, Café Coffee Day, Qwiky's and Café Nescafe. By the turn of twentieth century, nontraditional espresso re emporiuming outlets like bistro chains, espresso candy machines and claim to fame espresso powder shops prevailing with regards to making espresso a standout amongst the most alluring refreshments in urban

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India. The espresso parlors were a moment hit over every single real metro and urban communities in India, as they offered a totally new affair to clients.

Barista entered the Indian espresso re emporiuming emporium in 2000 and chose to position itself as a way of life brand. The organization focused on the exceptional portion youth, as it understood that it wasn't just espresso that its objective section was looking structure, yet additionally for a spot to stick around serenely, where they could act naturally and do anything they desired, for example, perusing a book, composing a letter, or basically relaxing. Thus, it reproduced the mood and experience of the common Italian neighborhood coffee bars in India, with splendid, in vogue and agreeable insides. It advanced a social and intelligent condition, where one can play diversions like chess and scrabble, read books, tune in to music, appreciate expressions, surf the Net and taste an Espresso Italiano, or Iced Café Mocha. Fun blurbs, message sheets and TV screens with music recordings, all set the correct mind-set. An open kitchen behind the bar empowers one to watch the espresso really being made.

Vending Machines

Nescafe, Cadbury E-Cuba and Tata Tea

Nestle promoted the espresso stand idea in India, where it offered espresso through its candy machines. Nestle introduced many Nescafe stands at spots, for example, shopping centers, film lobbies, sustenance focuses and places of business. Its candy machines came in various sizes and styles to coordinate the necessities of customers at various areas. For example Nestlé's high limit perform various tasks candy machines gave bites, beverages and sweet shop things. The booth display empowered buyers to have hot espresso immediately, regardless of whether they were shopping or at office, just by the snap of catches. Most workplaces purchase the Nescafe candy machines to give their representatives free espresso.

Cadbury India, with the assistance of media communications organizations – BPL Mobile and E-Cuba India, propelled chocolate candy machine worked by versatile handsets in select corporate and assembly focuses in Mumbai. Since 2002 the idea of candy machines to retail has grabbed energy in India. The Tata were the first in India to build up candy machines for tea, trailed by HLL 'Taj Mahal' and Lipton candy machines and coca-cola global tea brand 'Georgia'vending machines. These candy machines were set at numerous key places, for example, air terminals, railroads stations, shopping centers and edifices, eateries and nourishment outlets.

Beauty and Healthcare re emporiuming section

The **Shahnaz Hussian amass** established and driven by Shahnaz Hussian has been one of the pioneers of composed magnificence care re emporiuming in India. The gathering offers elite salon treatment outfitted to singular needs just as various business details for the treatment of explicit issues like skin inflammation, pimples, pigmentation, lack of hydration, apopecia and so forth., it utilizes around 4200 individuals in 650 salons spread crosswise over 104 nations with a solid nearness in Asia, US and the Middle east. The gathering defines and showcases more than 400 items for all age gatherings and for an assortment of excellence and medical issues or needs. The gathering advanced R&D units build up the items and put them through stringent quality control tests. These items are condition agreeable and no testing is done on creatures. Every one of the items offered by the gathering are altogether regular and convey the certification of virtue and wellbeing.

2.2 Key Trends in Urban India

* Re emporiuming in India is seeing a colossal patching up exercise.

* Estimated to be US$ 200 billion, of which sorted out re emporiuming (for example present day exchange) makes up 3 percent or US$ 6.4 billion.

* Ranked second in a Global Retail Development Index of 30 creating nations drawn up by AT Kearney.

* India is evaluated the fifth most appealing rising retail advertise: a potential goldmine

* Food and attire re emporiuming key drivers of development.

* Organized re emporiuming in India has been to a great extent a urban wonder with prosperous classes and developing number of twofold salary families.

2.3 Key Trends in Rural India

* Rural emporiums rising as an immense open door for retailers reflected in the offer of the rustic emporium crosswise over most classifications of utilization

* ITC is exploring different avenues regarding re emporiuming through its e-Choupal and Choupal Sagar – rustic hyperemporiums.

3.0 THE HIDDEN CHALLENGES

Present day re emporiuming is about specifically having "direct involvement" with clients, giving them such a satiable ordeal, that they might want to appreciate over and over. Giving incredible experience to clients can without much of a stretch be said than done. In this manner challenges like retail differentiation, promoting blend, production network the board and rivalry from provider's brands are the discussion of the day. In India, as we are moving to the following period of retail advancement, each undertaking to offer experiential shopping. One of the key perceptions by clients is that it is exceptionally hard to discover the uniqueness of retail locations. The issue: **retail differentiation**.

The following issue in setting up sorted out retail tasks is that of inventory network coordinations. India comes up short on a solid inventory network when contrasted with Europe or the USA. The current production network has such a large number of go-betweens: Typical inventory network resembles:- Manufacturer - National merchant - Regional merchant - Local distributer - Retailer - Consumer. This suggests worldwide retail affixes should fabricate an inventory network arrange without any preparation. This may run foul with the current production network administrators. Notwithstanding divided production network, the trucking and transportation framework is out of date. The idea of holder trucks, mechanized warehousing is yet to flourish in India. The outcome: **noteworthy misfortunes/harms amid delivery**.

Emporiuming arranging is one of the greatest difficulties that any multi store retailer faces. Getting the correct blend of item, which is store explicit crosswise over association, is a mix of client understanding, distribution and combination procedures**.**

The private mark will keep on rivaling brand pioneers. So provider's image will take their own specific manner since they have a set up brand picture from a decades ago and the reasons can be ascribed to better **client experience, esteem versus value, desire, advancement, openness of provider's image.**

3.1The following factor can be considered as Pros and Cons of Re emporiuming.

What small retailers and customers say?

"I've lost a large portion of my business," says Rajiv Das, who has been selling foods grown from the ground for a long time and now needs to battle with another Reliance store a three-minute leave. "I'm not ready to battle, however I would in the event that I could." Similarly, Selva Kumar, who runs a kirana 100 meters from a Reliance outlet in Chennai, says, "We have lost 40 percent of our business, and that is what's to come. We're not shutting, yet there'll be no development." "It's great incentive here, superior to different stores, however there are troubles with the quality, particularly apples and papayas," says Rama Tibrewal, a moderately aged Reliance customer in Hyderabad.

Competition

The composed retailers are monetarily stable in putting resources into Big Business advancement, stylish looks, innovation and Supply chain the executives and so forth. Its business guideline "The greater the better". The Bigger retailers the better it can counter challenge from little retailers and support business. Be that as it may, the sloppy retailer can't contend and are making a decent attempt against composed retailers anyway they can't bear to contribute overwhelming on innovation and different information sources.

Because of intense challenge, Customer have parcel numerous chances and decisions to go for, except if nearby retailers offer them best costs they wont be intrigued to return, sloppy retailers amasses at last awakening to end up focused and attempt to pull in more buyers**.**

Competitive trend

"Little drug store hides away collaborated to execute ventures to battle back the challenge from substantial chains. The All-India Chemist and Druggist Association (AIODC) are directing chats with a few organizations, for example, Dr Lal Path Labs, Dr Reddy's Labs and Thyrocare Pathology to offer demonstrative facilities"."**Metro Cash and Carry** will begin a preparation school for kirana stores, with an end goal to fortify them and their business practices to take on the challenge from composed retailers". Geraro Monzillo, the delegate overseeing chief.

Government's Contribution

Administration of India allowed up to 51% outside direct interest in single-brand re emporiuming in the nation. This standard, to some degree spared the presence of disorderly retailers yet over the long haul there is a probability that Indian Government may permit 100% FDI there by allowing to setup global retail administrators which may clear out the presence of sloppy segment.

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Government's numbness towards the necessities of the unrecognized retailers and in one way disheartening them by not giving enough help as money related, infrastructural, appropriation, stockpiling, transport, exchange focuses and different offices makes it a horrendous circumstances for disorderly retailers and this may prompt fiasco.

Developing Economic Disparity

In India over 60% populace is occupied with cultivating, which is significant lump of pay produced and it is the proportionate to half of different divisions however inconsistencies in salary levels in India explicitly rustic India stay as wide as ever. By the by work will develop in all segments and which will be of work impetus. Be that as it may, Work power of ladies in agrarian and administrations part will upgrade weight on rustic employments in not so distant future.

"Quite a bit of India is as yet buried in neediness, yet a little more than 10 years after the Indian economy started shaking off its measurement shackles and opening to the outside world, it is booming.... The development of the previous decade has put more cash in the pockets of a growing white collar class, 250 million to 300 million in number, and more decisions before them" (Despite Widespread Poverty, a Consumer Class Emerges in India, NYT 10/20/03).

4.0 STRATEGIES

4.1: Right Positioning

The adequacy of the shopping center designer's correspondence of the offering to the objective clients decides how well the shopping center gets situated in their brains. At this stage, the correspondence must be a greater amount of relative nature. This suggests the message passed on to the objective clients must be sufficiently powerful in separating the shopping center's putting forth from that of its rivals without naming them. The message ought to likewise plainly pass on to the intended interest group that the shopping center offers them precisely what they call the total shopping-cum-amusement point that meets every one of their desires. The center reason for existing is to illuminate the objective clients about the offering of the shopping center, influence them to visit the shopping center and remind them about the shopping center. The shopping center designer can make mindfulness about the offering among the objective clients in various ways. Different specialized devices accessible to the shopping center engineer for this reason may incorporate promoting, buzz showcasing (WoM), big name support, utilization of print media, official statements and viral advertising .Once the message is being passed on through these channels, the shopping center designer must add an individual touch to his message via doing a way to-entryway crusade so as to fortify the message.

4.2: Effective Visual Communication

Retailer needs to give more accentuation in plain view visual emporiuming, lighting, signages and specific props. The visual correspondence procedure may be arranged and furthermore be brand situated. Subject or way of life shows utilizing adapted mannequins and props, which depend on a season or an occasion, are utilized to elevate accumulations and need to change to keep contact with the pattern. The stock introduction should be extremely inventive and shows are regularly on non-standard apparatuses and structures to create intrigue and extra mentality to the stock.

4.3: Strong Supply Chain

Basic parts of inventory network arranging applications can enable producers to meet retailers' administration levels and keep up net revenues. Retailer needs to create inventive answer for dealing with the production network issues. Imaginative arrangements like execution the executives, visit deals activity the board, request arranging, stock arranging, creation arranging, lean frameworks and staff should assist retailers with getting advantage over contenders.

4.4: Changing the Perception

Retailers advantage just if purchasers see their store brands to have steady and practically identical quality and accessibility in connection to marked items. Retailer needs to give more arrangements to private dimension brands to contend with provider's image. New item improvement, forceful retail blend just as regular low estimating system can be the methodology to get edge over provider's image.

5.0 CONCLUSION

In their planning to confront savage aggressive weight, Indian retailers must come to perceive the benefit of structure their very own stores as brands to fortify their advertising Positioning, to convey quality just as incentive for cash. Feasible upper hand will be subject to deciphering guiding principle joining items, picture and notoriety into an intelligent retail brand methodology. With the liberal utilization of Global and Local Experiences, Indian retailers will improve their main concerns with productive administration of Supply Chain

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and Logistics. In the meantime, Indian Retailers like Future Group with retail locations like Big Bazaar, Pantaloons and Reliance Retail are likewise going to demonstrate the world concerning how it very well may be overseen in an increasingly creative and effective way.

The retail segment in India is seeing a colossal patching up exercise as conventional emporiums make a path for new organizations, for example, departmental stores, hyperemporiums, general stores and claim to fame stores. Western style shopping centers have started showing up in metros and second-rung urban communities which acquainted the Indian customer with a shopping background more than ever. Appraised the fifth most appealing rising retail advertise, India is being viewed as a potential goldmine. It has been positioned second in **Global Retail Development Index** of 30 creating nations drawn up by **A.T.Kearney**. Administration of India has likewise opened the entryway for the re emporiuming mammoths to go into the business sectors. Numerous outside financial specialists are likewise demonstrating unmistakable fascination to go into the Indian emporium. With the stream of FDI, retail segment should see a numerous adjustments in the coming years.

