

NEW HORIZONS IN BUSINESS: UNDERSTANDING EMERGING TRENDS AND OPPORTUNITIES

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President Message



Thiru. R. Sivakumar
President

A little progress each day adds up to big results. The secret for success in college is remembering that the idea of success is relative; Because we all have different priorities, goals, and values. The word SMART denotes Specific, Measurable, Achievable, Relevant and Time-bound. I am happy with the smartness bound by PG and Research Department of Commerce which aims to through vision about Innovation and creativity in trade, commerce and industry among students. The department constantly remains in touch with corporate to understand the needs of the industry and bridge the gap between academic and industry.

The department has rightly organised the International Conference on “Creativity and Innovation – Enhance Business Growth and Succession”. Creativity is inevitable in every industry and occupation, and companies are actively looking for innovative people who can effectively communicate their ideas to promote greater productivity in business. However, fostering imaginative thinking often starts with a business’s corporate culture and its approach toward innovation, collaboration, and recognition. The Sustainability in **business refers to the effect of companies to hold its position in the ever-changing environment or society**. A sustainable business strategy aims to have impact on the transformation of business to the present competitive world. Hence, this conference will help the students to know the innovations, current trends and its impact in business to meet sustainability.

I Congratulate the initiations taken by the PG and Research Department of Commerce for their team work and sparkling efforts charmed by faculties and students’ friends.

“Determination is the power that sees us through all our frustrations and Obstacles. It helps in building our willpower which is the very basis of success.” – A.P.J. Abdul Kalam

Thiru.R.Sivakumar
President, Erode Vidya Sangam &
Sri Vasavi College, Erode

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Secretary Message



Thiru. N. Sadasivam
Secretary

The future is increasingly linked to the challenges of the global community. The 21st century student need to work for international companies and hence they will have to manage employees from other cultures, collaborate with people all over the world and solve global problems. From my opinion - Strong Accounting Knowledge, Business Interest, General Knowledge, Excel work, Communication, Fluency, Critical Thinking with Process and Time Management are the best skills that a commerce student must develop. We also have to develop two most important tenets of Indian culture namely Human Values and Holism. Human values refer to moral, spiritual and ethical values while Holism means oneness or unity. Indian culture is very rich and diverse and teaches us to be tolerant to others.

The title of the International Conference on Creativity and Innovation have always been a sure pathway to business success. Stimulating creativity and exploring new ideas and digital business strategies increase the organization's productivity. Developing a suitable marketing strategy accordingly considering the latest innovations creativity to achieve success in the business is the need of the hour.

Sustainability in industry 4.0 is the **current focal point of industrial experts and researchers**. It provides the technology required for companies to overcome environmental challenges like global warming and climate change while simultaneously promoting industrial growth and efficiency. Keeping all these factors in view, the conference has been coined with the title to reach both businessmen and customers as a whole. I am proud that I am Commerce Alumnus of our college.

“Education is discovering your full potential and flourishing that potential for the benefit of the humanity.” – Amit Ray

Thiru.N.Sadasivam
Secretary, Sri Vasavi College, Erode.

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Principal Message



Dr. P. Sivaprakasam
Principal

Sri Vasavi College, sponsored by Erode Vidya Sangam, is entering the fifty-four year of its fruitful service in education. Our institution was approved as a co-educational institution in the year 1997-98. Our college is affiliated under Bharathiar University, Coimbatore. The course level objectives and outcomes are specified in the Syllabus of each Course. The College is offering 21 Under Graduation programs of which 13 are science programs and 8 are Arts programs. The College also offers 4 Science program and 3Arts programs in post-Graduation. Our college also offers 13 M.Phil and Ph.D Research Programs under Various disciplines. The program outcome of the college consists in moulding students and incorporating various attributes viz., knowledge, research analysis, skill, attitude, communication skill, ethics, team work and make them competent to contribute to the welfare of the society.

As the Principal of the college, I feel honoured and privileged to be part of an educational institution where every stakeholder is a learner and every day is an opportunity to learn new & developing concept. We look at ourselves as a community of learners, where everyone learns.

At the outset, the PG and Research Department of Commerce have rightly chosen their conference topic which is of almost important for the business world and society. The team has rightly designed the sub themes on Creativity, Innovation, Environment and Sustainability. I wish them all a grand success!!

Try not to become a man of success. Rather become a man of value. – Albert Einstein

Dr .P. Sivaprakasam
Principal (i/c), Sri Vasavi College, Erode.

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Head of the Department Message



Dr. M. ThamaraiKannan

Head and Associate Professor of Commerce

The Department of Commerce was established with B. Com Programme in the year 1969-70 and M. Com programme during 1975-76 with the specification as the first Post Graduate Programme of our college. Our department offers full-time and part-time research programme leading to M.Phil and Ph.D. in Commerce from 1975 onwards. The Department has produced 257 M.Phil., and 83 Ph.D., graduates so far. There are ten regular faculty members qualified with doctoral degree in the field of commerce.

Of addition seven faculty members have also qualified with NET/SET. Our department maintains library and Knowledge Resource Centre with 1075 books and e-resource centre for research purpose. The department is funded by UGC in the year 2008-09 and offers Career Oriented Certificate Course in Office Management, through which a separate lab with 30 computers were established. Further, the department has produced meritorious alumni to the society positioning as Educationalist, Entrepreneurs, Chartered Accountants, Bank Administrators, Professors, Teachers, Consultants and Government administrators and employees. I feel proud to say that I am one among them as Commerce Alumnus of our college.

About the International Conference, I am very much delighted to thank our faculty members for their endless efforts taken. The title speaks about the current fostering and nourishing impact of business needs for sustainable growth and development of the society. The topics focus on creativity with New products, Target market, International market with cost reduction; Innovative aspects on Information and technology, Entrepreneurial Traits, Trends and Transmission, Problems in adoption, Cultural Effects; Environment issues on challenges, Identifying Opportunities, Industrial processes, Environmental barriers & Legal issues; Sustainability progress towards development practices, industry 4.0, Environmental and biological Protection, Pollution control and Proper mechanism. We hope this conference will help the young and energetic minds to revamp a better future!!!

The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack in will. – Vince Lombardi

Dr. M. ThamaraiKannan

Head and Associate Professor of Commerce,
Sri Vasavi College, Erode

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EMERGING TRENDS IN INDIAN BANKING SECTOR

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ABSTRACT

Technology has brought about a complete paradigm shift in the functioning of banks and delivery of banking services. Gone are the days when every banking transaction required a visit to the bank branch. Today, most of transactions can be done from the comforts of one's home and customers need not visit the bank branch for anything. Technology is no longer an enabler, but a business driver. The growth of the internet, mobiles and communication technology has added a different dimension to banking. Technology not only plays an important role in development and introduction of new products and facilities like ATMs, Tele-banking, internet banking etc. but also plays a pivotal role in terms of achieving operational efficiency. Technology also aids in the asset liability management process by enabling the top management to decide on product pricing in a competitive scenario.

In order to remain competitive, Banks are increasing using e-banking mode for providing services. The quality of service has been widely used to assess the performance of various banks. Various models of e-banking service quality have been proposed from time to time by various researchers. The aim of this paper is to review some of the important studies on e-banking service quality conducted in various countries across the world. The paper discusses problem with generic e-banking service quality scales. On the basis of review, various studies on e-banking service quality have been classified into four categories. The paper suggests the need for further research to develop a generally accepted scale and model of e-banking service quality.

Keywords: Electronic Banking, Banking Service Quality, Modern Technology, Traditional Banking, Technological Services.

1. INTRODUCTION

A bank is a financial institution which accepts deposits from the general public and extends loans to the households, the firms, and the government. The Indian banking sector is the lifeline of the nation and its people. It is a vital component of the economy of the country. The banking sector is considered to be the backbone of the modern economy. The efficiency and growth of a nation depend on the strength and efficiency of its financial institutions. The banking sector of India is the hope and aspiration of millions of people in the country. But to achieve this success the banking sector had to pass many hurdles.

Traditional banking or branch banking is increasingly being replaced by the electronic banking. The e-banking services provided by banks include ATM, credit card, internet banking, mobile banking, telephone banking, electronic fund transfer, electronic clearing services etc. Since the products offered to the customers of a bank are more or less standardized in nature, banks are feeling an increasing need to differentiate themselves from the competitors on other criteria that can influence customer satisfaction and loyalty. This is so because customer satisfaction and loyalty has been shown to be of utmost importance for a firm's performance in the long run. Moreover, banks are under pressure to reduce cost of transactions and work

load on branches. This has resulted in increasing number of banks using technology to deliver their services to customers. The acceptance of e -banking among people is growing day by day. This growth has been accompanied by increased business interest in measuring and managing e-banking service quality. This interest is also reflected in a large number of academic studies pertaining to measuring e-banking service quality. Identified that bank customers tend to use a combination of automated service channels. With time various models and scales of e-banking service quality have been proposed by various researchers. This paper aims at reviewing various e-banking service quality models and scales proposed by various researchers.

The Indian Banking Industry is undergoing a paradigm shift in scope, context, structure, functions and governance. The information and communication technology revolution is radically and perceptibly changing the operational environment of the banks. Technology has emerged as strategic resources for achieving higher efficiency, control of operations, productivity and profitability. Technology not only plays an important role in development and introduction of new products and facilities like ATMs. Tele-banking, internet banking etc. but also plays a pivotal role in terms of achieving operational efficiency. Technology also aids in the asset liability management process by enabling the top management to decide on product pricing in a competitive scenario.

Technology has brought about a complete paradigm shift in the functioning of banks and delivery, of banking services. Gone are the days when every banking transaction required a visit to the bank branch. Today, most of transactions can be done from the comforts of one's home and customers need not visit the bank branch for anything. Technology is no longer an enabler, but a business driver. The growth of the internet, mobiles and communication technology has added a different dimension to banking.

OBJECTIVES OF THE RESEARCH STUDY

The present research study was carried out with following objectives in view:

- ❖ To study the recent trends in E-Banking Services.
- ❖ To study the analysis of E-banking Service Quality.
- ❖ To study the Technological Services covered under E-Banking.
- ❖ To suggest some measurable Findings for implementation of E-Banking Service Quality.

TECHNOLOGICAL SERVICES COVERED UNDER ELECTRONIC BANKING

I. Mobile Banking:

Mobile banking is system that allows customers of a financial institution to conduct a number of financial transactions through a mobile device such as a mobile phone or personal digital assistant. Mobile banking differs from mobile payments, which involve the use of a mobile device to pay for goods or services either at the point of sale or remotely, analogously to the use of a debit or credit card to effect an EFTPOS payment. With the introduction of smart phones with WAP support enabling the use of the mobile web in 1999, the first European banks started to offer mobile banking on this platform to their customers.

II. Net Banking:

The internet banking has changed the banking industry. It has major effects on banking relationships. According to the Internet researcher Morgan Stanley, the web is more important for retail financial services than for many other industries. Net banking (or Internet banking or E-banking) allows customers of a financial institution to conduct financial transactions on a secure website-operated by the institution, which can be a retail or virtual bank, credit union or building society. To access a financial institution's online banking facility, a customer having personal Internet access must register with the institution for the service, and set up some password (under various names) for customer verification. The password for online banking is normally not the same as for telephone banking. Financial institutions now routinely allocate customer numbers (also under various names), whether or not customers intend to access their online banking facility. Customer numbers are normally not the same as account numbers, because a number of accounts can be linked to the one customer number.

III. Tele Banking:

Without visiting the bank one can receive the services of banks. The device used for this purpose is called 'Tele-banking', this is a fast and convenient way of obtaining services from the banks by using a telephone. One can receive the services such as information about account, conduct of selected transactions, report of loss of ATM card, debit card, credit card or cheque book, etc. To avail this facility any bank customer can apply to the bank. However, the bank manager has discretion to reject this facility. The facility can be available all customers having savings or current accounts in their individual capacity in the bank offering this facility.

IV. ATM:

ATM is the automation of the Teller. An ATM is an electronic cash providing and accepting machine. These machines are installed to provide access to cash to the bank customers any time of the day. One need not worry about the working hours of the bank. It is a self-service counter open 24 hours a day for 365 days of the year. A customer who wishes to avail of the ATM facility has to maintain certain minimum balance. There is maximum limit on withdrawal. The customer is issued with the ATM card. It has a Personal Identification Number (PIN) which is known only to the customer. The customer first inserts the card in the slot. The machine examines the genuineness of the card and the door is opened automatically. After that, the customer presses the keys of his PIN and the required cash flows out. The ATM also accepts cheques and cash deposits.

V. Debit Card:

Debit cards are also known as cheque cards. Debit cards look like credit cards or ATM cards but operate like cash or a personal cheque. Debit cards are accepted at many locations including grocery stores, retail stores, gasoline stations and restaurants. One can use his/her card anywhere. It is an alternative to carry a cheque book or cash. There is a difference between credit cards and debit cards. A credit card is a way to "Pay later" while a debit card is a way to "pay now". When one uses a debit card his/her money is

quickly deducted from his/ her savings account. When one uses a debit card one is subtracting one's money from his/her own bank account.

VI. Credit Card:

A credit card is a payment card issued to users as a system of payment. It allows the cardholder to pay for goods and services based on the holder's promise to pay for them. The issuer of the card creates a revolving account and grants a line of credit to the consumer (or the user) from which the user can borrow money for payment to a merchant or as a cash advance to the user, A credit card is different from a ' charge card: a charge card requires the balance to be paid in full each month. In contrast, credit cards allow the consumers a continuing balance of debt, subject to interest being charged. A credit card also differs from a cash card, which can be used like currency by the owner of the card.

VII. SWIFT (Society for Inter Bank Financial Telecommunication):

The Society for Worldwide Interbank Financial Telecommunication (SWIFT) provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized and reliable environment.

VIII. Core Banking Solution:

Computerization of bank branches had started with installation of simple computers to automate the functioning of branches, especially at high traffic branches. Core Banking Solutions is the networking of the branches of a bank, so as to enable the customers to operate their accounts from any bank branch, regardless of which branch he opened the account with. The networking of branches under CBS enables centralized data management and aids in the implementation of internet and mobile banking. Besides, CBS helps in bringing the complete operations of banks under a single technological platform.

IX. Electronic Funds Transfer (EFT):

The EFT automatically transfers money from one account to another. Under EFT the sender and the receiver of funds may be located in different cities and may even bank with different banks. EFT is a scheme introduced by Reserve Bank of India to help banks offering their customers money transfer service from account to account of any bank branch to any other bank branch in places where EFT services are offered.

X. Electronic Clearing Service (ECS):

ECS (Credit Clearing) is a mode of payment whereby an institution makes a large number of payments like interest, dividend, Salary; pension to a large number of investors, shareholders, employees, ex-employees can make the payments electronically instead by issuing paper warrants. ECS (Debit Clearing) is a mode of payment whereby an institution receives payments from a large number of consumers and customers.

XI. Real Time Gross Settlement (RTGS):

Real Time Gross Settlement system, introduced in India since March 2004, is a system through which electronics instructions can be given by banks to transfer funds from their account to the account of another bank. The RTGS system is maintained and operated by the RBI and provides a means of efficient and faster funds transfer among banks facilitating their financial operations. As the name suggests, funds transfer between banks takes place on a 'Real Time' basis. Therefore, money can reach the beneficiary instantaneously and the beneficiary's bank has the responsibility to credit the beneficiary's account within two hours.

XII. Point of Sale Terminal:

Point of Sale Terminal is a computer terminal that is linked online to the computerized customer information files in a bank and magnetically encoded plastic transaction card that identifies the customer to the computer. During a transaction, the customer's account is debited and the retailer's account is credited by the computer for the amount of purchase. We have highlighted above some of the new emerging trends.

MEASURES

The Indian Banking Sector should follow the under stated measures to make themselves up to date:

- To cope up with this problem, banking sector banks should close down loss-making branches and staff should be scaled down to the requirements.
- In the emerging environment, two aspects have become important. One is the better corporate governance and the second is innovativeness and development of competitive edge in their functioning. So, for as better corporate governance is concerned, what is needed is ensuring transparency in the system of decision making that leads to accountability to shareholders and stakeholders.
- Autonomy in Human Resource Management related decisions such as deciding categorization of branches, vacancy, placements etc should be given to banks.
- More attention towards customer expectations should be given by Banking Sector, With the increasing competition among banks, to meet customer expectations, banks should offer a broader range of deposits, investments and credit products through diverse distribution channels including upgraded branches, ATMs, telephone, Internet etc. For this purpose, banks should: i) become more customers centric, offering a wide range of products/services through multiple delivery channels; ii) become proficient in managing assets and liabilities according to risk and returns; iii) pay greater attention to efficiency including cost-reduction and increasingly fee-based income.
- Create a clear, simple; reality-based customer-focused vision to be able to communicate its strategies to all branches of banks.
- Reach, set aggressive targets, recognize and reward progress, while understanding accountability and commitment.
- Have a passion for excellence in banking sector.
- Have the self-confidence to empower other and behave in a boundary less fashion.
- Have the capacity to develop global brains and global sensitivity and are comfortably building diverse and global teams.

- Have enormous energy the ability to energize and invigorate others, stimulate and relish change and not be frightened or paralyzed by it. Change is an opportunity and not a threat.
- Possess a mindset that drives quality, cost and speed for a competitive advantage.
- More and more professional should be adopted by the Indian Banking Sector On the basis of review, it have been found that generic service quality scales lead to state of dilemma for respondents. Survey usually asks respondents to give their response on the basis of their overall experience with e-banking. But as respondent may be using multiple e-banking modes and his experience with all the technologies may not be same, so it results in dilemma for the respondent regarding which service to consider at the time of responding.

PRESENT BANKING SCENARIO

The Indian banking sector has been more qualitative rather than quantitative. Further, the credits take-off has been surging ahead over the past few decades aided by strong economic growth, rising disposable incomes, increasing consumerism and easier access to credit. The Indian banking sector has also witnessed an increase in demand for both corporate and retail loans particularly the services, real estate, consumer durables and agriculture allied sectors have led to the growth of credit. The Indian banking sector is recently now focusing on adopting an integrated approach to risk management. The Indian banking sector has already embraced the international banking supervision accord. The Reserve Bank of India has decided to set up the public credit registry (PCR), an extensive database of credit information which is accessible to all stakeholders. The current scenario of the Indian banking sector is also witnessing a surge in the deposits made under Pradhan Mantri Jan Dhan Yojana. Efforts are also being made to raise the income level so as to enhance the banking sector in the rural areas.

However, this process of banking development needs to be taken forward to serve the larger need of financial inclusion through expansion of banking services, given their low penetration as compared to other markets. During 2010-11, banks were able to improve their profitability and asset quality. Stress test showed that banking sector remained reasonably flexible to liquidity and interest rate shocks. Yet, there were emerging concerns about banking sector stability related to disproportionate growth in credit to sectors such as real estate, infrastructure, NBFCs and retail segment, persistent asset-liability mismatches, higher provisioning requirement and reliance on short-term borrowings to fund asset growth. Today role of banking industry is very important as one of the leading and mostly essential service sectors. India is the largest economy in the world having more than 150 crore population. Today in India the service sector is contributing half of the Indian GDP and the banking is most popular service sector in India.

The significant role of banking industry is essential to speed up the social economic development. The present banking scenario provides a lot of opportunities. In the past few years we observed that there was lot of down and up trends in banking sector due to the global finance crisis. To improve major areas of banking sector Govt. of India. RBI, Ministry of finance has made several notable efforts. Many of leading banks operating in market have made use of the changed rules and regulations such as CRR, Interest Rates Special offers to the customers such as to open account in zero balance. The Indian banking system is set to involve into a totally new level. It will help the banking system to grow in strength going into future. Due to liberalization banks are operating on reduced spread main focus is highlighted on consumerism and how to customers linked and remain attached with the bank. Therefore, banks

are entered these days in non banking products such insurance in which area there are tremendous opportunities.

CONCLUSION

Indian banking system will further grow in size and complexity while acting as an important agent of economic growth and intermingling different segments of the financial sector. Information technology offers huge potential and various opportunities to the Indian Banking sector. It provides cost-effective, rapid and systematic provision of services to the customer. The efficient use of technology has facilitated accurate and timely management of the increased transaction volumes of banks which comes with larger customer base. It is sure that the future of banking will offer more sophisticated services to the customers with the continuous product and process innovations.

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A STUDY OF THE IMPACT ON SOCIAL MEDIA CONSUMERS WITH SPECIAL REFERENCE TO ERODE DISTRICT

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Abstract

Social media have provided new opportunities to consumers to engage in social interaction on the internet. Consumers use social media, such as online communities, to generate content and to network with other the users. The study of social media can also identify the advantages to be gained by business to make the more profits. he affirmation of social media platforms has radically changed customers purchasing habits and the way businesses develop their e- commerce sites. Indeed, e-vendors no longer invest money exclusively on advertisements on their e-commerce platforms; rather there is a fierce online competition among companies promoting their goods and services on social media channels. On the other hand, customers usesocial media to generate content and to network with other users so as they can gather and share as much information as possible about prices, product quality, customer service and e-sellers reputation. A multidisciplinary model, building on the technology acceptance model and relevant literature on trust and social media, has been devised. The data emerging from a survey show how social media facilitate the social interaction of consumers, leading to increased trust and intention to buy the products. in addition, it is believed that social media facilitates social interaction among customers, leading to increased trust and intention to buy. The results also show that trust has the consumers significant direct effect on intention to buy. The perceived usefulness (PU) of a siteis also identified as a contributory factor. we will pointout how social media influences the e-commerce decision making by firstly reasoning on theoretical concepts about online customers behaviours along with the factors affecting their purchasing choices, and then by illustrating useful statistics which indicates how social media marketing has exponentially grown over the last decade. At the end of the paper, the author discusses the results, along with implications, limitations and recommended future research directions.

Keywords: Social Media Marketing, Online Consumers, Digital Payments, online Buyingand Selling, E- Sellers., etc

INTRODUCTION

The development of social networking sites (Facebook, Twitter, Instagram) in recent years, has radically changed both customers online purchasing habits and the way businesses promote their products and services. The wide range of applications the Internet provide users, has been allowing them to communicate virtually by exchanging opinions and purchasing experiences online, without necessarily interacting face to face. All that is possible thanks to Web 2.0 functionalities (Wikis, Cloud computing, User-generated content, social networks), which have been able to create social environments where people can produce online contents, benefit from an easier interconnectivity and participate actively on the web. In this sense, all these functionalities, supported by the Internet connection, play a critical role in implementing

effectively online interactions by providing the basic infrastructure, without which it would not be possible to perform any sort of online communication.



CURRENT POSITION IN THE ONLINE CONSUMERS

Consumers Any individual who purchases products or services for his/her personal use and not for manufacturing or resale is called a consumer. A consumer is the one who decides whether or not to buy an item at the store or someone who is influenced by advertisement and marketing. They are the end-users in the distribution chain of goods and services. Buyers are the people who buy the product or service and might or might not use it. The person who ultimately uses the product or service is the consumer. A consumer is the one for whom the services or products are ultimately designed for.

Nowadays social media represents an opportunity for firms to boost popularity of their ecommerce sites, increase brand awareness among online customers, increase sales, facilitate word-of-mouth communication and ensure social support to online customers. Moreover, social media has introduced the development of new marketing strategies focused on building trust and affect customers intention to buy within the most reliable social platforms. In fact, it has been proven that customer loyalty in a social network is an influencing factor in posting information which is relevant to advertisers. This paper has been articulated into two parts. In part one, we are going to synthesize theoretical knowledge about this modern phenomenon. Therefore, this article will explain how influence and trust in social media are positively affecting online customers intention to buy. Subsequently, reasons why social media managing skills could be a factor behind competitive advantage for businesses will be elaborated. In the second part, the paper analyses relevant statistics underlining the exponential growth and the ongoing investments in social media platforms.



PURPOSE OF THE STUDY

The purpose of this present study is to investigate the impact of social media marketing on individuals' attitudes and perceptions. More specifically, this study will examine the perceptions of social media marketing and how it affects purchasing decisions. Although several researches that have been conducted on the effects of social media marketing on financial gains, the study's interests are specifically geared towards the examined effects of the use of social media on brand awareness and customer loyalty, which essentially could lead to an increase in business revenue. The study will be conducted via surveys on social media presence of businesses with participants being online consumers at Erode District.

SIGNIFICANCE OF THE STUDY

The findings of this study will contribute to the development of technology marketing structures throughout businesses, considering that social media plays a vital role in customer equity and profits in businesses today. With technology and social media being so prevalent in today's society, it is important for businesses to keep up with the current trends that could potentially have their businesses booming. The results from this study may aid businesses in their social media marketing efforts, and potentially support future success. This study may help discover areas that may be weak when using social media marketing for business. For business owners, this study may serve as a guide for stronger approaches in social media marketing.

REVIEW OF LITERATURE

Review of literature is a written overview of major writings and other sources on a selected topic. This provides a critical review of miscellaneous studies, researches, books, scholarly articles, blogs and all other sources related with social media marketing strategies

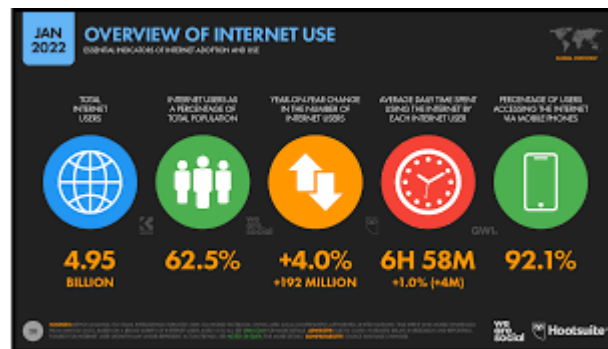
1. **Brendan James Keegan and Jennifer Rowley (2022)** contributes to knowledge regarding social media marketing strategy by developing a stage model of SMM evaluation and uncovering the challenges in this process. The research paper has developed a Social Media Marketing Evaluation framework. This framework has the following six stages: setting evaluation objectives, identifying key performance indicators (KPIs), identifying metrics, data collection and analysis, report generation and management decision making. Moreover, the paper also identifies and discusses challenges associated with each stage of the framework with a view to better understanding decision making associated with social media strategies. Two key challenges depicted by the study are the agency-client relationship and the available social analytics tools.

2. **Rodney Graeme Duffett (2022)** examines the influence of interactive social media marketing communications on teenagers' cognitive, affective and behavioral attitude components in South Africa. The paper also studies the impact of a number of additional factors such as usage (access, length of usage, log-on frequency, log-on duration and profile update incidence) and demographic (gender, age and population group) variables on young consumers' attitudes toward social media marketing communications. The study ascertained that social media marketing communications had a positive influence on each attitude component among adolescents, but on a declining scale, which correlates to the purchase funnel model.

IMPACT ON SOCIAL MEDIA CONSUMERS

Social media usage All of the respondents have a social media account, confirming the assumption that everyone is engaged in some sort of social media. From the 20 respondents in the study, 70% have three or more social media accounts, whereas the other 30% has at least one social media account. In Figure 2 the analysis of social media platforms that are used by the respondents is shown. Since most of the respondents use more than one social media platform, the percentages are reflected differently. Figure 2 also shows that the social media platform that was most used by the participants were Facebook and Snapchat (both at 22.7%).

Figure 2: Social Media Platforms Used by Respondents



TIME SPENT WITH SOCIAL MEDIA APPS WITH ONLINE CONSUMERS

WhatsApp emerged as the most used social media app in India with users spending an average of 20 hours per month on the instant messaging platform in 2021. Facebook followed second with users spending just under 20 hours on average on it per month.



STAGES IN CONSUMER BUYING - DECISION PROCESS

The various stages involved in consumer buying decision process are

- The problem recognition stage: the identification of product a client desires.
- The search for info: which suggests search for data bases or external data sources for information on the merchandise.
- The possibility of different options: which means whether or not there's higher orcheaper product offered.

- The choice to purchase the merchandise and - The actual purchase of the product.



SUMMARY OF FINDINGS AND CONCLUSION

1. The maximum number of the respondents were from the age group of 15-25 as this is the agegroup which spends maximum number of hours on Social Media.
2. Data from survey shows that nearly half of the people tend to do online shopping once or twice in a month. This may suggest that they belong to working class which do not have a lot of free time and they tend to buy in large quantities but less frequently from online platforms.
3. The data from the survey shows that almost half of the people spend 0-2 hours every day on Social Media Platforms. Social Media plays a crucial role in connecting people and developing relationships which enables us to grow in our careers and have more opportunities.
4. The data from the survey shows almost 60% of the respondents follow brands on social media. People follow brands on social media as they want to know about sales, new productsetc.
5. The data from the survey shows that almost 61% take social media as the electronic word of mouth as many people make purchase related decisions according to Social Media referrals.

CONCLUSION

The consumers are actively utilizing social media platforms as a tool invalidating their purchase decisions. Social media is taken as the electronic word of mouth by majority of the respondents. Reviews and preferences by the past consumers on social media platforms affect the decision process of potential customers. Social media users found decision- making to be easier and enjoyed the process more, when compared to those who used other information sources. Those who perceived the information on social media to be of higher quality and greater quantity than expectations were more satisfied overall. The results overall show that social media has a strong impact on the consumer decision-making process is satisfactory.

Impact of Digital Payments on Economic Growth: Evidence from India

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Abstract:

In recent years, economic transactions are carried out through electronic or online or cashless means all over the world especially in developed countries and developing countries like India. As a result of increased digital means of payment has brought down usage of cash transactions in the economy. Digital transactions have the features of speed, less cost, and comfort. A well functioning digital payment system has much relevance on overall economic activity, monetary policy, and financial stability of a country. This study tries to verify the impact of digital payments on the economic growth of India. The economic growth is measured through a proxy – real Gross Domestic Product. Digital payments are measured using Real Time Gross Settlement (RTGS), Clearing Corporation of India Ltd (CCIL) operated systems, paper clearing, retail electronic clearing, Card payments, and Prepaid Payment Instruments (PPIs). Data for digital payments and real GDP are collected from the year 2011 to 2019. Ordinary Least Square Regression, Auto-Regressive Distributed Lag (ADRL) co-integration approach and ARDL Bounds test are employed for the analysis. The study results reveal that digital payments impact economic growth significantly in the short run. But, digital payments don't impact economic growth in the long-run.

Keywords: Digital payments, Economic growth, Real GDP, RTGS, CCIL operating system, Card payments, Paper clearing, Retail electronic payments

Introduction

Global business is driven by technology and innovations. In many cases, technological innovations change the face of the businesses and the ways through which businesses are carried out. Technological innovations have also changed the prospect of payment systems. Modern technologies have turned traditional cash-based payments systems into a cashless payments system which is more efficient and effective. The features of digital payments like the ease of use, convenience, safety, and speed made digital transactions lucrative in the field of payments than a traditional system. Digital payments emerge as a favorite mode of payments all over the world including India.

Digital payments have been picking up rapidly in India since 2014 due to “Digital India” initiatives of the government, internet penetration, smart-phone penetration and adoption of the technologies by the people. India has achieved a Cumulative Average Growth Rate (CAGR) of 58.9% in terms of volume and CAGR of 28.4% in terms of value in digital payments in the year 2019. This growth rate of India is remarkable in the global payments market (NITI Aayog, 2018). Digital payments have many advantages. Cashless payments discourage robbery and cash related crimes (Laura Arney, 2014). An efficient payments

system increases the efficiency of financial markets and the financial system as a whole, boosts consumer confidence, and facilitates trade both in goods and services (BIS, 2003). On the other hand, unsafe and inefficient payment systems hamper the transfer of funds among individuals and economic actors (Humphrey et al 2006). Digital payments ensure efficient and effective payments among the parties involved at a minimum cost. Researchers found that cashless payments bring operational efficiency, better revenue and lower operating cost to the business people (Alliance, 2003). Thus, higher operational efficiency synergized with the lower operational cost of the businesses leads to higher revenue and business growth.

When the economy has an efficient payment system, macroeconomic variables will show positive effects. Electronic card payments have a meaningful impact on the world economy. The real global Gross Domestic Product (GDP) grew on an average of 1.8% due to electronic card payments (Zandi, 2013). Efficient electronic retail payments have a significant positive impact on economic activities for both euro-zone countries and non-euro-zone countries (Hasan, 2013). The research works indicate there is a relationship between digital payments and economic activities.

PROBLEM FORMULATION

The government of India takes digitalization forward rigorously and tirelessly. The government pushed digitalization through “Digital India” and Demonetization. These initiatives faced a lot of appreciations and criticisms in India. However, the digitalization effort has gained the confidence of people and started to pick up. The digitalization has reached the field of payments and settlement as well. The payments and settlements in India are dominated by cash and this dominance has gradually been minimized by digital payments like Real Time Gross Settlement (RTGS), National Electronic Fund Transfer (NEFT), Immediate Payment Services (IMPS), Cheque Truncation System (CTS), Unified Payment Interface (UPI), Bharat Interface for Money (BHIM) and Aadhar Enabled Payment System (AEPS) since 2014. Even after having robust growth in the digital payments market, there are still many questions unanswered in India. These questions include; Can a country like India where there is a large number of low-income people having low financial literacy and computer literacy transit to the cashless economy?

OBJECTIVE OF THE STUDY

- The primary objective of this research work is to measure and analyze the impact of digital payments on the economic growth of India.

LITERATURE SURVEY

Paul and Friday (2012) Digital payments literature is evolving and there is no conclusive definition of digital payments. Digital payments are considered synonyms with electronic payment, online payment, and cashless payments. In fact, digital payment is the function of electronic fund transfer, card payments, paper clearing, and prepaid payment instruments. Paper clearing indicates cheque clearing and prepaid payment instruments are prepaid payment cards and m-wallets Cashless payment is the economic transaction wherein goods and services are transacted without cash.

Government of India, 2017 Electronic funds transfer means any transfer of funds which is initiated by a person by way of instruction, authorization or order to a bank to debit or credit an account maintained with that bank through electronic means and includes point of sale transfers; automated teller machine transactions, direct deposits or withdrawal of funds, transfers initiated by telephone, internet and, card payment”

Zandi, (2013) An efficient payment infrastructure facilitates trade, services, and transfers of funds, fostering economic interactions by eliminating or reducing market frictions and costs. Consumption and trade increase, in turn, support higher production and thereby overall economic development

THE METHODOLOGY OF THE RESEARCH WORK

The study examines the causal relationship between digital payments and economic growth in India during the periods of 2011 to 2019. In this study, RTGS, Clearing Corporation of India Ltd (CCIL) operated systems, paper clearing, retail electronic clearing, Card payments, and Prepaid Payment Instruments (PPIs) are the proxies to measure digital payments in India. The economic growth of India has been measured using real GDP. The real GDP has been used as a proxy to measure economic growth (Wang et al 2016). The real GDP information has been taken from the Reserve Bank of India database on the Indian Economy for the chosen period of the study.

Data on Digital Payments proxies have been collected from the Reserve Bank of India Bulletin. RTGS transactions include customer transactions and interbank transactions. CCIL operated systems reflect Collateralized Borrowing and Lending Obligations (CBLO), Government Securities clearing and Forex clearing. Paper clearing comprises of Cheque Truncations System (CTS), MICR clearing and Non-MICR clearing. Electronic Clearing Service (ECS), National Electronic Fund Transfer (NEFT), Immediate Payment Services (IMPS), and National Automated Clearing House (NACH) transactions represent retail electronic clearing. Card payments include both debit and credit cards. Prepaid payment instruments are represented by m-wallets, PPI cards, and paper vouchers. Quarterly data of the real GDP has been considered for the day.

The real GDP data (GDP at market price) has been taken from the RBI database on the Indian Economy on a quarterly basis. Further, data on digital payments have been collected from RBI Bulletin where digital payments data are available monthly basis. The monthly data on digital payments are converted to quarterly data to conduct this study. A regression model was used to predict the relationship between digital payments and economic growth in India. The formulated multiple regression model has been presented below;

$$Y_t = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e_t$$

Whereby Y_t is the logarithm of real gross domestic product for India at the time t, X_1 is the total value of RTGS for India at the time t, X_2 is the total value of CCIL Operating system for India at the time t, X_3 is the total value of paper clearing for India at the time t, X_4 is the total value of electronic retail clearing for India at the time t, X_5 is the total value of card payments for India at the time t and X_6 is the total value of PPIs for India at the time t. All values of independent variables are also logged values.

RESULTS AND DISCUSSIONS

The unit root test was performed for all series of the data which are under consideration of this study in order to avoid spurious regression of non-stationary series at the level by employing Philips-Perron test statistic. The following table displays the results of the unit root test.

Particulars	At level		1 st Difference	
	Adj. "t" statistics	P value	Adj. "t" statistics	P value
LReal GDP	-7.21646	0.0000	-	-
LRTGS	-1.08481	0.9156	-7.05587	0.0000
LCCIL Operating System	-2.202118	0.4719	-6.56895	0.0000
LPaper clearing	-3.31805	0.0820	-9.29651	0.0000
LRetail Electronic clearing	-3.1545	0.1121	-9.63879	0.0000
LCard Payments	-3.24152	0.0951	-7.94302	0.0000
LPrepaid Payment Instruments	-2.27502	0.4343	-5.18461	0.0012

Table 1 provides information about unit root test results. Real GDP is stationary at level itself (p-value is 0.00). Other variables namely RTGS, CCIL operating system, paper clearing, retail electronic clearing, card payments, and prepaid payment instruments are non-stationary at the level first and they become stationary at the 1st difference which is indicated by their respective p-values given in table 1.

Table 2: Ordinary Least Square Regression

Variable	Coefficient	Std. Error	t- statistic	Probability
LRTGS	0.0475	0.035	1.332	0.1948
LCCIL_OS	-0.124	0.061	-2.00	0.0558
LPAPER_CLEARING	-0.058	0.108	-0.53	0.5971
LCARD_PAYMENT	-0.074	0.073	-1.01	0.3198

S				
LELEC_RETAIL_PAYMENT	0.2536	0.051	4.929	0.0000
LPPI	0.0073	0.016	0.450	0.6559
C	9.8427	1.5424	6.3811	0.0000
		69	64	
R-squared	0.9865	Mean Dependant Variable		10.221
Adjusted R-squared	0.9832	S.D. Dependant Variable		0.1689
S.E. of regression	0.0218	Akaike Info Criterion		-4.620
Sum squared residual	0.0119	Schwarz Criterion		-4.299
Log-likelihood	80.923	Hannan-Quinn Criterion		-4.513
F-statistic	305.08	Durbin-Watson Statistic		1.6580
Probability (F- statistic)	0.0000			

Dependent variable: Log of Real GDP

Table 2 exhibits the results of Ordinary Least Square (OLS) Regression for the equation formulated for this study. In the OLS regression, the real GDP of India has been considered as a dependent variable and RTGS, CCIL operating system, Paper clearing, Card payments, Retail electronic payments, and prepaid payment instruments are the regressors. The results indicate that among the independent variables, retail electronic payments (p-value 0.00) is the only variable which impacts the real GDP significantly and the other variables – RTGS (p-value 0.194), CCIL operating system (p-value 0.055), Card payments (p-value 0.319), Paper clearing (p-value 0.597) and prepaid payment instruments (p-value 0.655) - do not impact the real GDP significantly at 5% level of significance. The R squared value of the model is 0.986526

Which means that the independent variables of the study explain the variance in the dependent variable to the extent of 98.65 percent? The regression model has the Standard Error of 0.021832 and Sum square residual of 0.011916 which are the indicators of the minimum difference between estimated Y (real GDP) and actual Y (real GDP) of India. As the p-value of F statistic is 0.00, the prediction model under the consideration is significant at the overall level. All three criterion scores- Akaike Info Criterion (-4.620234), Schwarz Criterion (-4.299605), and Hannan-Quinn Criterion (-4.513955)– are smaller and closer to each other. Durbin- Watson statistic ensures (1.658005) that there is no serial correlation problem in the model. From the above results, it can be concluded that the prediction model considered for the study does not have any serial correlation problem and the model is significant at the overall

level. Further, retail electronic payments impact the real GDP significantly. Moreover, there is a minimum difference between the estimated dependent variable and the actual dependent variable.

CONCLUSION

Innovative technologies have brought new paradigms in the global business. One of the most disturbed areas of the business by innovative technologies such as Artificial Intelligence, Blockchain, Machine learning, and Cloud computing is payment and settlements. In fact, the financial services sector has confronted with dramatic technological advancement and as a result, this sector has grown remarkably. Researchers in the European Union, China, and other advanced countries have found that a well- functioning payment system brings a better financial system and boosts consumer confidence. On the other hand, inefficient payment system hinders the efficient transfer of funds and settlement among individuals and economic actors. But, there is a limited study in India on the efficiency of the payment system driven by technology on the financial system and economy. This study intends to bridge the gap. The present focuses on measuring and analyzing the impact of digital payments on economic growth.

The study employed real GDP as a proxy of economic growth and used RTGS, CCIL operating system, paper clearing, card payments, retail electronic payments, and prepaid payment instruments to measure digital payments. The study applied ordinary least square regression, ARDL co-integration approach and ARDL Bounds Test to assess and analyze the impact of digital payments on economic growth in India. The study reveals that among the independent variables, retail electronic payment is the only variable that impacts the real GDP significantly and the other variables do not impact the real GDP significantly in the short-run. In the long run, retail electronic payments don't impact the GDP of India. Therefore, it is concluded that Digital payments at large and retail electronic payments don't contribute to the economic growth in India directly in the long-run.

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THE IMPACT OF PACKING AND LABELLING IN THE WORLD OF BUSINESS: A KEY TO CONSUMER'S HEART

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ABSTRACT

Packing and labelling plays an important role in the marketing of a product, where the marketers can exhibit their profound talents and earn a huge profit. There are different dimensions in labelling that add the beauty to the product. In some products the brand name is given more importance, in some the description is given more importance. But the ultimate result of this is the enormous profit and success in the business. The study is done to know the customers' expectations from the product and marketers. The packing must be colorful and catchy, so that the customer gets inclined to buy. The labelling contains a lot of essential information regarding the product like its expiry date, ingredients, risk factor, quality check etc., This helps the customers in making quick and easy decision regarding the purchase of the product. The size must be a slight bigger in size so that the customers would find it easy to spot out in the packing.

Keywords: Packing, Labelling, Enormous, Catchy, Quality check.

INTRODUCTION

The current scenario in our world is been ruled the power of business. Nowadays business is not only used as mode of earning, but it has become a passion for the younger generation; a platform to exhibit their talents and prove themselves. Doing business has become a common thing these days, but only few of them do it with utmost dedication and an aim of helping common man rather than earing profit. The secret mantra behind every business started is to earn profit, and the secret mantra behind earning a huge profit is to attract a wide range of customers and to create a permanent place in their hearts. The only way to mesmerize customers is through their creativity and innovation. The more the businessmen bring in creativity, the more will be the growth and enhancement of the business, thus paving the way for success.

Packing and labelling plays a major role in the success of business. Most of the consumers in these days buy products based on the beauty of the packing and the label that is used to market the product. The label should also be crafted in such a way that, it looks unique and different from others. While labelling the product, utmost care must be taken in getting the copyright so that the product remains protected.

Packing is one of the important steps in the process of marketing. The packing must be done carefully in such a way that it does not get damaged or get leaked in case of liquid product during transit. If the product is not been properly packed and found to be defective, the customers have the right to file a case against the proprietor. Hence utmost attention must be provided while packing is been done.

