Recent Research Trend in Business Administration

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Dr. Rincy V. Mathew

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Forward from the Vice Chancellor

அண்ணாமலைப் பல்கலைக்கழகம்
ANNAMALAI UNIVERSITY
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ANNAMALAINAGAR - 608 002, CHIDAMBARAM, TAMIL NADU, INDIA.

Prof. V. MURUGESAN, Ph.D.,
Vice-Chancellor

Foreword

The growing phenomenon of globalization, liberalization and privatization has been immensely influenced the recent research trends in management and social science. Research has become a pivotal tool for organizations because innovative thinking and meticulous data gathering and their analyses would help not only to improve the brand image of the organization and product improvement, but also contribute to upgrade the quality of life of employees and ultimately the society. Social science research in general and Management research in particular multidimensional impact the up to date strides and stimulations in the global scenario and competitiveness.

In today's world, we are constantly adapting to the changing and continuously evolving business environment in response to new and improved demands from the society. Such a business scenario makes multifaceted management research and allied subjects mandatory to withstand marketing strategies in the face of globalization. Without proper research, these demands would be completely unrecognized and meaningless. Progressive research activities are essential factors in determining the future of societies that are strongly influenced by creativity and innovation. Given these facts, continued improvement and upgradation through researches in the field of management and social sciences are indispensable ingredients to achieve productive and progressive higher education as well as organisational, social and economical growth indices. From this point of view, the book entitled "Recent Research Trends in Management and Social Science" by Dr.C.Samudhrarajakumar, Dr.M.Ramesh, Dr.C.Kathiravan and Dr.Rincy.V.Mathew would be an incredible contribution in the field of Management and Business Administration.

The editors command appreciation especially in view of the topic, which has wide ranging ramifications in the present day society. I hope this publication would be a valuable contribution not only to the academicians and researchers, but also to the employees as well as employers. I have no hesitation to record that this book could be a good reference material for researchers, organisations, policymakers, trainers, consultants, etc. My Best wishes go to the editors for their earnest attempt, and all those who are involved in the process of bringing out this book.

(V. MURUGESAN)

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Prologue

High quality research is not only an integral part of the academic pursuits but it is the key element that drives all activities. Knowledge creation, coming out with innovative ideas, providing a scholarly eco-system and disseminating research findings are vital for the nation's growth. There are three fundamental aspects of research that every organisation strives for: Research should be innovative, impactful and socially relevant. While innovative and impactful research has long been recognized and rewarded, we share a world that is increasingly polarized between the haves and the have not. Unless research is meaningful and socially relevant, the fruits of these endeavours would not be widely shared. Given a globalized world, producing high-quality research output would be a joint endeavour leveraging international partners. Globalization as a complex process influences the whole structure of the world economy immensely. On the one hand, interconnections between individuals, institutions, and states significantly increase, bringing gross growth and prosperity to different human communities and societies. On the other hand, our modern world has turned into the world of constant changes, adjustments, and contradictions, depending on ever changing demands of the market economy system. Besides, we all encounter multi-level obstacles – individual and public – on our way to successful cross-border cooperation. Those challenges make us seek for new ways of efficiency increase and cooperation among organizations and their activities, new methods of management, manoeuvring within the terms of tense competition both on local and international levels. The book on Recent Research trends in management , social science and Business Administration has been a vehicle for communicating past and current research activities to our , students, entrepreneurs and scholars in the world . This book includes research papers, and conceptual papers related to management and social science. Our research community addresses in this book a variety of exciting problems, different from what has been done before and offers counter-intuitive insights that will challenge established viewpoints. Not only does our research make significant advancements to existing body of knowledge but also enriches the classroom experiences. We would like to thank the Management Research Forum and all faculty members of Department of Business Administration for a great year in terms of both good quality and output of research.

Acknowledgement

We feel honoured for having had opportunity to bring out this edited volume on Recent Research Trends in Management, Social science and Business Administration". First we express our sincere gratitude towards authorities of Annamalai University for giving permission to publish this book and encouragement in this endeavour. We are extremely grateful to our honorable vice chancellor

Prof. Murugesan Velayutham, the distinguished registrar Prof. Dr. M.Ravichandran and Tthe esteemed Dean, Faculty of Arts Prof.Dr.E.Selvarajan for their timely help. We are deeply indebted to all the faculty members, research scholars of Department of Business Administration Annamalai University for their constant encouragement for the successful completion of this work. Our sincere thanks are also due to the Emperial International publishers for the neat execution of this work. Finally, we again thank all those who directly or indirectly helped us in this endeavour.

Editors

About Editor(s)

Dr. C. Samudhra Rajakumar, B.E., M.B.A.,Ph.D , is currently working as a Professor and Head ,Department of Business Administration, Annamalai University, Tamilnadu, India. He has more than 32 years of teaching and research experience. He has published more than 399 articles in National and International Journals and more than 30 books in his credit and also organised many national and international conferences, seminars and workshops. He is a recipient of many prestigious awards and fellowships and has visited many countries in connection with academic research and training purposes. He is also heading of many professional and academic bodies and also a member of editorial boards of national and International Journals. His field of specialization is Marketing.

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PERFORMANCE INDICATORS OF RURAL WOMEN ENTREPRENEURS IN WOMEN EMPOWERMENT- A STUDY WITH REFERENCE TO THE SIZE OF ENTERPRISE

Jayalakshmy[1] and Dr. Panchanatham[2]
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INTRODUCTION

Women form an important part of the labour force and the economic role played by them cannot be isolated from the framework of development. The role and degree of integration of women in economic development is an indicator of economic independence and higher social status of women. Emergence of entrepreneurship is considered to be closely linked with social, cultural, religious and psychological variables. These changes seem to have become acceptable norms in the context of women at work in India today, with increasing number of women participation in economic development.Rural entrepreneurship means establishing industrial units in the rural areas. It is an effective means of accelerating the process of rural development. In future, the inbuilt strength of the Self-Help Groups will pave the way to undertake mega projects, like projects performed by joint stock companies, public sector enterprise and the like the SHGs have power to create a socio-economic revolution in the rural areas India. To achieve this in practical field the conversion of consumption based self-help groups into entrepreneurship-oriented self-help groups led to employment generation and empowerment of women *(Chiranjeevulu, 2003).*

Women Entrepreneurship in India is a recent phenomenon, which has come on the scene in the seventies but became more prominent in the eighties, especially in the latter half of the decade. In the eighties, the gender and development approach (GAD) influenced by social feminism, post modern and post colonial theorists, look into account the totality of women's lives, rejecting the public/ private dichotomy which serves to devaluate the work of women at home. Focus on perspectives on development makes women the 'subjects' rather than 'objects' of development, change agents rather than welfare recipients. The GAD approach is to move women from the margin to the centre (Hooks 1984) by women gaining a sense of control over their lives (empowerment).

LITERATURE REVIEW

The early researches on entrepreneurship was carried out by McClelland (1969 and revealed that individuals with personality characteristics, which are indicative of high need for achievement are likely to behave entrepreneurially. He regarded the following as distinctive characteristics of high, need achievement (i) a performance for moderate risks and a propensity to work harder in such situation (ii) a belief that one's personal efforts will be influential in the attainment of some goal and pleasure derived from this belief. (iii) A tendency to perceive the probability of success in attaining a goal as being relatively high, (iv) a need for feedback regarding success or failure of one's efforts (v) the capacity to plan ahead and to be particularly aware of the passage of time and (vi) interest in excellence for its own sake.

The study by Collins and Moore (1964) after interviewing 150 small business entrepreneurs at Michigan reported that (a) most of the entrepreneurs were orphans or half orphans (b) entrepreneurs lack social mobility drives. They have no attraction towards posts of authority and rewards associated with power and status (c) they indulge in punishing pursuits of task and choice fatigue, when one job is done, they like another to conquer. (d) They lack problem resolution (e) they categorize subordinates as either good or bold (f) they rebel against peers and parents, generally strained with partners but good with those outside the business (g) they are independent and (h) they don't like authorities above them.

The studies focusing on personality characteristics of entrepreneurs found that older entrepreneurs take no risk option more frequently than the younger entrepreneurs. The fear of failure hinders their decision to take risks (Winich (Cited by Dhillon, 1993). Hornaday and Abond (1971) analyzed a number of characteristics such as achievement, autonomy, aggression, support, conformity, recognition, independence, benevolence and leadership which were felt to be significantly associated with entrepreneurs. The research found that out of these characteristics, need for achievement, support, independence and leadership emerged as most significant.

The study by Decarlo and Lyons (1979) on the personality characteristics of minority and non-minority female entrepreneurs revealed that both minority and non-minority entrepreneurs differed significantly from those women who were not entrepreneur on tests measuring achievement, autonomy, aggression, conformity, independence benevolence and leadership. Differences were also obtained between minority and non-minority women entrepreneurs with minority entrepreneurs reporting that they started their business at a later age than non-minority women entrepreneurs. The non minority entrepreneurs scored higher on ratings of need for achievement and independence. The minority women entrepreneurs placed greater value on conformity and benevolence.

Mc Irish (1982) (cited by Churchill, N.C. 1987) g model and locus of control (LOC). He reviewed research relating LOC, to decision making and LOC (as measured by Rolters Internal – External locus of Control scale) to portfolio risk. LOC and portfolio risk were examined in combination with sex, marital status, age, educational level, asset level and number of value of common stock held. The LOC and portfolio risk relationship were also considered. The distribution of both LOC scores and portfolio risk scores were positively skewed. There was a positive relationship between portfolio risk and the standard deviation of portfolio risk of the securities in the portfolio. Age, assets and values of common stocks held were also significant determinant of risk level.

The study by Sectan and Kent (1981) (cited in Bhanushali, S.G. (2007) revealed the younger female entrepreneurs were better educated and placed slightly higher emphasis on profession than their families. They also compared characteristics of female entrepreneurs and executives revealed that female entrepreneurs were only slightly less educated than female executives. The executives view their ability to work with people as the greatest factor in success, while entrepreneurs viewed hard work and persistence as more important. Entrepreneurs tend to follow their fathers who are engaged in business although they do not acknowledge their fathers as role models. Female executives do not follow in their father's footsteps. The executives were older and showed more job stability than entrepreneurs. The characteristics of female entrepreneurs are different from female executives.

Cromie and Johns (1983) measured psychological and entrepreneurial characteristics. The study indicates that new aspiring entrepreneurs possessed unique personal characteristics. But that after some years of managing one's own business, entrepreneurial qualities diminish and established entrepreneurs begin to resemble career executives. The studyconcluded that the skills necessary to enter the growth and development of an enterprise may be different from those required to conceive and launch a business.

RURAL WOMEN ENTREPRENEURSHIP - PERFORMANCE INDICATORS

Based on the focus group discussion conducted with the twenty rural women entrepreneurs the following factors were identified as the performance indicators of the rural women entrepreneur.

- Risk Factor
- Diversification
- Training
- Innovativeness

SAMPLING FRAME WORK

In the analysis the samples were selected from all the fourteen districts of the Kerala state. For such type of analysis the techniques of sampling is essential. In this analysis the samples were selected on the basis of quota sampling method. This particular sampling procedure does not afford any basis for estimating each item in the population has of being included in the sample. More specifically the principles of quota sampling were selected for this analysis.

ANALYSIS AND INTERPRETATION

Analysis of rural women entrepreneurs' performance with regard to the turnover of business against product innovation

The categorical variable performance of rural women with regard to turn over of business was tabulated against the product innovation and was tested using Kendal's tau-b for significance and the effect size using Pearson's R.

Cross tabulation on turnover of business vs. product innovation

		Product Innovation					
		Never	Rarely	Sometimes	Frequently	Always	Total
Performance of rural women entrepreneur with respect to turn over of business	Less than 1 crore	4	10	37	3	9	63
	1 to 5 crores	5	12	63	13	13	106
	5 to 10 crores	3	7	18	1	2	31
	above 10 crores	0	2	5	1	2	10
	Total	12	31	123	18	26	210

The above table shows that majority of the rural women entrepreneur's enterprises innovate sometimes and the up to 5 crores business does it sometimes.

Symmetric Measures					
		Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Ordinal by Ordinal	Kendall's tau-b	-.027	.063	-.437	.662
	Spearman Correlation	-.031	.071	-.443	.659[c]
Interval by Interval	Pearson's R	-.025	.071	-.366	.715[c]
N of Valid Cases		210			
a. Not assuming the null hypothesis.					
b. Using the asymptotic standard error assuming the null hypothesis.					
c. Based on normal approximation.					

Symmetric measures on turnover of business Vs. product innovation

To investigate the relationship between the turnover of the business and product innovation, Kendall's tau-b was used. Kendall's tau-b analysis indicated a negative association between turnover of the business and product innovation, tau (208) = -0.027, $p \geq 0.05$. This means that business with higher turnover doesn't always engage in higher product innovation and vice versa. This tau is considered to be smaller than typical effect (Cohen, 1988)

Analysis of size of the enterprise on the risk taking ability of rural women entrepreneurs

The continuous variable risk taking ability was tabulated against the categorical variable size of the enterprise and was tested using Eta for effect size.

		Size of the enterprise on investment			
		Large Scale	Medium Scale	Small Scale	Total
3.5	Count	0	40	0	4.0
	Expected Count	.2	3.6	.3	4.0
3.75	Count	0	18	2.0	20
	Expected Count	0.8	17.8	1.4	20.0
4.00	Count	3.0	42	2.0	47
	Expected Count	1.8	41.9	3.4	47.0
4.25	Count	1.0	46	4.0	51
	Expected Count	1.9	45.4	3.6	51.0
4.5	Count	4.0	51	3.0	58
	Expected Count	2.2	51.6	4.1	58.0
4.75	Count	0	20	4.0	24

	Expected Count	0.9	21.4	1.7	24.0
5.00	Count	0	6	0	6.0
	Expected Count	.2	5.3	0.4	6.0
Total	Count	8.0	187	15	210
	Expected Count	8.0	187.0	15.0	210.0

Cross tabulation of risk taking ability of an rural women entrepreneur Vs. size of the enterprise

The above cross tab provides the expected count and the actual count which helps in comparing the risk taking ability based on the size of the enterprise.

			Value
Nominal by Interval	Eta	Risk taking ability of the entrepreneur Dependent	.045
		Size of the enterprise on investment Dependent	.193

Directional measures on the size of the enterprise and risk taking ability To investigate the relationship between the size of the enterprise and risk taking ability of rural women entrepreneur, Eta test was used. Eta analysis indicates the strength of each variable against the other. This means that size of the enterprise has no direct influence on the risk taking ability of the entrepreneur and vice versa.

Analysis of size of the enterprise on the diversification of the business as the performance indicator of rural women entrepreneurs

The continuous variable diversification of the business was tabulated against the categorical variable size of the enterprise of rural women entrepreneurs and was tested using eta for effect size.

			Size of the enterprise on investment			
			Large Scale	**Medium Scale**	**Small Scale**	**Total**
Diversification of the business	3.5	Count	0	2	0	2
		Expected Count	.1	1.8	.1	2.0
	3.75	Count	1	11	1	13
		Expected Count	.5	11.6	.9	13.0
	4	Count	0	42	4	46
		Expected Count	1.8	41.0	3.3	46.0
	4.25	Count	5	66	5	76
		Expected Count	2.9	67.7	5.4	76.0
	4.5	Count	1	46	2	49
		Expected Count	1.9	43.6	3.5	49.0
	4.75	Count	1	16	3	20
		Expected Count	.8	17.8	1.4	20.0
	5	Count	0	4	0	4
		Expected Count	.2	3.6	.3	4.0
	Total	Count	8	187	15	210
		Expected Count	8.0	187.0	15.0	210.0

Cross tabulation on diversification of the business and size of the enterprise on investment

The above cross tab provides the expected count and the actual count which helps in comparing the diversification of the business based on the size of the enterprise.

Directional Measures			
			Value
Nominal by Interval	Eta	Diversification of the business Dependent	.006
		Size of the enterprise on investment Dependent	.121

Directional measures on diversification of the business and size of the enterprise on investment

To investigate the relationship between the size of the enterprise and the diversification of the business, Eta test was used. Eta analysis indicates the strength of each variable against the other. This means that size of the enterprise has no direct influence on the diversification of the business of the rural women entrepreneur and vice versa. This Eta is considered to be smaller than typical effect (Cohen, 1988)

Analysis of size of the enterprise on the training needs of rural women entrepreneurs
The continuous variable training needs was tabulated against the categorical variable size of the enterprise and was tested using Eta for effect size.

			Size of the enterprise on investment			
			Large Scale	**Medium Scale**	**Small Scale**	**Total**
Training need of the rural women entrepreneur	3.5	Count	0	1.0	0	1.0
		Expected Count	.0	0.9	0.1	1.0
	3.75	Count	0	14	1.0	15
		Expected Count	0.6	13.4	1.1	15.0
	4.0	Count	1.0	31	2	34
		Expected Count	1.3	30.3	2.4	34.0
	4.25	Count	5.0	59	6.0	70
		Expected Count	2.7	62.3	5.0	70.0
	4.5	Count	2.0	54	3.0	59
		Expected Count	2.2	52.5	4.2	59.0
	4.75	Count	0	24	1.0	25.0
		Expected Count	1.0	22.3	1.8	25.0
	5.0	Count	0	4.0	2.0	6.0
		Expected Count	0.2	5.3	0.4	6.0
	Total	Count	8.0	187	15	210
		Expected Count	8.0	187.0	15.0	210.0

Cross tabulation of training need of the rural women entrepreneur and size of the enterprise on investment

The above cross tab provides the expected count and the actual count which helps in comparing the training needs of the business with the size of the enterprise.

			Value
Nominal by Interval	Eta	Training need of the rural women entrepreneur Dependent	.049
		Size of the enterprise on investment Dependent	.162

Directional measures on size of the enterprise and the training needs of the business

To investigate the relationship between the size of the enterprise and the training needs of the business, Eta test was used. Eta analysis indicates the strength of each variable against the other. This means that size of the enterprise has not direct influence on training needs of the entrepreneur and vice versa. This Eta is considered to be smaller than typical effect (Cohen, 1988)

INTERPRETATIONS

1. The majority of the rural women entrepreneur's enterprises innovate sometimes and the up to 5 crores business does it sometimes. Thus innovativeness is one of the major performance indicators in the growth of the businesses started by rural women entrepreneurs.
2. From the study it is interpreted that the size of the enterprise has no direct influence on the risk taking ability of the rural women entrepreneurs and vice versa.
3. The size of the enterprise has no direct influence on the diversification of the business of the rural women entrepreneur and vice versa.
4. The size of the enterprise has not direct influence on training needs of the entrepreneur and vice versa.

CONCLUSION

In the present study also there exists a chance for analyzing the entrepreneurial capabilities of the rural women entrepreneurs. This study is basically emphasizing on the performance indicators of the rural women entrepreneurs with respect to the size of enterprise started by the rural women entrepreneur. This topic is very relevant in the present economic condition of our country. Unemployment is the main problem that our country faces now. In this situation it is necessary to become familiar with the multi dimensional aspects of Entrepreneurship. So these basic skills are playing a crucial role in the success of rural women entrepreneurship venture. Thus it is proving that there has been an empowerment of women entrepreneurs through entrepreneurship development which has brought a positive impact on the lives of the family and improvement in the community and society at large.

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E-BANKING AND CUSTOMER SATISFACTION IN SELECT PUBLIC SECTOR BANKS IN INDIA – A STUDY

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ABSTRACT
Various e-banking channels like ATM Cum Debit Card, Credit Card, Internet and mobile phone have been recognized as e-delivery channels and there is a wide expectation that electronic banking will have a significant impact on the future financial institutions and customers. This mode of banking has become popular because of its convenience and flexibility. Present article is an attempt to disclose the various aspects of e-banking with reference to the various measures of customers. Two public sector banks have been chosen for the study purpose and the primary data have been collected from the customers through interview schedule.

Keywords: E-Banking, Convenience, flexibility, customers satisfaction

INTRODUCTION
A fact cannot be denied that Indian economy is the fastest growing economy in the world, opportunities of business and its allied activities are increasing multiple times. As the business activities are growing the scope of e-commerce is also increasing. Due to the fastest growth of information technology, people are prone to use the online modes of transactions. E-banking is now being used in all types of transactions, including transfer of funds, bill payments, online shopping etc. E-banking has made business processes more reliable and efficient. Consequently, e-banking is now essential for businesses to be able to compete in the global marketplace. The purpose of this paper is to add to the body of knowledge regarding the origins of e-banking and the value of e-banking to customers, while also identifying security measures, such as Web assurance services, for dealing with e-risks. The value of e-banking includes its fundamental role in today's global economy, the evolution of virtual businesses, and the unique opportunities it provides for linking marketers with consumers. Research on e-risk includes the investigation of cybercrime and the use of Web assurance services to combat security breaches. Recognizing the value of e-commerce is easy, but to comprehend the risks it entails, it is helpful to understand how e-banking came into existence.

OBJECTIVES OF THE STUDY
1. To know the extent of customers utilization of e-banking services.
2. To ascertain the factors influencing the customers' satisfaction on the e-banking services.

SOURCE OF DATA
Present study is mainly based on primary data which have been collected from the customers of select banks namely State Bank of India and Punjab National Bank in Cudalore District through interview schedule. Secondary data have also been used to explain the theoretical concepts of the study. Annual Reports, Bulletins and Publications of Reserve Bank of India, Public Sector Banks, Institute for Development and Research in Banking Technology and Payment Council of India as well as articles from different journals, Magazines and Websites.

SAMPLES OF THE STUDY
Cudalore is one of the important industrial districts in Tamil Nadu. One-Hundred e-banking customers each from the two select public sector bank namely, State Bank of India and Punjab National Bank have been given a chance to express their opinion on the services rendered by their bankers by adopting convenience sampling technique. Thereby the sample size is 200.

FRAMEWORK OF ANALYSIS
The collected data have been edited and tabulated as per the requirements of the study. The data have been analyzed using descriptive statistics.

Table-1.1: Level of Awareness on Various E-Banking Services

Level of Awareness	Number of Respondents	Percentage of Respondents
Low	46	23.00
Medium	105	52.50
High	49	24.50
Total	**200**	**100.00**

Sources: Primary Data

The table 1.2 shows that 46 (23 per cent) respondents have low level of awareness, 105 (52.50 per cent) respondent have medium level of awareness and 49 (24.50) respondents have high level of awareness on the e-banking services provided by select public sector banks.

Table-1.2: Frequency of using e-banking Services and level of awareness

Frequency of using e-banking Services	Level of Awareness			Total
	Low	Medium	High	
Daily	3	4	1	8
	(37.5)	(50.00)	(12.5)	(100)
Weekly Twice	12	25	4	41
	(29.26)	(60.97)	(9.75)	(100)
Once in-a -week	6	11	5	22
	(27.27)	(50.00)	(22.72)	(100)
Two of Three times in a month	7	15	15	37
	(18.91)	(40.54)	(40.54)	(100)
Once in a month	5	9	7	21
	(23.80)	(42.85)	(33.33)	(100)
As and when required	10	24	12	46
	(21.73)	(52.17)	(26.08)	(100)
When getting alert from the bank	3	17	5	25
	(12)	(68)	(20)	(100)
Total	**46**	**105**	**49**	**200**

Sources: Primary Data

Table 1.3 shows the frequency of using e-banking services and level of awareness through different categories. Among 200 respondents, 8 (4 per cent) customers are using e-banking services every day; 41 (20.5 per cent) customers use these services weekly. Majority of the customers use-banking services when these are required such customer are maximum in number (23 per cent) while only 8 per cent customers use these services on daily basis.

Table-1.3: Area of Residence and Level of Utilization on E-banking Services

Area of Residence	Level of Residence			Total
	Low	Medium	High	
Rural	10	20	12	42
	(23.80)	(47.61)	(28.57)	(100)
Semi Urban	11	33	10	54
	(20.37)	(61.11)	(18.51)	(100)
Urban	25	52	27	104
	(24.03)	(50)	(25.96)	(100)
Total	**46**	**105**	**49**	**200**

Source: Primary Data

Table 1.4 reveals the area of residence and level of utilization on e-banking services majority (104) of the customer belong to the urban area while 42 customers belong from the rural area. It is certain that the level of residence also affect the pace of e-banking services.

Table-1.4: Level of Satisfaction on e-banking Services

Level of Satisfaction	Number of Respondents	Percentage of Respondents
Low	25	12.50
Medium	100	50.00
High	75	37.50
Total	**200**	**100.00**

Source: Primary Data

Table 1.5 reveals the level of satisfaction on e-banking services 25 (12.50 percent) customers who are satisfied belong from the low level of satisfaction, 100 (50 per cent) customers belong the medium level of satisfaction and 75 (37.50) customers belong from the high level of satisfaction.

CONCLUSION

The present study found that majority of the respondent are satisfied with the services offered by select public sector banks. Level of awareness on e-products offered and e-services provided and level of usage has a high influence in enhancing the customers' level of satisfaction. The customers' preferences and expectations may change periodically. So bank should be enhanced customers services to retain the existing customers and to attract new ones.

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EMPLOYEE ATTRITION IN NON BANKING FINANCIAL COMPANIES

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ABSTRACT
Employee Attrition — the rate at which employees leave an organization — is a major challenge faced by organizations globally. It projects an organization's inability to retain employees. Employees are the assets of any organization. In today's world, the customer is the central focus of all firms. Consequently, catering to customer needs has become the top priority for many organizations. However, firms fail to realize that employees, who are indispensable to the survival and success of business, are internal customers of the firms. Can an organization service the needs of its customers properly when they fail to take care of the needs of the internal customers? The answer is no. Organizations cannot afford to lose their key performers. High attrition of employees would certainly have an impact on the productivity and sustainability of an organization.

The incidence of high employee attrition rates in organizations across different industries in India has been the subject of substantial number of studies. However, not much of research seems to have been focused on identifying the causes of employee attrition in Non-Banking Finance Companies (NBFCs), more so NBFCs engaged in gold financing business. NBFCs play a critical role in the development of the country's economy by providing financial aid to customers normally not catered to by banks. This paper attempts to throw light on employee attrition and Non-Banking Finance Companies in general. The deficiency of research in this area of employee attrition in gold financing NBFCs needs to be addressed by a study on the real causes of employee attrition in these organizations and also by reviewing how effective are the employee retention strategies followed by them.

Keywords: Employee Attrition, Employee turnover, Retention, Work-Life balance, Gold Loan NBFC

INTRODUCTION
The gradual loss of employees in an organization over a passage of time is essentially referred to as employee attrition. Employee Attrition is also often referred to as Employee Turnover. Employee attrition is generally perceived as a negative thing to happen to an organization because of the costs involved in hiring and training a replacement for the employee who has left. High attrition of employees can be problematic for several reasons. Apart from the costs involved, it could also affect employee morale and lower productivity.

EMPLOYEE ATTRITION / EMPLOYEE TURNOVER
One can come across several instances of many business owners or leaders repeating themselves that the most valuable asset of any company is its employees. After all, business is essentially powered by people. Still, facts seem to suggest that workers are not receiving the treatment or support that they deserve.

A recent Gallup survey, indicated that as much as 87 percent of workers worldwide do not feel engaged in their jobs. Though previous generations of workers may have accepted such dissatisfaction and continued in their jobs, it seems as though the newer generations will not do so. The older employees are far more likely to remain loyal to their employers than their younger counterparts. The reason for this might be down to the endurance and forbearance of older generations. However, the fact remains that modern-day staff attrition is on the upswing and so too are the associated costs. And if companies do not adapt to the needs of the younger workforce, then these attrition rates and costs are only likely to grow.

Every industry has its own standards for acceptable attrition rates. Such rates can also differ between skilled and unskilled positions. As Indian economy has been aligning itself with the global business, more opportunities are growing in terms of jobs. This leads to rising level of employee attrition since employees leave an organization for better prospects elsewhere. The immediate gains in pay package is mainly responsible for such job hopping and consequent increase in the attrition rate.

CLASSIFICATION OF EMPLOYEE ATTRITION

Attrition could be due to either voluntary or involuntary causes. When an employee leaves an organization on his own accord (say by resignation), it is voluntary attrition. Involuntary attrition could be through requested resignation, permanent layoff, retirement, death etc. The impact of involuntary attrition to the company is minimal since it is under the employer's control.

Employee attrition projects an organization's inability to retain its employees. World over, high employee attrition - the rate at which employees leave an organization - is a major challenge for firms across different industries. Understanding the reasons of employee turnover, is therefore an important first step in addressing this issue.

Growing number of organizations worldwide are trying to figure out how to win the war on employee attrition. They strive to retain their best employees because they realize that if employees stay longer, they get better at what they do, make relationships stronger with their valued customers which in turn will lead to long-term success in the marketplace.

Attrition could differ across sectors. Often, there are employer-specific characteristics that contribute to attrition. These characteristics include the profile of workers employed in firms. Studies have shown that firms with young workers experience more turnover than those with older workers.

OVERVIEW OF EMPLOYEE ATTRITION IN INDIA

KPMG in its Annual Compensation Trends Survey 2018-19 has indicated that the overall average annual voluntary attrition in India across industries as 13.1%. This survey analyzed and brought together findings from 272 companies across 18 sectors. Automobile industry showed the lowest attrition rate of 6.6% whereas Retail sector had the highest attrition of 18.5%. Banking sector showed 17.8% attrition while Financial Services sector showed 18.2% both tending towards the higher end of the attrition spectrum in the country. "Serious thought ought to be given by organizations in India as to what drives employee commitment," says Mohinish Sinha, leadership and talent practice leader, Hay Group India.

WHY DO PEOPLE LEAVE THEIR JOBS?

There are several factors that affect an employee's decision to leave a job. While for one organization an employee's leaving the job is considered attrition, for another organization where this employee joins, it is considered as talent acquisition. Hence, what is perceived as a problem for one entity may be an opportunity for another. To the individual, such a change means a career move which could result in economic growth and improved quality of life for him, proximity of new workplace to the location where his family resides etc.

The reasons for an employee to leave his job may vary from individual to individual. When data is collected from a large number of individuals leaving (or who have left an organization), some consistencies may be observed which could provide more insights as to why individuals leave in large numbers. If these are based on controllable factors, one can attempt to control such factors. If on the other hand, these factors are not within the control of the organization, then the option before the organization is to prepare itself for managing attrition. In today's competitive business scenario, when an individual leaves the job, it causes a lot of disturbances in the organization, more so if the organization is small in size and the individual leaving is in a critical role. Larger organizations may be able to handle such situations better since they might have alternate resources and/or various levels with the same skill sets. Hence its essential to understand and manage attrition.

Towers Watson, a global professional services firm in its report says, "Attrition in India is at 14 per cent, marginally higher than global and Asia Pacific countries (11.20 per cent and 13.81 per cent, respectively)." The report said that 92 percent of firms in the country experience challenges in attracting talent with critical skills, while over 75 per cent organizations face challenges in retaining high performing talent.

The study says that while for Indian employers, the top two priorities are 'career advancement opportunities' and 'challenging work environment', for employees 'job security' and 'career advancement opportunities' are the main priorities.

In many previous studies on employee attrition, salary or compensation has been cited as the most common reasons for which employees leave an organization. Most of the employees who have been with an organization for a while, expect to be compensated adequately for their hard work and experience. However this ‘adequacy’ may differ in perception between the employee and the employer. If the employee feels that they are not being rewarded by way of an increase in pay commensurate with their output, then they start thinking of leaving the organization and moving somewhere else where they can receive a higher pay.

Beyond a point, an employee’s primary need may have less effect on him than how he is treated and how valued he feels. Employers need to be aware of this. An employee may not chose to leave the first time he encounters such a thought, but nevertheless, a thought might indeed have been planted in his inner self. The second time that thought gets strengthened. The third time he starts searching for another job. And actual leaving might occur depending on whether he is able to identify a suitable opening and also how fast he is able to do so.

Interpersonal relationships at the workplace - particularly those with immediate managers - is another factor which may prompt an employee to leave an organization. Different managers create problems for employees in different ways by being too authoritative, too critical or too selfish.

An employee may also choose to separate himself from an organization because of personal reasons such as ill-health of self or that of near and dear ones, desire to return to the native place for family reasons, transfer of spouse etc. In the Indian context, a woman employee may have to give up her job post marriage to resettle elsewhere in the country along with her spouse. An organization which pays scant respect towards employee safety may have to face mounting attrition level. High levels of work stress and lack of work life balance could also result in employees leaving their job. Many companies in their eagerness to squeeze out every little drop of productivity from their employees (and thereby increase profitability), may prefer to have less number of employees in their rolls. This may look fine in the immediate context, but in the long run, stress level of employees may soar under the weight of excessive workload. Such employees’ personal life may also go for a toss due to alarmingly high level of work pressure. The end result could be burnout of the employee and steep fall in productivity. Such employees will be constrained to rethink their priorities and may prefer to move over to an organization that promises a relaxed pace of work.

There could also be instances where employees have to separate from an organization due to work during their probation period being unsatisfactory or maybe because their appointment was of fixed tenure or on temporary basis. There could also be employees who are laid off for want of work. Such separations are most unpleasant since these are not employee initiated. Hence they need to be handled by organizations with a human touch since this could create ripples of negativity within the organization which could take a hit on the organization's external image apart from affecting the morale of the employees as a whole and a feeling of insecurity in general. Thus controlling employee attrition and retention of the existing talent pool is one of the biggest challenges faced by organizations today.

There are several practices by which organizations could stem or reduce the attrition of employees. But these differ from organization to organization. However, earlier studies have thrown up some solutions which could help improve the attrition rates and retain employees for a longer period than otherwise. Some such solutions are:

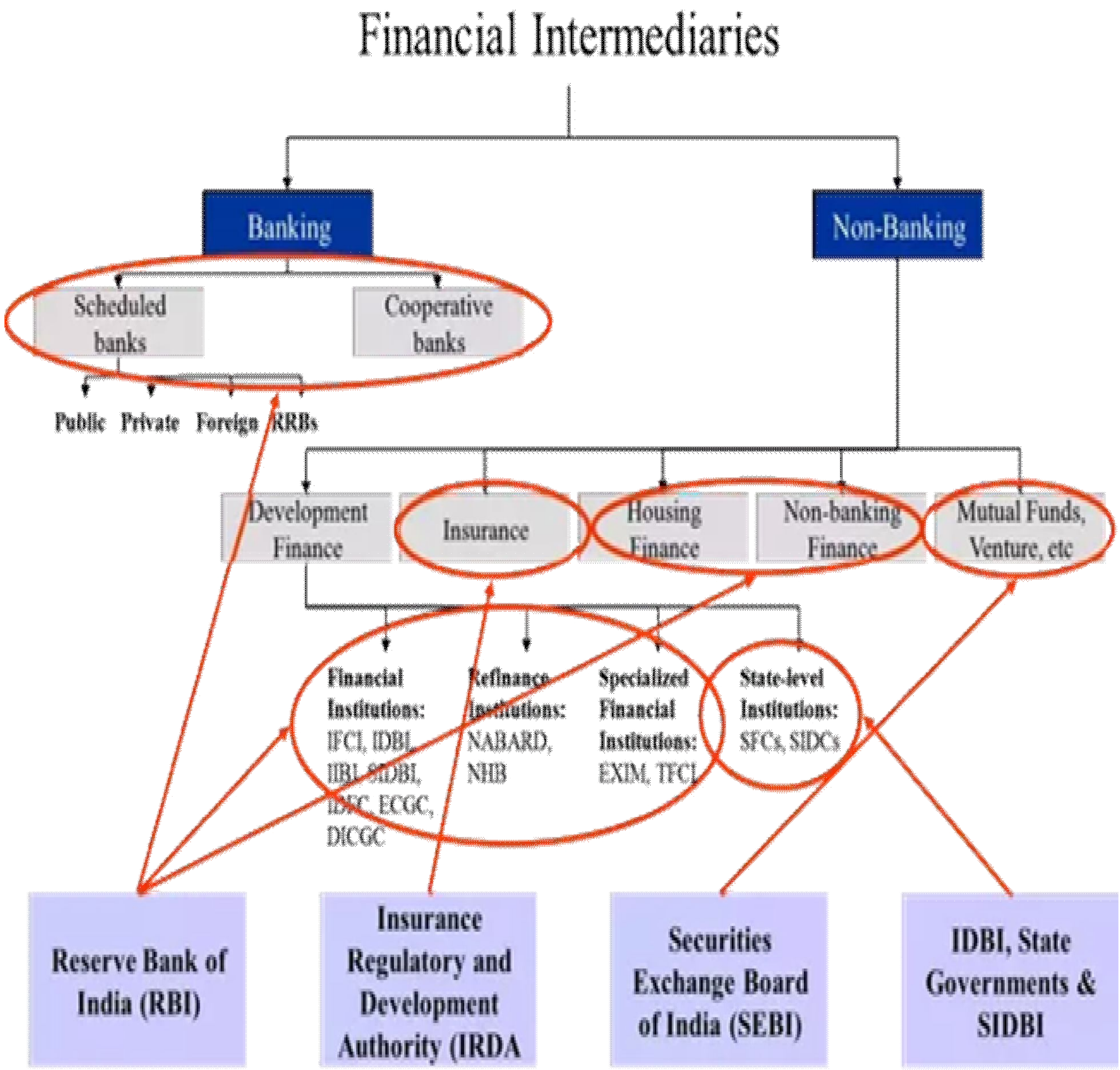
- Offer fair and competitive salaries
- Visible career opportunities for growth
- Improve employee engagement
- Provide learning opportunities to improve job skills
- Work-Life balance
- Reward and recognition programs
- Providing stock options to employees to inculcate ownership feel
- Recreational activities to reduce stress levels

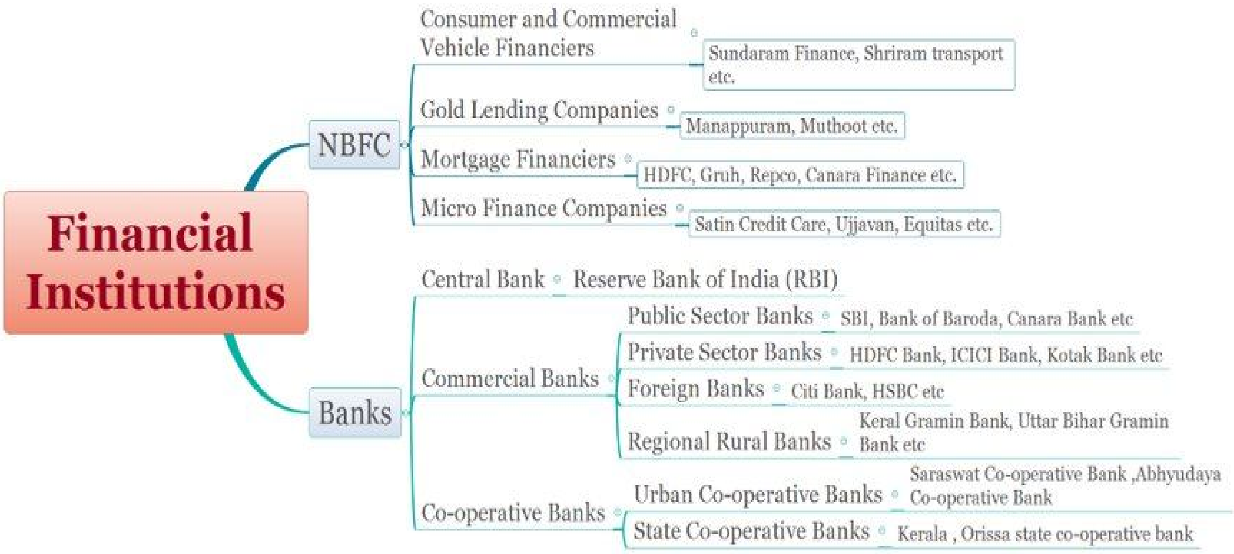
Simultaneously organizations could also strengthen their recruitment process for identifying best-fit candidates during the hiring process itself. Choosing the best candidate may not always work since that candidate may not fit the culture of the organization. However, choosing the best-fit candidate helps to retain the individual for a longer time. Organizations also need to take feedback from employees who quit, through an exit-interview process and acting on the feedback thus received to improve upon, or rectify the grey areas cited.