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A STUDY ON CUSTOMERS PERCEPTION TOWARDS CHINESE BRAND SMARTPHONES WITH SPECIAL REFERENCE TO BEST MOBILE STORES, TIRUPUR

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INTRODUCTION

Customer perception is the study of when, why, how, and where people do or do not buy a product. It blends elements from psychology, sociology, social anthropology and economics. It attempts to understand the buyer decision making process, both individually and in groups. It studies characteristics of individual consumers such as demographics and perceptional variables in an attempt to understand people's wants. It also tries to assess influences on the consumer from groups such as family, friends, reference groups, and society in general. Customer perception study is based on consumer buying behavior, with the customer playing the three distinct roles of user, payer and buyer. Research has shown that consumer behavior is difficult to predict, even for experts in the field. Relationship marketing is an influential asset for customer perception analysis as it has a keen interest in the re-discovery of the true meaning of marketing through the re-affirmation of the importance of the customer or buyer. A greater importance is also placed on consumer retention, customer relationship management, personalization, customization and one-to-one marketing.

STATEMENT OF THE PROBLEM

The important role of branding has been studied extensively. The popular view has been that brand has positive impact on consumer behaviour. The effective branding strategies and its subsequent influence on consumer decision depends on developing new organizational norms. Measuring the influence of branding strategies largely depends on brand loyalty which is a measure of the attachment the customer gives to a brand. It seems to suggest that branding can be considered a effective tool to influence consumer behaviour only as a supporting strategic tool. This makes it difficult for one to understand the exact influence branding has on consumer behaviour. The study therefore aims at studying the uncertainty surrounding the exact impact of branding strategies of consumer brand perception in the mobile telecommunication industry with regard to chinese brand Smartphones.

OBJECTIVES OF THE STUDY

- To analyse the preference of Chinese brand smart phones over Indian brand smart phones
- To find the awareness level of Chinese brand smart phones in Tirupur
- To study customers preference of Chinese brand
- To find the satisfactory level of the Chinese brand smart phones

RESEARCH METHODOLOGY

Descriptive research is used to identify the satisfaction and expectation of consumer and its impact brand preferences. Primary data are collected by conducting direct structured interview by using questionnaire. Secondary data are collected from internet , journals, Books etc.The study was undertaken in Tirupur city. Non Probability sampling method in appropriate for the study with a sample size of 150 respondents from the customers. Simple Percentage Method, chi-square and weighted average ranking method are used for the analysis.

COMPANY PROFILE

BEST MOBILE STORE is located in voc, Valayangadu Main Road, Valayankadu, Tirupur – 641603. Best mobile stores is a leading destination in Tirupur offering some of the best prices and a completely hassle-free experience with options of paying through Cash on Delivery, Debit Card, Credit Card and Net Banking processed through secure and trusted gateways. Now shop for your favourite Mobiles, Tablets & Gadgets . The company enjoys warm relations with manufacturers and continues to win laurels for its sales, riding on the success of the mobile revolution.Company has introduce many different models like Nokia , Indicom, Samsung, Chinese phones like Oppo, Vivo, Lenovo, Xiami, Redme, One plus, Huawei , ZTE, Meizu, Zopo Elephone and UMI. . Tata Teleservices Limited is one of India 's leading private telecom service providers, having a pan-India presence across all of India 's 22 telecom Circles. The company offers integrated telecom solutions to its customers under the Tata Indicom, Tata DOCOMO, Photon and Walky brands, and uses both the CDMA and GSM technology platform(s) for its wireless networks. They are committed to enhance customer satisfaction

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by meeting customers requirement in the products. This will be achieved through effective and efficient performance of the organization by application and improvement of systems, processes and technology.

DATA ANALYSIS AND INTERPRETATION

The term analysis refers to the computation of certain measures along with searching for patterns or relationships that exist among data groups. Interpretation refers to the task drawing interpretations from the collected facts after an analytical and or experimental meaning of research findings. The task of interpretation has two major aspects:

WEIGHTED AVERAGE TEST-SATISFACTORY LEVEL OF VARIOUS FEATURES OF SMARTPHONE

Factors	5	4	3	2	1	Total	Weighted average	Rank
Accessories	60	40	30	10	10	580	3.86	II
	300	160	90	20	10			
Comfort ability	69	35	19	12	15	581	3.87	I
	345	140	57	24	15			
Performance	49	25	40	16	20	517	3.44	III
	245	100	120	32	20			
Quality	45	30	15	20	40	470	3.13	VI
	225	120	45	40	40			
Service	50	20	15	50	15	490	3.26	V
	250	80	45	100	15			
Resale Value	10	40	20	20	60	410	2.73	VIII
	50	160	60	80	60			
Exchange offer	43	20	27	30	30	466	3.10	VII
	215	80	81	60	30			
Lifetime	25	75	10	15	25	510	3.40	IV
	125	300	30	30	25			

INTERPRETATION- The table indicates that the comfort ability ranked with weighted average of 3.87,accessories with second rank 3.86, third performance with weighted average3.44 , fourth lifetime , fifth service ,quality sixth, exchange offer seventh ,resale value eighth

RANKING ANALYSIS OF CHINESE BRAND SMARTPHONES

Brand	5	4	3	2	1	Total	Weighted score	Rank
OPPO	75	25	10	15	25	560	3.73	I
	375	100	30	30	25			
VIVO	40	30	15	24	41	454	3.03	III
	200	120	45	48	41			
LENOVO	45	12	23	50	20	462	3.08	II
	225	48	69	100	20			
XIAOMI REDMI	30	20	40	30	30	440	2.93	IV
	150	80	120	60	30			
ONEPLUS	10	30	50	35	25	415	2.77	V
	50	120	150	70	25			
HUAWEI	20	10	30	50	40	370	2.47	X
	100	40	90	100	40			
ZTE	17	18	36	30	49	374	2.49	IX
	85	72	108	60	49			
MEIZU	15	19	15	40	61	337	2.25	XI
	75	76	45	80	61			
ZOPO	20	24	20	35	51	377	2.51	VIII
	100	96	60	70	51			
ELEPHONE	21	23	25	33	48	386	2.57	VII
	105	92	75	66	48			

UMI	20	29	21	34	46	393	2.62	VI
	100	116	63	68	46			

INTERPERETATION

From the above it is inferred that Oppo is first with weighted average, Lenovo ranks second with weighted average 3.08, Vivo ranks third with weighted average 3.03, Xiaomi Redmi ranks fourth with weighted average 2.93 and Oneplus ranks fifth with weighted average 2.77 ,UMI ranks sixth with weighted average 2.62, Elephone ranks seventh with weighted average 2.57, Zopo ranks eighth with weighted average 2.51 , ZTE ranks ninth with weighted average 2.49, Huawei ranks tenth with weighted average 2.47 and Meizu ranks eleventh with weighted average 2.25.

CHISQUARE TEST

1. Monthly Income Of The Respondents And Frequency Of Changing Mobile Phone

Hypothesis

Null hypothesis: There is no statistical significant difference between monthly income of the respondents and frequency of changing mobile phone

Alternate hypothesis: There is statistical significant difference between monthly income of the respondents and frequency of changing mobile phone

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.01	15	.001
Likelihood Ratio	27.80	15	.000
Linear-by-Linear Association	1.083	1	.298
N of Valid Cases	150		

INTERPRETATION

Since the Pearson Chi-square value is .001 which is less than the p value 0.05 at 15 degrees of freedom, we accept the Null hypothesis. Hence we infer there is no significant difference between monthly income of the respondents and frequency of changing mobile phone

2. Occupation Of The Respondents And Awareness Of Chinese Mobile Phone

Hypothesis

Null hypothesis: There is no statistical significant difference between occupation of the respondents and awareness of Chinese mobile phone

Alternate hypothesis: There is statistical significant difference between occupation of the respondents and awareness of Chinese mobile phone

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.49	4	.002
Likelihood Ratio	11.80	4	.000
Linear-by-Linear Association	.083	1	.102
N of Valid Cases	150		

INTERPRETATION

Since the Pearson Chi-square value is .002 which is less than the p value 0.05 at 4 degrees of freedom, we accept the Null hypothesis. Hence we infer there is significant difference between occupation of the respondents and awareness of Chinese mobile phone.

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

Majority 67% of the respondents are male .38% of the respondents are of age group between 26- 35 years.37% of the respondents are graduate level.Most 41% of the respondents are students. 33% of the respondents are earning income between Rs.21001- Rs.35000..Most 26% of the respondents use presently mobile brand Vivo.Mostly 63% of the respondents said that price attracted to buy Chinese brand Smart phones.Around 49% of the respondents change mobile phone between 3-6 months.24% of the respondents change the mobile phone because they feel it is outdated model.Most 73% of the respondents are aware of Chinese brand Smartphone.Most 33% of the respondents know about Chinese brand Smartphone through advertisement.Most 30% of the respondents are aware of the brand Vivo.Most 76% of the respondents prefer buying Chinese brand smart phone.Most 47% of the respondents prefer Chinese brand Smartphone over Indian brand Smartphone

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because of lack of models.80% of the respondents said that their mode of purchase is store.Most 29% of the respondents said that reason for opting Chinese brand Smartphone because advanced features.Most 43% of the respondents are highly satisfied about the display clarity of Chinese brand Smartphone.Most60% of the respondents are highly satisfied about the RAM of Chinese brand Smartphone. Most 43% of the respondents are highly satisfied about the sound of Chinese brand Smartphone. Most 34% of the respondents are satisfied about the outlook of Chinese brand Smartphone. Most 60% of the respondents are highly satisfied about the battery of Chinese brand Smartphone. Most 65% of the respondents are highly satisfied about the colour of Chinese brand Smartphone. Most 37% of the respondents are satisfied about the camera of Chinese brand Smartphone. Most 37% of the respondents are highly satisfied about the application of Chinese brand Smartphone. Most 35% of the respondents are highly satisfied about the connectivity of Chinese brand Smartphone. Most 36% of the respondents are highly satisfied about the operating system of Chinese brand Smartphone.

SUGGESTIONS

1. It will be better to increase the number of authorized showroom in different part of the district. Because it enables the customers of different region to have maintenance at the right time without travelling long distances. It also helps to propel the customer satisfaction.
2. The company should improve existing promotional offers and introduce more new and attractive offers to fascinate new customers and to retain existing customers. It enables to increase the popularity of Chinese Smart phones, thus the company can increase thesales rate.

CONCLUSION

Customer perception is the study of when, why, how and where people do or do not buy a product.. The study has been focused on the perception level of Chinese Smart phone users in Tirupur . For this purpose about 150 customers have been taken as sample size and questionnaire have been distributed. From the study it is clear that, there are no perceptional issues or confusion while making purchase decision of Chinese phone.. The study has been conducted as the first attempt to analyze overall perception level of customers towards the popular brand.

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EFFECTIVENESS OF THE TRAINING PROGRAMME AT KERALA AGRO MACHINERY CORPORATION LTD (KAMCO)

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INTRODUCTION

Agriculture is the backbone of our country. Intensive mechanized operations are fast changing the tempo of agriculture. Agriculture is the base of Indian economy. A large number of populations depend upon the agriculture sector for their lively hood. India needs a very huge quantity of food grains to feed her population. So it is time that we need improved and modern agriculture equipment and their implementation to increase the productivity in agriculture sector. The western countries are now able to produce excess of food grains using improved techniques. Now the time has come or had exceeded to step in to the mechanized agriculture.Agriculture it considered to be the major activity of most of the people in India. Moreover, 200 million farmers and farm workers have been the backbone of Indian's agriculture. In the beginning, the farmers adopted ancient methods for their farming practices. The whole process that is from sowing the seed till harvesting, were all done by the farmers themselves. It was really a time consuming one, which required lot of labor. The cost of production was high and the benefits were not promising.After independence, Indian agriculture has made rapid strides in production of food grains. Thus contributed significantly in achieving self-sufficiency in food and thereby avoiding food shortages in our country. Rapid growth of agriculture is essential not only to achieve self- reliance at national level but also for household food security Kerala Agro Machinery Corporation Ltd (KAMCO) has become the light of the fast changing agriculture operations in our country. Kerala Agro Machinery Corporation LTD (KAMCO) is a company which manufactures and sells agricultural machineries. KAMCO was established in the year 1973 as a wholly owned subsidiary of Kerala Agro Industries Corporation Limited (KAIC), Trivandrum for manufacture of agricultural machinery, specifically power tillers, diesel engines and mini tractors. KAMCO had technical collaboration with KUBOTA Osaka, Japan. Subsequently KAMCO became a Government of Kerala undertaking in 1986. KAMCO has four production plants that are situated in Mala, Palakkad Kalamassery and Athani..