Labelling is the next stage in the process of marketing. It's about designing a label for the product and furnishing the important details in the outer part of the packaging. The product is been graded based on its labelling and utility. The customers can make a rapid decision in procuring the product based on the information furnished in the label. The labelling must be done by adhering to the rules and regulations of the **competition and consumer act, 2010**. Labelling also helps in the promotion of the product, thus earning a brand name for the product.

The consumers of all ages get attracted by the packing and labelling of products, but Majority of them are children. They never look into the aspect of the ingredients, price, expiry date etc.... if they get attracted to the labelling and the creative packing, they become stubborn in buying the product. They never wish to learn the details about the product if they get attracted to the packing. Consumers not only buy the product, but also market the product to their friends and relatives based on its packing. Hence customers work as a local marketing agent for the business. The products that catch the attention of the consumers based on the packing and labelling are mainly food products, jewelry, all type of accessories, gadgets etc...

One of the best ways to attract customers is by mentioning the facts regarding the offers rendered for the product. Majority of the customers these days get allured towards the offers and rush to purchase it before the offer ends. Hence, this is one amongst the marketing technique implemented in the business. Packing and labelling is the important phase in the marketing process where both creativity and innovation of the makers can be exhibited. There are three types of labels. They are as follows:

1. Brand label
2. Descriptive label
3. Grade label

Brand label is a type of label where it mentions the details about the brand of the product and its brand name that is been earned. Descriptive label mentions the information regarding how the product is to used or consumed. Grade label state the facts regarding the product like its price, expiry date, ingredients used and most importantly whether the product is subjected to any risk or not.

Hence, we would like to say that the business can incur a huge success and lot of laurels by its creativity and innovation, and what could be the prime place to showcase them rather than the packing and labelling of the product. Creativity and innovation are the god's blessed gift to mankind, but using them in the right place and time in such a way it benefits both us and others is in our hands.

OBJECTIVES OF THE STUDY

- To study the consumers perception towards the packing and labelling as tool of marketing.
- To study about the customers point of view regarding the improvements to be made in the packing and labelling.
- To know about the consumer's expectations from the product.

REVIEW OF LITERATURE

According to **T. Kedyanee and M. Pongsatorn (2005)**, Majority of people have their own shop and business and if they prefer to buy a private brand then they fear of been left out by their own community. They expect a reduction in the price which would be given only by their own community. The main reason they don't buy private label products is it lacks in the product quality from their expectations. Hence the quality of the product must be improvised.

According to **Silayoi, P. and Speece, M. (2004)**, the study suggests that the price, quality, shape, size, color and texture play an eminent role in buying the packed product. Mostly children are the one who get attracted seeing the package and decide to buy rather than women who don't buy packed food believing it to be harmful.

According to **Chris Wisson (2003)**, found out that maximum of the consumers believe that own label products would be good in its taste and quality, reasonable price equal to that of private products. The image of the own labelled products has been increased among the younger generation.

According to **Vazquez, D., Bruce, M. and Studd, R. (2003)**, the study explores that the packaging design management process plays a vital role in the buying of the products. They provide the customers with homely atmosphere like timely delivery, top class quality, design of the package. They have created a permanent place in the heart of the its customers by its dignity and their open-hearted behavior of accepting their ideas.

According to **Perrin, S. (2002)**, the discussion made reveals that the benefits of the usage of sustainable beverage cartons for juice, milk and other beverage products so that it does not get damaged or leaked during transit, thus ensuring a contribution been made in the journey reduce, reuse and recycle.

According to **A. Arun Kumar, K. Ankur and S. Deepali (2000)**, It is revealed that packaging plays an eminent role in the promotion of the brand. It is found that consumers give more importance to the package design, labelling, brand image and brand techniques used to market the brand. Thus, it is found packaging is more effective in attracting the customers to buy the product rather than advertisement.

Bloch, P.H. (1995), state that consumers buy products based on its ideal form and its creativity in designing the product and based on that only the customers decide whether to buy or not. If there would be frequent changes in the features of the product, then the customers would get confused and would not be able to understand their expectations regarding the product.

Dr. Mahavir and Dr. s.c.kundu (1995), conducted a research about "packaging as an effective marketing tool" which states that majority of the people prefer to buy the product based on its look and the place of sale. The product which is mostly preferred is cosmetic products among all the other products.

Peters, M. (1994), The research has its focus on the packaging of the product where majority of the respondents who believe that good packing is what that gets through the buyer's heart is women above the age of 51. Though other group of people don't believe in best packing, but is never got unnoticed.

Dr. S.K. Suraj and Dr. Raveendran P.T. (1991), "The study highlights the fact that packaging functions as an offline salesman who does the advertisement for the product but

never comes to light. Packaging has received a lot of positive and negative responses which could be taken as the perception of the consumers to improve our marketing strategies.

RESEARCH METHODOLOGY

Area of study

The area of study is confined to Coimbatore city.

Source of data

The study is based on both primary data and secondary data. Primary data has been collected with a structured questionnaire from the respondents. The secondary data has been collected from journals, books and an array of websites.

Sample size

The data was collected from 50 respondents and the method of sampling used in the study was convenient sampling.

Tools used for analysis

For the purpose of analysis, the following tools were used in the study:

- 1) Simple percentage analysis
- 2) Weighted average analysis.
- 3) Chi-square test

ANALYSIS

Table 1: Table showing the gender of respondents

S.NO	GENDER	NO.OF. RESPONDENTS	PERCENTAGE OF RESPONDENTS (%)
1	Male	19	38
2	Female	31	62
Total		50	100

Table 2: Table showing the marital status of respondents

S.NO	MARITAL STATUS	NO.OF. RESPONDENTS	PERCENTAGE OF RESPONDENTS (%)
1	Married	10	20
2	Unmarried	40	80
Total		50	100

Table 3: Table showing the Age of respondents

S.NO	AGE	NO.OF. RESPONDENTS	PERCENTAGE OF RESPONDENTS (%)
1	15 – 25	22	44
2	25 – 35	22	44
3	35 – 45	1	2
4	45 – 55	3	6
5	Above 55	2	4
Total		50	100

Table 4: Table showing the respondents purchasing habit seeing packing and label

S.NO	PURCHASING HABIT	NO.OF. RESPONDENTS	PERCENTAGE OF RESPONDENTS (%)
1	Yes	45	90
2	No	5	10
Total		50	100

Table 5: Table showing the Monthly income of respondents

S.NO	MONTHLY INCOME	NO.OF. RESPONDENTS	PERCENTAGE OF RESPONDENTS (%)
1	Below Rs.15,000	7	14
2	Rs.15,000-25,000	16	32
3	Rs25,000-35,000	9	18
4	Rs.35,000-45,000	7	14
5	Above Rs.45,000	11	22
Total		50	100

Table 6: Table showing the occupation of respondents

S.NO	OCCUPATION	NO.OF. RESPONDENTS	PERCENTAGE OF RESPONDENTS (%)
1	Student	10	20
2	Employee	28	56
3	Business man	10	20
4	Others	2	4
Total		50	100

Table 7: Table showing the respondents purchasing viewing description in the label

S.NO	PURCHASE VIEWING DESCRIPTION	NO.OF. RESPONDENTS	PERCENTAGE OF RESPONDENTS (%)
1	Food products	26	52
2	Cosmetic products	16	32
3	Electronic gadgets	7	14
4	Furniture	1	2
Total		50	100

Table 8: Table showing the respondents getting tempted by colorful package to buy

S.NO	ATTRACTION TO COLORFUL PACKING	NO.OF. RESPONDENTS	PERCENTAGE OF RESPONDENTS (%)
1	Yes	47	94
2	No	3	6
Total		50	100

Table 9: Table showing the rating of Packing and labelling

S.NO	Questions	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	Total	Rank
1)	Labelling provides sufficient information about the product	9	25	10	3	-	47	III
2)	Packing and labelling influence the customers buying decision	17	19	8	4	-	48	II
3)	The image of the packing attracts the customers	17	11	13	4	1	46	IV
4)	Innovative packing influence customers	12	19	8	7	4	50	I
5)	Brand promotion influence labelling	13	16	8	3	5	45	V

Table 10: Table showing the relationship between occupation and respondents product purchasing viewing description

HYPOTHESIS:

Null Hypothesis (Ho): There is no significant relationship between occupation and respondent's product purchasing viewing description.

Alternative Hypothesis (H1): There is significant relationship between occupation and respondent's product purchasing viewing description.

Occupation	Product purchased viewing description								Total
	Food products		Cosmetic products		Electronic gadgets		Furniture		
	OF	EF	OF	EF	OF	EF	OF	EF	
Student	4	3.2	4	2.4	1	2.8	1	1.6	10
Employee	8	8.96	4	6.72	11	7.84	5	4.48	28
Business man	3	3.2	3	2.4	2	2.8	2	1.6	10
Others	1	0.64	1	0.48	0	0.56	0	0.32	2
Total	16		12		14		8		50

Degree of freedom: (c-1) (r-1)

$$: (4-1) (4-1) = 9$$

Level of significance: 5%

Formula: Chi- Square (χ^2) = (O-E)² / E

Tabulated value: 16.919

Calculated value: 7.1035

From the above table, it is found out that the calculated value (7.1035) is less than the table value (16.919). Therefore, H1 is accepted. Hence, it is proved that there is a significant relationship between occupation and respondent's product purchasing viewing description.

FINDINGS

1. More than half (62%) of the respondents were female.
2. Out of the respondents (80%) of them were unmarried.
3. An equal majority of (44%) of the respondents were of age groups 15 – 25 and 25 – 35. (2%) of the respondents were from the age group 35 – 45, (6%) of the respondents were of the age group 45 – 55 and rest (4%) of the respondents were of above 55.
4. A majority of (90%) of the respondents purchase products by seeing the packing and label.
5. One third of the respondents (32%) earn a monthly income between Rs. 15,000 – 25,000.
6. Majority (56%) of the respondents are employees.
7. Maximum (52%) of the respondents purchase food products viewing the description given in the label.
8. Majority (94%) of the respondents get attracted to colorful packing and buy the products.

9. Majority of the respondents inferred that the innovative packing influences the customers and also that the packing and labelling influence the customers buying decision.

10. There is significant relationship between occupation and respondent's product purchasing viewing description.

SUGGESTIONS

I would like to suggest to the marketers that they can earn huge profit and popularity among the customers if they introduce more innovative packing with attractive colors and catchy designs with all the essential information like expiry date, price, quality seal print, mentioned in bigger size, so that the customers don't face any difficulty in searching them.

CONCLUSION

This study has provided me with a great exposure to know the consumers expectations from the product and the marketers. The world of business is mesmerizing the customers with its beauty and creativity with the use of modern technology and packing and labelling plays an important role. Hence the customers' expectations must be found out and fulfilled so that the product's market value would increase worldwide earning a huge profit and success.

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REAR-ENDERS OF INSTAGRAM USAGE AMONG ARTS AND SCIENCE COLLEGE STUDENTS IN SALEM DISTRICT

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ABSTRACT

The aim of this research is to make out the major issues related to impact of Instagram usage among arts and science college students in Salem District. Nowadays most of the college students have used and addicted in Instagram mobile application. The College students are used a variety of trends within Instagram, including memes, lip-synced songs, and comedies. Duets, a feature that allows users to add their own video to an existing video with the original content's audio, have led to most of these trends. Snow-ball sampling method has been used to collect the data. The size of the sample is 200. The primary data was collected through questionnaire from the respondents of arts and science college students in Salem District. For analyzing the primary data, statistical tools such as Percentage Analysis, Reliability Statistics, Friedman Rank Correlation, Factor Analysis, T-test, One Way ANOVA and Chi-Square Test were used with the help of SPSS Software version 21.0. The major finding of the study is there is no significant difference between impact of Instagram usage and the Socio-economic profile of the arts and science college students.

Key Words: Rear-ender, Instagram and Students.

1.1 Introduction

Instagram is a photo and video-sharing social media application that was launched in 2010 by Kevin Systrom. The first prototype of Instagram was a web app called Burbn, which was inspired by Systrom's love of fine whiskeys and bourbons. The history of Instagram as the second-largest social media ever should be interesting for all Instagrammers and others. When Instagram was created or even another history about the Instagram account, all are covered in this blog. After months of trying, Instagram was created and launched on oct.06.2010.

Twenty-five thousand users showed up on the first day! But it was not an over-night success, and of course, there is a long story about this, which I will tell you. I remember a time when I

wished for a visual (and just optical social media) to share some of my newest shots on it Or to find my old childhood friends and see what they look like now! There was one time I cooked a delicious pizza, and It looked like it came from heaven! I wanted to take a picture of it and show it to every people I meet for the rest of my life! Such a pity, Instagram wasn't there to help me! So thank god for Instagram, right?

1.2 Appearance of INSTAGRAM

October 6, 2010: Instagram launches, December 12, 2010: Instagram has 1 million users. March 21, 2011: first worldwide InstaMeet. August 3, 2011: 150 millionth photo upload, September 20, 2011: introducing version 2.0 with four new filters. September 26, 2011: 10 million users! November 21, 2011: the launch of weekend hashtag project #VHP. April 3, 2012: Instagram launches on android too. April 9, 2012: Facebook buys Instagram. June 28, 2012: Instagram designs photo pages for the web. July 26, 2012:



Instagram has 80 million users! December 11, 2012: Version 3.2 with a new filter. December 21, 2012: version 3.4.1 brings 25 languages in. May 2, 2013: tag photos on Instagram. June 20, 2013: introducing videos o Instagram. December 12, 2013: introducing Instagram direct. December 1 2014 Instagram reaches 300 million. October 22, 2015 launch of boomerang. December 15, 2016: Instagram reaches 600 million. February 22, 2017: multiple photos per post. Now: Instagram has more than 1 billion monthly active users, up from 800 million in September 2017. Instagram is now one of the most popular social networks worldwide.

1.3 Review of Literature

Ethan Beresnick (2019) in their research, *Intensified Play: Cinematic study of Instagram mobile app*. This article analyzes a video creation and sharing app within the contexts of film editing, play and behaviors. The first five sections examine the history, creative

functions, and play experience of Instagram. The final section discusses its moral panic and social ramifications.

Prabu and Anthonisamy(2020) in this research, Identification of Influencing Factors: Does the Social Media Sites Affect the Education of College Students?. The major impact of the study is the Friedman rank correlation we come to know the most influenced factor of SMS amongst the college students. Further SMS site has both positive as well as negative effects. Students tend to spend much of their time in SMS and they lose their sleep and this may result in their lagging back in their academic performance also. Sometimes when the students log on to Social Media Sites, they go for unnecessary information and they develop unwelcome relationships.

Jiang Xiao You (2019) in their article, Research on Instagram App based on user-Centric Theory. The finding of the study is Instagram optimizes the user experience in the aspects of UCD design, content production and form innovation, personalized service and so on. It satisfies the user's needs and achieves the user's goals. In terms of user experience, Instagram has optimized the experience in terms of interface design, human-computer interactive, UGC and PGC and OGC content production model, content micro narrative modes and recommended algorithm technology based on big data, which enhanced user loyalty.

1.4 Importance of the Study

By understanding the importance of college students in Salem district, the researcher has decided to study the impact of Instagram usages among college students.

1.5 Statement of the Problem

Nowadays, Social Medias and Instagram usage applications are major reaching and attraction in this classical world. There are many social Medias like, Face book, WhatsApp, Twitter, Instagram etc., in Salem District. In college students have used lot of social media sites at the time of both college as well as leisure times. Lot of students has been addicted Instagram or Instagram application. Hence, this research work is undertaken and analyzes the Rear- Ender of Instagram usage among arts and science college students in Salem District only.

This research fulfilled the following issues:

1. Does the uses of Instagram usage among arts and science college students?
2. What are rear-ender of Instagram usage among arts and science college students?
3. What is the satisfaction level Instagram usage among arts and science college students?

1.6 Objectives of the Study

- To identify the purpose of using Instagram application among arts and science college students in Salem District.
- To analyze the impact of Instagram application usage among arts and science college students in Salem District.

1.7 Hypothesis of the Study

- There is no significant difference between Socio-economic profile of the respondents and the purpose of Instagram usage.
- There is no significant association between Socio-economic profile of the respondents and the impact of Instagram usage.

1.8 Methodology of the Study

S. No	Research	Focal Point
1.	Study Area	Salem District
2.	Type of Research	Both Qualitative & Quantitative Research
3.	Research Approach	Arts and Science College Students in Salem District.
4.	Scaling Technique	Likert Scaling Technique
5.	Data Collection Method	Both Primary and Secondary Data
6.	Sampling Method	Non-Probability , Snow-ball Sampling
7.	Sample Size	200 Respondents
8.	Software	SPSS Version 21.0
9.	Research Instrument	Interview- Schedule
10.	Tools for Analysis	Percentage Analysis, Reliability Statistics, Friedman Rank Correlation, Factor analysis, Independent Sample t Test, F Test and Chi-Square Test.

1.9 Analysis and Interpretation of Data

Socio-Economic Profile of the Instagram Users			
Demographic Variables	Classification of the Respondents	No. of Respondents	Percent
Gender	Male	116	58.0
	Female	84	42.0
	Total	200	100.0
Age	Below 20	45	22.5
	21-25	122	61.0

Socio-Economic Profile of the Instagram Users			
Demographic Variables	Classification of the Respondents	No. of Respondents	Percent
Gender	Male	116	58.0
	Female	84	42.0
	Total	200	100.0
	Above 25	33	16.5
	Total	200	100.0
Religion	Hindu	126	63.0
	Islamic	51	25.5
	Christian	23	11.5
	Total	200	100.0
Type of College	Govt. College	88	44.0
	Aided College	69	34.5
	Self Finance College	43	21.5
	Total	200	100.0
Stream	Arts	111	55.5
	Science	89	44.5
	Total	200	100.0
Marital Status	Unmarried	175	87.5
	Married	25	12.5
	Total	200	100.0
Occupational Status of the Parents	Govt. Employee	75	37.5
	Private Employee	64	32.0
	Business	32	16.0
	Profession	16	8.0
	Farmer	13	6.5
	Total	200	100.0
Demographic Variables	Classification of the Respondents	No. of Respondents	Percent
Monthly Income of the Parents	Below 25000	94	47.0
	15001-20000	44	22.0
	20001-25000	31	15.5
	Above 25000	31	15.5
	Total	200	100.0
Family Type	Joint Family	54	27.0
	Nuclear Family	146	73.0
	Total	200	100.0
Guidance From	Friends	120	60.0

Socio-Economic Profile of the Instagram Users			
Demographic Variables	Classification of the Respondents	No. of Respondents	Percent
Gender	Male	116	58.0
	Female	84	42.0
	Total	200	100.0
	Relatives	16	8.0
	Own Interest	64	32.0
	Total	200	100.0
Experience	Below 1 Year	164	82.0
	Above 1 Year	36	18.0
	Total	200	100.0
Frequency of Visiting	Daily Visit	157	78.5
	Weekly Twice	43	21.5
	Total	200	100.0
Spending Time per day	Less than 1 Hour	54	27.0
	1-2 Hours	107	53.5
	More than 2 Hours	39	19.5
	Total	200	100.0

Source: Primary Data

Above the table shows that socio-economic silhouette of the Instagram using arts and science college students occupied and its percentages.

1.11 Reliability Statistics of purpose of INSTAGRAM usage

Reliability Statistics for Purpose of Instagram Usage					
Purposes	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
1. To meet new and old people	39.47	47.633	.421	.752	0.769
2. Sharing photos, music & videos	40.13	48.022	.374	.756	
3. Chatting message in instant	39.86	46.886	.376	.756	
4. To find information	41.03	46.469	.336	.762	
5. Participating in discussion	40.93	45.217	.425	.751	
6. Updating information	40.68	44.300	.464	.746	
7. Feedback to friends	40.15	44.233	.548	.737	
8. To discuss public issues	40.02	45.053	.478	.745	
9. Collect donation to needful people	39.74	47.080	.438	.750	
10. Spent leisure times	39.64	47.601	.351	.759	
11. It creates opportunities for cine field	39.67	47.002	.383	.755	

Source: Primary Data

The Alpha coefficient for the eleven purpose of INSTAGRAM usage variables are 0.769, suggesting that the items have relatively high internal consistency. (Note that a reliability coefficient of 0.70 or higher is considered “Acceptable” in most Social Science research situations.

1.12 Reliability Statistics of Impact of INSTAGRAM usage

Reliability Statistics for Impact of Instagram Usage					
Impacts	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
1. Communicate people without fee	63.56	66.798	.207	.798	0.703
2. It creates awareness	62.91	65.669	.284	.791	
3. It keeps us in touch with friends	62.93	65.760	.313	.788	
4. Sharing mass information.	63.07	66.210	.340	.787	
5. Information spreads really quickly.	63.46	64.586	.383	.781	
6. It helps fund charities and fills specific needs of individuals.	63.61	64.066	.340	.785	
7. Entertainment or refreshment.	63.41	64.391	.340	.785	
8. Reviews on Instagram are precious.	63.71	64.609	.287	.790	
9. Introduces us to new things.	63.23	65.710	.334	.787	
10. It keeps our minds occupied.	63.61	65.515	.289	.790	
11. Possible for face-to-face meet	63.57	63.387	.378	.780	
12. Life boring without Instagram	63.44	64.141	.363	.782	
13. A lot of people get addicted	63.47	65.673	.324	.787	
14. Fear of losing your privacy.	63.59	65.197	.252	.794	
15. It creates biggest distractions.	63.68	66.622	.171	.704	
16. Cheating and Relationship Issues	63.60	65.785	.220	.798	
17. Instagram causes death	63.74	67.818	.113	.711	
18. Glamorizes Drugs and Alcohol	63.26	66.341	.283	.791	

Source: Primary Data

The Alpha coefficient for the eighteen impact of INSTAGRAM usage variables are 0.703, suggesting that the items have relatively high internal consistency. (Note that a

reliability coefficient of 0.70 or higher is considered “Acceptable” in most Social Science research situations.)

1.13 Factor Analysis

KMO and Bartlett's Test		
Kaiser-Meyer- Olkin Measure of Sampling Adequacy.		0.832
Bartlett's Test of Sphericity	Approx. Chi-Square	871.984
	Df	153
	Sig.	.000

Source: Computed Data

This table shows two tests that indicate the suitability of your data for structure detection re-ender of INSTAGRAM users. **The Kaiser-Meyer-Olkin Measure of Sampling Adequacy** is a statistic that indicates the proportion of variance in your variables that might be caused by underlying factors. High values (Nearby 1) generally indicate that a factor analysis may be useful with data. If the value is less than 0.50, the results of the factor analysis probably won't be very useful.

Bartlett's test of sphericity tests the hypothesis that your correlation matrix is an identity matrix, which would indicate that your variables are unrelated and therefore unsuitable for structure detection. Small values (less than 0.05) of the significance level indicate that a factor analysis may be useful with data.

1.14 Initial Eigen Values and Sums of Squared Loadings

Total Variance Explained									
Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.760	20.886	20.886	3.760	20.886	20.886	2.292	12.732	12.732
2	2.301	12.785	33.671	2.301	12.785	33.671	2.041	11.336	24.068
3	1.605	8.917	42.588	1.605	8.917	42.588	2.014	11.187	35.255
4	1.406	7.812	50.399	1.406	7.812	50.399	1.978	10.990	46.245
5	1.144	6.353	56.753	1.144	6.353	56.753	1.552	8.623	54.868
6	1.086	6.035	62.787	1.086	6.035	62.787	1.425	7.919	62.787
7	.848	4.711	67.499						
8	.790	4.390	71.889						
9	.764	4.243	76.132						
10	.637	3.538	79.670						
11	.611	3.397	83.066						
12	.596	3.314	86.380						
13	.529	2.941	89.320						
14	.498	2.768	92.089						
15	.458	2.542	94.631						
16	.416	2.309	96.940						
17	.319	1.770	98.710						
18	.232	1.290	100.000						

Extraction Method: Principal Component Analysis.

Source: Primary Data.

From the above table it can be noted the **Eighteen** variables are reduced to Six predominant factors based the Initial Eigen value of more than 1, with cumulative values in percentage of **62.787**.

1.15 Impact of Rotated Component Matrix

Rotated Component Matrix						
Impact of (INSTAGRAM)	Component					
	Create Problems	Create Communication	Create Happiness	Create Innovations	Create Speed	Create Fear
Cheating and Relationship Issues	.869					
Instagram causes death	.867					
Glamorizes Drugs and Alcohol	.771					
It creates awareness						
Communicate people without any fee		.800				
It keeps us in touch with friends		.800				
		.694				
A lot of people get addicted			.640			
Possible for face-to-face meet			.639			
Reviews on Instagram are precious.			.592			
Life boring without Instagram			.587			
It keeps our minds occupied.			.488			
Entertainment or refreshment.				.766		
Introduces us to new things.				.680		
It helps fund charities and specific needs				.670		
Sharing mass information.					.791	
Information spreads really quickly.					.651	
Fear of losing your privacy.						.782
It creates biggest distractions.						.577
Extraction Method: Principal Component Analysis.						

From the above table, it can be noted that three variables together form factor which can suitably be named as “**Create Problems**”, the second factor is formed with three variables which can be named as “**Create Communication**”, the third factor is formed with five variables which can be named as “**Create Happiness**”, the fourth factor is formed with three variables which can be named as “**Create Innovations**”, the fifth factor is formed with two variables which can be named as “**Create Speed**” and the last factor is formed with two variables which can be named as “**Create Fear**”.

1.16 Independent sample t-test (Gender Vs Impact of Instagram Usage)

<p>H0: There is no significant difference between male and female of the respondents with regarding impact of Instagram usage.</p> <p>H1: There is significant difference between male and female of the respondents with regarding impact of Instagram usage.</p>							
Impacts	Gender	N	Mean	Std. Deviation	t- Value	P- Value	H0 Slogan
Create Problems	Male	116	3.58	1.149	1.164	0.246	Accepted
	Female	84	3.39	1.107			
	Total	200					
Create Communication	Male	116	4.10	.877	2.058	0.031	Rejected
	Female	84	3.82	1.035			
	Total	200					
Create Happiness	Male	116	3.66	.695	.783	0.434	Accepted
	Female	84	3.58	.760			
	Total	200					
Create Innovations	Male	116	3.61	.964	1.171	0.243	Accepted
	Female	84	3.45	.977			
	Total	200					
Create Speed	Male	116	4.27	.819	-.217	0.829	Accepted
	Female	84	4.29	.737			
	Total	200					
Create Fear	Male	116	3.51	.982	.019	0.985	Accepted
	Female	84	3.51	.980			
	Total	200					

Source: Primary Data

Above the table indicates that P values are 0.246, 0.434, 0.243, 0.829 and 0.985. Since P values are more than 0.05, the null hypothesis is accepted at 5% level of significance. Hence it is concluded that there is no significant difference between male and female respondents and impact of Instagram usage. Whereas the P values 0.035(Create Communication) is less than 0.05, the null hypothesis is rejected and alternative hypothesis is accepted. Hence it is concluded that there is significant difference between male and female respondents and impact of Instagram usage.

1.17 One Way ANOVA (Monthly Income of the Parents Vs Impact of Instagram Usage)

<p>H0: There is no significant difference between monthly income of the parents and impact of Instagram usage.</p> <p>H1: There is significant difference between monthly income of the parents and impact of Instagram usage.</p>							
Impacts	Monthly Income of the Parents	N	Mean	Std. Deviation	F- Value	P- Value	H0 Slogan
Create Problems	Below 25000	94	3.60	1.067	.611	0.609	Accepted
	15001-20000	44	3.33	1.292			
	20001-25000	31	3.53	1.007			
	Above 25000	31	3.41	1.222			
	Total	200					
Create Communication	Below 25000	94	4.01	.932	1.245	0.295	Accepted
	15001-20000	44	4.09	.870			
	20001-25000	31	3.69	.977			
	Above 25000	31	4.04	1.095			
	Total	200					
Create Happiness	Below 25000	94	3.51	.765	2.518	0.059	Accepted
	15001-20000	44	3.74	.787			
	20001-25000	31	3.57	.564			
	Above 25000	31	3.88	.560			
	Total	200					
Create Innovations	Below 25000	94	3.38	.971	2.209	0.088	Accepted
	15001-20000	44	3.79	.946			
	20001-25000	31	3.54	.995			
	Above 25000	31	3.72	.919			

	Total	200					
Create Speed	Below 25000	94	4.15	.846	2.729	0.035	Rejected
	15001-20000	44	4.56	.583			
	20001-25000	31	4.24	.657			
	Above 25000	31	4.29	.883			
	Total	200					
Create Fear	Below 25000	94	3.61	.928	3.173	0.025	Rejected
	15001-20000	44	3.72	1.091			
	20001-25000	31	3.16	.916			
	Above 25000	31	3.24	.921			
	Total	200					

Source: Primary Data

Above the table indicates that P values are 0.609, 0.295, and 0.059. Since P value is more than 0.05, the null hypothesis is accepted at 5% level of significance. Hence it is concluded that there is no significant difference between monthly incomes of the parents and impact of Instagram usage. Whereas the P values 0.035 and 0.025 are less than 0.05, the null hypothesis is rejected and alternative hypothesis is accepted. Hence it is concluded that there is significant difference between monthly incomes of the parents and impact of Instagram usage.

1.18 Chi-Square Test (Marital Status Vs Overall Impact of Instagram Usage)

H0: There is no significant association between marital status and impact of Instagram usage.							
H1: There is significant association between marital status and impact of Instagram usage.							
Marital Status	Overall Impact			Total	Chi-Square Value	P- Value	Ho Slogan
	Low	Average	High				
Unmarried	1	12	162	175	4.968 ^a	0.083	Accepted
	.6%	6.9%	92.6%	100.0%			
	100.0%	70.6%	89.0%	87.5%			
Married	0	5	20	25			
	.0%	20.0%	80.0%	100.0%			
	.0%	29.4%	11.0%	12.5%			
Total	1	17	182	200			

Source: Primary Data

Above the table indicates that P value is 0.083. Since P value is more than 0.05, the null hypothesis is accepted at 5% level of significance. Hence it is concluded that there is no significant association between marital status and impact of Instagram usage.

1.19 Friedman Rank Correlation Vs Purpose of Instagram Usage

Purpose	N	Mean	Std. Deviation	Mean Rank	Position	Chi-Square	P-Value	H0 Slogan
To meet new and old people	200	4.34	.921	7.78	1	489.750	0.001	Rejected
Sharing photos, music & videos	200	3.61	.996	5.60	8			
Chatting message in instant	200	3.91	1.153	6.63	5			
To find information	200	2.70	1.292	3.58	11			
Participating in discussion	200	2.78	1.264	3.83	10			
Updating information	200	3.04	1.309	4.44	9			
Feedback to friends	200	3.64	1.121	5.83	7			
To discuss public issues	200	3.81	1.149	6.46	6			
Collect donation to needful people	200	4.09	.957	7.03	4			
Spent leisure times	200	4.18	1.045	7.39	3			
It creates opportunities for cine field	200	4.20	1.078	7.42	2			

Source: Primary Data

The above table provides the test statistic chi-Square value, degrees of freedom and the significance value of P which is all we need to report the result of Friedman test. Whereas to identify the rank occupied by the purpose of Instagram usage the first place identify, “To meet new and old people”, the second place identify “It creates opportunities for cine field” and the third place identify “Spent leisure times”.

P value is 0.001. Since P value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted at 5% level of significance. Hence it is concluded that there is significant difference between the purposes of Instagram usage. Finally the Instagram usage purposes are not same for all.

1.20 Suggestions

1. The Instagram app used college students to utilize academic purpose like subject matters, general knowledge and any other useful one.

2. Don't use the Instagram app at the time of college working hours or college campus because it is affected lot mistakes.
3. Make the first move one-to-one with your Instagram followers. Asking straightforward questions is the fastest way to get people talking on Instagram.
4. Promote user-generated content to your admirers. Some people believe that tweeting or sharing other people's content takes away their fans and followers from them. That's a bad way to see things in the Instagram world.
5. Upload good and lawful event for the civilization and avoid glamorous posts.
6. Find ways to thank fans. Writing interesting headlines is the only way to catch people's attention on social media.

1.21 Conclusion

This study focused on rear-ender of Instagram usage among arts and science college students in sale District. The main objective of the study is purpose and impact level of Instagram usage. All the results and findings based on statistical tools. The major finding of the study is there is no significant association between Socio-economic profile of the respondents and the impact of Instagram usage. The characteristics of intensified play are qualities valued in child development, such as imagining make-believe worlds, accepting uncertain outcomes, and following rule sets. Virtual playgrounds engage the cognitive skills of physical playgrounds and incorporate motor skills in the process of producing content. This research suggestion is bridges and creates awareness for both college students as well as the Instagram users.

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A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS SMARTPHONES WITH SPECIAL REFERENCE TO SIVAGANGAI CITY

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Abstract

As a result, the smartphone market is growing every year with increasing innovation. A total of 1.03 billion smartphones were in use in the third quarter of 2012, a 47% increase from the third quarter of 2011. India is one of the fastest-growing economies in the whole world. Hi-tech technology has played an important role in attracting people towards smartphones. There are different types of smartphones available in the market with different names and brands like Apple, One plus, Vivo, Samsung, etc. The brand is another factor that drives people to buy a smartphone. Tools like percentile analysis and rank analysis were used for the study. The major objective of this study is to analyze consumer behaviour towards smartphones in Sivagangai city, to find out the factors that influence consumers to purchase smartphones.

KEYWORDS: Consumer behaviour, Smartphones, Hi-tech technology, customer perception.

1. Introduction

The rapidly increasing demand for smartphones has created a stir across the world. Now a day's most consumers prefer to have a smartphone. The increasing innovation in mobile phone industries has brought this craze among people on smartphones. Smartphones are configured by an operating system with advanced computing capability and connectivity. Generally, Smartphones have high-pixel cameras with high sensors large touch screens and lots of features and applications. Mostly listening to music, reading news, sports, finance, health and fitness, taking notes, calendar, weather forecast and many more. These features and applications in smartphones have somehow made people's lives easier in daily life, at work or for entertainment purposes.

2. Statement of the Problem

The mobile phone has now become a basic necessity in every person's life. Brand preference is an essential aspect to understand as it reflects customer preference, purchase of a particular brand, performance, style and customer satisfaction. Along with the basic capabilities of smartphones to make voice calls, video calls and SMS and MMS, smartphones have been transformed as the new information medium.

As many manufacturers have entered the smartphone market, the competition in the smartphone market is becoming more and more fierce, Nokia is a smartphone manufacturer that used to dominate the phone market, but recently it is losing ground in the smartphone market. is visible. People are now living in a highly developed and technologically advanced society. The city of Sivagangai has tremendous potential for all products and services as the

region is inhabited by people of different religions, languages, cultures, backgrounds and demographic and socio-economic characteristics.

3. Objectives of the Study

- To study the socio-economic characteristics of smartphones in Sivagangai city.
- To identify the factors to be considered while purchasing smartphones in Sivagangai city.
- To analyze the awareness level towards smartphones in Sivagangai city.
- To study the consumer buying behaviour of branded smartphones in Sivagangai city.

1. Research Methodology

4. Research Methodology

Sampling technique	Convenient Sampling technique
Area of the Study	Sivagangai City
Sampling size	88 Respondents

5. Statistical Tools

The following statistical tools were applied to analyse the statistical data

- Rank Analysis
- Percentage Analysis

6. Review of Literature

Dr.AbdulGhafoor Awan and Ms.Arooj Fatima (2014), This study included both male and female respondents to show how marketing strategies used by marketers in terms of service quality, pricing, the value offered, trust and switching cost affect purchasing behaviour. This is considered the largest and most important segment of customers which cannot be ignored by cellular companies if they want to increase their profits.

S.Namasivayam, M.Prakashand M.Krishnakumar (2014), "A Study on Customer Satisfaction towards Samsung Smart Phones with Reference to Coimbatore City "Customer Satisfaction should be the main aim of a business. It is essential for businesses to effectively manage customer satisfaction. The researcher has conducted this study to find out the level of customer satisfaction towards Samsung smartphones. The target respondent includes those customers who are using Samsung smart phones. The collected data was edited, coded and tabulated by using some statistical tools.

7. Table

**Percentage Analysis
How often change your Smartphones**

S.NO	USING SMARTPHONE	NO OF RESPONDENTS	PERCENTAGE(%)
1	Less than 1 year	20	23
2	1 year– 2Year	23	26
3	2 year– 4Year	32	36
4	More than 4 years	13	15
	Total	88	100

Interpretation

The above table indicates that out of the total respondents taken for the study, 23% of respondents frequently change smartphones in less than a year, 26% of respondents change smartphones between one year to two years, 36% of respondents change smartphones between one year to two years, Smartphones are changing between a year to four years and 15% of the respondents are frequently changing smartphones more than four years.

Rank Analysis

Level of awareness towards Mobile Brands

Brands	Value	5	4	3	2	1	Total	Rank
Samsung	No	10	35	12	10	16	262	4
	Score	50	140	36	20	16		
Apple	No	22	30	14	10	12	304	3
	Score	110	120	42	20	12		
Vivo	No	35	12	33	04	04	334	2
	Score	175	48	99	08	04		
Redmi	No	45	10	20	10	03	348	1
	Score	225	40	60	20	03		
Oneplus	No	12	29	28	12	07	291	5
	Score	60	116	84	24	07		

Interpretation

The above table indicates that, out of those respondents taken for the study, the respondents gave top priority to Redmi Smartphone Brand, followed by Brands like Samsung, Apple, Vivo and One plus.

8. Suggestions

- To explore the market, the mobile industries have to focus more on the youth segment by providing more advanced features.
- Mobile vendors should take necessary measures to increase the number of service centres in rural areas and try to provide free service to rural people.
- More offers and discounts should be used as a saw weapon to attract customers.
- As consumer wants more and more features, smartphone makers should increase the number of features.

9. Conclusion

Since then, many big mobile phone companies have been 'making their move' in the industry. Due to the large entry of mobile phone companies, many smartphone brands have been introduced to the market in India, namely Apple, Samsung, Sony, Lenovo, HTC, Huawei, LG, Motorola, Asus, Nokia, Blackberry, Oppo, Ninethology, and Xioami. Usually, they use it at home, school, work, bus, train, coffee shops, restaurants, cinemas, supermarkets, shopping

malls, waiting time, cafes, walking, gym and parks. Smartphones have changed the ways that we used to live, communicate and connect with people all over the world. The major objective of this study is to analyze consumer behaviour towards smartphones in Sivagangai city, to find out the factors that influence consumers to purchase smartphones.

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INNOVATION WILL REJUVENATE INDIA'S CREATIVE ECONOMY IN POST PANDEMIC

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In November last year, the United Nations passed a resolution to announce it was marking 2021 as the 'International Year of Creative Economy for Sustainable Development', underpinning the critical role the creative industries play in achieving sustainable development worldwide. Although the UN resolution may have been premature as the Covid-19 pandemic's toughest days were in some countries, India amongst them, still to come. The UN's resolution underscored the importance the creative economy has in sustainable development and nation's GDP.

We have experienced a transformation in the past eighteen months. How we make, experience, and share arts and culture has changed radically with multiple lockdowns and social distancing. The uncertainty of a third wave threatens recovery for the arts in India and the uneven pace of the double vaccination between nations has massively curtailed international travel for artists and cultural tourists.

In 2019, when Covid-19 started to spread and much of the world went into lockdown in the spring, the creative economy was among the first hit. It was no different for India, where the creative economy has always been integral to its artistic vitality, social enterprise, civic pride, and economic wellbeing. The pandemic in many instances brought arts companies to a complete halt and artists income fell off the radar within weeks.

Arts sectors and Artists impacted

The pandemic has, in some instances, united artists online across the globe finding new audiences and new ways to collaborate and innovate. However, the pandemic has risked deepening divisions between socio-economic groups. Some artists with access to internet connectivity have found ways to innovate but by contrast artists and artisans in remote rural communities without connectivity have been left standing in digital silence.

Some art forms have fared okay with visual arts and the private art market sustaining. While the performing arts, theatres, music venues and festivals have been largely closed to live audiences. In India, some festivals moved online to retain public profile and continued international collaboration. However, the loss of ticket sales and sponsorships has had serious impact on their balance sheets.

From macro to micro the creative economy impacts national GDP and artisans' livelihoods

It's a mixed picture but nonetheless it's a very worrying, bleak one for many arts sectors, companies, and artists in India.

The creative economy feeds other economies – transport, hotels, tourism, restaurants. The British Council's ground-breaking research with the Ministry of Tourism in West Bengal highlights 10 segments which make up the creative economy of the annual Durga Puja festival. In 2019 pre-pandemic 2.58% of West Bengal's GDP was earned from the annual arts and culture festival. This festival is integral to the economy of the state and the livelihoods of the tens of thousands of artists, designers and artisans.

In India 88% of organizations who make the creative industries are Micro, Small and Mid-size enterprises. In the past year, 1% have been able to access government grants and 2% bank loans. In March this year, a devastating 26% of the arts sector was facing permanent closure in India.

Within the fledgling arts ecosystem, there's a gender-gap to be addressed too. There are 200 million artisans working in the crafts economy in India; 59% of them are women. In some fortunate states, the governments stepped in quickly at the outbreak of the pandemic with micro-grants, loans and basic food distribution. But there is now an even more serious risk of deepening gender inequality among craft-men and craftswomen in India precipitated by Covid-19.

A perilous future for the formal and informal creative economy.

A report titled Taking The Temperature (in its second edition published by FICCI, the Art X Company and British Council) offers some bleak insights in to the impact of the pandemic on India's creative economy and the many millions of professionals employed in the sector.

The complex picture of the formal and informal economy of the creative industries in India, a disparate governance structure between national and state governments and creative industries which fit in mix of different government departments between Culture, Tourism, Handloom etc; this complexity has conspired to leave the creative industries and livelihoods of artists and artisans perilous as they struggle to survive.

If cash and cash-flow is king – what next for the creative industries?

Many individual creative professionals and artisans are living with short-term survival and hand-to-mouth existences. 22% of the creative industries have lost 75% of their annual income. Some sectors are adapting to digital and live business models, while some of the workforce is leaving the creative economy and changing careers permanently.

Unprecedented global challenges necessitate unprecedented action.

There is an opportunity for the creative industries, financial institutions, and governments to come together in India, but this needs to be agile, substantial, and soon.

Access to emergency loans and grants for artists and artisans and creative companies are still urgently needed 18 months on; prioritizing timely disbursement of government grants and businesses CSR financial support are critical.

It is clear India's self-reliance and innate arts entrepreneurship will be key to the future. Substantial concerted government intervention and investment for the arts is critically needed now. While private corporate support will strengthen a healthy mixed creative economy for India's arts and culture. But the clock is running, and time is short.

A THEORETICAL STUDY ON GROWTH AND POPULARITY OF ONLINE FOOD DELIVERY APPS IN INDIA

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ABSTRACT

Food Delivery apps have made our lives very much easier. Earlier was the time when we used to wonder and get tensed about how we will manage if unexpected guests come into the home or the market got closed. What if you fall sick and don't want to enter in kitchen. With the help of the delivery app now a person can simply select the menu sitting in the home and place the order easily. This study examines consumers' views on online food ordering and delivery apps. The purpose of this theoretical study is to gain an understanding of their perspectives, requirements, and levels of contentment with online food transportation service. As a result, Zomato and swiggy leave no chance to compete with each other. Zomato's marketing strategy is much better than swiggy they keep on reminding you about their existence in the market. While on the other hand, Zomato is good with marketing strategies and swiggy recommends you about new places. In total both are good at their place and it is very hard to say that Zomato is the best or Swiggy is the best one should give a shot to both apps.