FINANCIAL INTERMEDIARIES IN INDIA

The financial sector in India consists of a wide variety of institutions which cater to different market segments. At the top level are scheduled commercial banks which follow universal banking model. Next, there is the cooperative banking sector which takes care predominantly of agriculture and allied activities.

Non-Banking Finance Companies (NBFCs) are largely involved in serving those classes of borrowers who are generally excluded from the formal banking sector. However, over the years, the exclusiveness enjoyed by banks viz-a-viz NBFCs, has somewhat blurred. NBFCs are now competing with banks in providing financial services such as infrastructure finance, housing finance, vehicle finance etc apart from other areas as well.





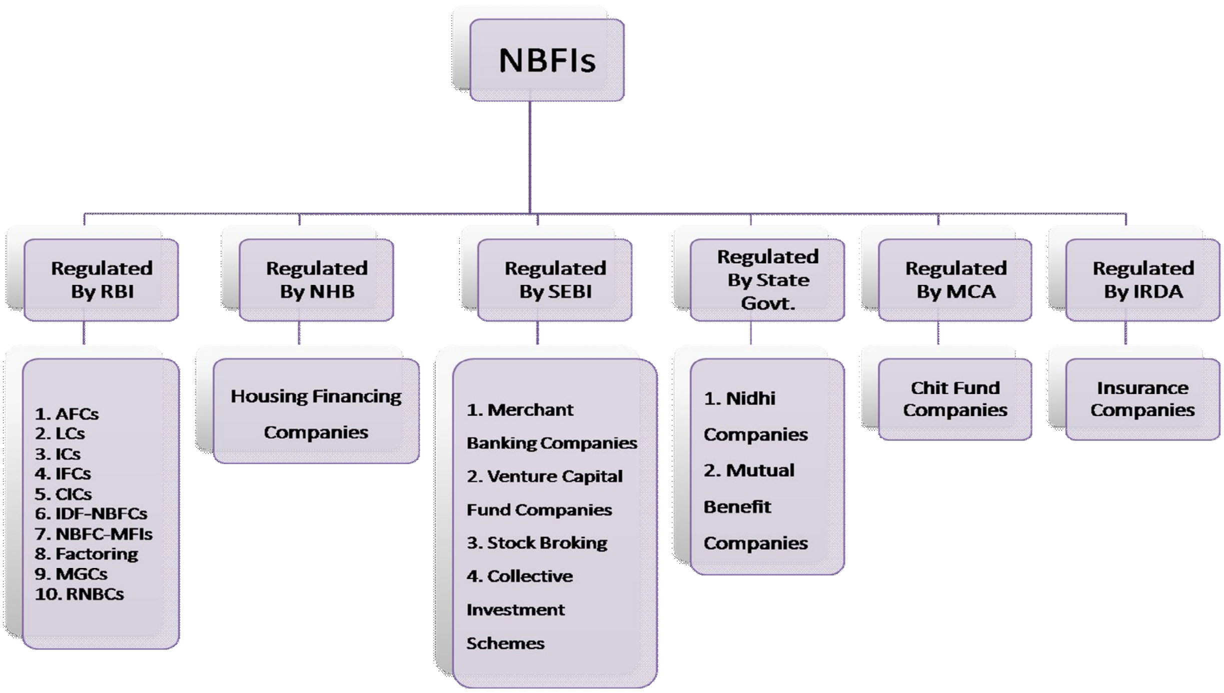
NON-BANKING FINANCE COMPANIES (NBFCS)

Introduction

NBFCs are involved in providing financial services such as offering of small ticket personal loans, financing of cars/two/three wheelers, truck financing, farm equipment financing, refinance for purchase of used commercial vehicles/machinery, secured/unsecured working capital financing, etc. Further, NBFCs also provide financial services to Micro, Small, and Medium Enterprises (MSME) most suitable to their business requirements.

The characteristics of financial services offered by NBFCs are their simpler processes and procedures in sanction and disbursement of credit, friendly and flexible terms of repayment to suit the unique requirements of its clientele etc. However, such service may come at a higher cost. There could be an overlap of functions between Banking system and NBFCs but they both cater to different sections of the society.

Classification of NBFCs



As shown above, RBI classifies NBFCs into ten categories, namely Asset Finance Companies(AFCs), Loan Companies(LCs), Investment Companies(ICs), Infrastructure Finance Companies(IFCs), Core Investment Companies(CICs), Infrastructure Debt Funds(IDF-NBFCs), NBFC-Microfinance Institutions(NBFC-MFIs), Factoring companies(FCs), Mortgage Guarantee Companies(MGCs) and Residuary Non-Banking Companies(RNBCs).

Role of NBFCs in Promoting Inclusive Growth

NBFCs play an important role in promoting inclusive growth in the country, by catering to the diverse financial needs of customers not catered to by banks. They have stimulated the growth of the Indian economy and have made significant contributions towards supporting the government's agenda of extending financial inclusion.

Gold Loan NBFCs

Gold financing NBFCs provide loans against security of gold jewelry. Though banks also were active in gold financing business, NBFCs' gold loans witnessed phenomenal growth due to their customer friendly approaches like higher Loan To Value (LTV) ratio, simplified sanction procedures, quick loan disbursement etc. Branches of gold finance NBFCs increased significantly during the last couple of years at urban and rural areas alike. Gold financing NBFCs help in monetization of idle gold stocks in the country and facilitate in creating productive resources.

A region-wise analysis will reveal that the organized gold loan market is mainly concentrated in southern India, while other regions are witnessing a comparatively low presence of organized players. However the organized players having explored the potential, has since been expanding their networks into North, East and West regions.

According to a January 2018 report by KPMG, India's organized gold loan industry could touch Rs 3,101 billion by 2019-20 as the companies are offering flexible schemes at lower interest rates, minimum paperwork and without going through the hassles of a rigid credit appraisal process.

Employee Attrition in Gold Loan NBFCs

Despite its phenomenal growth, those NBFCs who are predominantly into Gold Loan business based in Kerala, has been experiencing high employee attrition rates for the last several years.

There could be many factors that lead to attrition in NBFCs. Not many studies seem to have been undertaken to identify the root causes of attrition in this sector and the effect of such attrition on the organization. Any such study which could come up with concrete recommendations will eventually be valuable to the organizations to retain their employees for a long term and thereby bring down attrition levels.

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RELATIONSHIP BETWEEN EMOTIONAL INTELLIGENCE AND QUALITY OF SERVICE AMONG THE HEALTHCARE PROFESSIONALS

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ABSTRACT
This research aims to identify the relationship between healthcare professionals emotional intelligence and burnout and also to highlight correlation between the level of emotional intelligence development and the Quality of service The aim is to develop a new health care model of Healthcare professionals that has implications for health-care management in terms of policy and education as well as for future research in this field. Healthcare professionals should be formally recognized as a key skill in facilitating the patient journey, with emotional skills being taught in innovative ways. Health-care professionals should be offered training on coping with the effects of Healthcare professional's performance. To analyse whether personal accomplishment in healthcare professionals is influenced by the level of emotional intelligence development. To find out the importance of training focused on developing emotional intelligence in specialists from the healthcare system.

Keywords: Emotional intelligence, Quality of Service, Emotional Quotient, job performance

INTRODUCTION
Emotional intelligence can be abbreviated to (EI), and can also be referred to as Emotional Quotient (EQ), which describes an ability, capacity or skill to perceive, assess, and manage the emotions of one's self, of others and of groups. It's a relatively new area of psychological research. It is the capability of individuals to recognize their own emotions and those of others, discern between different feelings and label them appropriately, use emotional information to guide thinking and behaviour, and manage and/or adjust emotions to adapt to environments or achieve one's goals. Studies have shown that people with high EI have greater mental health, job performance, and leadership skills although no causal relationships have been shown and such findings are likely to be attributable to general intelligence and specific personality traits rather than emotional intelligence as a construct.

Quality of service is the degree to which a provided activity promotes customer satisfaction. **Health care quality** is a level of value provided by any health care resource, as determined by some measurement. As with quality in other fields, it is an assessment of whether something is good enough and whether it is suitable for its purpose. The goal of health care is to provide medical resources of high quality to all who need them; that is, to ensure good quality of life, to cure illnesses when possible, to extend life expectancy, and so on. Health care quality is the degree to which health care services for individuals and populations increase the likelihood of desired health outcomes. Quality of care plays an important role in describing the iron triangle of health care, which defines the intricate relationships between quality, cost, and accessibility of health care within a community. Researchers measure health care quality to identify problems caused by overuse, underuse, or misuse of health resources. In 1999, the Institute of Medicine released six domains to measure and describe quality of care in health. Safe, Effective, Patient-Centred, Timely, Efficient. While essential for determining the effect of health services research interventions, measuring quality of care poses some challenges due to the limited number of outcomes that are measurable. Structural measures describe the providers' ability to provide high quality care, process measures describe the actions taken to maintain or improve community health, and outcome measures describe the impact of a health care intervention. Furthermore, due to strict regulations placed on health services research, data sources are not always complete.

REVIEW OF LITERATURE
Panel john D. Mayer, Peter Salovey (1990) stresses that Emotional intelligence isa type of social intelligence that involves the ability to monitor one's own and others' emotions, to discriminate among them, and to use the information to guide one's thinking and actions. We discuss (a) whether intelligence is an appropriate metaphor for theconstruct, and (b) the abilities and mechanisms that may underlie emotional intelligence.

Gardener (1993) stresses the importance of interpersonal and intrapersonalintelligence. Intrapersonal intelligence concentrates on one's self and the ability to be self-aware. Interpersonal intelligence concentrates on four separate abilities. Inter & Intrapersonal intelligence includes the ability to organize groups, negotiate solutions, make personal connections and engage in social analysis, also it's more important in the health industrybecause the health professionals are dealing with people who are underextreme emotional stress and may or may not be able to express these emotions.

Goleman (1998) argues that a high emotional intelligence provides a distinguishingcompetency in a person and improves performance. In his research, he found that emotional competencies in an employee are two times more important than cognitive and intellectual capacity to contribute to excellence in the organization.

Paulo N. Lopes, Marc A. Brackett, John B. Nezlek, **(2004**) founded that the positive Associations between the ability to managing emotions and the quality of social interactions, supporting the predictive and incremental validity of Emotional Intelligence, the Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT). In a sampleof 118 American college students (Study 1), higher scores on the managing emotions subscale of the MSCEIT were positively related to the quality of interactions with friends, evaluated separately by participants and two friends. In a diary study of social interaction with 103 German college students (Study 2), managing emotions scores were positively related to the perceived quality of interactions with opposite sex individuals. Scores on this subscale were also positively related to perceived success in impression management in social interactions with individuals of the opposite sex.

J R Soc Med **(2007)** described that the principles of patient-centred care areincreasingly stressed as part of health care policy and practice. Explanations for why some practitioners seem more successful in achieving patient-centred care vary, but a possible role for individual differences in personality has been postulated.One of these,emotional intelligence (EI), is increasingly referred to in health care literature. This paper reviews the literature on EI in health care and poses a series of questions about the links between EI and patient-centred outcomes. Papers concerning empirical examinations of EI in a variety of settings were identified to determine the evidence base for its increasing popularity. The review suggests that a substantial amount of further research is required before the value of EI as a useful concept can be substantiated.

Bryan Warren, May 01, 2013 There is a renewed interest in healthcare, in the roleof **Emotional Intelligence—** a set of behavioural competencies, distinct from traditional IQ, that impact performance. There is also agrowing body of evidence that individual behaviours, including EQ, influence patient outcomes and organizational success.What isEQ? How does it apply to healthcare? How do we use it to improve performance? Everyone is striving to provide patient-centred care. Operational strategies like Lean or Six-Sigma help in designing new, patient-centred care models. Information systems make clinical and financial data more useful and enhance efficiency. These strategies and technologies are widely available, but not every organization is successful. Patient-centred care is not just about new care delivery models. It is, to a large degree, about Associations and interactions between providers and patients and among administrators, physicians, nurses and staff. With this realization, healthcare is exploring how we can apply the concept of Emotional Intelligence.

John r. Platt **August 2015** Leadership coach Kenton R. Hill has helped manyintelligent people including doctors and engineers, over 25 years and he says many of them were missing a key ingredient for success: emotional intelligence. Your EI, for short, is your ability to recognize and manage your emotions as well as those of others, and to channel those emotions to problem-solving or decision-making tasks. Professionals with whom Hill has worked have had trouble conveying their ideas, working in teams, and getting people to trust them, among other problems. Some have found that their anxieties or their inability to understand others' emotions have jeopardized their careers.

Kyung heechun , Euna Park (August 2016) identified the types of perception of Emotional Intelligence among nursing and medical students and their characteristics using methodology, and to build the basic data for the development of a program for the medical professionals to effectively adapt to various clinical settings in which their emotions are involved.

Dr. NagarajuBattu S. Kahmeera (September 2016) Healthcare professionalsespecially nurses suffer from stress due to the characteristics of their work and environment of the hospital. Disparity of emotions is a voyage to face the stress that has an effect on work outcomes. So emotional intelligence (EI) plays a vital role in balancing the emotions and has a control on stress this paper is to study EI and stress conceptually and to investigate the Association between EI and stress among the nurses in healthcare sector. Findings reveal that there is an imbalance of EI among the nurses that leads to stress at workplace. The result shows that the nurses who scored less in overall scores have less in clarity of emotions and experience increase of stress.There is a strong, positive correlation betweenEI and stress, which is statistically significant Melanie Frizzell (**August 2017)** recommended that an Emotionally Intelligent basedsystem to defend the value of social-emotional life learning as it may benefit individuals, the medical companies they work for, and the clients they serve. A conflict in healthcare work environments is not a new issue. However, today**'**s competitive marketing for hospitals and outpatient medical facilities is on the rise. The more options are available to the consumer, the more competitive the market. The interactions or conversations between a patient or their family/friends with any employee of a medical care facility are expected to focus on giving excellent customer service. Additionally, accusations of inappropriate behaviours or less than desirable conversation validate the need for employers and their employees to be aware of their emotions and their ability to recognize opportunities in social-emotional life learning as it may assist them to bridge their gaps in communication and to meet or exceed customer service expectations.

STATEMENT OF THE PROBLEM

A study of emotional intelligence among Healthcare professionals is essential in nowadays emerging knowledge based economy, Medical profession, is the occupation where high level of emotional labour are employed, So it is important to identify the types of emotional intelligence for an effective coping strategy, which may have a positive effect on the performance of the health cares.

Emotional intelligence plays an important part in forming successful human Associations. Emotional labour is important in establishing therapeutic nurse-patient Associations but carries the risk of 'burnout' if prolonged or intense. To prevent this, nurses need to adopt strategies to protect their health. The potential value of emotional intelligence in this emotional work is an issue that still needs to be explored.

The realistic side of the problem is to know of direct effect of EI on the hospital services quality as well as job performance .It helps to understand the role of emotional intelligence on job satisfaction and quality service relation, because Unsatisfied employees may not attribute their emotions due to lack of emotionally healthy connections with their families, peers, team leaders, managers, or administrators.

The study was mainly taken up to identify the types of perception of emotional intelligence among Healthcare professionals for the development of Healthcare professionals to effectively adapt to various clinical settings in which their emotions are involved.

OBJECTIVES OF THE STUDY

- To understand the vital role of Emotional intelligence on the heath cares in providing quality services as well as effective & efficient job performance.
- To determine if there is any correlation between demographic variables in relevant to emotional intelligence and quality of service.
- To examine the impact of stress tolerance, emotional stability and self-awareness towards quality of service.

LIMITATIONS OF THE STUDY

- Individuals or groups who agreed to participate in the research may not be the reflective of the majority of health care workers and hence results cannot be generalized.
- The measurement of emotional intelligence and its impact is done by using a self-administered questionnaire that may lead to bias in the responses by the participants.
- Cultural and religious barriers may prove a difficulty for the participants undertaking the questionnaire.
- Some of the professionals were not given the correct information due to job confidentiality.
- Bias and fear may exist in the professionals while answering the questionnaire due to the fear about their higher officials.

- The size of the sample may not be large enough to be reflective in order to draw definite conclusions.

HYPOTHESES

H_{01}= There is no association between demographic variables (Age, Marital status, Designation, Qualification, Experience) and independent variables.

H_{11}= There is an association between demographic variables (Age, Marital status, Designation, Qualification, Experience) and independent variables.

H_{02}= There is no significant association between Quality of service and job satisfaction

H_{12}= There is a significant association between Quality of service and job satisfaction

H_{03}= There is no significant association between Quality of service and job performance

H_{13}= There is a significant association between Quality of service and job performance

H_{04}= There is no impact on Quality of service and independent variables (Stress tolerance, emotional stability, Self-awareness, etc.)

H_{14}= There is an impact on Quality of service and independent variables (Stress tolerance, emotional stability, Self-awareness, etc.)

DATA COLLECTION METHOD

Methodology relates to plan of study, which includes Data collection, types of Questionnaire, Processing of data and finally interpretation of data. Basically, the data is collected from Secondary as well as Primary Sources. These classifications are made according to the objective of the research. In some cases the research will fall into one of this category, but in other cases research will fall into another category.

PRIMARY DATA COLLECTION

Primary data collection is necessary when a researcher cannot find the data needed in secondary sources. Three basic means of obtaining primary data are observation, surveys, and experiments. The choice will be influenced by the nature of the problem and by the availability of time and money. In this research Sample survey technique is used for the purpose of Primary data collection. The data for this study is collected from Healthcare professionals who belong to various hospitals and healthcare units in Trichy region.

RESEARCH INSTRUMENT

For this study, the survey-questionnaire instrument was used to achieve the main objective of the study. The questionnaire was designed after referring to extensive literature available on same and related topic. A self-prepared questionnaire was distributed to the Healthcare professionals. The questionnaire included 30 questions of open-ended, close-ended & Likert scale type of questions. The research instrument is divided into three categories of Personal Information, Work related Information & Information on Emotional intelligence.

SAMPLE SIZE

The respondents for the study were the employees of private hospitals and health care units located in Trichy. The respondents were informed in advance about the purpose of the study. The research team assured the respondents that the data would be confidential and only the statistical inferences would be published without stating the organization's name etc. out of 280 questionnaires distributed, 235 filled questionnaires were used for analysis.

A Non-Probability Convenience sampling was used in this research. With non-probability sampling methods, they do not know the probability that each population element will be chosen, and/or they cannot be sure that each population element has a non-zero chance of being chosen.

Sample profile (figures in %)

S no	Nature of work		Cumulative % (%)			
1	Age	Below 30 years	30-40 years	Above 40 Years	-	-

		60.40%	**18.70%**	**20.90%**		
2	Marital Status	Married	Unmarried	-	-	-
		48.50%	**51.50%**			
3	Residence	Rural	Urban	Semi-urban	-	-
		42.60%	**32.80%**	**24.70%**		
4	Qualification	Diploma	UG	PG	-	-
		55.70%	**25.10%**	**19.10%**		
5	Designation	Worker level	Nurse Level	Supervisory Level	Middle level management	-
		23%	**51.50%**	**19.10%**	**6.4%**	
6	Experience	Below 1year	1-3 years	3-5 years	Above 5 years	-
		20.9%	**27.2%**	**19.1%**	**32.8%**	
7	Income	Below Rs 10,000	Rs10,000-20,000	Rs20,000-30,000	Rs30,000-40000	Above Rs 40000
		57.9%	**22.1%**	**8.1%**	**2.6%**	**9.4 %**

ANALYSIS AND INTERPRETATION

CHI SQUARE TESTS

1.1.1 Association between Marital status * Work life balance

Null Hypothesis (H_0) - There is no significant Association between Marital status & Work life balance

Alternative Hypothesis (H_1) - There is a significant Association between Marital status and Work life balance

Chi-Square Tests

	Value	**Df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	2.723[a]	4	0.045
Likelihood Ratio	2.73	4	0.604
N of Valid Cases	235		

a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is 2.43.

INFERENCE

From the above table 1.1.1 it is found that the calculated chi square value (2.723) is greater than the table significance value (0.045) at Degree of Freedom (4) with 95% significance level. Hence Alternative Hypothesis is accepted .So there is a significant Association between Marital status and Work life balance.

1.1.2 Association between Quality of service * Job performance

Null Hypothesis (H_0) -There is no significant Association between Quality of service and Job performance.

Alternative Hypothesis (H_1) -There is a significant Association between Quality of Service and Job performance.

Chi-Square Tests			
	Value	**Df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	35.688[a]	16	.003
Likelihood Ratio	37.668	16	.002
N of Valid Cases			

INFERENCE

From the above table 1.1.2. it is found that the calculated chi square value (35.688) is greater than the table significance value (.003) at Degree of Freedom (8) with 95% significance level. Hence Alternative Hypothesis is accepted .So there is a significant Association between Quality of service and Job performance**.**

MULTIPLE REGRESSIONS

Table-1.2.1: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.550[a]	.303	.251	.717	2.203

a. Predictors: (Constant), Job satisfaction, Self-awareness, Self-regulation, Self-management and control, Job performance, Relationship management, Emotional stability, Empowerment, Stress tolerance, Social awareness, Empathy, Self-motivation, Self-actualization, Effective leadership, Work life balance, Recognition

b. Dependent Variable: Quality of service

INFERENCE

The above table 1.2.1 shows the model summary of independent & dependent variables. From the table we found that the Correlation (r) value is 0.550 and Correlation coefficient (r^2) value is 0.303. All the variables are highly correlated.

Table 1.2.2: Multiple Regressions

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.364	.556		2.454	.015
Self-awareness	-.016	.060	-.017	-.271	.787
Social awareness	-.010	.062	-.011	-.165	.869
Self-actualization	.037	.064	.040	.574	.567
Empathy	-.076	.066	-.078	-1.153	.250
Empowerment	.005	.052	.007	.100	.920
Recognition	.038	.072	.040	.537	.592
Job performance	-.006	.056	-.007	-.107	.915
Effective leadership	.437	.077	.399	5.676	.000
Self-motivation	-.040	.049	-.057	-.819	.414
Association management	.032	.069	.034	.460	.646
Emotional stability	.006	.085	.005	.072	.942
Stress tolerance	.043	.077	.038	.552	.581
Work life balance	-.094	.064	-.107	-1.479	.141
Self-management and control	.065	.069	.063	.941	.348
Self-regulation	-.019	.056	-.020	-.337	.737
Job satisfaction	.251	.082	.225	3.055	.003

HYPOTHESIS

H0: There is no impact on quality of service and the independent variables

H1: There is an impact on Quality of service and the independent variables

INFERENCE

Regression General Equation Y = a+ b x

For Multiple Regressions
Y = a +b x1+b x2+b x3 + b x4 + b x5+ b x6 + b x7+ b x8 +b x9 + b x10 + b x11 +b x12 + b x13+ b x14 +b x15 + b x16

Where Y Dependent variable
X Independent variable
A, b Constants

Quality of service (Y) = a + b(Self-awareness) + b(Social awareness) + b(Self-actualization)

+b(Empathy) + b(Empowerment) + b(Recognition) + b(Job performance) + b(Effective leadership) + b(Self-motivation) + b(Association management) + b(Emotional stability) + b(Stress tolerance) + b(Work life balance) + b(Self-management and control) + b(Self-regulation) + b(Job satisfaction)

The above table No:4.3.2 shows that there is an impact on Quality of service and independent variables. Coefficients shows that "Emotional stability has higher impact on Quality of service." Whereas Self-awareness, Social awareness, Self-regulation, Job Performance, Association management has impact on quality of service. The variables Self-actualization, Stress tolerance, Empowerment, Self-motivation, Recognition has moderate impact towards Quality of service. The variables Empathy, Work life balance, Job satisfaction, Self-management and control has lower impact on Quality of service. Finally the remaining variable "Effective leadership has no impact on Quality of service"

FINDINGS

- It is identified that, 60.4% respondents were below 30 years, 18.7% respondents were 31-40 years, and 20.9% respondents were above 40 years.
- From the respondents, 32.3 % of the respondents were male, and 67.7 % of the respondents were Female.
- About the marital status, 48.5 % of the respondents were married, and 51.5 % of the respondents were unmarried.
- From educational background it is found that, 55.5 % of the respondents were Diploma graduates,, 25.1 % of the respondents were UG graduates, 19.1 % respondents were PG graduates
- Living habitat influences, 42.6 % of the respondents were from rural area, 32.8 % of the respondents were from urban area, 24.7 % respondents were from Semi urban area.
- Hierarchy of working level indicates, 23 % of the respondents belongs to Worker level, 51.5 % of the respondents were belongs to Nurse level, 19.1 % respondents were belongs to Superior level, 6.4 % of the respondents were belongs to Middle level management.
- Income level variations are, 57.9 % of the respondents receive below Rs.10000 as income, 22.1 % of the respondents receive Rs 10000-20000 as income, 8.1 % respondents receives Rs 20000-30000 as income, 2.6 % of the respondents receives. Rs 30000-40000 as income and 9.4 % of the respondents receive above Rs 40000 as income.
- Experience level of respondents are identified that, 20.9% of the respondents has below 1 year experience, 27.2 % of the respondents has 1-3 years' experience, 19.1 % respondents has 3-5 years of experience, and 32.8 % of the respondents has above 5 years of experience.
- There is a significant Association between age and emotional stability, Marital status and Work life balance, Qualification and Recognition, Experience and Stress tolerance, Designation and effective leadership, Quality of service and job satisfaction**,** Quality of service and Job performance**.**

- From the multiple regressions it is identified that Emotional stability has higher impact on Quality of service.
- The variables Self-actualization, Stress tolerance, Empowerment, Self-motivation and Recognition have moderate impact towards Quality of service.
- Self-awareness, Social awareness, Self-regulation, Job Performance and Association management has an impact on quality of service.
- Empathy, Work life balance, Job satisfaction, Self-management and control have lower impact on Quality of service.
- Effective leadership has no impact on Quality of service.

SUGGESTIONS

The Healthcare sector provides huge opportunities for freshers and youngsters; especially for females it creates a very good platform for establishing their talents. But it provides less employment opportunity for male. So the sector should balance the employment opportunity for both male and female professionals.

Mostly the healthcare sector operates its units in urban area. It mostly serves the urban people rather than rural people. So the healthcare sector should establish its units in rural area to eradicate the service deficiency and to serve the rural peoples.

Since more number of younger employees are working in the healthcare sector, they receives only low wages .Providing less remuneration to employees made them to work inefficiently & ineffectively which impacts on quality of the service, Low Quality of service leads to decrease the reputation of the firm. So the sector must concentrate on fair remuneration package for professionals.

Even though the study was conducted by considering various factors related to Emotional Intelligence. The perception of the individual differs from one to another. So the firm should highly focus on fulfilling or satisfying the needs and wants of each individual employee.

The firm should provide better remuneration, training, fair appraisal to each and every employees, then only the employees get satisfied with their job .If employees satisfied with their job they could perform efficiently and effectively which increases the Quality of service provided by employees to the patients. The firm which provides high Quality of service will gain more value and reputation among people**.**

CONCLUSION

The incorporation of emotional intelligence into the health care setting is relatively a novel idea aiming at improving the quality of patient care and creating a patient-centred approach to medicine. Not only does emotional intelligence have a promising future in creating patient-centred care, but it also has great value to health care employees and leaders. Emotional intelligence training offers increase job satisfaction, reduced stress, improves job performance and potentially higher employee retention. It also fosters an environment of teamwork and trust. As a health care leader with emotional intelligence skills and characteristics, you will have much more success implementing initiatives and leading your organization into a bright and successful future.

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OCCUPATIONAL HEALTH HAZARDS AND SAFETY IN CHEMICAL INDUSTRY: A REVIEW

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ABSTRACT
This paper deals with overview of Occupational health hazards and safety in Chemical industry. And it outlines to the occupational health and safety and importance of the occupational health and safety. And this paper also makes a special note on Occupational health Hazards and the potential risks to the health and safety those who work in chemical industry risks such as Physical, Biological, Psychological and Ergonomics are exposed to at the workplace.

Keywords: Occupational Health, Hazards, Safety, Potential risks

INTRODUCTION

Occupational health and safety defined by the world health organisation (WHO) “Occupational health deals with all aspects of health and safety in the workplace and has strong focus on primary prevention of hazards”. Since 1950, the International Labour organisation (ILO) and the World health organisation (WHO) have shared a common definition of occupational health. It was adopted by the joint ILO/WHO committee on occupational health at its first session and revised at its twelfth session in 1995.
Occupational health and safety is a discipline with a broad scope involving many specialized fields. It should aim at

- The promotion and maintenance of the highest degree of physical, mental and social well-being of workers in all occupations
- The prevention among workers of adverse effects on health caused by their working conditions
- The protection of workers in their working environment from risks resulting from factors adverse to health conditions
- The placing and maintenance of workers in an occupational environment adopted to physical and mental requirement
- The International labour organisation (ILO) and WHO in 1950 jointly shared and adopted a common definition in 1950 and revised 1995

OCCUPATIONAL HEALTH AND SAFETY IMPORTANT

Work plays a central role in people’s, since most workers spend at least eight hours a day in the workplace, whether it is on plantation, in an office, factory etc., Therefore work environment should be safe and healthy. Yet this is not the case for many workers. Every day workers are faced with health hazards, such as

- Dust
- Gases
- Noise
- Vibration
- Extreme Temperature

OCCUPATIONAL HEALTH HAZARDS

Occupational health hazards refer to the potential risks to health and safety for those who work outside the home (major 2009). Employees have suffered from these hazards and they have been exposed to at workplace. Workplace hazards are diverse in nature in different settings. Hazards are moderate health risk industries ad it accompanies many service and people from diverse professions. It’s a service delivery industry, of high work demand profoundly reliant on staff for efficient delivery of services (Sadleir, 2010).

There are Five Types of Health Hazards in Chemical Industry

- Biological

- Physical
- Psychological
- Ergonomics
- Psycho sociological

Occupational health Hazards will be measured in terms of non-supportive working environment that can cause harm if not controlled in a proper way.

POTENTIAL HEALTH HAZARDS IN THE CHEMICAL INDUSTRIES

Chemical industry has to identify the hazards, assess the associated risks and bring the risks to tolerable level in a continuous basis. Chemical industry having a hazardous operation has considerable safety risks for workers (Pinthankar, 2011).

STUDIES ON OCCUPATIONAL HEALTH AND SAFETY

N.A. Siddiqui, Sadeep Madhwal, Abishek Nandan (2014), have studied that the Assessment of Occupational Health, safety and environmental Problems in Chemical Industries of Uttarakhand, safety and Safety & Health in chemical industries are a vital issue in achieving productivity and an edge in the competitive world. This paper is an effort to present the various factors governing the safety and Health of chemical industries with a special focus on air quality, water quality, noise, light intensity monitoring, fire safety and safety audit. This paper has mentioned the issues arise from the industry, which can lead to incident or hazard in it. It has raised psychological issues such as occupational safety, safety attitudes, safety climate and environmental problems in the chemical industries of Uttarakhand. The study will also help in development of standard checklist and safety training required for the specific industry. Random sampling techniques were applied to this study and 150 questionnaire were collected, qualitative dare were used. The results concluded that the respective industries for improving their environment, health & safety performance and in reducing number of accidents.

B.W Osungbemiro, O.A. Adejumo, A.A Akinbodewa and A.A. Adelosoye (2016), have found that the assessment of occupational health and safety and Hazards among government health workers Ondo City, that the study to identify common occupational hazards and to determine the associate between profession and the experience level of awareness Healthcare workers (HCW) in Ondo city. This study and comprised out of 136 (39.47 per cent) males 209 (60.4 per cent) females. About the 85 per cent respondents were aware of OHS and undergraduate training was the major sources of awareness in 177 (51.3 per cent). The common hazards identified 244(77.7 per cent). Descriptive cross-sectional study was pull of the study. Frequency (percentage) and chi-square test analysis was applied to this study. This study found that the majority of the government health workers in Ondo had high occupational safety measures despite high awareness of Occupational Health and Safety (OHS). Clinical health workers and health workers with than 10 years' experience had better awareness of OHS.

Teklit Gebregiorgis Ambye (2015), has pointed out that stratified that the Occupational Risks and hazards exposure, Knowledge of Ocuupational Health and safety Practice and safety Measures among workers of Sheba Leather Plc, Wulkro, Tigray Ethiopi, A close-ended questionnaire adapted and the questionnaire carried out the four sections,

i. Socio demographic characteristics
ii. Occupational risks and hazards exposure
iii. Knowledge of Occupational health & safety practices
iv. Safety precautionary

And Convenience sampling method was used to the recruit of 231 workers at the sheba leather company Plc maiduguri, Chi-Square and Percentage analysis test were carried over the study. In the study was revealed that the more than a quarter of the workers were exposed to the high occupational risks & hazards exposure among workers at the Sheba Leather Company Plc. And, the workers had a good knowledge of occupational health and safety practices, safety precautionary measures, Personal Productive Equipment (PPE). Minimize the level of Occupational hazards.

R. Muthuviknesh, and K. Anil Kumar (2014), have explained that "Effect of Occupational Health and Safety Management on Work Environment: A Prospective Study", carried out that workplace safety is a most important thing and necessary to encourage the employees in various level of organisation, and the aimed at the study was occupational health and safety system include fostering a safe and healthy work environment, occupational health and non occupational safety included that the activity outside of the work. And the study mainly focused on the effect of OHS management on the working environment and health. The qualitative research study has been used and the interview scheduled method was carried out. The descriptive research design was adopted for this study. And Non-probability sampling method was applied. Convenience sampling technique has been undertaken for the collecting the samples. There are 100 sample have been collected. Percentage analysis was the method to represent raw streams of data as a percentage It overall outline of the study was majority of the employees perceive the presents efforts taken on safety measures and working environment.

Ibrahim Oluoch, Paul Niogu, Jared O.H. Ndeda (2017), have found that the Effects of Occupational safety and Health Hazards'Exposure on Work Environment in the Water Service Industry within Kisumu Country-Kenya, this study was taken ad a descriptive research method and qualitative data techniques have been used and interview schedule had been contacted. Descriptive statistical tools will be applied, frequencies, percentage, mean, standard deviation were used. The results shows the employee working in the water sercie industry in Kisumu country were exposed to hazards and risks and the both biological and chemical risks are high and major water sector while Ergonomics, physical psychological risks are minor but are likey to happen. It was inferred that there is relationship between exposure to Hazards and risks and working environment. If the exposure to hazards and risks are reduced then the work environment would improve.

Sadaf Javed and Tehmina Yaqoob (2011), explained that the Gender based Occupational Health Hazards among Paramedical Staff in Public Hospitals, in this study applied that the quantitative techniques and used to find out the gender difference in exposure to occupational health hazards. And the 120 paramedics are taken by the sample size and 60 was male and 60 was female. And this study was considered of two phases, Phase for development of questionnaire and Phase II was testament of hypothesis and fulfilment of objectives. Self designed questionnaire were used to this study and of 38 items have been used. The reliability test was used to the study. Otherwise both physical and psychological factors are influencing the paramedical staff' and physiological hazards are influencing paramedic's health more as compared to psychological health hazards. Hypothesis test was essentially used to finding the females are facing more occupational health hazards as compared to the males. Females are more influenced to the stress, tension, and depression as compared to the physiological hazards.

Najaf Shah et.al. (2015), studied that the Assessment of the workplace Condistions and Health and safety Situation in Chemical and Textile industries of Pakistan, this study taken as a risk assessment tool and through the qualitative and quantitative assessment methods. The effluents and gases emissions in the textile and chemical mills of Faisalabad were monitored. And the results were indicated the working conditions in the work place were not conducive for maximum productive and there was a high risk that may be befalling to the workers from multiple hazards exacerbated by inadequate physical conditions. Over all the temperature, humidity, noise and light levels were either below or above the defined NEQS (National Environmental Quality Standards) at multiple places in each industry. Workers were uniformed of th health protocols at workplace and there is dire need to training and awareness regarding health and safety issues.