This study puts its focus on the ‘effectiveness of the training given by KAMCO for its customers and prospects’. Rather than giving the training to the people and sending them away, the company is deeply interested in knowing how many of the people feel that the training was beneficial. This study derives a conclusion whether the training given to the people was effective or not.

STATEMENT OF THE PROBLEM

Kerala Agro Machinery Corporation LTD is taking huge efforts to ensure that the customers of their agricultural equipment are well trained and are able to operate these machines by themselves. For this matter KAMCO is providing customer training for the interested customers. The entire customer training is being given under the direct supervision of company executives. In order to fulfill all these activities, KAMCO has a separate training section in the company. This study works for evaluating the effectiveness of the customer training program given by KAMCO for its customers and prospects.

OBJECTIVES OF THE STUDY

- To know the effectiveness of the customer training program this is being conducted by KAMCO.
- To examine the training facilities provided to the customers.
- To study how the trainers approach their customers.
- To analyse whether the customers got encouraged with the training facilities.
- To understand the opinion of customers about training.
- To suggest the measures to improve the training program.

SCOPE OF THE STUDY

The research gives an opportunity to find out the effectiveness of the customer training given by KAMCO for its customers and prospects. Rather than giving the training for the name sake, the company must know whether the given training is effective or not. As part of analyzing the effectiveness of the customers and make available the result to the training section of KAMCO. So that the company can perpetuate the excellent factors and modify the needed factors of the customer training program.

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RESEARCH METHODOLOGY

The type of research used in this project is descriptive in nature. The two most commonly types of descriptive research designs are. Structured questionnaire is adopted for this study. The size of the sample chosen for study is 120 who are available during the execution of the project survey within the stipulated time. The method of convenient sampling was adopted for this research. The data were collected both from primary and secondary sources. The Primary data were collected by way of questionnaires from the people who took training from KAMCO. Simple percentage analysis Chi- square test are used for the analysis of the study.

COMPANY PROFILE

Kerala Agro Machinery Corporation Ltd. (KAMCO) was established in the year 1973 as a wholly owned subsidiary of Kerala Agro Industries Corporation Ltd (KAIC), Trivandrum, for manufacture of agricultural machinery specifically Power Tillers and Diesel Engines. Subsequently KAMCO became a separate Govt. of Kerala undertaking in 1986. Paid up capital is Rs.161 lakhs Present Net Worth of the Company is Rs.6014.14 lakhs. Total work force at present is 567 Certified for ISO 9001 - 2000 version from September 2002.Kerala Agro Machinery Corporation Ltd. (KAMCO) is intended to cater to the farming requirements of small and marginal scale farmers. It is an initiative to allow small farmers to enjoy mechanized farming. The quality standard for each and every product has been tested & certified by competent authorities. The global standard and system maintained has earned KAMCO ISO 9001:2008 certifications.KAMCO’s product range includes Tiller, Tractor, Reaper and Diesel Engine. Its unparalleled success can be attributed to its unique marketing strategy. Today, KAMCO’s marketing efforts have gone above the confines of India to capture the overseas agro-machinery market. KAMCO also organizes various training programs for people engaged in agricultural activities, to guide them and keep them abreast with newer farming techniques.At present, KAMCO has four units located at Athani and Kalamassery in Ernakulam District, at Kanjikode in Palakkad District, and at Mala, in Trichur dist. With the present work force KAMCO can produce 8400 Power Tillers & 1200 Power Reapers per annum. The Kerala Agro Industries Corporation Limited (KA1C Ltd) Trivandrum, (Government of Kerala Company) promoted the establishment of Kerala Agro Machinery Corporation Limited (KAMCO), it all began in 1958, when Dr. Rajendra Prasad, the President of India was presented with a ‘Kubota Power Tiller’ by the Japanese. (M/S. Kubota Limited, Japan, the world's leading manufacturer of Power Tiller and other agricultural machinery). The machine helped to open up new avenues in farm mechanization for a country predominantly agrarian. It was realized that mechanization of farming operations would be one of the keys to engineering a successful Green Revolution and reliable indigenously manufactured farming equipment became the need of the day.KAIC ltd entered into technical collaboration agreement with M/S KUBOTA Limited, Japan in February 1972. On 15:11:1972, the Kerala industrial and Technical Consultancy Organization LTD (KITCO) were entrusted with (the work of M/S KAIC Ltd, which held the entire paid up capital shares in KAMCO. Even though the company was formed as a subsidiary of KAIC Ltd, subsequently the company has made a fully owned Government company by transferring the shares held by KAIC Ltd.The growth of agriculture in the country triggered the need for indigenous agricultural machines to replace the use of traditional and primitive farming methods. Mechanised farming in small and medium agricultural fields required small agro-machinery units.KAMCO introduced the concept of Mechanised farming among the small and marginal farmers. Current product range includes Tiller, Tractor, Reaper, Garden Tiller / Power Weeder, Diesel Engine and Mini Tractor. KAMCO is headed by a talented pool of professionals. KAMCO Products remains No: 1 quality in the market for over the last three decades.

PRODUCT PROFILE

- KAMCO diesel engine model ER 90
- KAMCO Barbieri B/30 garden tiller
- KAMCO POWER TILLER Model KMB 200
- KAMCO Super DI POWER TILLER
- KAMCO Power Reaper Model KR 120
- KAMCO Stone Cutter KSC 625
- KAMCO AGRIA 602 DE Power Tiller
- KAMCO TERA TRAC 4W TRACTOR

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DATA ANALYSIS AND INTERPRETATION

CHI – SQUARE ANALYSIS

1. RELATIONSHIP BETWEEN DURATION OF TRAINING AND GENERAL COMPLAINT ABOUT THE TRAINING SESSION.

Null Hypothesis

There is no significant relationship between duration of training and general complaint about the training session.

Alternative Hypothesis

There is a significant relationship between duration of training and general complaint about the training session.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.663[a]	9	.976
Likelihood Ratio	3.140	9	.958
Linear-by-Linear Association	.080	1	.777
N of Valid Cases	120		

INTERPRETATION

From the above calculation, it is inferred that the significance value of chisquare is 0.976 which is greater than the significance level of 0.05. and hence we accept the null hypothesis. (i.e.) there is no difference between Duration of work and General complaint about the training session.

(2) RELATIONSHIP BETWEEN EFFECTIVENESS OF TRAINING PROGRAM AND MOTIVATION OF THE COMPANY EXECUTIVE.

Null Hypothesis

There is no significant relationship between effectiveness of training and motivation of the company executive.

Alternative Hypothesis

There is significant relationship between effectiveness of training and motivation of the company executive.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.200[a]	12	.769
Likelihood Ratio	9.069	12	.697
Linear-by-Linear Association	2.385	1	.122
N of Valid Cases	120		

INTERPRETATION

From the above calculation, it is inferred that the significance value of chisquare is .769 which is greater than thesignificance level of 0.05. and hence we accept the null hypothesis. There is no significant relationship between effectiveness of training and motivation of the company executive.

FINDINGS SUGGESTIONS AND CONCLUSION

FINDINGS

Among the 120 respondents 53% are male and 46% are female.75% of the respondents are self employed in their occupation which includes the farmers as well.Rather than the mechanical training which would teach about the maintenance activities, the customers were fully interested in operational training that made them able to operate the machineries. So most of them attended the operational training. Out of 120 of the respondent 57% respondent select the tractor and 25% of the respondent selecting both garden tiller and power reaper and remaining 13% respondent choose power tiller.43% respondents select the workshop technique adopted by to develop customer interest.32% respondent select the seminar technique.25% and 15% respondent select the half day events and full day events. Remaining 5% select the technique of multiday training.Most of the respondents strongly agree that the objective of the company was clearly defined.75% of respondent are strongly agree that the participation and interaction of the training are encouraged.Most of the respondents strongly that the training experience will be useful in their work.73% of respondent agree that the training was highly helpful for their agriculture activities.42% respondents strongly agree that the duration of the training was satisfactory. Most of the respondents strongly agree that the training method is easy to understand..While analyzing the ability of the trained customers to train others, it is found that the most of the respondent are not able to train others. Only 12% are on a position of neutrality. That means half of the trainers are less confident about their efficiency to operate the trained machines.Most of the respondents strongly agree the time allotted for the training was sufficient.62% respondents say that the meeting room and facilities were adequate and comfortable.77% of the respondents strongly agree that the trainer was well prepared.Among the 120

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respondents, 19 people opined the approach of company executives and trainers as strongly agree.77% of the respondents strongly agree and 11% agree with the statement that the trainers were knowledgably enough to each properly.47% of the respondent say that their queries were cleared from the site itself.75% of the respondent say that the trainers were well experienced. It is clear that most of the respondent felt that the trainers are well experienced.Most of the respondent says that the gaps between the sessions are the main general complaint about the training sessions.Most of the respondents says that the time duration given for the training period is sufficient.45% respondents say that the workspace incentives the effectiveness of training program.47.5% respondents satisfied the training satisfaction of the training program.

SUGGESTIONS

- Training department can think of acquiring the well experienced customers for training new customers. That would substantially reduce the time delay arising out of lack of trainers.
- Before beginning the practical training in the field, trainees can be given a theoretical explanation about the operation.
- The trainers are less confident to less train others, that clearly indicate the inefficiency of the training provide by KAMCO. In order to overcome the risk the company can think of conducting a qualification test after the completion of each training schedules.
- 47% of the trainees have a complaint that all of their queries were not cleared from the site itself properly. So the trainers have put focus on clearing all the doubts regarding the operations raised by the trainees. Telephonic query clearance is also for better results.

CONCLUSION

Customer training is a form of training program which is oriented towards the customers and prospects of the particular company which conducts the traing program. It enables the customer to use the product of the company in the prescribed format. Customer training has a face as a tool of product promotion as well. KAMCO LTD provides such kind of customer training for their customers whenever it is needed. This study was aimed at measuring the effectiveness of the customer training program of KAMCO LTD, Athani in the district of Ernakulam. This study has pointed out certain findings which makes the training program of KAMCO in the shadow of trainings provided by other companies. It is found that the confidence level of the trained customers to train others is not sufficient. A huge majority of the respondents are dissatisfied with the way the trainers and company executives behave with the trainees. There is a problem found with the clarification of trainees' queries from the site itself. Along with that it is said by the respondents that the training of KAMCO is bad in its level of quality as compared to the training given by other companies. The evaluation of the effectiveness is a prominent stage of training program. It is found that the effectiveness of the customer training provided by KACO is not up to the expectation of trainees in certain dimension as stated above. Hence the output of this research study can be fully used by the customers training department of KAMCO LTD.

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PROMINENCE OF BANCASSURANCE - A MALODOROUS SHOT

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ABSTRACT

One of the most significant changes in the financial services sector over the past few years has been the appearance and development of bancassurance. In its full holistic form it realizes the full potential of the customer database of the bank to develop an excellent customer focused service for consumers, and the highest value on returns for the bank and insurer.The researcher has provoked with the view of identifying the customer thoughts on the benefits of this bancassurance. With many of the questions related to this idea a research is carried out among the individuals in Coimbatore region. The analysis is made using certain tools pertaining to meet the objective. It is found that with the growth of globalisation, people easily tend to impart over the needs and usage of products and finally gets benefited.