KEYWORDS:

Mobile Phone applications, customer needs, and online meal delivery service Zomato, Swiggy.,

INTRODUCTION:

Ordering food using the internet was conceptually distinct from ordering food through traditional channels, as the internet facilitates one-on-one communication between the vendor and the end user and provides customer support around the clock. In order to meet the ever-evolving requirements of customers, technology has been instrumental in the change that has taken place in the meal delivery industry, which has shifted from taking orders over the phone to accepting orders placed online. The provision of transportation service for food is currently one of the aspects of e-commerce that is growing at the rate that is considered to be among the most rapid currently. The biggest distinction between conventional Food Ordering and that which takes place online is the amount of interaction that takes place between of customer as well as the supplier. This is because traditional Food Ordering takes place in-person. Also as availability of information, the accessibility to technology, and the capacity to communicate with one another online grows and improves, an increasing number of individuals are leaning toward a more intensive use of the Internet. This is true for an extremely large number of people. The Internet has played a role in the shift in consumer preference, since people's increasing reliance on technology has led many to do everything online, including ordering ready-made meals to be delivered to their homes. The ease with which a customer may place an order using their mobile device (such as a smart phone, tablet, or laptop) is the primary

factor that influences their purchasing decision. Because of their reliance on technology and ease, modern and younger consumers are sometimes criticized for being "lazy." In addition to this, the amount of time it takes for the meal to be delivered gives consumers a good option for an alternate course of action in the event that they are unable to make any predetermined plans regarding where they'll eat or what they're going to eat.

STATEMENT OF PURPOSE:

- To identify the most popular online food suppliers.
- To analyze the attitude of customers regarding online food services.
- To study which food delivery app is faster or Speedy.
- To study on the marketing strategy of these online food services apps.

CONCEPT OF FOOD DELIVERY APPS/ ONLINE FOOD ORDERING SYSTEM:

Food delivery is a home delivery service in which a store, restaurant or third party app delivers food to consumers whenever they ask. The offers are generally placed through a mobile app or website.

Online ordering systems operate similarly to an online take away. Your customer orders online completes their payment and can then get their food delivery at their place.

The technique for placing orders for food online seems to be a website that was created with the food delivery sector as its primary user base in mind. By cutting down on the amount of manual labor required, this method will make it possible for hotels and restaurants to expand their commercial operations. The system also makes it possible to swiftly and easily manage an online menu, which clients can use to peruse and place orders using as few as a few clicks.

The staff members of the restaurant make use of a graphical user interface that is straight forward and simple to browse in order to handle these orders effectively. The development of a client-server application for meal ordering was supposed to be the focus of this project. Its application provides the user with a viewing of the most recent food requirements, such as section, name, picture cost, and explanation, and it does so both on the website and within the Android application. Food can be ordered by the consumer from either of these two websites. This application provides a series of activities for the administrator of a restaurant, including the ability to add, amend, delete, and query information pertaining to personnel, meal orders, and food.

The system for placing orders for meals online generates an online menu, from which clients can quickly select the items they want to eat and place their orders. Additionally, the clients who shop online are able to conveniently track their orders. The management keeps a database of customers up to date and works to improve the quality of the meal delivery service. This system also provides a means for customers to submit comments in the form of ratings for the various food items. Additionally, the system that is being proposed has the capability of recommending hotels and meals based on the ratings that are provided by the user, and the employees at hotels will be alerted of any opportunities for improvement as well as the quality. The transaction can be completed in cash, via the pay-on-delivery system, or online. Each user is given both a username and a password for their own personal account, which is maintained for the purpose of making ordering safer.

The summary of our findings produces actionable pieces of advice that can be given to consumers who buy food online, to food sellers that conduct transactions through the internet and to Indian government as order to simplify the to encourage them to enact appropriate legislation regarding the information that can be found online about online food products. The quality of the system, the quality of the information, and the quality of the service are the three aspects of a website that users typically anticipate having a positive impact on their overall online experiences.

These issues can only be resolved and a positive environment for online takeaway orders to be placed if laws are used as the criterion for solving them, joint efforts are made by the criteria for this include restaurants with online meal delivery platforms, as well as relevant government offices, consumers, and members of society, as well as relevant legislation.

Research into customer attitudes regarding food adjudication apps indicates that the online food adjudication app system could help hotels and restaurants expand their customer base by facilitating the online placement of orders. By facilitating online purchase placement, this goal will be reached. The purpose of this research was to learn more about consumers' motivations to make online food purchases, as well as the app's impact on users' cognition and satisfaction. The vast majority of respondents are of the opinion that exorbitant delivery fees should not be charged by online websites. Paying online is perceived as being risk-free by virtually all users. The quality of service provided by the meal rating app is the primary reason for its wide spread popularity

RESULTS AND DISCUSSIONS:

- The consumers of online food delivery apps feel that it is the best way to save time and very convenient.
- The consumers of all age group and income group use food apps and they are happy with the service quality, hygiene and packaging.
- Mostly employees preferred to order food online instead of going out for lunch, they feel placing orders at the lunch time will serve them hot food.
- Quality of food seemed as most important convenience, hygiene, door to door service, coupons and discounts promoted through apps and websites are the biggest factors of motivation for frequent orders.

SUGGESTIONS:

- Restaurant owners and managers should expand their use of online ordering and other easy additions of new distribution channels in order to entice more customers.
- Orders placed online are accepted, but it is important that both the quality and quantity of services be properly maintained.
- The vast majority of clients place their orders online by telephone or mobile phone, proprietors of restaurants ought to do what they can to win over these patrons by providing excellent responses to telephone conversations that involve human interaction. As a result of the slow site, customers encounter a number of issues, and as a result, restaurant owners need to know some approach to place orders in a way that is both effective and quick.

- In order to successfully compete in the market of today and to reap the rewards of the future, even traditional businesses need to build online apps.
- For the convenience of users, this application may be connected to social networking sites like Face book and Twitter, etc.
- Although it is easy to utilize and saves a lot of time, it still needs to be improved so that a greater number of orders may be placed in future.

CONCLUSION:

This study examines online food shopping have provided sufficient evidence highlighting both the implications and benefits of e- commerce. As a result, Zomato and swiggy leave no chance to compete with each other. Zomato’s marketing strategy is far much better than swiggy they keep on reminding you about their existence in the market. While on the other hand, Zomato is good with marketing strategies and swiggy recommends you about new places. In total both are good at their place and it is very hard to say that Zomato is the best or Swiggy is the best one should give a shot to both apps. Quality of food seemed as most important convenience, hygiene, door to door service, coupons and discounts promoted through apps and websites are the biggest factors of motivation for frequent orders.

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Bio Entrepreneurship and its Challenges

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Abstract

Ever since the onset of civilization, humans have been continuously improvising and innovating on different aspects to make their livelihood more sustainable. This innovation reached a steep uptrend trajectory during the industrial revolution, and with the discovery of DNA and emergence of genetic engineering, our civilization entered a new era of biotechnology where desirable traits can be easily engineered into an organism to obtain a desired product. However, it was soon realized that in order to make the product reachable to the masses, integration of science, biology, and technology with business is of the utmost importance. This resulted in the genesis of the concept of bio entrepreneurship. Presently, it is a rapidly emerging discipline connecting two large domains, namely biotechnology and business. Effective utilization of resources, increase in per capita income, employment, conservation of resources, improved quality of life & infrastructure, promotion of technology and export are some of the key roles played by an entrepreneur.

Keywords - Bio entrepreneurship, Conservation resource

Introduction

Indian biotechnology industry is one of the fastest growing knowledge based sectors. Biotechnology has been recognized as one of the key priority sectors under the ‘Make in India’, ‘Skill India’ and ‘Startup India’ initiative of the Government of India, being one of the few sectors on strong growth trajectory to drive sustainable economic growth and generate large scale employment opportunities. India currently ranks amongst the top 12 biotechnology destinations in the world, and is a global leader in the production of drugs and vaccines. In India, biotechnology is a powerful enabling technology that can revolutionize agriculture, healthcare, industrial processing and environmental sustainability. Indian biotechnology industry can be broadly classified into five categories namely biopharmaceuticals, bioagriculture, bioservices, bioindustry and bioinformatics. There are approximately 800 – 850 large, medium, small and startup companies in the biotechnology and allied sectors.

Within the different sectors in biotechnology, there are multiple disciplines which are huge specialties on their own.

- Biopharma – Drugs, vaccines, diagnostics
- Bioindustrial – Biofuels, nutraceuticals, enzymes
- Bioagri – Hybrid crops, biopesticides, biofertilizers
- Bioservices – custom synthesis & manufacturing and contract research
- Bioinformatics – data analytics and software and database services.

India is in an advantageous position to harness the potential of biotechnology due to its unique strengths such as availability of rich bio-resources, technical expertise, skilled manpower, progressive government policies and rapidly expanding access to international markets. Promotion of the Indian biotechnology sector is high on the policy agenda of the Government of India.

Entrepreneurship based on innovation has immense growth potential. In this circumstance, encouraging and promoting self-employment as a career option for young people will be of highest importance. Most policymakers and academics agree that entrepreneurship is critical to the development and wellbeing of society. Entrepreneurs drive and shape innovation, thereby speeding up structural changes in the economy. Entrepreneurship is thus a catalyst for economic growth and national competitiveness. Effective utilization of resources, increase in per capita income, employment, conservation of resources, improved quality of life & infrastructure, promotion of technology and export are some of the key roles played by an entrepreneur.

Bioentrepreneurship

Integration of Science (bio) and Entrepreneurship is defined as Bioentrepreneurship, wherein a business can be established by using biological entities or any idea, related to sciences to earn the profit. It can be voiced by several different names such as bioscience enterprise, biotechnology enterprise, life science entrepreneurship, BioE or simply as science entrepreneurship. Therefore, bioentrepreneurship encloses an understanding of an idea, invents something, brings about the sum of all activities to create an environment and infrastructure for well-trained professionals to build research-based projects and their commercialization.

Bioeconomy

Bioentrepreneurship is manifested as the key driver of the new bioeconomy. For a person to be a bioentrepreneur, few skills are prerequisite like positive energy, leadership qualities, appropriate track record, technical knowledge of the field, articulating and managerial skills. The whole world economy is changing its face by transforming sectors related to health, agriculture, energy and environment with bioentrepreneurship. Science education particularly biology focused education at the school level needs to be linked to “real-world” situations to have an applicability to the social issues.

Biotech companies

U.S Department of Agriculture (USDA) in 2018 published a report according to which the worth of bio-economy together with polymers, industrial biotechnology, biofuels, renewable chemicals, biomaterials and enzymes is \$355.28 billion, which by 2024, is expected to increase to approximately \$487 billion. Although the field is new, but there are bioentrepreneurship based biotech companies like Cambrian Genomics, MaterializeX, AntiverseAbbVie Biotech Company, Abbott Diagnostics Division, Amgen Inc., Genentech Inc., Gilead Biotech Company, Neurotech Inc., XBiotech, Novozymes North America Inc., Lonza Biologics Inc., Syros Pharmaceuticals, Amyris Inc., Canon U.S. Life Sciences, Inc., Santa Cruz Biotechnology Inc. etc. that are helping scientists in bridging a gap between the science of biotechnology and the commercialization of knowledge.

Relationship between biotechnology and bioentrepreneurship

Bioentrepreneurship is a syngensis of two large domains namely biological science and entrepreneurship with the former largely encompassing on the biotechnological process. Its main motive is utilization of biological entities or any innovative idea related to biological science to set up a business and gain profit through production and sale of products for the benefit of human beings. It is a holistic term which includes all activities required for building an enterprise for production of biotechnology related products (Afandi, 2018). Biotechnology on the other hand is a diverse technological field which involves working with living cells or

use of molecules derived from a cell in order to apply for the human welfare through the use of various tools or technologies largely conceptualised from the biological processes (Gupta et al., 2016).

DNA and its molecular structures gradually began to unveil through rigorous research of the scientists, this paved the way for the development of altogether a new discipline in the name of genetic engineering in which a segment of DNA carrying a desired gene is made to integrate into the DNA of an organism or a microbe to get a desired product or phenotype. Gradually as an elaboration of biotechnology, it was also applied in the plant world especially in agriculture domain to obtain desired variety of crops. The first genetically modified crop was developed in 1983 which was resistant to antibiotics and in 1996, the first genetically altered crop was produced which was a tomato plant with delayed ripening and was released commercially (Zeljezic et al., 2004).

The first biotechnology company, Genetech was established in 1976 to study and utilize the products of recombinant DNA technology (Pisano, 2006). This led to a connection between science and business and since then there was no looking back. A classic example is the case of Europe in which France has set up more than 2000 biotechnology firms followed by Spain housing more than 1000 firms (Mikulic, 2020). In the year 2019, the private biotechnology sector in Europe raised a whopping 3.3 billion dollars which was 35% more than that of previous year (Senior, 2020). Thus, with the rise in demand of desired biotechnological products for the welfare of mankind, pure academic research related to biotechnology which flourished somewhere in 1950s paved the way to business which is in a booming mode at present.

Pillars of Bioentrepreneurship

To establish Bioentrepreneurship programme three pillars are required for setting up a biotechnology enterprise such as management, threshold capital, and technology inspired by innovation AND considering as a foundation stone (Schoemaker & Schoemaker, 1998).

Bioentrepreneurship in India And Its Challenges

Bioentrepreneurship is a syngensis of biology, industry and market. The focal point of the issue is the booming population of India which primarily requires an affordable and trustworthy healthcare solution. This is required to save the lives of millions of poor people which make the Indian population. This is one of the foremost challenge a bioentrepreneur faces, as the entire process requires a perfect streamlining and meticulous planning so that the products every Indian citizen (Kumar, 2020). In addition to it, in India, there is a lack of encouragement for innovation. Due to a lack of strong policy making may be due to lack of general awareness which has overall slowed down its progress (Babu, 2020).

Measures To Promote Bioentrepreneurship in India

India is gradually moving towards a start-up ecosystem basically a nascent company, established by one or a group of entrepreneurs for development of a product or service and percolating the same to the market for consumer. The Government has started this start up initiative. Since its inception, 19,351 start-ups have been recognised by Department for Promotion of Industry and Internal Trade till June, 2019. In addition to it, the Government of India has established 'Funds for Fund of Start-ups (FFS)' with a core value of Rupees 10,000 crores in order to meet various funding requirements of start-up companies with Small

Industries Development Bank of India as the operating agency (Press information Bureau, Government of India).

The following are some of the start-up programmes initiated by the government to promote entrepreneurial programme:

- **Aspire**
- **Pradhan Mantri Mudra Yojana**
- **Atal Innovation Mission**
- **eBIZ Portal**
- **Dairy Processing and Infrastructure Development Fund (DIDF)**
- **National Initiative for Developing and Harnessing**
- **Uchchar Avishkar Yojana**

Future Prospects

Presently, developing nations and policy makers should start focusing on financial budget allocation for biotechnology companies for the survival and maintenance of biotechnology enterprises. It is suggested that coexistence of technology and scientific proficiency play a determining role in the growth of any nation. Bioentrepreneurship conferences should be a regular event every year to provide a platform for students, start-ups, life science entrepreneurs, investors, scientists and industry leaders to learn and expand their matrix in an encouraging environment.

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ENVIRONMENTAL CHALLENGES CAUSED BY THE WIDESPREAD USE OF FACE MASKS

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Abstract:

The continuous COVID-19 sickness has a big impact on not only people's health, but also the riches of the nation's economy and people's daily lives. Face masks are the main piece of primary personal protective equipment (PPE) used to prevent the spread of the infection. As a result, face mask usage and production both significantly rise as the COVID-19 pandemic spreads. Additionally, the majority of these masks contain plastics or plastic derivatives. Therefore, the widespread use of face masks quickly produces millions of tonnes of plastic garbage for the environment. This study intends to look into how face mask wastes affect the environment and sustainable ways to lessen this waste. An online survey of 1033 people was conducted to determine the types of face masks and the number of masks used per week. This study quantifies the amount of plastic waste generated by face masks using this survey and available literature. However, this survey was restricted to specific ages, countries, and time periods (July–August 2020). Thus, forecasting plastic waste generation only provides basic information about mask wastes. The findings revealed that a large amount of plastic waste remained in the land and marine environments in the form of mask waste, which will contribute to micro-plastic pollution. As a result, this paper emphasizes a sustainable approach to mask production by incorporating the use of natural plant fibre in woven face mask technology to reduce plastic waste caused by masks. Up cycling mask waste and producing construction materials were also discussed.

Keywords: Environment, Covid 19, protection.

1. INTRODUCTION

The ongoing COVID-19 pandemic has created significant uncertainty for every human, business, education, job, and economy in every country. There is no effective meditation to stop the spread of this lethal coronavirus disease. Because of the ongoing pandemic, wearing a mask is now required for every human life. To combat the ongoing pandemic, a variety of masks, including surgical, N95, and commercial fabric/cloth masks, are utilized.

According to a study conducted by the World Health Organization (WHO), approximately 89 million medical masks will be required in the United States to address the COVID-19 crisis, which is likely to last for some time . Additionally, according to the plastic innovation hub , the mask is in high demand in the United Kingdom, with annual sales of approximately 24.37 billion pounds. China has increased its daily production of medical masks to 14.8 million as of February 2020. According to Fadare and Okoffo (2020), the Japanese ministry of finance, trade, and industry noted that more than 600 million face masks would be required each month in April 2020. The greater use of masks results in a significant increase in mask production and an increase in energy consumption. A study, demonstrate that the production of a mask produces 59 g of CO₂-equivalent greenhouse gases and consumes approximately 10-30 Wh of energy.

Additionally, the ever-increasing use of face masks contributes to an increase in landfill and medical waste. The majority of these waste face masks are made of polypropylene, polyethylene, polyurethane, polystyrene, polycarbonate, or polyacrylonitrile, all of which contribute to the environmental pollution caused by plastic or micro plastics . This suggests that the ongoing pandemic worsens environmental pollution and harms the health of humans and animals. As a result, sustainable solutions must satisfy mask demand while minimizing impacts on the environment.

2. OBJECTIVES

The objective of this study is as follows

- To Identify the mask waste generation and provide the fundamental information about effect of the mask waste to the environment.
- To discuss about the importance, uses, issues and environmental Challenges in detail.

3. LITERATURE REVIEW

The current study's approach to collecting data was based researching journal articles about the rapid expanding COVID-19. The information and data on this particular subject are excellent and illustrate how serious the pandemic situation is. Such data is gathered from a variety of trustworthy internet sources, including journals, papers, and media articles, in addition to the scientific literature. The research was conducted between December -2022 and February - 2023, the height of the COVID-19 epidemic, and the time this review was finished.

4. RESEARCH METHODOLOGY

This research is actually based on secondary information from various journals, published book and newspapers along with internet. The study is qualitative and unique in nature. This has been used to study the conceptual framework, definition, present trend and some environmental challenges.

5. DATACOLLECTION

The following categories were the focus of the data collection:(a) safety precautions taken to monitor COVID-19 forms:(b) mask components: (c) issues with mask disposal; and (d) long-term strategies to address the effects of waste mask.

6. ANALYSIS AND INTERPRETATION

6.1 EFFECTS OF PROLONGED USAGE OF FACE MASK

Face mask has become essential part of our life during pandemic, Prolong usage of face mask have lead to nasal and skin irritation. The prolonged usage of face mask reduces the humidity of air circulation around the mouth and nasal region.

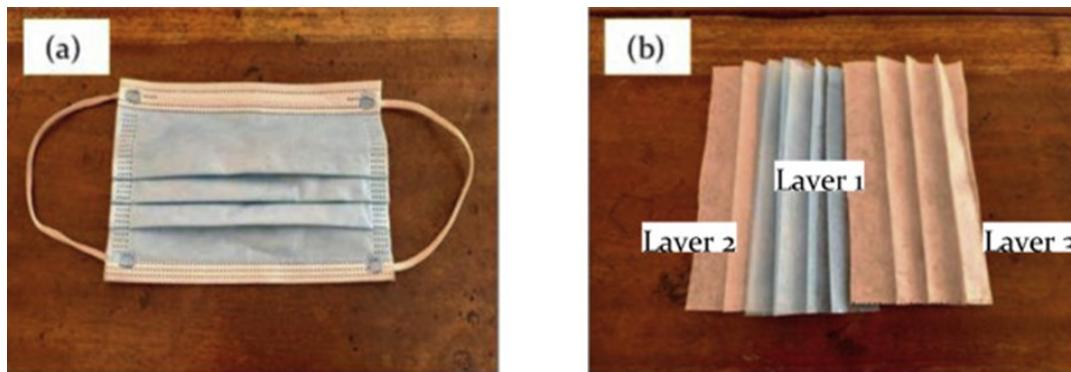
It comparative survey it is found that usage of face mask for longer , cause impairments of lung functions during moderate to heavy physical exertion.It increase the oxygen consumption and demand, both of the respiratory muscles and the heart.

6.2 MASK-MADE UP OF

The two- third of population, use surgical mask to prevent and protect themselves form wide spread of corona virus.Has it carry higher filtration capacity than compared to other types of mask.

This surgical mask is made up mainly of three layers , along with an inner soft absorbent non-woven layer and an exterior hydrophobic non-woven layer that is translucent and melt-blown in the middle (green, blue, or white colour). The primary material used to create this surgical

mask is polypropylene, sometimes known as plastic. However, this mask is also made of various polymers, such as polyester, polystyrene, polycarbonate, or polyethylene.



The N95 mask, which has four layers of material—an outermost layer of spun-bond polypropylene; an inner layer of biopolymer; a bottom part of melt-blown polypropylene filter material; and an interior (fourth) layer of spun-bound polypropylene—is the next one that has highly recommended for preventing the spread of the virus. Then there is the non-medical category of cotton masks. Medical masks include these surgical and N95 masks. Different cotton masks may have varying levels of filtration. Because different types of fabric have varying levels of filtration.

6.3 MESS UP -ENVIRONMENT BY MASK

People are not disposing the used mask in the appropriate technique, which has led to an increase in mask waste worldwide. Consequently, it causes a major environmental problem. Moreover, Sri Lanka, India, Pakistan, and China don't have any designated appropriate mask or plastic waste collection methods for their entire countries or portions of their regions . This is releasing a tremendous amount of plastic and plastic particle garbage that could wind up in the environment's landfills and streets. Also, it reaches streams and gets into both freshwater and marine waters. This increases the amount of plastics in the aquatic environment. Due to improper disposal of facemasks, plastic and plastic particles have now had negative impact on human health as well as the environment.

Additionally, the manufacturing of face masks raises Emissions of CO_2 , which may have significant impact on global warming . When N95 and surgical masks are produced, polypropylene, small aluminium strips, and propylene all contribute significantly to the environment's CO_2 emissions. Moreover, the creation of fabric, sewing, and weaving processes used in the fabrication of cloth masks all contribute to the environment's CO_2 emissions.

The pandemic has created an enormous challenge for handling both hazardous medical waste and municipal solid waste. Hospital face masks and other mixed garbage are taken to the dump and for incineration. However, such methods frequently have the ability to have negative environmental effects because the mask includes plastics. The majority of plastics are chemically stable, corrosion-resistant, and difficult for microbes to destroy . However, they offer environmental risks by preferring to stay in the soil. The burning of medical waste in combination with waste heat recovery is the method that enables the chemical energy content of polymers to be recovered for usable applications. The WHO has recommended $900\text{ }^{\circ}C$ and $1200\text{ }^{\circ}C$ for medical waste incineration to ensure safe destruction, besides the majority of people are not aware of this temperature range. The broad usage of incineration is nonetheless

constrained by heat recovery. Trace emissions of dioxin and fumaric acid can cause public concern and cause problems. Additionally using energy and emitting greenhouse gases into the environment is the transportation of the wastes to the appropriate disposal place.

The waste from the masks is also discharged into the rivers, where that blends with both fresh and salt water. As an outcome, the aquatic environment becomes contaminated with plastic. Toxins and organic pollutants are attracted to marine plastic, where they are absorbed and form a hazardous coating on the surface. Since marine animals ingest plastic, it is also possible to poison them. They could be directly destroyed by it, or it could weaken them, making them more vulnerable with outside threats.

6.4 SOLUTIONS TO REDUCE THE MASK WASTE

Since plastic is not biodegradable and affects soil and groundwater, it is a contentious topic that contributes to further climate change pollution. Different management and assessment techniques, such as incineration and land filling have been applied to address this issue. However, these are no longer the most popular choices for developing a circular economy. Since using plastic is a vital component of human conduct and cannot be entirely reduced, adopting an alternative strategy to manage plastic waste is essential. Governments are therefore using a variety of international agreements to control plastic pollution.

Reusing and recycling are viable solutions for treating plastic trash, but first it is necessary to identify the plastic's condition and take the necessary cleaning or repair measures in accord with the plastic's source. With further shredding, the collected plastic waste is sorted using techniques such as spectroscopy, X-ray fluorescence, flotation, magnetic separation, or density separation. The separated plastics are then melted and moulded into pellets for reuse after the optical sorter has been utilized to discern the colour. The recycled plastics are supplied to regional manufacturers of plastics, who then turn them into usable products like concrete additives, fabrics, footwear, and gasoline. The automated separation of plastic products could be used as a substitute because these processes are not financially feasible due to their high costs.

One approach was using to minimize the plastic pollution caused by mask waste is to recycle the mask using the proper procedures. Basic recycling and supplementary recycling are the two main types of recycling. The first step in recycling is to reuse the product in its original form. The thermoplastic mask is reusable through secondary recycling. One of the modern, eco friendly alternatives for regular makeup that produces plastic waste is biodegradable makeup. Other organic and biodegradable materials with comparable mechanical, physical, and chemical properties, such as light weight, high tensile strength, ecological safety, cheap cost, and high biodegradability potential, can be used in place of the mask's polypropylene component.

7. CONCLUSION

This study employs information from a public opinion poll to examine how many different types of face masks are worn in Australia, the United States, the United Kingdom, Singapore, Sri Lanka, and India. The number of face masks worn during the COVID-19 epidemic is revealed by the study. Results will aid in understanding the basic insider information on the production of mask waste and the many types of mask. These further improved face masks with plastic contamination increased soil and aquatic environment microplastic pollution. In order to identify the challenges of using more face masks and preventative measures, a thorough research was conducted.

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An Empirical Study on Farmers' Satisfaction towards Utilization of Agricultural Equipment in Salem West Taluk

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Abstract

India is a growing nation with a sizable agrarian society that mostly depends on the outputs of agriculture. A significant portion of our nation's Economy is contributed by the agricultural sector. The precise and simple distribution of scientific and technological information from research organisations to rural farmers is required by technology trusts. The current era of information technology has opened up new avenues for the rapid transmission of methodology and technology between information producers and consumers. Information technology has developed into a tool for idea exchange and a resource essential for sustaining and advancing agricultural progress, which raises a nation's GDP. In Salem West Taluk, the majority of people are employed in agriculture. The district's farmers rely mainly on agriculture to support their families. The efficiency with which agricultural equipment is used determines how agriculture will evolve. Many parts of the district experience these effects of agriculture in different ways. Particularly today, agricultural machinery and equipment serve a critical role in helping farmers maximise their produce. Farmers are happy when agricultural equipment produces the most output possible. The farmers' satisfaction encourages them to go on farming and pass it along to the following generation. In light of these considerations, the Salem West Taluk was chosen as the study location due to the district's notable post-independence agricultural development. A study on the farmers' attitudes on the use of agricultural equipment in Salem West Taluk has been conducted. The study's goal was to evaluate farmers' attitudes regarding contemporary agricultural equipment and their level of satisfaction. The tool through questionnaire was used to attain the goal. The conclusions have been outlined, and recommendations have been listed. The survey examined how satisfied Salem West Taluk farmers were with their overall use of agricultural equipment.

Keywords: farmers' satisfaction, agricultural equipment and impact of technology

Introduction

India is a growing nation with a sizable agrarian society that mostly depends on the outputs of agriculture. A significant portion of our nation's Economy is contributed by the agricultural sector. The precise and simple distribution of scientific and technological information from research organisations to rural farmers is required by technology trusts. The current era of information technology has opened up new avenues for the rapid transmission of methodology and technology between information producers and consumers. Information technology has developed into a tool for idea exchange and a resource essential for sustaining and advancing agricultural progress, which raises a nation's GDP.

Everything is now technologically advanced. Even the most recent procedures have been replaced by a variety of equipment for better and more effective results. Everything used to be artificial, but now it's all automatic and better. For humanity, agricultural machinery has been a wonderful asset.

Farming is one of the most important things that humanity needs to survive. Modern technology is not unaffected by the agriculture industry. The use of equipment has now

changed further farming practises. With the help of machinery, it is now feasible to grow crops everywhere, including in a desert.

Crops have progressed and grown more reliable. The methods for irrigation, farming, and planting have undergone significant alterations. Here, we'll talk about the functions and effects of agricultural equipment.

Agricultural equipment usage

In today's agriculture, equipment is used extensively. Farmers can no longer rely on manual labour for crops thanks to equipment. There are now tools available to aid him. Following are a few of the equipment's main applications in the agriculture sector:

- **Devices:** Time and productivity are the two most important aspects of cultivation. Great production should be achieved with little time spent. Farming has become quicker and more efficient thanks to equipment like tractors, cutters, and other machinery. Formerly, bulls were used for the same purpose, which was labor- and time-intensive.
- **Modern transportation technique:** Bullock carts are no longer necessary for moving the crop to markets. The cultivators can quickly bring their crops to market thanks to modern transportation technologies. In this manner, the produce's authenticity is likewise managed. Crops are no longer damaged during transit, and consumers may now access new goods.
- **Weather forecast systems:** The weather forecast system is one of technology's greatest gifts to agriculture. Farmers can now predict the weather in advance and take the required preparations to protect their crops.
- **Plant irrigation:** Canals are no longer a major problem for agriculture. Water is delivered by water pumps to irrigate the crops. In Egypt, farmers have used water pumps to irrigate their crops and draw water from the Nile.
- **Genetic engineering:** At the moment, some plants are created genetically to be resistant to pests and other conditions while also ensuring that they provide a healthy yield. These products are referred to as hybrids.

Technology's Effect on Agriculture

Agriculture has been greatly impacted by modern machinery. The output and yield of supplies have increased, and it has turned out to be profitable for the farmers in the interim. Equipment has not only increased farmer profitability but also improved the quality of our products. Providing for such a large population's food needs is a challenging task.

A significantly higher yield than ever before has been produced by the farmers thanks to equipment in this situation. We've been able to produce better and more hybrid goods because to new machinery. Crops currently have a higher nutritional value than in the past, and they are less susceptible to disease. Our farmers can now irrigate their fields without relying on the rain since they have pumps.

As a result, food has become much more affordable. Scientists have improved the Genetics of plants such that they can withstand any onslaught. This sector has been mostly impacted by equipment.

Statement of the problem

In Salem West Taluk, the majority of people are employed in agriculture. The district's farmers rely mainly on agriculture to support their families. The efficiency with which agricultural equipment is used determines how agriculture will evolve. Many parts of the district experience these effects of agriculture in different ways. Particularly today, agricultural machinery and equipment serve a critical role in helping farmers maximise their produce.

Farmers are happy when agricultural equipment produces the most output possible. The farmers' satisfaction encourages them to go on farming and pass it along to the following generation. In light of these considerations, the Salem West Taluk was chosen as the study location due to the district's notable post-independence agricultural development. The Salem West Taluk, which is home to a variety of social groupings, has varying levels of agricultural development. This is due to the fact that they have distinct lifestyles, economic situations, and perspectives on agriculture.

Objectives of the study

1. To research aspects of the farmer's demographics.
2. To determine how farmers feel and behave towards the equipment
3. To evaluate how satisfied farmers are with their agricultural equipment.

Review of Literature

Rao (1978) looked into the impact of tractor use on agriculture yield, labour employment, and crop pattern. The methodology used was based on recall, that is, data collected both before and after the tractor was purchased. A questionnaire was sent to 4,000 tractor-owning farmers, but only 1500 of them responded. As is obvious, tractor-owning farms achieved higher yields per acre for all the crops grown on different-sized farms, and the increase was greater for the larger-sized tractor-owning farms.

In its report, NCAER (1980) describes a survey of agricultural fields with bullocks, tractors used for custom rental, and all three of the major agroclimatic zones in seven states. 815 farming households were selected at random from 85 communities. According to reports, farms using conventional tractors produced higher yields than those with bullocks. These yields varied by crop and ranged from 72% for sorghum to 7% for cotton.

The tiny size of agricultural holdings made up a significant portion of Kerala's arable land, according to a report from the Project Planning and Monitoring Cell of the Government of Kerala (1986), and small farmers have limited access to suitable farm equipment, particularly power machinery. The following limitations are known from the report: economic and sociocultural restrictions, a lack of foreign currency to import machinery, poor quality locally produced equipment, a lack of rural artisans to supply equipment and implements, and the unsuitability of imported machinery for the state's resource endowments.

His research, which divided Haryana into three comparable zones depending on the level of mechanisation, confirmed the findings of Nandal and Rai (1986). A total of 162 farming households were included in the sample, with 54 farms each picked from each of the three zones. Three distinct types of farms were used to analyse the impact of mechanisation on crop productivity. According to the survey, the farms that used tractors produced more wheat and paddy. The yield was slightly lower for farmers using tractors on a custom-hire basis.

Data analysis & Interpretation:

Table No: 1 Demographic details of the Respondent

Factors	Category	No. of Respondent	Percentage(%)
Gender	Male	36	36
	Female	64	64
	Below 25 years	24	24

Age group	26- 35 years	26	26
	36 – 45 years	32	32
	Above 46 years	18	18
Marital Status	Married	72	72
	Unmarried	28	28
Monthly income	Rs.5000 – 10, 000	28	28
	Rs.10,001 – 15, 000	38	38
	Rs.15, 001 – 20, 000	20	20
	Rs.20,000 & above	14	14

Interpretation

64% of the respondents are female farmers, 32% of the farmers in the age group of 36-45 years, 72% of the farmers are married and 38% of the respondents monthly income is Rs.10,001-15,000.

Table No:2 Attitude of farmers towards agricultural equipments

Details	Category	No. Of respondent	the Percentage (%)
Type of equipments	Tractors	30	30
	Wagon	34	34
	Cultivators	20	20
	Plows	16	16
Year of usage	1 yr – 2yrs	10	10
	2 yrs - 3 yrs	30	30
	3yrs - 4 yrs	24	24
	Above 4 yrs	36	36
Mode of purchase	Cash	36	36
	Finance mode	24	24
	Cheque	30	30
	E-bill	10	10
Reason to purchase	Save time	40	40
	Reduce labour cost	34	34
	Maximum yield	14	14
	Improves fertility of the soil	12	12

Interpretation

34% of the respondents are using wagon for their agriculture. 36% of the respondents are using equipments for above 4 years, 36% of the respondents purchase the equipments by cash and 40% of the respondents purchase the equipments to save time.

Table No. : 3 Level of satisfaction of farmers towards agricultural equipments

Level of satisfaction in save time	Highly satisfied	24	24
	Satisfied	26	26
	Neither satisfied nor dissatisfied	32	32
	Highly dissatisfied	18	18
Level of satisfaction in reducing labour cost	Highly satisfied	24	24
	Satisfied	26	26
	Neither satisfied nor dissatisfied	32	32
	Highly dissatisfied	18	18
Level of satisfaction in yield	Highly satisfied	24	24
	Satisfied	26	26
	Neither satisfied nor dissatisfied	32	32
	Highly dissatisfied	18	18
Level of satisfaction in improving fertility of soil	Highly satisfied	24	24
	Satisfied	26	26
	Neither satisfied nor dissatisfied	32	32
	Highly dissatisfied	18	18

Suggestions

The agricultural machinery must be usable by both men and women. Farmers will be happy if it is light and simple to operate. The cost of the agricultural equipment must be reasonable. Only then would all types of farmers purchase and use agricultural equipment.

The government must give farmers financial aid and subsidies to encourage them to make purchases. The agricultural equipment must live up to farmers' expectations. Farmers' input is required by the companies when designing the machinery.

The farmers must be able to save both time and money. Before marketing the equipment, the manufacturing company must create and test the items. The only reason why farmers buy equipment is to lower output costs. One cost that must be cut is labour. Thus, respondents expect to see a decrease in labour costs. Only the desire for maximum production drives the switch from traditional to modern farming. So, the machinery must live up to and satisfy farmers' expectations.

Conclusions

A study on the farmers' attitudes on the use of agricultural equipment in Salem West Taluk has been conducted. The study's goal was to evaluate farmers' attitudes regarding contemporary agricultural equipment and their level of satisfaction. The tool through questionnaire was used to attain the goal. The conclusions have been outlined, and recommendations have been listed. The survey examined how satisfied Salem West Taluk farmers were with their overall use of agricultural equipment. Based on the analysis, there are several recommendations in the report. The farmers would be happy if the equipment producer used their suggestions when creating the products.

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Creativity and Innovation Enhance Business Growth and Success

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Abstract

Creativity, innovation and entrepreneurship are important things of the launch each innovative products and services that comes with advanced technology. Entrepreneurship is considered a key factor in economic development. This paper mainly focused on the creativity and innovation in entrepreneurship. Creativity and innovation have become the vital point to enhance the value of entrepreneurship. Creativity help us how to improve existing business practice. Innovation is about making a process that can convert invention or gain idea to become more marketable product or service. The study aims to analyze and elaborate the roles of creativity and innovation in entrepreneurship. To study this role, reviewing literature and searching for related material are using the search engines.

Keywords: Creative, ideas, innovative, university students

1. INTRODUCTION:

In today's environment, entrepreneurship is no longer an exceptional in society especially amongst the graduates. For the entrepreneurs, they can use a purposeful action and structure of a business that connect their creative idea to become more innovative. Career entrepreneurship nowadays has become more competitive and it is become one's who involve in this field need to embark their skill in order to survive. Entrepreneurship not only be called self-employment and hard work but it a platform to taps its full potential in which one's need to put emphasis on the generation and development of idea Günter Faltin [1]. In entrepreneurship field there is a need in risk-taking, research and development of new ideas and work hard to drive a new innovation in business. At present, rapid change in many aspects need the entrepreneur to be more alert on the changes occurred. The survival and competition between entrepreneur's need one's to launch their creativity and innovation product and services Akbar Fadaee & Haitham Obaid Abd Alzahrh, [2]. Hence, the requirement creativity and innovation is a vital strategy in entrepreneurship. Innovation is the instrument in entrepreneurship and both entrepreneurship and innovation need creativity by which it is a symbolic domain in the culture is changed Drucker [3]. Friday O. Okpara [4] supported the meaning of creativity by which it is the capability to produce, bring into existence, to create into a new form, to create through imaginative skill, to make to bring existence something new. Companies get recognized on their innovation as it is their ultimate source of competitive advantage point due to the new reality today's global business. With this, the roles of creativity and innovation in entrepreneurship are analyzed.

2. LITERATURE REVIEW:

2.1 Creativity in Entrepreneurship

Generally, entrepreneurs are required to have the ability to create, to invent into new form or to bring existence into something new. This ability is rather nor inherited or naturally in one's but it is something needs to be learnt. According to Akbar Fadaee [2], it is proved that the creativity is common among the human species and all at birth have talent in varying degrees. The definition of creativity can be defined in different and numerous ways. Entrepreneur

primary concerned is developing new product, processor market and the ability to break through the tough market.

According to Amabile [5] quoted from Ian Pillis [6], entrepreneurial creativity has been defined as the generation and implementation of novel, suitable ideas to establish new venture. Creativity is a continuous process in which required party to work hard and continually improve ideas and solution. Creative person will work hard by making gradual alteration and refinements to their work. Creativity in entrepreneurship also implies the organization environment such as team climate, teamwork and others.

2.2 Basic Element of The Creative Process

The process of creating new venture is inherently to be dynamic and versatile.

There are some aspects to be taken and the stages of creative approach. Below show some insight of explanation on the creative process:

Step 1: Preparation Preparation is a basic step need to be taking care off. It is a process to prepare your mind to be in creative thinking. The basic starts is identify a problem and look out for related information. Get your mind ready by study and research more on the field of expertise. Take more time to involve in professional or trade association to gain more experience and knowledge.

Step 2: Thinking the unthinkable In this step required entrepreneur to go beyond the comfort zone. The phrase thinking outside the box often be used to create the creative problem solution and expression that has been used in psychology, business and marketing

Step 3: Creativity Isn't Magic Creativity is the ability to generate, reapplying, changing or combining between new and existing ideas. The simplest way to obtain new idea is by combining the ideas and existing elements.

Step 4: Incubation In this stage involve a lot of works in order to achieve the main goal that is to find a solution. By evaluating the existing project can help to generate potential idea.

Step 5: Illumination In this stage, ideas that generate from incubation stage need to be clarified. Now the creativity process leads to the knowledge of some practical ideas that can be put to work.

Step 6: Verification This stage is to validate the idea accurate and useful. The idea will be determine either it is potential to solve a problem or not. The idea may be rejected, accepted, modified with minor or major changes. If the idea is rejected, the whole processes need to start again.

Step 7: Critical Thinking Critical thinking allows an entrepreneur to assess their own abilities in evaluating ideas. Critical thinking offers many advantages to entrepreneurs such as helping to formulate the best ideas and enabling them to explore new horizons

3. METHODOLOGY/MATERIALS

In this study, a few methods have been used. Reviews of relevant literature are the main methodology in this study. Relevant article journal are search using search engines such as google and yahoo respectively. Some of the journal are also assessed and download at trusted site such as ResearchGate (<https://www.researchgate.net/>). Related relevant information is from the discussion paper, report paper and trusted website.

4. RESULTS AND FINDINGS:

4.1 Innovation in Entrepreneurship

Future success of the companies is depend on innovation and its also become more critical for creative people to stay relevant in the competitive market to survive despite of the limited supply Akbar Fadaee [2]. Creativity lead to innovation is the often phrase that imply to how creativity and innovation are related and needed in entrepreneurship. We need to focus on innovation this day that making the creation of new ideas. The combination and transforms ideas and knowledge and turn into new value are a process of innovation. Without innovation, the productions of enterprise become obsolete.

According to quoted from Akbar Fadaee [2] entrepreneurs combine creative idea with existing market opportunities and actively pursuing an entrepreneurial opportunity to reality with launch of the business. In short, entrepreneurs have to contribute to accelerating change. Innovation can take several forms

- I. Innovation in process which includes change and improvement to methods. These contribute to increase in activity and by which lower cost and help to increase demand.
- II. Innovation in products or services. Through this innovation, its leads to increases in effective demand which encourages increases in investment and employment. Advances in Social Science, Education and Humanities Research, volume 470 214
- III. Innovation in management and work organization. This innovation require the organization take part equally and joining to generate viable and potential idea to become more competitive.

4.2 Roles of Creativity and Innovation in Entrepreneurship

Creativity and innovation in entrepreneurship link by which creativity is the intellectual activity to create new ideas while innovation is the action taken to transform the new ideas into a result.