Olufunsho Awodele et.al. (2014), have stated that the Occupational Hazards and Safety measures Amongst the Paint Factory Workers in Lagos, Nigeria, in this study total of 400 random sampling method were used to the paint factory workers were involved in the study. And well-workers to elicit information on awareness to occupational hazard, use of personal protective devices, and commonly experienced adverse symptoms, urine samples were obtained from 50 workers and randomly selected from these 400 participants, and the concentrations of the heavy metals such as lead, cadmium, arsenic, and chromium were determined using atomic absorption spectroscopy. In these connections represents the results was 72.5 per cent of the respondents are aware of the hazards associated with their jobs, 30 per cent have a formal training on hazards and safety measures; 40 per cent do not use personal protective devices, and 90 per cent of the respondents reported symptoms relating to hazards exposures. There was significant of p value was less than 0.05 and increase in the mean of heavy metal concentrations in the urine samples obtained from paint factory workers as compared with nonfactor workers. This study concluded that the need to develop effective frame workers that will initiate the integration and ensure implementation of safety regulations in the paint factories is evident.

CONCLUSION

This study concluded that the effects of Occupational health hazards and improving the safety practices of the chemical industries. In this connection concerned with the occupational health hazards and health safety defined by the hazardous processes, materials, or environmental conditions are associated with the workplace. Potential chemical hazards in the Industries during the chemical industries are like fire, explosions, Toxic release, Short Circuiting, Chemical/gas leakage or reaction these are all the chemical hazards affected by occupational health, safety to the chemical industry.

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A STUDY ON THE EFFECTIVENESS OF TRAINING WITH SPECIAL REFERNCE TO FORTUNE ELASTOMERS Pvt. Ltd., CALICUT

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ABSTRACT

Training is the process of identifying assuring and developing the employee through planned activities, knowledge, skills and abilities the employees need to help to perform is the crowing of glory to ever successful man and woman in the same was training programs are arrange to being out emitting.

The main objectives of the study are to assess the effectiveness of training program in the organization. To identify the problem in the existing training program and offer the suitable solution to problem associated with program.

The findings of this study are majority of the employees are starting that the training program are effective. Majority of the employees are that reason for the training is effective for cope with latest technology in the footwear industry, the suggestion provide for the organization are that exiting training system.

The structured questionnaire was used as a tool data collection to obtain required information. The random sampling technique was used for conducting the survey. A sample size 50 employees was taken for the purpose of research. After the survey was completed, the data was first sorted and then tabulated and analysis b using various statistical tools likes percentage method, and chi-square method. This also made to draw conclusion based on the research and presentable format of the report.

INTRODUCTION

Effective of career planning in an organization system will largely depend on the extent to which training and development opportunities are made available to employees to enable them to realize their growth potentials and made contribution towards achievement of organizational goals and integration can be achieved only when training efforts era linked with organizational requirement and are carried out in systematic manner throughout the organization.

Training activity is both focused upon, and evaluated against, the job that an individual currently holds. Education activity focuses upon the jobs that an individual may potential hold in the future, and is evaluated against those jobs.

`Training makes the new employees full productive in the shortest possible time. The main aim of training is to cultivate a new attitude and behavior in human personality. It is possible through b implementing proper training program given all things and opportunities equal training provides winning edge leads to success.

REVIEW OF LITERATURE

Manodip Ray Chaudhuri (1994) has revealed no matter how, when why training are conducted but the effectiveness of training depends on the training method. Training always work in macro perceptive to help the employees to acquire skills related to their work P.V.L. Raju (2001) has revealed on training need analysis explains about an approach to identify the gap between the existing performance level in employees and the desired level. Various possible dimensions (questions) the trainer should from, to make the need analysis and training successful are offered in the article. A few value added activities like interviews and questionnaire (data collection), and caution about the possible pitfalls in the process are discussed.

Jack Contessa (2005) has suggested that demonstrate like a bird’s eye view of the changing trends on training approaches and methodologies the top ten trends observed b the American society. The advance in training technologies and methodologies brings about a drastic change in effectiveness.

Noe.R.A (2004) has revealed it states that the trainees are unlikely to be motivated and put in extra efforts to learn, unless they receive, perceive that the training will result in either improved performance on the job. And also explains that the training is found to be effective in achievement of goals.

STATEMENT OF THE PROBLEM

- Employee differs as individuals and they are working together for achieving goal of an organization. It is not an easy task to management to make maximum productivity without giving training and development programme to the employee
- The training and development programs of an organization are to increase the knowledge of the employees. It also increase the productivity
- This research is conducted to stud the effectiveness of training and development programme in Fortune Elastomers Pvt. Ltd. This report includes various methods of training and their impacts.
- This research also takes in to consideration methods adopted b the organization for handling training and development system

OBJECTIVES OF THE STUDY

- To stud whether the employee are satisfied by the training programme provided by the concern
- To stud whether various training and development programs were used to deliver training to the employee
- To analyze whether periodic evaluation and improvement of training process has been done in fortune Elastomers Pvt. Ltd
- To assess the satisfaction towards training program
- To analyze the effectiveness of communication between trainer and employees
- To study employee's view about the methods training adopted b the company

SCOPE OF THE STUDY

The study helps in understanding the way training is being done in the organization and its effectiveness after the training program have being is conducted and the preferences in the training program among trainees.

NEED OF THE STUDY

- The study helps to know about the methods, factors etc which are included in the training process in the organization.
- The study helps to find the employees level of performance at work after training, the variance in the performance of employees before and after the process of training program.

RESEARCH METHODOLOGY

TYPE OF RESEARCH

The type of research used in this is Descriptive in nature. The aim of the descriptive research is describe accurately the characteristics of particular individual situation or group, and to determine the frequency of occurrence of such events. The type of study can properly present the statistical information and facts.

SAMPLE TECHNIQUES

A method of sampling that involves the division of a population into smaller groups known as strata. The stratums are formed based on members' shared attributes or characteristics. A random sample from each stratum is taken in a number proportional in the stratum's size when compared to the population. These subsets of the strata are then pooled to form a random sample

POPULATION

Total Population is 1500

SAMPLE SIZE

The sample size is 50 from the total population

METHOD OF DATA COLLECTION

Method of data collection may be classified in to two broad senses. That is primary data collection and secondary data collection.

PRIMARY DATA

The primary data are those which are collected a fresh and for the first time the data collection tool used in this research is questionnaire. Questionnaire is nothing but systematic gathering of information from the respondents. Based on the framed objectives questionnaire is prepared and it is distributed to the respondents.

SECONDARY DATA

The Secondary data are those which have already been collected b someone else and which already have been processed through the statistical process. Secondary data for this research are reports, journals and booklets.

TOOLS USED FOR ANALYSIS

i. Percentage Method

Percentage refers to a special kind of ratio. Percentage are used in making comparison between two or more series of data. Percentage is used to describe relations.

Percentage = Number of respondent / Total number of respondent*10

ii. Chi Square Test

Hypothesis is a tentative statement or proposal formulated to be tested describing relationship between concepts. A hypothesis will reveal the relationship between two or more variables.

DATA ANALYSIS

CHI-SQUARE TEST ANALYSIS

Relationship between age of the employee and identified to perform present job only or future job

Observed Frequency

FACTORS	18-25	25-35	35-45	45-55	55 Above	Total
Strongly agree	2	1	2	0	2	7
Agree	2	0	3	2	0	7
Neutral	3	2	2	0	3	10
Disagree	3	0	2	6	3	14
Highly disagree	3	2	5	0	2	12
Total	13	7	12	8	10	50

Expected frequency

Colum total * raw total / grant total

FACTORS	18-25	25-35	35-45	45-55	55 Above	Total
Strongly agree	1.82	0.98	1.68	1.121	1.4	7
Agree	1.82	0.98	1.68	1.12	1.4	7
Neutral	2.6	1.4	2.4	1.6	2	10
Disagree	3.64	1.96	3.36	2.24	2.8	14
Highly disagree	3.12	1.68	2.88	1.92	2.4	12
Total	13	7	12	8	10	50

Null hypothesis (H0) : there is no relationship between age of the employees and benefits of the training programme

Alternative hypothesis there is significant relationship between age of the employee and benefits of the training programme in organization

CALCULATION OF CHI-SQUARE

O	E	(O-E)2	(O-E)2/E
2	1.82	0.0324	0.017
1	0.98	0.0004	0.00040
2	1.68	0.1024	.0609

0	1.12	1.2544	.1.12
2	1.4	0.36	0.2571
2	1.82	0.0324	0.0178
0	0.98	0.9604	0.98
3	1.68	1.7424	1.0371
2	1.12	0.7744	0.6914
0	1.4	1.96	1.4
3	2.6	0.16	0.0613
2	1.4	0.36	0.2571
2	2.4	0.16	0.2541
0	1.6	2.56	1.6
3	2	1	0.5
3	3.64	0.4096	0.1125
0	1.96	3.8416	1.96
2	3.36	1.8496	.5504
6	2.24	14.1376	6.3114
3	2.8	0.04	0.0142
3	3.12	0.0144	.0046
2	1.68	0.1024	.0609
5	2.88	4.4944	1.5605
0	1.92	3.6864	1.92
2	2.4	0.16	0.0666
X2			20.8155

Total x2 = 208155

Degree of freedom = (r-1)(x-1) = (5-1)(5-1) = 4*4 = 16

Level of significant 5 %

X2 0.0005 = 34. 267

Calculated value < tabulated value

20.8155 < 34.267

There for H0 accepted

LIMITATIONS OF THE STUDY

- Some of the respondents were not interested to fill the data.
- Scarcity of the time has also affected the study.
- Sometimes the respondent might not give the correct answer
- Some of the respondents are reluctant while answering the questions because of the busy of their work schedule.

FINDINGS OF THE STUDY

- The age composition analysis shows that 44 percent of the respondents belongs to the age group of below 18-25 percent belong to the age group 25-35 years, 30 percent belongs to ears and 6 percent belongs to above 55 years of age.
- Majority of the employees are from the early stage of company and no major recruitment were taken thereafter.
- The analysis on respondent’s opinion based on present job and future job 70 percent of the respondent’s agrees with the opinion and 30 percent strongly agree with the opinion that training identify to perform present job and future job. Thus we can identify that training program identified to perform present job and future job.

SUGGESTIONS OF THE STUDY

- ✓ Training helps employees increasing their performance which will bring them more financial benefits and promotion. Employees should be motivated to participate whole heartedly in training program.
- ✓ The employees should be made use of while planning their training. Training should be related to the previous background of trainees.
- ✓ There should be suitable organizational conditions for prevailing in the organization to be conductive to the training program.

CONCLUSION

The study concludes that the present training system is effective to an extent in attaining the training satisfaction on training. From the study it was found that most of trainees are satisfied with trainers knowledge trainers response to the doubts and material provided to them most of them are satisfied with the outcome of the training programmer such as increase in quality, performance communication skill etc.

It is also be noticed b the company that it should concentrate more on duration of the training, time management attitude of the trainee, leadership, inter personal skill and planning attitudes of the trainee.

Overall the organization training has a positive feedback. The suggestion put forward ma help to frame a suitable training system which may enhance the effectiveness of training program.

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FARMERS PERCEPTIONS ON REPAYMENT OF LOAN IN INTUITIONAL BANKS: A LITERATURE REVIEW

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ABSTRACT
The aim of the study to know the farmers' perceptions on repayment of loan in intuitional banks. This paper reviews the evaluation of major theoretical position of farmer's perceptions towards repayment of loan. The reviews illustrate that farmers were unable to repay the loan due to high interest rate, delayed farm output and weak recovery efforts of the officials of Institution banks. We concluded that due to delay of farm output the farmers' lack to concentrate to repay the loan. Interest rate have impact the formers perceptions.

Keywords: Perception, Repayment, Loan, Bank, Interest.

INTRODUCTION
The importance of agriculture development in economic development is stressed due to the fact that agriculture is the most popular sector of economy in the early stages of economic growth in most of the countries. Agricultural development is a pre-requisite for industrial development in developing countries like India. In the Indian economy agriculture contributes one third of national income. Credit is one of the critical inputs for agricultural development. It capitalizes farmers to undertake new investment and/or adopt new technologies. The importance of agricultural credit is further re-enforced by the unique role of Indian agriculture in the macroeconomic framework along with its significant role in poverty alleviation.

REVIEW OF LITERATURE
I.F. Ayanda and O. Ogunsekan (2012) Farmers' Perception of Repayment of Loans Obtained from Bank of Agriculture, Ogun State, Nigeria In this study simple random sampling were utilized through farmers who obtained loan from Bank of Agriculture, from Abeokuta south, Abeokuta north, Odeda and Obafemi Owode LGAs respectively. One hundred and twenty (120) copies of structured interview schedule were administered with the assistance of the officials of BOA and the researchers. Both inferential (Pearson Moment Correlation) and descriptive statistical tools (frequency count, percentages and tables) were used to analyze the data. The result found that loan facilities from BOA is a good source of capital to the farmers and it has the potential to create employment for the educated youth and female folks of the rural areas and thus reduce rural to urban migration, and also the farmers were unable to repay the loan due to high interest rate, delayed farm output and weak recovery efforts of the officials of BOA.

Adebayo and Adeola (2008) reported that farmers relied on loan from informal sources with cooperative societies being the most popular source. The report indicated that payment for labour wages consumed the larger percentage of the credit obtained by most of the farmers.

Fakayode et al. (2010) reported that the loan beneficiaries were young and the sum disbursed to each beneficiary was small resulting into low gross margin from cropping activities. In addition loan was not timely granted while the efficiency of methods employed by the bank as regard to loan supervision was scored low. Therefore, a need for credit for agricultural purposes was essential. In pursuance of this, credit schemes were put in placeto increase the access of farmers to credit facilities so that food and cash crop production would be increased.

Armah and Park (1998) opined that unless substantial recoveries are made from overdue debts, not only will lending institutions be unable to issue out further loans, there might also be difficulties in meeting legal obligations. Loans obtained from these credit institutions become burdensome to borrowers and seem irresolute to the credit institutions. Therefore, for easy accessibility of loans by farmers regular repayment of loans is important.

Ratnajyoti Dutta (2016) This paper emphasis that application of information technologies via mobiles, SMS alerts, Portals can empower farmers for all kharif (Summer) crops, for all Rabi(Winter) crops. Technology aided information flow empowers a farmers as to when to expect rainfall and also where to store produce after harvest. This study gives importance farmers awareness programmes are run on regular basis through multi-media platforms.

Seena P.C (2015) This paper describes the management of agricultural credit in India and the impact of various Banking sector reforms on agriculture. She concluded that performance of agriculture credit in India revels that though the overall flow of Institutional credit has increased over the years, There are several gaps in the system like inadequate provision of credit to small and marginal farmers, limited deport mobilization and heavy dependence on borrowed funds. Efforts are required to address and rectify these issues.

K. Baby (2014) researcher examined that credit is an input process of development. Agricultural finance is a very important aspect to the farmers Lack of access to finance is a key impediment to farmers in improving the efficiency of their productions and adopting better technologies. He says that "Indian farmer is born in debt, lives in debt and dies in debt".

METHODOLOGY

The study was carried out for the perception of famers towards the repayment of loan in intuitional bank. This study targets the farmers who are utilizing agriculture loans through banks. We have reviewed the evaluation of theoretical position and ideological interpretation of repayment of loan to demonstrate perception of farmers.

DISCUSSION AND CONCLUSION

In this paper we have revisited the issues of repayment of loan with a view to farmers' perception its relevance in the uses of agricultural bank loans. We have reviewed the evolution of major theoretical position and ideological interpretation for the farmers' perception towards repayment of agricultural loan in banks. The reviews illustrate that farmers were unable to repay the loan due to high interest rate, delayed farm output and weak recovery efforts of the officials of Institution banks. We conclude that due to delay of farm output the farmers lack to concentrate to repay the loan and also interest rate have effects the farmers' perceptions.

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DRIVERS PERCEPTION TOWARD ENGAGEMENT IN VILLUPURAM DIVISION AT TAMILNADU

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ABSTRACT
The purpose of this research is to examine the drive's engagement of Villupuram division depots in Tamil Nadu, India. Descriptive research method is particularly suited to explore questions regarding the driver. The sample size is 369 based on the formula. The researcher has applied simple random sample method to collect the questionnaire. It is found that the attachment to the job, agreeableness, and emotional stability, openness to experience, achievement orientation and self-efficacy are positive relationship with satisfaction of the drivers.

Keywords: Engagement, Attachment, Emotional and Satisfaction

INTRODUCTION
Organizations drive engagement by pro-actively leveraging three sources of influence for change: employees, leaders, organizational systems and strategies These are three drivers work in concert to build an engaging work environment. Although engagement has multiple drivers, the ultimate ownership of engagement rests within the individual employee. Organizations hoping to drive engagement must tap into employees' passion, commitment, and identification with the organization Bullock (1952). This is accomplished by having the right employees working in the right jobs, which is our first engagement driver. When we say the right employees we mean that individuals have the skills to do the job and that their jobs tap into their personal motivators. Organizations can ensure high job fit by effectively deploying employees' talents when making selection, placement, and promotion decisions. Research has repeatedly shown that when job fit is high, an employee performs better and is more likely to stay with the organization. In addition to having a motivational match, some employees are more likely than others to be inherently engaged in their work. This driving engagement levels because organizations can benefit from hiring employees with a greater tendency for engagement before they even begin to work.

According to Macey and Schneider (2008) measuring engagement is difficult as it involves assessing complex feelings and emotion. Engagement has been used to refer to a psychological state (e.g., involvement, commitment, attachment, mood), performance construct (e.g. either effort or observable behaviour, including pro-social and organizational citizenship behaviour), disposition (e.g. positive affect), or some combination of the above (Macey and Schneider, 2008). Over the years, researchers have measured employee engagement by using three different approaches, namely engagement as a description of conditions under which people work, engagement as a behavioural outcome, and engagement as a psychological presence. Some people have a set of personal characteristics regardless of their jobs that correlate with higher levels of engagement and seven job families correlating a number of our proprietary test items with employee engagement survey scores

JOB SATISFACTION
Job satisfaction survey was measured by Hackman and Oldsham (1975). They using five items the job diagnostic survey because a facet approach can provide a more complete picture of an individual's job satisfaction that a global approach and an individual can have different feelings about the various facets of the job. The term job satisfaction was brought to lime light by Hoppock (1935). Job satisfaction is the combination of two words such as job and satisfaction. The word job means work / occupation and position have been used interchangeably, whereas satisfaction is related to the fulfillment of needs. Hence, job satisfaction may be a feeling of satisfaction in which the employees achieve of gains from their job what they expect from it to satisfy the needs. Hoppock (1935) stated that a job satisfaction is a combination of psychological, physiological and environmental factors that make employee to admit, they satisfied with their job. It has also been defined as the end state of feeling.

The concept of job satisfaction is a comparison with one covering attitudes of an employee's towards various job factors. Bullock (1952) viewed that job satisfaction is an attitude which results from a balancing summation of many specific likes and dislikes experienced in connection with the job. Smith (1955) considered job satisfaction as an employee's judgment of how well his job has satisfied his various needs. Blum and Naylor (1968) viewed that job satisfaction is the result of various attitude possessed by an employee related to the job and to the many specific factors on the job. Locke (1970) stated that job satisfaction as the pleasurable emotional state resulting from the perception of one's job as fulfilling ones important job values, provided these values are comparable with ones need

STATEMENT OF PROBLEM

Individual reacts to actions and decisions made by the organizations every day. An individual's perceptions of these decisions as fair or unfair can influence the individual's subsequent attitudes and behaviors. Fairness is often of central interest to organizations, because the implications of perceptions of non-involvement can impact job attitudes and behaviors at work. Engagement in organizations can include issues related to perceptions of commit work and increase productivity.

METHODOLOGY

The purpose of this research is to examine the driver engagement of Villupuram division depots in Tamil Nadu, India. Driver engagements are considered as a dependent variable. Nunnly (1979) Descriptive research method is particularly suited to explored questions regarding the driver. There are 11 depots in Villupuram division. The respondents have considered those are having employed in drivers in Villupuram division. There are 11 depots, there are 1758 drivers working at present under the depots data (October, 2018). The researcher has applied simple random sample method to collect the questionnaire. Researcher has determining a sample is 352 but the researcher has collected 5 % extra for standard error. Finally the researcher has collected 369 samples.

ANALYSIS AND INTERPRETATION

Table-1: Drivers Perception Towards Engagement

Engagement	Mean	S.D
Attachment to the job	4.19	0.92
Agreeableness	3.91	0.93
Emotional stability	3.94	1.07
Openness to experience	3.93	0.97
Achievement orientation	4.03	1.08
Self-efficacy	3.85	1.18

Source: primary data computed

Table 4.3 explains the drivers perception toward engagement. The mean values, it is observed that attachment to the job (4.19), agreeableness (3.91), emotional stability (3.94), openness to experience (3.93), achievement orientation (4.03), and self-efficacy (3.85). It is found that job attachment, achievement orientation, emotional stability, experience and self-efficacy are strong drivers perception toward engagement.

Table-2: Relationship Between Engagement and Job Satisfaction

Engagement	Job Satisfaction	
	r-value	P-value
Job Attachment	0.379**	0.001
Agreeableness	0.290**	0.001
Emotional stability	0.533**	0.001
Openness to experience	0.346**	0.001
Achievement orientation	0.278**	0.001
Self-efficacy	0.433**	0.001

Source: primary data computed; *significant at five percent

The engagement was significantly correlated to these six factors like attachment to the job, agreeableness, and emotional stability, openness to experience, achievement orientation and self-efficacy. It is found that the attachment to the job, agreeableness, and emotional stability, openness to experience, achievement orientation and self-efficacy are positive relationship with satisfaction of the drivers.

CONCLUSION

The purpose of this research is to examine the driver engagement of Villupuram division depots in Tamil Nadu, India. Descriptive research method is particularly suited to explored questions regarding the driver. There are 11 depots, there are 1758 drivers working at present under the depots data (October, 2018). The researcher has applied simple random sample method to collect the questionnaire. It is found that the attachment to the job, agreeableness, and emotional stability, openness to experience, achievement orientation and self-efficacy are positive relationship with satisfaction of the drivers.

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OPERATIONS MANAGEMENT

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ABSTRACT
This paper reviewed an important area in managing a firm. It can be defined as the area of Management related to design and operation of business processes in production of goods and services. Since all companies have operation is certain way to create an optimal output from various input services whether it be manufacturing physical products and services, It is good to be familiar with the basics of managing these operation.

Keywords: Operation Management, Total Quality Management, Quality Policy, Quality objectives

SCOPE OF THE STUDY

Operations is one of the major function in an organization along with supply chains, marketing, finance and human resources. The operation function requires management of both the strategic and day to day production of goods and services.

In managing manufacturing or services operations several types of decisions are made including
1. Operations strategy
2. Capacity
3. Facilities Planning
4. Production Planning
5. Inventory Control

Each of these requires an ability to analyze the current situation and find better solution to improve the **effectiveness and efficiency** of manufacturing of service operations.

2. OBJECTIVES

While determining the quality objectives, Power stations has decided the following activities related to achievement of quality objectives

1. What will be done?
2. What resources will be required?
3. Who will be responsible?
4. When it will be completed?
5. How the result will be evaluated?

While establishing the quality objectives, Power stations has considered the following
1. Consistent with the Quality Policy
2. Measurable
3. Take in to account applicable requirements
4. Relevant to conformity of products and services and to enhancement of customer satisfaction.
5. Monitored
6. Communicated
7. Updated as appropriate

3. RESEARCH DESIGN

These are a number of tools and techniques that can be used by managers to improve the effectiveness and efficiency of business operations. These include total quality management and business process reengineering.

Total Quality management strives to improve customer satisfaction by improving quality. Business process reengineering strives to improve the effectiveness and efficiency of the various processes within an organization.

Just in time manufacturing include having the required inventory when it is needed for manufacturing and reducing lead times and setup times. This process, also allows the organization to determine and continually improve productivity.

4. ACTIVITIES

To make “PRODUCT” plant of some kind is needed. This will comprise the bulk of the fixed assess the business.

Marketers in a business most ensure that a business sells products that meet customer needs and wants. Therefore, has considered the following concerns areas

1. Performance
2. Quality
3. Quantity
4. Reliability and durability
5. Production Costs
6. Delivery period.

5. CONCLUSION

Operation management is a key business process in any organization, whether it deals in products and services. The principles of operation management and their implementation differ in these industries. In recent trends it has been seen that a clean distinction between products and services and most business how offer a combination of products and services to their customers. Thus Products and services are clearly emerging as an unified entity operations management will prove to be an integral business process and draws from multiple disciplines in order to optimize the **effectiveness** of operations within organization and its long term goals and to develop a plan to use the **organization resources**.

RELATIONSHIP AMONG OCCUPATION AND SUSTAINABLE COMPETITIVE POSITIONAL ADVANTAGES OF NATIONAL DAILIES

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ABSTRACT
This idea draws upon the writing of modern financial matters and key administration so as to pick up a superior comprehension of how an organization working in business sectors may accomplish and continue a competitive advantage. This investigation intends to comprehend the connection among Age and SCPA Score of National Dailies in Tamilnadu. For this reason, 1000 Perusers of various piece of Tamilnadu fundamental urban communities are picked. The aftereffects of the examination affirmed a beneficial outcome of connection among Age and SCPA of National Dailies.

Keywords: Competitive Advantage, Sustainable, Positional Advantage, Sustainable Competitive Positional Advantage.

INTRODUCTION

A paper is a composed distribution containing news, data and notice, as a rule imprinted on minimal effort paper called newsprint. These are regularly distributed every day, and they more often than not concentrate on one specific geographic territory where the greater part of their perusers live. The requirement for news is general. News' appetite is major in human instinct, and it is a normal for social individual, regardless of whether they are aware of it or not. There is a craving for news about how other individuals live and act, not in an additional customary circumstance, yet in like manner life. There is likewise regularly a longing for self – improvement an enthusiasm for the obtaining of information about the things that are going on the planet, for example, wants for news-originating from individuals of all dimensions of insight, interests and tastes. Essentially, the requirement for news and papers emerges out of the requirement for data or correspondence.

Papers frequently include article on political occasions, wrongdoing, business, workmanship, amusement, society and sports. Most customary papers additionally include an article page containing sections, which express the genuine beliefs of scholars. Strengthening segments may contain publicizing, funnies, coupons and other printed media. A wide range of correspondence needs are worried about conveying thriving and satisfaction to the humankind. The paper, as an item has all round effect on social, political, monetary and social on a definitive client of the item as not the same as that of other purchaser items. Regardless of ongoing misfortunes available for use and benefits, the papers are as yet the most famous outlet for news and different sorts of composed news-casting.

Paper has everyday issues, climate, promotion, faultfinder audit, publication, stimulation and so forth section covering a wide range of data about the happenings and offers in and around the world. Everyday issues section covers news identified with the working of different govt. what's more, its united offices. Climate section gives data about the climate conjecture made by the metrological office alongside estimation precipitation and temperature of the different overall urban communities.

SUSTAINABILITY OF COMPETITIVE POSITIONAL ADVANTAGE

There are four factors utilized for the improvement of idea on SCPA, for example, significant, uncommon, supreme, and non-substitutable. The main criteria 'significant' implies that the paper is of incentive to the peruser. The second criteria of manageability 'uncommon' demonstrate that it isn't either accessible in like manner or effectively acquired. The third criteria 'Incomparable' implies that it can't be effectively imitated or duplicated by contenders. The last criteria of supportability ' non-substitutable' implies that shoppers can't or won't substitute another item or trait for the one giving the firm competitive advantage.

COMPONENTS OF SCPA FOR ENGLISH DAILIES

There are nine segments of English dailies utilized in the investigation of SCPA, for example, value, news substance, notice substance, inspirations, inhibitors, quality, picture, development and administration magnificence. Cost is indicated as costly, esteem for cash, cost-twice and important. 'New substance's is confirmed through recounting stories, new thoughts, stories and more space for uncommon news. Ad content is related to ads which are not skipped, uncommon, shopping data and grouped profitable ones for perusers. Sparks' segment is characterized to check the perusers whether they require additional exertion, to finish, same time ordinary covering things to have new perusing knowledge. In actuality, inhibitors part is seen among perusers who favor less pages, news on the web, consider it as work since it is extremely difficult to peruse as go along. Nature of English dailies is concentrates to know the feeling of perusers on brilliant nature of paper, ink, type, measure, print quality, shading, pictures; top to bottom articles, precision of news and mirroring any wrong messages. Picture part is distinguished dependent on the impression of individual convictions and qualities, simple to discover the data required, mindful glory of perusers. The advancement segment is confirmed utilizing the design, perplexes, jokes, e-paper, key stories, thoughts, more brilliant substance and spots to go in the imaginative organization. The last part administration magnificence is considered with the condition and fulfilment of membership, conveyance of paper, exactness of bill, cost of home conveyance and on time conveyance of English dailies.

REVIEW OF LITERATURE

In the contemporary, competitive advantage has been accomplished in an intricate and changing condition by the persistent advancement of learning. A base for differential advantage as mechanical, legitimate, and topographical (Alderson, 1965). The scientist has proposed four techniques for accomplishing differential advantage, for example, division, specific interests, exchange, and separation. Organizations accomplish either the least expense or the most separated position (Lobby, 1980). The possibility of competitive advantage isn't new, what's going on is the developing acknowledgment of this arranging idea as a general reasoning of the executives (Stephen E, South, 1981).

RESEARCH GAP AND OBJECTIVES

It is distinguished that there is hole in the idea of competitive advantage through consolidating sustainable competitive advantage and competitive positional advantage. It is named as hypothesis of sustainable competitive positional advantage (SCPA). It is characterized as the maintainability of rivalry dependent on significant, uncommon, supreme and non-substitute nature of segments, for example, value, news substance, ads, inspirations, inhibitors, quality, picture, advancement and administration brilliance qualify English dailies sustainable competitive positional advantage. The investigation is structured and created as a hypothesis to help arranging of showcasing methodologies. To depict the sustainable competitive positional advantage of English Dailies because of cost and separation dependent on Occupation.

METHODOLOGY

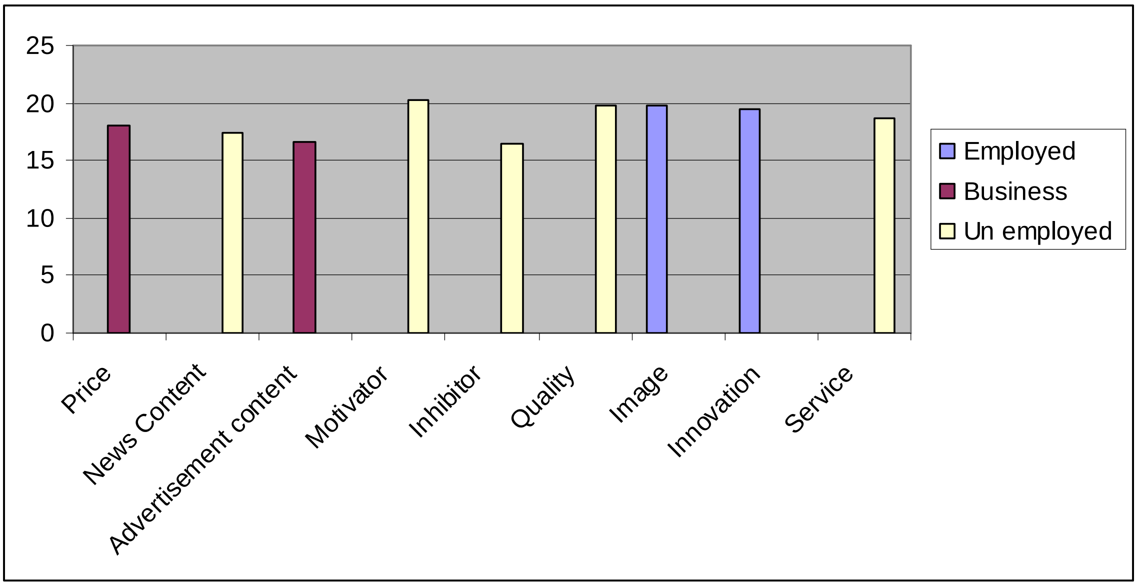
The examination depends on multistage testing utilizing state level regions as gathering. The straightforward irregular testing technique for likelihood examining of "lottery strategy" was followed in the third phase of distinguishing test respondents. In Tamilnadu, among the thirty locale, the analyst chose five regions, for example, Chennai, Madurai, Trichy, Virudhunagar and Cuddalore. Amid the way toward setting up an example outline, from five locale, in light of the financial characterization one town under every five classes of towns was chosen. So as to build up the likelihood, straightforward arbitrary inspecting of a lottery strategy for a fortunate draw was utilized. The scientist has by and by attracted 220 attracts to recognize the personality number of endorsers. The delegate test respondent were reached by the field specialists under the supervision of operator just as the analyst. Altogether 1100 respondents were by and by reached to get an example size of 1000. In each town, three hundred endorsers were disseminated with the poll. For the investigation out of all the filled surveys, 200 polls were utilized for further examination from every town to a sum of 1000 respondents

Table-4.6.1.4b ANOVA for Occupation group of respondents on the variable of SCPA

S. No.	Variable	Sources of Variation	Sum of Squares	df	Mean Square	F	Sig.
A	Over All SCPA	Between Groups	5500.91	2	2750.45	10.21**	0.00**
		Within Groups	268409.24	997	269.21		
		Total	273910.15	999			
B	Price	Between Groups	151.30	2	75.65	7.08**	0.00**
		Within Groups	10647.57	997	10.68		
		Total	10798.87	999			

C	Differentiation	Between Groups	5175.117	2	2587.55	12.45**	0.00**
		Within Groups	207154.162	997	207.77		
		Total	212329.279	999			
C1	News Content	Between Groups	279.28	2	139.64	13.52**	0.00**
		Within Groups	10292.09	997	10.32		
		Total	10571.37	999			
C2	Advertisement Content	Between Groups	996.70	2	498.35	31.71**	0.00**
		Within Groups	15667.19	997	15.71		
		Total	16663.90	999			
C3	Motivator	Between Groups	648.05	2	324.02	25.82**	0.00**
		Within Groups	12511.37	997	12.54		
		Total	13159.43	999			
C4	Inhibitor	Between Groups	57.36	2	28.68	1.84 NS	0.15NS
		Within Groups	15519.23	997	15.56		
		Total	15576.59	999			
C5	Quality	Between Groups	508.79	2	254.39	24.53**	0.00**
		Within Groups	10339.48	997	10.37		
		Total	10848.28	999			
C6	Image	Between Groups	237.01	2	118.50	11.47**	0.00**
		Within Groups	10297.38	997	10.32		
		Total	10534.40	999			
C7	Innovation	Between Groups	50.52	2	25.26	2.00 NS	0.13NS
		Within Groups	12590.67	997	12.62		
		Total	12641.19	999			
C8	Service	Between Groups	6.95	2	3.47	.28 NS	0.75 NS
		Within Groups	12074.34	997	12.11		
		Total	12081.29	999			

Source: Primary Data NS Not Significant; * Significant at 0.05 level; ** Significant at 0.01 level



Note: The highest mean of SCPA score of specific category alone included

RESULT AND DISCUSSION

Occupation of newspaper reader

Mean and S.D for Occupation of respondents on the Variable of SCPA are determined and tabulated in table 4.6.1.4. ANOVA for Occupation group of respondents on the Variable of SCPA are determined and tabulated in table 4.6.1.4. The study of comparative mean of reader behavior score for the three different categories of readers based on their occupation have shown varying results within and between the occupation groups of readers. Readers belonging to both groups in the employed persons and unemployed youth were found to have a similar scoring pattern with that of overall assessment of SCPA score. The last category of a reader who is a business owner found to be varying in the scoring pattern of some components like price and motivator.

In the same category of readers, it was found that their behavior mean score of price of SPA falls under the high score category which was reported as a medium score in the overall assessment. Similarly, the mean behavior score of readers for motivator dimension was found to have a medium score which is reported to be high in the overall assessment.

The result of the study shows that the mean score of SCPA and it components vary across the different categories of National Dailies readers based on their occupation with the overall score of SCPA and its components. In order to test the observed variation with the expected variation in the mean scores of SCPA and its components, a null hypothesis has been proposed.

H_0: Means of SCPA scores of National Dailies readers based on their occupation are not significantly different from the mean of overall SCPA scores.

H_A: Means of SCPA scores of National Dailies readers based on their occupation are significantly different from the mean of overall SCPA scores.

It has been found that F value arrived from F-Test is 10.21 & the ‘p’ value for the level of significance is 0.00. As the ‘p’ value is less than 0.05, it indicates that there are significant associations between mean overall SCPA scores of readers and their occupation. The test of a hypothesis indicates that null hypothesis has to be rejected and in turn the alternate hypothesis is accepted. Therefore, the means of SCPA score of National Dailies readers’ based on their occupation is significantly different from the mean of overall SCPA score of the National Dailies readers. Further, it has been inferred that the occupation of the readers has a direct impact on their overall SCPA scoring pattern. It has been found that overall mean scores of two dimensions of SCPA .i.e SPA (f-test value = 7.08 & ‘p’ value =0.00) and differentiation (f-test value = 12.45 & ‘p’ value =0.00) of the National Dailies readers also had been significantly different from the mean SPA and SDA scores of readers based on their occupation.

The study of overall scores of various component of SDA of the National Dailies readers reveal that news content (f-test value = 13.52 & ‘p’ value =0.00), advertisement content (f-test = 31.71 & ‘p’ value =0.00), motivator (f-test value = 25.82 & ‘p’ value =0.00), quality (f-test = 24.53 & ‘p’ value = 0.00) and image (f-test value = 14.02 & ‘p’ value =0.00) is significantly different from the SDA scores of different component of the readers based on their occupation.

Further, it has been inferred that the occupation of the readers has a direct impact on their overall SPA and SDA and its dimensions scoring pattern except in case of inhibitor (f-test value = 1.84 & ‘p’ value =0.15), innovation (f-test value = 2.00 & ‘p’ value =0.13) and service (f-test value = 0.28 & ‘p’ value =0.75). As ‘p’ value is more than 0.05, then it can be said that the overall inhibitor experience, innovation and service component scoring pattern are not significantly different from the scoring pattern of that component based on the occupation of the readers.

CONCLUSION

The investigation gives new driving force to hypotheses of promoting procedures as an expansion of hypothesis to continue showcase position of contenders. Specialist co-ops of English dailies make utilization of changes methodologies to hold their market in accordance with the result of the investigation. This is particularly valuable for analysts, academicians, industry people, strategist, managers, government and so on. Subsequently, it includes an incentive as asset to a current writing and rule for advertisers in the administration ventures. This additionally provides guidance for further future research in the comparable points of view. As the exploration proposition is great confirmed and it is now distributed, it takes into account the need of the examination, the scholarly community and industry.