Keywords: Bancassurance, development, customer view, return

INTRODUCTION

Bancassurance is the selling of insurance and banking products through the same channel, most can often sell insurance at better prices (i.e., higher premiums). Commonly through bank branches selling insurance. Credit cards and personal loans create opportunities for banks to sell protection insurance and the knowledge a bank has of its customers' finances Banc assurance has become significant. Banks are now major distribution channels for insurers and insurance sales constitute a significant source of profits for banks. Apart from the traditional insurance products, bancassurers have developed special products in order to fulfill certain needs which emanate from banking transactions, or to improve certain products in order to make them more attractive and useful to the customer. Banc assurance, the sale of insurance and pensions products through a bank, has proved to be an effective distribution channel in a number of countries in Europe, Latin America, Asia and Australia.

Researchers have found two models in Ban assurance

- Traditional Insurance Model (TIM)
- Hybrid insurance model (HIM)

Traditional Insurance Model (TIM)

The TIM insurance companies tend to have larger insurance sales teams and generally work with brokers and third. HIM insurance companies may have a sales force, may use brokers and agents and may have a partnership with a bank. BIM is extremely popular in European countries such as Spain, France and Austria.The use of the term picked up as banks and insurance companies merged and banks sought to provide insurance, especially in markets that have been liberalized recently. It is a controversial idea, and many feel it gives banks too great a control over the financial industry or creates too much competition with existing insurers. In some countries, bank insurance is still largely prohibited, but it was recently legalized in party agents.

Hybrid insurance model (HIM)

This is a mix between BIM and TIM. But revenues have been modest and flat in recent years, and most insurance sales in U.S. banks are for mortgage insurance, life insurance or property insurance related to loans. But China recently allowed banks to buy insurers and vice versa, stimulating the banc assurance product and some major global insurers in China have seen the banc assurance product greatly expand sales to individuals across several product lines.The concept combines private banking and investment management services with the sophisticated use of life assurance as a financial planning structure to achieve fiscal advantages and security for wealthy investors and their families. Banc assurance is an efficient distribution channel with higher productivity and lower costs than traditional distribution channel.

Benefits of Bancassurance

- It persuades customers of banks to purchase insurance policies and further helps in building better affiliation with the bank.
- The people who are unaware of and/or are not in reach of insurance policies can be benefitted through widely distributed banking networks and better marketing channels of banks.

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Demerits of Bancassurance

- Data management of an individual customer's identity and contact details may result in the insurance company utilizing the details to market their products, thus compromising on data security.
- There is a possibility of conflict of concentration between the other products of bank and insurance policies like money back policy. This could confuse the customer regarding where he has to invest.

OBJECTIVES OF THE STUDY

The following are the specific objectives of the study.

1. To study the trend of bancassurance
2. To study the level of acceptance of bankassurance policies
3. To study the sources of satisfaction of using the bancassurance services.

RESEARCH METHODOLOGY:

In order to study the "promonance of bancassurance", Coimbatore city is taken as the area of study. To get necessary information from the respondents, interview schedule was prepared with 17 questions relating to personal details, the respondents awareness and preference policies of Bancassurance. A sample of 75 consumers is selected for the study using simple random sampling method. The collected information is processed, classified and tabulated and analyzed through percentage analysis, Mean Score and chi-square. All the statistical tests are conducted at 5% level of significance and calculations are done using SPSS (Statistical Package for Social Science). Based on Literature reviews and past histories, hypothesis were formulated and analysis tools were applied

LIMITATIONS

- This survey was conducted considering the time constraint and so the sample size might not be adequate for the study.
- Due to subjectivity and beliefs of respondents, some answers of the questionnaire may differ from the reality.

RESULTS AND DISCUSSIONS

Table No-1: Demographic values

Particulars		**Frequency**	**Percent**
Gender of Respondents	Male	34	45
	Female	41	55
Age of Respondents	21-30 years	6	8
	31-40 years	31	41
	41-50 years	31	41
	51 and above	7	9
Marital Status	Married	36	48
	Unmarried	39	52
Occupation of Respondents	House wife	3	4
	Paid employment	11	15
	Business	24	32
	Profession	12	16
	Retired	23	31
	Student	2	3
Household Monthly Income	Less than Rs.25000	14	19
	Rs 25001 to Rs50000	23	31
	Rs.50001 to Rs 75000	26	35
	Rs 75001-Rs100000	12	16
Type of family	Joint	32	43
	Nuclear	43	57

The above table displays the information related to the demographic variables such as Gender, Age, Marital Status, Occupation, Household Monthly Income and type of Family.

HYPOTHESIS - 1
The personal factors of respondents have number of significant influence satisfaction towards Bancassurance policies

Table No-2: Personal Factors And Satisfaction Towards Bancassurance Policies

Personal factors	Chi-square value	TableValue	S / NS
Gender	14.794	0.540	NS
Age Group	49.353	0.419	NS
Occupation	11.030	0.012	S
Annual Income	36.638	0.998	NS
Marital Status	16.013	0.452	NS
Type of Family	16.137	0.443	NS

S = Significant, NS = Not Significant

It is clear from the table no 2 that the hypothesis is rejected (Significant), only in the case of Occupational Status and in all other cases it is accepted (Not Significant). It is concluded that occupational status of the respondent has significant influence policies of Bancassurance

HYPOTHESIS – 2
Policies in Bancassurance are Highly acceptable.

Table No-3: Mean Score of awareness of Policies of Bancassurance

ATTRIBUTES	MEAN SCORE
Value for Money	3.225
Improves Time constraint	2.7875
Future benefit	3.6
Safety	4
User Friendly	3.975

Table no 3, highly justifies the fact that all the policies are accepted as the mean score of all attributes are greater than 2.5 which is the mid value. High level of acceptance is given for Safety policies used in Bancassurance.

CONCLUSION
It is evident from the present study that the customers are aware of Bancassurance policies and interaction to the banking companies. Need for Policies is to be emphasized that given the widespread use of these policies which has to be equipped with appropriate knowledge in order to keep them use at the maximum level and to be benefited at a maximum level. In a bancassurance venture quality customer service is even more significant because the bank refers its customers to the insurance company. The bank's relationship with the customer can be damaged by poor service from the insurer. These service principles should be written down and agreed upon between the bank and the insurance company. Helping bank staff and sales force to develop the awareness of their own abilities and inherent strengths, to conquer anxieties and to share their ideas and experiences will help the staff's performance and help them to appreciate their customers' concerns.

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TELEMEDICINE: A TREND OF HEALTH CARE SECTOR IN THE COMMUNITY

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ABSTRACT
Telemedicine can be very obliging in the developing countries like India, where the capitals and the beneficiaries are large. Information communication technologies can be an essential tool for improving the health care workers and allow them to be further operative in their work. The aim of the telemedicine to support health workers to provide care to close to the patient as possible. Telemedicine can reinforce the primary health as well as secondary level health care. Telemedicine can be used to facilitate the local needs, and adequate technical support for users must be made available. There is a significant probability of failure of the telemedicine programme if people could not satisfy the local needs of the people. Effect of a human factor is very important in telemedicine; it will depend not only upon the availability of the IT equipment and telecommunication services but more needed tounderstand the local people to use such devices with ease and comfort. The objective of the study is to create awareness on Telemedicine among the community and also to assess the knowledge and attitude on telemedicine among the community. The size of the sample was 50 rural people. Interview schedule has been prepared for collecting the data. The outcome of the study reveals that the awareness programme on telemedicine helped the community to gain knowledge and advantages regarding telemedicine which helpedthem to achieve better health care services.

INTRODUCTION
Telemedicine technology can be applied to provide home health care for elderly or underserved, homebound patients with chronic illness. It allows home healthcare professionals to monitor patients from a central station rather than traveling to remote areas chronically ill or recuperating patients for routine check-ups. Remote patient monitoring is less expensive, more time savings, and efficient methodology. Tele-home care virtual visits might lead to improved home health care quality at reduced costs, greater patient satisfaction with care, increased access to health care providers and fewer patients needing transfer to higher, more costly levels of care.

Telemedicine and telehealth are utilising through Information and communication technology to provide health services to the community without requiring the individual to interact face-to-face with the healthcare provider delivering the care. Also, telemedicine can ease the gaps in providing crucial consideration for those who are underserved, principally because of a shortage of sub-speciality providers. Telemedicine can remove the differences in providing vital care for those who are underserved, primarily because of a lack of sub-speciality providers. Tele health is a particular type of health information technology that holds considerable promise for enhancing the provision of care in rural communities. Tele health is defined as the delivery of health care services at a distance, using information and communication technology (Sood, Mbarika, 2007)

OBJECTIVE OF THE STUDY:
- Create awareness on Telemedicine among the community
- To assess the knowledge and attitude on telemedicine among the community

METHODOLOGY: The area of the study was selected in Velliangadu village, karamadai Block, Coimbatore district in Tamil Nadu. There are 50 rural people has been taken as a sample of the study. Primary data has been collected through interview schedule. Results have been interpreted with the use of percentage analysis

RESULT AND DISCUSSION
Table-I: Knowledge on Telemedicine Among the Community

Knowledge of Telemedicine	N =50*
Health care and services provided via mobile	50(100)
Consultation about health issues is easier through online	40(80)
The patient can be treated without meeting the doctors	37(75)
Exchange health information and services with a specialist in others places	35(70)
Provide physical and psychological treatments in a remote area	30(60)
Establish linkages with all health professional at the same time	30(60)
Video -conferencing platform for medical education and health awareness	30(60)

Gives immediate treatment to the patient	25(25)
Maintain the health records of the patient everywhere anytime	15(30)
Electronic transmission of the prescription from doctors	10(20)
Upgraded health services from specialist	15(30)

Source: Field survey 2018, figures in the parentheses indicates per cent

*Multiple responses

The data indicate that after the intervention programme on telemedicine has been fruitful with positive vibes on knowledge about telemedicine. Before the implementation of the programme, rural people did not know telemedicine. Cent per cent of the respondents opined that telemedicine is a health care and services provided via mobile followed by eighty per cent of the rural respondents agreed that consultation about health issues is easier through online.Sixty per cent of the rural respondents reflect that the telemedicine provides physical and psychological treatments in a remote area and it's a Video -conferencing platform for medical education and health awareness whereas thirty per cent of the respondent opined that telemedicine upgraded health services from specialist

Table-II: Advantages of Telemedicine Among the Community

Advantages of Telemedicine	**N= 50***
Achieving health care services from home	25(50)
Eliminates the transmission of communicable diseases	23(45)
Monitoring of computer or tablet or phone technology that has reduced outpatient visits	21(42)
The ability to treat many patients at the same time	20(40)
Reduce the stress of the family members /person need not accompany the patient	20(40)
Improved care medically in rural areas	15(30)
Providing health education	13(25)
The tool for a medical home network	10(20)
Saves lives in the emergency situations where there is no time to take the patient to the hospital	10(20)
Enable closer monitoring of the patient directly by appropriate specialist	8(15)
Reduce the medical expenditure	5(10)

Source: Field survey 2018, figures in the parentheses indicates per cent

*Multiple responses

The data reveals that rural people clearly understood the advantages of telemedicine cent per cent of the respondents accepted that telemedicine is achieving health care services from home and ninety per cent of the responded agree that it eliminates the transmitting communicable diseases.

Sixty per cent of the respondents gave the positive response that telemedicine improves medical care in rural areas and it will help enable closer monitoring of the patient directly by an appropriate specialist.