- I. Creativity boosts business reputation. In competitive market nowadays, entrepreneurs with same feature of product selling need to find the different and appealing to attract customers. The product and services for certain business should be able to distinguish. Creative entrepreneurs must be able to value add the speciality in their product and services. The specialities could attract customer and remarkable. However, to keep the reputation run for long time creativity need to innovate from time to time without losing it touch and originality.
- II. Creativity source of business survival Competitive market nowadays required entrepreneur to be creative for not left behind. It is essential for business environment to compete in an increasingly challenging world at the moment. The values of creativity is vital for competitors who constantly producing innovative products or services accordance with the current development. As people nowadays are demand for changing, the pattern of customers to some extent slightly changes. Take for example, grocery shopping. Some of the enterprise has made it easy and creative for the customer to do their grocery shopping. One of the ways is through online shopping and the groceries will deliver right to their home. This kind of creativity lead the entrepreneur to be known and stay survive in tough competitive.
- III. Creativity spurs to entrepreneurial quality The advantage by taking creativity as priority leads the entrepreneurial towards better quality. Creativity required one's to solve the problem occur and need to come with relevant and reliable solution. Entrepreneur need to think out of box to enhance the entrepreneurial qualities.

IV. Creating new ideas for competitive advantages The whole process of entrepreneurship itself rooted in creation and exploration of creating and explores new ideas. Creative entrepreneur creates new products for existing services and product.

V. Thinking of novel ways to develop your product and improve the business There is always an opportunity for improvement in the deliverables of an enterprise. Creativity and innovation helps develop new ways of improving an existing product or service to optimize the business. This also allows entrepreneurs to think outside the box and beyond the traditional solutions. Through this opportunity new, interesting, potential yet versatile idea come up.

VI. Finding similar patterns in different areas Creative people would sometime able to connect dissimilar and unrelated subject and make successful entrepreneurial ideas. Interesting ideas could come from colliding different fields.

VII. Creativity is problem solving In developing new strategies to keep the business running competitively, creative problem solving provides a competitive advantage that every business wants to achieve. The need for creative problem solving arises because more management needs critical insight to find a suitable and viable solution whenever it happens.

4.3 Strengthening the Creativity and Innovation in Entrepreneurship

Creativity and innovation are a recognized way for sure path to success. Introducing new product from time to time seen as part of innovation made by the enterprise Therefore creativity and innovation should be one of the priorities and implemented optimally in the entrepreneurship. Based on the study by [7] on organizational against innovation suggest a few steps to enhance the creativity and innovation in entrepreneurship:

I. Innovation requires a political economy of reform which not only need inputs and capacity. This requires the active participation in which to create a constituency for innovation where government, academia, industry and citizenry are all involves in the innovation movement. *Advances in Social Science, Education and Humanities Research*, volume 470 215

II. Government can drive innovation through appropriate programs and awareness. Entrepreneurship education should be one of the ways to strengthen the innovation, especially in young age.

III. The active involvement of mass media, especially the increasing access to internet and Information and Communication Technologies (ICT) could be the channels to disseminate related information on creativity and innovation in entrepreneurship. It is also a platform for one to share their ideas of innovation.

IV. Encourage industries bodies and chamber of commerce to take lead in driving greater collaboration between businesses and start-ups. A few benefits should be given to those taking one step ahead to create a greater innovation. The obligation to strengthening the creativity and innovation in entrepreneurship involves multiple parties. Company will capitalize from their creativity through innovation by producing improved products and services. Therefore, the key to maintain or increase their competitive advantage in a market is creativity and innovation that being implemented in the company. Research and development should be implied in organizational company. Often research could bring new and creative idea, especially those ideas from different market, but lie in the same conception of the existing product. The successful entrepreneurial depends on the seriousness with which innovative activities are undertaken by the enterprises in terms of dominance input sourcing and the development of new niche product [8]. A few others way to strengthen creativity and innovation in

entrepreneurship from environmental aspects is by investigate the latent natural resources. The existing technology need to be adapted as well.

Creativity of Innovation:

Creativity, as a human ability or capacity, is predicated on the presence of some reality. Human behavior is dependent on an order of existence and a sphere of activity, whether from a religious or philosophical standpoint.

As a result, human creativity may be considered to be derived from and reliant on reality's constructed or objective order. A past reality or creation must exist for people to be creative. The main point here is that the present order of reality contains fundamental possibilities that are inherent or entrenched in it. On the basis of this established order, human creativity finds and actualizes these possibilities in some way. Physical (material) and metaphysical factors have a role in the offered of objective reality or creation [2]. When we realize that the objective of creativity is to gain creative insight and produce actionable ideas, the connection between creativity and innovation becomes both clear and perplexing. Despite the fact that contemporary culture appreciates innovation and recognizes it as a critical component of progress, how innovation is cultivated is frequently misunderstood, and the important role of creativity and its expression in the nurturing of innovation is largely neglected. If creativity is a human quality that is present in all of us, we may fairly expect invention to be widespread and simple to acquire in any sector of society. However, creativity might appear elusive and difficult to summon at whim, and the inherent creative capacity displayed by young children can be completely inhibited and rendered inaccessible by adults in the same culture [7]. Most people associate creativity with the capacity to think of doing something unique, an originality or uniqueness that may be used to build something that didn't exist before [8]. Making differences between creative thinkers and non-creative thinkers is problematic, according to Weisberg [9], who claims that creative thinking is a common occurrence and that we all have the potential to do so. The genius, as defined by Weisberg [9], is a creative person capable of making intellectual leaps. 'Outside the box': "the genius view shapes much of modern psychologists" thinking about creativity. Creativity should be distinguished from intelligence, which is sometimes referred to as divergent thinking, as opposed to convergent thinking, which is associated with the well-known general cognitive ability [10]. Castillo-Vergara, et al.[11] emphasized that the importance of creativity is linked to its influence on corporate competitiveness, citing research that shows a link between teams who do well in creativity tests and their success. Managing creativity and managing innovation, according to Wilson and Stokes [12], are two distinct processes. They claim that creativity is "the production of new ideas," which is primarily an individual effort that eventually relies on interactions with others in the same area (evoking parallels with Bourdieu). In order to leverage resources, innovation is the effective commercialization of new ideas, which is usually a joint process including venture capitalists, attorneys, and industry specialists. If creativity is defined as a type of human activity that is especially reliant on basic reality, then innovation may be defined as human action that takes place within the framework of recent historical progress [13] defines innovation as "the use of new knowledge to offer a new product or service that customers want". However, this definition excludes processes innovation (changing the way that business is conducted) and systems innovation (changing the way processes are controlled and organized). In both entrepreneurship and innovation, creativity is required, and it is via this process that a symbolic field in culture is altered [14]. Tschmuck [8] argues that innovation follows after invention: "an innovation has occurred only after the invention is successfully put on the market ... we must not equate the inventor with

the innovator". The invention, the prototype or the ideas are precursors to the innovation. Innovations flourish when the company and factories use scientific research and technology to produce products that are more responsive to the needs of their customers and clients, and in line with their expectations. Weisberg [9] claims that innovation is the result of the creative process combined with other market factors affecting the product, service, system, or process. Unlike entrepreneurship, there is little debate on the typical traits of innovators, but there is an emphasis on models of innovation and the economic effect of diverse models on businesses. In today's competitive world, innovation is vital to the survival and prosperity of creative individuals and inventive businesses. If innovation is lost, businesses are destined to degradation and destruction due to the rapid pace of global economic growth, high demand, and limited supply. The entrepreneurial process relies heavily on innovation. Entrepreneurial innovation is a method through which an entrepreneur generates new CSP or expands a pool of resources in order to enhance their wealth-generating potential. Entrepreneurs may turn their ideas into commercial products through the process of innovation. This necessitates their participation in hastening transformation [15]. More than a good concept, the innovation process is essential. Although the source of ideas is essential, and creative thinking may play a part in their creation, an idea derived through ideation differs from one derived from extensive thought, study, and job experience. More significantly, aspiring entrepreneurs invest time and money in developing a solid concept at various stages. As a result, innovation is a combination of good concept insights and assistance in putting the idea into action.

2.3 ENTREPRENEURSHIP

Entrepreneurship may be defined as a process that solves critical societal needs without focusing just on immediate financial gain for the entrepreneurs while also catalyzing social change. Despite the widespread emphasis on "opportunity," there is no universally accepted definition of entrepreneurial ability. The key competency of entrepreneurship, according to the European Key Competence Framework, refers to a person's capacity to put ideas into action. This wide perspective involves being open-minded to opportunities, putting creativity, innovation [16, 17]. Regardless of the restrictions, entrepreneurship is the process of bringing new ideas to market or implementing them extensively within companies. Entrepreneurs aren't born; they're people who have learned to be inventive, proactive, and risk-aware, and who can get things done regardless of the circumstances [18]. Most definitions imply that entrepreneurial competence is a system with several "aspects," "issues," and "dimensions" that relate to different sets of skills, talents, and competences. Fiet [19] discovered 116 distinct themes in an examination of 18 syllabi, with a high level of agreement in six major topical covering areas. They are: strategy/competitive analysis, managing growth, idea development, risk and rationality, funding (mostly business angels), and creativity. As in this case, allusions to "idea creation" and "problem-solving" are frequently followed by mentions of "creativity" and/or "innovation," with no explanations of what these terms imply. Entrepreneurship is a relatively new academic field. Despite decades of scholarly effort, the definition of an entrepreneur remains difficult. It's a controversial phrase that means different things to different individuals [20]. There is a big difference between the normal businessman and the entrepreneur who depends on the perception and taking the initiative, Microenterprises that follow well-established trends are not entrepreneurship, as well as refined work is not entrepreneurship. What separates the businessman from the entrepreneur is their perceptions and initiatives. The entrepreneur sees things that others cannot see and acts before others interact. Entrepreneurship is neither an attribute nor a character. Rather, it is a systematic search aimed at changing and exploiting the opportunity.

It looks to the established market, ignoring what was there while seeing what the market is missing to satisfy what it needs.

2.4 THE RELATIONSHIP BETWEEN CREATIVITY, INNOVATION AND ENTREPRENEURSHIP:

Creativity, innovation, and entrepreneurship have become critical values for the survival and development of businesses in this era of constant change and rising volatility [21]. The growing topic of creative entrepreneurship examines the relationships between innovation, creativity, and entrepreneurship; most of the literature focuses on the self-managed artist, or creative persons who find themselves doing both creative and business-related activities [22]. The relationship among creativity, innovation and entrepreneurship is pointed out by [23] who emphasizes the importance of creativity in the entrepreneurial process and innovation in the discovery of new business possibilities. Along these lines, According to Boza, et al. [24], the terms creativity, innovation, and entrepreneurship refer to the mindsets and talents connected with these concepts, as well as the traits and behaviors associated with successful enterprise. Entrepreneurship, for example, is the capacity of an individual to put ideas into action. It includes the capacity to plan and direct action toward the attainment of goals, as well as creativity, innovation, and risk-taking. It's important to think about how these mindsets and abilities may be applied in the workplace. Creativity, innovation, and entrepreneurship are widely regarded as engines for fostering an entrepreneurial culture and propelling socioeconomic growth forward [25]. Integration of these issues into educational programs' "core competencies" has become a major theme in dealing with volatile markets and the complicated demands of technology and societal developments [26]. The relationship between creativity and entrepreneurship is a mutually beneficial relationship. Creativity is financed and marketed by entrepreneurship, without the emergence of new technological innovations, entrepreneurship will reach a dead end. Without entrepreneurship, Creativity will remain just perhaps one of the most significant roadblocks to developing entrepreneurial mindsets and competencies is that, like entrepreneurship, innovation and creativity are regularly interpreted (and considered) as characteristics in the educational field, which tends to assign that humans are born with certain personality traits that make them creative/innovative/entrepreneurial [27]. The innovator needs the entrepreneur to push his ideas to the market, the entrepreneur needs the innovator's ideas that shake the market. It is common to see an innovative entrepreneur, but most executives become a combination of both within a short period. In order for innovators to attract entrepreneurs, their ideas must be attractive and useful, so that the entrepreneur believes that they will make the target market old and non-productive, whereas entrepreneurs should be the fastest in their industry, and aim to lead or dominate a new market. They need to be open to change and to make decisions if market conditions are ready for innovation to succeed. They are the generators of luck and the tool that innovators need to bring their ideas to market. Carayannis et al. [28] also connects creativity with entrepreneurship, especially in the context of change that is both achievable and useful given the present framework. Fayolle and Klandt [29] believe that entrepreneurship may be regarded (and executed) from three perspectives in modern entrepreneurship education: as a matter of culture or state of mind, as a matter of conduct, or as a matter of creating specific conditions. Developing an entrepreneurial mentality in graduates requires an education that emphasizes the values, beliefs, attitudes, and emotional components of entrepreneurship, as well as creativity and invention. However, the amount of attention devoted to these factors and how they are included into entrepreneurship taxonomies and syllabi might vary greatly.

5. CONCLUSION:

Entrepreneurship is the medium that spurs the creativity and innovation. Creativity and innovation are the heart of the spirit of enterprise which means both are play a vital role to strive the successful and viable enterprise. The organization and market product need the touch of creativity and innovation in order to not leave behind especially in competitive market nowadays. Creativity has always been closely linked to innovation (McLean, 2007). Organization must nourish creativity and innovation in entrepreneurship for many reasons. There is no doubt that current economics are volatile and violent one. Entrepreneurs need to ensure the organization are continue to delight the customer, produce the product in accordance to requirement which is the purpose of every business. The innovative elements should continuously change to fulfil one's need also for the survival of the enterprise. Entrepreneurs who embrace creativity and innovation in their business models, will be moving forward and be successful than entrepreneurs who remain with the traditional business model, which is only concerned with selling exclusively. The value of creativity and innovation generating the new ideas in business attract more benefits and value added towards the companies. Creativity and innovation are no longer doubt in purposes to help in keeping the business running for a long time and stay competitive.

EFFECT OF CASHLESS ECONOMY ON MICRO SMALL AND MEDIUM ENTERPRISES (MSMEs) IN ERODE DISTRICT OF TAMIL NADU

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ABSTRACT

The Micro, Small and Medium Enterprises (MSMEs) had been one of the economy's pillars in India, the Government was trying to maximize the important role of MSMEs to support the realization of a digital transaction ecosystem in India. Economic changes would have a detrimental impact on the economy if MSMEs were not present. To be a successful in a cashless era, this will need regulatory oversight. This paper focuses on effect of cashless economy on micro, small and medium enterprises and to know the major benefits and drawbacks of cashless transactions in micro, small and medium enterprises.

Keywords: Small Enterprises, Digital Transactions, Ecosystem and Cashless Economy.

INTRODUCTION

The Government of India aims to promote and pace of cashless transactions among the people and all the sectors of economy and particularly in micro, small and medium enterprises, the Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. Faceless, Paperless, Cashless is one of the professed role of Digital India. As continuation of demonetization process, the cashless transaction activities are implemented that impact the significant changes in the behaviour of consumers.

In Earlier, People used to visit shops with limited cash and therefore could buy limited goods. But now, digital payment modes have aided to keep aside this worry about cash in hand. The ability to pay or receive digitally has become more important than ever, as it benefits both businesses and consumers in many ways. Digital payments are lightning-fast. It enables money transfer round the clock, is relatively secure able, easily transferable, provides convenience, is trackable, and provides several mutually attractive deals that have given tremendous opportunities for new aggregators to come into existence.

In India's social and economic growth, MSMEs play a vital role. MSMEs generate nearly 8% of GDP to this sector as per the Ministry of MSME. Its economic contribution varies from industrial production, jobs and export revenue generation. While the pillar of the Indian economy, these sectors face challenges arising from outdated practices and the absence of digital influence. MSMEs digitization will also go a big step towards overcoming these problems and helping micro level enterprises to attract more consumers and make higher profits than before.

Though it has many benefits, inadequate internet infiltration, low internet speeds, limited smartphone and broadband penetration, very less PoS machines are the blockades towards achieving full digitalization that is here the main substitute for cash transactions. MSMEs in India are facing too difficult to achieve their profit. In short, a cashless economy can only be possible with sufficient infrastructure and planning that are required for supporting an economy like India.

BENEFITS OF THE CASHLESS TRANSACTIONS

The cashless transfer is soon becoming the most preferred option and there are a number of benefits of going cashless. The digital or electronic transaction of the capital by using net banking, credit cards etc. is called cashless transfer. People can easily pay their bills online, shop and schedule transactions and manage all the finances using their laptops or smartphones. Going cashless not only eases one's life but also helps authenticate and formalize the transactions that are done. This helps to curb corruption and the flow of black money which results in an increase of economic growth. The expenditure incurred in printing and transportation of currency notes is reduced.

➤ **Transparency**

Electronic payments will enhance transparency and accountability. Majority of the cashless societies are corrupt free as all the transactions are being traced, are visible and are transparent.

➤ **Time Saving**

Companies and Governments will get efficient and they can reduce costs as they no longer need the manual accounting work to be done. The costs associated with accounting and handling cash is very high.

➤ **Increased Customer**

Electronic payments will be beneficial for business people to increase their customer base even in far of geographic locations and hence will result in increased business transactions.

➤ **Helps Improved Economic Growth**

When a nation is taking a step towards a cashless economy, a boost in the economic growth can be expected. Through online payment one can check history of their financial transactions and plan their budget in a smart way.

➤ **Less Cash Decreased Crimes**

Making online payments are handy and it will lead to slim wallets as people need not carry hard cash. It will minimize pick pocketing and robbery of cash in crowded locations and big cities.

➤ **Easy Tax Collection**

Amount of tax collected will also maximize, and it can be spent for the betterment of poor and under privileged people and infrastructure development activities in economy.

➤ **Reduced Cost of Coins and Paper Currency**

Printing cost of paper notes, coins and maintenance itself is huge; this can be eliminated by electronic payments as there would be no need of paper currency.

➤ **Business Efficiency**

Businesses become more efficient in the face of going cashless. Small businesses can select to use Enterprise Resource Planning (ERP) software that enhances the Return on Investment (ROI) without burning a hole in the business owner's pocket. Going digital can also mean better online marketing. Small businesses can reach out to customers beyond geographical limitations and thus become more successful.

DRAWBACKS OF THE CASHLESS TRANSACTIONS

Some of the problems which stand in the way of India becoming a cashless society, cashless transactions are not widespread and this is due to the technology gap and the lack of proper education.

➤ **Not have Proper Bank Accounts**

Approximately 20% of the population does not have access to a bank account which includes of the rural people and some urban people in order to make online payments. Most often there is just one account per family which also limits the number of cards people can have individually.

➤ **Lack of Internet Facilities**

A large number of India's population is in rural areas, and there are no proper internet facilities available to make online payments. Even in big cities, sometimes online transactions cannot be made because of poor internet facilities or network problems. In order to convince people to do cashless transactions, the cost of the internet should be lowered and free WiFi should also be provided at public places.

➤ **Lack of Knowledge**

People in rural locations are not well educated about the digital mode of payment system. Even today some places which take paper cash and do not accept debit and credit cards. Making a purchase at such places with card becomes very difficult to customers. Small retailers in India still deal only in paper cash as they cannot afford to invest in digital infrastructure facilities.

➤ **Cyber Security**

Hacking and cyber theft are major and challenging problems which can be caused by online transactions. Cyber Security measures have to be brought in place to avoid money going into wrong hands.

CONCEPT

Going cashless and digital is therefore, beneficial for MSMEs. The Indian SME sector holds 8 percent share of India's GDP, contributing 40 percent to exports and 45 percent to manufacturing. Thus, that which is beneficial for MSMEs will prove to be an advantage to the Indian Economy in the long run. This paper also suggests a few measures which can be undertaken by the Government to specifically attract MSMEs in its digital push.

➤ **Incentivising Digital Transactions**

This incentive scheme will promote digital payments by incentivising banks to build a robust digital payments ecosystem and to promote RuPay debit cards and BHIM-UPI as low-cost digital payments mode across all sectors and segments of population. This can be achieved by improving access to formal credit, reducing cost of digital transactions, minimising incentives to transact in cash and simplifying compliance requirements.

➤ **Expanding Infrastructure**

Large scale promotion of PoS, Bharat QR code and procurement of PoS terminals will help in dramatically reduce the existing monthly cost and will help in making digital payments more attractive to MSMEs.

➤ Increase an Awareness and Strengthen Enablers

India already has an available banking infrastructure in terms of rural financial institutions, banking correspondents and the report suggests using them to drive financial literacy and awareness of myriad government schemes.

CONCLUSION

This paper concludes that cashless transaction economy is one of the good and strong decisions of Government of India. Many people accept the concept of cashless transactions system. It helps to fight against major illegal or unethical activities in the economy like corruption, money laundries etc. But main problems are the working of cash less transaction in India is cybercrime and illegal access of customer's data. Therefore it's important to strengthen internet security from protection against online mischievous. Micro, Small and Medium enterprises are faced the high degree of risk and problems in the application of cash less transaction. Government should be educated towards cash less transactions services. Government tries to promote customers mind towards the risk factors. Cashless transaction helps to develop the Indian economy is stronger. Hence, each and every one should access and use the digital based transaction. The Government to need more efforts financial literacy campaign time to time to make population aware of benefits.

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A Study on Indian Retailing in India

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ABSTRACT

Retailing in India has several outstanding achievements as well as impressive growth during last few decades. Indian retail market is one of the top five retail markets in the world by economic value and also it is considered as one of the fastest growing retail markets in the world. Retailing in India is the most important pillar of its economy and accounts of about 10% of its GDP. Indian retail industry is classified into organized and unorganized sectors. There is a rapid development of retailing which leads to shifting of customers from unorganized to organized sectors and it is mainly because of changing behavior and preferences of consumers. This changing behavior of consumers is due to increased income and changed life styles. Now the customer is very much aware about the product and services. He is becoming very specific and conscious about getting services by the retailers. His expectations are increasing day-by-day. Customers want everything under one roof i.e. shopping, food and entertainment and hence retailing in India is developing very fast. This paper fully based on secondary data. This paper provides information about Indian retailing growth and trend, and challenges of retail industry and the future prospects of retailing in India

INTRODUCTION

The Indian Retail Industry is the fifth largest in the world and it is one of the fastest growing sectors in India. Retailing in India has several outstanding achievements as well as impressive growth during last few decades and it is one of the pillars of its economy. This is only because of rising income, changing life styles by middle class, and increasing digital connectivity. Each of the retail companies has their own unique strategies and offering in order to sustain and grow the business. Development of mega malls in India is also one of the most important aspects to the booming retail sector. No. of big players are entering in this field and competing to survive in the market but it is not very easy to stand in the competition and so only few managed to survive and taste the success

OBJECTIVES

- To understand the concept of retailing in India
- To study the growth trends of Indian retail sector
- To identify the challenges faced by Indian Retail Industry
- To know the future prospects of retailing in India

RESEARCH METHODOLOGY

This paper is based on secondary data only.

GROWTH & TREND OF INDIAN RETAILING

India is witnessing an unprecedented consumption boom. The economy is growing between 7 and 9% and the resulting improvements in income dynamics along with factors like favourable demographics and spending patterns are driving the consumption demand. The Indian retail industry is ranked among the ten largest retail markets in the world. India's retail sector is worth \$836 billion in FY 2022, with an 81.5 percent contribution from traditional retail, organised brick-and-mortar retail makes up 12 percent of the overall retail market, followed by online

sales channels at 6.5 percent. The change in trend for Indian retailing is visible as in the following table.

Table 3.1
Indian retailing
(Rs. Billion)

Year	Retail Industry Size	Growth Year on Year (%)
2003-04	10,559	-
2004-05	11,295	7.0
2005-06	12,661	12.09
2006-07	14,096	11.34
2007-08	15,623	10.83
2008-09	17,497	12.0
2009-10	18,746	7.1
2010-11	20,820	11.0
2011-12	23,158	11.2

Source: CSO

From the table 3.1, it can be inferred that there was a growth rate of 7.0 percent at the beginning and thereafter there was a steady growth untressed. The years 2006-07 and 2007-08 had experienced fall in size of retail. In 2008-09, there was a recovery with the growth rate of 12 percent. Whereas in the year 2011-2012 growth rate was 11.2 percent though the size of growth was not phenomenal, it can be understood that acceptance by the society of the concept of retail is of permanent importance which is visible from the growth of retail industry in India.

Food and beverages constitute major chunk in the sales of any retail/ organization. With the culture of urban society having undergone a big change in the recent years, there is always a need to have adequate stock of food & beverages to center to the demand of the consumers. The following table shows the picture of food and beverage retail in India.

BIG TRENDS IMPACTING RETAIL IN INDIA

- Contactless engagements (mobile payments, no-contact deliveries, virtual tours, AR/VR-led consultations, and home visits).
- Growth in select sub-sectors driven by increased spend on essentials, nutrition, wellness, and hygiene (discretionary spending has been deprioritised).
- Digital as a platform not just for sales, but for inspiration, social affirmations, and brand building.
- Shift to D2C as brands understand the importance of staying close to the consumer amidst intense competition. The focus will be on building consumer awareness and feeding insights back into new product development and e-commerce strategies.
- Increased investments in home nesting as homes become the centre of all activities (work, leisure, study, and comfort).

- The rise of local and private labels, thanks to increasing consumer experimentation (e.g., lounge-wear), expectations, and choice, as well as the limited availability of specific products (e.g., a certain sanitizer brand or packaged staples).
- The importance of local kiranas in fulfilment and last mile delivery/servicing.

CHALLENGES FACED BY RETAIL INDUSTRY IN INDIA

Although retail industry in India is on a growing track not everyone has tasted success. Due to various diversities in the state policies and local influences, it becomes a larger hindrance for the retail to expand rapidly. The following are the various challenges faced by Indian retail industry

1. Indian Consumer

Earlier Indian Consumers were not that much aware about the products and brands. He used to save the income and purchase only necessary requirements. But today he is very much aware about the products, brands, luxury products and services. His tastes and preferences are changing continuously and because of improved standard of life, his expectations are increasing day-by-day.

2. Young Shoppers

India has more than 50 per cent of its population is young. College students earn money at very young age. Usage of internet and television is increased. They are ready to pay high for quality products. Most of their income is spent of apparel, electronics and shoplifting, and inaccurate supervision. These are the primary challenges that are difficult to handle even though having proper use of security technique.

3. Frauds in Retail

It may include vendor frauds, thefts,

4. Urbanization

Urbanization leads to changing consumer behavior. Local Population also becoming spenders rather savers

5. International Standards

India has over 5 million retail outlets but still it is longer way to reach international Standards

6. Non-Availability of Government Land

Demand of space for retail market is becoming serious matter. It is difficult to find a good real estate in terms of location and size

7. Emerging skill gaps

Whether it's automated checkout lanes or Artificial Intelligence (AI) driven product recommendations, new technologies are transforming retail experiences. Regulations have been updated to protect consumers in this new retail landscape. But the skills needed to effectively support these innovations aren't always present.

FUTURE PROSPECT OF RETAIL INDUSTRY

Future of Indian Retail Industry-shops of the future

Retail is India's largest industry which has travelled through different phases. History of Retailing cultivates from the era when Barter System came into existence. From immemorial times, we can recall retailing of entertainment in the fairs of Indus Valley Civilization which gives us the earliest example of Retailing of services. Further, the introduction of currency gave rise to plentiful commerce activities and small entrepreneurs set up shops to sell groceries, medicine, hardware etc. The small "kiranas" or popularly known as general merchants became an integral part of the daily lives of people and in this way retailing gained recognition as a professional activity. The year 1863 marked the entry of Durant and Spencer's in India which set the ball rolling for professionally organized retailing landscape in India. Post-British era,

the Government on India set up a public distribution system in the form of fair price shops to distribute essential commodities which marked as the second phase of the retailing in India. The third phase of organized Retailing began with the arrival of Bata where retailing gained specialized credence. In the fourth phase of Retailing revolution led by stores like Shoppers Stop, Food World, Nilgiri's, Kemp chains, Lifestyle etc flagged off the beginning of Supermarket Retailer, Specialty Retailer, Franchisee Retailer, Discount Retailer and Service Retailer. Mingling altogether, this evolution has led to the surge of two categories of Retailing- one being the store retailer and other being the non-store retailer such as direct retailing, catalogues and mailers, TV home shopping, and finally the virtual store or retailing on the internet. Consumers have become the king and the brands are tussling to create their space in the consumers' heart.

CONCLUSION:

Indian retail industry is no doubt one of the largest and fastest growing industries. Like most developed countries, India's growth also relies on growth of its retail industry. India is becoming a dynamic market with many international brands entering India to capitalize on the growing consumption pattern shown by the country. With right reforms and government initiatives, India retail industry is surely inching its way towards becoming the next boom industry. The future of the retail industry looks promising, as more and more Government policies have come into play, making it favourable to do business.

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Digital Marketing: A Review

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ABSTRACT

Digital marketing is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium. Digital marketing's development since the 1990s and 2000s has changed the way brands and businesses use technology for marketing. This paper mainly focuses on conceptual understanding of digital marketing, how digital marketing helps today's business and some cases in the form of examples.

KEYWORDS: Social media, display advertising, brands

INTRODUCTION

Digital marketing encompass all marketing efforts that use an electronic device or internet. Businesses leverage digital channel such as search engines, social media, email and their websites to connect with current and prospective customers. This can also be referred as 'online marketing', 'internet marketing' or 'web marketing'. Digital marketing is the act of promoting and selling products and services by leveraging online marketing tactics such as social media marketing, search marketing, and email marketing. Today the majority purchasing decisions begin online. As you'll see in this guide, these core disciplines of digital marketing will be critical to your business growth today, tomorrow, and for years to come.

A SHIFT OF MARKETING FROM TRADITIONAL TO DIGITAL:

Digital marketing's development since 1990s and 2000s has changed way brands and businesses use tools for marketing. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient. The best digital marketers have clear picture of how each digital marketing campaign supports their overarching goals. And depending on goals of their marketing strategy, marketers can support larger campaign through free and paid channels at their disposal.

STEPS TO DIGITAL STRATEGY

- Search engine Optimisation
- Google Adwords
- Social media marketing
- Improving results from your website and Landing page conversion
- Email marketing
- Google Analytics

ADVANTAGES OF DIGITAL MARKETING

- High level of interactivity creates an opportunity for interactive communication with consumers, thus more responsive to their understanding and expectations for seeking and receiving information.

- Facilitates customer segmentation and targeting - thus achieving better targeting of advertising messages and greater effectiveness of marketing activities.
- Creates more convenience for consumers - with the help of digital technologies, they can receive much more and better information about products and services that interest them, buy them from home and save time.
- Increases the traffic to the companies' websites through the development of qualitative online advertisements, Internet publications, related to the company's activity, etc.
- Facilitates communication and interaction with users - thanks to various platforms such as social networks, web applications or websites, users can ask questions and receive the information they need right away.

DISADVANTAGES OF DIGITAL MARKETING

- Trademark and Copyright Issues According to Steinman and Hawkins (2010), It is of the utmost importance for companies to protect their own trademarks and copyrights when using social media to promote their brands and products.
- Trust, Privacy and Security Issues Using social media to promote one's brand, products, or services can also implicate trust, privacy and data security issues. It is important for companies to aware of these issues and takes appropriate measures to minimize their exposure to liability related to personal data collection, use, and maintenance.
- Negative Feedbacks Social media, in a way, converts consumers into marketers and advertisers, and consumers can create positive or negative pressure for the company, its products, and its services, depending both on how the company is presented online and on the quality of products and services presented to the customer (Roberts & Kraynak 2008).

CONCLUSION:

To summarize, digital marketing has a bright future for long term sustainability of the product or services in the current technological market Digital marketing through mobile technologies, social media platforms, Digital Marketing today is all about using the internet technologies to reach out to existing and newer audiences and engage with them. Today digital marketing has disrupted industries and changed the way businesses reached out to customers. The main difference between traditional and digital marketing is the latter's ability to track data about user behavior and campaign performance in real-time.

SUSTAINABILITY A CATALYST FOR INNOVATION

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Abstract

Innovation is a critical instrument for achieving the SDGs, playing a key role in promoting a sustainable society. In this context, technology and innovation could simultaneously integrate the three dimensions of sustainable development: economic, social and environmental. The present paper explores the impact of innovation from the perspective of R&D on these three pillars, pointing out its role for economic progress, social advancements and environmental conditions, in the case of the European Union countries. The paper starts with qualitative research of the latest specialized literature regarding the SDGs and their relation with technology and innovations, highlighting important outcomes brought by innovation on economy, society and environment. The research continues with a quantitative analysis conducted on the basis of a correlation model along with three regression analyzes that aim to capture the influence of the level of R&D on the sustainability pillars. Thus, this paper affirms and strengthens the catalytic role of innovation for sustainable development. The added value of the paper is brought by the contribution to studies on the situation of EU states in terms of R&D and their potential to achieve the SDGs. Findings from regression analyzes can provide valuable information for parties involved in public policy or private companies. This information could be a starting point for a better allocation of resources towards the innovation area, but also for the formulation of integrated strategies in the R&D sector.

Keywords : Research and Development, Sustainable Development Goals.

Introduction

Sustainable innovation involves making intentional changes to a company's products, services, or processes to generate long-term social and environmental benefits while creating economic profits for the firm. That definition comes from researcher Richard Adams, who reviewed academic and industry research on the topic.

Features

The companies participating in Sustainable Brands 2010 are functioning models of the evolving relationship between sustainability and innovation. A 2008 report titled “A New Mindset for Corporate Sustainability” was co-sponsored by BT and Cisco, and was written by six academic experts from the United States, China, United Kingdom, Singapore and Spain. According to the report, sustainable innovation is creating new business models, opening up new markets, and providing a competitive advantage. Sustainable innovation is also improving profitability. This report is more than a theoretical summary or academic exercise, it includes case studies that demonstrate how companies are employing innovative sustainable practices to better the environment and their bottom line. Organizations that wish to grow profitably in the future must focus their efforts to benefit shareholders, society and the environment simultaneously. Concentrating on any one of these areas at the expense of the other two may compromise a business’s long-term success. A focus on sustainability provides the best means to implement this triple-pronged strategy simultaneously, enabling organizations to innovate, differentiate themselves and succeed.”

Steps to sustainability -driven innovation;

- 1. Make innovating for sustainability a part of your company's vision:** Update your company's stated visions, mission and list of values or principles to ensure that sustainability is at the heart, so that your company is publicly identified, both internally and externally, as sustainability-driven.
- 2. Formulate a strategy with sustainability at its heart:** To really be effective, sustainability must be included in a new formulation of your business strategy. Simply bolting it on to an existing strategy is likely to leave it marginalised and insignificant.
- 3. Embed sustainability in every part of your business:** Create an ongoing process for getting each part of the company to recognise and understand its environmental, economic and social impacts, and get each part thinking about how they can use that knowledge to innovate through a systematic and integrated approach.
- 4. Walk the talk:** Top leadership in the business has to believe in it. Staff and other stakeholders need to hear their leaders explain regularly what responsibility and sustainability mean for the business and the innovation possibilities they hold, and see the actual programs implemented.
- 5. Set up a body with the power to make sustainability matter:** Many of the leading sustainability-driven companies have a board committee devoted to ensuring that things move ahead. Others have a leading non-executive director in charge, while others still have a mixed committee of executives and non-executives. Whatever the arrangement, it is essential that the company regularly addresses sustainability and its strategic opportunities at the very highest level of decision making. Consider, review, evaluate and supervise integrated environmental, social and ethical policies. In collaboration with top management, make sure that responsibility and sustainability are taken into account during strategy formulations Advise the board of directors on responsibility and sustainability issues.
- 6. Set firm rules:** Establish a code of conduct on sustainability covering both your employees and other stakeholders in your business, stating clearly that anyone who doesn't adhere to it has no place in your company or connected to your company.
- 7. Bring your stakeholders on board:** Identify all the stakeholders in your business – shareholders, employees, suppliers, customers, the communities in which you operate – and engage with them on thinking about sustainability. Actively encourage them to participate in your innovation and encourage them to develop sustainable opportunities themselves.
- 8. Use people power:** Ensure that sustainability is a clearly stated value at every stage of your people management process, whether it's advertising for staff, hiring, induction, performance appraisal, remuneration or promotion. Create a training department that includes a strong focus on creativity and innovation based on sustainability.
- 9. Join networks:** A growing number of organisations, networks and other bodies dedicated to encouraging sustainable business are emerging. Get involved with groups such as the World Business Council for Sustainable Development, the UN Global Compact, the International Business Leaders Forum and similar local bodies. Take part in sustainability investment

rankings and monitors such as the Dow Jones Sustainability Indexes and the Corporate Responsibility Index.

10. Think beyond reporting: Align all business systems with the company's vision of sustainability. Corporate social responsibility reporting helps focus but it should not be viewed as an end in itself. Sustainability should run through every core system, from talent management to supplier evaluation, customer relationship management (CRM), and, of course, the balanced scorecard. This approach can turn focus into coordinated action that matters.



Advantages

1. Improves brand image & provides businesses with a competitive advantage

The best businesses are those that can overcome competition. With many business owners already competing for the same customer base, only those who stand out can sustainably grow and expand. One of the easiest ways to keep customers coming back to you is to ensure that you have a better offer than those you are competing with. Make sure to present your brand so that it is irresistible to potential customers and buyers.

2. Minimizes costs and increases productivity

Whether the office you run is physically present or considering getting the best virtual office in London, your overall goal should be to ensure your business becomes sustainable. One of the significant advantages of eco friendly business is that the company will get to a point where profits flow smoothly. Once the industry breaks even, it continues to grow and expand without necessarily requiring extra resources.

3. Makes it easy for the business to comply with regulations

When a business focuses on its sustainability and long-term success, it becomes easy to implement some of the government's legal requirements for the industry. With continued outcry on environmental degradation and the contribution that businesses play in such deterioration, most governments are...

Disadvantages Of Innovation In Business

Innovation is the production and assimilation of a new technology and the enlargement of products, services, and overall markets; development of new methods of production; and establishment of new systems. It can be considered as a both process and an outcome. Innovation is the primary catalyst of long term economic growth. Economies change on a constant pace and often needs “creative destruction” to improve their underlying structures. Innovation in its core does not only need to be the creation and invention of new products. It can also be the development of new systems and new ways to approaching problems.

In Economics, Innovation is the primary catalyst for strong sustainable growth. In the past new decades, the innovative creations...show more content...

For example, there must be need for that particular product or system to be introduced. It can also provide a service or product to an area that otherwise did not have it. For example, providing internet to African countries can be considered innovative even if the internet was created somewhere else.

Conclusion

The basic premises that suggests the existence of a positive relationship between innovation and sustainability performance. Also considering, its different levels, is supported and supported by results of the meta – analysis. Organizations are confronted with environmental and social issues, and innovation can be encouraged as a way to enable sustainable success in its various dimensions

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A Study on Awareness of Organic Food Products in Erode District

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Abstract

The high growth of population and life expectancies during the recent years increased demand for food supplies in India. To meet this, the green revolution became the corner stone of agricultural achievement. Overexploitation of natural and non-renewable resources has impaired ecological balance and has put the health of the consumers in jeopardy. Therefore it is inevitable to resort to organic food products. The aim of the study was to assess the awareness of organic food products among the consumers in Erode district, Tamil Nadu. The main source of organic foods was from specific shops and kitchen gardens and the most preferred factor while purchasing food items is the credibility. The reason for not consuming organic foods in our residents is the non-availability. Awareness of organic food products among study population with the greater awareness level among urban population. The main reasons for consuming organic food being credibility & availability. Increasing the awareness level of organic products, encouraging people to create their own organic garden can increase consumption of organic foods.

Keywords: Organic food, Consumer awareness, Consumer behaviour

INTRODUCTION

Agriculture is practiced since ancient times. Intervention of machinery, scientific methods, weather predictions have revolutionized the field of agriculture, while variety of chemical fertilizers and pesticides have increased yield without any concern of environmental measures for economic reasons. Modern man has contaminated soil and the atmosphere, leads to pollution that is destroying our planet. The current fad for organic food is more than just hype. Today it is a common practice for farmers to liberally make use of pesticide spray or fertilizers in order to improve the crop yields. A group of people, who felt strongly about the long term effects of these tampered food, started to grow and lead to what is called organic food. The term organic farming was coined by Lord Northbourne.¹ He described a holistic, ecologically balanced approach to farming.² When crops are grown without the use of conventional pesticides, sewage sludge or unnatural fertilizers and processed without the use of ionizing radiation or the addition of food additives, they are termed 'organic'.

It was with the advent of the 'green revolution' that the natural way of growing crops started becoming unpopular and economically less feasible. More crop yield meant higher profits to the farmer and better utilization of the land. Organic food farming continued in small family run. Large scale organic farming was begun by farmers and scientist, as a mark of protest to the agricultural industrialization. Now organic food is widely available and has become very popular with soaring sales. Organic food promotes no artificial preservatives and best maintain the originality of food. This prevents excess use of harmful ingredients and thereby ensures health. This study attempted to gain knowledge about consumer attitude towards organic food product consumption and to see whether there is any potential this might have for changing

their behaviour. The rationale for carrying out this study is that consideration for the environment could come only from well-informed citizens who are aware of, and fully committed to their rights to a quality health and environment.

OBJECTIVES OF THE STUDY

1. To assess the awareness of organic food products in Erode district.
2. To determine the awareness level of organic products among rural, semi urban and urban population in Erode district.
3. To determine other factors associated with the awareness level.

NEED OF THE STUDY

The awareness on the harmful effects of chemicals present in food is increasing among the consumers. The trend towards purchasing organic food is growing among people. A study to identify what actually induces consumers to turn towards organic food is important. Some of the prominent motivating factors to purchase organic foods include environmental concern, health concern and lifestyle, product quality and subjective norms. This empirical study is aimed at identifying the purchase intention of consumers towards organic foods. The study predicts the purchase intention of consumers based on the influences of factors like environmental concern, health concern and lifestyle, product quality and subjective norms on the attitude towards organic foods. The results of the study show that quality of products, environmental concern, health concern and lifestyle are the most commonly stated motives for purchasing organic foods.

RESEARCH METHODOLOGY

Data Collection

Primary data was collected by questionnaire survey method. Research instrument is questionnaire, personal interviews. Single questionnaire was created and Rural, semi urban and urban population in Erode city. In this study the target respondents were consumers of organic food products from Erode city.

Survey

The survey was carried out in Erode city. This city was selected because of their high populations and high literacy levels in the state of Tamilnadu. The questionnaire was rural, semi-urban, urban population (100 each, total of 300) users of organic product foods.

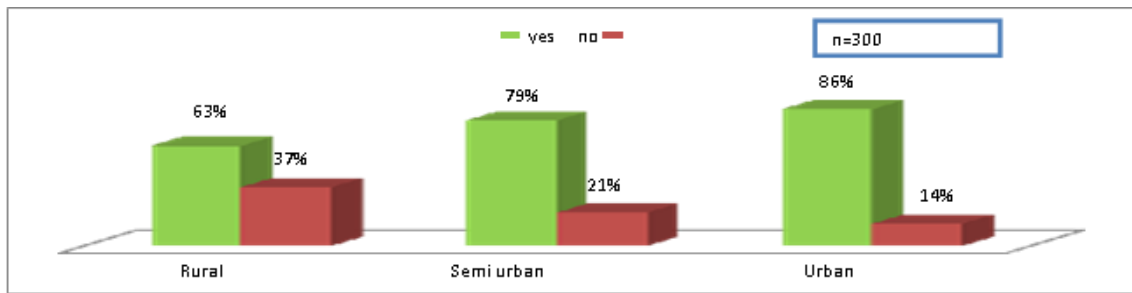
Sampling Technique

This study is conducted to know the consumer attitude towards organic products in Erode city. For this purpose stratified random sampling technique is adopted. And the Erode city of Tamilnadu is selected for the study

Statistical tools used for data analysis

Statistical tools used for data analysis includes percentages, cross tabulations, Graphs, Chi Square test. The statistical package used for data analysis was SPSS.