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PERFORMANCE APPRAISAL OF SELECT FOREIGN BANKS IN INDIA THROUGH CAMEL APPROACH

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ABSTRACT

Undoubtedly banks play a crucial role to the overall economic activities of any country. No economy can survive without the sound banking system. Sound financial health of a bank the guarantee not only to its depositors but is equally significant for the many concerned of the banks. Hence time to time efforts and initiatives have been taken to measure the financial position of the banks. In this paper two major foreign banks have been taken i.e. CITI Bank NA and, Deutsche Bank. Evaluation has been done by using CAMELS parameters, the latest model of financial analysis. Through this model, it is highlighted that the position of the banks under the study is sound and satisfactory so far their Capital Adequacy, Assets Quality, Management Capability, Earning, Liquidity and Sensitivity is concerned.

Keywords: Capital Adequacy, Assets Quality, Management Capability, Sensitivity, Liquidity

INTRODUCTION

Banking sector of India has a long history when the East India Company set up a Bank of Hindustan in 1770 followed by the General Bank of India in 1786. After that number of public sector banks was set up such as Bank of Bengal, Bank of Bombay, and bank of madras came into existence between 1800 and 1850.

After 1850's the British initiated the process of setting up foreign banks in India and it was followed by banks from countries viz. France, Germany, Japan, Holland and U.S. some of the oldest foreign banks that entered India were HSBC (then called the Mercantile Bank of India which started in 1853), and Standard Chartered Bank (then called the Chartered Bank of India which started in 1858).

At present the Standard Chartered Bank is the largest foreign bank in term of numbers, with 102 branches in 44 cities as per the RBI report on September 30, 2015. There were 46 foreign banks operating in India with 325 branches in all over India. As per the RBI guidelines foreign banks can operate in India by the set up of their branches through wholly owned subsidiary or through their representative offices.

The money market has been playing a predominant role in allocating resources in institutions in need of capital for productive & operational activities and contributing considerably to the economic development of the economy and growth. Implementation of the New Economic Policy in 1991, transformed the subdued Indian money market into a vibrant one with increased efficiency and reduced risk and cost. After that India is fast becoming an investment destination for foreign banks.

OPERATIONS OF FOREIGN BANKS IN INDIA

Foreign Banks were allowed to operate in India either through branches or their representative office. To obtain license for a new branch in our country a foreign bank has to function in accordance with all financial requirements and norms applicable to Indian commercial banks. Reserve Bank will grant permission to a foreign bank only after ascertaining the soundness of the bank, international and home country rating, international presence and economical and political relation between the two countries etc. Foreign Bank should be under the consolidated supervision of the home country regulation.

It has been stipulated that the minimum capital requirement for a foreign bank should be US$25 million spread over 3 branches i.e. US$ 10 million each for the first branch and the second branch and US$5 million for the third branch. Additional branch will be permitted only after monitoring the performance of existing branches of the bank, their financial results, inspection findings etc. the number of licenses are fixed in conformity with India's commitment made to World Trade Organization, which is presently 12 licenses per year excluding off-site ATMs which also require licenses.

The government of India raised foreign direct investment in banking companies from 49% to 75% in the budget of 2003-04. It was aimed at facilitating the setting up of subsidiaries by foreign banks and for attracting investment in private sector banks. Accordingly the reserve bank proposed to the government of

India to lift the limit on voting rights. Even though comprehensive amendments in Banking Regulation Act, 1949 suggest a immediate measures to facilitate investment.

With the liberalization of Foreign Direct Investment regime in Banking Sector was brought under the automatic route. According to the government of India announcement of May 21, 2001 FDI up to 49% from all sources was permitted in private sector banks under the automatic route, provided it is in true with the guidelines issued by the Reserve Bank of India from time to time.

OBJECTIVE OF THE STUDY

To analyze the overall performance of select foreign banks through CAMEL Approach

METHODOLOGY OF THE STUDY

Methodology describes the research route to be followed, the instruments to be used, universe and sample of the study for the data to be collected, the tools of analysis used and pattern of deducting conclusions. For the purpose of the study, the research instrument used is the CAMELS Model which is the recent innovation in the area of financial performance evaluation of banks; this model is explained as under:

The components of a bank's condition that are assessed

- **(C)** apital adequacy
- **(A)** ssets
- **(M)** anagement Capability
- **(E)** arnings
- **(L)** iquidity (also called asset liability management)

SAMPLES OF THE STUDY

The present study seeks to evaluate the financial performance of two foreign banks (i.e. CITI bank and Deutsche Bank). These two banks are purposely selected for the study, keeping in view their role and involvement in shaping the business conditions, specifically in terms of advances, deposits, manpower employment and branch network etc.

DATA AND TOOLS

The present study is mainly based on secondary data drawn from the annual reports of the respective banks. These data are related to 5 years (2012-13 to 2016-17). For analyzing of the data, two important statistical tools viz. Mean and Standard Deviation has been uses to arrive at conclusions in a scientific way.

CAPITAL ADEQUACY

Capital base of financial institutions facilitate depositors in forming their risk perception about the organization. Also, it is a significant structure for financial managers to maintain adequate levels of capitalization. Capital adequacy is very useful for banks to conserve and protect stakeholder’s confidence and prevent the bank from bankruptcy. Reserve Bank of India prescribes banks to maintain a minimum capital to risk-weighted Assets Ratio (CRAR) of 9% with regard to credit risk, market risk and operational risk on an ongoing basis, as for the study.

The following ratios have been used to measure capital adequacy

(i) Capital Adequacy Ratio

(ii) Debt Equity Ratio

(iii) Coverage Ratio

(iv) Advances to Assets Ratio

- Capital Adequacy Ratios of CITI Bank

Table-1.1

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Capital Adequacy Ratio	15.9	14.38	15.3	15.76	17.63	15.79	1.18
Debt Equity Ratio	5.66	5.67	5.36	5.91	5.05	5.53	0.33
Government Securities to	0.41	0.39	0.44	0.62	0.46	0.46	0.09

Total Assets Ratio							
Advances to Assets	0.4	0.38	0.43	0.4	0.37	0.39	0.02

- Capital Adequacy Ratios Deutsche Bank

Table 1.2

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Capital Adequacy Ratio	14.08	14.84	15.62	13.73	15.38	14.73	0.81
Debt Equity Ratio	3.66	4.66	4.36	4.52	4.16	4.27	0.38
Government Securities to Total Assets Ratio	0.55	0.5	0.57	0.4	0.37	0.47	0.08
Advances to Assets	0.55	0.5	0.59	0.62	0.46	0.54	0.06

The position of capital adequacy of CITI Bank and Deutsche Bank has been measured with the help of Capital Adequacy Ratio, Debt Equity Ratio, Government Securities Ratio and Advance to Assets Ratio. Introspection in Table 1.1 and Table 1.2 reveal that the Capital Adequacy Ratio CITI bank is good, the average of CAR of this bank is 15.59 which is good indicator, on the other hand the CAR of Deutsch bank is comparatively less than CITI, it is 14.73 although it is satisfactory. Debt Equity Ratio of CITI Bank is comparatively better than Deutsch it is 5.53. The ratio of Government Securities is increasing in CITI bank bank while it is moderated in Deutsche bank.

Assets Quality

Assets quality determines the healthiness of financial institutions against loss of value in the assets as assets impairment risks the solvency of the financial institutions. The weakening value of assets has a spillover effect, as losses are eventually expose the earning capacity of the institution. With this framework, assets quality is assessed with respect to the level and severity of non-performing assets, adequacy of provisions, distribution of assets etc.

For the study, the following ratios have been used to measure asset quality

(i) Net NPA to NET Advance (%)
(ii) Net NPA to Total Assets (%)
(iii) Total Investment to Total Assets
(iv) Standard Advances to Total Advances

- Assets Quality Ratios of CITI Bank

Table-1.3

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Net NPA to Net Advance (%)	1.47	1.24	0.4	0.49	0.46	0.81	0.50
Net NPA to Total Assets (%)	0.113	0.138	0.087	0.009	0.01	0.07	0.05
Total Investment to Total Assets	0.34	0.35	0.41	0.46	0.39	0.39	0.04
Standard Advances to Total Advances	39.32	37.49	36.4	36.7	37.9	37.56	1.15

- Assets Quality Ratios of Deutsche Bank

Table-1.4

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Net NPA to Net Advance (%)	0.13	0.09	0.13	0.26	0.93	0.30	0.35
Net NPA to Total Assets (%)	0.007	0.004	0.007	0.001	0.004	0.004	0.002
Total Investment to Total Assets	0.26	0.34	0.21	0.19	0.18	0.23	0.06
Standard Advances to Total Advances	32.84	27.19	30.88	32.66	39.63	32.64	4.51

The analysis in Table 1.3 and Table 1.4 reveal that the Deutsch bank has been successful to manage its NPAs. In terms of Net NPA to Total assets Deutsche bank is showing the better condition, while it is comparatively higher in CITI bank. The average (0.23) of Total investment to Total Assets is also better in Deutsch bank. The overall assets quality is better in Deutsch bank.

MANAGEMENT EFFICIENCY

Management Efficiency, another indispensible component of the CAMELS framework, means adherence to set norms, knack to plan and be proactive in the dynamic environment, leadership, innovativeness and administrative competence of the bank.

The following is the analysis of the various ratios used to measure management efficiency.

(i) Business Per Employee

(ii) Profit per Employee

(iii) Credit Deposit Ratio

(iv) Return on Net Worth

- Management Efficiency Ratios of CITI Bank

Table-1.5

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Business Per Employee	212.4	222.6	246.3	286.2	302.9	254.08	39.38
Profit Per Employee	5.02	5.09	5.9	6	6.9	5.78	0.76
Credit Deposit Ratio	78.18	72.17	68.49	61.42	52.74	66.6	9.84
Return on Net Worth (%)	16.3	16.14	17.89	16.03	17.15	16.70	0.79

- Management Efficiency Ratios of Deutsch Bank

Table-1.6

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Business Per Employee	257.53	318.38	419.72	480.93	410.29	377.37	88.66
Profit Per Employee	6.17	4.21	7.92	6.56	5.51	6.07	1.36
Credit Deposit Ratio	107.6	111.11	93.54	98.96	90.28	100.29	8.91
Return on Net Worth (%)	14.46	8.62	14.45	10.75	1.39	9.93	5.39

The performance of Management Capacity is generally qualitative and can be understand through the subjective evaluation of Management System, Central mechanism and organizational culture or so on. However, the capacity of the management of a bank can also be determined with the help of certain ratios of off site evaluation of a bank. Table 1.5 and 1.6 reveals about the Management Efficiency of CITI Bank and Deutsch bank. The average of business per employee is higher (377.37) in Deutsche bank while it is 254.08 in CITI bank. Except all the other ratios, Return on Net Worth is higher (16.70) in CITI bank.

EARNING QUALITY

The quality of earnings represents the sustainability and growth of future earnings, value of bank's lucrativeness and its competency to maintain quality and earn consistently. Earnings and profitability are examined as against interest rate policies and adequacy of provisioning. The single best indicator used to gauge earning is the Return on Assets (ROI), which is net income after taxes to total asset ratio.

Following ratios have been used to measure earning quality

(i) Return on Assets

(ii) NIM to Total Assets

(iii) Operating Profit to Total Assets

(iv) Interest Income to Total Income

- Earning Quality Ratios of CITI Bank

Table 1.7

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Return on Assets	2.12	2.07	2.43	2.2	2.45	2.25	0.17
NIM to Total Assets	4.03	3.99	4.13	40.4	4.53	11.41	16.20
Operating Profit to Total Assets	3.33	4.1	4.22	40.21	4.49	11.27	16.18
Interest Income to Total Income	6.94	6.73	7.2	7.3	6.91	7.01	0.23

- Earning Quality Ratios of Deutsche Bank

Table 1.8

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Return on Assets	2.98	1.54	2.55	1.83	8.48	3.47	2.85
NIM to Total Assets	5.78	4.53	4.29	4.3	3.7	4.52	0.76
Operating Profit to Total Assets	5.27	2.93	7.43	3.73	3.34	4.54	1.84
Interest Income to Total Income	7.82	7.22	4.29	7.57	6.88	6.75	1.42

Earnings are considered as the conventional parameter of measuring financial performance. It is exhibited in Table 1.7 and Table 1.8. The Average of Return on Assets is better in Deutsch bank which indicates 3.47 while it is lower in CITI bank (2.25) as compare to Deutsch bank. Net Interest Margin, Operating Profit to Total Assets and Interest Income to Total income is comparatively high in CITI bank then Deutsch bank.

LIQUIDITY

In case of an adequate liquidity position, the institution can obtain sufficient funds, either by increasing liabilities or by converting its assets to cash quickly at a reasonable cost.

The following ratios have been used to measure liquidity

(i) Liquid Assets to Total Assets (%)

(ii) Government Securities to Total Assets (%)

(iii) Liquid Assets to Total Deposits (%)

(iv) Liquid Assets to Demand Deposits (%)

- Liquidity Ratios of CITI Bank

Table-1.9

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Liquid Assets to total Assets (%)	0.15	0.11	0.01	0.13	0.17	0.11	0.06
Government Securities to Total Assets (%)	0.32	0.34	0.41	0.17	0.16	0.28	0.11
Liquid Assets to Total Deposits (%)	0.29	0.2	0.02	0.21	0.33	0.21	0.11
Liquid Assets to Demand Deposits	1.01	0.83	0.07	0.6	1.36	0.77	0.48

- Liquidity Ratios of Deutsche Bank

Table-1.10

Ratios	2012-13	2013-14	2014-15	2015-16	2016-17	Mean	S.D
Liquid Assets to total Assets (%)	0.09	0.07	0.14	0.06	0.14	0.1	0.03
Government Securities to Total Assets (%)	0.2	0.27	0.18	0.36	0.43	0.28	0.10
Liquid Assets to Total Deposits (%)	0.18	0.15	0.22	0.1	0.19	0.16	0.04
Liquid Assets to Demand Deposits	0.18	0.36	0.63	1.33	1.66	0.83	0.63

Above Table 1.9 and Table 1.10 show the liquidity position of both the banks which is also an important measure of CAMEL analysis. Transferability and Liquidity are the key ingredients for such transitions. It means that financial assets must be available to owners on short notice. In table 1.9 liquid assets which consist of cash is not showing drastic changes in both the banks but the average position of CITI Bank is better than Deutsche bank. The investment in Government securities held by the banks visa viz. to total assets are clear indicators of banks liquidity position.

CONCLUSION

Both CITI Bank and Deutsche Bank are the prominent foreign banks in India. Their performance on CAMEL analysis is satisfactory as they are competent with all test of this model. In future they can do their branch expansion and can get the advantages of Foreign Direct policies of the Government of India. It has also been observed that these banks are also the source of inspiration for other Foreign banks which are working in India and as well as our domestic banks.

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A STUDY ON HEALTH FITNESS INFLUENCING WOMEN EMPLOYEES PERFORMANCE

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ABSTRACT
Human health, a dubious issue tended to by numerous analysts, was characterized as the general prosperity of people by the World Health Association (Rostami, 2001). Despite all the various advantageous impacts of innovative advances on speed and precision of human errands, they lead to a diminished portability and dormancy; the reality which expanded the danger of general health and set off the predominance of non-infectious sicknesses, for example, cardio respiratory ones (Dastgerdi, 2008). Specialists suggest sports and physical exercises as the best remedy for such sicknesses. In this article we are discussing health fitness importance of women employees performance.

INTRODUCTION
Despite all the various advantageous impacts of innovative advances on speed and precision of human errands, they lead to a diminished portability and dormancy; the reality which expanded the danger of general health and set off the predominance of non-infectious sicknesses, for example, cardio respiratory ones (Dastgerdi, 2008). Specialists suggest sports and physical exercises as the best remedy for such sicknesses. The past investigations have affirmed that normal physical exercises improve women's health and forestall numerous lethal illnesses (Zarneshan and Tartibian, 2006). Additionally, playing sports and doing physical exercises is related with a reduction in the danger of bosom malignant growth while heftiness is a critical hazard factor for the infection. Employees especially women progressively end up no time in concentrating health perspective because of the rising work requests and work-family life strife prompts pressure and heftiness. To them, wellness and health ends up testing. Striking a harmony among individual and expert existence with wellness isn't simple for working women. Generally, many working women are managing troubles related with their health, as it might be troublesome for them to adhere to a wellness routine program. Stress and stoutness are the key components influencing health and wellness among women employees which can decrease their performance. It is important to improve the health and readiness for women employees. Organized exercise program must be joined to improve the wellness level for the activity performance

OBJECTIVE
To improve health fitness and performance among women employees.

REVIEWS
Taylor and Wear, (2010) see wellbeing programs as a method for advancing support of good health as opposed to remedy of weakness. They incorporate work out regimes, recreational chances, social exercises and scholarly and otherworldly advancement programs which thus impacts on organization primary concern where the employees' prosperity is seen to incredibly influence generally speaking profitability (Naydeck and Pearson 2009). Exercise has positive physical and mental consequences for people (Madah and Beeta,2009). Vigorous exercise positively affects all body organs, adds to striking caloric equalization and controlling body weight, and improves muscles, joints, and bones structure too. It additionally diminishes the danger of malignant growth and pulse and prompts better cardiorespiratory capacities (Salimi, 2010). The truth of the matter is likewise bolstered by the ongoing inquires about. Koutedakis et al (2007) affirmed that 3 months of oxygen consuming and extending exercise greatly affects physical wellness and performance. Robert (2001) found that low-sway oxygen consuming activities improve the cardiovascular capacity in moderately aged individuals.

Exercises, especially heart stimulating exercise add to fat consuming; these activities control body weight, directing plasma leptin levels and diminishing muscle versus fat ratio. The progression oxygen consuming activities altogether builds members adaptability by Green et al (1995). This finding is in accordance with the aftereffects of the works done by Elosa et al (2003), Hovaila (2007), Isenman and Gilet (2008), Shila (2008) who examined the impacts of vigorous exercise on moderately aged women's adaptability. The significance of adaptability in human health, as one of the parameters of physical wellness, is known by everybody since the capacity to effortlessly move the body through Scope Of Movement (ROM) is the pre-imperative of a healthy life (Gaieni et al.,2005).

In addition, some other deciding elements including body arrangement, age, sex, physical movement, and warm up ought to be represented (Sedghi, 2011).Participants of the investigation attempted extending practices in warm up and chill off (Gaieni et al., 2005) increment in the level of adaptability. Another finding demonstrated that progression oxygen consuming activities increment young ladies' muscle quality. Kramer(2001) announced the expansion in muscle quality because of high-impact exercise, strolling, and step vigorous exercise, separately. As referenced before, the expansion of muscle quality is one of the essential elements for physical wellness. Keeping the base dimension of muscle quality is of high hugeness for a characteristic living.

STEPS TO FOLLOW

Walk and talk, Do simple stretches each hour, Eat healthfully solid eating routine, Remain dynamic, Focus towards stance, Create an activity design, Monitor wellness advance

STEPS TO START ACTIVITY PROGRAM

1. ACSM Suggestions: Sedantary women should start moderate physical movement with 15 minutes of consistent exercise three times each week, expanding step by step to 30 minute sessions four times each week.
2. FITT Guideline (recurrence ,force, time and type) For stationary women Recurrence least of 3x every week Force moderate hard seen effort. Time-30 minutes, Type-low effect, For customary exercisers Recurrence 3 to 5x every week, Force moderate hard to hard apparent effort, Time-30 to a hour, Type-low effect

3. Wellness Activities

a) Vigorous

b) Quality preparing

c) Extending

4. Vigorous Activities 30 minutes on at least four days every week

Continuously begin exercise with a 5-10 mins warm up, After warm up, take an interest in the picked sort, Include in lower sway exercises like strolling, swimming, also, stationary cycling., Quality Preparing Don't practice with hand weights or other free loads, Use opposition groups ,Activities incorporates chest, back, legs and shoulders , It ought to be done no less than multiple times every week, Concentrate on accomplishing more redundancies with lighter load to abstain from over-burdening joints, Stretching Extending It very well may be finished amid warm up or chill off period. Inhale profoundly and consistently while stretch to advance. sentiments of unwinding

CONCLUSIONS

Wellbeing program practices, for example, advancement of preventive consideration, instruction and preparing openings on health matters are great practices that impact hierarchical performance if employees are agreed them. it very well may be reasoned that this examination lay more accentuation on health programs for expanded authoritative performance. Thus health programs stayed noteworthy in affecting firm performance. This could suggest that the organized exercise program assumed a noteworthy job in affecting by and large hierarchical performance. It is generally acknowledged that wellbeing advancement does not simply profit the employees on the grounds that an association loaded up with healthy and satisfied employees is a gainful working environment that holds its employees which clearly means expanded authoritative performance.

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SELECTION OF PROFITABLE AND VIABLE CHANNEL OF DISTRIBUTION FOR SIDDHA MEDICINE

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ABSTRACT
Distribution is the act carrying siddha medicine from the producers to the customer. It consists of an operation or series of operation which physically brings the goods from the producers into the hands of the siddha health care providers. The most essential elements of a distribution of goods are (a) Understanding Health care providers Expectations (b) Promises to Health care providers (c) Execution. This article is giving a short review of working of distribution in siddha medicine. . The research methodology was carried out in a survey cross sectional applied to 173 respondents. The collected data analyzed by using reliability method, factor analysis. The empirical research gives that problems is faced by the respondents at the time of delivery is the major factor to affect the health care providers satisfaction.

Keywords: Health care providers Expectations, Promises to Health care providers, Execution,

INTRODUCTION

Medicine has no value if they simply lie in the godson of the manufacture. They must be made available to the consumers various agencies are involved in the movement of the goals from plant of the Health care providers. Distribution is an integral part of the mark by process. Its future is to distribute or sub divide. The total products of a producer on a geographical basis to various speech market segmentations. The word channel is derived from the French word "cannel". The channel of distribution thus refers to the pathway taken by goods as they flow from the point of production to the point of consumption. A channel of distribution consists of various specialized institution or agencies are called middleman.

When the manufacturer establishes his shop or agencies for the distribution of his medicine, the channel is said to be direct. It is indirect when the distribution, is done through the wholesalers, retailers or special middleman.

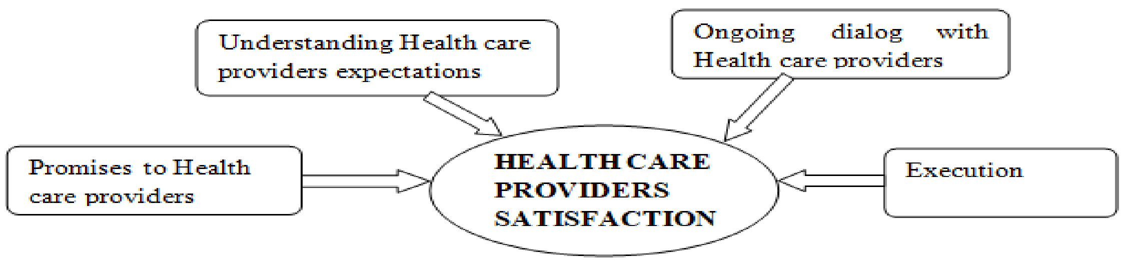
UNDERSTANDING HEALTH CARE PROVIDERS EXPECTATIONS

- We must know what our customers expect from us. We must work with our customers to precisely learn their expectations. Customer Expectations differ by region by country
- **Promises to Health care providers**
- Set promises that can be kept. Aim to exceed expectations rather than to meet them.
- Delight customers by surprising them (Surprise is something not promised, yet delivered)

EXECUTION

Products and Services are provided to . Customers had certain expectations before products/services were delivered. Depending if these expectations were met, not met, or exceeded customer experiences certain level of "Health care providers Satisfaction". Occasionally there are problems with products/services provided. A problem can be fixed during the initial call or a visit (first contact resolution), or a ticket is opened. Tickets are worked on. Customer problems are eventually solved. Depending on how the Problem Resolution is handled customer experiences certain level of "Customer Satisfaction"

CONCEPTUAL FRAME WORK



STATEMENT OF THE PROBLEM

A great deal of research must go into determining how to carry out distribution activities in a way that meet the organization’s objectives. Majority of the public sector enterprises in the country are marked by distribution problems. Problems of scarcity and finance in certain areas are solved by effective distribution. The areas of inefficiency are many. One of the key areas of inefficiency is in supply chain management.

The distribution channel is the path through which goods and services travel from vendor to the consumer or payments for these products travel from the consumer to the vendor. Distribution channel is the chain of business or intermediaries through which a good or services passes until it reaches the end consumer. A distribution channel can include wholesalers, retailers, distributers, and even the internet.

2.4. OBJECTIVES OF THE STUDY

- To examine the socio economic profile of the respondents.
- To evaluate the factors to improving the sales.
- To get a clear view about the purchase of the product is made.
- To evaluate the satisfaction level of distribution of goods
- To evaluate what kind of problem are faces at time of delivery.
- To analysis the relationship between satisfaction level and problem faces at time of delivery.

RESEARCH METHODOLOGY

The population of the study is the employees of the Veekesy polymers pvt ltd in Kerala.The size of the sample is limited to 173 respondents. Non-probability sampling method is used for the study.correlation and chisquare test is conducted.

Table 1 Demographics Profile of overall sample

Variables		Frequency	Percentage
Gender	Male	78	45
	Female	95	55
Age	Below 3o	35	20
	31-50	57	33
	Above 50	81	47
Education	UG	72	42
	PG	58	34
	Others	43	25
Marital status	Married	123	71
	Unmarried	50	29

Table 1 reveals that the demographic profile of the Health care providers.

- Out of 173 respondents 45 % were male whereas 55% were female.
- Age wise, people were in between 31-50 years where as 33 % of are in the age group of above 50 and 47% people in the group of below 30 is 20%.
- The majority of literacy rate in the group of UG in 42% and 34%in the PG where as 25% of people had general streams
- Almost 71 % of the respondents were married followed with 29% of respondents were unmarried.

How the purchase of the product is made

Table.2.2

0PENION	NO OF RESPONDENTS	PERCENTAGE
Direct purchase	65	38
By dealers	48	28
By others	60	35
Total	173	100

INTERPRETATION

Above table reveals that if the respondent is a dealer of the factory, whether to know the number of dealers in the factory. From the total number of respondents 28 % are dealers of the factory and remaining 35 % is not dealer of the factory. Most of them are like to purchase the product directly.

The Health care providers are satisfied with supply of their products

OPINION	NO OF RESPONDENTS	PERCENTAGE
Satisfied	97	56
Not satisfied	76	44
Total	173	100

INTERPRETATION

From the above shows 56% of the respondents are satisfied with supply of the product ,and 44 are not satisfied with supply.

Method is suitable for improving the sales

Opinion	No. of Respondents	Percentage
Discount	48	28
Price	67	39
Gift Coupons	39	22
Quotas	19	11
Total	**173**	**100**

INTERPRETATION

As per the table 56 says that method suitable for improving sale is discount, 35 says suitable method is price,26 says suitable is gift coupons, 13 says suitable is quotas

Kind of problems is faced by the respondents at the time of delivery

Opinion	No. of Respondents	Percentage
Labour problems	78	45
Transportation	53	31
Packing problems	42	24
Total	**173**	**100**

INTERPRETATION

As per the table 78 of the respondents said that mainly concerned with labour problem, 53 said transportation is the problem which they faced and 42 said packing problem.

The respondents are satisfied with the price of the product

Opinion	No. of Respondents	Percentage
Satisfy	48	27
Highly Satisfy	69	40
Not Satisfy	56	33
Total	**173**	**100**

INTERPRETATION

Above study reveals that 27% of the respondents says that they are satisfy with the price of the product, 40% are highly satisfy with the price and33% says they are not satisfied.

Ho: There is significant relationship between satisfaction level and problem faces at time of delivery.

H1: There is no significant relationship between satisfaction level and problem faces at time of delivery.

There is significant relationship between satisfaction level and problem faces at time of delivery.	Calculated value	Table value
	3.448	7.488

Result: Significance level at 5%

- The above table shows that chi square value is lower than that of the table value at 5% level. So the null hypothesis is accepted. The test shows that there is significant relationship between the age group and career development in siddha health care providers.

SUMMARY OF FINDINGS

1. Majority of the respondents are the dealers of the company.
2. Majority of the respondents make direct purchase
3. Most of the respondent is satisfied with the supply of the products.
4. Most of the respondents sell products at MRP to attract new customers.
5. Labour problems are found by the respondent at the time of delivery.
6. 60% of respondents say that they utilize direct marketing.
7. 77% of the respondents are satisfied with the quality.

CONCLUSIONS

The research work has certainly helped me to add one more dimension in many pursuits to understand the management theories ,principles ,and practices.In today's life competition exists in every sphere of activity .so it is very difficult for the leading brands to maintain their position in the industry .it is the responsibility to the management to coordinate the activities and to lead the company towards the success.

Employees contribution is an unavoidable factor for the successful functioning of the medicination industry. The importance of this industry growing day by day this is because, most of the customers are changing their trends and preferences . So it will be a developing industry and its demand will also increase later.

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INFLUENCE OF DIGITAL MARKETING OVER BUYING BEHAVIOR WITH REFERENCE TO GENERATION Z CONSUMERS IN NORTH BANGALORE

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ABSTRACT

Digital marketing is one of the important paces in the market for this decade. It is the time to utilize digital marketing due to the increase in usage of internet users and Generation Z population is into spending habit, because of many of the families have got increased their purchasing power and they are giving freedom to this generation in choosing their products and services as according to their will and wish. This young generation is more focused on social media based buying habits; they do review about products and services based upon their social networking. More usage of smart phones made these youngsters buying behavior into mere choosy and they are happy to share their opinions with them. This study is focused with versatility through the coverage of consumer buying behaviour on FMCG (groceries, packaged food, apparel) Durables products. This will be focusing over the respondents who are visiting the retail outlets and trying to give result to the producers and distributors, regarding how to make use of digital marketing strategies for Generation Z consumers.

Keywords: Digital Marketing, Buying Behaviour, Gen Z consumers.

INTRODUCTION

Digital marketing is one of the important paces in the market for this decade. It is the time to utilize digital marketing due to the increase in usage of internet users and Generation Z population is into spending habit, because of many of the families have got increased their purchasing power and they are giving freedom to this generation in choosing their products and services as according to their will and wish. This young generation is more focused on social media based buying habits; they do review about products and services based upon their social networking. More usage of smart phones made these youngsters buying behavior into mere choosy and they are happy to share their opinions with them. This study is focused with versatility through the coverage of consumer buying behaviour on FMCG (groceries, packaged food, apparel) Durables products. This will be focusing over the respondents who are visiting the retail outlets and trying to give result to the producers and distributors, regarding how to make use of digital marketing strategies for Generation Z consumers.

LITERATURE REVIEW

The buying pattern of consumer is changing every day. Digital marketing is one of the powerful weapons over influencing youth during their buying decisions. He also tried over the understanding various factors influencing towards buying behavior of youth (Dr. S. Sivasankaran).

The generation Zers are having active participation in social media, where they may get all amount of messages regarding Products and services, which they are spreading across and they are also getting from their peer members. This might be one of the biggest platform for the producers and retailers in representing them for next decade successfully. This might be acting viral for decades together because even Generation alpha also looking more ahead (Josh Perlstein).

Social media marketing is positive towards buying behavior of young consumers and expressive marketing communications are influencing more on their attitudes. Word of mouth is getting spread from social media and also they are showing resistant to traditional marketing (Rodney Graeme Duffett). Shopping experiences of consumers now-a-days vastly changed due to technological advancements and smartness in retail industry has also improved. Generation Z consumers are the target for these smart retail and they are getting response positively (Vasilios Priporas, Nikolaos Stylos, Anestis K. Fotiadis).

Many of the youngsters are looking for products from social media and they are sharing their views through the same. It is very essential to the producers in understanding the social media and make their products to be accommodate in the same platform (Jeff Fromm).

The consumers are always experimenting many websites and online portals available for buying goods and services. The trend has changed from the stage of believing over one brand to the stage of changing their preferences many brands according to the requirements. All these possibilities happened through digital marketing (Prateek Maheshwari).

The consumers are changing their preferences on daily basis; it is mainly because of various websites available and consumers do get alternatives and makes them to be avail for buying products and services (Grishwyn Reddy).

Generation Z consumers are focusing more on Business to Consumer and looking for finding more changes in the products and services. These consumers are more trendy in nature (Alexandra Artemova).

Apparel industry is facing many problems in online selling with rejections or return of products due to the intangibility factor. Online perceptions, when it comes to reality, it may get differ because of visualizations of consumers (Mary Rani Thomas, Kavya V, Mary Monica).

The consumers are changing themselves from the affluence of their older generations to the influence of their friends in social media. It is because of economically Generation Z is changing their pace from their elders who have (A T Kearney).

HYPOTHESES DEVELOPMENT

H_0: Digital Marketing strategies are influencing over buying behavior of Gen Z consumers.

H_1: Digital Marketing strategies are not influencing over buying behavior of Gen Z consumers.

RESEARCH INSTRUMENTS

This is an empirical study consist of observations of customers and questionnaire is prepared based upon Likert scale, ranging from strongly disagree (1) to strongly agree (5). The external validity of the study is established based upon sample selected; age between 18 years to 25 years and content validity is considered based upon questions and observations. The reliability of data is difficult to prove completely in this qualitative measurement.

SAMPLE AND DATA COLLECTION

Correlation Analysis is calculated to identify the relevance of Digital Marketing strategies are influencing over buying behaviour of Generation Z consumers. The questionnaire was prepared and tested with 85 participants.

Based on the result of the t-test, it is disclosed that influence through social media and websites over the prices of products and services is 0.64, personal preferences is 0.90, group influence is 0.42, influenced by marketing strategies is 0.95 and overall satisfaction towards products and services is 0.71.

The accepted range for 80 samples of t-test with 95% of confidence level should be between 0 to +1.99 and all the criteria's have proven that H_0 is accepted.

This data clearly shows that Digital Marketing strategies are influencing over buying behaviour through influence of social media & websites, personal preferences and best marketing strategies.

FINDINGS

- Personality traits are influenced through social media and which is supporting the customer to get his preference over selecting products and services.
- Gen Z consumers are so specific and more preferential in nature due to improvised social media networking.
- Group influence is playing the role in the mindset of Gen Z, because they are getting addicted to social networking for gathering information about the product and services form their social media group.
- Analysis and comparison about the products and services are taking place through various websites, it is very essential to the producers to customize their products and services to be made available in the websites.

CONCLUSION

This qualitative study made topic to analyze the influence of digital marketing over the buying behavior, which has shown that the producers have to look after about their digital marketing strategies, according to the requirement of gen Z consumers for making them to satisfy their choosy nature.

LIMITATIONS/ RESEARCH GAP OF THIS STUDY

- This study is restricted only for FMCG goods.
- It has focus only on Gen Z customers.
- This study could be focused towards specific strategy of digital marketing.

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EMPOWERMENT OF WOMEN IN INDIA - A CRITICAL REVIEW

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ABSTRACT
Women's empowerment in India is mainly be controlled on many different factors that include geographical location (urban/rural), educational status, social status (caste and class), and age. Political participation is also hindered at the Panchayat (local governing bodies) level and at the state and national levels,despite existing reservations for women. Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant lacuna between policy advancements and actual practice at the community level. Therefore, this paper is an attempt to understand critical status of empowerment of women in India.

Keywords: Women Empowerment, Economic Advantages, Reservation

INTRODUCTION
There is an acceptable fact that women in India have made a noticeable forward movements in the post Independence period , but they still have to move about strenuously against many handicaps and social evils in the male-dominated Indian society. Many maleficent and gender issues still prevail in the modern Indian society that counteract the progress of its women folk. It is ironical that a country, which has recently acclaimed the status of the first Asian country to accomplish its Mars mission in the maiden attempt, is positioned at the 29th rank among 146 countries across the globe on the basis of Gender Inequality Index(BeenaDewan,2016). There has been improved status in the position of women, but their actual empowerment is still awaited.

Discrimination Against Women, Economic Disadvantages And Violence Against Women At The Community Level
Crucial factor for the lacuna in practicing of laws and policies to address discrimination against women, economic disadvantages, and violence against women at the community level is the largely patriarchal structure that administer the community and households of major places in India. Gender equality is necessary for the achievement of human rights for all. Yet discriminatory laws against women persist in every corner of the globe and new discriminatory laws are enacted. In all legal traditions many laws continue to institutionalize second class status for women and girls with regard to nationality and citizenship, health, education, marital rights, employment rights, parental rights, inheritance and property rights. These forms of discrimination against women are incompatible with women'sempowerment (https://www.ohchr.org/en/ issues/discrimination/pages/discrimination_women.aspx).As such, women and girls have restricted mobility, access to education, access to health facilities, and lower decision-making power, and experience higher rates of violence. Women not only have more problems procuring paid employment and generally receive lower wages and fewer benefits than men, they also suffer from higher levels of irregular payments (Rincy&Panchanatham,2011). Frequently, what they earn, they cannot keep but need to hand to their husbands or other family members(ILO,PSS,2018).Since the girls are not more likely to be sent out for income generating work than boys ,in rural India many families regularly experience financial problems.This conservative attitude turns into lifetime disadvantages, in terms of educational attainment and there by access to respectable and high paid jobs.