Table-III: Attitude Towards Application of Telemedicine Among the Community

N=50*					
Attitude	A	SA	D	SD	N
A kind of electronic health services	49(98)	1(2)	-	-	-
Low quality of health informatics(X-ray, images, clinical progress report)	40(80)	3(5)	-	-	8(15)
Difficulty of illiterate people to use	38(75)	-	-	-	13(25)
Telemedicine bridge the rural, urban health divide	33(65)	8(15)	3(5)	5(10)	3(5)
Serving as e doctor on call and e clinic	3(60)	-	-	-	20(40)
Risk of faulty clinical treatment	40(20)	-	10(20)	-	30(60)
Get health information quickly	20(40)	7(14)	15(30)	1(2)	7(14)
Telemedicine is a kind of mobile health services	15(30)	-	-	-	35(70)
Provided health information to the people even in the remote area	10(20)	-	15(30)	-	30(60)
Costly to get proper services	15(30)	-	13(25)	3(5)	20(40)
A service for consulting a doctor in case of an emergency situation	10(20)	3(5)	18(35)	5(10)	15(30)

* Source: Field survey 2018, figures in the parentheses indicates per cent

*Multiple responses, A= agree, SA= strongly agree, D= Disagree, SA= strongly Disagree, N= Neutral

The data indicate that ninety-eight per cent of the respondent agree that telemedicine is a kind of electronic health services followed by fifteen per cent of the respondents strongly agree that telemedicine bridges the rural, urban health divide. Thirty per cent of the respondents disagree on that telemedicine provided health information to the people even in the remote area and through telemedicine can get health information quickly.

CONCLUSION

From the study Telemedicine: A Trend of Health Care Sector in the Community , it can be conclude that whether due to modernization people were exposed to the technology but moreover they were unequipped with the content of telemedicine .Hence the study helps the selected respondents to disseminate the knowledge on telemedicine through which one can solve their health-related issues quickly and improve their health standard by tackling out the problem in-hand without making it turmoil and losing competency.

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THE IMPACT OF INFORMATION TECHNOLOGY ON THE DEVELOPMENT OFSUPPLY CHAIN MANAGEMENT

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ABSTRACT
This paper investigates the effect of Information Technology (IT) rehearses on structure upper hand all through the production network. An upper hand depends on abilities that give the fundamental grounds of an association to separate itself from its rivals. Most of the significant observational writing recognized value/cost, quality, conveyance steadfastness, item advancement, and time to showcase as the most unequivocal wellsprings of upper hand. To the extent the guidelines in the financial condition are changing and worldwide challenge is fiercer, associations understand that they have tore-assess their endeavor plan of action so as to pick up inventory network efficiencies. To address these difficulties and improve their upper hand, organizations need to both help their inner capacities and trade data with inventory network accomplices in a powerful manner. Consequently, organizations must endeavor IT including venture applications, for example, ERP and CRM, just as e-acquisition and web based business. The paper center around its significant job practices and strategies on the foundation of a maintainable upper hand dependent on Supply Chain Management.

Keywords: information technology; supply chain; competitive advantage

INTRODUCTION

New innovations, worldwide challenge, and expanded client requests are compelling associations to reexamine how they can exploit Information Technology (IT) capacities to all the more likely deal with their supply chains. Generally, Supply Chain Management (SCM) is for the most part thought about a procedure for acquiring and moving goods and administrations. Present day viewpoints center around vital SCM, where supply chains are utilized as a way to make upper hands and upgrade firm execution. IT practices and procedures are utilized to empower data sharing crosswise over store network accomplices, by incorporating both interior and outer business capacities. What's more, the arrangement of IT objectives and targets with key SCM can build effectiveness, efficiency, and benefit. In this paper, we investigate the effect of data innovation (IT) on the advancement of upper hand all through the inventory network.

THEORETICAL BACKGROUND OF THE STUDY

Information Technologies for Supply Chain Management

A supply chain is a organize that comprises of providers, producers, stockrooms, merchants and retailers who facilitate their arrangements and exercises so as to change over crude materials to completed merchandise. The required materials and items must be given to clients in the correct amounts and best quality, at the correct area, at the opportune time and at the most minimal expense. The most vital store network forms incorporate item advancement, acquirement, producing, physical conveyance, client relationship the board and execution estimation. SCM intends to help the association giving the way to interface innovation and individuals and attempting to adjust the innovation to the abilities of the association and among its exchanging accomplices. SCM empowers exchanging accomplices to arrange their processes through data sharing to encourage provider client connections and limit exchange cost.

Upper hand is the degree to which an association has the competency to make a solid position over its rivals because of basic administration choices, which separates itself from its opponents. Albeit experimental research has shown cost, quality, conveyance, and adaptability as imperative focused abilities, as of late time and development have been distinguished as the following wellsprings of upper hand. This paper focuses on the significance of increasing supportable upper hand from Information Technology. Besides, we can decide production network data frameworks as one of the key zones where best esteem store network vary from customary supply chains. Along these lines, the improvement of IT frameworks for SCM that help and accelerate all business exercises, improving basic leadership and efficiency, can assemble upper hand all through the store network. This is cultivated through the misuse of IT for inward and outer joining of business forms.

IT TECHNIQUES AND METHODS

TECHNIQUES OF USE

To start with, organizations need IT systems and techniques to empower the reconciliation of their interior business capacities. This can help organizations to wind up effective, improve their profitability, and react quickly to client needs.

Key territories of activity

SCM frameworks are data frameworks for

- Logistics the executives
- Transportation the executives
- Strategic arranging
- Warehousing

Enterprise Resource Planning (ERP) systems are included as part of the broader SCM software. ERP systems are employed to integrate business processes, by organizing, codifying and standardizing business processes and data. They enable employees to access the common database and manage data in a uniform way, preventing the expense on transportation of data from one department to another. Data integration ensures the accuracy of data and prevents data redundancy and repetitions of data. Moreover, ERP reports can be used to forecast production and make decisions.

Customer Relationship Management CRM is the management of relationships between the organization and its customers. A critical issue for internal integration of business processes is the integration of ERP with CRM. Recently, many ERP vendors provide an ERP-CRM integration package, since many enterprises have expressed an interest in integrating a new CRM system with their legacy ERP system. Moreover, the establishment of ERP and CRM systems should be a primary concern of an enterprise that is interested in embarking on e-business

Need for IT in SCM

Organizations can abuse the advances in IT systems and strategies to empower the coordination of their external business capacities. Organizations can move toward becoming "stretched out" by empowering network to colleagues, providers, and clients. Later on organizations will cooperate in expanded esteem chains. Those that can connect their interior data frameworks to the data chain that parallels the physical-products chain will flourish". Organizations need to trade basic data, for example, demand forecasts, genuine requests, and stock dimensions in an effective manner while ensuring each organization's restrictive information. The appropriation of inter organizational data frameworks (IOS) for Supply Chain Management has been proposed to empower outside joining. The IOS incorporate Electronic Data Interchange (EDI) systems, extra nets, client arranged vital frameworks, electronic trade (internet business) and electronic markets. So as to actualize IOS, software organizations give applications, stages and administrations, for example, Internet Web administrations, Application Programming Interfaces (APIs), programming as-an administration improvement stages, and Software Development Kits

So as to exploit the utilization of ITs for SCM, associations have likewise to comprehend that the design and execution of their own IT strategies and techniques must be good with those of their inventory network accomplices and that the dimension of robotization between accomplices must be synchronized. Something else, the association will be "secluded", or face "holes" in store network perceivability. Subsequently, organizations need to agree to models and legitimate structures for the use of ITs in SCM.

CONCLUSION

These days, Supply Chain Management (SCM) needs to manage expanded client requests and worldwide challenge in the meantime. The advancement of Information Technology (IT) practices and procedures is a factor that empowered the joining of supply chains into esteem frameworks. The investigations affirm its essential job practices and procedures on the foundation of a supportable upper hand dependent on Supply Chain Management. Along these lines, amplifying IT venture could lead firms to higher gainfulness and viability. Also, the effect of logical factors, for example, business condition, on the connection among IT and SCM upper hand ought to be investigated.

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THE IMPACT OF EDUCATIONAL TECHNOLOGY ON THE CURRENT TEACHING METHODOLOGY

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ABSTRACT
Today, like never before, the job of instructive innovation in educating is of extraordinary significance in light of the utilization of data and correspondence advancements. With the assistance of different applications for separation instruction, the Internet, instructors, and understudies themselves, they see the upside of instructive innovation. The inquiry is whether schools and instructors themselves are prepared for the utilization of innovation in training and whether they know about its advantages? In this paper, we endeavor to give a diagram of the significance and utilization of instructive innovation in the homeroom.

Keywords: Educational technology, Technology and learning, School, Teachers, The impact of technology on learning.

INTRODUCTION
Instructive development infers the usage of all kind of present day media and materials for extending the learning experiences. Guidance development is prescribed by ace as one of the potential techniques for crippling preparing feasibly and successfully. Heretofore, teachers used to instruct in inflexible, formal and stereo-created ways. Preparing was then considered as the path toward transmitting learning and considerations. Understudy used to get by heart whatever was given by the educator or course book. They routinely couldn't appreciate what was told and were depended upon to reproduce at the period of examination. Understudies were tranquil group and couldn't make any reliable inquiries or free thinking of their own. Today, the understudy isn't considered as an empty vessel to be filled in by factual information focuses. They are by and by expected to use such tremendous quantities of media and materials and to get taking in association from all sides. Guidance is seen as a method of affiliation and social correspondence. The forefront instructor needs to help, to control and support the understudy's progression. The educator needs to energize and motivate the young leaners and help the adult understudies as they kept searching for data and aptitudes.

Innovation in training is characterized as a variety of instruments that supportive in propelling understudy learning and estimated in how and why individualsbehave.Educational innovation is the investigation and moral routine with regards to encouraging e-realizing, which is the learning and improving execution by making, utilizing and overseeing proper mechanical procedures and assets. Instructive Technology depends on a wide meaning of "innovation" which critical the devices and the sources to upgraded, to build up the expertise of the Education.

OBJECTIVES OF THE STUDY
- To study about the impact of technologies on current teaching methodology.
- To understand the importance of emerging technologies in education.
- To ascertain technology as a tool for teaching.
- To postulate the need of adopting technologies in education.

SCOPE OF THE STUDY
There is a rising expansive accord the world over about the advantages that can be conveyed to instruction framework through the fitting utilization of advancing data and correspondence innovations. The scope of conceivable advantages invaded for all intents and purposes all zones of action in which information and correspondence assume a crucial job. It is included from improved educating and learning procedures to better understudy result, expanded understudy commitment and consistent correspondence with instructors and guardians. Today there is a huge hole among information and abilities understudies learn in school and the learning and aptitudes that specialists need in work environments and networks. Managers report that they need understudies who are proficient, having great good and hard working attitudes, can cooperatively work in group, have basic reasoning and critical thinking capacity, can lead a gathering of individuals and are gifted in verbal and composed correspondence. This paper thinks about the job of Education Technology in instruction industry.

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THEORETICAL BACKGROUND OF THE STUDY

Meaning and Definition of Education Technology

Instructive innovation is an orderly and sorted out procedure of applying current innovation to improve the nature of education (effectiveness, ideal, genuine, and so forth.). It is an orderly method for conceptualizing the execution and assessment of the instructive procedure, i.e., learning and educating and help with the use of present day instructive educating systems. It incorporates instructional materials, strategies and association of work and relationships, for example the conduct of all members in the instructive procedure. The expression "teaching assets" is usually utilized,

Communicated differentiates for the most part happen on the grounds of the best approach to manage the specialized characteristics and the usage of present day mechanical assemblies, and not their genuine application in educating for instance their genuine scholarly application. In this manner, there are particular feelings among educators in the field of social and specific sciences. As needs be, the utilization of enlightening advancement requires gaining from a couple of domains: showing technique, cerebrum look into, didactics, PC sciences, and informatics. By virtue of this various assortment, there is also unique impression of enlightening advancement, where every maker portrays the possibility of instructive development, as demonstrated by their necessities. Informative advancement is still not being connected sufficiently, by and large for reasons of nonattendance of school gear essential resources and deficient ability of teachers for the use of these assets. Educational innovation has three domains of utilization:

Innovation as a mentor (PC gives guidelines and aides the client),

Innovation as a showing device and

Innovation as a learning device.