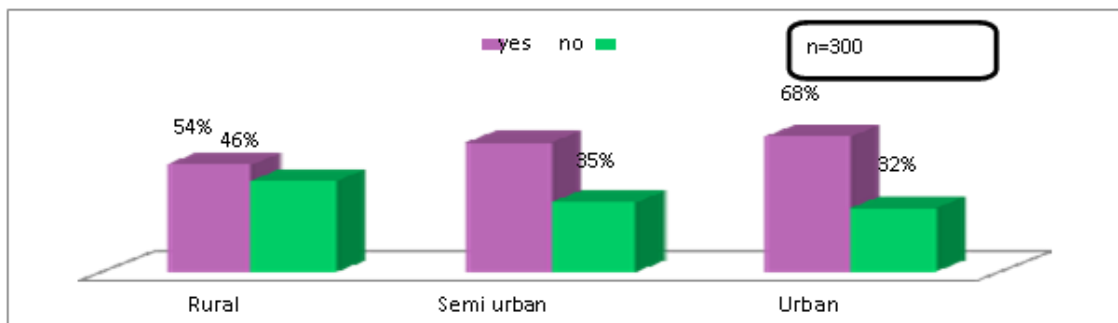
Figure 1.1 Percentage of respondents heard about organic food products



Interpretation

In the study population about 63%, 79%, 86% of respondents heard about organic food products. Figure 1.1 represents the difference in percentage of respondents heard about the organic food products in rural (63%), semi urban (79%) and urban areas (86%), which is statistically significant, in which the urban population constitutes majority of respondent who were heard about organic food products ($p < 0.01$, $df = 2$, Chi square value = 15.241).

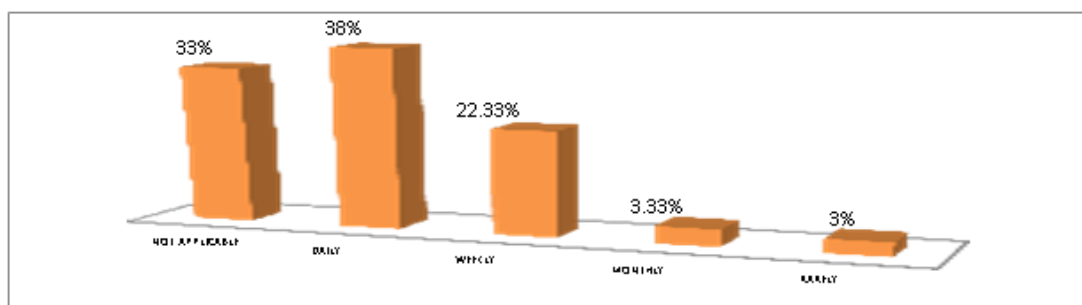
Figure 1.2 Purchase of organic food products



Interpretation

In the study population about 54%, 65%, 68% of respondents purchase organic food products. Figure 3 represent the difference in percentage of respondents who purchase organic food products in rural, semi urban, urban study population, which statistically significant ($p = 0.01$, $df = 2$, Chi square value = 14.202).

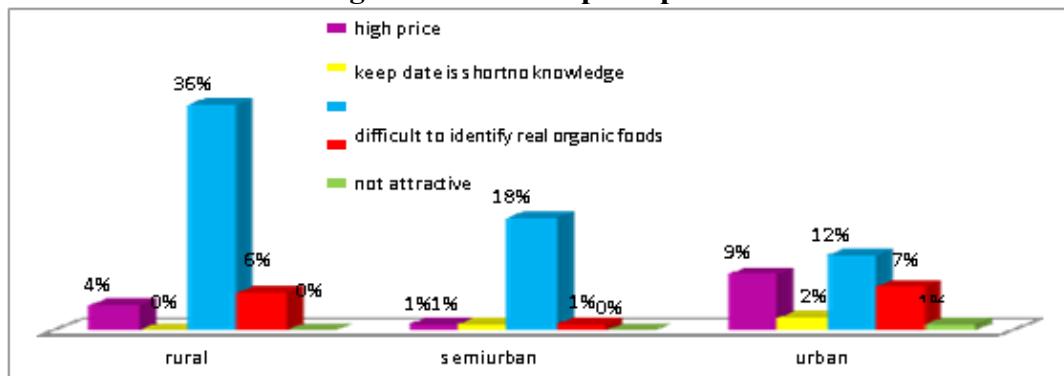
Figure 1.3 Reasons for purchasing organic products.



Interpretation

Figure 1.3 represents the percentage of respondents with various reasons for preferring organic food products. The main reason for purchasing organic food products is credibility in urban, semi urban, rural population. The degree of freedom is 12; p value is less than 0.05; there is significant difference between the factors influencing purchase of organic products between rural, semi urban and urban respondents.

Figure 1.4 Consumption pattern



Interpretation

The frequency of consumption of organic food was asked and the majority responded as daily consumption of organic food. Figure 1.4 represents the consumption pattern of the respondents. About 38% of them consume organic food products daily.

LIMITATIONS OF THE STUDY

- The area of the study is limited to Erode city, findings of the study may not reflect the entire Indian scenario
- The opinion of the respondents may not be good all the time, because of individual difference due to age, gender, income, occupation, consumer behaviour etc.
- There is an element of risk on the fitness associated with suggestions of the study due to the changing nature of consumers' behaviour from time to time.
- The findings are based on the responses of respondent's only. Some may have given biased response which the researcher may not know.
- Respondents had time constraints, since the survey was asked to be completed and to be returned immediately, the time pressure of the respondents may have affected the quality of data

CONCLUSION

Awareness of organic food products among study population is about 76% with the greater awareness level among urban population. The main reasons for consuming organic food being credibility and availability. The hindering factors for consuming organic food being lack of knowledge and difficulty to identify organic foods. Increasing the awareness level of organic products, encouraging people to create their own organic garden can increase consumption of organic food products. Sustained improvements in product features like package, certification, and freshness would lead to increase in consumption of organic food products.

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NEW PRODUCT TARGET MARKET

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ABSTRACT

- Target Marketing is the end consumer to which the company wants to sell its end products too.
- Target marketing involves breaking down the entire market into various segments and planning marketing strategies according for each segment to increase the market share.
- This is the next step in the product development. The Strategy statement consist of three parts: the first part describes the target product market , the planned product positioning and the sales, market shares and profit goals for the first few years.

KEYWORDS:

Prototype, Stereotyping,Potential



INTRODUCTION:

- New product introduction is a step by step process to take an idea at concept stage and move it through a working prototype stage to mass production commercialization.

It is called a new product introduction process rather than the new product development process, because New product introduction looks at the product from the view point of manufacturing.

- A target market is a specific group of people with shared characteristics that a business market its product of service too. Companies use target markets to thoroughly understand their potential consumer and craft marketing strategy that help them meet their business and marketing objectives.

New Product Development Process:

New product development refer to the process that goes into bringing a new product to market from brainstorming an idea to understanding if it fits into the market, ironing it out to prototype to final commercialization.

- Idea generation
- Research
- Planning
- Prototyping
- Testing
- Product development
- Commercialization

Idea Generation

The new product development process begins with idea generation that will help you solve an existing customer problem in a new and innovation way

Research

Once you development a product idea the next step in conducting research to flesh it out. There are various steps you can take to do this

- Marketing research
- Competitor

Planning

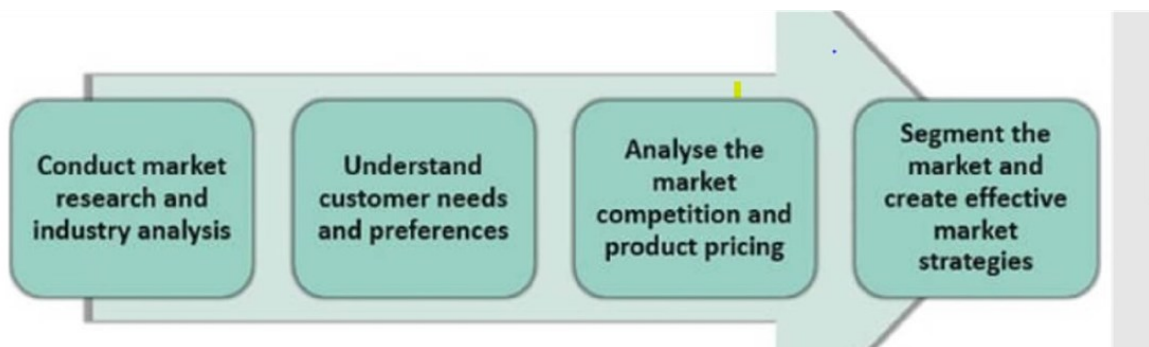
Planning also involves coming up with help you effectively market when your product is completed pricing models that and that your customers will pay Prototyping

The prototyping phase is when you come up with a sample product that is a mockup of what will be created mass production

Testing

Before launching your product you need to test it to ensure it will work as advertised and effectively solve your customer needs .so during this stage you share your prototype with target audiences and ask for actionable feedback on how the product works

How to Choose a Target Market:



Advantage and Disadvantage

Advantages	Disadvantages
Easier analyse of potential and actual consumers	Increase marketing costs
Tailoring of products to market.	Personalization can become burdensome to manage.
Product positioning and easy identification of opportunities.	Faux segmentation may be viewed cynically.
Identify competing products.	Narrow Segmentation can impact brand loyalty.
. ☑ Increase Sales effectiveness and cost efficiencies.	☑ Ethics and stereotyping

Conduct audience research

In order clearly understand your target audience you need to first do a little bit of investigation by understanding who your product and service are for how to find them you able to create a marketing strategy that actually makes you money

FIRST UNDERSTAND YOUR NICE MARKET

Whatever ever it is that you selling its most valuable to a very specific set of people this is a niche market to understand your niche take a look at what you selling it this will help you understand not only what you have to offer but also why your potential customer will want to buy it

LOOK AT YOUR EXISTING CUSTMER

If you already turning a profit in your business then that means that you already have direct access to your target audience after all your current customer have already made a purchase with you know for a fact that they convert

LOOK AT YOUR ANALYTICE

When you place or create digital marketing strategy it important to know precisely what kind of content to share and where to share it you can easily know this by looking at what kind of content currently bring customer to your online shop and which content converts to a sale

LOOK AT YOUR COMPETITION

If your already have an existing customer base then checking out what your competitors are doing will help you understand your own customer profit

UNDERSTAND YOUR PRODUCT FEATURES AND BENEFIT

When you doing your target audience analysis you really want to take the time to understand exactly what motivates potential customer to purchase your product

TEST PAID ADS YOUR TARGETMARGET

Now that you completed your audience analysis and have a good idea of who your idea customer is time to start running ads

Thought search enging optimization is by far the best marketing strategy with the rinning ads gives you quick gains and of data to work with

Understanding your target market is a crucial aspect of development a successful business below we explore the main reasons why understand your target market is so important In order to ensure a profitable business

IMPORTANCE OF UNDERSTANDING YOUR TARGET MARKET

- Better customer segmentation
- Increase focus and efficiency
- Improved brand reputation
- Increased customer loyalty
- Better decision making



RESEARECH PROVIDES

Firms likes Gartner and Forrester publish lots of actionable research information that personally found valuable when defining target market and idea audience member

SURVEY

If you have an existing audience and would like deeper information about your target market to optimize your product and positing further surveying your audience may be an effective way to learn more.

INTERVIEW

If you know of idea target audience members you may incentive them to be interviewed if there is a group of idea prospective host a focus group

Here is a great resource to conduct a customer interview

CONCLUSION:

Targeted marketing has huge potential both for the benefit of your business and for consumers in need of your service or product. Like all marketing method however it comes with pros and cons that will change based upon your business the current market and your own growth potential.

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CREATIVITY AND INNOVATION OF 21ST CENTURY IN DIGITAL MARKETING

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ABSTRACT

Digital marketing is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium. Digital marketing's development since the 21-st century has changed the way brands and businesses use technology for marketing. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient. This paper mainly focuses on conceptual understanding of digital marketing, how digital marketing helps today's business and some cases in the form of examples.

KEY WORDS: media, key performance indicators, mail, search engines, consumers

INTRODUCTION

I. WHAT IS DIGITAL MARKETING?

Digital marketing encompasses all marketing efforts that use an electronic device or internet. Businesses leverage digital channels such as search engines, social media, email and their websites to connect with current and prospective customers. This can also be referred as 'online marketing', 'internet marketing' or 'web marketing'. Digital marketing is defined by use of numerous digital tactics and channels to connect with customers where they spend much of their time: online. From website to business's online branding assets - digital advertising, email marketing, online brochures, and beyond -- there's spectrum of tactics falling under the umbrella of "digital marketing."

“Digital marketing is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium.”

II. A SHIFT OF MARKETING FROM TRADITIONAL TO DIGITAL

The development of digital marketing is inseparable from technology development. In 1971, Ray Tomlinson sent first email and his technology set the platform to allow people to send and receive files through different machines. In the 1980s, storage capacity of computer was already big enough to store huge volumes of customer information. Companies started choosing online techniques, such as database marketing, rather than limited list broker. This kind of databases allowed companies to track customers' information more effectively, thus transforming relationship between buyer and seller. However, the manual process was not so efficient.

In the 1990s, the term Digital Marketing was first coined, with debut of server/client architecture and the popularity of personal computers, the Customer Relationship Management (CRM) applications became significant part of marketing technology. Fierce competition forced vendors to include more service into their software, for example, marketing, sales and service applications. Marketers were also able to own huge online customer data by e CRM software after the Internet was born. Companies could update the data of customer needs and obtain the priorities of their experience.

In the 2000s, with more and more Internet users and the birth of iPhone, customers started searching products and making decisions about their needs online first, instead of consulting salesperson, which created a new problem for the marketing department of a company. In addition, survey in 2000 in the United Kingdom found that most retailers had not registered their own domain address. These problems made marketers find the digital ways for market development.

Digital marketing's development since 1990s and 2000s has changed way brands and businesses use technology for marketing. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient.

In 2007, the concept of marketing automation was raised to solve the problem above. Marketing automation helped companies' segment customers, launch multichannel marketing campaigns and provide personalized information for customers. However, the speed of its adaptability to consumer devices was not fast enough. Digital marketing became more sophisticated in the 2000s and the 2010s, when the proliferation of devices' capable of accessing digital media led to sudden growth. Statistics produced in 2012 and 2013 showed that digital marketing was still growing. With development of social media in the 2000s, such as LinkedIn, Face book, YouTube and Twitter, consumers became highly dependent on digital electronics in daily lives. They expected seamless user experience across different channels for searching product's information. The change of customer behaviour improved the diversification of marketing technology. Worldwide digital marketing has become the most common term, especially after the year 2013. Digital media growth was estimated at 4.5 trillion online ads served annually with digital media spend at 48% growth in 2010. An increasing portion of advertising stems from businesses employing Online Behavioural Advertising (OBA) to tailor advertising for internet users, but OBA raises concern of consumer privacy and data protection.

III. DIGITAL MARKETING TACTICS AND EXAMPLES

Digital marketers are in charge of driving brand awareness and lead generation through all the digital channels – both free and paid -- at company's disposal. These channels include social media, the company's own website, search engine rankings, email, display advertising, and the company's blog. The digital marketer focuses on different key performance indicator (KPI) for each channel so they can properly measure the company's performance across each one. Digital marketing is carried out across many marketing roles today. In small companies, one generalist might own many of the digital marketing tactics described above at the same time. In larger

companies, these tactics have multiple specialists that each focus on just one or two of the brand's digital channels.

Here are some examples of these specialists:

The best digital marketers have clear picture of how each digital marketing campaign supports their overarching goals. And depending on goals of their marketing strategy, marketers can support larger campaign through free and paid channels at their disposal. A content marketer, for example, can create series of blog posts that serve to generate leads from a new eBook the business recently created. The company's social media marketer might then help promote these blog posts through paid and organic posts on the business's social media accounts. Perhaps the email marketer creates an email campaign to send those who download the eBook more information on company.

Following are some of most common digital marketing tactics and the channels involved:

SEARCH ENGINE OPTIMIZATION (SEO)

This is process of optimizing website to "rank" higher in search engine results pages, thereby increasing the amount of organic (or free) traffic your website receives. The channels that benefit from SEO include Websites, Blogs, and Info graphics.

SOCIAL MEDIA MARKETING

This practice promotes your brand and your content on social media channels to increase brand awareness, drive traffic, and generate leads for your business. The channels you can use in social media marketing include Face book, Twitter, LinkedIn, Instagram, Snap chat, Pinterest, and Google+.

CONTENT MARKETING

It denotes the creation and promotion of content assets for the purpose of generating brand awareness, traffic growth, lead generation, and customers. The channels that can play a part in your content marketing strategy include Blog posts, E-Books and whitepapers, Info graphics, Online brochures and look books.

AFFILIATE MARKETING

This is a type of performance based advertising where you receive commission for promoting someone else's products, services on your website. Affiliate marketing channels include Hosting video ads through the YouTube Partner Program and Posting affiliate links from your social media accounts.

NATIVE ADVERTISING

Native advertising refers to advertisements that are primarily content-led and featured on a platform alongside other, non-paid content. Buzz Feed-sponsored posts are a good example, but many people also consider social media advertising to be "native" – Face book advertising and Instagram advertising.

MARKETING AUTOMATION

Marketing automation refers to the software that serves to automate your basic marketing operations. Many marketing departments can automate repetitive tasks they would otherwise

do manually, such as Email newsletters, Social media post scheduling, Contact list updating, Lead-nurturing workflows, Campaign tracking and reporting.

E-MAIL MARKETING

Companies use email marketing as a way of communicating with their audiences. Email is often used to promote content, discounts and events, as well as to direct people toward the business's website. The types of emails you might send in an email marketing campaign include Blog subscription newsletters, Follow-up emails to website visitors who downloaded something, Customer welcome emails, Holiday promotions to loyalty program members, Tips or similar series emails for customer nurturing.

INBOUND MARKETING

Inbound marketing refers to the "full-funnel" approach to attracting, engaging, and delighting customers using online content. You can use every digital marketing tactic listed above throughout an inbound marketing strategy.

ONLINE PR

Online PR is practice of securing earned online coverage with digital publications, blogs, and other content-based websites. It's much like traditional PR, but in the online space. The channels you can use to maximize your PR efforts include: Reporter outreach via social media Engaging online reviews of your company, Engaging comments on your personal website or blog.

IV. DIGITAL MARKETING – A BOOST TO TODAY’S BUSINESSES

Regardless of what your company sells, digital marketing still involves building out buyer’s personas to identify your audience’s needs and creating valuable online content.

B2B DIGITAL MARKETING:

If company is business-to-business (B2B), digital marketing efforts are likely to be centered on online lead generation, with end goal being for someone to speak to salesperson. The role of your marketing strategy is to attract and convert highest quality leads for salespeople via your website and supporting digital channels. Beyond website, you'll probably choose to focus efforts on business-focused channels like LinkedIn where your demographic is spending their time online.

B2C DIGITAL MARKETING

If your company is business-to-consumer (B2C), depending on price point of products, the goal of digital marketing efforts is to attract people to website and have they become customers without ever needing to speak to salesperson. For that reason, you're probably less likely to focus on 'leads' in their traditional sense, and more likely to focus on building an accelerated buyer's journey, from the moment someone lands on your website, to moment that they make a purchase. This will often mean your product features in your content higher up in the marketing funnel than it might for a B2B business, and you might need to use stronger calls-to-action (CTAs).For B2C companies, channels like Instagram and Pinterest are more valuable than business-focused platforms LinkedIn.

WEBSITE TRAFFIC

You can see the exact number of people who have viewed your website's homepage in real time by using digital analytics software, available in marketing platforms like Hub Spot. Also how many pages they visited, what device they were using, and where they came from, amongst other digital analytics data. This intelligence helps you to prioritize which marketing channels to spend more or less time on, based on the number of people those channels are driving to your website.

CONTENT PERFORMANCE AND LEAD GENERATION

Imagine you've created product brochure and posted it through people's letterboxes -- that brochure is a form of content, albeit offline. The problem is no idea how many people opened your brochure or how many people threw it straight into trash.

ATTRIBUTION MODELING

An effective digital marketing strategy combined with right tools and technologies allows to trace all sales back to customer's first digital touch point with your business is called attribution modeling. It allows identifying trends in the way people research and buying your product, helping you to make more informed decisions about what parts of your marketing strategy deserve more attention, and what parts of your sales cycle need refining. Connecting the dots between marketing and sales is hugely important -- according to Aberdeen Group, companies with strong sales and marketing alignment achieve a 20% annual growth rate, compared to a 4% decline in revenue for companies with poor alignment. If you can improve your customer's' journey through the buying cycle by using digital technologies, then it's likely to reflect positively on your business's bottom line.

ONLINE BEHAVIORAL ADVERTISING

Is the practice of collecting information about a user's online activity over time, "on a particular device and across different, unrelated websites, in order to deliver advertisement tailored to that user's interests and preferences.

COLLABORATIVE ENVIRONMENT

A collaborative environment can be set up between the organization, technology service provider, and digital agencies to optimize effort, resource sharing, reusability and communications. Organizations are inviting their customers to help them better understand how to service them.

REMARKETING

Remarketing plays a major role in digital marketing. This tactic allows marketers to publish targeted ads in front of an interest category or defined audiences, generally called searchers in web speak, they have either searched for particular products or services or visited a website for some purpose.

GAME ADVERTISING

Game ads are advertisements that exist within computer or video games. One of the most common examples of in-game advertising is billboards appearing in sports games. In-game ads

also might appear as brand-name products like guns, cars, or clothing that exist as gaming status symbols.

EASE OF ACCESS

A key objective is engaging digital marketing customers and allowing them to interact with brand through servicing and delivery of digital media. Users with access to Internet can use many digital mediums, such as Face book, YouTube, Forums, and Email etc. Through Digital communications it creates a multi-communication channel where information can be quickly shared around world by anyone without any regard to who they are.

V. THE BENEFITS OF DIGITAL MARKETING OVER THE TRADITIONAL MARKETING

The benefits of digital marketing have become more prevalent than ever. More consumers are searching for online-based solutions when it comes to taking a service. According to a report of Forbs, more than 80% of consumers research online before making a purchase decision. So today, it is important for all the companies to move on, invest more in digital marketing rather than sticking on to traditional marketing. Best Digital Marketing Companies around the world have their own strategy to provide best digital marketing services to provide the desired results to the customers. Let's see the benefits of digital marketing over traditional marketing;

1. Comparatively Low Cost than Traditional Marketing Platforms
2. Trackable and Measurable Results
3. Greater Return on Investment (ROI) than Traditional Marketing
4. Brand Development is Easier in Digital Marketing
5. Global Reach is Only Possible Through Digital Platforms



VI. CONCLUSION

To summarize, digital marketing has a bright future for long term sustainability of the product or services in the current technological market with all its pros and cons.

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A Study on Perception of Farmers of Agricultural Equipment in Salem district: An Empirical Study

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Abstract

Agriculture equipment is one of most important aspects of the farming and livestock industries. It is also one of the most expensive. With the development of new technology and innovations, it is necessary to conduct market research and analysis in order to better describe what exactly consumers want and require. The agricultural sector is the backbone of the Indian economy. There is a lot of fieldwork in the agriculture sector, such as weeding, reaping, sowing, and other operations that were previously carried out by traditional equipment. This is changing. Working with those pieces of equipment was time-consuming and exhausting. Additionally, traditional methods are time-consuming. Farming became easier and more efficient as a result of mechanisation. There are a variety of machines available for almost every task in agriculture, and they are all relatively inexpensive. Machines can handle everything from the preparation of the land to the harvesting of the crop and subsequent processing. This machine is not only a more convenient way to complete these tasks, but it is also extremely efficient. The agricultural equipment that is currently in use is more expensive, and therefore out of reach for the majority of farmers from rural backgrounds. The majority of farmers in India have small plots of land, making the purchase of these more expensive machines out of reach for many of them. Aside from that, the majority of farmers regard traditional farming methods as their primary methods of production. In light of the aforementioned considerations, it is necessary to develop equipment that can be used multiple times and, more importantly, is inexpensive. This paper aims to analysis to perception of farmers agricultural equipment in Salem District.

Keywords: Introduction, Objectives, Scope of the study, Research design and results and discussion

Introduction

Crop-growing equipment is being used to till the root system and end up making it much more convenient to crop expansion, sow seeds, pertain agrochemicals to enhance plant growth while also controlling pests, harvest and store collected crops, produce and store collected plants, and harvest and shop harvested crops It is also employed in the harvesting and storing of crops after they have been harvested. The design, size, and configuration of agricultural machines are as

varied as the crops they are used to harvest, but they are all fundamentally a mix of gear, shafts, chains, belts, blades, shakers, and other elements that are built to accomplish a specific purpose. They are usually suspended from a frame, which is either stationary or movable, and is designed to conduct the needed operation while moving around a field of play. Agribusiness machines are classified into the following major categories: soil tillage devices, planting and cultivating machineries, forage post - harvest machines, wheat, fibre, veggie, and fruit and nut extracting machines, agricultural applicators, transit and uplifting devices, and sorting and wrapping machines.

Our government has been working to develop and promote agricultural equipment as well as other mechanised technologies in recent years, with mixed results. The effectiveness of farm operations and inputs is well recognised, as is the fact that agricultural mechanisation reduces manufacturing costs and postharvest losses by increasing their efficiency. As a result, this would contribute to the reduction of poverty, social fairness, and food security, as well as the enhancement of agricultural competition and sustainable development, resulting in an increase in farmer income. A number of factors contribute to this, including farmers' limited purchasing power, an oversupply of rural labour, very tiny landholdings per farmer, the expensive cost of equipment, and government regulations that are unfavourable to mechanisation. Rice fields that are inaccessible, particularly during the wet season, as well as irregular and nongeometrically oriented farm regions. Because of the amount of movement required in tasks such as land preparation and harvesting, mechanising these areas might be inefficient. Agricultural equipment or other large-scale agricultural techniques are hindered as a result of these restrictions.

Review of Literature

Joginder Singh (2014) According to the findings of a study conducted on the Constraints of Farm Mechanization in India, there has been a significant increase in the use of farm machinery in Indian agriculture as it contributes to the increase in output due to the timeliness of operations. The majority of mechanical inputs have displaced human and bullock labour, which is unethical from a social standpoint. There is no going back from farm mechanisation in some states such as Punjab and Haryana because of over investment. However, we can frame appropriate policies such as liberalising the land market, encouraging cooperative management and custom hiring of machinery, importing training to farmers, encouraging standard service inputs, devising machine problems from small and medium-sized farms and developing machinery problems from large and medium-sized farms.

Funk et al., (2018) Land application equipment was the subject of this report. In order to be effective, spreaders and irrigation equipment must apply manure uniformly, maintain a consistent application rate between loads, and be easy to calibrate. A box spreader, a side discharge spreader, or a spinner-type spreader are typically used for manure containing at least 20% solids. Flexible hose systems are capable of distributing manure at rates of up to 1,000 gallons per minute in some cases.

Ramesh D (2017) "Agriculture Seed Sowing Equipment: A Review" is the topic of this research paper. The following review provides a succinct overview of the various types of innovations in seed sowing equipment that have been introduced recently. The most important goal of a sowing operation is to plant seeds and fertiliser in rows at the desired depth and seed to seed spacing, cover the seeds with soil, and compact the soil over the seeds in a controlled manner.

Importance of the Study

Specifically, the goal of this research is to provide information that can be used to develop effective promotional measures, particularly for agricultural equipment. The identification of distinctive characteristics and factors influencing promotional practises should assist agricultural equipment manufacturers in developing specific market environments that are tailored to meet the very specific and unique requirements of their customers. Additional to this, farmers' agricultural equipment should be used to assist manufacturers and dealers in the formulation and implementation of effective marketing and promotional strategies, as well as in the promotion of their products. This can be accomplished through the complete elimination of constraints whenever possible, or through the use of creative purchase promotional measures to better understand the expectations and satisfaction of consumers when purchasing agricultural equipment. As a result, the primary focus of the current study is on the impact of promotional activities on the purchasing behaviour of customers who purchase agricultural equipment. Apart from that, the findings of the study will be used to better know the effectiveness of promotional practises and to develop guidelines for improving the quality and standards of promotional practises in order to improve the purchasing behaviour of customers for agricultural equipment and machinery.

Scope of the study

The study is primarily concerned with gaining a better understanding of the socio-economic statuses of farmers who use agricultural equipment. The findings of the current study will aid in the identification of farmers' perceptions of agricultural equipment. Agricultural equipment

manufacturers would benefit greatly from the findings of this study because it would aid them in developing marketing, advertising, and promotional strategies to improve their products. It would also benefit them in improving their corporate image. The equipment used in the following agriculture activities is included in the study: land growth, land reclamation, seeding, transplanting, plant protection, and harvesting are all covered separately.

Objectives of the Study

- To base on farmer responses, it was decided to investigate the socioeconomic profile of agricultural equipment.
- To analysis the perception of farmers of agricultural Equipment in Salem district
- To Evaluate the perception of purchasing of farmers agricultural equipment

Research Design

On the basis of the conceptual framework, a questionnaire about farmers' perceptions of agricultural equipment was developed. The questionnaire was divided into four sections: gender, age, education level, number of hours worked, annual income, and geographic location. The questionnaire survey included 100 Salem-based investigators, and a face-to-face interview was conducted as part of the survey. It was decided to collect both primary and secondary data.

Data Discussion

Table No:01 Gender of the respondents

<i>Gender</i>	<i>No. of Respondents</i>	<i>Percentage (%)</i>
<i>Male</i>	<i>82</i>	<i>82%</i>
<i>Female</i>	<i>18</i>	<i>18%</i>
<i>Total</i>	<i>100</i>	<i>100</i>

(Source: Primary data)

Table No:02 Age of the respondents

<i>Age</i>	<i>No. of Respondents</i>	<i>Percentage (%)</i>
<i>18 to 30</i>	<i>08</i>	<i>08%</i>
<i>31 to 40</i>	<i>12</i>	<i>12%</i>
<i>41 to 50</i>	<i>37</i>	<i>37%</i>
<i>51 to 60</i>	<i>23</i>	<i>23%</i>
<i>Above 60</i>	<i>30</i>	<i>30%</i>
<i>Total</i>	<i>100</i>	<i>100</i>

(Source: Primary data)

Table No:3 Educational Qualification of the respondents

<i>Age</i>	<i>No. of Respondents</i>	<i>Percentage (%)</i>
<i>Up to SSLC</i>	<i>43</i>	<i>43%</i>
<i>HSC</i>	<i>35</i>	<i>35%</i>
<i>Graduate</i>	<i>14</i>	<i>14%</i>
<i>Post Graduate</i>	<i>12</i>	<i>12%</i>
<i>Others</i>	<i>06</i>	<i>06%</i>
<i>Total</i>	<i>100</i>	<i>100</i>

(Source: Primary data)

Table No: 4 Labour - Number of house hold of the respondents

<i>Numbers of Members</i>	<i>No. of Respondents</i>	<i>Percentage (%)</i>
<i>Less than 3</i>	<i>40</i>	<i>40%</i>
<i>3</i>	<i>28</i>	<i>28%</i>
<i>4</i>	<i>18</i>	<i>18%</i>
<i>5</i>	<i>12</i>	<i>12%</i>
<i>More than 5</i>	<i>2</i>	<i>2%</i>
<i>Total</i>	<i>100</i>	<i>100</i>

(Source: Primary data)

Table No: 5 Average Annual Income of Per House hold of the respondents

<i>Annual Income</i>	<i>No. of Respondents</i>	<i>Percentage (%)</i>
<i>Below Rs. 2000</i>	<i>11</i>	<i>11%</i>
<i>Rs. 2001 - Rs.5000</i>	<i>25</i>	<i>25%</i>
<i>Rs. 5001 - Rs.10000</i>	<i>27</i>	<i>27%</i>
<i>Rs. 10001 - Rs. 15000</i>	<i>41</i>	<i>41%</i>
<i>Above 15000</i>	<i>06</i>	<i>06%</i>
<i>Total</i>	<i>100</i>	<i>100</i>

(Source: Primary data)

Table No: 06 Perception of Farmers' purchasing experience of agricultural Equipment.

<i>Purchasing Experience</i>	<i>No. of Respondents</i>	<i>Percentage (%)</i>
<i>Yes</i>	<i>70</i>	<i>70%</i>
<i>No</i>	<i>30</i>	<i>30%</i>
<i>Total</i>	<i>100</i>	<i>100%</i>

(Source: Primary data)**Table No: 07 way of sources of funds for purchasing agricultural equipment**

<i>Sources of funds</i>	<i>No. of Respondents</i>	<i>Percentage (%)</i>
<i>Own fund</i>	<i>24</i>	<i>24%</i>
<i>Financial Institution</i>	<i>12</i>	<i>12%</i>
<i>Government Subsidy</i>	<i>25</i>	<i>25%</i>
<i>Bank loan</i>	<i>49</i>	<i>49%</i>
<i>Total</i>	<i>100</i>	<i>100%</i>

(Source: Primary data)**Results And Discussion**

A total of 100 valid samples were obtained from the questionnaire survey. The demographic characteristics of respondents are shown in Table 1. Because men are the major customers and operators of agricultural equipment in their respective Salem areas, the majority of the samples (82 percent) are male. As a result, they are more likely to be interested in specific agricultural equipment. The most common age range is (41 years to 50 years), and the highest educational level is at the SSLC level (43 percent). Most households have less than three members (40 percent) in the labour force, and the average annual income of most households is between 5,001 and 10,000, which is considered a medium economic income level in Salem. In the survey, there were 100 samples with previous purchase experience of agricultural equipment, which means that approximately 49 percent of the households had previously purchased at least one type of agricultural equipment. Modern agricultural machinery, particularly large-scale machines, is extremely expensive, and the level of the economy will have a significant impact on the brand choices of farmers. As a result, it is necessary to understand the financing options available to farmers for the purchase of agricultural equipment.

Conclusion

Agriculture utilises a diverse range of agricultural equipment for a variety of objectives. These attachments, which include a plough, harrow, chisel plough, and cultipacker, are joined

to the working machine by an attachment that is then raised to the desired height via a hydraulic system. A component's wear rate is determined by its surface properties, such as roughness, microstructure, and hardness. The most frequently encountered issue with agricultural equipment is abrasive wear induced by soil. Significant material loss, recurring labour, downtime, and replacement expenses for worn-out components and tools resulted from high wear rates on ground engaging tools. Hard facing is a typical technique for enhancing the surface qualities of tillage equipment. Finally, despite the fact that this is an empirical study based on 100 valid samples, it enables a deeper understanding of farmers' attitudes toward various agricultural equipment in the Salem district. In the near future, additional quantitative analysis of the most essential aspects influencing farmers' perceptions, as well as research using bigger samples, will be required.

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Labour Market Changes in Coffee Plantation: Contemporary Issues in India

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Abstract

The Indian labour market system has been moving forward from Industrial to contractual basis earnings in IT Sector through employment opportunities in Abroad countries, and paradigm shift to self employment (Industrial services, education, medical, Real estate etc.,) from Agricultural sector in this decade. The nature and situation of agrarian works also drastically moving towards decent jobs(white collar jobs in Industrial Urban areas, (Nashik , Kolapur, Ludhiana, Kanpur,Koragpur, Dhanbad, Tiruppur, Coimbatore, Erode) Metros (Mumbai, Chennai, Ahmedabad, Banglore, Delhi, Kolkatta). It causes a large number of geographical areas where congested and it takes place for pollution. On contrary, the employment opportunity from abroad countries and inter –State migration (pull –factor) also increasing more earnings with social security’s rather than local employment opportunity.

Key words: IT labour, employment opportunities

Introduction

In India’s oldest industry in the organized manufacturing sector and has retained its position as the single largest employer in plantation sector. Indian Labour Force is classified into two major sectors namely, organized and unorganized sectors. The organized sector enjoys the existing provisions made by the law, whereas the unorganized sector is not able to enjoy the benefits mentioned in the various Acts for the welfare of the labourers.

Statement of the Problem

At the verge of liberalization policy results, the export and sales activities were favourable to owners for Agriculture, Industry. The Plantation sector which is constituted with the horticulture products about 16 per cent of total agricultural export. In this context, business performance by planters, small growers sold their goods by way of auction, export (tea, coffee, cardamom, pepper). The tendency towards labour environment, labour practice, wage agreement, involvement of trade unionism (Collective bargaining, tripartite resolution) planters association and their cordial relationship were flexible according to their expectation level.

Business activity model were slightly changed under open market economy. Planters aim to produce larger quantities as compared to competitive countries like China, Kenya, Sri Lanka, Indonesia, Vietnam, Malaysia etc. This resulted in high cost of production mainly because of climatically and soil condition of our local (indigenous) plantation products, like tea, coffee, cardamom.

In this context, the liberalization policy had emerges a major changes of Plantation sector, especially the small growers and labourers. The exigency of business transaction of plantation sector had shifted to U.K and Vietnam buyers in stead of Soviet Russia (Tea, Coffee). In the meanwhile, Indonesia & Kenya Tea, Brazil Coffee, Malaysian Rubber had entered into our country. Therefore, indigenous market had suffered loss, in the way of cost of production (maintaining for quality) protection of small growers. The large size estate owners who tried

to drastically reduced the labourers provision (wage, additional work force). At the same time, they are unable to promote the local consumption of Tea, Coffee. Despite, the prevalence of PLA, the policy of globalization is not favorable to labourers, either directly or indirectly .How the workers who compensate their livelihood for current wage and working environment ? What are the provisions and regulative measures to provide welfare for Plantation workers? Hence, this paper makes an attempt to find out the solutions to these issues on Coffee Plantation workers in the current scenario.

Objectives

- To study the socio-economic background of the Plantation workers in the study area
- To analyse the working environment and wage provision, issues of Plantation workers
- To examine the constraints faced by the Plantation workers.

Methodology

The study is basically descriptive with empirical in nature. It has made an attempt to investigate the current scenario of wage and working environment of the Coffee and Tea Plantation workers in the study area. The primary data were collected from 70 sample workers from Coffee plantation in Dindigul District. The samples were chosen using simple random sampling method. Besides, secondary data were collected from various sources. Chi –Square test was using for significant levels of selected independent and dependant variables.

Results and Discussions

Based on the observation from the field, we can conclude the opinion from the coffee, tea plantation workers. Besides, the results were drawn from the data had been classified and analyzed with suitable statistical tool ie., Chi square.

Table-1
Duration of work and Nature of workers

Work duration / Nature of workers	Up to 3 years	4-5 years	6-10 years	Above 11 years	TOTAL
Resident labour and daily wage	7 63.6%	4 36.4%	0 0.0%	0 0.0%	11 100.0%
Contract labour	8 29.6%	15 55.6%	0 0.0%	4 14.8%	27 100.0%
Daily wage	3 17.6%	10 58.8%	4 23.5%	0 0.0%	17 100.0%
Casual labour	0 0.0%	4 26.7%	7 46.7%	4 26.7%	15 100.0%
Total	18 25.7%	33 47.1%	11 15.7%	8 11.4%	70 100.0%

Source: Primary Data

The category of resident labour practices have been engaged by most of coffee and tea estates in the study areas who brought from Northern States (UP, Bihar). At present, it has almost stopped recruiting new labourers in the place of one who retires. The companies have seek extra task (output) from the existing labourers and resort to recruiting casual labourers (temporary regular wage labourers, when ever they engaged the work they can collect the full day wage from the Estate , their work environment is not count for the Estate) . Therefore the company does not have to take responsibilities such as PF, Gratuity, and medical allowance and so on. The holidays and week days after extracting the legitimate amount of work, the labourers are shifted to other plantations of the same group of Company to work for an additional payment of Rs 10 per Kg of leaves plucked. Employment is shrinking in the estates. Where as in Coffee estates, if the laborer who plucked coffee berries which is fixed the actual target, (additional berries of 10 kgs), they (labour) paid additional amount of Rs.5. It has practiced only large size estate of coffee plantation in TN, Karnataka.

Sometimes it is vary from estates where belong to the owners. Finally the engagement of labour is only negotiable wage based, not for the norms of Plantation Labour Act. Moreover, In coffee plantation, the work is engaged for large number of seasonal workers during the harvesting of coffee nut. The remaining days the workers who engaged other horticulture and orchard farm worker. The maximum work is done at coffee plantation is only contract basis (Quantity of work produced and getting high remuneration work) when compare than daily wage, permanent work wage earning, if the work availability is properly. The involvement of Trade Union in Coffee Estate is not effective because of preferential engaged contractual work by the owners. Table shows that 63 % of the respondents (7 out of 18) are engaged resident labor upto 3 years. Next to, 55% of the respondents are belonged to contract labour up to 5 years.

Table-2
Availability of work with Age

Age work Availability-Days	120 days	180 days	250 days	Entire days	Total
21-30	0 0.0%	12 66.7%	3 16.7%	3 16.7%	18 100.0%
31-40	0 0.0%	14 42.4%	16 48.5%	3 9.1%	33 100.0%
41-50	4 36.4%	3 27.3%	4 36.4%	0 0.0%	11 100.0%
Above 50	4 50.0%	0 0.0%	0 0.0%	4 50.0%	8 100.0%
TOTAL	8 11.4%	29 41.4%	23 32.9%	10 14.3%	70 100.0%

There is significant associate between Availability of work age at 0.01 percent level. chi – square value in 44.817

During peak season of coffee or Tea demand the owners who extract the work from labourer. But their (owner) point of view, maximization of profit is the major component of protecting and retaining strategies for global competition. On contrary, If the labour standard will go down, the maintenance of quality of product may affected. In Tea Plantation of Tamilnadu and

Kerala, some of the North Eastern agricultural and Plantation Laborers who migrated and engaged the work at any amount would provide by the owners, because their local wage is very lower than TN and Kerala State. This much of issues are not covered in the terms of Plantation Labour Act 1951, and convention by ILO. Table shows that each 50 % of the workers are reported that from the category of 120 days availability of work and entire days of work availability of work were belonged to the age of above 50 years. Secondly, 66(12 out of 29 persons) per cent of the workers from the age category of 21-30 years who reported that they were availed the employment upto 180 days only.

Labour standards By ILO Convention

At international exports now, most of the buying countries are expected the labour standards. Many big plantations are interested to implement the Corporate social responsibility (CSR). Many international buyers are expected the code of conduct certificate like Ethical Trade Initiative, Fair Labour Organisation and SA 8000, these two are universally accepted popular code in coffee industry.

The main code of these certificate are Freedom from forced labour, No child labour, Freedom of association and right to collective bargaining, Freedom from discrimination Wages, Health and safety, Working hours, Regular employment etc.

Along with following code lists 14 standards conditions must exist for fair trade: It has to be directed by the convention of ILO.

1. Freedom of association to be guaranteed
2. Workers must be paid a living wage.
3. Guaranteed adequate housing, sanitation and safe water.
4. Weekly hours to be fixed at 40 hours over 5 days. Double time for overtime.
5. No child below the school leaving age or the national registration age, whichever is lower, should work on a tea plantation.
6. Health and safety standards: provision of protective clothing, no use of banned chemicals, training in occupational health & safety, establishment of safety committees.
7. No discrimination on grounds of gender or race. Equal pay for equal work. Access to training and promotion should be available for women.
8. Vocational training and paid time-off for trade union education.
9. Casual, seasonal, piece-rate and task work should be discouraged but where it is unavoidable, pay and benefits should not be less than those of permanent workers.
10. There should be paid maternity leave of at least 90 days, in addition to annual leave, with no loss of seniority. Paid paternity leave should also be granted.
11. Respect for workers and dignity of labour. Sexual harassment of women will not be tolerated.
12. Provision of welfare facilities and adequate social security provision, especially retirement benefits.
13. Workers' children should have access to a crèche and school within reasonable walking distance.
14. Environmentally friendly production of tea should be encouraged

The above mentioned wage agreement and code of conduct are implemented only in few plantation.