Sexual and gender-based violence represents any and all abuse directed against a person on the basis of gender or sex. It includes domestic violence, rape, sexual abuse, sexual harassment, intimidation at work and school, human trafficking and forced prostitution. While anyone at any age can be a target, women and girls are the main victims of sexual and gender-based violence(UNHCR 2001-2019). The influence of the patriarchal structure still existing in rural and urban India, although women's empowerment in rural India is smaller extent seen than in urban areas. This is because of the fact that major part of India is rural despite the high rate of urbanization and expansion of cities. Rural women, in contrast to women in urban settings, face inequality at much higher rates, and in all spheres of life. Urban women more specifically , urban educated women have the benefit of comparatively higher means to economic opportunities, health and education, and less occurrence of domestic violence. Women (both urban and rural) who have higher level of education have higher decision-making power in the household and the community. Moreover, the level of women's education also has a direct involvement on maternal mortality rates, and nutrition and health indicators among children (NFHS-Dataanalysishttp://www.measuredhs.com/)

EDUCATION

Women's empowerment in India is mainly be controlled on many different factors that include geographical location (urban/rural), educational status, social status (caste and class), and age.Political participation is also hindered at the Panchayat (local governing bodies) level and at the state and national levels,despite existing reservations for women. Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant lacuna between policy advancements and actual practice at the community level.(NFHS-Dataanalysishttp://www.measuredhs.com/) Among rural women, there are further divisions that hinder women's empowerment. The most notable ones are education levels and caste and class divisions. Women from lower castes (thescheduled castes, other backward castes, and tribal communities) are particularly vulnerable to maternal mortality and infant mortality. They are often unable to access health and educational services, lack decision-making power, and face higher levels of violence. Among women of lower caste and class, some level of education has shown to have a positive impact on women's empowerment indicators (http://www.measuredhs.com/pubs/pdf/FRIND3/14Chapter14.pdf)

CAST AND CLASS DIVISIONS

Reservations for women exist at the Panchayat level and there is a movement to reserve 33% seats for women in all the political parties, and all levels of national and state level political structures.Social divisions among urban women also have a similar impact on empowerment indicators.Upper class and educated women have better access to health, education, and economic opportunities, whereas lower class, less educated women in urban settings enjoy these rights significantly less. Due to rapid urbanisation and lack of economic opportunities in other parts of the country, cities also house sprawling slum areas. Slums are informal sprawls, and most times lack basic services such as clean water, sanitation, and health facilities. Additionally, slum dwellers mostly work in unorganized and informal sectors, making them vulnerable to raids by the state, abuse by employers, and other forms of insecurity. Women and children in slums are among the most vulnerable to violence and abuse, and are deprived of their basic human rights.

As a result of a vibrant women's movement in the last 50 years, policies to advance human rights for women in India are substantial and forward-thinking, such as the Domestic Violence Act(2005), and the 73rd and 74th Amendments to the Constitution that provide reservations for women to enter politics at the Panchayat level. There are multiple national and state level governmental and non-governmental mechanisms such as the Women's Commission to advance these policies, and the implementation of these policies is decentralized to state and district-level authorities and organizations that include local non-governmental organizations corruption and lack of good governance practices. State-level governments claim a lack of resources, and the resources they do receive are highly susceptible to corruption. Financial corruption hinders the government's ability to invest in social capital, including initiatives to advance women's empowerment. Since the 1990's India has put in place processes and legislative acts such as the Right to Information Act (2005) for information disclosure to increase transparency and hold government officials accountable. Mistrust of political institutions and leaders remains high in the society with corruption and graft allegations often covering media headlines(http://unpan1.un.org/intradoc/groups/public/documents/APCITY/UNPAN019103.pdf) In addition to corruption and inadequate resources for implementation of initiatives at the community level, women's empowerment in India is negatively impacted by the pervasive discrimination of women in the family and the community. Discrimination against women in most parts of India (particularly the north) emerges from the social and religious construct of women's role and their status. As such, in many parts of India, women are considered to be less than men, occupying a lower status in the family and community, which consequentially restricts equal opportunity in women and girls' access to education, economic possibilities, and mobility. Discrimination also limits women's choices and freedom. These choices are further dependenton structural factors like caste and class. Empowerment for women in

India requires a crosscutting approach and one which addresses the diversity of social structures that govern women's lives. Empowerment of women can be attained only if they excel in the political field also.

PARTICIPATION IN POLITICS

Political empowerment of women is essential to attain equality.Many institutional and cultural barriers stood as a hindrance for women to actively engage in politics. However providing reservation has helped a great deal to bring many women leaders to political spheres. Now they are many women led LSG's in India (Preeja&Hareesh in Rincy&Panchanatham,2018). Women's rights within these movements are largely unarticulated and thus reinforce inequalities within the very structures from which they are demanding inclusion. Empowerment approaches for women therefore is not only about providing services, but also about recognizing their lived realities of multiple layers of discrimination that hinder their access to services. Similarly, access to education for girls in some of the northern states like Uttar Pradesh and Punjab does not only rely on proximity of schools. Access to education is part of a larger structural concern, including the practice of son preference, which creates inherent discriminatory practices. Education initiatives therefore cannot rely solely on building educational infrastructure, but also need to address some of the root causes of discrimination against women and girls which affect the decisions made by parents Identity politics in India is a very critical political instrument, which is both used and abused throughout political and social institutions. There are numerous social movements fighting for the rights of the marginalized, such as the Dalit rights movement, the tribal rights movement, etc. These movements have achieved manygains in assuring representation of the traditionally marginalized communities into mainstreamsociety.

WOMEN'S SECURITY, DECISION-MAKING POWER, AND MOBILITY

Women's security, decision-making power, and mobility are three indicators for women's empowerment. In India, and more so for rural and less educated women, these three indicators are significantly low. Data from the NFHS-3 survey on women's decision-making power shows that only about one third of the women interviewed took decisions on their own regarding household issues and their health.

Decision-making power among employed urban women was higher than among rural and less educated women. The survey also found that older married women had more decision-making power than the younger married women. Younger women and girls experience an additional layer of discrimination as a result of their age. Data on women's mobility in India indicates the lack of choices women have, and that urban and educated women have more mobility choices than rural women. The data shows that about half the women interviewed had the freedom to go to the market or a health facility alone. Seventy nine percent of urban women from the highest education brackets and only about 40 percent of rural women without education were allowed to go to the market alone.

Mobility restrictions for women are dependent upon how the family and community view women's rights. They also, however, are intrinsically dependent on the prevailing levels of violence against women in the household and the community. Abuse and violence towards women is predominantly perpetrated within the household, and marital violence is among the most accepted by both men and women. Wife beating, slapping, rape, dowry related deaths, feudal violence towards tribal and lower caste women, trafficking, sexual abuse, and street violence permeate the Indian social fabric, and create one of the most serious obstacles in achieving women's empowerment.

CONCLUSION

Gandhiji , our father of nation believed that India's salvation depends on the sacrifice and enlightenment of her women and also told that to call woman the weaker sex is a libel; it is a man's injustice to woman. If by strength it is meant moral power then woman is immeasurablyman'ssuperior"(https://www.mkgandhi.org /articles/womenempowerment.html).Similarly the great reformer of India,Swamy Vivekanada also told that there is no chance for the welfare of the world unless the condition of women is improved, It is not possible for a bird to fly on only one wing. The best thermometer to the progress of a nation is its treatment of its women. Woman has suffered for aeons, and that has given her infinite patience and infinite perseverance. The idea of perfect womanhood is perfect independence. There is no hope of rise for that family or country where there is no estimation of women, where they live in sadness (ww.writespirit.net/inspirational-talks/spiritual/swami-vivekananda-talks/thoughts-on-women-swami-vivekananda/). The inclusion of "Women Empowerment' as one of the prime goals in the eight Millennium Development Goals emphasise the importance of this fact. Thus, in order to achieve the status of a developed country, India needs to transit its massive women folk into an constructive and fruitful work force and this is possible only through the empowerment of women.

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INVESTORS' ATTITUDE TOWARDS REGISTERED CHIT FUNDS IN URBAN AREA: A LITERATURE REVIEW

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ABSTRACT
The aim of the study to know the Investors' Attitude towards chit funds serves as a main Investment thought and has always been a back support. Chit funds target middle and lower-middle-income group and small investors, comprising salaried people, other mixed-income groups and small level investors who limited or no knowledge of Chit Fund Company. The study is based on the factors that influence investors' attitude of the salaried, business, housewife and small level shop owner etc. The investor's services provided by the investee in 90% of the people invest in Registered Chit Funds.

Keywords: Investors Attitude, Investment, Registered Chit funds.

INTRODUCTION
The Investment means the decision made by the investor as to where, when, how and how much funds to be invested in various financial products and getting income or increase the fund's value. The rural economy of our country has mostly relied on various small schemes run by the government. Chit is a kind of saving scheme Practiced in India. Very offer they will start investing in other schemes from the same scheme. This paper examines the registered chit funds in the urban area. Investing in the schemes from the small scheme and how to earn more profit and low risk to be studying this paper.

A chit fund is organized by a small group of people, who are well-known to each other, who agree to contribute periodically a certain amount of grain or money and to distribute the entire collection (fund), or a part of it, to one of the subscribers on some mutually agreed basis.

REVIEW OF LITERATURE
V.G. Murugan (2012), "Investors Attitude towards investment option in Nellore region", the researcher revealed that information is to study the needs, concerns, and problems of small investors in social economics. It's also related to the investors' behaviors towards the various types of securities and assessment of investment risk. This paper is very important for them to know their risk appetite and investment objective for better decision- making. To analysis of awareness performances and experiences of small and household investment in respect of various investment awareness of social economic, because who invest I bank deposit are basically awed at risk.

Dr. Rangarajan, B. Ponnarasi & R.M. Duraiarasan (2013), "Investors Attitude towards local chit funds, (a study with the special reference to Triple cane", the researcher focus on investor attitude from the perception of liquidity, safety capital gain, and transparency. This study analyzes the factor influence the investment behavior of investor in chit funds. The study will find out for the total investors to invest in the chit for low risk and high returns' for only registered chit funds can only possible.

Prof. Silpy Gupta, (2014), " Chit funds as an Indian savings schemes: A conceptual study", the researcher says that make an attempt to illustrate the working principle of recognized chit fund company enhancing the awareness among people before taking the decision of choosing chit funds. The concept of chit funds existed in India even before the existence of formal baking g system. They have more alert instead of becoming the victim. The government chit is regularized and procedure and transparency by registered funds.

Dr. Saikat Gochhait (2015), "A case study of Chit Fund scam in India", the journal will analysis in NBFC, SEBI check all the Financial Institution, how to check the credibility and creditworthiness' of the company, fraudulent companies & report them, long record and financially sound promotion, organized Chit fund Schemes, money circulation Schemes, incentives for subscribers to bring more people to the scheme. Finally, the people (Investor) savings variables are not influencing the attitude of investors.

Dr. Sathiyadevi & Renju Thomas (2018), "Chit fund as an investment option: A study with special reference Kerala State Financial Enterprises Ltd Mannaekkled", has conducted the research on the factor of registered chit funds, investors to invest high returns and low risk. To know the satisfaction level among different criteria of investment safety return for chit funds. To know the satisfaction level among different criteria of investment safety, return for chit funds. The social economic variable concludes the age, gender, income & job have been encouraging the investor's attitude towards chit funds. This paper helps the researcher gain real knowledge and will help users to an analysis of investor attitude.

METHODOLOGY

The study was carried out of the Investors Attitude towards Registered chit funds in Urban Ares. Saving is important to the future. Finance is a key implement and improving the efficiency of their saving habit. This study targets the investors who are utilizing savings people we have received the evaluation of theoretical position and ideological interpretation of low risk and high returns of the chit funds in the investors' Attitude.

CONCLUSION

This study reached the people because of the simple procedure and system. Most of the family members also prefer chit funds. The Statistical tools analyzed that the income of individual has a say in investment is one of the factors in deciding about the investors' Attitude. Because the investor's Attitude based on the income level must be inspired to the saving habit. Also, they have invested in Registered Chit Funds, because of the safety.

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A GENERAL STUDY OF ON STREET PARKING MANAGEMENT PLAN AND ITS PROBLEM ANALYSIS FOR BENGALURU CITY, KARNATAKA, INDIA

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ABSTRACT

Bangalore officially known as Bengaluru is the capital of the Indian state of Karnataka. It has a population of over ten million, making it a megacity and the third most populous city and fifth most populous urban mass in India. It is located in southern India on the Deccan Plateau. Its elevation is over 900 m (3,000 ft) above sea level, the highest of India's major cities. The propensity to own private vehicles and the need for their use has generated vast parking demand in metropolitan cities. Almost all the metropolitan cities are experiencing increasing problems related to parking. When all impacts are considered, improved management is often the best solution to parking problems. Parking management refers to various policies and programs that result in more efficient use of parking resources.

Problems with current parking practices are studied with the parking accumulation and supply survey in Bengaluru. To find out the appropriate parking services go in operation. Parking management strategies (short term, medium term and long term) and the way they can be implemented are discussed. The costs of proposed parking facilities, savings and improvements (change in LOS of the roads) that can result from improved management is calculated. Parking demand models are developed with the help of different software. To solve the parking problems immediately, short-term solution are recommended.

Keywords: Traffic, Vehicle Parking Survey, Advance Parking Management Systems, Level of Service (LOS).

INTRODUCTION

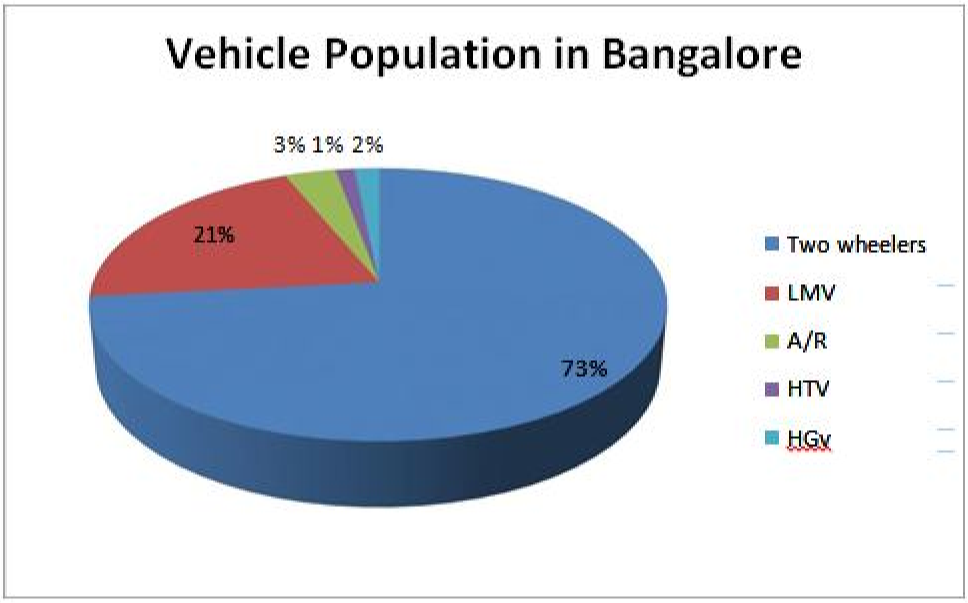
Bengaluru today is obviously one of the most sought after cities in the country what with the rapid growth in the IT industry and the rise in the number of job opportunities in the city. With the rising population in the city there is also a corresponding increase in the number of vehicles in the city and a huge increase in the demand on land. What adds to the traffic pressure in Bengaluru in particular is that there is very little scope for expansion of roads and the need to use existing roads for smooth movement of vehicles is even more pronounced. It thus becomes mandatory for the administration to ensure better parking facilities. So far, the government and the BBMP have not taken this issue seriously and now the situation is such that it needs to be addressed seriously and effectively. Rapid population growth because of IT and other associated industries in Bengaluru led to an increase in the vehicular population to about 1.5 million, with an annual growth rate of 7-10% With the increase in population and the expansion of the city, the problem of connectivity of the populace has arisen. Quite obviously personalized modes of transport have grown at a tremendous rate and two wheelers along with the cars almost comprise 90% of the total registered vehicular population in the city.

Two wheelers constitute more than 70% of the total volume, while cars comprise 15%, autos 4% and the remaining 8% includes other vehicles such as buses, vans and tempos. Bengaluru City has witnessed a phenomenal growth in vehicle population. As a result, many of the arterial roads and intersections are operating over the capacity (i.e., v/c is more than one) and average journey speeds on some of the roads in the Central Area are lesser than 15 kmph in the peak hours. Therefore, it has become necessary to plan for efficient traffic management in Bengaluru. In this regard, Bengaluru City Traffic Police have envisaged the "Bengaluru Traffic Improvement Project-B-TRAC ".For the financial year 2015-16, 2016-17, the Government has released Rs. 42 crores, 35 crores respectively. In the year 2017-18 awaiting for grants. The implementation will be done by the Govt. owned Karnataka Road Development Corporation (KRDCL).

B-TRAC is the first of its kind project in the country to address the issues of traffic congestion, safety etc utilizing the latest traffic management technology and BTRAC is aimed at complementing the efforts being done by other agencies to upgrade the road infrastructure & efficient mass transportation system. With the increase in population and the expansion of the city, the problem of connectivity of the populace has arisen. Quite obviously personalized modes of transport have grown at a tremendous rate and two wheelers along with the cars almost comprise 90% of the total registered vehicular population in the city.

Vehicle Population in Bangalore city (as on July,2017)

Two wheelers	LMV	A/R	HTV	HGv	Total
4869225	1358419	221325	81970	108020	7028067



Sources: http://www.bangaloretrafficpolice.gov.in

NEED FOR THE STUDY

With the phenomenal increase in personalized motor vehicles, one of the major problems challenged by the motorists is the acute shortage of parking space. In the absence of adequate organized parking space, the invaluable road space is being used for vehicular parking. Obviously, the demand for parking has increased in alarming proportion in Central Business Areas and other work/activity centers of the cities. A significant fraction of the trip time in a congested urban area may be spent looking for parking space. Where car parking spaces are a scarce commodity and owners have not made suitable arrangements for their own parking, ad hoc overspill parking often takes place along sections of road residential streets, foot paths and green verges of the roads which causes frequent traffic jams. This problem is required to be solve proactively by managing on-street parking prominent places.

OBJECTIVS

The objectives of the paper are

a) To assess the parking duration & accumulation

b) To study existing parking Conditions

c) To formulate strategies for better management for parking

PARKING CHARACTERISTICS

Parking accumulation: It is defines as the number of vehicle parked at a given instant of time. Normally this is expressed by accumulation curve. Accumulation curve is a graph obtained by plotting the numbers of bays occupied with respect to time.

Parking volume: Parking volume is the total number of vehicle parked at a given duration of time. This does not account for repetition of vehicles. The actual volume of vehicles entered in the area is recorded.

Parking load: parking load gives the area under the accumulation curve. It can also be obtained by simply multiplying the numbers of vehicles occupying the parking area at each time interval with the time interval. It is expressed as vehicle hour.

Average parking duration: It is the ratio of total vehicle hours to the number of vehicles parked. Parking duration = Parking load/Parking volume

Parking turnover: It is the ratio of number of vehicles parked in duration to the number of parking bays available. Parking duration = Parking volume/Number of bays available

PARKING CONDITION & ISSUES

1. The Parking issues of Bangalore are intricately related to the city structure, infrastructure, traffic and management.
2. The One way system proposed for speedy movement within the city and streamlining the traffic had facilitated clear carriageways with removal of parking from the roads. These have resulted in moving the “on street parking” to the other roads and spaces available surrounding to these roads.
3. The practice of “Pay and Park “has been tried for a few years for about 71 locations, this has been discarded since 2005. Though the Pay and Park has been discarded, this has resulted in the haphazard and unregulated parking, often some illegal collection of fee for parking.

4. Carriage way – road side parking: Unregulated road side parking is being resorted to by vehicle users as the owners and visitors prefer to park the vehicle close to the work place for easy access and safety of the vehicle. Parking of this type must be prohibited.

5.a.The Parking on foot path by house dwellers: This limits the foot path space for pedestrians and is wide spread in both residential and commercial areas of the city.

5.b. Parking in front of the shops: Basements which are meant for parking are put to commercial use and the shops/commercial establishments are forced to park their vehicles on roads.

5.c. Parking by Automobile dealers and repair units : repair vehicles and goods are parked on the road and the sidewalks.

6. Commercial vehicles such as the Lorries, mud tippers and others have no space for the parking in the city. The transport Lorries are parked along side the highway such as the NH4, NH7, etc.

7. Auto rickshaws park their vehicles as per their convenience and short parking also impacts the smooth flow of traffic and creates accidents. People are allowed to take a rickshaw anywhere and alight at will.

8. The private bus stand in kalasipalyam is unregulated and the space requirement for buses is inadequate. The "spillover of the bus" leads to crowding the Majestic / KG Area. The Private buses now stop at Hosur Road, Tumkur road for users. The location of the bus parking is not convenient to the user or to the vehicles passing on the road.

Failure of Multi-level parking lots in Bengaluru

Despite existing infrastructure, several motorists prefer to park on roads or pavements, leading to severetrafficjams.

The Bengaluru Metropolitan Transport Company (BMTC) owns nine multi-storeyed parking complexes while the Bruhat Bengaluru Mahanagara Palike (BBMP) owns two, in KR Market and JC Road. Around 1,200 cars and 3,500 two-wheelers can safely be accommodated between these 11 parking lots. Sadly, these parking lots hardly ever see 20-30 per cent occupancy, since parking on roads or pavements is easier, there are no questions asked and it is absolutely free. These 'ghost-like' parking complexes were constructed in busy commercial parts of the city and near BTMC bus stations to help traders and shoppers and to make last-mile connectivity convenient to commuters. At the time of visit to BBMP's multi-storeyed parking complex on JC Road, there were fewer vehicles inside than those parked on the street. Spread over three levels, the JC Road parking complex can accommodate about 150 cars and more than 150 two-heelers at a time. But on any given day, one can see only about 60 to 70 cars and about 15 two-wheelers parked here. The manager overseeing the operations in the parking complex says, "The parking fee per hour is Rs 10 for two-wheelers and Rs 30 for cars. We see more cars than two-wheelers."

For many commuters, the parking fee is a matter of concern and for others, the connectivity of parking spaces to their destination is another reason not to park inside the multi-stored parking complexes in the city.

The KR Market Parking complex has three floors, of which only two floors are functional. The complex can accommodate about 60 to 70 cars and more than 300 two-wheelers at a time. But the average occupancy is about 25 cars and about 150 two-wheelers. “Although traders park their cars here, visitors and shoppers don’t seem to want to park here due to safety issues. Also two-wheeler riders prefer to park along the street as they finish their purchasing in just few minutes,” said an official from the BBMP’s Revenue Department.

The BBMP has planned to set up similar parking complexes near Freedom Park and Kidwai Memorial Hospital. The first phase of the multi-level underground parking at Freedom Park complex has been completed and the minus 2 parking area can accommodate 36 to 40 cars. The full project, with 1000-vehicle capacity, will be completed by December. Apart from these, Palike owns parking permits in areas like Jayanagar Shopping Complex and RT Nagar Market where it has outsourced parking operations.

BBMP PARKING COMPLEXES

J C ROAD

150 two wheeler and 150 cars.

K R MARKET

300 two wheeler and 60 cars.

MAHARAJA SHOPPING COMPLEX

300 two wheeler and 60 cars. (Outsourced for 30 years)

PARKING SPACES OWNED BY BMTC

• Yeshwanthapura • Vijayanagar • Shivaji Nagar • Domlur • Shanthinagar • Jayanagar • Kengeri • Banashankari • Koramangala.

Each of these has a capacity of accommodating around 300 two-wheelers and around 100 cars.

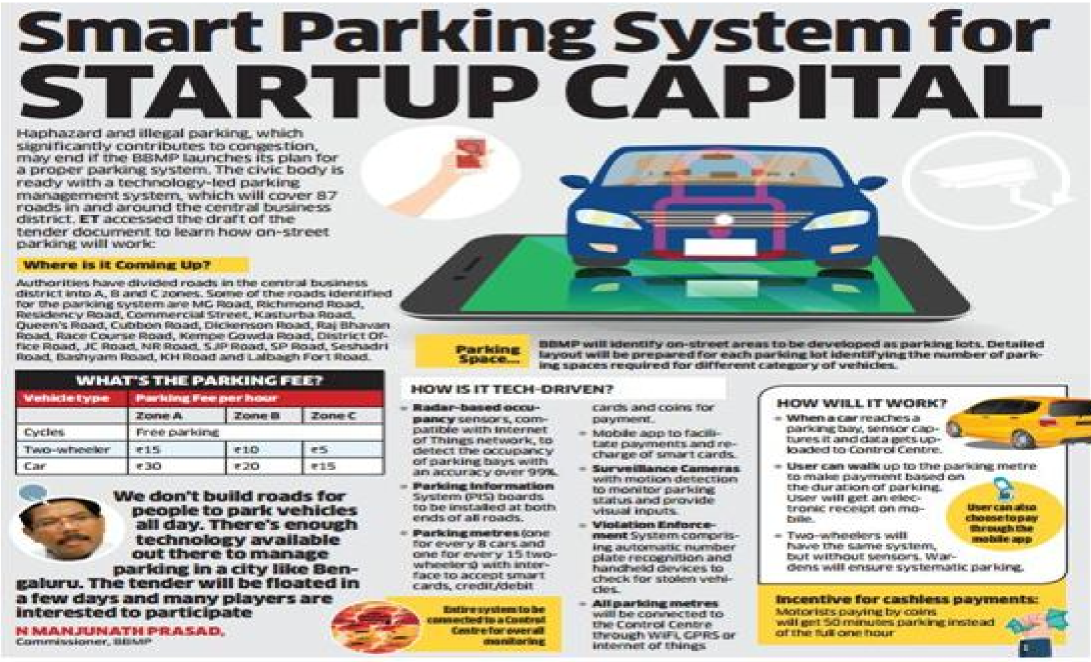
Sources: Bangalore Mirror

STRATEGIES FOR BETTER PARKING MANAGEMENT

1. Tech-led parking management system (IT enabled services)
2. Establishment of differential parking norms & guidelines based on public transport services
3. Implementation, enforcement and management of public parking policy
4. Organizational structure for the implementation of parking policy
5. On street parking management

TECH-LED PARKING MANAGEMENT SYSTEM (IT ENABLED SERVICES)

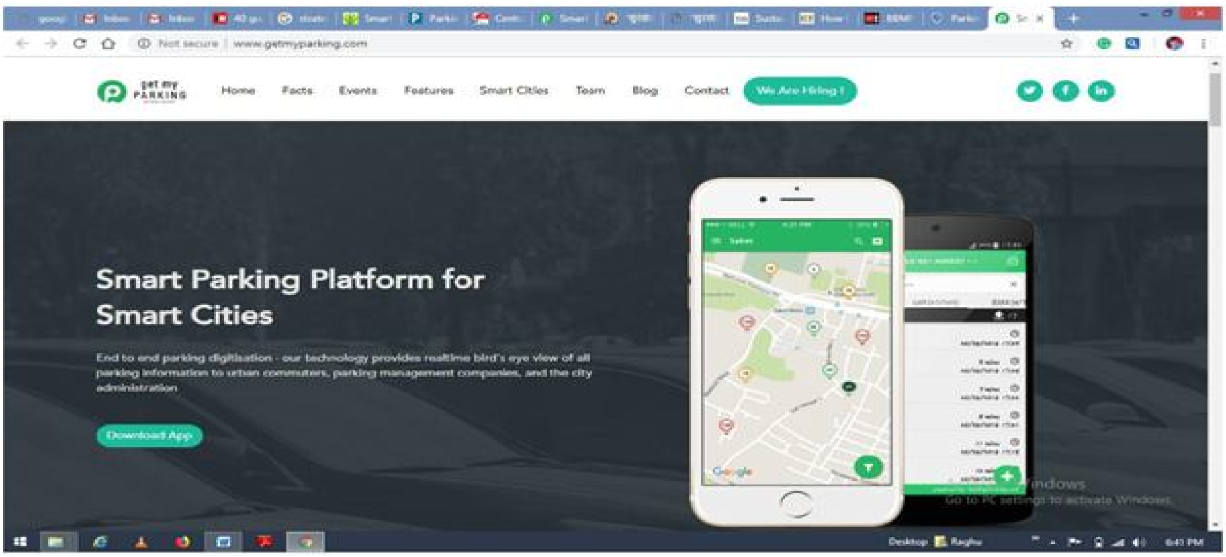
Haphazard and illegal parking, which significantly contributes to congestion, may end if the BBMP launches its plan for a proper parking system.The civic body is ready with a technology-led parking management system, which will cover 87 roads in and around the central business district in Bengaluru.



Sources: ET Bureau

GET MY PARKING

Get my parking is one of the smart parking platform for smart cities like Bengaluru with data & technology by having 300+ location for on-street, off-street, advance booking, navigation, pay cashless, no frustration and save fuel & time features



How It Works

The simple technology of uPark believe in providing a comprehensive parking solution to the car driving community. Here's a revolutionary new way to find and book parking spots either online or on your mobile devices. Follow the 5 simple steps listed below. The next time you are on the roads, parking can be simple and easy. Book parking spots through uPark and opportunity to receive fantastic discounts from the businesses nearby. That's a great way to combine your spend and double the fun by driving less on the roads. Help yourself and the community by reducing traffic congestion.

ESTABLISHMENT OF DIFFERENTIAL PARKING NORMS & GUIDELINES BASED ON PUBLIC TRANSPORT SERVICES

The BBMP is committed to the efficient operations of all aspects of parking management, maintenance, availability, integrating with other modes, traffic safety, and enforcement, for creating better environment in the city while encouraging the citizens to use public transport and discouraging use of private vehicles.

IMPLEMENTATION, ENFORCEMENT AND MANAGEMENT OF PUBLIC PARKING POLICY

Parking Districts

Dividing city into multiple parking districts. A parking district shall be the main unit for administering parking regulations and management. Each parking district shall comprise the entire street network including streets with no parking and paid parking, as well as off-street parking in the vicinity. The management of on-street as well as off-street parking in any particular district shall be managed by a single operator. Such parking districts in different parts of the city may have different parking charges, different rules and regulations. A parking district may have one or more zones in it, for eg. some part of mobility corridor, some residential area etc. Boundaries of each parking district and variation in parking charges, if any, shall be decided after detailed study.

ORGANIZATIONAL STRUCTURE FOR THE IMPLEMENTATION OF PARKING POLICY

Successful implementation of parking management system will involve cooperation between multiple stakeholders (such as urban local bodies, traffic police, planning agencies, operators and others) at different stages of implementation. To manage all aspects of parking in Pune and to coordinate with various stakeholders, a “Parking Management Cell” shall be created in Pune Municipal Corporation. Municipal commissioner shall be empowered to take decisions regarding revision of parking rates.

ON STREET PARKING MANAGEMENT

Define parking lots for vehicles only after providing ample space for footpaths, cyclists, trees and street vending

- The safety and efficiency of the road shall be maintained through effective on street parking restrictions and management option.
- Carrying capacity of the road shall be taken into consideration while allotting on street parking spaces.
- Care shall be taken to eliminate the conflicts between pedestrians, cyclists and vehicles while planning for on street parking spaces.
- As a part of long term strategy, options such as restricting parking at all times on all mobility corridors shall be explored.
- While designing streets, priority shall be given to the movement of pedestrians, cyclists, public transport, public spaces and then motor vehicles. Parking can be accommodated in the remaining street space. However, opinion of traffic police and local stakeholders shall be necessary while designating parking spaces.
- Some parts of the city shall be declared as ‘No parking zones’ in consultation with traffic police.
- In all ‘no parking’ zones, only boarding-alighting shall be permitted (i.e. one minute only). Halting of vehicle for more than one minute in ‘No parking’ zone with driver sitting in the vehicle shall not be permitted and shall be treated as violation of ‘No parking’ regulation.
- In case of any temporary construction or stall allowed by BBMP which fully or partly blocks the footpath, the on street parking shall be temporarily removed in that stretch in order to ensure space for pedestrians to safely pass with the use of barricades or temporary measures.

CONCLUSION

With the phenomenal increase in personalized motor vehicles, one of the major problems confronted by the motorists is the acute shortage of parking space. The demand for parking has increased in alarming proportion in Central Business District (CBD) areas and other work/activity centers of the cities. The provision of multi-level parking and their effective use emerges as the most viable initiative in the cities. On the basis of the present study conducted in Bengaluru the following conclusions have been drawn:

- Based on the study it is found pay & park with illegal collection of fee for parking.
- It is found by the study multi-level parking in JC road, Kempegowda market, Shanti nagar, Mejestic etc area is not utilized by the public due to illegal activities by the contractors
- Most of the technology related application is given importance by the public which is easy to adopt
- By adopting different policies and norms by BBMP helps parking facility to be successful.

By analyzing it is found by following the strategy which is done through this study will help Bangalorians to regularize the parking issues and Finally, in the long run, smart parking can actually transform the very makeup of our urban landscapes, making them more amenable to people

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INFLUENCING FACTORS OF ORGANIZATIONAL HEALTH ON ORGANIZATIONAL EXCELLENCE AND HRM IN PRIVATE SECTOR

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ABSTRACT

Organizational health is an important factor to improve the excellence level of the organization as well as to increase the commitment level of the employees. To study the Organizational Excellence of the Employees is the objective. So far that organizational excellence is the hall mark factors in the organizational health its leads to improve the effectiveness of the organization.

Keywords: organizational health, organizational excellence, hrm, organisational effectiveness

INTRODUCTION

Origin of model excellence in quality management and excellence models have evolved from total quality management issues (Calvo et al., 2006). Organizational Excellence is subject to certain conditions such as culture, internal and external business environment, characteristics of the organization's human resources, strengths and weaknesses and the opportunities and threats that are surrounded the organization.

Davies et al (2001) believe that quality looks like the eye of a viewer and excellence is insight to located in behind of it and draws the distant horizon. Mirsepassi (1988) has not considered excellence as a point of perfection of organizations and has depicted another step that is named “organizational culture”, in evolution way of the excellence concept in organizations and he has defined it in a reasonable balance in the bureaucracy, technocracy and democracy organization

Calvo et al., (2006) Shown that organizational excellence model has been effective in improving organizational performance. Organizational excellence models were invented with the aim of measuring the overall performance of the organization with inclusive respect to all dimensions of organizations

DEFINITION OF ORGANIZATIONAL EXCELLENCE

Organizational Excellence looks like an integrated effort towards continual improvements from top to bottom and across all horizontals. The improvements need to be measured in quantifiable terms to create benchmarks which can be achieved in pre-decided time frames.

THEORETICAL BACKGROUND OF ORGANIZATIONAL EXCELLENCE

Nowadays, there are attempts from many organizations to achieve excellence but, unfortunately, many of them fail to achieve this goal because of their lack of understanding about the meaning of excellence in economic management (Dahlgaard, 2003). The organizational excellence concept is an academic term originated from Peters and Waterman (1982) (Antony & Bahattacharyya, 2010). In addition, they argued that organizational excellence is measured based on the relationship between different performance’s indicators. Excellence has been defined by many researchers. One of the important definitions was defined by the European Foundation for Quality Management. EFQM defined excellence as the outstanding practice in the organization to achieve nine essential concepts, namely, customer focus, management by process and facts, continuous learning, partnership development and public responsibility, result orientation, leadership and constancy of purpose, people development and involvement, and innovation and improvement (EFQM guidelines, 1999). Additionally, Eisakhani (2008) argued that excellent organizations have seven features like perspective and mission, organization planning, processes, ambition purposes, strategic thinking, leadership, and technology.

Models of organizational and business excellence are the instruments that assist organizations to measure the degree of the successful and excellent organizations’ path (Attafar, Forouzan, & Shojaei, 2012). There are many popular models such as Malcolm Baldrige, EFQM, Deming, and Peters and Waterman. Through these models, organizational performance is evaluated and enhanced through a process of continuous amendment.

IMPORTANCE OF ORGANIZATIONAL EXCELLENCE

1. KNOWLEDGE IS KEY TO ORGANIZATIONAL SUCCESS

In today's knowledge-based economy, natural, financial and technical resources alone do not provide competitive advantage to a business. These traditional factors are widely available to all competitors in an industry. It is the ability of employees to creatively use these resources to generate new ideas and products that add value. Employee surveys are an integral part of a firm's competitive arsenal.

2. EMPLOYEES KNOW MORE ABOUT OPPORTUNITIES THAN ANYONE ELSE

Job incumbents, more than anyone else, understand workplace realities. It is the actual job incumbent who is intimately familiar with the constraints, changes and opportunities associated with the job. By tapping into this valuable source, a firm can simplify procedures, reduce costs and improve customer satisfaction.

3. INVOLVEMENT IS KEY TO EMPLOYEE RETENTION

Today's knowledge workers demand more involvement in their work and organizations. Knowledge workers have been the fastest growing segment of the labour market. The demand for knowledge workers is expected to be even higher in the foreseeable future. These highly skilled employees are not satisfied by a passive role at their workplace. They can and want to be involved. Indeed, to retain them, organizations may have little choice but to involve them.

FIVE PILLARS OF OE

Organizational excellence is designed for permanent change by focusing on managing the five key pillars

- Pillar 1: Process Management
- Pillar 2: Project Management
- Pillar 3: Change Management
- Pillar 4: Knowledge Management
- Pillar 5: Resource Management

Leadership and organizational excellence are inextricably linked. The latter begins with leaders who Embrace change and new ideas, anticipate opportunities, remain transparent, and take well calculated risks in a way that efficiently achieves the mission while evolving towards new challenges and opportunities. Organizational excellence will result from clear business practices that allow efficient and consistent operations within a Refuge *System* and that allow focus on the highest priority goals and objectives. Our organizational excellence will reduce administrative burdens, prevent information overload, and effectively share institutional knowledge. Through achieving this, we will improve efficiency to facilitate better stewardship of the Public’s natural and fiscal resources.

Organizational excellence begins with leaders who embrace change and new ideas. They will anticipate opportunities, remain transparent, and take well calculated risks. The Refuge System will excel in our rapidly changing world. Our leaders will be flexible and adaptive. A continuous learning culture will be viewed as no less than a critical means of conservation relevancy, and indeed survival.

Figure-1: Organizational Excellence and HRM Practices

IMPACT OF ORGANIZATIONAL EXCELLENCE AND HRM PRACTICES

Improve our understanding of how organizations deploy organizational excellence to improve the whole performance. The organizational excellences are the main focuses to attain performance for any organization (Al-Dhaafri, Yusoff, & Al-Swidi, 2013). In the previous literature, there is a great attention on the management of organizational performance in order to identify the drivers of high performance. In other words, there is an upswing of researches about the impact of certain practices and strategies on organizational performance.

The implementation of innovative strategies such as organizational excellence can enhance the overall organizational performance. The term business excellence has appeared to be like organizational excellence with the difference that business excellence may be used more to private sector while organizational excellence to public sector (McAdam, 2000).It is suitable to increase the attention to the significance of the organizational excellence involved in studies as one of the unique significant resource that may lead to have superior performance. Therefore, the importance of the study lies in the investigation of the role of organizational excellence in creating the desired competitive advantages.