The Importance of Educational Technology in Teaching

Since creating progresses are up 'til now not for the most part used in various foundations, the training system is overwhelmed by traditional procedures. It is overpowered by the frontal sort of work where the teacher had enough relationship with understudies. Powerlessness to prosper at their own special pace and deficient movement of understudies was one of the inconveniences of this kind of learning. In class, we have youths who are not uniform in data and never give enough thought to the people who are not adequately aced the material and the people who are over their ordinary. This qualification is every now and again hampered by instructor examination work and how to trade data to a social occasion of children with different learning. The educator keeps ordinary to incredible indicating where youths with insufficient data would not get the basic learning. The adolescents with lacking learning can progress effectively without unsavory notion of their negligence, no failure, and embarrassment while for the most extraordinary children empowering will debilitate.

With the progression of information and correspondence advancement, especially PCs, different researchers were endeavoring to see the points of interest and the effect of their use stood out from increasingly prepared customary learning. For quite a while, we attempted to offer reactions to the theme of central focuses and obstructions among standard and current demonstrating where the prevalent instructive development. With the use of informative development, understudies can autonomously progress in acing training materials, to pick the pace of work, to go over the material that isn't enough clear, that after tests performed rapidly get results and monitor their improvement. Instinctive, sight and sound substance gives a mind boggling good position of current learning over regular learning. With the use of informative innovation we get analysis between the teacher and the understudy.

Need for technology in Education Industry

Economists identify three factors that lead to growth which is based on increased human capacity.

- **Capital deepening** - the ability of the workforce to use equipment that is more productive than earlier versions
- **Higher quality labour** - a more knowledgeable work force that is able to add value to economic output
- **Technological innovation** - the ability of the workforce to create, distribute, share and use of the new knowledge.

These three productivity factors serve as the basis for three complementary, somewhat overlapping, approaches that connect education policy with economic development.

- **The Technology literacy approach** -Increasing the extent to which new technology is used by students, citizens and the work force by incorporating technology skills into the school curriculum.
- **The Knowledge deepening approach** -Increasing the ability of students, citizens, and the workforce touse knowledge to add value to society and the economy by applying it to solve complex, real-worldproblems.
- **The Knowledge Creation approach** -Increasing the ability of students, citizens, and the workforce to innovate, produce new knowledge, and benefit from this new knowledge.

Technology as Tools Of Teaching

There are various types of technologies currently used in classrooms. Among these are:

- **Computer in the classroom**: Having a computer in the classroom is an asset to any teacher. With acomputer in the classroom, teachers are able to demonstrate a new lesson, present new material, illustratehow to use new programs, and show new information on websites.
- **Class blogs and Wikipedia**: There are a variety of Web 2.0 tools that are currently being implemented inthe classroom. Blogs allow for students to maintain a running dialogue, such as a journal, thoughts, ideas,and assignments that also provide for student comment and reflection. Wikipedia, an online encyclopedia,are more group focused to allow multiple members of the group to edit a single document and create atruly collaborative and carefully edited finished product.
- **Wireless classroom microphones**: Noisy classrooms are a daily occurrence, and with the help ofmicrophones, students are able to hear their teachers more clearly. Students learn better when they hear theteacher clearly.
- **Mobile devices**: Mobile devices such as tablet or smart phone can be used to enhance the experience inthe classroom by providing the possibility for professors to get feedback.
- **Interactive Whiteboards**: An interactive whiteboard that provides touch control of computer applications.These enhance the experience in the classroom by showing anything that can be on a computer screen.This not only aids in visual learning, but it is interactive so the students can draw, write, or manipulateimages on the interactive whiteboard.
- **Digital video-on-demand**: Digital video eliminates the need for in-classroom hardware and allows teachers and students to access video clips immediately by not utilizing the public Internet.
- **Online media**: Streamed video websites can be utilized to enhance a classroom lesson.
- **Online study tools**: Tools that motivate studying by making studying more fun or individualized for the student.
- **Digital Games**: The field of educational games and serious games has been growing significantly over the last few years. The digital games are being provided as tools for the classroom and have a lot of positive feedback including higher motivation for students. There are many other tools being utilized depending on the local school board and funds available at their disposal.

SUGGESTIONS

When utilizing instructive innovation we ought to be essentially centered around the educational estimation of the devices and applications we use, how satisfactory they are in the procurement of information, regardless of whether there is a connection among clients and apparatuses, and on the off chance that we have positive impacts in utilizing them. we should concentrate on five territories of programming programs that can possibly firmly impact children's learning background:

1. The instructive estimation of the program,
2. Its capacity to connect with kids in learning,
3. Usability,
4. Intelligence between the youngster and projects,
5. The likelihood that a product program screens the advancement of the tyke.

CONCLUSION

The closeness of informational advancement is creating in the study hall. The new age of kids come arranged to work with these new advances, which accept a basic employment in children's learning and increasing distinctive psychological data so educational innovation must be joined into future educational program. The

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utilization of enlightening advancement updates capacities and scholarly characteristics. With the help of new advancement comes a blast of learning and getting new data, especially on mobile phones. Educators have been using new advances in the study hall. Regardless, the improvement and use of new advancements creates as a measure that is the point of whether educators are set up to remain mindful of them. Here we have two issues. Are the instructors can use informative development and whether the school is adequately outfitted with all front line particular strategies. Different examinations were done, some are so far advancing, and anyway we have to find the right methods to apply enlightening innovation in training.

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THE IMPACT OF EMOTIONAL INTELLIGENCE ON WORKER'S ACTIVITY PERFORMANCE: THE MODERATING POSITION OF PERCEIVED ORGANIZATIONAL ASSIST

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ABSTRACT

This content goes for examining the effect of passionate insight on the procedure by and large execution of the general population from a hypothetical point of view. All the more explicitly, it sets out on the connection between the character of enthusiastic knowledge and the errand generally execution. Two factors are thought about on this analyze: passionate insight and employment execution. Enthusiastic knowledge have magnificent impact on worker's action execution, and saw authoritative help slight the connection between passionate insight and employment execution with the end goal that the connection between enthusiastic insight and occupation generally speaking execution progressively strong/viable while saw hierarchical guide is high.

Keywords: Emotional knowledge; Perceived authoritative help; process generally speaking execution.

INTRODUCTION

The thought process of this paper is to consider new control ideal models that structure the improvement of expertise based gatherings. Present day methodologies of doing business endeavor are changing definitely the remarkable structure which changed into at first basically dependent on a tyrant model of the board. Masters concur with that incorporation of individual limit of an individual plays a decent estimated position in building up a fruitful control style. Alluding to human individuals from the family, achievement depends upon on prominence and acknowledgment of our enthusiastic responses closer to hindrances and battle circumstances. The profundity of contentions shows on office atmosphere inside the business venture, and the attractive of relatives between individuals. In this paper, we can see and watch measurements of passionate knowledge, and its impact on the board and innovative choice making, even as attempting to move the Board of Executives for the utilization of increasingly present day choices concerning human asset the board. Enthusiastic insight fills in as an additional expense in driving individuals. Sincerely reasonable gifts aren't inborn things, anyway learned capacities, and everything about contribute in its own particular manner to an additional compelling control. Inside the hypothetical a piece of this paper, an illustrative strategy might be utilized to characterize the essential thoughts in the proposal, to be specific initiative, passionate insight and learning the executives.

ADDITIVES OF EMOTIONAL INTELLIGENCE

1. **Self-center**: On the off chance that somebody has a sound encounter of self-center, he knows about his own special qualities and shortcomings, notwithstanding how his moves influence others. an individual who's mindful is regularly higher ready to manage and inspect from helpful analysis Self-guideline:

2. **Self-law**: somebody with a high EQ can maturely screen her emotions and practicing limitation when wished. As opposed to squelching her feelings, she communicates them with restriction and oversee.

3. **Motivation**: Sincerely smart people are self-incited. They might be presently not roused genuinely with money or a name. They're normally versatile and positive after they go over disillusionment and pushed by methods for an internal desire.

4. **Empathy**: somebody who has sympathy has empathy and information of human instinct that lets in him to associate with various individuals on an enthusiastic stage. The capacity to relate an individual to give gigantic administration and react truly to others' issues.

5. **Human's capacities**: people who are sincerely keen are fit for assemble affinity and trust quick with others on their gatherings. They maintain a strategic distance from power battles and double-crossing. They more often than not delight in various individuals and highlight the respect of others round them. Basically on the grounds that it's vital to are looking for new contracts with enthusiastic knowledge, it's fundamental for supervisors and other venture pioneers to work in sincerely astute strategies to fulfill the wants of these day's kin.

EMOTIONAL INTELLIGENCE AND ACTIVITY OVERALL PERFORMANCE

Genuinely sharp have strong control on their sentiments and thusly they've extra gainful and amazing association with their workplace and with co-agents. activity overall execution need to amigo firmly with delegates' EI because specialists with high EI must be logically gifted at assessing and dealing with their very own suppositions that result in a predominant vibe of self conviction and control, following in stretched out motivation to take proactive exercises that reason unnecessary as a rule execution. EI may have an extra prominent effect on embraced when all is said in done execution for work compel with low EI than for personnel with high EI. That is, specialists with high EI need to starting at presently be talented at assessing and guiding the feelings that add to activity all around execution and require generously less managerial intervention; however, staff with low EI can be fundamentally less gifted at evaluating and controlling their slants. Various researchers' battle that energetic knowledge can play a significance work in masterful manifestations locale.

PERCEIVED ORGANIZATIONAL AID

Under an increasingly more aggressive working environment, it's far fundamental for associations to hold devoted representatives for his or her long time survival and improvement. Inside the zone of authoritative lead, components the ones cultivate representatives' commitment and connection to gatherings. A strong office is committed to its representatives propose that workers investigate the optional activities of prudence to have completed and afterward individuals induce that they might be bolstered. They at that point are looking to reimburse this ideal treatment and work force develop to be additional committed and harder-running. Thus, obviously if an endeavor offers sufficient instruction, resources, and help from the executives, almost certainly, people would both need their undertaking to win and be progressively equipped for helping their association is effective. seen hierarchical help slight the association among passionate insight and occupation execution because of the reality representatives with high EI demonstrates extreme generally execution be that as it may on the off chance that high EI faculty see low authoritative help, at that point their procedure by and large execution arrange diminished and on the off chance that over the top EI workers see high hierarchical guide, at that point their execution level expanded.

CONCLUSION

Enthusiastic knowledge on specialist's procedure by and large execution. People tend to uncover more errand execution, the apparent hierarchical help directs the relationship among passionate knowledge and employment by and large execution. staff with higher phase of enthusiastic knowledge are more noteworthy capable at utilizing their feelings to encourage their general execution at occupation, representatives with better phase of passionate insight increasingly conscious of how beyond any doubt feelings impact their lead and their work by and large execution at procedure. What's more, intemperate EI workers increasingly capable to adjust their sentiments in this kind of way which may be identified with endeavor prerequisites. Enthusiastic knowledge checks so they rent right man for right occupation at legitimate time. Effect of passionate knowledge on worker's procedure generally speaking execution and thus endeavor pay considerations on offering tutoring to their directors just as representatives on how they could improve their enthusiastic insight.

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HOME AUTOMATION USING VOICE CONTROL

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ABSTRACT
This paper presents a proposal for home automation using voice via Google Assistant. Home automation or domotics a term for home automation coined by Jim Hill has been evolving drastically. We saw many home automation technologies introduced over these years from Zigbee automation to Amazon Echo, Google Home and Home from Apple. It has become a craze these days. Google Home price is around 150$ (USD) with an additional cost of the devices to be connected to, the total cost of the system reaches over 250$ (USD). Apple Home Kit too is pretty more expensive, over 100$ (USD) more than the Google Home just for a basic setup. Philips Hue, a smart light which is controlled by the Google Assistant, Amazon Echo and Siri, voice assistant by Apple is priced around 145$ (USD). Similarly, Belikin's Wemo light is priced around 44$ (USD) per unit and this can be controlled both by Siri and Google Assistant. So, overall we can see here that to make our home smart we need to invest quite a lot, let's say some 250$ (USD) for a basic setup. What if we can automate our house within (cost of the Smartphone is not included as it is assumed to be owned by every individual these days) 10$ (USD) and can control up to 8 appliances using Google Assistant? Well, this paper describes the implementation of such a system. The system is implemented using ordinary household appliances Natural language voice commands are given to the Google Assistant and with the help of IFTTT (If This Then That) application and the Blynk application the commands are decoded and then sent to the microcontroller, the microcontroller in turn controls the relays connected to it as required, turning the device connected to the respective relay On or OFF as per the users request to the Google Assistant. The microcontroller used is NodeMCU (ESP8266) and the communication between the microcontroller and the application is established via Wi-Fi (Internet).