Conclusion:

Plantation workers are unable to retain and continue to do work in plantations, where they are shifting to other type of work, like unskilled works in industrial areas. Automatically labour shortage is occurred in plantation. They approached to cheap labourer on the basis of migrant and vulnerable groups in Bihar, Madhya Pradesh, Tiripura states through brokers. This can be done through indirect broker system of labour (cheap labour) supply. But they don't have proper wage system and welfare measures. Due to encourage of contract basis labour system in plantation, the provisions of labour law is tough task and safety needs of labourer is not concentrate. In present scenario of Plantation sector labour's work environment is interchangeable. Initially it was the proper channel of labour market set up such as, Permanent, contract (only for provisionally marketing and processing pattern by large estates) and regular wage earners and seasonal workers.

Due to the market fluctuation and imposed by open market economy the structure has been drastically changed, despite a number of provisions and scheme by Ministry of Labour and Plantation Labour Act. As a result, the cordial relationships by Trade Union and Planters and owners have away from the right pathway. There fore, the system and pattern of work environment by Plantation is deviate. This situation should me rejuvenate by the Ministry of Labour and Tripartiate association by Trade Union and Planters in India.

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DEVELOPING BIOENTREPRENEURSHIP COMPETENCIES IN ZOOLOGY

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Abstract

Entrepreneurship competencies combine creativity, a sense of initiative, problem-solving, the ability to marshal resources, and financial and technological knowledge. These competencies enable entrepreneurs and entrepreneurial employees to provoke and adapt to change. They can be developed through entrepreneurship education and training that focus on promoting an entrepreneurial mindset and behaviours. Schools, vocational and higher education institutions are increasingly developing these competencies in students by enriching their study programmes with dedicated entrepreneurship education courses, either as self-standing modules or embedded into curricula. Problem-based teaching and assessment methods are particularly successful. Key priorities for public policy include introducing a progressive approach to entrepreneurship education over the student's lifetime; specialised entrepreneurship education training and support for teachers; and strengthened business start-up support in vocational and higher education institutions, including linkages between education institutions and existing business support organisations.

Key words

Public policy, Entrepreneurship Education training, Business start-up.

Entrepreneur is the owner of a business who is responsible for the initiation and organization of the enterprise out of a desire to maximize profits. An entrepreneur is a person that has developed certain skills, attitudes and behaviour that enable the person to establish a business, thereby creating jobs for himself and others. Entrepreneurs are innovators who are capable of developing new technologies, new products and services adapting existing technologies to new use.

Competencies of an Entrepreneur

The entrepreneurial values and attitudes provide the necessary backdrop for acquiring the sense of enterprise. Budding entrepreneur should have the necessary competencies so that he/she can venture into an enterprise. Competency is provide a structured guide enabling the identification, evaluation and development of the behaviours in an individual. Entrepreneurial Basic competencies to be acquired by an entrepreneur. They relate to the type of behaviour exhibited in the performing of various tasks in the discharge of his functions. Some of these competencies are latent in the entrepreneur, which need to be identified, nursed and nurtured. Others are acquired through training and practice.

Entrepreneurial competencies can be classified under the following categories:

Initiative

Entrepreneur have an ability to take initiative. It is the first step in the enterprise. An entrepreneur has to be keen observer of the society, the commercial trends, the product types,

the change dynamics and the consumer trends. Once he/she decides to take the initiative, what matters is the speed with which he/she is going to function.

Creativity and Innovation

Entrepreneur may use the creative ideas and innovative products and services to meet the challenges of a situation, take advantage of the utility of an idea or a product to create wealth.

Risk Taking and Risk Management

Elements such as demand supply in the market, resources availability, acceptability of the product design and service which throw a potential challenge to the entrepreneur. In order to attune oneself in the skill of risk taking and management he should practice in several areas of entrepreneurial functions such as entering into new market. Example - when **Dhirubhai Ambani** faced cash crunch he took the risk of issuing shares in 1977 to the public when they were not that aware about share market.

Problem Solving

Once an entrepreneur is awake that he has adventured on a new area and has taken certain calculated risks, he/she should also be awake many problems are bound to come in the path of progress & understand that there is more than one way of solving problems, look for alternative strategies or resources that would help to clarify the problem, generate new ideas, products, services etc. Example - When an entrepreneur faces cash crunch he should look for alternative sources for receiving funds. **Ratan Tata** shifted the manufacturing plant of Nano cars from Singur to Sanand due to unforeseen complexities.

Leadership

An entrepreneur should also be an effective leader who should be able to guide and inspiration his/her entire team. Whenever a company faces problem it is the will power and effective business acuity and communication skills which oversees the success of the corporation.

Persistence

Creating a need in the market for the enterprise is one of the main essential of the entrepreneur. This calls for intense perseverance on the part of the entrepreneur. Roadblocks to success should not deter the entrepreneur. Example: Mixers when introduced did not have many customers but today, we find it to be an essential part of kitchen equipment. When **Mahima Mehra** brought out her product – **Haathi Chaap**, she had experimented on various other material before using elephant dung to manufacture handmade paper.

Quality Performance

Entrepreneurs value the behavioural skills is the compassion to & concern for the 'standards' and 'quality of work'. Develops the skill of comparing the quality of the product/services with certain standards, which he/she himself evolves or are set by others. Example: **Steve Jobs**, the brain behind Apple and I-pod, is known to value quality in all the products introduced by the company.

Information Seeking

Information plays a very crucial role at every stage of enterprise building and management. The quality and information are collected and used to make distinct decisions

then to decides the success and failure of any entrepreneurial adventure. They can get this information by personally conducting research, using feedback from previous related experience etc.

Systematic Planning

Every entrepreneur has limited resources in terms of time, finance, and manpower. They invest their life’s saving and total energy in creating entrepreneurial ventures and cannot afford to lose or waste these. Before putting the whole enterprise into operation, he is required to develop a detailed blueprint.

Persuasion and Influencing Others

One of the important functions of an entrepreneur is to influence the environment comprising of individuals and institutions, for mobilizing resources, obtaining inputs, organising production and selling products and services. They have to practice highlighting the strong points of their products and services in the market explaining the technological competencies of their enterprise to produce quality goods and services.

Enterprise Launching Competencies

Opportunities exist, but not all people respond to them. Large groups in society can perceive only the distinct and traditional openings of earning. Similarly, resources are also available to all members of the society, but very few make efforts to ensure best use of these resources. Entrepreneurs should identify and avail the facilities and resources needed to launch their enterprises.

Enterprise Management Competencies

The enterprise may be small or big but it demands management capabilities on the part of its holder or manager. Various management functions such as production, marketing, finance etc., are crucial functions to entrepreneurs. These consequences the result directly, and therefore, are necessary determinants for the sustenance of an enterprise.

Entrepreneurship competency will mean employees are self-driven, responsible, innovative, and motivated about what they do. Here are the basic differences between any other employee and one with entrepreneurial competencies.

Employees with entrepreneurial competencies employees	Employees without entrepreneurial competencies
The ultimate need is freedom and creativity; hence, these employees take more risks.	The ultimate need becomes job security; hence, these employees take very few risks.
These employees don’t worry about time-based compensation and are very invested in their jobs.	Time-based compensation is taken seriously and employees work only for what they feel their salary is worth.
Such employees are self-motivated and driven and don’t require a lot of monitoring.	Most employees function better when they are told what to do and are monitored.

Employees end up owning decisions and responsibilities. They enjoy accountability.	Employees like handing over responsibilities to others, doing only what is asked of them.
Employees have a sense of ownership to the organization.	Employees consider the organization as just a workplace to become financially stable.

Process of developing Entrepreneurship Competencies

Competency has a direct bearing on human behaviour and performance. Therefore, entrepreneurial competencies are needed to be developed and cultivated in a very systematic manner. Competencies cannot be cultivated without having an suitable comprehension and perceptive of their meaning, consequence, and relevance. The different procedures suggested to develop and sharpen the entrepreneurial competencies are discussed below:

- Gaining Knowledge and understanding
- Recognizing competency
- Self-assessment
- Application in real life situation
- Comparison of competencies
- Feedback

Problems faced by Entrepreneurs in India while starting their Business in 2023

Here are the 10 common problems and challenges that every entrepreneur faces while starting their business in India as mentioned below:-

- Financing
- Lack of Planning
- Hiring the right talent
- Effective marketing within a limited budget
- Self-doubt and uncertainty
- Dealing with criticism
- Attractive Customers
- Making Decisions
- Time Management
- Office Infrastructure

Promoting Entrepreneurship in Biology Education

- Employment of qualified and competent biology teachers, in terms of professional and practical skills and knowledge of business opportunity available in biology.
- The teacher is expected to know both the methodology and content of the subject matter in order to foster effective teaching and learning.
- Adapting Teaching strategies (such as field trip, demonstration and inquiry) in teaching entrepreneurship education.

- Entrepreneurship club should be established to promote and teach those topics in biology that create self employment.
- Seminars and workshop on entrepreneurship in biology are needed by the entrepreneur to succeed in business. It should be organized for students at least once each academic session.
- The successful entrepreneurs and experts in biology to be invited to deliver lectures on entrepreneurship to broaden the students mind so as to learn more about the entrepreneurship.

Entrepreneurship in Biology Education as a Means for Employment.

Unemployment is one of the problems facing the Indian society. Every year, large numbers of graduates are produced from Secondary and tertiary institutions in India. Individual has gained wageable job either employed by self or government. In order to solve the problem of graduate unemployment in biology there is need to key the new dynamics of education through life long learning in biology. Biology is an applied field of study built upon many disciplines for the purpose of achieving and maintaining the well being of individuals in an ever changing society.

Biology curriculum aims broadly at developing life coping skills such as recording, measuring, communicating, observing, predicting, hypothesizing, inferring among others. These skills when acquired are useful for success in business and for problem solving and adaptation for national and individual development. Thus, the inculcation of these skills into the students will enable them on graduating to become self reliant and productive citizens, without waiting for government employment. The teaching of biology also helps to develop in learner scientific attitude such as open mindedness, patience, curiosity, honesty and objectivity. Furthermore, biology offers a lot of opportunity in various fields or subjects which can be taught for entrepreneurship ability among the students. These subjects will depend on the geographical locations and their biodiversity for the obvious reason that a student living far away from the sea need not be taught sea weed farming.

These topics and subjects according to Nayah (2002) include;

- **Agriculture or Bee keeping**: it includes the preparation of an artificial hive to attract the honeybee and once they colonize the honey can be extracted as when required the other products include bee wax.
- **Aqua Culture**; this includes composition fish farming, prawn farming and crab culture
- **Sea Weed Culture**; this includes intensive sea weed farming. Products include Agar, Agarose, machines, thickening agents.
- **Floriculture**; growing flowers for ornamental values and for export as well as for domestic market.
- **Horticulture**; growing fruits and vegetable. The products can be exported as well as can be used for domestic market.
- **Ecotourism**; this is the most developing field where the students will be able to guide the tourist both foreign and domestic to show the bio-diversity.

- **Aquarium;** the fish used in the aquarium can be reared and the students can be taught to maintain aquariums. This is again a lucrative business with export market.
- **Mushroom Culture;** it is a source of protein and has good export market value.
- **Water Conservation;** it is a must in many nations of Africa for agriculture and drinking.
- **Preservation of soil fertility** and prevention of spreading of the desert; Biological methods are having advantage over the others.
- **Poultry;** rearing birds used for human consumption.
- **Insect pest and their control;** to increase agricultural yield.

These fields among others when properly practiced can increase the economic growth rate of our nation because of the export market potential thereby creating employment, this will also improve the life of those who cannot go for higher education. However it is the duty of the biology teachers to teach these entrepreneurial topics properly. Ezema (2000) a good teacher is one who in addition to transmitting knowledge and effective manner is also able to inspire the students to greater heights of achievement by guiding them to the full realization of their potentials.

Recommendations

1. An entrepreneurship club (horticulture, floriculture) should be organized and encouraged in biology department so as to popularize entrepreneurship.
2. The government should make effort for adequate funding of education in line with the UNICEF recommendation.
3. Students should be taken out for an excursion and field trips to various industries, factories and areas of biological interest. This will offer them the opportunity to see and observe things which they do not have in the school workshops and laboratories.
4. More qualified and competent biology teachers should be recruited and the existing ones should also be trained from time to time through seminars, workshops and conferences.

Conclusion

Entrepreneurship in biology education has the potential of equipping individuals with acceptable skills entrepreneurship and reliance as a pathway for creating and generating gainful employment. Individuals who are trained properly in biology should be creative in thinking and be able to observe job opportunities where others have over looked and invest on such. Such a person should acquire the attitudes and skills to be self employed and productive. Biology teacher should teach students for the acquisition of the requisite skills necessary for employment and productivity.

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INDUSTRY 4.0 - IN A SUSTAINABLE ERA

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Abstract

In the new world, it is not the big fish which eats the small fish, it's the fast fish which eats the small fish. Industry 4.0 technologies allows the production lines, business processes and departments to communicate regardless of location, time zone, platform or any other factor. This enables knowledge learned by a sensor on a machine in one plant to be disseminated throughout the organization. At the dawn of the 21st century, the world is witnessing the fourth industrial revolution and the digital transformation of the business world, which is commonly referred to as Industry 4.0. Today, Industry 4.0 encompasses implementing big data, robotics, the Internet of Things (IoT), Artificial Intelligence, machine learning and cloud services for automation and autonomous operations in industries. The need for it arises primarily due to increasing demand and market competition. The essential goal of Industry 4.0 is to make manufacturing and the related industries such as logistics – faster, more efficient and more customer-centric, while at the same time going beyond automation and optimization and detect new business opportunities and models.

Keyword(s): Industry 4.0, IoT, AI, technologies etc.,

Introduction

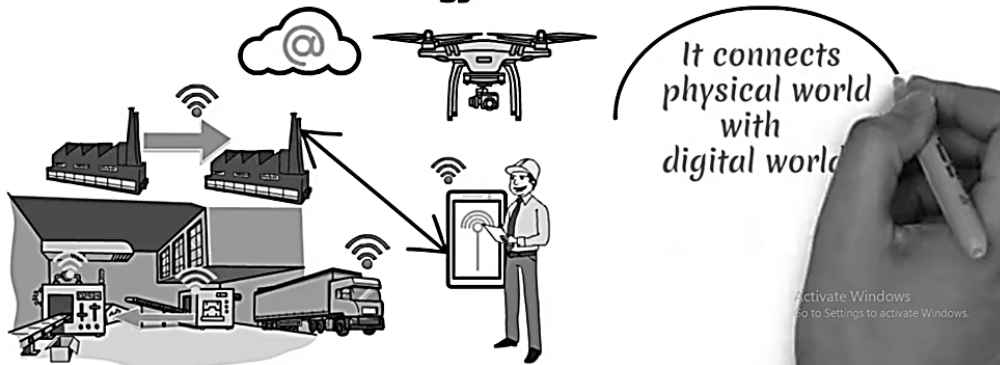
The digital revolution is reshaping the way individuals live and work fundamentally, and the public remains optimistic regarding the opportunities Industry 4.0 may offer for sustainability. The fourth industrial revolution and the underlying digital transformation, known as Industry 4.0, is progressing exponentially. Sustainability is a broad concept addressing most aspects of the human world (Beier et al., 2017). Sustainability is not limited to the environmentalism, as it also involves preserving economic and social resources (Choi and Ng, 2011, Ford and Despeisse, 2016). United Nations defines sustainability as a movement for ensuring a better and more sustainable wellbeing for all, including the future generations, which aims to address the everlasting global issues of injustice, inequality, peace, climate change, pollution and environmental degradation. Although sustainability is a relatively new concept, however, its roots are in the enduring movements such as conservationism or socio-economic justice (Caradonna, 2014).

Sustainability has a rich literature and academia has made a significant contribution to the conceptualization and materialization of its three underlying pillars of environmental, economic, and social sustainability (Ford and Despeisse, 2016, Kamble et al., 2018, Khuntia et al., 2018). **Environmental sustainability** is mainly concerned with maintaining the earth's environmental systems equilibrium, the balance of natural resources consumption and replenishment and ecological integrity (Glavič and Lukman, 2007). **Economic sustainability** concerns long-term economic growth while preserving environmental and social resources. From this perspective, the growth of economic capital should not be at the expense of the decrease in natural or social capital. Thus, economic growth should not ignore the balance in natural resources, ecosystems, social welfare and distribution of wealth (Choi and Ng, 2011). **Social sustainability** is the process of recognizing and managing the positive and

negative business, environmental, economic and technological impacts on people. Social sustainability ultimate goal is the creation of healthy and liveable communities where everyone is protected from discrimination and has access to universal human rights and basic amenities such as security or healthcare (Dempsey et al., 2011).

WHAT IS INDUSTRY 4.0?

"Industry 4.0 is a new phase in the Industrial Revolution that introduce intelligent networking of machines and processes for industry with the help of information and communication technology"



Sustainability is indispensable because of a simple reason; Earth's ecosystems and the desired quality of humankind's life cannot be maintained without human beings embracing sustainability (Caradonna, 2014, Glavič and Lukman, 2007). Consistently, the sustainability impacts of Industry 4.0 merit the full attention of academia given preceding industrial revolutions resulted in dramatic and somewhat unexpected economic, environmental and social changes. Despite being in its infancy, the unforeseen or unintended consequences of Industry 4.0 and digital transformation on triple bottom line sustainability are expected to be consequential (Jabbour et al., 2018a, Kamble et al., 2018).

Sustainability is the core business strategy for the future, as highlighted in the United Nations Sustainable Development Goals. They include fostering areas like low-impact industrialization, energy-efficient buildings, and smart manufacturing. Cutting carbon emissions and pollution is only one side of sustainability – although they tend to get the most attention. Sustainability is really about development and growth in an eco-friendly and socially equitable manner.

Industry 4.0 and Sustainable Development

Industry 4.0 doesn't necessarily refer to a specific set of technologies – although things like cloud computing, IoT, and machine learning are undoubtedly critical parts of the equation. These technologies illustrate the primary aim of Industry 4.0, which is merging physical processes with digital connectivity. A sustainable smart building, for instance, might have connected IoT sensors that self-regulate energy usage based on real-time demand and use.

Another hallmark of Industry 4.0 is data and data analytics. Connected devices, equipment, and users are constantly generating data. Big data tools like AI, machine learning, and real-time data processing allow organizations to increase productivity further, optimize processes, and enhance growth. In the context of sustainable development, this can mean

operating factories run more leanly, more energy-efficient, and with fewer carbon emissions as a result.

KEY TECHNOLOGIES

The following are the key industry 4.0 technologies that help for the sustainability.

- 1) Internet of Things (IoTs)
- 2) Advanced Robotics
- 3) Artificial intelligence
- 4) Cloud computing
- 5) Big Data Analytics
- 6) Cyber Security
- 7) Additive Manufacturing
- 8) Augmented Reality
- 9) Virtual Reality

These processes have to become supported by appropriate infrastructures, such as

(1) Internet of Things (IoT), which is the connectivity of physical objects such as vehicles, devices, buildings, and electronics, and the networks that allow them to interact, collect and exchange data.

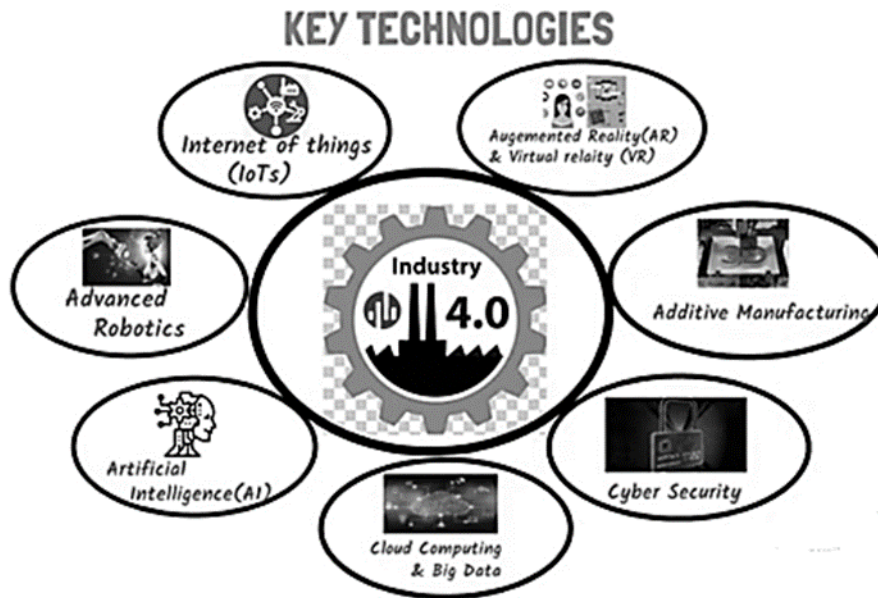
(2) Industrial IoT (IIoT) that enables machinery and equipment to transmit real-time information to an application, allowing operators to better understand equipment efficiency and identify preventative maintenance needs.

(3) Radio Frequency Identification (RFID), which refers to the use of strong radio waves to “excite” enough current in a small tag to send a radio transmission back. It works over a short range, and only for small amounts of data (RFID tags can be used to detect and record such as temperature, movement, radiation levels, and thus can be very useful in asset monitoring and supply chain management)

(4) Cloud computing, which refers to storing and accessing data and programs over the internet instead of the computer's hard drive (Hozdic, 2015; Schlechtendahl et al., 2015; Gilchrist, 2016). Additive manufacturing (Kang et al., 2016) and collaborative robots (Iqbal and Riek, 2019), for instance, are expected to play a crucial role in this direction, but also suitable organizational structures and business models. Together with appropriate production and decision methods and supporting tools these will be necessary to enable a successful ingress on 4.0.

Conclusion

Industry 4.0, which is at the core of the fourth industrial revolution, is a digital transformation that is intensifying exponentially. People's lives are being fundamentally reshaped by the digital revolution, and they remain optimistic about the opportunities I4.0 may offer for sustainability (Birkel and Müller, 2021). Organizations are becoming increasingly interested in I4.0 applications for achieving sustainability. But to ensure a sustainable future, businesses and organizations need to take action now before environmental conditions worsen. The good news



is that some researchers estimate that Industry 4.0 tech could reduce emissions by up to 15 percent by 2030. Industry 4.0 (I4.0) needs new business practices, which focus on its positive impacts and sustainability.

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Impact of Mobile Marketing in Banking Services

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Abstract

India is one of the fastest rising countries in positions of mobile tutor. Now mobile phones aren't only an normal of voice communication but also extensively charity for mobile installations. Mobile innovated installations or M- services are definite as electrical installations that are transported to the people who use a creation or service via mobile technologies using mobile bias. M- services is limited idea of Eservices which can give services anywhere at any time. Due to this reason this idea getting popular among people. Investments in M- services are growing and these services stand to offer the pledge of creating a social effect in the area of healthcare, husbandry, backing, authority and control and education. In this paper, we will study about Mbanking which is subset of m- services in India. The m- banking is fast growing with its large number features offered with mobile apps and internet banking. Indian Banking Association is encouraged to heavily invest in technologies that can change and get better and cover against unborn pitfalls, as well as attack current pressures from dangerous programs or apps and social engineering. Technology shows a significant part in finance area. Banking is one of the main banks continually travels the chance of technology allowed services to go better client experience and convenience. Mobile phone is a common technology device that came part of every existent in the information time in history. Mobile Banking is a recently appearing alternate channel for furnishing banking services.

Keywords - Mobile Banking, Banking Services, India.

Introduction

Mobile banking (m-banking) refers to the use of a mobile device to access banking and financial services offered by banks. It enables customers to check their bank account balance, conduct online transactions, transfer funds, pay bills, etc., without visiting banks. Mobile banking comes into play when we make use of our mobile phone for a number of services related to our day to day banking needs. We can get unprecedented access to our bank accounts, investments, and support services just by a single tap on our devices.

Not only these simple steps, we can also transfer money from the comfort of your home. Available anywhere and anytime, easy accessibility and hassle-free procedure form the most advantageous aspects of this service. Banks have been using both SMS, emails and apps in order to provide accurate information to their clients regarding their accounts. Busy lifestyle and, more recently, the COVID pandemic have forced people to opt for mobile banking. Round-the-clock banking services at the fingertips provide customers with an easy, quick, and hassle-free experience. At the same time, banks also benefit from a reduction in operating costs due to savings in time and resources. Though beneficial, m-banking is exposed to security threats like hacking that raise safety concerns among customers. In order to secure transactions, banks keep updating the security features of their m-banking app regularly. In addition, they

also use a virtual private network (VPN), biometric login, and two-step OTP-based verification to ensure safety of customers. To access m-banking, customers must download the bank's m-banking app from the app store. Then, proceed to create an online account to register for the same. It involves answering some questions, selecting a username and password, and setting up security preferences. After that, set an MPIN to be used every time a transaction is made. Once the bank verifies the credentials, the customer becomes the registered user and can perform all the financial transactions using the mobile app. It includes shopping online, paying utility bills, making account information inquiries, transferring funds, using forex-related services, and booking tickets.

Main Features

Mobile marketing is a fast, effective, inexpensive and cutting-edge marketing strategy, offering businesses a plethora of new ways to reach customers through the one thing they never leave home without: their technology.

Features of Mobile Marketing:

- Mobile marketing campaigns easy to plan and execute, regardless of your technical experience (or lack thereof). There is a bounty of advertising agencies that specialize in mobile marketing services to help you, the business, get on the right track, and that offer user-friendly software and great technical support.
- Launching a mobile marketing campaign can be done very quickly, in as little as twenty-four hours.
- Mobile marketing software tracks your deliveries, responses and conversion rates, so that you know just how effective your ads are.
- You are able to market directly to your target audience through mobile marketing software interfaces designed to let you pick and choose who you send your ads to.
- Subscribers control whether or not they receive your marketing ads. Therefore, your audience is willing and interested, as opposed to captive.

Importance of Mobile Marketing:

Mobile marketing has become an integral part of our life and consistent use of smartphones in daily life brings forward an idea for the development of the techniques. Here are some reasons which can explain mobile marketing importance these days:

- Availability of quick services any time.
- Mobile has become an undetectable part of life.
- Mobile is not only used for e-shopping but also used in physical stores.
- SMS marketing.

- The mobile search index becomes primarily the context for marketing.
- Importance of mobile advertisement.

Elements of Mobile Marketing:

Some necessary elements of mobile marketing are briefly discussed below:

- **Organizations:** are commercial entities-brands, agencies, marketers, non-profits, enterprises, and so on – with products, services, and offerings they wish to deliver to the market. In other words, organizations are you and your companies. Mobile marketing works for any type of business.
- **Practices:** Practices consists of the many faces and facets of marketing activities, institutional processes, industry player partnerships, standards marketing, advertising, and media placing and buying, direct response managing, promotional engagements, relationship management, customer services, loyalty management, and social media stewardship. In other words, practices include all the things that you want to oversee and do to engage your customers. All types of marketing practices can be applied to mobile marketing.
- **Engagement:** is the process by which you and your customers interact in a two-way dialogue to build awareness, conduct transactions, support, and nurture each other. Mobile marketing is one of the most engaging forms of marketing because it's done through and with such a personal device.
- **Relevancy:** Mobile interactions can provide information, i.e. a user's location, the time of the day, activity, and so on. You can use this information to understand the context of your customer's current environment in order to tailor and create an appropriate experience that is closely linked to his current context. Mobile marketing is highly relevant.

Benefits of Mobile Marketing:

- Offers 24-hour accessibility to banking
- Saves time
- Provides a convenient way of making fund transfers and payments
- Enables easy tracking and monitoring of bank accounts
- Facilitates quick reporting of any illegal transaction or fraudulent activity
- Allows swift redressal of consumer complaints
- Increase request processing speed
- Makes online shopping possible
- Allows trouble-free management of investments
- Sends notification of bill or loan payments
- Encourages customers to stay indoors during a pandemic
- Eliminates the need to carry cash all the time
- Reduces chances of theft

Conclusion

Mobile banking services are one step closer towards providing all our requirements at our doorstep. The ability to access banking services from anywhere and anytime around the world

not only saves your time but also enables you to reduce the efforts you need to exhaust otherwise.

Needless to say that mobile banking services are evolving in the backdrop of a win-win situation for everyone involved. Banks also benefit from providing the easily accessible banking facilities. They are able to reduce their operational costs but without compromising on their own efficiency and customer value.

Also, it is worth mentioning that when a customer tries to use an app for a service for managing their account or investment, this drives huge business growth. Small to medium-sized enterprises are able to save their time and resources by utilizing fast payment services and managing funds. This is indeed aimed by most of the Product Managers and the ability to account for larger transactional volumes serves this purpose.

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A COMPARATIVE STUDY ON COCONUT AND RUBBER PRODUCTION IN KANNIYAKUMARI DISTRICT

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ABSTRACT

Coconut and rubber is an important tropical crop, since, it is one of the leading commodities in agricultural exports, and the production programmed of the crop is of critical importance in improving the efficient use of resources. The specific objectives of the study are as follows (i) To study the cost and returns of coconut and rubber production in kanniyakumari district. (iii) To examine the compare the production of coconut and Rubber cultivation. In the present study, both primary and secondary data have been used. The primary data were collected by using questionnaire was obtained from unpublished documents of Kanniyakumari Coconut Producer Company Limited and Rubber Producer Company Limited, Kanniyakumari district. In this study income includes Monthly income, Saving Pattern, monthly saving, borrowed and comparative analysis of coconut and rubber producers. The researcher has chosen Multi-stage random sampling technique has adopted for the survey. Kanniyakumari district has 4 Taluks, in which 2 Taluks namely, Agasteeswaram and Vilavancode were randomly selected at the first stage. Agasteeswaram and Vilavancode have selected one Block, in which namely Rajkkamangalam and Melpuram were randomly selected at the second stage. Then at the Third stage 3 villages were randomly selected from each of the above mentioned Blocks. Fourth stage at the 6 Panchayats was randomly selected from each of the above mentioned Blocks. Thus 6 Panchayats were selected for the present study.

Keywords: Comparative Study, Coconut and Rubber Producers, Kanniyakumari District.

INTRODUCTION

Coconut (*Cocosnucifera*) is occupied a place of significance in the Indian economy due to its crucial role as a horticultural crop of food and livelihood security as well as its socio-religious importance. Coconut is one of the most useful crops to mankind in the plant kingdom because of its multifaceted uses of its products; it is called the Kalpavriksha or Tree of abundance. (Thomas, 2001). India is the third largest producer of Coconut, after Indonesia Philippines and Thailand. Thailand is the world's largest producer of coconut. It produced 18,674,157 Metric tonnes in 2019. Philippines are the second largest producer of coconut. It produced 14,513,151 Metric tonnes. India is the third largest producer of coconut in the world. In the year 2019, India produced 11,718,608 Metric tonnes of coconut, up from 11,706,343 Metric tonnes in the previous year. Kerala, Tamil Nadu, Karnataka and Andhra Pradesh are the leading producers of coconut the country. In Tamil Nadu, coconut is cultivated in around 443986 hectares with

48882 lakhs Nuts production (Coconut Development Board Statistics 2018-19). Tamil Nadu stands first in terms of productivity (11183 lakh nuts per hectares) among the leading coconut producing states in India. Coconut is cultivated in almost all the districts of Tamil Nadu, particularly Coimbatore, Thanjavur, Dindigul, Kanniyakumari and Dharmapuri districts (Deepak et.al, 2006). Kanniyakumari District is one of the important districts of Tamil Nadu which gets 6th place in coconut producing though it is a small district. (Murthy, 2017). Rubber (*Hevea Brasiliensis*) is one of the essential roles of horticultural crops in India. It has a commercial value and it assumes impotent from the point of view in employers working condition. It plays an essential role in the National Economy. India is the fourth largest producer of Natural Rubber, after Thailand, Indonesia and Vietnam. Thailand is the world's largest producer of natural rubber. It produced 5,588,756 thousand US dollar in 2019. Indonesia is the second largest producer of natural rubber. It produced 3,846,832 thousand US dollar in 2019. Vietnam produced 1,314,384 thousand US dollar and occupies the third rank in terms production. India is the fourth largest producer of natural rubber in the world. In the year 2019, India produced 11, 49,252 thousand US dollars of natural rubber. India has around 615 thousand hectares under rubber plantations. As per the Rubber Board, India now occupies the first rank in terms of productivity at 1,504 kg/ha. Rubber cultivation in India has been traditionally confined to hinterlands of southwest coast, mainly in Kanniyakumari district of Tamil Nadu and Kerala. Kerala and Tamil Nadu together constitute the traditional rubber growing regions in the country. Kerala and the Kanniyakumari district of Tamil Nadu together constitute the traditional rubber growing region in the country. The area under rubber cultivation and rubber production in kanniyakumari district has 15433 hectares and 32455 metric tonnes in 2018-19 (Rubber Board, 2019).

OBJECTIVES OF THE STUDY

The specific objectives of the study are as follows

- (i) To study the cost and returns of coconut and rubber production in Kanniyakumari district.
- (ii) To examine the compare the production of coconut and Rubber cultivation.

RESEARCH METHODOLOGY

In the present study, primary data have been used. The required primary data have been collected through survey method with structured interview schedule. The primary data were collected by using questionnaire was obtained from unpublished documents of Kanniyakumari Coconut Producer Company Limited and Rubber Producer Company Limited, Kanniyakumari district. In this study income includes Monthly income, Saving Pattern, Land holding in acres /hectares trees, Yield of coconut trees, cost and returns of production of coconut and rubber, comparative analysis of coconut and rubber producers.

SAMPLE DESIGN

The researcher has chosen Multi-stage random sampling technique has adopted for the survey. Kanniyakumari district has 4 Taluks, in which 2 Taluks namely, Agasteeswaram and Vilavancode were randomly selected at the first stage. Agasteeswaram and Vilavancode have selected one Block, in which namely Rajkkamangalam and Melpuram were randomly selected

at the second stage. Then at the Third stage 3 villages were randomly selected from each of the above mentioned Blocks. Fourth stage at the 6 Panchayats was randomly selected from each of the above mentioned Blocks. Thus 6 Panchayats were selected for the present study. 300 respondents comprising of 150 coconut producers (Rajkkamangalam, needndakarai, Puthalam) and 150 Rubber producers (Kaliyal, Mancode, kadaial) again randomly selected from each of 6 panchayats at final stage. As a whole 300 respondents (150 coconut producers and 150 Rubber producers) were surveyed in Kanniyakumari district.

COMPARATIVE ANALYSIS OF COST AND RETURNS OF COCONUT AND RUBBER PRODUCTION IN KANNIYAKUMARI DISTRICT

The details of the average cost of production per acre of coconut and rubber for less than 1 acre, 1 acre - 3 acres, 3 acres - 5 acres, and above 5 acres according to the total costs are computed and shown with the variable cost and fixed cost and the results are presented in Table No.1.1.

TABLE NO.1.1 LAND SIZE WISE DISTRIBUTION OF POPULATION OF COCONUT AND RUBBER PRODUCERS IN KANNIYAKUMARI DISTRICT

Sl No	Land Size	Coconut	Rubber	Total
1	Less than 1 acres	52 (34.7)	74 (49.3)	126 (42.0)
2	1 acre - 3 Acres	65 (43.3)	48 (32.0)	113 (37.7)
3	3 acres - 5 acres	21 (14.0)	17 (11.3)	38 (12.7)
4	Above 5 acres	12 (8.0)	11 (7.3)	23 (7.7)
	Total	150 (100.0)	150 (100.0)	300 (100.0)

Source: Primary data

Note: Tables in parentheses indicate the percentage to total

From Table No.1.1 it is inferred that 65 (43.3 per cent) coconut producers have land size of 1 acre - 3 acres, 52 (34.7 per cent) coconut producers have land size of Less than 1 acre, 21(14 per cent) coconut producers have land size of 3 acres - 5 acres. The remaining 12 (8 per cent) coconut producers belong to the land size of Above 5 acres, Seventy- four (49.3 per cent) rubber producers have land size of Less than 1 acres, 48 (32 per cent) rubber producers have land size of 1 acres - 3 acres, 17(11.3 per cent) rubber producers have land size of 3 acres -5 acres. The remaining 11 (7.3 per cent) rubber producers have Above 5 acres, Out of the 300 total producers, maximum of 126 (42 per cent) respondents have land size of Less than 1 acres,

113(37.7 per cent) respondents have land size of 1 acres - 3 acres, 38 (12.7 per cent) respondents have land size of 3 acres -5 acres and 23 (7.7 per cent) respondents have land size of Above 5 acres.

$$\text{Variable Cost (A) + Fixed Cost (B) = Total Cost.}$$

TABLE NO. 1.2 COMPARATIVE ANALYSIS OF COST OF COCONUT AND RUBBER PRODUCTION (Less than 1 acre)

Particulars	Less than 1 acre	Per cent	Less than 1 acre	Per cent
	(Amount in Rs. Per acre)		(Amount in Rs. Per acre)	
	(Coconut)		(Rubber)	
Variable cost				
Cost of manuring	458	1.8	415	1.9
Cost of Fertilizer	604	2.4	758	3.5
Cost of Pesticides	879	3.5	1,200	5.6
Cost of Weeding	526	2.1	950	4.4
Cost of Transport	505	2	1,230	5.7
Cost of Labour	9,688	38.2	7,555	35.1
Cost of Loading and Unloading	1,113	4.4	1,365	6.3
Cost of Raw materials (coconut)	10,917	43	6,500	30.2
Miscellaneous Expenses	698	2.7	1,550	7.2
Total A	25,387	100	21,523	100
Fixed cost				
Land Revenue Tax	970	4.5	590	7
Rental Value of Land	8,900	41.2	4,550	53.7
Other Fixed Cost	11,750	54.3	3,330	39.3
Total B	21,620	100	8,470	100
Total A+B	47,007	-	29,993	-

Source: Calculated by Researcher

Table No. 1.2 reveals the average total cost of coconut production for less than 1 acre. The average total cost incurred is ₹47,007, of which the variable cost is ₹25,387 and the fixed cost is ₹21,620. From the cost-wise analysis for coconut production, it is inferred that the variable costs namely 'cost of raw materials (coconut)' is the highest at ₹10,917 (with a share of 43 per cent) per year. The second largest average cost value is the 'cost of labour' at ₹9,688 (with a share of 38.2 per cent) per annum. The third rank is secured by 'cost of loading and unloading'

which had an average total cost value of ₹1,113 (with a share of 4.4 per cent) per year, followed by ‘cost of pesticides’ of ₹879 (with a share of 3.5 per cent), ‘cost of fertilizer’ ₹604 (with a share of 2.4 per cent), ‘cost of weeding’ ₹526 (with a share of 2.1 per cent), ‘cost of transport’ ₹505 (with a share of 2.0 per cent) and ‘cost of manuring’ ₹458 (with share of 1.8 per cent). The cost-wise analysis of the fixed costs shows that the ‘other fixed cost’ accounted for a maximum of ₹11,750 (with a share of 54.3 per cent) followed by ‘rental value of the land’ at ₹8900 (with a share of 41.2 per cent) and ‘land revenue tax’ at ₹970 (with a share of 4.5 per cent) respectively.

Regarding the average total cost of Rubber production for less than 1 acre, it is observed that the average total cost incurred by a respondent was ₹29,993 which includes a variable cost of ₹21,523 and a fixed cost of ₹8,470. From the cost-wise analysis for rubber production, it is inferred that the variable cost, namely ‘cost of labour’ accounted for the highest share at ₹7,555 (with a share of 35.1 per cent) per year. The second largest average cost value is the ‘cost of raw materials (Rubber)’ at ₹6,500 (with a share of 30.2 per cent) per annum. The third rank is secured by ‘miscellaneous expenses’ which had the average total cost value of ₹1,550 (with a share of 7.2 per cent) per year, followed by ‘cost of loading and unloading’ ₹1,365 (with a share of 6.3 per cent), ‘cost of transport’ ₹1,230 (with a share of 5.7 per cent), ‘cost of pesticides’ ₹1,200 (with a share of 5.6 per cent), ‘cost of weeding’ ₹950 (with a share of 4.4 per cent), ‘cost of fertilizer’ ₹758 (with a share of 3.5 per cent), and ‘cost of manuring’ for ₹415 (with a share of 1.9 per cent). The cost-wise analysis of the fixed costs showed that the ‘rental value of the land’ accounted for the maximum share of ₹4,550 (with a share of 53.7 per cent) followed by ‘other fixed cost’ ₹3,330 (with a share of 39.3 per cent) and ‘land revenue tax’ ₹590 (with a share of 7.0 per cent) respectively.

TABLE NO.1.3 COMPARATIVE ANALYSIS OF COST OF COCONUT AND RUBBER PRODUCTION (1 acre - 3 Acres)

Particulars	1 acre - 3 Acres		1 acre - 3 Acres	
	(Amount in Rs. Per acre) (Coconut)	Per cent	(Amount in Rs. Per acre) (Rubber)	Per cent
Variable cost				
Cost of manuring	1,440	2.9	1,850	6
Cost of Fertilizer	1,399	2.8	1,455	4.7
Cost of Pesticides	1,264	2.6	1,300	4.2
Cost of Weeding	1,187	2.4	1,650	5.3
Cost of Transport	804	1.6	1,003	3.3
Cost of Labour	24,249	49.2	12,577	40.8
Cost of Loading and Unloading	1,157	2.3	1,480	4.8
Cost of Raw materials (coconut)	16,784	34.1	5,687	18.4
Miscellaneous Expenses	1,005	2	3,843	12.5

Total A		100	30,845	100
Fixed cost				
Land Revenue Tax	1,350	4.6	1,057	6.1
Rental Value of Land	12,810	43	7,642	44
Other Fixed Cost	15,301	52.4	8,650	49.9
Total B	29,461	100	17,349	100
Total A+B	78,748	-	48,194	-

Source: Calculated by Researcher

Table No.1.3 shows the average total cost of coconut production per acre between 1 acre to 3 acres. The average total cost incurred is ₹78,748 of which the variable cost is ₹49,287 and the fixed cost is ₹29,461. From the cost-wise analysis for coconut production, it is inferred that the variable costs namely 'cost of labour' accounted for the maximum share of ₹24,249 (with a share of 49.2 per cent) followed by 'cost of raw materials (coconut)' that accounted for ₹16,784 (34.1 per cent), 'cost of manuring' ₹1,440 (2.9 per cent), 'cost of fertilizer' ₹1,399 (with a share of 2.8, per cent), 'cost of pesticides' for ₹1,264 (with a share of 2.6 per cent), 'cost of weeding' ₹1,187 (with a share of 2.4 per cent), 'miscellaneous expenses' ₹1,005 (with a share of 2.0 per cent), 'cost of loading and unloading' ₹1,157 (with a share of 2.3 per cent) and 'cost of transport amounts for ₹804 (with a share of 1.6 per cent). In the case of 1 acre – 3 acres, the cost-wise analysis of the fixed costs showed that the 'other fixed cost' accounted for the maximum share of ₹15,301 (with a share of 52.4 per cent) followed by 'rental value of land' ₹12,810 (with the share of 43.0 per cent) and 'land revenue tax' ₹1,350 (with a share of 4.6 per cent) respectively.