Human resource management can be defined based on the distinct levels of contribution that can be delivered by the management practices. They defined human resource management practices as those that are theoretically or empirically related to overall organizational performance. When a firm's human resource practices are consistent with each other (i.e. internal fit), with the firm's strategic goals (i.e. external fit), organizational efficiency will be enhanced(Huselid, 1995;Wright and Mcmahan, 1992). While strategic human resource management is related with the human resource alignment with the firm's strategy, human resource practices are the exact mechanisms aimed at the acquisition, development, and motivation of human capital. Strategic human resource management focuses on what a firm does with human resources, while human resource practices refer to how these resources are managed.

Mahmood (2016) Organizational excellence means an organizational commitment to sustained and permanent growth and development of company. Organizational excellence is subject to certain conditions, culture, internal and external business environment, characteristics of the organization's human resources, strengths and weaknesses and the opportunities and threats that have surrounded company.

OUTCOMES OF ORGANIZATIONAL EXCELLENCE

Al-Dhaafri (2016) the effect of Organizational Excellence on organizational performance was examined in the previous literature. This study is one of the few studies that examine the direct effect in this relationship. Most of previous studies were conceptual, case studies, or literature review. In addition, the result also has many practical implications. It will increase the awareness among managers, practitioners, and Decision Makers about the importance of practicing excellence when implementing strategies in their organizations to achieve the desired organizational performance.

NEED FOR THE STUDY

Successful organizations understand that organizational health improvement by the way of enriching the Organizational Excellence level is not only the responsibility of Human Resources Department. Executive managers and leaders must communicate the importance of involvement at every level within the organization. An organization's leaders can choose to communicate their dedication to workplace involvement using a variety of strategies. Executives may choose to create a department solely focused on the company's efforts or may choose to issue focused statements to lower-level employees. These strategies display on organization's Excellence of the employees.

RESEARCH METHODOLOGY

The study is descriptive in nature to determine the mean and S.D of the organizational Excellence.

Objectives of the Study: To study the Organizational Excellence of the Employees.

Sample design: The employees from the public sector are considered as the sample population

Sample size: The sample size is 937 respondents

Sampling Technique: Proportionate Stratified random sampling.

Tools for Data Collection: The data was collected from the employees of Public sectors through questionnaires.

Tools for Data Analysis: Mean and S.D of the organizational Excellence.

RESULTS AND DISCUSSION

Reliability Measures: The reliability of organizational Excellence was computed by using SPSS software. Cranach's alpha reliability coefficient was computed to calculate reliability of all items in the questionnaire. The reliability of the questionnaire was found to be 0.745.

Table-1.1: Mean and S.D of the Statement of Organizational Excellence of the Employees

Statement of Organizational Excellence	Mean	S.D
Our managers are usually very effective.	3.674	1.374
Efficiency is highly valued	3.562	1.406
The recent decisions of management have clearly benefited the organization.	3.839	1.323
Creative problem solving is the characteristic features of this organization.	3.582	1.525
Superiors pay due attentions to employees constructive suggestions.	3.423	1.513
This organization consists of sufficient number of management levels.	3.655	1.557
This organization is always receptive to new ideas.	3.684	1.299
People at each level of this organization are given enough authority to do their jobs.	3.491	1.519
Our top managers are competent in their jobs.	3.721	1.414
Our senior's manager set a good example for our junior managers.	3.388	1.437
This organization is always trying to do thing in a better way.	3.412	1.549
This organization seems to have about the right number of supervisors at each level.	3.502	1.475
Superiors in this organization do create situations in which subordinates learn a lot.	3.482	1.518
Top management sees its human resources as of considerable importance.	3.545	1.390
This organization provide good training programme.	3.607	1.464
Most managers in this organization have clear objective.	3.521	1.431
This organization uses the qualifications of its members.	3.433	1.435
Our recruitment policy is a good one.	3.355	1.509
Productivity standards are highly stressed here.	3.228	1.571
The management encourages employees to think about exciting and unusual careers.	3.345	1.574
Day-to-day work problems are systematically attended to here.	3.547	1.427
This organization is fair in dealing with its members.	3.587	1.454

Source: Primary Data

Table 1.1 revealed that the mean score of Organizational Excellence, high mean score value consist of our top managers are competent in their jobs (3.721), The recent decisions of management have clearly benefited the organization (3.839) and this organization is fair in dealing with its members (3.587) these are the important Factors of the organizational excellence. The minimum mean score, comes under this organization is always trying to do thing in a better way (3.412) and our senior's manager set a good example for our junior managers (3.388), Productivity standards are highly stressed here (3.228) these Factors are least important to the organizational excellence on organizational health.

DISCUSSION

The organizational excellence always ties up with innovativeness of the organization. **Hoy 1991** to shows that Healthy organizations effectively respond to their environments and continue to adapt and develop amidst challenges that may arise. Unhealthy organizations are less adapts to cope with emerging challenges; hence, they will become less productive and decline overtime. The table clearly mentioned that organization to treat the employees with highly pampering and instructions given by the top management to Middle level they fairly discuss the projects to the middle level managers. The managers to assign the targets of the projects detailed and concern with the supervisors.

The organizational always following the policy of employer take care of the employees and employees take care of the employer. So the organization highly concentrated on employees well being as well as safety. That is the reason employees give a lot of preference to the excellence of the organization. Healthy organizations proactively act to remain effective. As is true for personal health, the greater the challenge experienced, the healthier an organization must be to effectively respond to increasingly challenging requirements. **Lazarus 1991** results of long-term personal health such as job involvement and job satisfaction. Organizational health relates to performance with effective leaders who implement to achieving objectives with maximum efficiency of the employees.

SUGGESTIONS

Organizational Excellence is always tied up with adaptiveness. The biggest reason that organizational health remains untapped is that it requires courage. Leaders must be willing to confront themselves, peers their employees a singular impact reveals that the bottom line of their organization. That must be prepared to straight in to uncomfortable situations and address the issues that prevent them from realizing the potential efforts to achieve the organizational goals.

CONCLUSION

Organizational excellence and HRM practices are stimulate to attaining their efforts on developing the employees effectively. They may create the healthy environment in identifying the right talent, apprise and reward their performance with right incentives and provide career development of organization, employees to reach the excellence at the fixation of production goals. This factor considered to be hall marks of the organizational health factor leads to the organizational success.

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IDENTIFYING THE ROLE OF BREATHING EXERCISES INFLUENCE JOB PERFORMANCE AMONG EXECUTIVES

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ABSTRACT

Worker performance is a standout amongst the most critical develops in both authoritative brain research and human asset the board (Campbell, McHenry, and Astute, 1990). It is a capacity that an individual can effectively perform inside structure of typical imperatives and accessible assets (Jamal, 2007) (Divider et al., 2004). Representative Job Performance alludes to the level of accomplishment of the mission at work spot that develops a worker job (Cascio, 2006). This article describe about breathing exercises and its relationship of job performance among executives

INTRODUCTION

Looking into the written works, it was discovered that there are numerous human asset the board factors that can impact the firm performance incorporates performance of representatives. Factors, for example, hierarchical culture, job fulfillment, preparing and advancement, and stress, have been contemplated and scientists have exhibited proof on the connection between these components and representative performance.

Hypertension is a noteworthy hazard factor for cardiovascular ailment and stroke all inclusive. It tends to be activated by pressure, corpulence, smoking, unnecessary liquor utilization, maturing and hereditary history progressively normal in officials with stationary way of life. Worry at work is a noteworthy issue for the two people inside an association and for the association itself (Leong, Furnham, and Cooper, 1996). It is imperative to find a way to bring down it. This incorporates adjusting unwinding, eating healthy, getting standard exercise, lessening weight and not smoking. One other strategy to diminish the hazard is breathing exercises.

Breathing exercises is one of the non-pharmacological modalities. It is realized that customary routine with regards to breathing exercises builds parasympathetic tone, diminishes thoughtful action, improves cardiovascular and respiratory capacities, diminishes the impact of anxiety on the body and improves physical and emotional well-being (Adhana et al., 2013, Kulur et al., 2009 and Mourya et al.,2009). By finding out about appropriate breathing methods and actualizing in day by day life receive the wellbeing rewards. A few examinations firmly indicated decrease in hypertension through moderate, musical and profound breathing. Scientists A.GROSSMAN and E.GROSSMAN in a recent report found that profound and moderate breathing activity increment baroreflex affectability and pulse inconstancy improve little vessels blood stream and lessening fringe obstruction, consequently prompting circulatory strain decrease.

The reason for this investigation is to recognize the job of breathing activity in worker performance and the human asset the board factor especially pressure that are relied upon to impact the performance of representatives as officials.

OBJECTIVE

To discover the connection between human asset the executives stress factor and firm performance incorporates worker performance.

REVIEWS

Specialists had discovered proof about the connection between worker performance and stress. Jamal (2007) proposed three sorts of connections which are sure, negative and u-formed relationship. Along these lines, this finding is like the discoveries of this examination, which discovered negative connection between the two factors for example the discoveries of the investigation is in concurrence with the discoveries of Jamal (2007). Also, Siron and Tasripan (2012) in their examination on worry in Malaysia found that the chiefs and managerial have moderate dimension of pressure and that influence their performance. The creators recommended that association ought to diminish the dimension of worry to build the performance. Consequently, the connection among stress and representative performance is negative and this is in all out concurrence with the discoveries of our investigation. In this manner, the finding of the investigation can be translated as the higher the feeling of anxiety in the associations, the lower the performance of the representative.

Highlights of deep breathing

Profound breathing is a mind body system

Long haul rehearsing of profound breathing exercises improves wellbeing

Moderate breathing is the most advantageous type of breathing

Steps to follow

1. Sit discreetly and serenely in a calm room.
2. Keep eyes open all through the whole moderate breathing session.
3. Focus consideration on breathing
4. Breathe gradually at six redundancies for every moment
5. Each complete inhale should most recent 10 seconds. Take in through the eye for 4 seconds and after that inhale out through the mouth for 6 seconds
6. Monitor heartbeat rate and circulatory strain previously, amid and following profound breathing sessions.
7. Practice two times per day for 10 to 20 minutes

Health Benefits

Self saw decreases in dimensions of strain and uneasiness

Moderate breathing 6 or 5 breaths for each min has a huge diminishing in basal pulse following 3 months of training

Diminishing systolic and diastolic blood weights in hypertensive subjects.

RECOMMENDATIONS

Moderate profound breathing is a simple exercise, non-obtrusive and effortless. It very well may be done at wherever, less tedious, and financially savvy. Hence, this examination was underscored the adequacy of moderate profound breathing exercises on hypertension and pulse as a non-pharmacological corresponding way to deal with treat pressure incited hypertensive patients and make these delicate practices a beneficial movement to consolidate into a solid way of life. This examination could include a vital proof based practice to the concerned people..

CONCLUSION

Customary routine with regards to appropriate moderate profound breathing procedure improves health by diminishing pressure and keep up circulatory strain in this way increment the job performance in the association.

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SELF HELP GROUP PRODUCTS AND THEIR MARKETING PROBLEM INVILLUPURAM

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ABSTRACT
The Paper is focused on SHG and how they are facing the problems during market their products. Women is the booster of the economic growth but still we haven't used fully. SHG is a tool to outcome from the old bias and participating towards healthy economy. This we can seen in the rural area major contribution of savings comes from woman compare to men and they runs their day to day live within their Income. SHG members facing marketing issue towards their products due to lack of raw materials, poor packaging, location of the shop, lack of knowledge about marketing strategy, sales promotion, target customers and positioning the product. Government , NGO and Corporate companieshas to join hands with SHG. Need to give proper education, training and workshop regarding how to market and face the competition in the market with other competitor's products.

Keywords: Self-help Group, Products marketing.

1. INTRODUCTION
SHG is group of rural poor who have volunteered to organise themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines :

Generally a self-help group may consist of 10 to 20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20.Products made by members of women self help group, including pickles, towels, toys, floor mate, pappad, candle, honey, incense stick, tea cup, paper plate, pulses and other items were sell at Poomalai Commercial Complex at Villupuram.

The group should operate a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members.

2. OBJECTIVES OF THE STUDY
1. To identify the marketing opportunity for SHG Products
2. To understand the marketing knowledge of the SHG Members.
3. To understand the marketing problems of the SHG Products.

3. REVIEW OF LITERATURE
Gandhi, K. and Udayakumari, N. (2013) highlighted "Marketing Strategies of Women Self Help Groups". Self help groups (SHGs) are now engaging in business activities. They lack in marketing as for the first time they are engaging in business. If they are adequately trained with marketing knowledge, they can excel and in turn take our economy a global leader in this current situation of globalization.

Krishnaveni V and Haridas, R. (2013) this paper is focused on the "SHGs and its Marketing Problems". Women constitute nearly half of the rural population in India and play a vital role in Rural Economy. It is necessary for programmes specially targeted for a woman has been emphasized. As a result of the poverty alleviation scheme, such Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA) has been initiated.

Alexander, S and Selvaraj, R, "(2014) highlighted "Marketing Strategies of Self Help groups Products, SHGs have become a significant factor to bring the rural masses into the main stream of National Life. It helps to reduction of poverty. The capacity building of micro-enterprises of Self Help Groups do not have market development strategies and they face a lot of difficulties in positioning their products in the market, relating to other competitor products and markets.

4. RESEARCH METHODOLOGY

Research Design

The data have been collected from both primary and secondary sources. The secondary data were collected from the reports maintained by the SHGs published reports, magazines, dailies, journals, and government websites. Primary data collected from interview schedule.

Sample size

The personal interviews were conducted in Villupuramtown, from the Self Help Groups of Villupuram. The sample size is Fifty respondents were selected for the study.

Marketing Problems of SHG's in Villupuram

Financial strength is very minimum and less borrowing ability

Lack of Knowledge about sales Promotion

Consumer awareness is very less to SHG products compare to competitor products

Lack of knowledge about marketing strategy

Financial difficulties in advertising the product to the consumers.

5. ANALYSIS AND INTERPRETATION

Table-1: Education qualification of the Respondent

Education qualification	Number of Respondents	Percentage
Post Graduation	0	0
Diploma/Graduation	13	26
School Level	29	58
Illiterate	8	16
Total	50	100

It is depicted that table number 1, out of 50 respondents 29 respondents were school level, 50 respondents no one have completed Post graduation.

Table-2: Family Income of the Respondent

Family Income	Number of Respondents	Percentage
Rs.5,000 Per Month	7	14
Rs.5001 to Rs.10000	35	70
Rs.10001 to Rs.20000	5	10
Above Rs.20000	3	6
Total	50	100

It is interpreted that out of 50 respondents 35 respondents were earning Rs 5000 to 10,000, 5 respondents were earning 10,000 to 20,000 and 3 respondents were earning above 20,000.

Table-3: Business type of the Respondent

Type Product/Services	Number of Respondents	Percentage
Catering Service	10	20
Crafts Work	25	50
Tailoring	7	14
Others	8	16
Total	50	100

Above table explains that 50 percent of total respondents are doing Crafts works, 20 percent are doing Catering service, 16 percent of respondents doing other business, 14 percent are tailors and embroiders

Table-4: Marketing the Product by the Respondent		
Marketing the Product	Number of Respondents	Percentage
On Own	25	50
Through NGO	4	8
Through Govt Department	2	4
Marketing Agency	4	8
Exhibitions	15	30
Total	50	100

Above table clearly shows that SHGs members facing difficulties in marketing their products 50 percent of respondents were sell their products by their own, 30 percent of respondents were sell their products through Exhibitions, 8 percent of respondents were market their products through NGO, 8 percent of respondents were market and sell their products through Marketing agency , only 4 percent of respondents get opportunity to market and sell their product through Government department.

Table-5: Implementing sales promotion by the Respondent		
Implement of Sales Promotion	Number of Respondents	Percentage
Advertisement	1	4
Pamplet	1	6
Exhibition	43	70
Others	5	20
Total	50	100

Table 5 shows exactly 70 percent of respondents were creating sales promotion activity only through Exhibition, 4 percent of respondents giving advertisement , 6 percent of respondents were Issuing Pamphlet, 20 percent of respondents were comes in others category.

6. FINDINGS

1. From the study it is found that majority of the respondents were school Level (58%)
2. Out of 50 respondents 70 percent of respondents were earning from Rs.5001 to 10,00 and 14 percent of respondents were earning Rs.5000 per month.
3. It is observed that 50 percent of respondents were marketing the products by their own effort.
4. It is enlighten the fact that out of 50 respondents only 2 respondents were giving advertisement and pamphlet to their products.

7. CONCLUSION

This study has given clear idea about the marketing problems of SHG's products .SHG's members don't have awareness about the Sales promotion to their products and they are not doing any advertisements to their products. Government , NGO and Corporate companies must take necessary measure to improve their conditions through proper training, and contribute for their personal development. It should create a proper marketing channel, advertisements, sales promotion and awareness between public for SHG'S products.

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PULLULATING & IRREPARABLE HARM OF STRESS AMONG STUDENTS

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ABSTRACT

Though the technological values has a speedy development, it couldn't be opposed we are making a generation with low esteem. Increase in number of suicide attempts, lack in confidence level, always to depend on others, crazy about mobile world, giving importance to social media friends, living in a fantasy world other than in the reality, giving importance to materialism and the influence of cinemas in life styles direct the students to be as more selfish and leads for the stressed and depressed life. It is the proved truth that the modern education deliver stressed students instead of quality educationalists. High level of stress leads for negative effect on student performance. Klinic Community Health Centre published a book named 'Stress and stress Management, here they mentioned 50 Common Signs and Symptoms of Stress.

Keywords: Stress, educational life, stress signs and symptoms

I. INTRODUCTION

All human beings in this world stroll for the happy life without any thrones and strains. But, its a nature law that the life would travel with unexpected incidents, accidents, expectations and excitements. The way how each individual tend to handle his/her life results in making the life valuable.

The term 'Stress' is one of the most tones in the medical field which results for many diseases and mental weakness. Failure in handling the situations and being pessimist leads for the stressful life. Though the technological values has a speedy development, it couldn't be opposed we are making a generation with low esteem. Increase in number of suicide attempts, lack in confidence level, always to depend on others, crazy about mobile world, giving importance to social media friends, living in a fantasy world other than in the reality, giving importance to materialism and the influence of cinemas in life styles direct the students to be as more selfish and leads for the stressed and depressed life.

II. REVIEW OF LITERATURE

College life is a wonderful part in the life, but few experience this life as constantly stressful because of constant stressful requirements in the educational system such as pressure of studying, examinations and course works(Murphy & Archer, 1996).

Its a shocking statistics that apart from adults, the impact of stress has been identified in childhood .In the puberty stage, most of them undergo a type of stress life because of lack in sex education. This stage should be carefully cared as it edge to sustain a confident life. Irvine (2002) also identified that the children who had lost their parental care and the divorce or separation of the parents affected them psychologically.

Aldwin & Greenberger(1987) stated that academic problems are one of the most general source for the stress in students. The most grating daily hassles were usually school-related stressors such as a)constant pressure of studying, b)writing term papers, , c)future plans, d)too little time, , e)taking tests and f)boring instructors, according to Schafer (1996) . Aldwin & Greenberger(1987) stated that stress related with academic deeds has been linked to various negative outcomes, such as depression, poor health (Greenberg, 1981; Summerfield and Lesko,1989), and poor academic performance (Rieker & Clark, 1986; Linn & Zeppa, 1984). Lesko and Summerfield (1989) found a considerable positive correlation between the number of examination and coursework and incidence of illness. Similarly, Aldwin and Greenberger (1987) observed that perceived academic stress was related to depression and anxiety in college students.

A lot of studies have explored that there is vast association between poor academic performance and stress (Menec and Perry, 2000;Linn & Zeppa, 1984; Clark & Rieker, 1986; Struthers,). Wilcox and Felsten (1992) observed that there is a considerable negative correlation between the stress levels of college learners and their academic performance. Similarly, Flaherty and Blumberg(1985) found an converse relationship between self-reported stress level and academic performance. Struthers (2000) also reported that a high level of academic stress was related with low grades in courses. Students feel a high level of academic stress due to assignments, exams, grade pressure, assignments, time pressure, and uncertainty.

III (a). STRESS IN EDUCATIONAL LIFE

What is Stress?

Stress is primarily a physical response. When stressed, the body thinks it is under attack and switches to 'fight or flight' mode, releasing a complex mix of hormones and chemicals such as adrenaline, cortisol and norepinephrine to prepare the body for physical action. This causes a number of reactions, from blood being diverted to muscles to shutting down unnecessary bodily functions such as digestion.

What causes Stress?

To the working people, stress causes because of

1) Unhappy about the job
2) Too much responsibility
3) Working for long hours
4) Poor management skills
5) Poor decision making process
6) Unable to present infront of audience
7) Working in dangerous condition
8) Risk of termination
9) Harassment or discrimination in work place

Few external stress factors are

a) Uncertainty and fear – Threat of terrorist attacks, toxic chemicals on news, global warming, monthly bill payments etc.
b) Perceptions and attitude : Perceiving the particular incident and the attitude towards the incident determine the stress level.
c) Unrealistic expectations
d) Unpleasant events

Certain physical signs of stress are difficulty in sleeping, difficulty in concentrating upset stomach ,head ache,fatigue,irritability,weight loss or gain,changes in sex drive,heart diseases,depression,high blood pressure,abnormal heartbeat,heart attack,heartburn, ulcers,constipation, diarrhea,fertility problem.

Education is important for the individual, economic and communal development of the nation. Education empowers mind that will be able to generate good ideas and thoughts.

*Having an education makes a person well informed about his rights and his responsibilities

*A good education will teach a person about the art of living

*An education helps to improve knowledge about ethical, good values and moral responsibilities in life

*An educated society will help everyone to grow and develop as individuals.

*An educated person respects everyone and reserves a special regard for the elderly.

It is the proved truth that the modern education deliver stressed students instead of quality educationalists. A survey made by the site "Learn Psychology" exposed that 20% of college students feel stressed 'most of the time'. Ten Percentage of college students had thoughts of suicide. Thirteen percentage of college students have been diagnosed with anxiety, depression or other mental health condition. Eighty percentage of college students told that they sometimes or often feel stressed. Within the last twelve months around half of surveyed college students felt overwhelmed with anxiety atleast once.

A survey released by the American psychological Association(APA) reported that, more than one-third of teens(36 percent) report fatigue or feeling tired and nearly one-quater of teens(23percent) report skipping a meal due to stress;many teens also report feeling overwhelmed(31percent) and depressed or sad(30percent).APA CEO and executive vice president Norman B.Anderson,Phd Says that,"It's alarming that the teen stress experience is so similar to that of adults. It is even more concerning that they seem to under- estimate the potential and mental health".

A research has done with 483 students(Between 18-24 age) and the results are exposed in the title "Predictors of stress in college students". The identified factors are

Students with Psychological distress	- 72.9%
Students with anxiety	- 86.3%
Students with depressive symptoms	- 79.3%
Students with low esteem	- 57.6%
Students with less optimism	- 56.7%
Students with low self efficiency	- 62.9%

From the article "Stress factors among International and domestic students in Russia" , it is noted that the other general factors that cause stress among students are:

1)Student- teacher relationship 2)Inability to prioritize,3)Being perfectionist 4)Academic pressures,5)Relationship,6)Culture,7)Accommodation satisfaction,8)Climate, 9)Deadline pressure,10)Lack of self-discipline,11)Too little sleep,12)Too much work,13)Lacking friends,14)Financial problems,15)Being perfectionist,16) Inability to prioritize, 17)Lack of recognisation, 18) Medium of instruction.

III (b).EFFECT OF STRESS IN STUDENTS

High level of stress leads for negative effect on student performance. Few symptoms are:

Tobacco use, Drug or alcohol abuse, Over eating or under eating, Frustration, Social withdrawer, Short temper, Irritability, Self- defeating thoughts, Constant worry, Memory problems, Concentration difficulties, Poor management skills, Chest pain, Elevated blood pressure, Upset stomach, Mumbled speech, Nervous habits, Back and neck pains, Trembling of lips and Frequent head aches.

Klinic Community Health Centre published a book named 'Stress and stress Management, here they mentioned 50 Common Signs and Symptoms of Stress :1. Frequent headaches, jaw clenching or pain 2. Gritting, grinding teeth 3. Stuttering or stammering 4. Tremors, trembling of lips, hands 5. Neck ache, back pain, muscle spasms 6. Light headedness, faintness, dizziness 7. Ringing in the ears 8. Frequent blushing, sweating 9. Dry mouth, problems swallowing 10. Cold or sweaty hands, feet 11. Frequent colds, infections 12. Rashes, itching, hives, "goose bumps" 13. Unexplained or frequent allergy attacks 14. Heartburn, stomach pain, nausea 15. Excess belching, flatulence 16. Constipation, diarrhea 17. Difficulty breathing, sighing 18. Sudden attacks of panic 19. Chest pain, palpitations 20. Frequent urination 21. Low sexual drive or performance 22. Excess anxiety, worry, guilt, nervousness 23. Increased anger, frustration, hostility 24. Depression, frequent or intense mood swings 25. Increased or decreased appetite 26. Insomnia, nightmares, disturbing dreams 27. Difficulty concentrating, racing thoughts 28. Trouble learning new information 29. Forgetfulness, disorganization, confusion 30. Difficulty in making decisions 31. Feeling overwhelmed 32. Frequent crying spells or suicidal thoughts 33. Feelings of loneliness or worthlessness 34. Little interest in appearance, punctuality 35. Nervous habits, feet tapping, fidgeting 36. Increased frustration, irritability 37. Overreaction to petty annoyances 38. Increased number of minor accidents 39. Obsessive/compulsive behaviors 40. Reduced work productivity 41. Lies or excuses to cover up poor work 42. Rapid or mumbled speech 43. Excessive defensiveness or suspiciousness 44. Problems with communication 45. Social withdrawal or isolation 46. Constant tiredness, weakness, fatigue 47. Frequent use of over-the-counter drugs 48. Weight gain or loss without diet 49. Increased smoking, alcohol, or drug use 50. Excessive gambling

IV. CONCLUSION

The review study systematically proves that stress among the students have direct impact in their educational life. A strong mind set paves the way for orderly mannerism to make a good educational life system. The effects of stress in students will be severe, if they don't know to handle the situations occur in their life. The students also think in a state to suicide because of depression, stress and anxiety. Peculiar precautions methods like stress management systems, laughter clubs, happiness clubs, motivational trainings, mind engineering workshops, anger counselling could be arranged to access and improve the free-labelled life of students.

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INFLUENCERS OF DIFFERENTLY ABLED EMPLOYEES' EMPOWERMENT IN CUDDALORE DISTRICT

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ABSTRACT
Person skills have become basic requirements to compete in the labour market. However, persons with disabilities (PWDs) face financial, social and environmental difficulties which form barriers to acquiring these skills. Thus, it contributes to the weakening of their competitiveness in the labour market. The main objective of this study is to identify the problem and to empower Cuddalore persons with disabilities (PWDs) to compete in the current working jobs. The study used a qualitative approach. Eighty respondents were interviewed in Cuddalore district PWDs and represent institutions in the public and private sectors. The findings play a key role in empowering PWDs in employment. The study also found that Cuddalore PWDs face financial, social and environmental problems contributes to the weakening of their competitiveness in the working place also. It is the responsibility of the society to enable them to lead a dignified life and contribute to nation- building. Indeed, It is a major tool in strengthening the skills of the differently abled in order to get placement, promotions and increment in public and private sector.

INTRODUCTION

During the past two decades, The acquisition of skill in the organization has become one of the basic requirements to compete entrants into the workforce and job seekers (Garido et al., 2012). People with Disabilities (PWDs) widely expanded opportunities (UNESCO, 2011). According to Article 21 of the United Nations Convention on the Rights of PWDs (UNCRPD), they have equal right to seek, receive and impart information just like the non-disabled. Thus, the United Nations urge governments to ensure that services are made accessible to all (UNESCO Global Report, 2013).

PWDs, as a segment of community, need to live independently, which they cannot achieve alone. Therefore, the empowerment of PWDs in employment by providing them skills to lead independent and dignified life. Ability to perform daily activities (Ta, Wah & Leng, 2011).

Based on the United Nations statistics, 10% of the world's population consists of PWDs in various forms. An estimated 82% of PWDs in developing countries live below poverty line and often are deficient in accessing key areas of development, including health, education, training and employment. Moreover, PWDs face constraints in employment in developing countries due to lack of education and skills (ILO, 2012). According to United Nations Educational, Scientific, and Cultural Organization (UNESCO) (2011), over 80% of PWDs live in isolated rural areas in developing countries. It also indicates that unemployment rate among PWDs in developing countries amounts to 90% and in developed countries up to 70%. The most prominent challenges facing PWDs in this country are poverty, lack education and training (Wahiza & Wahat, 2011).

PWDs have changed, attention to issues of PWDs and their rehabilitation. In this context, empowerment of PWDs through employment of is consistent with the Universal Declaration of Human Rights issued in 1948, which states that all human beings are born free and equal in rights and dignity (UNESCO, 2011). This study thus investigates the role of ICT in empowering PWDs with employment.

NEED FOR THE STUDY

It was felt that such worldwide focus would encourage proactive efforts for the integration of the differently abled in every aspect of social, economic and cultural life. It is appropriate for the empowerment to bring positive changes in the lives of the differently abled persons, to challenges that they face and still have a lot to do to facilitate them in their daily lives. To provide equality, freedom, justice and dignity for the people who are differently abled. The government is also paying due attention to designing in public facilities and services to make them "Friendly to the Society"**.**

Disabilities often face marginalization and severe social, economic and civic disparities as compared with those without disabilities due to range of factors. Disabilities also face severe challenges in exercising their basic rights and for the societal acceptance are often out of reach. With disabilities also face political and civic dis–enfranchisement and may experience barriers in participation activities due to the inaccessibility of physical and virtual environments. Variations in definitions of disability, data collections methods and statistical analysis, questions on disability such as age factor, partial impairment or total impairment, disability through accidents.

LITERATURE REVIEW

According the World Health Organization (2011), many PWDs do not have equal access to health care, education, and employment opportunities, do not receive the disability-related services that they require, and experience exclusion from everyday life activities. The World Bank (2017) points out that one-fifth of the estimated global total, or between 110 million and 190 million people, experience significant disabilities and they are more vulnerable to negative social and economic fact ors than non-disabled persons. Specifically, the factors include less education, poorer health outcomes, low staffing levels and high poverty rates.

Approximately 60% of the total 650 million PWDs in the world are living in the region of Southeast Asia (UNESCAP, 2008). In practice, from the beginning of 1987 extra funding has been set aside for such workplace adaptations that are considered work opportunities and new types of jobs for people with various impairments and disabilities (AAATE, 2010).

The difficulties faced by PWDs in the workplace are reflected in the high rates of unemployment, prejudice about their productivity and lack of access to the work environment. Statistics show that high unemployment rates among people who suffer from mental illness make up the highest percentage. For example, in the United Kingdom, 75% of people of working age who suffer from mental illness are unemployed, while in Switzerland, people with mental disabilities are the most important claimants for disability benefits, which represent more than 40% of the total. Moreover, they are paid less than non-disabled persons. As they are entrusted with low-paid jobs, they often have less access to social and legal guarantee (ILO, 2007).

These conditions affect, directly or indirectly, the self-confidence of PWDs and may push them towards frustration and depression. Experience shows that PWDs who get jobs suited to their skills and abilities contribute considerably in developing their work environment (ILO, 2007). The unemployed are more likely to be deprived of the benefits of participation in the labour market, which is an essential element for social integration (Turcotte, 2014).

The International Labour Organisation (ILO) aims, essentially, to guarantee the rights of everyone, including those with disabilities, to obtain decent work. Thus, the practical translation of this concept means enhancing employment opportunities for persons with disabilities based on the principles of equal opportunities, equal treatment and community participation through the promotion of labour standards and advocacy. It also aims to build knowledge, partnership and technical cooperation services. ILO has made great strides with regard to ensuring the rights of PWDs in getting employed. In this regard, it has adopted the Vocational Rehabilitation and Employment (Disabled Persons) Convention in conjunction with the beginning of the United Nations Decade for PWDs in 1983, which obliges member states to formulate, implement and review national policy on vocational rehabilitation and employment for PWDs. Along with the Code of Practice “Managing Disability in the Workplace” 2001, this is a non-binding document which if adopted, the employers should be ready to implement its rules and procedures. In 2014, the Human Resources Development Recommendation invites Member States to develop policies and programs on vocational guidance and training through public employment services and systems. These policies were essentially designed to expand the national systems of services, information and guidance for all, including persons with disabilities (ILO, 2007).

In Canada, hundreds of thousands of individuals suffer from obstacles in their daily activities because of physical or mental disability. The country has examples of positive participation for PWDs in the labour market and they often hold jobs that commensurate with their qualifications. In spite of the many positive experiences and stories, employment opportunities for persons with disabilities are still less than the others, not only in Canada, but other parts of the world as well. To deal with this issue, the Canadian government has embarked on actions and programs that enable access to work and university education opportunities for the promotion and participation of PWDs in the labour force. These have overcome some of the social and physical barriers encountered (Turcotte, 2014).

Many studies have found that PWDs and their families are more likely to experience economic and social deprivation unlike those without disabilities. Therefore, they need support in order to achieve their fundamental rights. Moreover, PWDs are more likely to be unemployed than non-disabled persons, and they get low wages even when they find jobs (WHO, 2011). Most of the PWDs in Asia and Pacific region suffer from poverty and marginalization, live in rural areas, or in the urban periphery. They generally have limited access to education, employment, housing, transportation, health services and recreation, leading to their total economic and social exclusion. Moreover, the unemployment rate among PWDs, according to the International Labour Organization (ILO), is double the rate of the non-disabled. These disproportion can be attributed to frequent and diverse barriers such as negative attitudes of employers, lack of accessible facilities, and lack of vocational and technical trainings. In this respect, it is important to note that the European Union policies towards the handicapped are mainly aimed towards employment and social integration (Santvoort, 2009).

In the United States of America, the Department of Labour's Office of Disability Employment Policy (ODEP) has made efforts to increase employment opportunities for PWDs by expanding access to training, education, employment supports, assistive technology, integrated employment, entrepreneurial development, and small-business opportunities (Martinez, 2011). The department has extensive partnerships with employers, local governments and agencies to increase awareness of the benefits of employing persons with disabilities, and thus facilitate the use of effective strategies in this regard.

Recently, educational requirements in all occupational groups have increased due to the increase in demand for highly and middle skilled workers. The opportunities are narrowed down to low-educated and low-skilled workers. However, this polarization of jobs raises concerns about social equality and exclusion (Simonazzi, 2009). According to the report by the World

Health Organization (WHO) on Disability (2011), the main factor in the exclusion of PWDs from the labour market is their lack of access to education and training,

OBJECTIVES

1. The main objective of the study is to understand the issues connected with disability and to mobilize support in the organization for the rights, dignity and wellbeing of differently abled persons who is working in Private and Public Sectors.
2. To find out the relationship between job difficulties and empowerment of differently abled.
3. To examine the significant differences among differently abled person regarding their accessibilities of external devices based on the demographic variables.

METHODOLOGY

This study employed qualitative method to examine the PWDs to compete in the labour market and lead a dignified and independent life. Qualitative study is characterized by depth and comprehensiveness as it deals with the social life from various angles. Therefore, it focuses on the study of the phenomenon in its social context to track the interpretations and connotations in a specific socio-cultural framework. The researcher employed the purposive sampling technique. Face-to-face interviews were conducted to elicit information about the socio- demographic characteristics, awareness, involvement and utilization of Job. In addition, it also sought information about the opportunities of betterment that ICT brings into the life of PWDs. All interviews were recorded after getting permission from interviewees and then the conversations were transcribed in the form of texts and analyzed. The recording of the interviews was more accurate than taking notes solely because the interviewer focused on follow-up questions from the interviewees (Lee, 2006).

The researcher faced different difficulties in approaching the respondents and collecting the data. Some of the difficulties are: a) scarcity of disabled people who are working b) poor responses from government institutions and NGOs in seeking their permission to conduct interviews; and c) the large geographical area of the sample.

RESEARCH FINDINGS

The study has contributed to the integration of the respondents in the society by enhancing their employability, community participation and contribution to nation-building just like the non-disabled persons. It has also helped them to achieve a level of independence in the control of their daily lives on the one hand and independent living with dignity on the other. In particular, the data indicate that they are able to spend on themselves and their families as well as help those in need in the society. The independence of the participants is reflected in self-confidence, self-esteem and the respect they receive from the society.

DISCUSSION

PWDs face several constraints to get these opportunities such as financial limitations and lack of skills to use computers and access the Internet. The statistics on PWDs further complicates the problem where it shows that PWDs represent approximately one sixth of the working population globally. This indicates that the opportunities are limited for PWDs to obtain decent work, which provides the necessary income for independent living (Bruyère et al., 2000). Today's job market requires diverse standards. This implies that those who do not have these skills will be on the margins of the workforce. This situation highlights the importance of empowering PWDs with acquisition skills in order to compete in the labour market. Thus, the challenge for the PWDs is the ability to access employment opportunities through training for the skills required in the labour market (Bruyère et al., 2000).

The problem lies in the fact that the skills required in the labour market are not available for the vast majority of PWDs. Moreover, the training progammes do not meet the requirements of the labour market (Powers, 2008). Thornton and Lunt (1997) point out that most PWDs, particularly in developing countries, do not receive any form of vocational training. Thus, most of them are socially excluded and suffer from poverty. This condition reflects negatively on individuals and communities alike. However, the main factor behind the exclusion of PWDs from competitive labour market is lack of formal education and training in order to gain the necessary skills to compete in the labour market, PWDs face many difficulties in getting access into this area (Morris, 2011). Thus, the current study seeks in empowering PWDs to acquire the skills required in order to compete in the labour market.

The empowerment of PWDs through employment and allocating 1% quota of jobs in public service for them, most of them are unemployed because of their inability to compete in the labour market. As a result of the various difficulties confronting PWDs, job opportunities for them are limited compared for the non-disabled. Such difficulties are in the form of limited job opportunities, and obtaining the right to be trained, employment and jobs (Hashim, Wok & Rahim, 2011). The study addresses the theme of empowerment in terms of several perspectives.