Keywords: Home Automation, NodeMCU (ESP8266), IFTTT (If This Than That) Application, Blynk Application, Internet of Things (IoT), Google Assistant, Voice Control, Smartphone.

1. INTRODUCTION
Home, it is the place where one fancies or desires to be after a long tiring day. People come home exhausted after a long hard working day. Some are way too tired that they find it hard to move once they land on their couch, sofa or bed. So any small device/technology that would help them switch theirs lights on or off, or play their favorite music etc. on a go with their voice with the aid of their smart phones would make their home more comfortable. Moreover, it would be better if everything such as warming bath water and adjusting the room temperature were already done before they reach their home just by giving a voice command. So, when people would arrive home, they would find the room temperature, the bath water adjusted to their suitable preferences, and they could relax right away and feel cozier and rather, feel more homely. Human assistants like housekeepers were a way for millionaires to keep up their homes in the past. Even now when technology is handy enough only the well to do people of the society are blessed with theses new smart home devices, as these devices costs are a bit high. However, not everyone is wealthy enough to be able to afford a human assistant, or some smart home kit. Hence, the need for finding an inexpensive and smart assistant for normal families keeps growing. This paper proposes such inexpensive system. It uses the Google Assistant, the IFTTT [1] application, the Blynk [2] application and the NodeMCU [3] microcontroller as the major components along with a relay board comprising of 4/8 relays along with ULN 2803 IC. Natural language voice is used to give commands to the Google Assistant [4]. All of the components are connected over the internet using Wi- Fi which puts this system under the IoT [5].

2. SYSTEM DESIGN AND IMPLEMENTATION
The system design is broken down into two main categories,

i. The hardware- It has the capability to connect to the router. It would also be able to turn on/off specified devices, such as lights and fans. It is called the 'Control Unit'. And,

ii. The Software- The Blynk app, the IFTTT app and the Google Assistant constitute the software of the design and these applications would be integrated in the Android device.

The Control Unit comprises of the microcontroller- NodeMCU and the 4/8 Channel Relay board. Relay board uses ULN 2803 IC to control the relays. The Blynk app on an Android device communicates with the

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microcontroller and sends the desired signal via the internet. Figure 1 below shows the basic system design architecture.

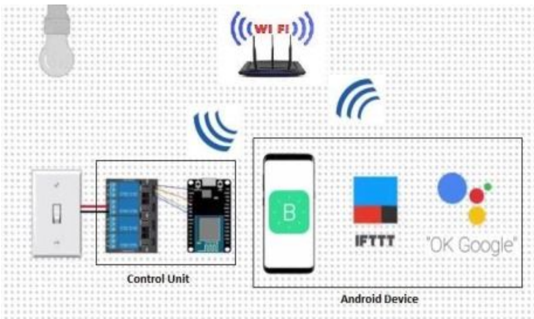


Fig-1: Basic System Architecture

The hardware also called the Control Unit comprises of the NodeMCU microcontroller and the Realy board. NodeMCU's digital output pins are connected to the Relay pins of the Relay board. Finally, each Relay is connected to an appliance. In the fig- 1 above the second relay is connected to a bulb.

2.1 NodeMCU (ESP8266)

The NodeMCU [3] (Node MicroController Unit) is an open source software and hardware development environment that is built around a very inexpensive System-on-a-Chip (SoC) called the ESP8266. The ESP8266 is designed and manufactured by Express, contains all crucial elements of the modern computer: CPU, RAM, networking (wi-fi), and even a modern operating system and SDK. When purchased at bulk, the ESP8266 chip costs only $2 USD a piece. That makes it an excellent choice for this system design.

The NodeMCU aims to simplify ESP8266 development. It has two key components.

i. An open source ESP8266 firmware that is built on top of the chip manufacturer's proprietary SDK. The firmware provides a simple programming environment based on eLua (embedded Lua), which is a very simple and fast scripting language with an established developer community. For new comers, the Lua scripting language is easy to learn. And to add on NodeMCU can be programmed with the Android IDE too.

ii. A development kit board that incorporates the ESP8266 chip on a standard circuit board. The board has a built-in USB port that is already wired up with the chip, a hardware reset button, Wi-Fi antenna, LED lights, and standard-sized GPIO (General Purpose Input Output) pins that can plug into a bread board. Figure 2 below shows the NodeMCU development board.

2.2 RELAY BOARD

A relay is an electromagnetic switch. It is activated when a small current of some microampere is applied to it.

Normally a relay is used in a circuit as a type of switch, an automatic switch. There are different types of relays and they operate at different voltages. When a circuit is built the voltage that will trigger it has to be considered. In this system the relay circuit is used to turn the appliances ON/OFF. The high/low signal is supplied from the NodeMCU microcontroller. When a low voltage is given to the relay of an appliance it is turned off and when a high voltage is given it is turned on. The relay circuit to drive four appliances in the Home automation system is shown below in figure 3. The number of appliances can be modified according to the user's requirements.

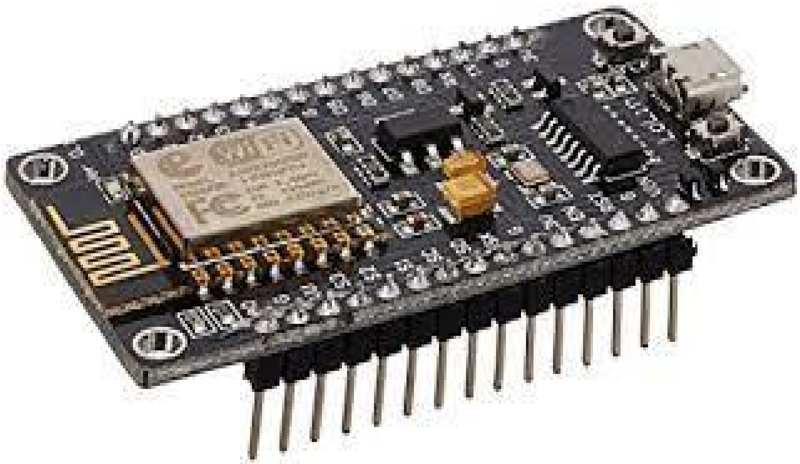


Fig-2: NodeMCU (ESP8266) Development Board

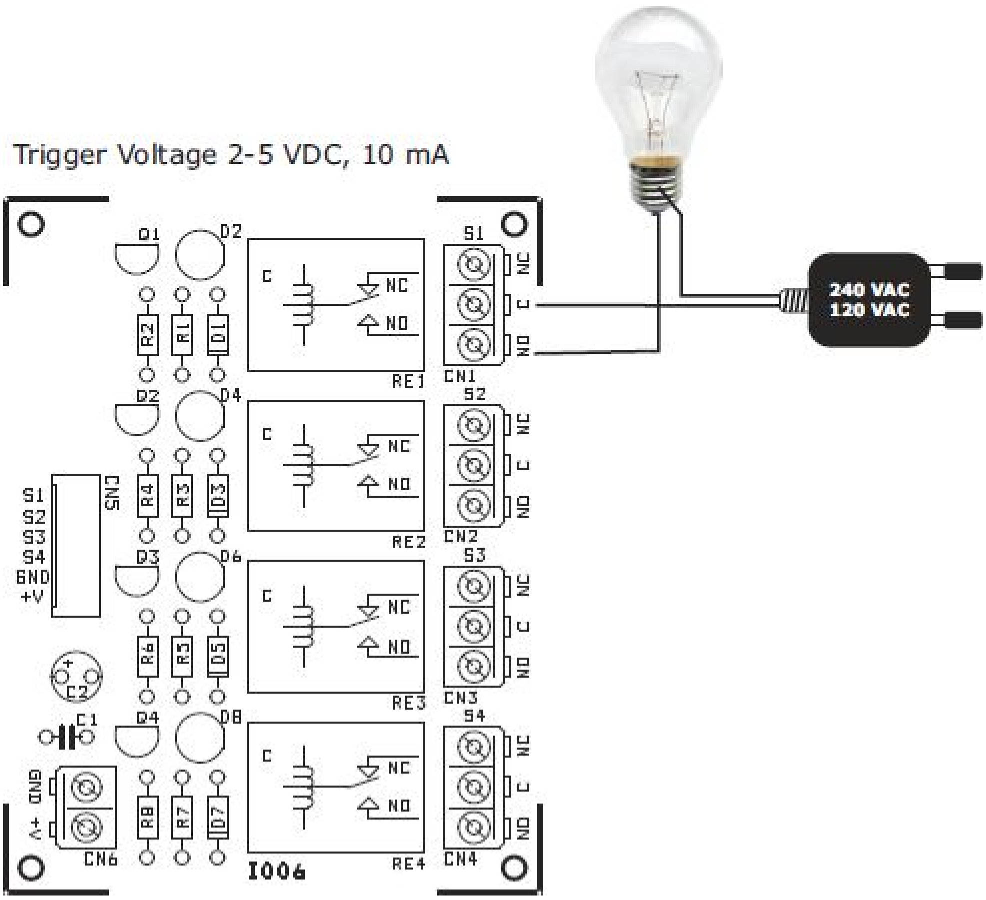


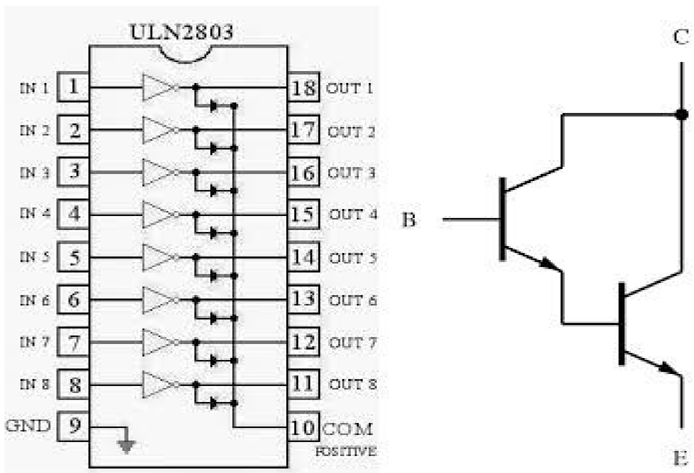
Fig-3: Relay Board Wiring Diagram

2.3 ULN 2803 IC

ULN 2803 IC [6] is used as a relay driver. It is a High voltage, high current Transistor Array IC used especially with Microcontrollers where we need to drive high power loads. Thic IC consists of eight NPN Darlington connected transistors with common Clamp diodes for switching the loads connected to the output. This IC is widely used to drive high loads such Lamps, relays, motors etc.

Most of the Chips operates with low level signals such as TTL, CMOS, PMOS, NMOS which operates at the range of (0-5) V and are incapable to drive high power inductive loads. However this chip takes low level input signals (TTL) and uses that to switch/turn off the higher voltage loads that are connected to the output side.

The ULN2803 IC consists of eight NPN Darlington pair which provides the proper current amplification required by the loads. A Darlignton pair has two transistors that act as a single transistor providing high current gain. In this pair the current amplified by the first transistor is further amplified by the next transistor providing high current to the output terminal.



a. b.

Fig-4: a. ULN 2803; b. Darlington Pai

2.4 SOFTWARE
The software of the system proposed consists of mainly the Blynk Application and the IFTTT application.

2.4.1 BLYNK APPLICATION
Blynk [2] is a Platform with iOS and Android apps to control Arduino, Raspberry Pi, NodeMCU and several other boards over the Internet. Blynk was designed for the Internet of Things. It can control hardware remotely, it can display sensor data, it can store data, visualize it and do many other cool things.