The average total cost of Rubber production per acre for 1 acre – 3 acres. The average total cost incurred is ₹48,194 which includes a variable cost of ₹30,845 and a fixed cost of ₹17,349. From the cost-wise analysis for rubber production, it is inferred that the variable cost namely 'cost of labour' accounted for the maximum share of ₹12,577 (with a share of 40.8 per cent) followed by 'cost of raw materials (Rubber)' at ₹5,687 (with a share of 18.4 per cent), 'miscellaneous expenses' ₹3,843 (with a share of 12.5 per cent), 'cost of manuring' ₹1,850 (with a share of 6.0 per cent), 'cost of weeding' ₹1,650 (with a share of 5.3 per cent), 'cost of fertilizer' ₹1,455 (with a share of 4.7 per cent), 'cost of pesticides' ₹1,300 (with a share of 4.2 per cent) and 'cost of transport' ₹1,003 (with a share of 3.3 per cent). The cost-wise analysis of the fixed costs showed that the 'other fixed cost' accounted for the maximum share of ₹8,650 (with a share of 49.9 per cent) followed by 'rental value of land' of ₹7,642 (with a share of 44.0 per cent) and 'land revenue tax' ₹1,057 (with a share of 6.1 per cent) respectively.

TABLE NO. 1.4 COMPARATIVE ANALYSIS OF COST OF COCONUT AND RUBBER PRODUCTION (3 acres - 5 acres)

Particulars	3 acres - 5 acres		3 acres - 5 acres	
	(Amount in Rs. Per acre) (Coconut)	Per cent	(Amount in Rs. Per acre) (Rubber)	Per cent

Variable cost				
Cost of manuring	1,183	1.7	2,154	5.2
Cost of Fertilizer	4,748	6.9	3,123	7.6
Cost of Pesticides	2,944	4.3	2,944	7.1
Cost of Weeding	2,400	3.5	1,985	4.8
Cost of Transport	1,052	1.5	1,465	3.6
Cost of Labour	35,326	51.3	16,130	39.2
Cost of Loading and Unloading	911	1.3	1,928	4.7
Cost of Raw materials (coconut)	19,087	27.7	7,952	19.3
Miscellaneous Expenses	1,246	1.8	3,500	8.5
Total A	68,897	100	41,181	100
Fixed cost				
Land Revenue Tax	2,730	6.1	2,113	8.2
Rental Value of Land	17,700	39.8	13,563	52.8
Other Fixed Cost	23,990	54	9,989	38.9
Total B	44,420	100	25,665	100
Total A+B	1,13,317	-	66,846	-

Source: Calculated by Researcher

Table No.1.4 shows the average total cost of coconut production per acre for 3 acres – 5 acres. The average total cost incurred is ₹1, 13,317 of which the variable cost is ₹68,897 and the fixed cost is ₹44,420. From the cost-wise analysis for coconut production, it is inferred that the variable costs namely ‘cost of labour’ accounted for the highest amount of ₹35,326 (with share of 51.3 per cent) per year, ‘cost of raw materials (coconut)’, had second largest average total cost value of ₹19,087 (with share of 27.7 per cent) per annum. The third rank secured by ‘cost of fertilizer’ which had the average total cost value of ₹4,748 (with share of 6.9 per cent) per year, followed by ‘cost of pesticides’ ₹2944 (with share of 4.3 per cent), ‘cost of weeding’ ₹2400 (with share of 3.5 per cent), ‘cost of manuring’ for ₹1,183 (with share of 1.7 per cent), ‘miscellaneous expenses’ for ₹1,246 (with share of 1.8 per cent), ‘cost of transport’ ₹1,052 (with share of 1.5 per cent) and ‘cost of loading and unloading’ ₹911 (with share of 1.3 per cent). In the case of 3 acres – 5 acres, the cost-wise analysis of the fixed costs showed that the ‘other fixed cost’ accounted for the maximum share of ₹23,990 (with share of 54.0 per cent) followed by ‘rental value of land’ ₹17,700 (with share of 39.8 per cent) and ‘land revenue tax’ ₹2,730 (with share of 6.1 per cent) respectively. Regarding the average total cost of Rubber production per acre for 3 acres – 5 acres of land, it is evident that the average total cost incurred is ₹66,846 which includes a variable cost of ₹41,181 and a fixed cost of ₹25,665. From the cost-wise analysis for rubber production, it is inferred that the variable cost namely ‘cost of labour’ accounted for the maximum share of ₹16,130 (with a share of 39.2 per cent) followed by ‘cost of raw materials (Rubber)’ that accounted for ₹7,952 (with a share of 19.3 per cent), ‘miscellaneous expenses’ ₹3,500 (with a share of 8.5 per cent), ‘cost of fertilizer’ ₹3,123 (with

a share of 7.6 per cent), 'cost of pesticides' ₹2,944 (with a share of 7.1 per cent), 'cost of manuring' ₹2,154 (with a share of 5.2 per cent), 'cost of weeding' ₹1,985 (with a share of 4.8 per cent), 'cost of loading and unloading' ₹1,928 (with a share of 4.7 per cent) and 'cost of transport' ₹1,465 (with a share of 3.6 per cent). The cost-wise analysis of the fixed costs showed that the 'rental value of the land' accounted for the maximum share of ₹13,563 (with share of 52.8 per cent) followed by 'other fixed cost' for ₹9,989 (with a share of 38.9 per cent) and 'land revenue tax' ₹2,113 (with a share of 8.2 per cent) respectively.

TABLE NO. 1.5 COMPARATIVE ANALYSIS OF COST OF COCONUT AND RUBBER PRODUCTION (Above 5 acres)

Particulars	Above 5 acres	Per cent	Above 5 acres	Per cent
	(Amount in Rs. Per acre) (Coconut)		(Amount in Rs. Per acre) (Rubber)	
Variable cost				
Cost of manuring	7,625	10.2	3,965	6.6
Cost of Fertilizer	10,533	14.2	5,700	9.5
Cost of Pesticides	1,933	2.6	2,575	4.3
Cost of Weeding	3,950	5.3	2,568	4.3
Cost of Transport	2,365	3.2	1,895	3.2
Cost of Labour	19,000	25.5	23,050	38.6
Cost of Loading and Unloading	1,042	1.4	2,965	5
Cost of Raw materials (coconut)	24,500	32.9	11,311	18.9
Miscellaneous Expenses	3,472	4.7	5,732	9.6
Total A	74,420	100	59,761	100
Fixed cost				
Land Revenue Tax	3,150	5.9	3,542	9.9
Rental Value of Land	23,580	43.9	18,753	52.3
Other Fixed Cost	26,970	50.2	13,568	37.8
Total B	53,700	100	35,863	100
Total A+B	1,28,120	-	95,624	-

Source: Calculated by Researcher

Table No.1.5 shows the average total cost of coconut production per acre for above 5 acres. The average total cost incurred is ₹1, 28,120 of which the variable cost is ₹74,420 and the fixed cost is ₹53,700. From the cost-wise analysis for coconut production in above 5 acres of land, it is inferred that of the total variable costs, 'Cost of raw materials (coconut)' accounted for the maximum share of ₹24,500 (with a share of 32.9 per cent). 'Cost of labour' accounted for the next maximum share of ₹19,000 (with a share of 25.5 per cent) followed by 'cost of fertilizer'

that accounted for ₹10,533 (with a share of 14.2 per cent), ‘cost of manuring’ ₹7,625 (with a share of 10.2 per cent), ‘cost of weeding’ ₹3,950 (with share of 5.3 per cent), ‘miscellaneous expenses’ ₹3,472 (with a share of 4.7 per cent), ‘cost of transport’ ₹2,365 (with a share of 3.2 per cent), ‘cost of pesticides’ ₹1,933 (with a share of 2.6 per cent) and ‘cost of loading and unloading’ ₹1,042 (1.4 per cent). In the case of above 5 acres, the cost-wise analysis of the fixed costs showed that the ‘other fixed cost’ accounted for the maximum share of ₹26,970 (with a share of 50.2 per cent) followed by ‘rental value of land’ ₹23,580 (with a share of 43.9 per cent) and ‘land revenue tax’ ₹3,150 (with a share of 5.9 per cent) respectively.

Analyzing the average total cost of Rubber production per acre for above 5 acres, it is evident that the average total cost incurred is ₹95,624 which includes a variable cost of ₹59,761 and fixed cost of ₹35,863. From the cost-wise analysis for rubber production, it is inferred that the variable cost, namely ‘cost of labour’ accounted for the highest average total cost of ₹23,050 (with a share of 38.6 per cent) per year. ‘Cost of raw materials (Rubber)’ had the second largest average total cost value of ₹11,311 (with a share of 18.8 per cent) per annum. The third rank is secured by ‘miscellaneous expenses’ which had the average total cost value of ₹5,732 (with a share of 9.6 per cent) per year, followed by ‘cost of fertilizer’ ₹5,700 (with a share of 9.5 per cent), ‘cost of manure’ ₹3,965 (with a share of 6.6 per cent), ‘cost of pesticides’ ₹2,575 (with a share of 4.3 per cent), ‘cost of weeding’ ₹2,568 (with a share of 4.3 per cent) and ‘cost of transport’ ₹1,895 (with a share of 3.2 per cent). The cost-wise analysis of the fixed costs showed that the ‘rental value of land’ accounted for the maximum share of ₹18,753 (with a share of 52.3 per cent) followed by ‘other fixed cost’ ₹13,568 (with a share of 37.8 per cent) and ‘land revenue tax’ ₹3,542 (with share of 9.9 per cent) respectively.

TABLE NO. 1.6 COMPARATIVE ANALYSIS OF COST OF COCONUT AND RUBBER PRODUCTION (PER ACRE/PER YEAR)

Size of the Unit	Variable Cost		Fixed Cost		Total Cost	
	Coconut	Rubber	Coconut	Rubber	Coconut	Rubber
Less than 1 acres	25,387	21,523	21,620	8,470	47,007	29,993
1 acre - 3 Acres	49,287	30,845	29,461	17,349	78,748	48,194
3 acres - 5 acres	68,897	41,181	44,420	25,665	1,13,317	66,846
Above 5 acres	74,420	59,761	53,700	35,863	1,28,120	95,624
Total	2,17,991	1,53,310	1,49,201	87,347	3,67,192	2,40,657

Source: Calculated by Researcher

Note: Figures within parentheses represent percentages to respective column total.

MAJOR FINDINGS

(43.3 per cent) coconut producers have land size of 1 acre – 3 acres and (49.3 per cent) rubber producers have land size of less than 1 acre.

The average total cost of coconut production is ₹47,007, and variable cost is ₹25,387 and fixed cost is ₹21,620 for Less than 1 acre. “Cost of raw materials” (coconut) is the highest cost at ₹10,917 (with share of 43 per cent) per year.

The average total cost of rubber production is ₹29,993, and variable cost is ₹21,523 and fixed cost is ₹8,470 for Less than 1 acre. “Cost of labour” (Rubber) accounted for the highest share at ₹7,555 (with share of 35.1 per cent) per year.

The average total cost of coconut production is ₹78,748, and variable cost is ₹49,287 and fixed cost is ₹29,461 for 1 acre to 3 acres. “Cost of labour” (coconut) is the highest cost at ₹24,249 (with share of 49.2 per cent) per year.

The average total cost of rubber production is ₹48,194, and variable cost is ₹30,845 and fixed cost is ₹17,349 for 1 acre to 3 acres. “Cost of labour” (Rubber) accounted for the maximum share of ₹12,577 (with share of 40.8 per cent) per year.

The average total cost of coconut production is ₹1, 13,317, and variable cost is ₹68,897 and fixed cost is ₹44,420 for 3 acres – 5 acres. “Cost of labour” (coconut) accounted for the highest cost ₹35,326 (with share of 51.3 per cent) per year.

The average total cost of rubber production is ₹66,846, and variable cost is ₹41,181 and fixed cost is ₹25,665 for 3 acres-5 acres. “Cost of labour” (Rubber) accounted for the maximum share of ₹16,130 (with share of 39.2 per cent) per year.

The average total cost of coconut production is ₹1, 28,120, and variable cost is ₹74,420 and fixed cost is ₹53,700 for above 5 acres. “Cost of raw materials” (coconut) accounted for the maximum share of ₹24,500 (with share of 32.9 per cent) per year.

The average total cost of rubber production is ₹95,624, and variable cost is ₹59,761 and fixed cost is ₹35,863 for above 5 acres. “Cost of labour” (Rubber) accounted for the highest average total cost of ₹23,050 (with share of 38.6 per cent) per year.

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A Study on Purchase Behaviour of Mobile Phone Among Women Segment in the city of Salem

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ABSTRACT

The study is conducted to analyse the purchase behaviour of mobile phone among working women segment in the city of Salem. For this study, an unknown population of all mobile subscribers was taken into consideration. The study followed a descriptive research design with convenient sampling technique. A structured questionnaire was used, it was administered to the respondents personally and secondary data was collected through Internet.

A sample of 120 respondents was taken from the population, 60 respondents from existing mobile users and 60 respondents from those intending to buy a mobile.

The analysis was done through simple percentage, cross tabulation and weighted average methods. From the analysis it is found that Airtel customers are highly satisfied in voice clarity and network coverage. Airtel mobile is having a good customer retention based on the service provided to their customers.

1. Introduction

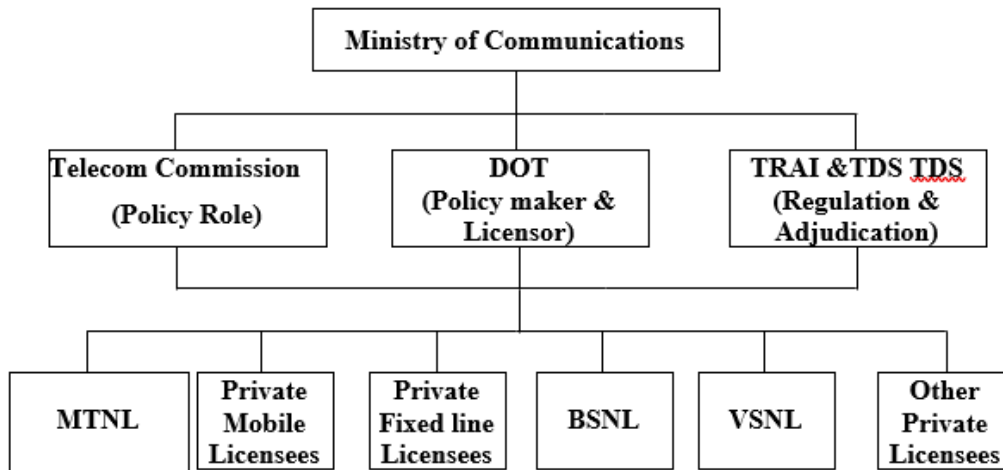
The Indian telecommunications industry has experienced high growth in recent years. According to Cellular Operators Association of India (COAI), total number of mobile subscribers in India has increased from approximately 0.3 million as of March 1997 to approximately 13.34 million as of April 30, 2003. The total number of fixed line subscribers has increased from approximately 14.5 million as of March 31, 1997 to approximately 37.7 million as of March 31, 2002. The table above illustrates the growth in the Indian telecommunications industry.

The Indian telecommunications market is under penetration and hence offers tremendous growth potential. The mobile and fixed line penetration levels in India are lower than those in most developed countries in the world. The following factors are expected to contribute to the growth of the Indian Telecommunications Industry:

- Economic Growth and continued development of the Indian Economy:
- Higher growth rate of service-oriented sector, leading to an increased demand for telecommunication services;
- Increased use of Information Technology and Internet, leading to a large demand for data communication services;
- Declining tariff reduced equipment cost and reduced handset costs over time.
- Increasing customer choice and demand for value added services.

- Increasing globalization of the Indian Business, leading to increase international voice & data traffic.
- Industry analysts expect the telecom services industry in India to grow rapidly.

The present operational regulatory structure of telecommunications services industry in India is set forth below:



Major players in Telecom Industry:

1. Reliance
2. BSNL
3. Bharti
4. IDEA
5. MTNL
6. Dishnet
7. Hutch (BPL)
8. TTSL
9. Aircel
10. HFCL
11. Spice

1.2 Objectives of the study

- To study purchase behaviour of mobile based on demography.
- To study purchase behaviour of mobile based on Occupation.
- To study influence factor in choosing service provider.

1.3 Scope of The Study

The study aims to analyze the Purchase pattern of mobile connection among women segment. This has been done by through a questionnaire, which asks the respondents on their usage and the factors influencing their usage.

The study would help in identifying the factor that is taken into consideration while choosing the service provider.

1.4 Limitations of the Study

- The validity and Reliability of the data obtained depends on the responses from the customers.
- Time at the disposal for the research was limited.
- The sample when compared to the population was too small. Therefore, the results could not be generalized to a larger population.

1.5 Primary Data Source

Since the study required a systematic gathering of information, survey research (using a structured questionnaire) was selected. As customer would be reluctant to answer certain questions that might be confidential to them, there was a chance of non-response error. To minimize the non-response error it was decided to personally administer the questionnaire by direct interview. This study involves collection of primary data from the people of Salem. Data are collected through structured Questionnaire.

1.6 Population Size

- Sixty Sample elements are taken from existing Mobile phone user.
- Sixty Sample elements are taken from those intending to use mobile.
- Total sample size is 120.

1.7 Statistical Tools

The statistical Tools used for data analysis were

- Percentage Analysis
- Weighted Average

TABLE NO 1.7.1

COMPARISON BETWEEN EXISTING USER AND INTENDING TO BUY MOBILE AMONG BRAND

EXISTING MOBILE USER			INTENDING TO USE		
Brand	Count	Percentage	Brand	Count	Percentage
Airtel	22	37%	Airtel	16	27%
Aircel	14	23%	Aircel	15	25%
Hutch	14	23%	Hutch	16	27%
Reliance	07	12%	Reliance	07	12%
BSNL	03	5%	BSNL	06	10%
Total	60	100%	Total	60	100%

TABLE NO 1.7.2
COMPARISON BETWEEN POSTPAID CONNECTIONS BASED ON
OCCUPATION

EXISTING USER			INTENDING TO BUY		
Occupation	Count	Percentage	Occupation	Count	Percentage
Working	6	67%	Homemaker	8	62%
Homemaker	2	22%	Working	5	38%
Student	1	11%	Total	13	100%
Total	9	100%			

1.8 FINDINGS

- Sizable number (47%) of respondent among student segment, they are not continues sticking in a single brand, they are continuously changing their brand according to their usage.
- Sizable number (25%) of respondent among Homemakers, are send SMS in the range of (5 - 10) in a day. Major parts of homemakers are not using SMS service.
- Majority (82%) of respondent are using prepaid connection because of there convenient and control over calls
- Sizable number (40%) from married segment decision on purchasing mobile phone is taken by self.
- Sizable numbers (49%) from unmarried segment buying decision are taken by family members (74% - Father).
- Majority (83%) of respondent are using monthly recharge pack and nearly 14% are tried e-recharge.
- Sizable numbers (64%) of respondent are making outgoing calls to Family members.
- There is no relationship between the occupation and amount of recharge.

5.1 CONCLUSION

The Salem mobile market is a very competitive market. The market share of the leader will not be a constant one and could change at any time. "It is no longer enough to satisfy customer. You must delight them."

Among existing airtel customer are highly satisfied based on voice clarity and good network coverage all over city of Salem. In a Business "Today you have to run faster to stay in the same place".

Also the study reveals several factors like purchase behaviour of mobile phone among women segment based on their occupation, influence factor of buying decision.

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Employment, Unemployment and Poverty Among the Tribal Society in India

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Introduction

India's economic growth over the last ten years has been affected by the shortcomings in the decisions taken by the government. In 2012-13 financial years (FY), economic growth has faced new decade's low at 4.5 per cent from 8.9 per cent in 2010-11 FY (Asit Ranjan Mishra, 2014). The many key economic reforms have stalled in 2012 as a result of slower government decision making by Government of India. After 2014 government totally disrupt the Indian economy due to decisions made without any pre-notice instance demonetization, implementation of Goods and Service Tax (GST) and continue to unprecent Lockdown decisions has taken into account of worst economic growth in 2020-21 FY. According to Ministry of Statistics and Programme Implementation (MOSPI) states that the annual average growth rate contraction at 7.3 per cent in 2020-21 FY compared to previous year of 2019-20. Further, the Gross Domestic Product (GDP) per capita income has dropped at 8.2 per cent in 2020-21 FY (MOSPI, 2021).

After a decade and the half years of economic reforms in 1991, the Indian economy has witnessed the strongest growth at 9.8 per cent in 2007 while average GDP growth registered at 7.74 per cent during United Progressive Alliance (UPA) regime (IMF, 2021). This rapid economic growth has also helped in bringing down the poverty rates and unemployment levels (Bhanumurthy and Lokendra Kumawat, 2009). But the present government maintains the growth at 4.71 per cent since 2014, this growth rate comparatively lower at 3 per cent than UPA government. Thus a slowdown in the GDP is directly affecting the job market and its impact the labour force and workforce substantially lower in India. According to labour bureau of India, employment growth in India slowed down drastically during the period 2012 to 2016, after a marginal improvement between March 2010 and March 2012. Moreover, the total employment in India shrunk by about 0.4 per cent per annum during 2013-14 to 2015-16 based on Labour Bureau's Employment-Unemployment Surveys if we considered as total employment as the whole an India that was employment declined by 53 lakhs from 2013-14 to 2015-16 (Vinoj Abraham, 2017). Further the monthly average of employment creation during 2010-12 was 76,000 per month but during March 2012-March 2014 and March 2014-December 2015, the monthly average employment creation declined to around 26,000 and 30,000 respectively. Within this last period, during March-December 2015, the average employment creation drastically fell to less than 8,000 jobs per month (ibid, 2017). Further, after demonetization in India about 1.5 million jobs being lost during January-April 2017 after the announcement (Vyas, 2018).

India has to improve the social sector component like health, education and employment. The level of employment which is considered as labour force and workforce participation it has gone down from 2004-05 to 2011-12. In India, the labour force participation was 392 per1000 persons in 2004-05 it declined to 364 per1000 persons in 2011-12. This condition is occurrences in all the states in India.

The overall state level employment is good enough however the social category and region wise the level of employment was significantly differ. The present study is attempt to analysis the labour force and workforce participation among Tribal society in India, to study examine the poverty and unemployment situation among the Tribal society and Non-tribal in India and the study analysis the industrial and educational wise employment and unemployment among Tribal and non-tribal society in India.

Data and Methodology

This study is based on unit level data of 61st round of 2004-05 and 68th round of 2011-12 National Sample Survey (NSS) on Employment and Unemployment among situation among social groups in India. This study taken two set of NSS data for comparison over the period. The 61st round of NSS survey covered the sample household of all over India was 124,680. Out of this, rural household was 79,306 and urban was 45,374. Among them sample household of tribal society was 16,203, out of this sample household of tribal in rural was 12694 and urban was 3509. Likewise, the 68th round of NSS survey covered 101,724 sample households. Out of this total sample household, 59,700 household belongs to rural side and 42, 024 household in urban. The total number of sample household for tribal society is constitute 13,406 in which rural sample tribal household is 9833 and urban is 3573. The important component of labour force and workforce has been considered as employment status and the variable of “did not work but was seeking or available for work is considered as unemployment. The author computed the information and tabulation from unit level raw data of NSS survey and this study was used simple statistics to analysis the employment and unemployment level in India.

Trends in Employment in India

The starting point of this study is analysis an examination of the trends in the workforce and labour force in India and among Tribal society. The work force is defined as the number of persons employed according to the usual status and the labour force is persons who were either working or seeking or available for work or unemployed constituted the labour force (NSS, 2012). At present, India has been substantial slowdown in employment level particularly female work force and labour force participation rate has gone down. The table 1 indicates that the total work force in India has declined to 35.4 per cent in 2011-12 from 37.9 per cent in 2004-05. At the same time rural workforce dropped at 3.2 per cent over the period.

The labour force in India has gone down at 36.4 per cent in 2011-12 from 39.2 per cent in 2004-05. The rural labour force sharply declined at 3.3 per cent during this period. In gender wise distribution, the work force and labour force participation for male has consistent level

and female employment drastically declined. These trends of labour force and work force substantially reflect on tribal society. The work force participation rate among tribal society dropped at 4.58 per cent from 2004-05 to 2011-12. Likewise, the labour force participation rate has fallen at 4.48 per cent among the tribal society in India at same period.

Table: 1 Work Force and Labour Force Participation Rate among Tribal Society in India

	India			Tribes		
	Work force Principal Status					
	Male	Female	Total	Male	Female	Total
	61st NSS 2004-05					
Total	53.60	21.40	37.90	54.95	36.96	46.14
Rural	53.40	24.20	39.10	55.30	38.63	47.16
Urban	54.10	13.30	34.60	51.41	20.84	36.19
	68th NSS 2011-12					
Total	53.70	16.20	35.40	54.73	27.66	41.56
Rural	53.50	17.60	35.90	55.14	28.97	42.34
Urban	54.20	12.50	34.20	51.66	16.94	35.37
	Labour force Principal Status					
	Male	Female	Total	Male	Female	Total
	61st NSS 2004-05					
Total	55.20	22.30	39.20	55.82	37.38	46.79
Rural	54.60	25.00	40.10	56.06	39.00	47.72
Urban	56.60	14.60	36.60	53.40	21.74	37.63
	68th NSS 2011-12					
Total	55.00	16.80	36.40	55.69	28.20	42.31
Rural	54.70	18.10	36.80	55.96	29.45	42.99
Urban	56.00	13.40	35.60	53.66	17.91	36.88

Sources: Computed by Author from NSS data 2004-5 and 2011-12

In India, the workforce level substantially higher among male both in rural (53.40 per cent) and urban (54.10 per cent) area in 2004 -05 but it increased marginally 0.1 per cent in 2011-12. Likewise, the female participation in workforce was low compared to male in both rural (24.20 per cent) and urban (13.30 per cent) in 2004-05 further it declined to 17.60 per cent in rural and 12.50 per cent in urban during 2011-12. It followed by the workforce level among tribal society in India has fallen 41.56 per cent in 2011-12 from 46.14 per cent in 2004-05. At the same time, the rural workforce among male has slipped down at 0.16 per cent and female involved in workforce drastically gone down at 10 per cent from 2004-5 to 2011-12. The labour force participation rate declined at the same rate as what was occurred in the workforce between 2004-05 and 2011-12. The female employment (workforce and labour force) in tribal society dropped at 10 per cent in rural side and one-fold lower compared to male.

There is lack of jobs in rural India last four years because rural people especially female has more dependent on agriculture activity but it has been facing severe drought therefore female work force and labour force drastically declined. The male has engaged non-farm activity it provided substantial employment however work force and labour force slightly down in recent years in India.

Unemployment in India

The overall unemployment rates increased from 38 per thousand persons in 2011-12 to 58 per thousand persons in 2018-19 in India (MOSPI, 2020). This gradual rising of unemployment reflected on across the states in India. The total unemployment rate in India was 2.31 per cent in 2004-05 but that rate is decreased to 2.1 per cent in 2011-12 which means the government taken steps to generate employment level during 2011-12 sees the table 2. It evident that in 2011-12, the growth rate and per capita income substantially rose compared to previous year of 2010-11. India’s GDP at factor cost at constant price was Rs.52.43 Lakh Crore in 2011-12 as against Rs.49.37 Lakh Crore in 2010-11. Moreover, the per capita income at current price was Rs.61, 564 in 2011-12 as against Rs.54, 151 in 2010-11 (The Hindu, 2016). However, unemployment rate among the tribal society has gone up at 1.47 per cent in 2011-12 from 0.96 per cent in 2004-05. While unemployment rate among male in rural side increased at 0.23 per cent and female unemployment rate in urban side rose at 1.42 per cent between 2004-05 and 2011-12. This condition severe in rural India among tribal society compared to non-tribal. The latest round of NSS it shows that the government not taken any steps to generate employment opportunity among the people and may be this inconsistent situation is major role for worsening unemployment in India past five years.

Table 2: Unemployment Rate in India

Unemployment Rate in India						
	All Category			ST		
	Persons	Male	Female	Persons	Male	Female
61st NSS Data 2004-05						
Total	2.31	2.18	2.57	0.96	1.23	0.61
Rural	1.67	1.60	1.78	0.80	1.08	0.45
Urban	4.44	3.74	6.89	3.00	2.83	3.39
68th NSS Data 2011-12						
Total	2.19	2.12	2.38	1.47	1.54	1.36
Rural	1.73	1.75	1.68	1.24	1.31	1.13
Urban	3.45	3.00	5.24	3.72	3.36	4.81

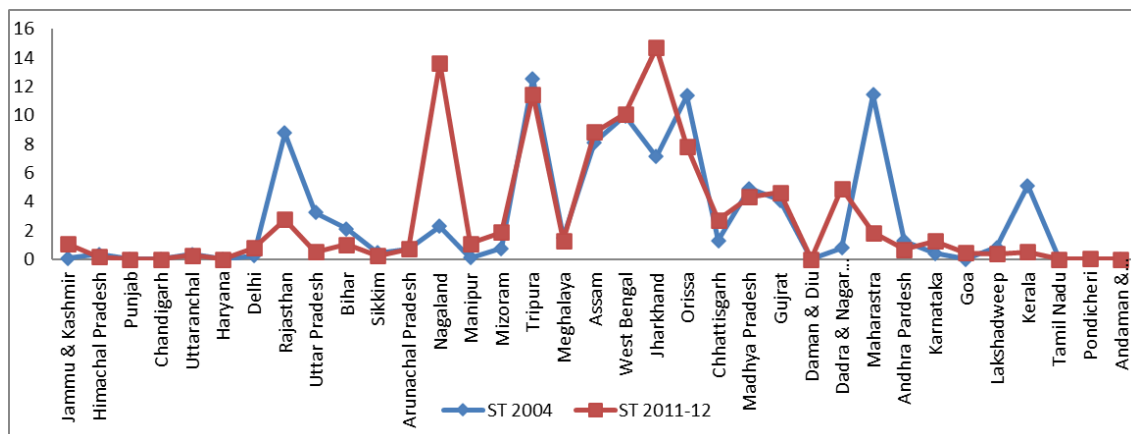
Sources: Computed by Author from NSS data 2004-5 and 2011-12

Moreover, for three consecutive years 2012, 2013 and 2014 the India has drastically affect the drought in all States of India and about 16 per cent of the India’s geographical areas were drought prone in 2012-14 (EPW engage, 2019). It impact of the rural livelihood was breakdown and upset during 2011-14. The rural unemployment substantially higher among non-tribal society as compared to tribal society but tribal society mostly unemployed in urban side about

37 persons are unemployed in every 100 persons. According to Reserve Bank of India, the states such as Nagaland, Tripura, Assam and Kerala registered highest unemployment rate usual status in rural side during 2011-12 (RBI, 2020). Those states belongs to major tribal population state except Kerala and it reveals that tribal society being unemployed seems obvious.

Fig.1 shows that State wise unemployment level among the tribal society in India. It clearly reveals that the North eastern states includes Jharkhand, West Bengal, and Orissa were highest unemployed states among Schedule Tribal in India during 2011-12 but those states and Maharashtra registered higher unemployed in 2004-05. The remaining the states have a lower unemployment rate among the tribal societies that indicates below 2 per cent of unemployment among tribal which means those states have executed the employment generation and attract foreign direct investment. However, the tribal society still involved in agriculture activity compared to any other occupation. There are 70 per cent of the tribal societies and 44 per cent of the non-tribal society engaged in agriculture sectors in 2011-12 said the latest NSS survey see the table 3. The primary sector drastically down last one decade but it was significant contribution to labour force and work force at once. At present this condition is not changed the rural employment was mainly depends on primary sector especially agricultural employment was important livelihoods for marginal caste groups and other backward caste people.

Fig 1: State Wise Unemployment rate among Tribal Community in India



Sources: 68th NSS Survey 2011-12

Industrial Wise Employment among the Social Groups in India

In total employment, 47.04 per cent of the people were depends on agriculture sectors in 2011-12 but it has gone down from 55.64 per cent in 2004-05 See the table 3. Further, the tribal society participated in agriculture sectors were 70.17 per cent in 2011-12 this is higher than any other caste groups involved in agriculture but it has declined from 78.76 per cent in 2004-05. In recent era there is a movement of tribal people from tribal to non-tribal areas, possibly in search of livelihood and educational opportunities (Mahapatra, 2018), consequently the tribal society substantially engaged in construction and service industry in 2011-12. There are

11.46 per cent of tribal people involved in construction industry in 2011-12 it has gone up from 5.96 per cent in 2004. Likewise, the participation of tribal society in service industry increased at 2 per cent between over the period. It reveals about 55 per cent of the countries tribal population now resides outside their traditional habitats (Mahapatra, 2018a) and there are 3.5 million tribal people have left the agriculture and allied activities to enter the informal labour market (Ministry of Tribal Affairs, 2018). This transformation leads to tribal society engaged in informal sectors. It clearly showed in table 3, the tribal society engaged in construction sectors is higher than non-tribal society at the same time their involvement in services sectors is 7.37 per cent in 2011-12 this is much higher than previous 2004.

Over the last two decades the economic reforms and its impact on structural changes has major role to play for changing employment to manufacturing and service sectors at grass root level in India. But trade, manufacturing and service sectors provided very less employment for tribal people compared to general category. The tribal society mostly employed in hotel and construction work based on their education while very less proportion of tribal society engaged in manufacturing employment see the table 3. The literacy rate among tribal society still lagging condition about 59.0 per cent compared to 73.0 per cent among non-tribal society (Ministry of Tribal Affairs, 2021).

Table 3: Sector wise Employment among Tribal Society in India

	NSS 61st 2004			68th NSS 2011-12		
	ST	Others	Total	ST	Others	Total
Agriculture	78.76	53.03	55.64	70.17	44.42	47.04
Mining & Quarrying	1	0.57	0.61	0.63	0.58	0.58
Manufacturing1	2.76	8.17	7.62	2.86	7.91	7.39
Manufacturing2	1.77	4.68	4.39	2.09	5.54	5.19
Electricitygas&water	0.17	0.31	0.3	0.31	0.58	0.55
Construction	5.96	6.1	6.08	11.46	10.63	10.71
Trade	3.34	11.92	11.05	4.05	12.49	11.63
Service	5.25	12.75	11.99	7.37	14.56	13.83
Other Service	0.98	2.48	2.32	1.08	3.3	3.07
Total	100	100	100	100	100	100

Sources: computed by Author from NSS data 61st and 68th Round.

Education level unemployment among Tribal Society in India

According to Ministry of Tribal Affairs, the gross enrollment rate among tribal society is substantially higher in primary (106.7), upper primary (96.7) and Elementary education (103.3) in 2015-16. At the same time, the gross enrollment rate has been decreasing in secondary (74.5), higher secondary (43.1) and higher education (14.2). It reveals that the educational attainment of the tribes is declining as the level of education increases. Consequently, the unemployment rate is soaring those who attainment of education on middle school and higher education among tribal also non-tribal community. See the table 4, indicates that the lower

education level of people in all the caste groups has engaged over the employment and unemployment situation starting from the educational level of middle school.

During 2004-05, total unemployment in India was 31.92 per cent among them those who are attainment of middle level education but it has gone down at 27.96 per cent in 2011-12. Likewise, unemployment among tribal society has much higher than non-tribal community in school education and higher education. The employment level bit a weird on tribal society those not attainment of school education. This may indicate that agriculture is the main centre of employment for the tribe while tribes are face challenges to engage the manufacturing and service industry in India. However, the tribes shift away from agriculture work and participated in construction work and working in hotel at recent past. It reflected that below poverty line among urban tribes 24.1 per cent have lower than rural tribes 45.3 per cent in 2011-12 (Ministry of Tribal Affairs, 2021). The poverty ratio is considerably profuse among rural tribes and in urban side tribal make them engaged in informal work it affords sustained income and reduce the poverty among tribal.

Table 4: Educational Level of Unemployment among Tribal Society in India

Educational level	NSS 61st 2004			NSS 68 th 2011-12		
	ST	Others	Total	ST	Others	Total
Not literate	14.57	5.78	6.14	7	6.24	6.3
literate without schooling	2.55	1.17	1.23	0.08	0.03	0.03
Below Primary upto Mi	36.64	31.72	31.92	26.9	28.04	27.96
Secondary Education	12.19	18.1	17.86	25.92	13.37	14.22
Higher Secondary&Dipl	15.42	20.27	20.07	18.92	19.49	19.45
Graduate & above	18.63	22.95	22.77	21.19	32.83	32.04
Total	100	100	100	100	100	100

Sources: Computed by Author from NSS data 61st and 68th round - 2004-05 and 2011-12.

In India, the tribal societies are India's poorest people with five of 10 falling in the lowest wealth bracket and they account for one-fourth of its population living poorest wealth quintile (Swagata, 2018). As well, this study categorises the wealth status for Tribal and non-tribal societies in India by using monthly per capita consumption expenditure (MPCE). It was derived from monthly household consumer expenditure and divided by total population in both rounds of NSS 61st and 68th round. By using MPCE, the wealth status classified into five quintiles which is poorest, poorer, middle, rich and richest. In India, the total poorest classes increased at 0.40 per cent and poorer classes has declined at 0.38 per cent between 2004-2011-12. Over the period, there was no change in middle and rich classes but richest classes dropped at 0.12 per cent. Comparing the tribal and non-tribal society, tribes are poorer and they have highest

proportion of poorest and poorer classes in India it regarding that they spend very less amount for basic consumption items compared to any other community. Despite, the middle class of tribes have slightly increased at 1.12 per cent and richest of tribes has gone up at 7.24 per cent between 2004 and 2011-12. The richest of tribes based on those who spend above Rs.3500 for MPCE per month this rate increased from 4.48 per cent to 26.13 per cent between the years of 2004 to 2011-12 (NSS, 2004, 2011-12). Moreover, the poorest and poor classes of tribes spend less amount of consumption expenditure per month it evident that about 72.71 per cent of the tribes spend Rs.500 and below Rs.500 for consumption expenditure per month during 2011-12.

Table 5: Wealth Status based on Quintile Classes among Tribal and Non-Tribal Society

Quintile Classes	61 st NSS Round 2004			68 th NSS Round 2011-12		
	ST	Non Tribal	Total	ST	Non Tribal	Total
Poorest	35.31	18.77	20.16	24.75	20.18	20.56
Poorer	21.51	19.91	20.04	20.91	19.54	19.66
Middle	17.76	20.09	19.89	18.88	20.10	20.00
Rich	14.97	20.42	19.96	17.78	20.16	19.96
Richest	10.44	20.82	19.94	17.68	20.02	19.82
Total	100.00	100.00	100.00	100.00	100.00	100.00

Sources: NSS 2004-2011

Summary and Conclusion

The tribes are vulnerable than any other society in India and they were away from traditional occupation and migrated into urban side in recent past. In India, there are 0.80 million tribal societies migrated to other urban states (inter-states migration) of India and about 0.90 million tribal societies migrated within the same state in urban during 2011-12 (IHDS, 2011-12). Likewise, the tribal society moved with family about 1.03 million in both intra and inter-state migration and 2.05 million Tribals are migrating alone within India (IHDS, 2011-12). The growth of capitalism, globalization and development process affected the identities of tribal people and it pushed them in to urban industrial areas for working in the informal sector with low wages (Wakharde, 2021). This pandemic lockdown creates unfavorable condition among the tribes particularly those who were migrated in mega cities in India. The millions of migrants are stranded in different parts of cities in India and many of them was trying to get back to their homes by walking hundreds of Kilometers during pandemic lockdown (Majumdar, 2020).

Among them, tribal are more vulnerable than any other society during pandemic lockdown. Instance a tribal woman from Sheopur, Madhya Pradesh, had migrated to a remote village near the India-Pakistan border in Jaisalmer in search of work. She, along with another 15 people, is trying to get back to her home village by walking 800 kilometers (Majumdar, 2020). Another tragedy a 12 years old tribal girls who died of hunger and dehydration just few Kilometers

away from her village in Chhattisgarh, while walking back from Telangana (Karat, 2020). It shows that what tribal communities are facing during pandemics. For those who have sought refuge in cities to survive out of poverty, the epidemic poses the greatest threat.

By the time the tribesmen were preparing to leave traditional occupations and engage in informal occupations to augment their livelihoods, the COVID-19 epidemic and Lockdown had paralyzed their livelihoods for the past few years. Likewise, at their origin the tribal people are mostly depend on minor forest product which is timber, bamboo products, tree gum, honey, herbs and fruit that give them livelihood but this lockdown seriously affected their earnings (Wakharde, 2021). The tribal community is always neglected even when India has the best economic status or bad economic environment. Despite, the government of India takes initiatives for tribal welfare during the pandemic lockdown which includes provided of food grains 5 kg per month free of cost, incentivize employers for creation of new employment along with social security benefits, boost rural infrastructure and rural economy to provide local employment opportunities particularly to the migrant returnees by lockdown through the schemes such as Aatmanirbhar Bharat RozgarYojna (ABRY), Pradhan Mantri Garib Kalyan Rojgar Abhiyan (PMGKRA), PM GaribKalyan Ann Yojana (Ministry of Tribal Affairs, 2021).

However, the measures that can only be taken in times of disaster and pandemic will only be of some comfort at that time and will not benefit long-term needs. In India, there are 10.4 million tribal communities in 2011 census and about 45.3 per cent of rural tribal still under poverty (Behera and Dassani, 2021). In the current time frame, the aborigines are still living in abject poverty and they need to improve infrastructure and create industrial cities in their respective districts with a view to creating long-term employment for them. It helps them to prevent migration to another district or state and boost them to involvement in the non-farm activity.

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EMPLOYABILITY SKILLS OF COLLEGE STUDENTS – A CONCEPTUAL DISCUSSION

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Introduction

Higher Education Institutions (HEI) often experience difficulties in covering course content in a timely manner along with ensuring skills acquisition in a dynamic and competitive environment of technology and infrastructure. In addition, institutions are also under pressure to [increase students' number in specific courses and disciplines by incorporating workplace attributes for graduates in the higher education system. This would ensure that the learning environment can meet the national and global challenges and requirements of employability skills. Furthermore, the diverse stakeholders eagerly expect HEI to adopt appropriate measures at the earliest to handle the declining government funding and increase operational costs.

Higher education is a crucial strategy for economic development as it has a longstanding commitment to the global economy. In the past two decades, technical and professional education in India has been transforming significantly with a spectacular rise in the demand for employability skills needed for the job market. The definition of employability Skills by Yorke and Knight (2004) fit in today's scenario in which employability Skills which clearly states that the set of knowledge, attributes and skills that are necessary to be successful in their vocation and defined as the set of achievements- understandings, skills and personal details. Employers give more importance to skills that are helpful throughout life and make them productive while recruiting graduates (Mason, Williams & Cranmer, 2009). The curriculum should be designed to provide hands-on experiences to students in specialized areas. Resnick and Klopfer (1989) pointed out that content and process are indistinguishably linked with one another, and students should be assessed in such a way to determine the mastery of the content. A Curriculum should be able to connect learning with skills and consistent with the knowledge structure (Marin, Mintzes and Clavin, 2000). Barnett calls University as the Ecological University, which reflect a strong connection with industry and the communities committed to serving the needs of society (Dewar, 2017).