However, the process of empowerment of PWDs depends on other factors such as the level of education as a key factor in strengthening the capacity of PWDs in acquiring these skills. In other words, advanced education may increase the opportunity for empowerment. Second, accessibility of external appliances plays an essential role in the empowerment of PWDs where the cost of training to acquire these skills must be affordable. The integration of these factors may help PWDs skills, allowing them to compete in the labour market. Accordingly, the process of empowerment embodies independent living and dignified life for PWDs. As the process of empowerment is the process of transformation from powerlessness to situation of ability has a crucial role in the empowerment of PWDs to obtain the right to independent living like the non-disabled. Training of PWDs in order to achieve empowerment in the employment sector requires two basic conditions: providing training opportunities for PWDs and allowing PWDs to benefit from these opportunities.

Education is of paramount importance for persons with disabilities; the most important condition of competition in the labour market is the level of education. As mentioned in the theoretical framework of the current study, the higher the level of education for PWDs, the more opportunities in facing competition in the labour market. In this respect, the literature of the study con firms that PWDs face difficulties in accessing sources of education. In addition, such schools require specialized teachers in the teaching of PWDs. The majority of schools specializing in the teaching of the disabled are administered by the private sector. Specifically, special needs education requires certain environment, equipment and teachers that are different from those in regular schools. Thus, the cost of establishing and running this type of school is high compared with public schools. Given the difficulties faced by PWDs, they are forced to enroll in public schools, which lack the requir ed environment that meets their needs in terms of equipment, specialist teachers and design of buildings.

The study shows that the skills is one of the requirements in competition in the labour market. Hence, more disabled persons should be empowered in the acquisition of these skills. Effective and appropriate training programmes should be designed for PWDs to enable them to compete in the labour market. In thi s regard, NGOs working in the training of disabled people should be provided financial and logistical support. Specialist trainers should be provided at the training centres with commitment to pay their salaries; and adequate laboratories should be provided to the respective training centres to accommodate all types of disabilities.

However, the Ministry of Education should allocate appropriate funds for conducting empirical researches relating to the problems of PWDs Fees for the training of PWDs in private centres should be reduced and the training in government centres should be affordable or free of charge. The government should allocate some funds like *zakat* (alms-giving) and *waqaf* (endowment) to support and initiate effective programmes in enabling PWDs to compete in the labour market. In this respect, the government's allocation of 1% employment to disabled people in civil service must be increased in order to cater for the potential of skill PWDs.

There is a need for cooperation and coordination with local, regional and international NGOs in order to provide greater opportunities for PWDs to enable them to compete in the labour market. The relevant government institutions to PWDs should strengthen cooperation with NGOs regarding the application of the comprehensive integration standards.

Public and private schools for the disabled should be reviewed, assessed and revised from time to time to meet the needs and demands of the labour market. In this regard, the Ministry of Education should increase the number of specialized schools in the education of people with disabilities, including providing teachers specialized in this type of ed ucation. Especially since most of the available schools are subject to the private sector, and with high costs, it is not affordable for most of the PWDs in Cuddalore. Conferences, seminars and workshops should be organized at regular intervals to evaluate the implementation of programmes related to PWDs' to address the negatives and the positives points of the training. These events are needed to raise awareness among the people about the problems of PWDs in order to enable them to settle down lead a dignified life.

Employers in the private sector should be pursued and motivated to employ more disabled people. For this purpose, a partnership should be established under the umbrella of governmental agencies with potential employers, NGOs and other organizations to take effective measures. Serious efforts should be made to develop awareness in the society about the importance of the empowerment of PWDs. and responsible of the society to enable them to lead a dignified life and contribute effectively to nation-building.

CONCLUSION

Employment is a multi-dimensional process, affecting one economically, socially and psychologically. Thus, the study emphasizes that having a job has empowered PWDs in terms of control over daily life, increase in self-worth and self-determination. This is strengthened even more with the acquisition skills which has contributed significantly to disabled people into the community. It is an important role in empowering PWDs skills have made a significant shift in their life, enabling them to become independent. Furthermore, the outcomes from this study are also consistent with the United Nations Convention for the Rights of Persons with Disabilities. In this context, the study has confirmed that it is a fundamental right for persons with disabilities to be able to compete in the labour market and state institutions and civil society organizations should fulfil it. The study concludes that only empowers PWDs for individual independence, but for the social integration through participation in social activities. Secondly, if given the right opportunity, a person with a disability is capable of giving, being creative and innovative. As pointed out in the literature, access to education, health and work are rights that the state and society should strive to fulfil. They are able to contribute like the non-disabled as well as achieve satisfactory level of independence through the control of their daily lives. This independence has been reflected in the strengthening of their self-confidence, self-esteem and respect received in the society.

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HRD PRACTICES IN TAMILNADU STATE TRANSPORT CORPORATION WITH REFERENCE TO CHIDAMBARAM DIVISION

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ABSTRACT

The present study aims to find out the HRD Practices in Tamilnadu State Transport Corporation with Reference to Chidambaram Division. A samples of 100 respondents selected randomly were studied. Primary data were collected by using a structured interview scheduled. All the respondents were asked the some questions in the same fashion and they were informed the purpose of study. ANOVA and t-test analysis was applied. The findings and observations are the result and outcome of the interpretations made during the study of analysis.

Keywords: HRD Practices, Demographic Variables, Human Resource Management

INTRODUCTION

Human resource development has become a highly significant concept in the Indian corporate sector. Productivity and performance of an organisation are the outcome of joint efforts of two different types of elements, namely, 'technological' and 'human'. Technological elements are mechanical and can be easily manipulated. However, human elements are very difficult to manipulate and it requires a great deal of expertise and understanding on the part of managers to put these elements in proper perspective. Human beings are the number one resource of an organisation. They are the real asset of an organisation. Productivity and quality of an organisation depend largely on the ability and motivation of individuals and the effectiveness of their working in teams. It is an accepted fact that besides money, materials and machines, the success of any organisation depends upon the quality of its human resources. There has been an increasing realization that the organization’s success is dependent on the synergy created by its human resources. The development of human resource differs from man to man, time to time and country to country and even in the same country according to its objectives, value system, culture, social institutions, degree of industrialization and general level of social and economic development. Also, India is in the state of inadequacy of Skills, Technological obsolescence, Personal obsolescence, Organizational obsolescence, Conversion of Agrarian Labour to industrial worker and so on. Public policy provides reservation to less privileged sections of society like the handicapped, minorities, and dependents of deceased workers, etc. They are the threshold workers having less than minimum prescribed level of knowledge and skill. Hence, HRD activities in India are urgently needed because India is an industrially developing nation and its working conditions are not upto the expectations.

In India, we are endowed with millions of hectares of land, rich minerals and oceanic wealth, possess large population acclaimed as number two in the world in terms of trained human resource, but we attach least importance to human resource, and so minimum attention is paid to its development. Human Resource plays an important role in the development of a community and a nation. Therefore, the need for HRD activities constitutes a very significant and important element in the country’s development. Thus, a need to study about HRD practices, HRD climate, HRD competencies and HRD training effectiveness of every organisation becomes essential.

REVIEW OF LITERATURE

Aranganathan.T (2016) has presented a study about HRD in IT era and he relates with three ‘H’s. The first one is HEAD – i.e. human brain knowledge. The next ‘H’ is Heart i.e. individuals in the organisations (Human Resource) The third ‘H’ means hand i.e. high level managerial. It has direct impact on Head, Heart and Hand of the organisations. Information technology directly affects human potentials, physical, intellectual and emotional characteristics of each person. The technological advancement made the HRD processes more cost effective and some of the means of the learning process such as (1) CD-ROM, (2) Cable T.V. (3) Radio Lessons, (4) UGC – Classes (5) VSAT – Through internet and e-mail are getting very cheaper and make the world to feel more comfort.

Kuldeep Sing (2017) has selected 84 organisations from Business representing all the major domestic industries. Questionnaire has developed by Huselid are used to study HR-Practices. The objectives of the study are to examine the relationship between HR Practices and organisational performance. The result shows that Indian organisations are still not convinced of the fact that investments in human resources can result in higher performance.

OBJECTIVES OF THE STUDY

- To examine Human Resources Practices in the TNSTC.
- To study Recruitment and selection practices in the corporation.
- To analyse the compensatory techniques applied in the corporation.

METHODOLOGY

The research design indicates the methods of research i.e. the method of gathering information and the method of sampling. Primary data were collected by using a structured schedule. All the respondents were asked the same questions in the same fashion and they were informed the purpose of the study. Secondary data were collected from the TNSTC records, books, magazines and web sites. Sample size of the study that are selected form the sampling unit. Total estimated Sample Size is 100 employees. The survey was conducted from the Tamilnadu State Transport Corporation Chidambaram Division.

ANALYSIS AND DISCUSSIONS

Table-1: Showing One way Anova for the employees opinion about the HRD practices on the basis of their age

Age	N	Mean	S.D	F-value	LS
Below 25	15	6.60	2.95	6.24	0.01
25 to 30	29	5.00	1.01		
30 to 35	30	2.73	0.64		
35 to 40	15	4.99	2.44		
Above 40	11	5.44	2.32		
Total	100	6.21	2.84		

Ho: Employees do not differ in their opinion about the HRD practices on the basis of their age.

It is seen from the table that the employees obtained below 25 years group mean value is high (6.600) than other age groups. This should also be confirmed by the calculated F-ratio (6.24), which is significant at 0.01 level. So the stated hypothesis is rejected. Therefore young age group employees are satisfied about the HRD Practice.

Table-2: Showing t-test for the employees opinion about the HRD practices on the basis of their place of Designation

Designation	N	Mean	S.D	t-value	LS
Technical	41	4.833	0.50	0.08	NS
Non technical	59	4.750	0.45		
Total	100	6.21	2.84		

Ho: Employees do not differ in their opinion about the HRD practices on the basis of their place of Designation.

The above table shows the Mean, S.D and t-value for the employees opinion about the HRD practices on the basis of their place of Designation. It is seen from the table that all the employees obtained nearly the same mean value. This should also be confirmed by the calculated t-value (0.08), which is non-significant at 5% and 1% level. So the stated hypothesis is accepted. Therefore all the employees are satisfied about the HRD practices.

Table-3:Showing One way Anova for the employees opinion about the HRD practices on the basis of their Education

EDUCATION	N	Mean	S.D	F-value	LS
10^{th}	25	5.83	0.60	5.25	0.05
+2	15	9.75	1.47		
ITI	15	10.56	0.75		
Diploma	25	5.44	0.66		
Degree	20	5.65	2.45		
Total	100	6.21	2.84		

Hy: Employees do not differ in their opinion about the HRD Practices on the basis of their Education.

The above table shows the Mean, S.D and F-value for the employees opinion about the HRD practices on the basis of their Education. It is seen from the table that the ITI qualified employees have high level of satisfied about HRD practices than the other department. This should also be confirmed by the calculated F-value (5.25), which is significant at 0.05 level. So the stated hypothesis is rejected.

SUGGESTIONS

- The organisation should create more awareness of safety measures.
- The employees expect some additional changes in the present method of HRM practices.
- The organisation should provide sufficient communication to all the group of employees. Then only, they should know the organisation policies clearly.
- The organisation must conduct more training programmes to increase their job involvement. The organisation should take necessary steps for improving the technical skills of the employees.
- The organisation should take necessary steps to satisfy the employee’s incentives offered during training camp.
- HRM department carefully identify the employees needs and also take steps to fulfill their needs. So that employees get positive attitude. Thus they are more involved in their job.
- Supervisors try to encourage and motivate the sub-ordinates. Motivation is essential to the employees. Motivation helps the employees to do their work with full satisfaction. They are also involved in their jobs.

CONCLUSION

The present study aimed to know the HRD practices in Tamilnadu State Transport Corporation with reference to Chidambaram Division. The researcher selected 100 samples randomly among the employees. Questionnaire method of survey was used to collect the data. After collecting the data, they were analyzed using standard statistical tools such as ANOVA and t-test and the formulated hypotheses were tested. The result found that, employees are satisfied about the present method of HRD practices. They need some more improvement in training. Also, they expected some more additional facilities regarding welfare.

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A STUDY ON THE USAGE OF VARIOUS MULTIMEDIA SOFTWARE BY A GROUP OF FILM DIRECTORS

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ABSTRACT
Today Multimedia Software are used in many fields and are almost unavoidable. Under these circumstances, the purpose of this study is to find through a group of Film Directors the usage of Multimedia Software in their films. This study tries to find whether this select group of Directors used multimedia software in their films. Whether this group of Directors were satisfied with the results they achieved through the software that they used in their films. This study would shed light on the preferences and usage of Multimedia Software by film Directors which would help Human Resources Management and Production planning related to Film making.

Keywords: Multimedia, Software, Film, Director, Preference, Usage, Rating and Aesthetics.

1. INTRODUCTION
1982 is a landmark year as far as feature films are concerned. This is the year that Disney released the film named TRON(1). TRON used Computer-Generated Graphics. After the release of TRON, the usage of Computer-Generated Graphics increased in leaps and bounds. The Tamil film GENTLEMAN directed by Shankar a popular film Director was one of the first Indian films to use Multimedia content. Today we are at a stage where most of the films released definitely include Computer-Generated Graphics. Under these circumstances it would be interesting to study film Directors who would have used Multimedia Software to include Computer Generated Graphics, editing, animation or any other such aspects in their films.

2. STUDY OBJECTIVES
The following are the objectives of this study

a) To find whether the group of Directors had used Multimedia software in their films.

b) To rank all the selected software used by the group in the order of Director's preference.

c) Average use of Multimedia content by this group of film Directors.

d) Whether the software used completed the job it was intended to along with rating of the software.

e) Would the Directors use these software in their future films.

f) Do Multimedia software add aesthetic value to films according to this group of Directors.

3. METHODOLOGY
Participants in this study are a group of 6 upcoming film Directors who have completed directing films. The group of Directors are either studying or completed their studies at the M.G.R. Government Film and Television Training Institute, Chennai.

Information collection
Information was collected from a group of 6 upcoming film Directors as specified above. 10 different questions were asked through a questionnaire (sent and returned as soft copy). A questionnaire consisting of 10 questions was used to collect information from the group of film Directors. The film Directors have been instructed to select only 5 Different Software that they have used in the making of their films and rate them according to different specified criteria. The questions were aimed at gathering information on the objectives of this study.

4. ANALYSIS
- It is found that all the 6 Directors used Multimedia software in their films.
- Multimedia software preferred by this group of film Directors:

Total 12 preferred software used, namely: I) Avid ii) Premier Pro iii) Adobe After Effects iv) Davinci Resolve v) Autodesk Maya vi) Pro tools vii) Final Cut Pro viii) Wave ix) Blender x) Adobe Photoshop xi) Arri

Total: 11 Software used.

Table-1: Software ranked according to order of Directors' preference with points allotted shown within brackets

Rank	Name of Software	Points Obtained According to Director's Preference (1st Choice 5 Points, 2nd Choice 4 Points, 3rd Choice 3 Points, 4th Choice 2 Points and 5th Choice 1 Point)
1	**Avid**	**27**
2	**Adobe After Effects**	**17**
3	**Premier Pro** **Davinci Resolve**	**11**
4	**Autodesk Maya**	**8**
5	**Pro tools**	**6**
6	**Blender**	**3**
7	**Final Cut Pro** **Wave** **Adobe Photoshop**	**2**
8	**Arri**	**1**

- The percentage of use of Multimedia Software in the time duration of films made by this group of Directors.

Total time duration of all the films made by this group of Directors: 545 Minutes

Total time duration of Multimedia content used in all these movies: 134 Minutes

Therefore the total percentage of Multimedia content in these films: **24.6%**

Table-2: This table shows the Average points gained by each Multimedia software according to the points given by the Directors from 1 to 10 for completing their required job.

S. NO.	Name of Software	**Average of Points Allotted by Directors** (Rating-1 is least to 10 is best)
1	**Avid**	**8.5**
2	**Adobe After Effects**	**6.6**
3	**Davinci Resolve**	**4.5**
4	**Blender**	**4.1**
5	**Autodesk Maya**	**3.8**
6	**Premier Pro**	**3.8**
7	**Pro tools**	**3.1**
8	**Adobe Photoshop**	**3**
9	**Final Cut Pro**	**1.6**
10	**Wave**	**1.5**
11	**Arri**	**1.3**

Table-3: This table shows the Average points gained by each Multimedia software according to their Technical Quality and Final Output.

S. NO.	Name of Software	Average of Points Allotted by Directors for Technical Quality (Rating-1 is least to 10 is best)	Average of Points Allotted by Directors for Final Output (Rating-1 is least to 10 is best)
1	Avid	8.5	8.7
2	Adobe After Effects	6.1	6.5
3	Davinci Resolve	4.3	4.3
4	Blender	3.7	4.2
5	Autodesk Maya	3.7	4
6	Premier Pro	3.7	3.8
7	Pro tools	3	3.3
8	Adobe Photoshop	3	3.3
9	Final Cut Pro	1.7	1.7
10	Wave	1.5	1.5
11	Arri	1.2	1.3

- All the Directors were asked whether they would increase Multimedia content in their future films. Here the finding is that 83.3% of them would increase the Multimedia content in their future films. 16.7% do not prefer to increase the duration of Multimedia content in the future. This might have to do with personal preferences of the group of Directors.
- As the group of Directors have rated the technical out put of each Multimedia software used by them, it can be taken note that technical quality plays a major role in finalising the Multimedia software usage in films.
- Apart from the preference given to certain Multimedia software the ratings for final output should be taken into account while selecting Multimedia software for upcoming films.
- On the question of whether Multimedia content increases the aesthetic value of their films all the Directors have unanimously agreed that Multimedia content enhances the aesthetic quality of their films. Percentage wise this is 100%.

5. CONCLUSION

Through the analysis of the answers given by the group of film Directors it can be concluded that all the film Directors in this group are aware of the usage of Multimedia software to create films. The film Directors have preferences about which software to choose for which purpose. We get to know the kind of opinion the group of film Directors have developed about the Multimedia software that they have used. We get to find whether the film Directors would be using the same Multimedia software in the future, that they have already used in their films.

Here it is interesting to note that this group of film Directors unanimously state that Multimedia content increases the aesthetics of films. This kind of opinion may lead to more usage of Multimedia software in the future while this group of Directors make more films.

According to this study it is very evident that in the future Multimedia content in films by this group of Directors is going to increase. When such increase in Multimedia content takes place, the manpower requirements for developing such Multimedia content in the films is set to increase. More time duration to create such content also can be expected.

As the selection of the Multimedia software is based on personal and creative requirements, a lot of pre-planning is required to decide on the Multimedia software to be used.

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A STUDY ON FACTORS INFLUENCING CONSUMER PERCEPTION WITH SPECIAL REFERENCE TO AAVIN PRODUCTS

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ABSTRACT

A study was conducted to know the factors influencing Consumer Perception with special reference to AAVIN Products. The main purpose of this study was undertaken for consumer preference of Aavin brand is "Good quality" followed by "Correct quantity and Reasonable price". The type of study undertaken was basic research by reviews other researches work on the similar research area.

"It can be concluded from the study, that the quality, price, Consumable quantities of Aavin are the prime variables which influences consumer perception on purchase decision making process.

Keywords: AAVIN, Dairy, Milk, Consumer Preference, Consumer Perception

INTRODUCTION

A dairy is a business unit established for the harvesting of animal milk – mostly from cows and buffaloes, – for human consumption. Approximately 150 million households around the globe are engaged in milk and allied emphasis. Dairying is one of the important allied activity act as an instrument for social and economic development of the rural masses. The nation's milk supply comes from the millions of small producers (farmers), who are dispersed in rural areas

Today, India is the world's largest milk producer and accounting for more than 17% of the world's total milk production, still the per capita milk consumption is around 276 gms per day. The need for milk and milk products will rise up day by day. There is need to understand the consumer perception on purchasing milk products.

Consumer perception is a behaviour of human responses of the product (to the product) and marketing. The study of consumer perception focuses on how individuals make their decisions to spend with the available resources. Basically it's a study regarding WHAT to buy? How to buy? And WHAT is the criteria behind consuming a particular product? Thus a consumer's perception can be defined as a heightened state of awareness that motivates consumer to seek out, attend to and think about the product's information prior to purchase. The production and marketing of dairy food products has caused many concerns, particularly from an increasingly discriminating consumer. Today's consumers are placing increasing importance on food quality, food safety and environmental quality more than ever

DEFINING THE PROBLEM

The concept of consumer perception is an incomprehensive, because it varies from person to person and time to time. The Producer and sellers must know the variables influencing consumer perception on purchasing of Aavin products.

OBJECTIVES OF THE RESEARCH

To find out the **factors influencing Consumer Perception with special reference to AAVIN Products**.

To give suggestions to AAVIN, other rivals of dairy industry and sustained the grow of competitive environment.

REVIEW OF LITERATURE

Arul and kannan (2013) in their study present the evolution of brand preference of milk among customers in Salem City. Customers' preferences about the branded milks are different even though its maximum retail prices are almost equal. There many reasons behind why does a consumer likes to buy a particular branded milk such as price, quality, service and advertisement offered by the producer or seller. To sustain in any business, it is important to generate sales to reach the desired profit after allocating funds to all expenses in the business. This paper considers the significance of business development for business sustainability, the relationship exists between customer and sales, and it is necessary for business firms to do consumer engagement programs that can affect purchase decision making process of consumers.

Merlin Sealer Sing(2013) in his study titled“ Essential and commercial nature of Aavin milk in Tamilnadu with special reference to Kanyakumari and Coimbatore districts” that brand names “Aavin milk” and “Aavin by products” are very popular brands among the people mainly because of adulteration free production and also doctors recommend it to the patients. In Kanyakumari district 74 percent of the respondents accepted that there is very high demand and 22 percent stated that there is a high demand for this product. But in Coimbatore district 73 percent respondents state that there is a high demand and 13 percent stated that there is very high demand for milk and by product.

Nidhyananth and Sugapriya (2011) in their study “An Overview of consumer behavior of Aavin milk with reference to Erode District” is carried out with an objective to determine the customer behavior towards Aavin milk products and to find out the customer mentality towards using the service. This paper stated that the factors such as quality, consumer preference, price, service, attitudes and experience of consumers are determining customer behavior towards Aavin milk products and the respondents had positive view about Aavin milk products.

Ganapathy, Kanniah and Anbumalar (2009), in their study entitled 'Consumer loyalty for processed milk with reference to Coimbatore city', were aiming at knowing the prevailing trend of customer loyalty towards processed milk consumption and studying the customers' loyalty linkage with consumer behaviour for processed milk consumption. According to the study, Aavin milk occupies the top position when compared with other rival brands. The study concluded that The quantities of milk available in Aavin are convenient for the usage and the quality of milk is better than that of competitors are the two important factors that have made people choose Aavin milk. It is also found that the consumer tends to switch over to other brands, when the similar products offered at a lower price. It was suggested that in order to increase the loyalty of consumers and to capture new customers and retain old ones the companies should understand the customers' taste, preference and choice along with the availability, suitability, price and hygienic factor of their product.

Prasanna (2003) carried out a study on customer satisfaction rate towards Aavin milk in Coimbatore. The study aimed at ascertaining consumer preference in purchase of Aavin brand of milk and analyzing the perceived differences of various brands of milk on key attributes and also on identifying measures for improving customer satisfaction. It was found that Aavin brand was rated high for purity, taste and thickness. Attributes like availability, price and service of agents were also rated good. Other milk brands like Arokya and Amirtha rated the best for the purity and taste respectively. For all the brands price and service of the agents were rated best.

Riyaz Mohammed (2003) conducted a study on comparison of Aavin, Arokya and Sakthi Milk with special reference to Coimbatore city. The study aimed to understand the consumer preference of branded milk; expectation of consumers regarding the features of the branded milk; effective media for branded milk and impact of packing of the branded milk. The findings of the study revealed that the Aavin brand of milk was preferred for its purity, quality and price but the advertisement campaign, home delivery, non availability in retail outlets were the points of dissatisfaction when compared to the milk brands Arokya and Sakthi.

Sridharan (1991), in his article entitled 'A study on consumer preference for Aavin milk and milk products', aimed at identifying the steps to improve the quality of milk and milk products and also finding out the reason for customer dissatisfaction towards 'Aavin milk and milk products'. It was identified that the customers were not fully satisfied with regard to quality, behaviour of suppliers, price and time of supply. It was suggested that the outgoing milk and milk products must be checked and confirmed with prevention of food adulteration act. The article also suggested that the farmers were to be paid only on the quality of milk, not on the quantity so that adulteration can be avoided.

Thiagarajan (1999)31 in his study on marketing of Aavin milk in Madurai revealed that `Aavin' was playing a monopoly role by capturing a lion's share with 90 percent of the market by maintaining a standard quality and a comparatively low price. However, in recent times Aavin's market share had come down from 90 percent to 66 percent due to multiplicity of causes both internal and external. Internal causes from consumer's point of view were limited quantities for a limited time in a day, dual pricing for regular users and for special orders, low sales commission for depot concessionaries, cumbersome procedure involved in the distribution and refund of money for unpurchased milk. External causes were introduction of competitors in the market like `seva' and `arokya' and natural factors leading to a short supply of milk. Hence the Co-operative, which was once a monopoly institution had to rethink its strategies and launch itself on a full fledged marketing campaign.

Arya and Ram (1988) in their survey on factors affecting consumption pattern of milk and milk products in rural and urban areas of the Kamal district of Haryana state with the sample of 240 households post stratified the sample households into occupational groups, per capita expenditure class, type of consumers and vegetarian and non-vegetarian groups. The log-linear multiple regression analysis was employed to measure the contribution of various factors affecting expenditure on milk and milk products. The major findings of the study revealed that the average per capita total expenditure was almost double in the urban areas as compared to rural areas. The food habits of the consumers did not have any significant impact over the capital expenditure on milk and milk products. The study concluded that the independent variable namely percapita monthly total expenditure, family size, education status of the family members and food habit of the households largely influence percapita expenditure on milk and milk products.

Shanthi (1987) studied consumer preference for `Aavin' milk and its products in Royapettah and Mylapore. It was found that good quality coupled with the price was the main reason for consumer preference for milk and milk products. Correct weight and convenience found the second place and third place with hygiene coming next. The quantity of milk purchase increased with the increase in the size of the family. It was also found that consumption of Aavin milk did not increase with increase in income

FINDINGS AND SUGGESTIONS

On the basis of critical analysis of review of literature, the following findings and suggestions were arrived.

The reasons behind choosing a particular brand of milk are price, quality, service and advertisement presented by the producer or seller. To sustain in a business, sales is necessary. To keep the sales grow which makes the sustainability of the business, companies need to do consumer engagement programs. In turn, that influences the consumer decision making process. The high demand for aavin products implies that the quality of products make it to get a position in the competitive market .i.e adulteration free production. The factors such as quality, consumer preference, price, service, attitudes and experience of consumers are determining the customer behavior towards Aavin milk products. The quantities of milk available in Aavin are convenient for the usage and the quality of milk is better than that of competitors. Customers tend to change the brands, if the competitors offering the same or similar product at a lower price. To make the customers loyal, retain the customers and creating new accounts that requires the company to understand the customers' taste, preference and choice along with the availability, suitability, price and hygienic factor of their products. Aavin brand was rated high and preferred in terms of purity, taste and density of milk, but the advertisement campaign, home delivery, non availability in retail outlets were the points of dissatisfaction when compared to the competitors. To be the part of consumers good books, Aavin needs to extend its service like a private players in the diary industry such as door delivery, promotional activities, good supply chain management etc;

The causes of switching from Aavin milk to its competitors such as limited quantities for a limited time in a day, low sales commission for depot concessionaries, cumbersome procedure involved in the distribution and refund of money for unpurchased milk. Many retail booths have limited quantity for sales. Once it is sold, consumers have to look for other branded milk. Low sales commission and hassle refund procedures make the seller to sell aavin products in limited quantities. This issue has to be sorted out by ensuring timely sufficient supply of milk to all depots to make it available and refund of money for unsold milk packets has to be cleared off on a daily basis.

The per capita monthly total expenditure, family size, education status of the family members and food habit of the households largely influence percapita expenditure on milk and milk products. Milk is perceived as a healthy supplement and consumed by most of the family members. Whether the price increases or decreases percapita consumption will not change drastically. But consumers have the tendency to purchase the milk and milk products which is cheaper than its competitors. It was found that good quality coupled with the price was the main reason for consumer preference for milk and milk products. The quality, price, quantity, are the three significant variables which induces the consumer perception and preference towards aavin products. Taste and Preference of the consumers are ever changing one. The producer or seller needs to be dynamic to understand the consumers and act accordingly.

CONCLUSION

With ever increasing competition in dairy industry it become imperative to understand the preferences and perceptions of consumers. This study was the ascertainment of review of literature of other researchers in the same arena. Results may differ, if more research sources are explored. A geographical area wise descriptive study is advisable to know the existing scenario of consumer perception in a better way.

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WORK LIFE BALANCE OF RURAL WOMEN : CAUSES AND CHALLENGES

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ABSTRACT
Women who is the bridge stone of a family which is struggling in handling their family along with their work. It is because of women are considering the face of a family. Rural families are still suffering from Poverty and Unemployment and lack of education. Most of the families are depended on women because they are considering the face of poverty in a family. So women is responsible for making their family happy. Now a days many of them are earning money from different sources. This paper try to analyse how rural women are handling their family along with their work and what are the challenges and causes of it.

INTRODUCTION

Work–life balance is the term used to describe the balance that an individual needs between time allocated for work and other aspects of life. Areas of life other than work–life can be, but not limited to personal interests, family and social or leisure activities. The term 'Work-Life Balance' is recent in origin, as it was first used in UK and US in the late 1970s and 1980s, respectively. More recently the term has drawn on some confusion; this is in part due to recent technological changes and advances that have made work and work objectives possible to be completed on a 24-hour cycle. The use of smart phones, email, video-chat, and other technological innovations has made it possible to work without having a typical "9 to 5 work day

Work–life balance is about people having a measure of control over when, where and how they work. It is achieved when an individual‘s right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society.It is achieved when an individual‘s right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society.

According to 2010 National Health Interview Survey Occupational Health Supplement data, 16% of U.S. workers reported difficulty balancing work and family. A 'time bind" occurs when work and family/personal obligations are perceived to be out of balance due to lack of time to meet both. There is a subjective feeling that work and family/personal demands each make legitimate claims on an individual's time, but the individual cannot control the balance between them (Jacobs & Gerson, 1998).

The impact of work schedules on work-life balance may be affected by personal and family-related characteristics. The time bind is not simply a function of actual hours of work and family or personal time. A number of authors (Gutek, Searle & Klepa, 1991; Milkie & Peltola, 1999; Voydanoff, 1988) argue that men and women have different notions of the appropriate amounts of time to spend at work and for personal time and some researchers find that age, career stage and family structure all affect preferred hours for work and family/personal activities (Becker & Moen, 1999; Voydanoff, 1988).

Women family workers experience challenges in maintaining work-life balance while practicing in rural communities. We sought to better understand the personal and professional strategies that enable women in rural family to balance work and personal demands and achieve long-term career satisfaction. Demographic changes as seen in the increasing number of women in the workplace and dual career families have generated an increasingly diverse workforce and a greater need of employees to balance their work and non-work lives (Bharat, 2003). In response to these employers have innovative practices that allow employees to find greater work-life balance (Friedman, Christensen, & DeGroot, 1998). Increasing attrition rates and increasing demand for work-life balance have forced organisations to look beyond run of the mill HR interventions. As a result, initiatives such as flexible working hours, alternative work arrangements, leave policies and benefits in lieu of family care responsibilities and employee assistance programmes have become a significant part of most of the company benefit programmes and compensation packages. Such policies, practices and benefit programmes are generally referred as ‗family-friendly policies' (FFPs) or ‗work-life benefits

IMPORTANCE OF WORK LIFE BALANCE TO WOMEN

Today's career women are continually challenged by the demands of full-time work and when the day is done at the office, they carry more of the responsibilities and commitments at home. When survey is conducted (Osmania University, Hyderabad), discovered that the majority of women are working 40- 45 hours per week and 53% of the respondents report that they are struggling to achieve work/life balance. Women report that their lives are a juggling act that includes multiple responsibilities at work, heavy meeting schedules, business trips, on top of managing the daily routine responsibilities of life and home. "Successfully achieving work/life balance will ultimately create a more satisfied workforce that contributes to productivity and success in the workplace."(Sagar Surendra Deshmukh 2013)

If universities are serious about retaining these highly skilled women in their workforce, they need to provide a supportive working environment so that both women and men can forge a more sustainable balance in their careers and their personal lives. If women cannot effectively balance their responsibilities, it is likely that in the long term they will change their employer, or change their career altogether. and practices‘ (WLBPs) in literature (Kopelman et al., 2006; Kossek & Ozeki, 1998). The significance and implicationsof such HR interventions are many.

CAUSE OF WORK LIFE IMBALANCE

There are three moderators that are correlated with work–life imbalance: Gender, time spent at work, and family characteristics. Gender differences could lead to a work–life imbalance due to the distinct perception of role identity. It has been demonstrated that men prioritize their work duties over their family duties to provide financial support for their families, whereas women prioritize their family life.

Spending long hours at work due to "inflexibility, shifting in work requirements, overtime or evening work duties" could lead to an imbalance between work and family duties. It has been demonstrated "that time spent at work positively correlate with both work interference with family and family interference with work, however, it was unrelated to cross-domain satisfaction". This could be due to the fact that satisfaction is a subjective measure. This being said, long hours could be interpreted positively or negatively depending on the individuals. Working long hours affect the family duties, but on the other side, there are financial benefits that accompany this action which negate the effect on family duties.

Family characteristics include single employers, married or cohabiting employers, parent employers, and dual-earning parents. Parents who are employed experience reduced family satisfaction due to their family duties or requirements.This is due to the fact that they are unable to successfully complete these family duties. In addition, parent workers value family-oriented activities; thus, working long hours reduces their ability to fulfil this identity, and, in return, reduces family satisfaction. As for the married and/ or dual-earning couples, it seems that “not only requires more time and effort at home but also is a resource for individuals to draw from, both instrumentally through higher income and emotionally through increased empathy and support."

CREATIVE SOLUTION FOR PROPER WORK LIFE BALANCE

Flexible working

Offer a range of flexible working and part-time working arrangements such as extended lunch breaks to enable care of elderly relatives, variable hours to enable staff to complete school pick-up, and a gradual change in hours to facilitate the return to full-time working for parents of young children.

Maternity and childcare

Recruit a dedicated childcare and work–life balance adviser to provide specialist guidance to staff and students, to help them find appropriate childcare solutions or working practices to suit their individual family circumstances.

Reduce overtime

Women are dedicated in working both job and in their family. They have to maintain the critical time for their family too. So reducing the over time in their work location will improve quality of work life.

CONCLUSION

Work life balance is a very crucial concept in human beings. They have to maintain the level of satisfaction both in work as well as life. If the situations and atmosphere is suitable then only one can maintain a good quality of work life. Rural women's are seeking lack of work life balance because the rural community is still struggling for development. If on if there provide suitable work atmosphere then only one can happily handle their work with life.

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CAUSE RELATED MARKETING: AN OVERVIEW

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ABSTRACT
Cause Related Marketing first became popular in the United States in the early 1980s as a marketing strategy, but more recently it has been adopted by a broad range of companies throughout the world. One reason is that companies are taking a more strategic approach to their community-involvement efforts, seeking ways of benefiting community organizations while also furthering companies' business goals. Another reason for CRM's growth is that public-opinion research has become that effective cause programs can enhance a company's reputation and brand image and increase the credibility of its marketing effort while giving customers a convenient way to contribute to non-profit organizations through their purchasing decisions. Cause Related Marketing has become a cornerstone of marketing plan. The increasing involvement of corporates in philanthropic or socially related causes has led to the growth of Cause Related Marketing (CRM) across the world. Although a phenomenon that had its roots in the western countries, CRM has gained rapid acceptance in India in recent Years.

THE EVOLUTION OF CORPORATE PHILANTHROPY
Jerry Welsh, an Sr. Vice President of American Express, first coined the phrase "Cause Related Marketing" in the 1980s while raising money for the restoration of the Statue of Liberty in New York City. American Express pledged to donate on cent towards the restoration of the Statue for each use of its card and a dollar for each issue of new card. This is a case of Cause Marketing, which yielded amazing results – American Express donated $1.7 million towards the restoration; also, there was a 28% increase in card usage by American Express cardholders along with a 45% growth of new cardholders.

CORPORATE AND MARKETING OBJECTIVES
An examination of case histories reported in several articles on this topic suggests that CRM is a versatile tool that can be used to realize a broad range of corporate and marketing objectives, for example:

- ✓ Gaining national visibility,
- ✓ Enhancing corporate image,
- ✓ Thwarting negative publicity,
- ✓ Pacifying customer groups,
- ✓ Generating incremental sales,
- ✓ Promoting repeat purchases,
- ✓ Promoting multiple unit purchases,
- ✓ Promoting more varied usage,
- ✓ Increasing brand awareness,
- ✓ Increasing brand recognition,
- ✓ Enhancing brand image,
- ✓ Reinforcing brand image,
- ✓ Broadening customer base,
- ✓ Reaching new market segments and geographic markets, and
- ✓ Increasing level of merchandising activity at the retail level for the brand

LEVEL OF ASSOCIATION

Alliances with causes can be formed at the organizational level, the product line level, or the brand level. Organizational level. In many cases, corporations have opted to involve all or a number of their brand offerings in a CRMP. The corporate name and/or flagship brand names are given prominence in such programs. General Foods' tie-in with the Muscular Dystrophy Association during the past several years involving most of its leading brands is a case in point. Product line level. Alternatively, companies may choose to give prominence to a specific product line in CRMPs. Ralston Purina's association of its Purina line of pet foods with the National Humane Society for Animals was timed to coincide with National Pet Week. Brand level. Finally, a corporation may choose to develop CRMPs involving specific brands in its port- folio. An example is the tie-in of Kimberly-Clark's Huggies brand of diapers with the Children's Miracle Network Telethon for the benefit of hospitals for children across the U.S.A.

TYPES OF CAUSE-RELATED MARKETING

Cause-related marketing campaigns vary in their scope and design, the types of nonprofit partners, and the nature of the relationships between companies and their marketing partners.