Blynk App setup is required; we set it up as per the requirement. We begin by creating a project and then selecting the microcontroller we are using. After which we create the toggle buttons for each relay associated with the digital pins of the microcontroller. Once this is done, Blynk sends an authentication token to the registered email id for this particular project. This token should be noted and saved for its use while programming the NodeMCU and setting up the IFTTT application.

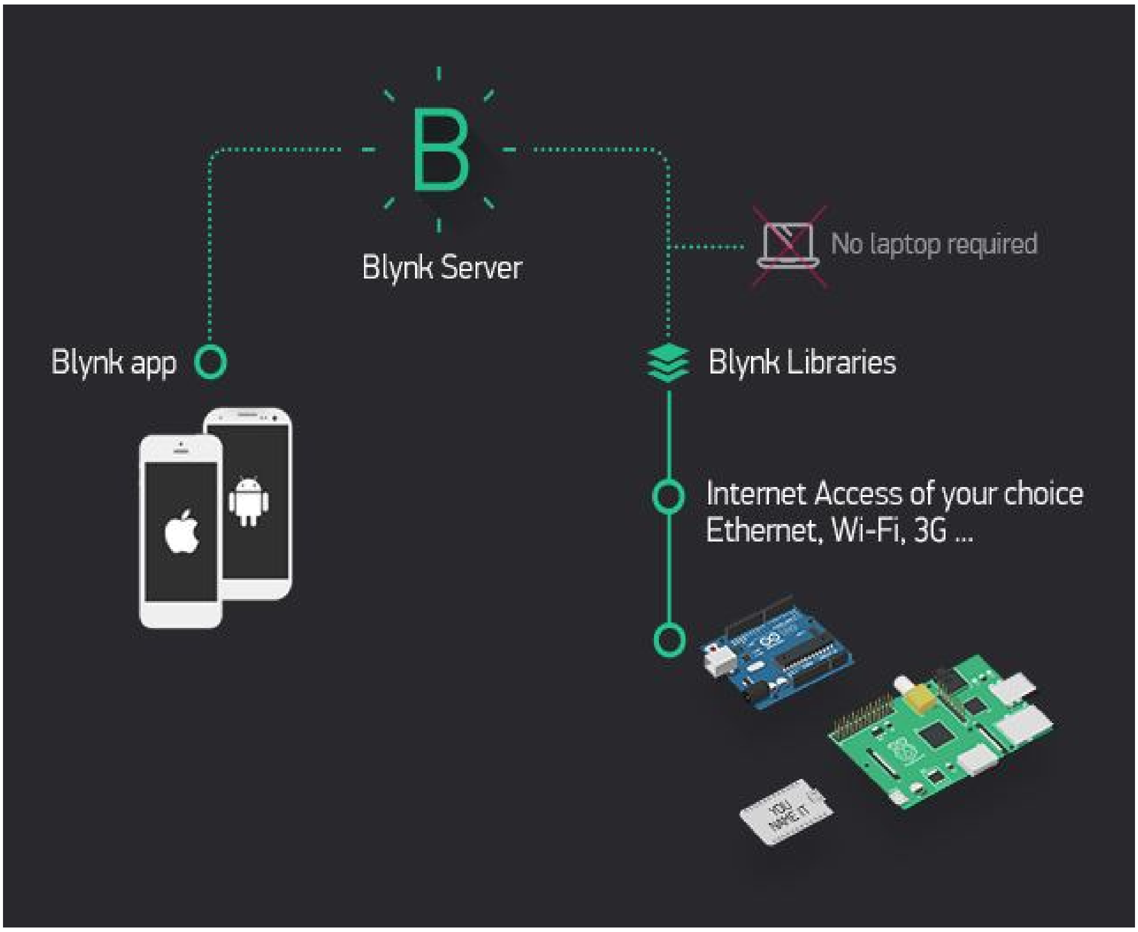


Fig-5: Functioning of the Blynk Application

2.4.2 ARDUINO IDE
A minimal Arduino C/C++ sketch, as seen by the Arduino IDE programmer, consist of only two functions.

- Setup (): This function is called once when a sketch starts after power-up or reset. It is used to initialize variables, input and output pin modes, and other libraries needed in the sketch.
- Loop (): After setup () has been called, function loop () is executed repeatedly in the main program. It controls the board until the board is powered off or is reset.
- Most Arduino boards contain a light-emitting diode (LED) and a load resistor connected between pin 13 and ground, which is a convenient feature for many tests and program functions. A typical program for a beginning Arduino programmer blinks a LED repeatedly.

This program uses the functions pin Mode (), digital Write (), and delay(), which are provided by the internal libraries included in the IDE environment. The program is usually loaded in the Arduino by the manufacturer. Arduino IDE and C language allow the programming of the low level registers in the atmega328P. Instructions like DDRB=0b00000001 for changing PORTB input/output pins are allowed. Fig 6 shows the basic program of Arduino

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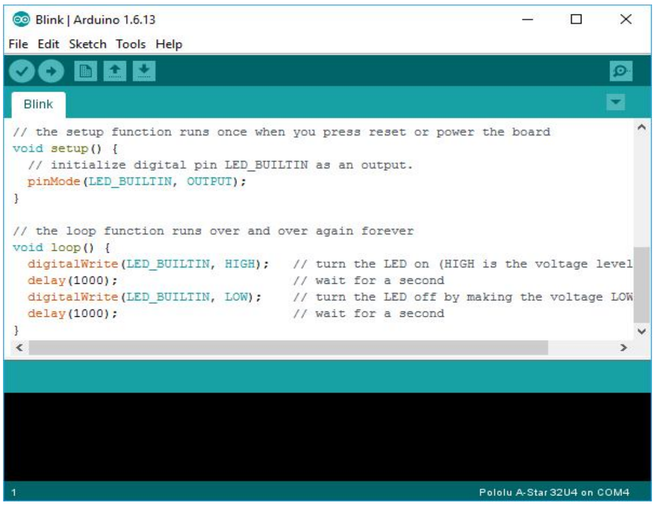

Fig-6: Arduino IDE

2.4.3 IFTTT APPLICATION

IFTTT [1] derives its name from the programming conditional statement “if this, then that.” IFTTT is both a website and a mobile app that launched in 2010 and has the slogan "Put the Internet to work for you". The idea is that you use IFTTT to automate everything from your favourite apps and websites to app-enabled accessories and smart devices. What the company provides is a software platform that connects apps, devices and services from different developers in order to trigger one or more automations involving those apps, devices and services. Here, IFTTT application is used to bridge the gap between the Google Assistant commands and the Blynk app.

Setting up the IFTTT application first requires logging in after which we need to create an applet and then “This”, i.e. the trigger, here we select Google Assistant and then we will type in the commands to which the Google Assistant should respond and to this command it should control the appliance/relay associated with it. The response command from the Goggle Assistant can also be typed in as desired.

After configuring the trigger, i.e. “This” of the application we need to configure the “That”. What should be done once the Google Assistant hears the command which we just configured? This is decided by setting “That” of the app. We click “That” and then select webhooks [7] and click connect. Webhooks will allow us to send commands to the Blynk Server. Now, in the URL we type the IP address of the Blynk server followed by the Authentation token sent by the Blynk and then the pin number of the microcontroller to which the device to be controlled is connected. The URL should be in the following format:

http://188.166.206.43/AuthToken/pin/CorrespondingDigit alPinNo

Then in the method we select ‘PUT’ and the content type is ‘Application/JSON’ [8] and in the body we write [“1”] to turn ON and [“0”] to turn OFF. This creates the action for the trigger i.e. the Google Assistant command. The action taken by it is simply sending a message to the Blynk app to either turn ON or OFF the concerned connected device.

Finally, the microcontroller is programmed with the actions it needs to do once it receives the signal from the Blynk application. Before that, the Blynk and the microcontroller should communicate and the communication is done via the internet and since the microcontroller, NodeMCU comes with inbuilt Wi-Fi module, it is programmed to connect to the desired network once plugged in. ‘C’ language is used to program the microcontroller and is programmed in the Arduino IDE [9].

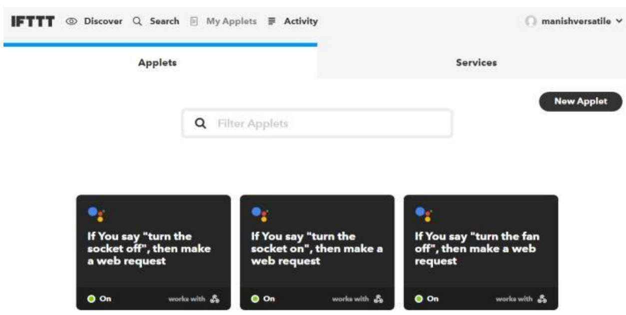

Fig-7: Screenshot of the IFTTT Application after Creating Several Applets

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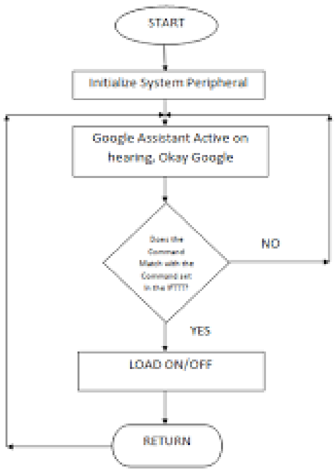
2.5 .FLOWCHART



3. .RESULT

The result was positive and the system responded well. The diagram below shows the complete prototype implementation of the proposed system.

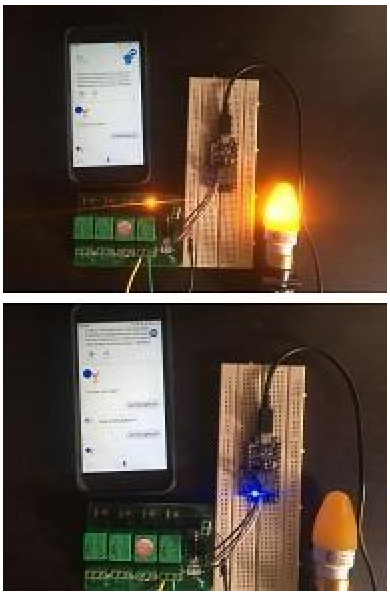


Fig-8: Light Turned ON and then OFF

NOTE: 5V/1A Output, Mobile Chargers were used to power the NodeMCU and the Relay Board

3. CONCLUSION AND FUTURE WORK

The aim of this paper was to propose a cost effective voice controlled (Google Assistant) home automation controlling general appliances found in one's home. The approach discussed in the paper was successful as GACHA's (Google Assistant Controlled Home Automation) design was successfully implemented. This system is highly reliable and efficient for the aged people and differently abled person on a wheel chair who cannot reach the switch for the switching ON/OFF the device and are dependent on others.

The future scope for GACHA can be huge. There are many fators to improve on to make GACHA more powerful, intelligent, scalable, and to become better overall for home automation. For example, controlling the speed of the fan, more number of devices can be integrated, like a coffee machine, air conditioner etc. To make the system respond more faster own private Blynk server can be made. Well, no system is ever perfect. It always has a scope for improvement. One just needs to put on a thinking cap and try and make the system more better.

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[2] Blynk : https://www.blynk.cc/ https://docs.blynk.cc/

[3] NodeMCU: https://nodemcu.readthedocs.io/en/master https://iotbytes.wordpress.com/nodemcupinout/

[4] GoogleAssistant:https://assistant.google.com/intl/en_in/https://www.pocketlint.com/Apps/Appsnews/Google appnews

[5] IoT: https://internetofthingsagenda.techtarget.com/definition/IoT-device

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[9] Arduino IDE: https://www.arduino.cc/en/Guide/Environment

[10] Wkipedia: https://www.wikipedia.org/

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- **Article in newspaper:**

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American, 293*, 22-23.

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