Donating a Portion of Each Purchase:

In the most common type of relationship, a company might donate a portion of each purchase made by its customers during a specific period of time to the non-profit entity. e.g. Project Shiksha according to which, with every P&G’s product purchase, some portion goes to poor child education fund. Another example is of ITC, the company launched a nationwide campaign for water conservation. Dubbed ‘Aashirvad - Boond Se Sagar’, this initiative has over the years put into place 31,000 acres of life saving irrigation system benefiting over 40,000 people. Consumers who buy Aashirvad products (atta, spices and salt) were made aware that from its sale, a worthy contribution was being made to the water conservation efforts of the nation.

Engage in Educational or Awareness-Building Activities:

Not all campaigns channel money to non-profits; some engage principally in educational or awareness-building activities. E.g. Tata Tea “Jago Re” campaign. Another example is of save tiger campaign from Aircel. Save our Tigers campaign is collaborative effort from Aircel and WWF India to save the wildlife especially tigers.

License Given to a Company by a Non- Profit Organization:

It may also include licensing of well-known charity trademarks and logos. Under this method, a non-profit license a company to develop, produce and market/distribute a mission related product that is promoted either with the organization’s brand name or co-branded with both the company’s and non-profit’s name for a fixed number of products produced or for a fixed time period. For example: WWF logos on stationery.

BENEFITS OF CAUSE MARKETING

The terms "cause-related marketing" continued to grow in usage. In more recent years the term has come to describe a wider variety of marketing initiatives based on the cooperative efforts of business and charitable causes. This concept is beneficial for both the parties. On the one hand, the campaign helps the corporate houses (for profit organizations) in improving their company image, building customer loyalty and increasing sales, whereas on the other hand, it provides funds to the charity which is working to support a special cause. Cause-related marketing can be the pillar of the marketing plan. It can help the company gain a competitive edge over its competitors by projecting a positive reputation in the target market and delivering other tangible benefits. Few benefits are:

- ✓ Good relations with the media
- ✓ Better company image
- ✓ Increased sales
- ✓ Additional customer loyalty
- ✓ Brand advertising

- ✓ Certain markets (Niche) can be entered if they are partnered with non-profit organizations
- ✓ Companies can attract and retain quality employees
- ✓ CRM efforts communicate a company's commitment to CSR broadly by way of communicating the same to its stakeholders including employees, customers and suppliers.

In a competitive market, 'survival of the fittest' theory prevails and only those organizations can survive long that are able to build long-term relationships with customers. Customers being a part of society expect companies to go beyond their call of duty cause related marketing allows a company to put its brand, marketing might and people behind a non-profit cause that can provide mutual benefits to the company and the non-profit entity. The cause marketing campaigns can vary in their scope and design, the types of non-profit partners and the nature of the relationships among the companies and their non-profit partners. In the most common type of relationship, for each purchase made by its customers during a specified period of time, a portion of it is donated to the non-profit entity. It is a win-win situation all around. Companies increase their sales, while non-profit organizations get more funds and the consumer benefits because he feels a part of his purchase is going for a good cause.

CAUSE RELATED MARKETING, SPONSORSHIP AND CORPORATE PHILANTHROPY

It has to be clarified that cause related marketing is not corporate philanthropy or sponsorship. It is a third new way, an intersection of corporate philanthropy and sponsorship. In a CRM program donation to the non-profit entity are based on exchanges that provide revenue to the donor, that is, sales. Hence a specific objective of all cause related marketing programs is sales and a promotion campaign are undertaken to leverage the right to the association. For example, ITC launched a nationwide campaign for water conservation. Dubbed 'Ashirwad - Boond Se Sagar', this initiative has over the years put into place 31,000 acres of life saving irrigation system benefiting over 40,000 people. Consumers who buy Ashirwad products (atta, spices and salt) were made aware that from its sale, a worthy contribution was being made to the water conservation efforts of the nation.

Sponsorships involve money or gifts in return for recognition with a particular cause or event. For example, Sahara India sponsors the Indian cricket team by providing funds to the Board of Control of Cricket of India. In return, the company's name and logo are placed on team uniforms and equipment and associated as Team Sahara India and the trophy named Sahara Cup. There is an expectation that this sponsorship will lead to greater brand awareness for Sahara India and target market affinity to the company will develop.

Unlike in the case of sponsorship the donor needs to undertake specific activities and pursue specific objectives for the program to be classified as cause related marketing. Another difference is that both in philanthropy and sponsorship, the amount to be donated to the cause is negotiated in advance and is generally fixed. In the case of sponsorship, the amount represents the price for the association. In the case of cause related marketing the amount is variable as the donation is on a per transaction basis. Table 1 summarizes the differences between cause related marketing, sponsorship and corporate philanthropy.

CONCLUSION

Though Cause Marketing has started as a commercial activity, it has evolved as a concept and has gone beyond commercial activity to community activity. Corporates have demonstrated their concern for causes. They have gone beyond the level of reactive competitive Strategies, and have shown the world the soft side of marketing strategies – a shift from hard factors to soft factors is evident in their marketing strategies. Company should contribute truly for the sake of cause without expecting in return.

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RECENT INNOVATIVE INVESTMENT TREND ON MUTUAL FUND 2018

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INTRODUCTION

It is suitable for new entrants to the professional sector and staff who are beginning their career in financial services. The broad topics covered make the qualification suitable for all staff, not just those responsible for making investment decisions, including administration, finance and accounting, IT, customer services, sales and marketing and HR and training.

When you complete this course, you will become familiar with the general structure of primary and secondary equity markets from a domestic and international perspective. Beginning with introductory finance notions of risk and return, we examine qualitative concepts such as market efficiency and valuation.

These tools should enable you to build valuation models for common stocks. Through this process, you will also learn how professional financial analysts should evaluate companies. The course is suitable for students seeking eventual employment with a brokerage company, Investment Company or financial services company with responsibilities in evaluating and selecting equity securities for investment portfolios.

INVESTMENT

Investment managers also known as fund or asset managers do as the name suggests – they manage investments of private investors, corporates, banks or insurance companies. Investment managers make their clients' money grow by using investment banks to buy and sell investments. Let us consider the funds managed by an investment manager as raw material whether in shares, bonds, commodities or derivatives and an investment manager as a machine that converts this raw material into a product by using a series of processes. The product is a fund. The goal of the fund is make money for the investors. Thus, and investment manager uses an investor's money to make money. These processes vary greatly and depend on the investment strategy used. E.g.: passive vs. active investment. However, the principle remains the same. The fund aims to make a return by balancing risk and rewards and thus, in a process driven manner ensures effective mobilization / channeling of its resource i.e. money from investors.

INVESTMENT PLANNING

The Investment Planning Process If you're fortunate enough to have money left over after paying the costs of living, you may be able to make that extra money go to work for you by investing it to earn a financial return. Investment planning involves deciding how best to put your money–your capital–to work to achieve your financial goals.

First things first; secure a strong financial foundation Before you begin investing, you need to secure a strong financial foundation. Be sure these basic steps have been taken:

- Create a "rainy day" reserve: Set aside enough cash to get you through an unexpected period of illness or unemployment–two months' worth of living expenses is generally recommended. Put the cash in a relatively stable and liquid investment that can earn money but still lets you access the funds easily.
- Pay off your debts: It makes more sense to pay off high-interest-rate debt (e.g., credit card debt) than to put money into investments that involve an uncertain return.
- Get insured: Having adequate insurance is your best protection against financial loss, so review your home, auto, health, disability, life, and other policies, and increase your coverage, if needed.
- Max out your IRA, 401(k), Keogh, or other tax-deferred retirement plan: Putting money in these accounts defers income taxes, leaving you more money to put toward your financial goals. Take full advantage of them if they are available to you.

Getting educated Once you've decided to become an investor, you should "stick your toe in the water" and get a feel for the environment. The investment world is unique and has its own language, resources, markets, and so forth. Don't dive in until you're at least somewhat familiar with this new territory. Here are some ways to do this:

A six-step process It may be helpful to think of investment planning as a six-step process:

1. Setting investment goals
2. Understanding your investment personality
3. Designing an investment portfolio
4. Selecting specific investments
5. Managing and monitoring the portfolio
6. Rebalancing or redesigning the portfolio, if needed

The following discussion presents a brief introduction to some issues typically involved in this process.

- **Setting your investment goals** The first step is simply taking stock of your particular circumstances. Your current financial condition and future expectations are the basis for all further investment decisions. Who you are as an investor (i.e., your investor profile) will determine which investment strategy or strategies you should implement. For example, you may be saving part of your weekly wages for your 2-year-old child‰'s college education or your own retirement in 30 years. Or, perhaps you want to invest a lump sum for a short period, and then use the money to buy a new house. To help evaluate your situation, here are a few questions you might consider when setting investment goals:
- **Understanding your investment personality** Understanding risk is a key part of the investment planning process. A smart investor needs to fully comprehend how risk is measured and its potential ramifications. You also need to determine your own risk tolerance. Remember, no investment plan is likely to be successful if it doesn't fit your temperament and your individual financial situation.
- **Designing an investment portfolio** You have reached step three in the investment planning process: designing and managing an investment portfolio. So far, you have done some research, data gathering, and a lot of thinking. Now you need to actually make some concrete decisions–matching your investment goals and personality to a combination of various investment categories, whether they be simple investments, such as CDs, or more complex investments, such as stocks or real estate. The process of determining how much of your assets to put into each of various categories of investments is known as asset allocation. No one asset allocation strategy is appropriate for everyone. For long-term investors who want high growth and don't need current income, an aggressive plan–one that focuses primarily on potential growth–might be established. For example, an aggressive investment plan might include 40 percent large company stocks, 25 percent small company stocks, 30 percent international stocks, and 5 percent cash alternatives. By comparison, for investors who put a higher priority on current income and stability than growth, a more conservative plan might be established; for example, it might consist of 15 percent large company stocks, 5 percent international stocks, 55 percent bond funds, and 25 percent cash alternatives. Any combination is possible; these are only hypothetical examples. The plan that suits you best depends on your own investor profile. The major categories of investments available for inclusion in an asset allocation strategy are shown in the following table:

Investment Category	Examples of Investment
Cash alternatives (liquid assets)	Bank CDs, U.S. savings bonds, Treasury bills
Debt instruments	Bonds, mortgage-related securities
Treasury securities	Issued by agencies of the U.S. government
Equity investments	Stocks
Insurance-based investment products	Annuities, cash value life insurance
Real estate	Direct investments and via trusts
Collectibles	Art, antiques, gems, and collectibles
Alternative assets	Metals, commodities, warrants, options

- **Selecting specific investments** You have a plan, you have a list, and now you need to actually begin investing your money. It's time to set up your investment account, select specific investments, and otherwise begin building your portfolio in a way that's consistent with your goals and selected strategies.
- **Managing and monitoring the portfolio** Once your investment plan is set in motion, your portfolio needs ongoing management. You should review your plan regularly to make sure it's on track. As your circumstances or the investment landscape change, your portfolio may need some adjusting. That review can occur, monthly, quarterly, semiannually, or annually, depending on the types of investments you own and your own need and desire to monitor your investments.
- **Rebalancing or redesigning the portfolio, if needed** During your periodic reviews of your portfolio, you may find you need to make changes if it is not performing as expected. For example, you may need to rebalance or redesign your portfolio. Rebalancing means adjusting the amount invested in various categories to return to the original asset allocation; redesigning your portfolio would involve adjusting it to take into account significant changes in the market or your personal situation.

Tip: Asset allocation is extremely important. Seeking the advice of an experienced financial professional is recommended at this stage. You'll also need to understand the various financial markets well enough to select individual investments, which can be a daunting (and time-consuming) task. If you do not have the time or inclination to evaluate markets and investments, you can seek the advice of a money manager or financial adviser whom you trust. For the do-it-yourself investor, a wise investment decision involves some knowledge of the capital markets, investment theory, how stocks and bonds are traded, how the stock market functions, and how securities are priced, among other things. With a little education, you will soon be able to determine what rate of return you can reasonably expect to earn from a particular investment and how much risk you'll need to take to pursue that return.

Caution: Always get professional help if you are dealing with a complicated or unusual issue. Also, remember that all investment involves risk, including the possible loss of principal, and there can be no guarantee that any investment strategy will be successful.

TOP 5 MUTUAL FUND HOLDINGS

S. No.	Name of Holding	Net Assets (%)
1	HDFC mutual fund	9.52
2	ICICI mutual fund	6.31
3	Reliance Industries Mutual Fund	5.26
4	SBI Mutual Fund	4.94
5	Mahindra & Mahindra Mutual Fund	4.73

MUTUAL FUND OBJECTIVE

The objective of the scheme is long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and/ or sectors as its chosen benchmark index, Nifty 50. The secondary objective is income generation and distribution of dividend.

MUTUAL FUND ASSET ALLOCATION

As on 31/12/2018	Net Assets (%)
Cash	**05.50**
CRISIL AAA	**01.02**
Derivatives	**01.75**
Equity	**93.44**
MFU	**01.29**

SAMPLE OF MUTUAL FUND HOLDINGS

S. No.	Name of Mutual Fund Holding	Net Assets (%)
1	HDFC Mutual Fund	**9.52**
2	ICICI Mutual Fund	**6.31**
3	Reliance Industries Mutual Fund	**3.34**

4	SBI Mutual Fund	**3.19**
5	Mahindra & Mahindra Mutual Fund	**2.51**
6	Bajaj Mutual Fund	**2.41**
7	Birla Sun Life Asset Management Mutual Fund	**2.31**
8	Kotak Mahindra Asset Management Mutual Fund	**2.21**

Mutual fund investments are subject to market risks. Please read the scheme information and other related documents carefully before investing. Past performance is not indicative of future returns. Please consider your specific investment requirements before choosing a fund, or designing a portfolio that suits your needs. Wealth India Financial Services Pvt. Ltd. (with ARN code 69583) makes no warranties or representations, express or implied, on products offered through the platform. It accepts no liability for any damages or losses, however caused, in connection with the use of, or on the reliance of its product or related services. Terms and conditions of the website are applicable. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. The Android robot is reproduced or modified from work created and shared by Google and used according to terms described in the Creative Commons 3.0 Attribution License.

CONCLUSION

The Indian mutual fund industry has come a long way since its inception in 1963. The industry has witnessed sufficient growth on all parameters be it; number of fund houses, No. of schemes, funds mobalised, assets under management etc. The fund industry in the beginning consisted of UTI mutual fund only, but today the industry consists of all the three sectors viz. public sector, private sector and foreign fund houses. The fund houses which were just 31 in 1997-98, have grown to 44 funds as on 2013. Similarly the numbers of schemes in operation have grown from 235 in 1997-98 to 1,131 schemes at a compound growth rate of 14 percent. The major schemes in operation are regular Income Schemes which account for 52 percent of the total schemes, followed by Growth Schemes with 29 percent of the total schemes. ELSS is the only scheme which has recorded negative growth during the period.

Though, the mutual fund industry has recorded significant progress on all fronts yet it has not been able to utilize its potential fully. On almost on all parameters it is far behind the developed economics and even most of the emerging economics of the world. The industry is confronted with number of challenges like low penetration ratio, lack of product differentiation, lack of investor awareness and ability to communicate value to customers, lack of interest of retail investors towards mutual funds and evolving nature of the industry. Therefore, if the industry has to utilize its potential fully, it has to address these challenges. To address these challenges the need is to penetrate into the tier II & tier III cities which among other things would require seeking more awareness of the investors through strategic initiatives and investor education drives. Apart from this, the mutual fund industry has to continually deliver superior risk-adjusted returns to the investors. This would require the fund managers on the one hand to exhibit superior stock selectivity and market timing performance consistently and on the other hand to keep the fund costs under check. Delivering superior risk-adjusted returns consistently will automatically create a niche for the mutual funds

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ENTREPRENEURSHIP DEVELOPMENT THROUGH RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) IN THOOTHUKUDI DISTRICT

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ABSTRACT
During the early days, most of peoples lived in villages and they were engaged in agriculture to earn their livelihood. The number of unemployed youths in our country has already reached an alarming stage and still the number is increasing every year. A large number of youths, though willing to work, find no scope for employment. Non availability of adequate employment opportunities in the organized and unorganized sectors is one of the serious challenges the country is facing. Lakhs of youth are entering the job market every year in this country but are unable to find suitable employment. The entry of automation and mechanization in every sphere of commerce and administration due to the advent of science and technology has further accentuated the problem. On the rural side, the employment potential in agricultural economy also appears to have reached a saturation level leading to large scale migration of manpower from rural to urban areas adding woes and pressures to already over-strained civil infrastructure. In such a scenario, there is a need to promote self-employment for the unemployed rural youth, particularly those below the poverty line, and periodic skill up gradation to keep them abreast of latest technologies. Once trained appropriately, the youth would launch profitable micro-enterprises and enhances their own standards of living and thereby contribute to the overall national economy.

Keywords: Entrepreneurship, Self-employment Training Institute, Training Entrepreneur, Handholding, Skill-buildings.

INTRODUCTION
The lakhs of youth, entering the job market every year in the country, are unable to find suitable employment for various reasons. Non availability of adequate employment opportunities in the organized and unorganized sectors is one of the serious challenges the country has been facing for a long time. Promoting self-employment among the unemployed rural youth, especially those who are below the poverty line and periodic skill up-gradation sessions or workshops to make them aware of latest technologies, are some of the potential avenues to mitigate the said challenges. Given appropriate training, guidance and hand-holding support, these trained youth will be in a position to launch their profitable business/micro-enterprises. This underlines the need of delivering/imparting skill, motivational and managerial inputs through a novel method of training system which will not only enhance standards of living of the rural poor but also contribute to the overall economy when they start their business ventures and strives to flourish. The entrepreneurial youth, upon reaching such a stage, can also feed the services sector, both within the country and abroad, enabling the country, thus, to become a reservoir of talented and skilled youth.

REVIEW OF LITERATURE
Udaykumar (2002) conducted a study on development of entrepreneurs through entrepreneurship development programmes (EDPs) and revealed that EDP has a marginal effect in converting potential entrepreneurs into actual entrepreneurs. Out of fifteen successful entrepreneurs, twelve had already decided to set up business ventures and joined the programme only to equip themselves with business skills to run the unit. Even in terms of managing the units, EDP could not succeed in enhancing the managerial effectiveness of the entrepreneurs because eight out of the fifteen closed down their ventures. Also, those who were able to continue their business do not attribute their success to EDP [2].

Arvil (2007) observed that in countries where economic growth is weak and overall employment is high, youth unemployment tends to be relatively higher. The expansion of self-employment and the growth of micro-enterprises in the informal sector have accounted for an increasing share of employment in many developing countries over the past quarter of a century. In the countries where this applies, the growth of wage employment in the modern sector has been slower.

Chaudhari (1999) opined that entrepreneurship development programmes (EDPs) is the novel approach for entrepreneurship development in women and the process of EDP ranges from identification of appropriate candidates to impart necessary skills and knowledge about financial, technical and managerial aspects of business and also for developing motivation and giving infrastructural support for establishing new business enterprise [4].

RURAL SELF-EMPLOYMENT TRAINING INSTITUTES (RSETIS)

SCOPE OF THE STUDY

After several experiments in different rural situations, it developed a model for conducting rural EDPs. NABARD and Small Industries Development Bank of India (SIDBI), the two premier financial institutions in India, therefore, decided to fund the EDI in spreading this model through selected voluntary organizations in rural areas in different States. Encouraged by positive responses from the field both these institutions and especially NABARD started approaching voluntary organizations directly for implementing rural EDPs. One such voluntary organization has been „Rural Development and Self Employment Training Institute‟ (RUDSETI) which was established in Ujire, Karnataka in 1982 jointly by Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank and Canara Bank. Since the RUDSETI has today become a replicable model, the Ministry of Rural Development (MoRD) took an initiative in 2008-09 to set up Rural Self Employment Training Institute (RSETIs), one in each district of India, based on concept of RUDSETI to impart training and skill up gradation to the rural BPL youth geared towards entrepreneurship development. As on 31st March 2018, 586 RSETIs have become functional and started the training activities. RSETIs are bank led institutes i.e. managed and run by the public/private sector banks with active co-operation from the Government of India and State Governments. RSETIs are the dedicated institutions designed as to ensure necessary skill training and skill up gradation of the rural BPL youth to mitigate the unemployment problem. After successful completion of the training, the entrepreneurs will be provided with credit linkage assistance by the banks to start their own entrepreneurial ventures.

OBJECTIVES OF THE STUDY

The main objectives of the study are

- To study the social-economic profile of trainees who had taken up EDP through RSETI, Thoothukudi; and
- To study the impact of EDP in terms of success / settlement rate, incremental income and employment generation.

METHODOLOGY

Source of Data

The consolidated study is based on both primary and secondary sources of data. The secondary data were collected from RSETI, Thoothukudi, various issues of RSETIs Quarterly Newsletter, article published in journals, newspapers and from the websites related to entrepreneurship and micro enterprises development. Primary data were collected through personal interviews with the help of pre-tested and structured questionnaire from RSETI trainees.

SELECTION OF TRAINEES AND SAMPLE SIZE

Keeping in view the specific set of objectives enumerated, trainees who had taken up EDP from RSETI, Thoothukudi during the period 2017-18 were listed. Of the total trainees listed 922, a random sample of 50 percent trainees were selected. Thus, 461 trainees formed the sample unit for the study. Training programmes conducted by RSETI, Thoothukudi like General EDP, Agriculture EDP, and Process EDP.

TOOLS OF DATA ANALYSIS

Data collected were subjected to in-depth tabular analysis. Besides applying arithmetical / statistical tools like percentages, ratios, frequencies, averages, etc. financial ration analysis was used for analyzing economics / viability of new enterprises / activities. All the information / data collected pertaining to financial transaction were valued at reference year prices

DATA ANALYSIS

PROFILE OF THE TRAINED ENTREPRENEURS

I was considered essential to get an overall picture of their personnel, social-economic and psychological attributes, so that it would give a broad framework for the entire analysis.

GENDER

Table 1 shows the gender-wise distribution of the sample trainees. Of the total sample trainees selected, female trainees accounted for 59 per cent while it was 41 per cent for male.

Table – 1: Distribution Of Sample Trainees By Gender

S.No	Gender	Number of Trainees	Percentage
1.	Male	191	41%
2.	Female	270	59%
	Total	461	100

AGE

Table 2 shows age-wise distribution of the sample trainees. Of the total selected trainees, 7 per cent of the trainees belonged to age group of 18-25 years followed by the age group of 26-30 years (26 per cent) and 31-40 years (34 per cent) and 33 per cent of trainees belonged to age group of 41-60 years. This is in accordance with the major objective of RSETI which focused on developing entrepreneurial activities oriented skills among educated unemployed rural youth of 18-35 years.

Table-2: Distribution Of Sample Trainees By Age Group

S.No.	Level of Education	Number of Trainees	Percentage
1.	18-25	32	7%
2.	26-30	120	26%
3.	31-40	156	34%
4.	41-60	153	33%
	Total	461	100

EDUCATION LEVEL

Education is reported to be an important factor that provides entrepreneur the sustenance to work for their economic independence. Table 3 shows the educational status of the selected trainee 45 per cent of the trainees had studied up to secondary level, 42 per cent had studied up to higher secondary level, 9 per cent had studied up to graduation and 4 per cent had studied job oriented course.

Table – 3: Distribution Of Sample Trainees By Level Of Education

S.No	Level of Education	Number of Trainees	Percentage
1.	Secondary	208	45%
2.	Higher Secondary	192	42%
3.	Graduate	41	9%
4.	Technical	20	4%
	Total	**461**	**100**

MARITAL STATUS

Table 4 provides information about marital status-wise distribution of the sample trainees. 343 trainees accounting for about 74 per cent of the trainees were married, 19 per cent were unmarried and 7 per cent were widow/divorced/separated.

Table – 4: Distribution Of Sample Trainees By Marital Status

S.No	Marital Status	Number of Trainees	Percentage
1.	Unmarried	87	19%
2.	Married	343	74%

3.	Widow/Divorced	31	7%
	Total	**461**	**100**

PARENTAL OCCUPATION

It is clear from table 5 that 61 per cent of the trainee‟s family were engaged in agriculture sector, 33 per cent of the trainees family were engaged in non-agricultural activities like job and business and 6 per cent of the trainees family were dependent on other types of occupation such as service and trade.

Table – 5: Distribution Of Sample Trainees By Type Of Family

S.No	**Types of family**	**Number of Trainees**	**Percentage**
1.	Joint family	97	21
2.	Nuclear family	364	79
	Total	461	100

S.No	**Parental Occupation**	**Number of Trainees**	**Percentage**
1.	Cultivator/Agricultural labor	282	61
2.	Enterprise	152	33
3.	Others	27	6
	Total	**461**	**100**

SUCCESS RATE OF EDP TRAININGS

Table 6 shows the success rate of EDP trainings given by RSETI, Thoothukudi during the year 2017-18. Among the 461 sample trainees who had taken the EDP training from the institute, 70 per cent of the trainees started their own enterprises at different points of the time and 30 per cent of the trainees had not taken any enterprise.

Table – 6: Success Rate Of The Edp Trainings

S.No	**Categories**	**Number of Trainees**	**Percentage**
1.	Total number of trainees	**461**	
2.	Total number of trainees who had taken up enterprise	**322**	**70**
3.	Total number of trainees who had not taken up enterprise	**139**	**30**
	Total	**461**	**100**

TIME LAG IN ESTABLISHING AN ENTERPRISE

Table 7 reveals that majority (55 per cent) of the trainees started their enterprise within six months after taking the training from the institute. Whereas, 35 per cent of the trainees took 7 to 12 months to start their units and only 10 per cent of the trainees took more than 12 months to start their enterprise.

Table – 7: Time Lag In Establishing An Enterprise

S.No	**Categories**	**Number of Trainees**	**Percentage**
1.	Low (with in the 6 months)	**252**	**55**
2.	Medium (within the 7-12 months)	**163**	**35**
3.	**High (more than 12 months**	**46**	**10**
	Total	**461**	**100**

IMPACT OF EDP TRAINING ON INCOME GENERATION

Table 8 reveals the income generation of trained entrepreneurs through their enterprise. The table indicates that 62 per cent of the EDP trainees belonged to medium income generation category which ranged from Rs. 5000/- to Rs. 10,000/-. Whereas 17 per cent of the trainees had high income generation (i.e. more than Rs. 10,000/-) and 21 per cent of the trainees had low income generation category which ranged from Rs. 3000/- to 5000/-.

Table – 8: Distribution Of Sample Trainees Based On Their Income Generation Through The Enterprise

S.No	Categories	Number of Trainees	Percentage
1.	Low (within Rs. 3000 to 5000)	97	21
2.	Medium (within 5001 to 10,000)	285	62
3.	**High (more than 10,000)**	79	17
	Total	461	100

IMPLICATIONS

The implications based on the findings of the current investigation are as follows: 70 per cent of the EDP trainees started the enterprise after taking the training from the institute and a considerable percentage of the trainees did not establish any enterprise. The RSETI, Thoothukudi should make all the efforts to critically analyze the reasons for not taking up of any enterprise and get the appropriate feedback from them. Efforts should be made to motivate them and create better infrastructure.

Nearly 55 per cent of the trainees started their enterprise within 6 months after the training. It is appreciable to find the above result, but in the same way 35 per cent of the EDP trainees took 7 to 12 months to start the enterprise. It is evident from the study that loans were not available in which lead to delay in establishment of the enterprise. Necessary care should be exercised for timely sanctioning of the loan to the interested trainees.

More than half of the trained entrepreneurs belonged to medium level of income generation category. It is heartening to find majority of the respondents in the medium income generation category. It was also notice that there was stability in income generation. But for the success of an enterprise it is necessary to expand the size of the units and achieve higher income generation. This calls for further encouragement of trainees who have establishment their enterprise by the agencies who are involved in entrepreneurship development. The follow-up programme should be taken up in such a way that, they should offer solution to the problems which intervene in their activities, to sustain their knowledge regarding the learnt activities, latest technologies, skills and opportunities for further establishment of their enterprise. Also create awareness about the government policies and programmes, availability of raw material, marketing facilities and financial sources. A special cell needs to be set up to deal exclusively with the women entrepreneurs and provide the technical guidance in running their enterprise successfully.

CONCLUSION

It is painful to know that after establishing an enterprise through their hard work, entrepreneurs were facing with the problems of stiff competition from the established brands and lack of better market facilities. This should be taken note of by all concerned because the success of the EDP depends upon success of the entrepreneurs which in turn linked with the demand that their product/service gets in the market. During their training programme, orient them towards availability of different market channels so that they can find out good market for their produces.

Education, achievement motivation and risk bearing ability contribute to income generation ability of trained women entrepreneurs. Attention should be given to those attributes during the course of their training. Variables such as skill orientation and source of information were found to be not associated with income generation. Acquaint them with skill aspects during the course of their training programme and provide linkages to different source of information so that they can get necessary information.

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A STUDY ON WORK LIFE BALANCE OF FEMALE EMPLOYEES IN HOSPITALS AT CHENNAI

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ABSTRACT

The term work life balance is more related to balancing of work and life style. This term has emerged in mid-1800 itself. It is observed that anthropologist use a definition of happiness that is to have as little separation as possible "between your work and your play". The expression "work–life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In this article we discuss about female employees work life balance in Chennai hospitals.

INTRODUCTION

The term work life balance is more related to balancing of work and life style. This term has emerged in mid-1800 itself. It is observed that anthropologist use a definition of happiness that is to have as little separation as possible "between your work and your play". The expression "work–life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In the United States, this phrase was first used in 1986. Most recently, there has been a shift in the workplace as a result of advances in technology. As there is increase in sophistication and affordable technologies there is more flexibility for employees to keep contact with work. Healthcare is the sector focusing on patients well being. This sector is most significant for any nation for this matter. Hence heavy investments are made by all governments in healthcare industry. The challenge in the industry is technological changes more new disease and the search for new medicines and trained and dedicated doctors and nurses. The dedicated staff's involvement and commitment is more important. But the issue work life balance of hospital female employees is being a threat to hospital female employees. Hence the quality of services of employees is directly related to certain factors like work life balance too.

INDIAN HOSPITAL

Hospitals in Indian have been organized along British lines with strict hierarchical structure. The term hospital means an establishment for a temporary stay of by the sick and injured during the period of treatment. Let us look through a few definitions of the term hospital. According to the directory of hospitals in India, 1988, "A hospital is an institution which is run for the medical, surgical and / or obstetrical care of in patients. There are hospitals run by the Central / State Government /Local body or licensed by the appropriate authority."

The World Health Organization defines modern hospitals thus: "The modern hospital is an integral part of social and medical organization, the function of which is to provide complete health care both curative and preventive to the public whose outpatient services reach out to the family in its home environment. The hospital is also a center for training of health workers and for bio-social research."

WOMEN EMPLOYEES – BASIC NATURE

Nurses' are playing an important role in determining the quality and cost of healthcare. It is argued that they have the potential to be part of solutions to key problems in health care systems. Work life balance and organizational commitment for nurses are paramount importance for them because, they are playing crucial role in their organizations performance and their family wellbeing. (D.Sakthivel & J. Jayakrishnan, 2006).With such nature women employees are managing their aging factor and their family commitment too

ROLE OF FEMALE IN HEALTH CARE INDUSTRY

It is universally understood that in health care sector female employees take major part. It proven that female are more suitable in services for health care sector. Healthcare sector is more about healing and caring. The patients should be care and treated with much care. The patients need morale support and care when they are neither ill nor injured. Female are more suitable to work with kindness and care. They can show love and affection to the patients. This fact is accepted and hence female also experience comfortable in being associated with healthcare sector.

IDENTIFICATION OF VARIABLES

- Emotional intelligence - Law, Wong & Song 2004.
- Job Engagement – Schaufeli etal 2006.
- Organisational commitment – Lee, Allen & Mayer 2001.
- Job stress – Parker & Decotiis 1983.
- Work Life Balance - Haymen 2005.
- Job Satisfaction – Rabindra & Kanvngo 1982.
- Aggression– Buss-Perry Scale 1992.

VARIABLES UNDER INVESTIGATION

Independent Variable

- Marital Status:
- Age
- Shift

Dependent Variables

- No. of Dependents(other than children)
- Designation
- Total years working in Hospital
- Total years working in this Hospital
- Educational Qualification
- Income (Self)
- Income (Spouse)
- Spouse Educational Qualification
- No. of children
- Nature of Location
- Nature of Family
- Distance between the home and work place
- Getting enough support from the family members
- Mode of Transportation
- Number of beds in Hospital.

PROBLEM STATEMENT

The major threat to the hospital sector is the performance of employees. Moreover the performance of the hospital employees is inevitable. The performance of the employees is influenced by many factors like work like imbalance, occupational stress, organizational culture, leadership climate and more. Now it is time to pay keen attention in the performance of the female hospital employees. Therefore this research understands its significance in contributing to the female hospital employee's well being and in better management of their time and priority of commitments. This research is considered as it will contribute to academics by studying the relationship between work related and family related variable and its influence on the employee's performance. The hospitals especially located in cities like Chennai faces special problems that affect the employee's job performance as discussed in the above chapters. Hence the outcome of this study shall play a vital role in suggesting the means to balance work and life related variables

OBJECTIVES

- This study aims to study the factors influencing female employee's work life balance working in hospital sector in Chennai. The objective statements are generated as below;
- To analyze the demographic variables women employees working in Chennai hospitals.
- To study the factors influencing work life balance among female hospital employees.
- To Study the opinion of women employees on emotional intelligence, work engagement, organization commitment, Job stress statement and its influence over work life balance in hospital sector.
- To understand the impact WORK LIFE BALANCE in level of job satisfaction among women in hospitals.

VALIDITY AND RELIABILITY

Validity and reliability for Work life balance dimensions

Work life balance dimensions	Cranach value	Composite reliability	Average variance Extracted
Work interface with personal life	0.925	0.929	0.653
Personal life interference with work	0.827	0.858	0.603
Work personal life enhancement	0.854	0.879	0.645

SUMMARY OF HYPOTHESIS TESTING

One way ANOVA test result concludes that all demographic factors like marital status, age, number of dependent, shift timings, designation, total years working in hospital, total years of experience in this hospital, educational qualification they possess, own income, spouses income, spouse's educational qualification, number of children, nature of location, nature of family, distance between the home and work place, family support and mode of transport have significant impact on work life balance.

One way ANOVA test result concludes that all demographic factors like marital status, age, number of dependent, shift timings, designation, total years working in hospital, total years working in this hospital, educational qualification, income (self) per month, income (spouse) per month, spouse educational qualification, number of children, nature of location, nature of family, distance between the home and work place, family support and mode of transport have significant difference with opinion about emotional intelligence.

One way ANOVA test result concludes that all demographic factors like marital status, age, number of dependent, shift timings, designation, total years working in this hospital, educational qualification, income (self) per month, number of children, nature of location, nature of family, distance between the home and work place, family support and mode of transport have significant difference with opinion about work engagement.

One way ANOVA test result concludes that all demographic factors like age, number of dependent, designation, total years working in hospital, total years working in this hospital, educational qualification, income (self) per month, income (spouse) per month, number of children, nature of location, nature of family, distance between the home and work place, family have significant difference with opinion about organizational commitment.

One way ANOVA test result concludes that all demographic factors like marital status, age, number of dependent, total years working in hospital, total years working in this hospital, educational qualification, income (self) per month, income (spouse) per month, spouse educational qualification, number of children, nature of location, nature of family, distance between the home and work place, have significant difference with opinion about job stress.

One way ANOVA test result concludes that all demographic factors like marital status, age, number of dependent, shift timings, total years working in hospital, total years working in this hospital, educational qualification, income (self) per month, income (spouse) per month, spouse educational qualification, number of children, nature of location, nature of family, distance between the home and work place, family support have significant difference with opinion about employee aggression.

One way ANOVA test result concludes that all demographic factors like marital status, number of dependent, shift timings, total years working in hospital, total years working in this hospital, educational qualification, income (spouse) per month, spouse educational qualification, number of children, distance between the home and work place, family support and mode of transport have significant difference with opinion about job satisfaction.

SAMPLE SIZE

300 multi specialty hospitals nurses.

METHODOLOGY

Questionnaire, SPSS, AMOS, Factor analysis, Multistage stratified random sampling method, F-test, One way Anova

LIMITATION

- The researcher is difficult to understand about the work balance of emergency ward nurses.
- The researcher is difficult complicated to clear whether they get job satisfaction in night shift.
- The researcher is difficult less possible to identify about the work stress of head nurses.
- The researcher is difficult to cover at a time abut emotional intelligence of nurses in all departments.

FINDINGS

❖ Age wise classification shows that 174 respondents are in the age group of 18-27, 115 respondents belong to the age group of 28-37. Dependent wise classification shows that 23 respondents have no dependents, 80 respondents have only one dependent, 147 respondents have two dependents

❖ Working time wise classification reveals that 195 respondents work in 10AM-5PM shift, 73 respondents work in 5PM-12PM shift and 32 respondents are working in 12PM-7AM shift. Designation wise classification shows that 251 respondents work as staff nurses, 9 respondents work as OT, and 37 respondents work as head nurses.

❖ Working experience wise classification shows that 183 respondents have less than 5 years experience in hospitals. 93 respondents have 6-11 years experience in hospitals, 23 respondents have 11-15 years in hospitals. Work experience in present hospital shows that 223 respondents are working for below 5 years experience in that hospital, 61 respondents have 6-10 years experience in that hospital.

❖ Educational qualification wise classification discloses that 159 respondents possess B.Sc nursing as their qualification, 122 respondents have GNM as their educational qualification. Monthly income wise classification concludes that 125 respondents get below Rs.10,000 as their monthly income, 133 respondents get Rs.10,000 to Rs.15,000 as their monthly income.

CONCLUSION

Different pointers were utilized to quantify work-life equalization through SEM investigations, something that has yet to be done in the observational examination on this branch of knowledge. In the event that the scale utilized as a part of the present study can be produced for use in future studies, it might have a more grounded legitimacy. Furthermore, it is conceivable that unmeasured variables influenced the connections under examination in the present study. Future examination could extend and clear up the model utilized as a part of this study by investigating different arbiters of the connections between the impression of workplace approaches and representative prosperity.

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