Definition of Employability

Studies on employability have emerged very early, but there has been no uniform definition on relative concepts yet. The Canadian Labor Force Development Board (CLFDB) defines employability as “the ability of individuals to gain valuable employment in the interaction with

the labor market”. Paying more attention on the employability at work, the International Labor Organization (ILO), defines employability as “the ability to make progress at work and to react to changes in work”. With the trend towards new types of relationships between employers and employees, individuals have assumed more and more subject responsibility in their career development, and the definition of employability based on individual perspective has received extensive attention. For example, definition of employability proposed by Fugate et al. has received much attention in recent years. They clearly state that employability, which reveals itself as a form of individual adaptation at work, is essentially a psycho-social construct, including individual traits that help to form active cognition and action and to promote individual-work interaction. They even propose that employability is (pro)active adaptability specific to work and careers. Hillage and Pollard define employability as having the capability to gain initial employment, maintain employment and obtain new employment if required. Individuals can realize their potential through sustainable employment. For the individual, employability depends on the knowledge, skills and attitudes they possess, the way they use those assets and present them to employers and the context within which they seek work. Their definition of the structure, measurement and intervention ability of the employability of college students who seek employment influenced by psychological capital is one of the most frequently cited definitions in the study of employability.

College Students’ Employability

Foreign scholars in different groups have different perspectives on the definition of college students' employability. From the perspective of supply and demand in the labour market, college students' employability refers to the ability of college students to acquire and maintain their careers in the labour market. It also includes the prediction and perception of individuals' external environment and job changes. From the perspective of the knowledge and skills required by college students to acquire and maintain employment relationships, it can be defined as the sum of a series of abilities college students hold to obtain initial employment opportunity and continuous employment. These abilities are mostly related to talent fostering. However, even from the perspective of college students, differences exist in college students' employability because of various definitions. The definition of college students' employability in China is mainly concentrated on career exploration. Relative studies focus on college graduates' employability, emphasizing the education, training and ability improvement required by employment. Most notably is the view held by Zheng Xiaoming. He defines college students' employability earlier as a kind of skill acquired by students during their school years from studying basic and professional knowledge, practicing, and developing various comprehensive qualities. This skill can help graduates achieve their employment ideals and realize their own value in social life, and also meet social needs. It consists of intelligence (IQ) and non-intellectual factors (EQ).

Developing Employability Skills in Higher Education

Employability, the qualities and skills that make us suitable for paid work, often brings to mind a specific body of knowledge, technical skills or qualifications that are appropriate for a

particular position. However, there is an increasing demand from global businesses for their employees to demonstrate effective *core skills*. Core skills are often referred to as soft skills, and include social skills (such as the ability to collaborate and communicate effectively with other people), higher level thinking skills (such as thinking critically and solving problems), and more personal, emotional skills (such as personal development and self-awareness).

The Cambridge Employability Skills Framework is based on extensive research into employer needs, and groups employability skills into eight key areas of competency that need to be developed, in addition to learning English. Businesses around the world are finding that their future success depends on having a workforce that has these kinds of social, cognitive and emotional skills. The National Soft Skills Association found that 85% of job success comes from having well-developed soft skills, and a large-scale study into the future of jobs and jobs training identified soft skills as the most important skills needed to succeed in the workplace of the future (Rainie & Anderson, 2017). Employability is about far more than just getting a job. It is also about having transferable core skills and appropriate attitudes that enable students to do their job well, and be successful throughout career.

Need of Employability Skills

Employability skills (sometimes called ‘soft’ skills) refer to a set of transferable skills and key personal attributes which are highly valued by employers and essential for effective performance in the workplace. Unlike professional or technical skills, these employability skills are generic in nature, rather than job-specific, and are common to all work roles and workplaces across all industry types - for instance, communication and teamwork. These sets of job-readiness skills are, in essence, behaviors that are necessary for every job and are essential attitudes that enable students to grow in their career and also efficiently help for connect with co-workers, solving problems, being a part of and understand role within the team, making responsible choices for job and career and being independent and take charge of career. Personal characteristics, habits, and attitudes influence how students interact with others. Employers value employability skills because they regard these as indications of how students get along with other team members and customers, and how efficiently they are likely to handle their job performance and career success.

Employers value these unique attributes in their potential employees because they have always been necessary for a productive and smoothly functioning workforce. Enterprises spend a substantial amount of time and money developing these foundational and work-readiness skills. But in today's world, where jobs are limited, employers enjoy more options and would like to hire a technical expert who also displays well-rounded employability skills.

Academic Performance and Perceived Employability of Graduate Students

Academic writing is an essential task and skill for graduate students (Swales & Feak, 2007). Writing for publication is more and more important for graduate students in Taiwan because there is an increasing number of graduate institutes that take academic publication as a

compulsory criterion for graduation. Moreover, publication rates are used as an indicator of personal or organizational academic performance and are important criteria to acquire external funding from government and other professional bodies (McGrail, Rickard, & Jones, 2006). Although graduate students have sufficient reasons to publish, academic publication outputs among graduate students in Taiwan are still low. A number of causes have been identified as barriers to publication. A common reason is a lack of available time (PageAdams, Cheng, Gogineni, & Shen, 1995) and another study found that a lack of framework or formal structure to continue writing precludes people from writing (Morss & Murray, 2001). Recently, some studies have attempted to promote academic writing and publication of students through miscellaneous methods (Cuthbert & Spark, 2008). Despite the fact that many studies have investigated correlates of academic publication, questions regarding critical skills for academic publication remain unresolved (Tseng, Lan, Wang Chiu and Cheng, 2011). Employability skills denote characters that may make an individual attractive to potential employers (Bridgstock, 2009). These skills and competencies are directly linked to the needs of the labor market and the mandatory inclusion of employability skills in higher education has been proposed in some countries (Precision Consultancy, 2007). Since it has been proven that these employability skills promote performance in the workplace, it is postulated that they may also enhance academic performance, such as publication, in a similar manner. However, to our knowledge, there has been no prior investigation that explored the relationships between employability skills and academic publication (Tseng, 2011).

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A Study on Impact of Green HRM on Organizations

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Abstract:

The Success of any organization depends on better performance. HRM plays a vital role in this field for making Effective decisions and in implementation of various strategies. This provides an organization to develop and maintain sustainability culture. Green HRM stimulates sustainability of organizations through environment management. Green HRM makes the employees and workers aware what and how environment is protected within an organization. Green HRM spreads the strategies to be adopted at workplace in reducing the pollution saving energy, implementation of E-HRM, work from home etc. Today, Business concerns globally focusing on green HRM as they are becoming conscious to protect environment and stepping towards its implementation to achieve their sustainability. HR is recruiting the candidates into the organization who are aware of green activities so that they apply them in the organization in an effective manner. A sense of work efficiency and or organizations environment enhances by involvement of more employees and their dedication to protect the environment green HRM focus on Eco-friendly HR activities which provides greater efficiency by decreasing their operational costs on one hand and improve the employees engagement and retention on the other resulting in success of an organization.

Keywords: Green HRM, Sustainable Development, Environment Management, Employees engagement and retention.

Introduction

The phrase "Green HRM" alludes to a brand-new idea for the majority.. It has started in1996 from the contribution by Wehrmeyer (1996) who edited a book titles Greening People: Human Resources and Environmental Management (Jackson et al., 2011). Though they have occurred outside of a single nation, there have been some developments in the field of Green HRM study. Despite some evolutions, the magnitude of scholarly effort directing on Green HRM residue small, making distinctly the field of Green HRM young and there are many gaps to be suffuse theoretically and empirically as well. Research marks on Green HRM are being done and execute in various Organizations (Renwick, 2008). The purpose of this paper is to provide readers with a fundamental understanding of green human resource management. More specifically, the paper aims to explain what green is, why it is important for HRM to operate in a green manner, and what findings have been made so far from research studies on green HRM (Sinclair, 1987).

Green- In the typical context of one action, the word "green" is employed as both an adjective and a noun. The New Oxford Thesaurus of English (2000) has a number of synonyms for the

word green, including verdant (grassy, grass-covered, leafy, verdurous, rural, pastoral, ecologically friendly, unseasoned, raw, naive, vivid, vigorous, and pale). Environment is green. The words "green" and "greening" have four different connotations in task/HRM management of people.

1) Presentation of the natural environment: The natural environment refers to all duties in the world that are neither carried out nor managed by humans, including land, woods, plants, animals, and other natural phenomena.

2) Preservation of the natural environment: Using it with extraordinary care to ensure that it lasts as long as possible and using it as little as possible so that future generations can benefit from it.

3) Preventing or reducing environmental pollution: to stop contaminating water, air, and other environments with bothersome and harmful substances and wastes. Creating gardens and spaces that resemble the natural world in order to create parks—areas with vegetation like trees and grass.

Why do we see and learn about the deterioration of natural resources in Green? Government and organisations luxuriantly utilise natural resources to provide a wide range of goods and services needed by individuals who want to raise their standard of living. It is obvious that breathing in toxic air and consuming filthy water immediately causes individuals to grow ill (and sometimes even lose their lives). The water that is now being drawn from wells used to be toxic and filthy since it was used by different methods to create land. The scale and frequency of natural occurrences including acid rain, red rain, tsunamis, flooding, hurricanes, and droughts have been seen around the world. The issue of global warming is real. Fortunately, some governments, organisations, and people have started to take environmental protection and the preservation of the environment seriously. They have also started to take action against environmental degradation.

The term "Green HRM" refers to all of the tasks involved in creating, implementing, and maintaining a system that aims to make an organization's personnel environmentally friendly (Ahmad, 2015). In order to achieve the organization's environmental goals and ultimately create a notable contribution to environmental sustainability, HRM is concerned with converting regular employees into Green Employees. It makes reference to the rules, procedures, and frameworks that form the basis of the organization's workforce. Green is good for the economy, the environment, and people's health. The purpose of green HRM is to create, encourage, and sustain greening among each and every employee of the organisation (Anulrajah et al., 2015). Therefore, the highest person should stand up on each zone's preservationist, conservationist, and non-polluter side and make:

Greening is necessary for the following:

- To avoid or cut back on global warming
- To prevent or reduce the occurrence of natural disasters such acid rain, red rain, tsunamis, flooding, storms, and droughts due to the unregulated, destructive, and rapacious use of natural resources for production and consumption.
- To avoid and minimize health illness owing to contamination
- In order to prevent and limit harm to animals and other natural beings

- To provide adequate relationship stability between people, their environment, and plants, animals, and other life forms.
- To prolong the period that people and businesses need to exist.

Actually, Green HRM is top-notch both at the individual and organisational levels. Greening will benefit the employee in that they will be able to make a significant individual contribution to successful company management and become excellent, efficient citizens who will benefit significantly, among other things. environmental protection. Employees must possess sufficient knowledge and competence in order to become green employees; without these skills, they will not be able to do so. In fact, there is a study gap about how to ascertain whether an employee possesses green competences, necessitating the use of empirical employee studies in this regard. Additionally, the employee needs to have a correct perspective on greening. Green behaviour, one of which is Green organisational citizenship behaviour, is a crucial component of a censorious green human resource. This behaviour is defined as the area in which the employee engages in beneficial acts aimed at assisting the organisation as a whole to achieve greening. Green relational civic behaviour is another aspect of ethical behaviour and is described as the extent to which an employee gains a good work focus by assisting certain coworkers in carrying out their green tasks. These actions are not a part of the formal job requirements and represent the employee's discretionary assistance provided to other employees at the equivalent level to make them Green or facilitate their Green work.

Greening HRM Activities

In order to ensure that the company obtains the proper employee inputs and in the current global economy, business organisations are focusing on green human resource management for their survival and moving toward its implementation as a component of corporate social responsibility. In order to preserve society as well as the environment of the organisation, green human resource management tries to implement green initiatives. In today's global world, business organisations are focusing on Green HRM for their survival and stepping towards its implementation as a part of corporate social responsibility (Anulrajah et al., 2015). Green Human Resource Management aims to adopt green initiatives and protect not only the organisation's environment but also society. Due to global warming and pollution, the environment is effecting the various bio diversities on earth by making the living organisms suffer to a great extent, so government and business organisations taking initiatives to being about green culture. Green HR has emerged to curtail the consequences of global warming. Green HR has played an important role to improve the performance of business concerns. HR should involve the procedures of green initiatives in recruitment process itself for better sustainability as they conserve the cost energy and money (CIPD, 2007b). There must a lot some green scores at the time of recruitment and selection process for each candidate and make it mandate. This will promote green culture among the new entrants when the organisation. The employers can also be given training on awareness and adoption of green activities. In order to encourage them the HR should also fix green targets and consider them in their performance evaluation. Rewards are also given based on employee's contribution towards the company (Kato et al., 2009; Margaretha and Saragih, 2013). Green HRM naturally results in

greater productivity by reducing the operational costs, elimination of ecological waste, adopting and pollutant activities etc. which work as eco-friendly to the environment. Green HRM helps to promote dedication among employees as they become part of it and helps to retain in the organisation. Green HRM needs continuous monitoring through policies and practices. Even present day youth and HR managers should create awareness among the stakeholders of an organisation about the need for Green HRM which will help to protect our environment for future generating both physically and financially and by making a safer place for existence.

Objectives

- To provide with basic understanding of green HRM
- To elaborate on various green practices that can be incorporated for building a Green workplace.
- To attempt & suggest some green initiatives.
- To highlight different significant works on green HRM.

Research Methodology

The study is primarily based upon the secondary data. For this extant literature related to the topic from different databases, websites and other available sources were collected. A systematic literature review was adopted for the collection of data for the present study.

Findings

On present day scenario Green Human Resources Management is playing an important role in every business organisation as employers became conscious about environment protection within and outside the organisation. Along with Green Human Resources Management, corporate social responsibility also creating awareness among employees and society for their sustainability by implementing creative green initiative and competing in the market for their brand positioning. In fact, green human resources management aids organisations in implementing environmentally friendly practises, which can ultimately reduce their profitability So, not only business organisations, governments should also cater their role in implementation of green initiatives in large scale (Opatha and Anulrajah, 2014; Khan et al., 2022).

It is not a hidden fact that human resource is the most important asset of an organization that plays an important role in managing the employees (Opatha, 2013). At the moment, the recent increased trend of corporate focus on greening the business, the modern HR managers have been assigned with additional responsibility of incorporating the Green HR philosophy in corporate mission statement along with HR policies. Changes in corporate perspectives related to the environmental initiatives can be seen in written policy statements, environmental job titles, marketing strategies, capital investments, auditing practices, new product design and development, and production processes, Green process and policies are now making their way through within the HR space complementing the existing green practices and initiatives (Sharma et al., 2022). Green HR efforts have resulted in increased efficiencies, cost reduction,

employee retention, and improved productivity, besides other tangible benefits. Though the green movement and Green HR are still in the stages of infancy, growing awareness within organizations of the significance of green issues have compelled them to embrace environment-friendly HR practices with a specific focus on waste management, recycling, reducing the carbon footprint, and using and producing green products. Clearly, a majority of the employees feel strongly about the environment and, exhibit greater commitment and job satisfaction toward an organization that is ever ready to go “Green” (Shrivastava, 2022). The effects of GHRM practices are multifaceted and require constant monitoring to recognize their potential impact on HRM issues. The Greening HRM involves specific HR’s policies and practices aligned with the three sustainability pillars-environment, social, and economic balance. The responsibility of the present generations, HR managers are to create awareness among the youngsters and among the people working for the organization about the Green HRM, Green movement, utilization of natural resources and helping the corporate to maintain proper environment, and retain the natural resources for our future generation i.e. sustainable development. The future of Green HRM appears promising for all the stakeholders of HRM, be it the employers, employees, practitioners, or academicians.

Conclusion

In conclusion, the GHRM has substantial scope for research in management field but lacks behind in practice within academic arena; hence, there is a need to bridge the gap between professional GHRM practices and preaches in research and teaching environmental management. Pushing further, we look forward to see more research on this topic in near future, which can highlight the role of HRM activities in supporting green initiatives and to some extent even influencing environmental management strategies. Studies that observe the overall impact of GHRM systems rather than individual practices would be particularly helpful in this respect. Such studies can help organizations to reduce degradation of the environment become healthier both physically and financially and, make the world a cleaner and safer place to live. On the concluding note, we would like to add that HR is the major role player in implementing GHRM practices and policies. Apart from this, they have a crucial role to play in recruitment of new employees who are more responsible toward green business practices thus, indirectly saving the Earth. Last, but not the least, HR has significant opportunity to contribute to the organization’s green movement and plays important role in enthusing, facilitating, and motivating employees for taking up green practices for greener business.

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CHALLENGES AND OPPORTUNITIES OF ONLINE EDUCATION FOR COLLEGE STUDENTS

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1. Introduction

The advancement of the internet and technology has always helped mankind with an abundance of resourceful information. At the time of happiness, people make use of the virtual world, equally during the time of adversity, the internet can bring a smile to faces and help with loads of information. There are many applications for online learning one can use for the past decades. Presently, a considerable amount of such applications are available on the internet for the purpose of learning. Students who are enrolled in online degree programmes and courses will be evaluated at regular intervals to measure their understanding of the course materials. This approach can be scary for people who are new to online learning. Online universities hire skilled professionals that will guarantee that students tests are fair, comfortable, and geared to help them get the most out of education.

2. Online Learning

Online learning is a method of education where students learn in a fully virtual environment. It is an internet based learning that connect the students of diverse backgrounds and takes place across distance and not in a traditional classroom. Online learning is catalyzing a pedagogical shift in how we teach and learn. This is a shift away from top down lecturing and make the passive students to a more interactive, collaborative in which students and instructor co-create the learning process. This is a student centered approach which empower students as active learners. Online courses call for a greater amount motivation and self-discipline than a classroom based course. A classroom has one or more instructors and peers, who can hold a student accountable for their course-work. In contrast, online courses involve setting our own goals, tracking progress and meeting deadlines. One does not learn effectively in isolation so online courses do offer discussion forums, email and one-on-one support. Technology also adds on to the visual experience by incorporating animations that can be used interactively for effective learning and communication.

3. Challenges of Online Education

Online learning was once an option reserved for working adults. Today, an online only environment is the educational format of choice for students of all ages and backgrounds. Almost 19.6 million students attended college online in 2019. The number has grown exponentially since then. An online learning environment is more common than most people think. There is a reason for the massive popularity of [online education](#) amongst college students. Distance education offers immense flexibility for students no matter where they are located. They can take online classes on their schedule and study when their time permits. Thanks to educational technology, undergraduate students and grad students alike can continue to work or take other courses. They can even get dual degrees if they wish. They can do this without the need to commute or juggle demanding schedules. They can connect and learn from any device, anywhere, as long as they have a computer and internet connection. There is no need to attend the class in person or move to attend a school of their choice. Plus, they can connect with peers from different backgrounds in an online course setting. This interaction occurs via forums and chats, all while attending only online classes. But despite its [many advantages](#), online learning comes with some technical issues and challenges as well.

4. Technical issues

Technology has changed our lives, so much so that we can barely imagine life before the digital era. But it has its drawbacks and technical issues that can arise from time to time. While a student on-campus may reach out readily for help from the campus IT department, online students may not be as lucky. This means they may need a certain degree of technical skill and digital literacy to attend class online. A student can access the coursework and attend online classes from anywhere. Still, they have to make sure that the internet connection is secure and stable. Low bandwidth, spotty reception, and other technical issues will spoil the online experience for students. It could interrupt regular tasks like attending a lecture or submitting an assessment. It will affect how quickly or well a student can connect for a class and the quality of their participation.

5. Lack of motivation

Learning online and in isolation can be very demotivating after some time. This raises concerns about distance learning and adds to the challenge for students. Attending classes on time and completing all assignments on time requires a lot of motivation and discipline. Some students are naturally inclined to handle these issues while staying motivated in the online environment. But some students struggle with time management and student engagement. They may need an extra boost to stay ahead of academic deadlines, stay engaged with their courses, and make progress. A distance learning environment minus the physical presence of teachers or classmates may not be as exciting as being with friends on campus. Also, it takes away the sense of urgency and gives students a false sense of time management. This could lead to procrastination. Most students start the learning process fully engaged and committed to the

ultimate goal. Later, they may find themselves less motivated as the courses progress. It is important to recognize the early signs of disengaging with online instruction and deal with them head on. Otherwise, so students may fall behind and see their grades suffer.

6. Feelings of isolation

Online learning has expanded the boundaries of knowledge. It has opened doors to higher education for millions of students. It was especially important during the pandemic when the world came to a standstill. This is when students had to pack up and make the sudden switch to the online platform. Pursuing a college degree online means that students can work and study at the same time. They can also pursue other interests or courses without wasting time. Despite these advantages, studying online at home versus in a face to face format can lead to isolation. This is one of the biggest obstacles for online students. It is not the same as being in class physically with other students and friends. Some people do well with quiet time and isolation. Others think of the advantages of online education and keep themselves focused. But many students struggle with being alone. Or, they may just get demotivated during the course of the program.

7. Ineffective time management

Time management is a constant challenge for individuals, no matter how young or old they are. Online learning, as discussed above, is a great boon for students, especially for working adults. The kind of convenience and flexibility that online instruction offers is unparalleled. But juggling a lot of responsibilities at the same time can be challenging and overwhelming. Unless students learn time management skills and keep a daily schedule, they will not be effective or successful in what they do.

8. Managing distractions and staying focused

The joys and convenience of the Internet also come with many distractions that it offers. We deal with information overload every day via various digital media like videos, blogs, and, most of all, social media. Same with smartphones which have made our lives so much easier yet more distracting. The constant notifications from a wide variety of platforms can really pull students away from lessons and assignments. And once a mind is distracted by these notifications, getting sucked into the rabbit hole that is the Internet is inevitable. This ranks high among the unique challenges of online learning for students.

9. Lack of social engagement

There are many reasons why students don't engage in conversation with other classmates online. Some students reported that it is difficult to establish distinct impressions of fellow classmates, because they aren't able to see their facial expressions. This lack of social engagement limited student engagement, especially for first-year students, who were taking their first semester of college. To solve this issue, instructors should make it a policy to turn on

cameras during class time. Among the factors that negatively impacted student engagement, the first-year experience is crucial to academic success. It predicts students' success later on, so having a good first year is important. While the lack of social engagement during the first year of college is inevitable, some factors that can contribute to the disruption are beyond the students' control. One can conclude that a lack of social engagement when online learning challenges for freshman college students is apparently among many learners.

10. Less time in preparing course content digitally

Teaching online is not as effortless as it looks. Whether the teachers conduct classes from home or the office requires much more arrangement and time. Preparing a digital format of learning materials is time-consuming. Teachers often have to work more to conduct virtual classes to prepare course materials. Less time means unfinished course content, which creates problems while teaching students. Making digital course material according to the syllabus before starting the session can quickly solve this issue.

11. Numerical teaching problem virtually

Solving a numerical problem on a blackboard or whiteboard in an in-person class is bliss. However, think about it while in the virtual classroom. Teachers face many problems while writing numerals during video conferencing class, so they have to prepare to google docs, PPTs, or slides to write formulae or rules.

12. Maintaining discipline in virtual classes

The most important goal of teaching students is to make their future bright by providing quality education. While teachers ensure proper discipline for providing the best knowledge in actual classes, online classes are always exceptions. However, in the case of online learning, instructors cannot physically control the safe learning environment. So to ensure discipline, teachers must ensure the class rules prior to the beginning of the online class.

13. Benefits of Online Education

An online education is preferred by individuals who may not be able to make it for classes in a traditional brick and mortar kind of college due to various reasons.

14. Flexibility

Students have the freedom to juggle their careers and school because they aren't tied down to a fixed schedule. In a traditional classroom setting, class meeting times are set, and the student has no power over this, forcing them to work their schedules around these dates. Most people

who choose online learning tend to have other commitments, and prefer this mode of learning as it gives them power over how they will delegate their time towards their different projects.

15. Reduced costs

Online education can cost less due to a variety of reasons. For example, there is no cost for commuting. Assorted costs that are related to transport, such as fuel, parking, car maintenance, and public transportation costs don't affect the online student.

16. Networking opportunities

Online education also provides students with the chance to network with peers across nations or even different continents. This often leads to other opportunities in terms of collaboration with other individuals in the implementation of a project. At the same time, it makes them culturally sensitive and able to fit into other environments easily given their exposure to other cultures.

17. Documentation

All the information that students will need will be safely stored in an online database. This includes things like live discussion documents, training materials and emails. This means that if there's ever anything that needs to be clarified, the student will be able to access these documents fast, saving valuable time. This is especially useful for individuals that need to carry out research for a project and submit their findings to a panel.

18. Increased instructor - Student time

Students in traditional classrooms may not get the personalized attention they need to have concepts clarified. Although class sizes are small at CCA, most colleges have classes of students that number in the hundreds. This is not a problem for this type of education because online guided discussions and personal talk time with their professors and lecturers is a hallmark of online classes. This increases the chances of a student performing well due to the time their instructors give them. This also enhances their problem-solving and communication skills, as well as knowing how to defend their arguments to superiors if needed.

19. Access to expertise

An online college education might give students access to specialized degree courses that may not be available in an easily accessible or local institution of learning. Online classes allow the sharing of expertise that helps more people have access to education that is not readily available in certain geographic locations. This type of education has grown over the last few years and has experienced mainstream acceptance. With an online class, students get to control their learning environment, which ultimately helps students develop a deeper understanding of their

degree course. New models of learning are always springing up in the market, providing students with varied opportunities to fashion their education into something that fits them, not the other way round. It also provides individuals an opportunity to finish a degree they might have started and were unable to continue with for one reason or another. The future of online degree education looks promising, and opens up education to a larger section of the population than ever before.

20. Conclusion

The growing demand for online learning is not surprising, as more students recognize its benefits. Online learning allows for flexibility, affordability, improved skillsets, and improved school-life balance. It allows college students to maintain their jobs, care for children, or simply prioritize self-care. And many students today require this. They have jobs, families, and other commitments that prevent them from going to school in-person. They need a program they can access anywhere, at any time.

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A Study on Mobile Friendly Recruitment

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Abstract

Mobile recruiting refers to the procedure /process of identifying dynamic, energetic and also submissive job seekers through the use of mobile career pages, mobile job adds and mobile recruitment applications .Recruiting employees through software over mobile devices can be done by mobile recruiting apps. With the help of these apps, the companies can generate new job postings, view the resumes and profiles of applicants, message them directly from the app, mentor the hiring team members , provide feedback, sanction new jobs and extend the job offers. Mobile recruiting apps bring forth an impeccable experience to users. As mobile communication becomes progressively commanding, mobile recruiting is a paramount opportunity for talented candidates referencing with good mobile recruiting apps, eligible applicants can be reached and the acquiescent talent can be involved. When compared to e-mails, text messages are opened more frequently and as a result, faster responses can be obtained. This kind of recruiting process, scheduling interviews and communicating with candidates can be done from anywhere. This study emphasizes on the role played by recruitment apps and to what extent they are successful in the recruitment process. Mobile optimized career sites enable the candidates search for the job openings where they can find the company's logo, pictures of the products, little description about the services provided etc. **Keywords:** Mobile Recruiting apps, Job postings, Profiles of Candidates, Hiring teams, Career sites.

Introduction

Mobile devices play a major role in the recruitment process in identifying the qualified candidates. The mobile technologies are used in associating, involving with prospective candidates and this has been possible with rapid evolution of smart and android phones. Mobile recruiting can be appointing on mobile and recruit personnel on mobile .An application experience can be completed with hiring on mobile, which includes social media recruiting, mobile job boards, mobile career sites as well as text message communication .Recruiters can select the deserving applicants by creating jobs, reviewing candidates, increasing job offers, writing recruitment ads and by communicating internally and externally. The mobile devices enable the recruiting apps to work collaboratively on their smart phones. The recruiters can achieve their tasks that are critical in the hiring process.

Analysis of jobs, along with descriptions are essential inner activities accomplished by the human resources and they specify the necessities for employees (Newell 2005).even though no personal interaction occurs among the employees and the applicants chosen in appropriate procedures are of priority so that most of them would be selected in his process (Newell, 2005).

Social media and mobile recruiting apps coupled with artificial intelligence have designated recruiters an abundant source of the most useful data related to prospective job seekers. Major social media platforms have been combined with recruiting apps for the purpose of acquiring more information about the applicants than ever before. Right from job application to job acceptance an end to end mobile experience should be created that enables multi platform functionality at every step. The most common approach is to review and get the particulars included in portfolio, resumes of applicants, and covering letters (Newell, 2005; Branine, 2008). The career sites on smart phones are tailored to deal with employees need related to details that they want to convey to the applicants and to received from them (Arthur, 2012).

Efficient communication between the candidates and hiring managers should be relocated to recruiting apps for the purpose of centralised storage. A customer user experience should be created on the website, application portal, and employment website. Automation can be utilised in recruiting apps to handle jobs such as resume parsing and analytics. Any companies relevant particulars furnished for or converted to a smart phone in ordered to provide awareness to the capable job seekers and to engage them is mobile recruitment. Out of fortune 500 companies, 261 companies had an enhanced, around 17% of them were offering the option to the applicants to apply straight from the mobile (Newman, 2012; Newmann, 2015). Video interviews and collective reviews can be embodied in hiring process with the support of mobile recruiting apps .Applicants can be informed at censorious stages of the process from their mobile devices through saved e mail templates. In The recent years, human resources played a significant role as a fundamental source to obtain competitive edge. In this context companies are confronting issues in the selection and recruiting process and to make sure the appropriate flow of employees, they have tried to adopt new recruitment methods (Kalla, 2018). As a result of this, they could identify mobile recruitment as people are connected through smart phones to a large extent.

As human capital is the most important factor in the growth of an organisation, the selection and recruiting process has become the utmost priority in augmenting the productivity. Companies and managers have realises that lack of ability may obstruct their growth and compromise their success (Thomas and Ray, 2000). Human resource managers, who are responsible for selection and recruitment of employees into the organisation, face many complications, threats in assuring the procurement of talented people (Barber, 1998). In this context, recruiters feel considerable oppression in the process of recruiting, the methods and channels as there is lot of competition between the companies (Thomas and Ray, 2000). Due to disclosure of new technologies, the recruitment methods and channels have changed. Several benefits to recruiters have been brought by the spreading of World Wide Web in identifying new source of hiring that can engage the applicants more constructively and skilfully then traditional methods (Aguinis and Kraiger, 2009). Major surveys carried out by professionals showed that ,number of applicants searching for jobs on mobile phones have been rapidly increasing (Jobvite, 2015; Glassdor 2015). This study is done to understand about mobile recruiting in depth. Recruitment through mobiles has become popular in recent years and many human resource departments are embracing this as an alternative solution to many problems. The recruitment procedure/environment was changed post-covid due to various aspects

(Cherian and Jacob, J, 2012). For this study, the information is collected through systematic literature reviews.

Objectives

- To study the concept of mobile friendly recruitment.
- To Study about the various recruiting apps.
- To understand the perception of applicants with reference to mobile recruiting apps.
- To analyse the procedures and processes involved in mobile recruiting apps.
- To study the satisfaction level of eligible candidates regarding mobile friendly recruitments.
- To understand the mobile recruiting strategies.

Methodology

Research Methodology refers to the systematic study of a research problem through the data collected from various sources for this study, secondary data is gathered from different journals, books and websites. The information is analysed, evaluated and the conclusion is drawn depending on the accumulated material.

Findings

Pillars of mobile recruiting

1. Ascertain: Most of the applicants browse through the postings of jobs, looking for the right opportunity. Social networks and career sites are mostly acquired by the professionals.
2. Implement: The candidates apply for the suitable occupations through mobile phones as the process hardly takes anytime and doesn't demand a covering letter or resume.
3. Capture: Now that the applicants have submitted their details, they expect instant updates through e-mails, etc . The recruiters associated with employment respond in time, as they are always online, looking for the prospective candidates (Jackson *et al.*, 2011).

Recruiting software tools

1. **Applicant Tracking System (ATS):** This system is used by almost all the fortune 500 companies. This recruitment software develops many physical parts of the hiring process. This software brings out information from hundreds of resumes and goes with the required professionals with suitable placements and follow up for interviews. To systematize communications with the applicants, the tracking systems provide email instructions .Associated tools are used to line up hiring teams for the purpose of effective processing (Kalla, 2018).
2. **Green house:** This software contains a combination of a hiring team and the communication tools. Modern filtering makes it easier for the recruiters to identify the required and suitable candidates and their details can be shared immediately for further processing.

3. **Jobvite:** Jobvite designs successful interactions at each and every stages of the process of appointing. This system can be used for scheduling, video screening, social media recruiting and performs most of the tasks of recruiting .This provides a broad view of all the applicants in the interactive sessions and this is possible with the data administration skills (Jobvite, 2015).
4. **Work day:** This software consolidates the appointment process. A group of talented people can be identified by the recruiters. Information related to job postings can be advertised and internal privacy of the candidates is secured. Workday is cloud based solution and permits the companies to supervise the growth, achievements ,financial and non financial incentives too.
5. **Lever:** In this system, candidates' relationship management is merged with their scanning system. This platform traces each and every applicant's communication and hence, all the contributors involved in the process of hiring are shared with the entire information. This allows the managers to obtain the forms related to feedback, messages of interviews and further steps to be followed in the hiring process.

Some of the mobile recruiting apps

1. **LinkedIn Recruiter:** This app is available on android mobiles and ios. There are more than 700 million professional users for networking, suggested enquires to select the appropriate job seekers. LinkedIn recruiter consolidates the procedure of recruiting with various devices. Number of candidates are contacted at a time with mass mailing , communicating model and the resumes of the applicants can be exchanged swiftly by the hiring team .LinkedIn messenger is used to get in touch with applicants and enlarges the capacity of the recruiters without having their email address by adopting LinkedIn (Obaid, 2015).
2. **Zip Recruiter:** Zip recruiters apps is used by employers to generate job recruitments and examining questions in a very short period of time .It links the eligible candidates with the employers and approaches the qualified professionals through e –mails for the suitable positions. So, the companies can evaluate the applications for further deliberations.
3. **Zoom:** Video tele-conferencing, group chatting, buzz sessions and screen sharing are the major advantages of this app. Candidates can be shown a web page, their portfolio, resume, other activities to be performed. Through this app, panel interviews can be conducted and the hiring team can be messaged with comments in the group chat or with reminders. Applicants need not use supplementary software to make video calls through zoom app. With proper internet connection, any candidates and company can utilize this app on an android mobile

Mobile recruiting strategies

1. The companies have to post the job descriptions on job boards after generating mobile friendly job applications. The job boards can be conveniently used by the applicants to upload their resume, covering letter etc swiftly.

2. Recruiters should have a stronger plan designed for the appointment process through mobiles .This would be adopted by the website to fit the size of tablet, screen of smart phone and the computer. Candidates have to be impressed by the brand of the employer, the benefits offered, financial and non financial incentives. The companies have to advance the culture by narrating their vision and mission.
3. Applicants either have to choice to receive text messages or emails. As a mobile marketing strategy, the companies choose text messaging as it has faster response in comparison with e mails. The messages can be sent to applicant tracking system (ATS) for the purpose of official conversions about the available job offers.
4. The interview process should be made convenient to the applicants. It can be a virtual interview and candidates can choose video teleconference platforms for this purpose.
5. Mobile recruitment has become popular in recent times for the process of appointment short listing the candidates, providing job satisfactions and job descriptions to the candidates.

The recruiter can get the resumes of applicants, their preferences of postings and choices of various fields which make the process of appointment easier (Rani, S., & Mishra, 2014).

1. Companies can upload the information about the placements offered by them and convert the capable candidates into eligible employees of the organization.
2. Recruiting apps play a major role and act as influential tools for recording necessary information about the applicants.
3. With the spread of smart phones worldwide and access to internet everywhere maximum applicants are using the mobile apps in search of jobs.
4. Quick response (QR) codes are productively used in mobile recruiting .The applicants are invited to use the QR codes for immediate response regarding the job profiles. The job seekers can reach a distinctive mobile site location by scanning QR code with their android phone .Companies can track their marketing of recruiting, feedback from respondents and improvise their quality of messages.

Conclusion

The major advantage of mobile friendly recruiting is that, the appointing process can be performed on a mobile phone from anywhere and at anytime .It is highly convenient for the applicants as well as recruiters in communicating with each other and the candidates in remote areas also can be reached instantly. Candidates can seek the exact information about the job specifications, job descriptions, and interview schedules and company profiles through smart phones. Mobile recruiting apps play a major role in the process of selecting and recruiting the deserving, most eligible applicants for the appropriate posts. Recruiting apps enable the employers to view the resumes and the profiles of candidates, message them about the relevant information with the recruiting software around 90%of the applicants prefer to use mobile recruiting for the purpose of placements. There is a tremendous growth in the usage of smart phones for the process of recruiting. The response from the candidates is overwhelming and this practise has been successfully utilized globally.

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PROFITABILITY PERFORMANCE OF AUTOMOBILE COMPANIES IN INDIA

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ABSTRACT

Automobile companies plays a predominant role in the economic development of a Country. Automobile companies occupies a crucial place not only in the industrially advanced countries, but also in the developing countries like India. It acts as an effective and organized system for the growth of the industrial as well as non-industrial sectors of the economy. Automobile companies have short-term as well as long-term goals. Short-term goals such as improving annual profits and value addition and long-term goals as such contribution to national wealth, creation of more employment, building up infrastructural facilities, building up a broad-based and healthy capital structure, operation of essential services, creating export potential and thus participating actively in the overall economic growth of a country and improving the standard of living of its people. Hence, this study aimed to analyze the profitability performance of automobile companies in India. This study was mainly based on exploratory method. This study stated that the rapid growth of the automobile sector in India and the increasing scale of its operations and investment have turned it into the most dominant form of economic organization. The ever increasing importance and role of automobile sector in the economic growth of a country, particularly in a developing country like India, has attracted several academicians, professional institutions, researchers, administrators to conduct diversified studies in this area.

Keywords : Automotive, profitability performance, liquidity, automobile companies, two wheelers, three wheelers, commercial vehicles, passenger vehicle, etc.

INTRODUCTION

In India, automotive is one of the largest industries showing impressive growth over the years and has been significantly making increasing contribution to overall industrial development in the country. The sector has shown great advances in terms of development, spread and absorption of newer technologies and flexibility in the wake of changing business scenario. It is also finding increasing recognition worldwide and a beginning has been made in the exports of vehicles as well as components. A Nation's economy flourishes and becomes well known on account of its transport system. As India's transport network is developing at a fast speed, Indian Automobile Industry is growing too. Also, the Automobile industry has strong backward and forward linkages, and hence provides employment to a large part of the population. Thus, the role of Automobile Industry is very essential in Indian economy. With many companies

now concentrating more on customer needs and price factors, there has been a sharp rise. In the number of Automobile industry includes two wheelers, three wheelers, commercial vehicles and passenger vehicles.¹

HISTORY OF THE AUTOMOBILE COMPANIES

About hundred years ago, the first motorcar was imported and Import duty on vehicles was introduced. Indian Great Royal Road (Predecessor of the Grand Trunk Road) was conceived. First car was brought in India by a princely ruler in 1898. Simpson & Co was established in 1840. They were the first to build a steam car and a steam bus, to attempt motorcar manufacture, to build and operate petrol driven passenger service and to import American Chassis in India. Railways first came to India in 1850s. In 1865, Col. Rookes Crompton introduced public transport wagons strapped to and pulled by imported steam road rollers called streamers. In 1919 at the end of the war, a large number of military vehicles came on the roads. In 1942, the Hindustan Motors Ltd. was incorporated and their first vehicle was made in 1950. In 1944 Premier Automobiles Ltd. incorporated and in 1947, their first vehicle was produced. In 1947, the Government of Bombay accepted the scheme of Bajaj Auto to replace the cycle rickshaw by the auto and assembly started in a couple of years under a license from Piaggio. Automobile Products of India (API) and Enfield India had already commenced the manufacture of scooters, motorcycles, mopeds and autos from 1955. In 1956, Bajaj Tempo Ltd. entered the Indian market with a program of manufacturing commercial vehicles, and Simpson for making engines. AIA&AIA (Association of the Component Manufacturers) came into being in 1959, and the Government approved Bajaj Auto Ltd. plans for domestic manufacture of Vespa scooters and granted permission to produce 6000 units annually.

Since the 1980s, the Indian car Industry has seen a major resurgence with the opening up of Indian shores to foreign manufacturers and collaborators. The first phase of liberalization was announced and unfair practices of monopoly, oligopoly, etc slowly disappeared. It was the beginning of Liberalization of the protectionism policies of the Government. Lots of new Foreign Collaborations came up in the eighties. Many companies went in for Japanese collaborations. Hindustan Motors Ltd. In collaboration with Isuzu of Japan introduced the Isuzu truck in early eighties. The Two-Wheeler market has increased since 1982, the Government had permitted foreign collaborations for the manufacturing of Two Wheelers up to 100 cc engine capacity.²

PROFITABILITY PERFORMANCE OF AUTOMOBILE COMPANIES

India, with a growth rate of 6.6 per cent in the year 2022, is among the fastest growing economies in Asia amid a global slowdown triggered by a massive energy shock due to the ongoing Russia-Ukraine conflict, as per The Organisation for Economic Cooperation and Development (OECD). Development of economy depends on various sectors; currently service sector dominates with highest contribution to gross domestic product (GDP) than others sectors. Sector contributed over 50 per cent to India's GDP, highlighted the Economic Survey 2021-22. Manufacturing sector and agricultural sectors occupies second and third place in terms of contribution to GDP respectively. The manufacturing GVA at current prices was estimated at US\$ 77.47 billion in the third quarter of financial year 2022 and has contributed around 16.3 per cent. India is going to be a global manufacturing hub and by 2030. As per the

¹ Sudarshan Kumar ((2021). Financial Performance of Select Automobile Companies in India. *Ilkogretim Online - Elementary Education Online*, 20(6), 2190-2203.

² Sudarshan Kumar (2021). Financial Performance of Select Automobile Companies in India. *Ilkogretim Online - Elementary Education Online*, 20(6), 2190-2203.

economic survey reports, estimated employment in manufacturing sector in India was 5.7 crore in 2017-18, 6.12 crore in 2018-19 which was further increased to 6.24 crore in 2019-20. Therefore, in terms of employment generation manufacturing sector provides more employment than the agricultural sector. Manufacturing sectors consists of seven core industries involved in production of coal, cement, electricity, refinery products, fertilizers, steel, and natural gas. The automobile industry plays a vital role in Indian economy in India in terms of employment generation, production and sales. Further, it helps develop other industries through procurement of raw material like glass, rubber, steel, metal, plastic, petrochemicals, and so on.³

LIQUIDITY AND PROFITABILITY IN INDIAN AUTOMOBILE INDUSTRY

Liquidity is considered in various terms in for a business. It is a measure of the extent to which a person or organization has cash to meet immediate and short-term obligations, or assets that can be quickly converted to do this. In accounting it is called as the ability of current assets to meet current liabilities. And in terms of investments it is the ability to quickly convert an investment portfolio to cash with little or no loss in value. In an organisation it describes as the degree to which an asset or security can be quickly bought or sold in the market without affecting the asset's price. Market liquidity refers to the extent to which a market, such as a country's stock market or a city's real estate market, allows assets to be bought and sold at stable prices. Cash is the most liquid asset, while real estate, fine art and collectibles are all relatively illiquid. Accounting liquidity measures the ease with which an individual or company can meet their financial obligations with the liquid assets available to them. There are several ratios that express accounting liquidity. For a business, accounting liquidity is a measure of their ability to pay off debts as they come due, that is, to have access to their money when they need it. In practical terms, assessing accounting liquidity means comparing liquid assets to current liabilities, or financial obligations that come due within one year. There are a number of ratios that measure accounting liquidity, which differ in how strictly they define "liquid assets."(Investopedia.com). On the other hand Profitability is ability of a company to use its resources to generate revenues in excess of its expenses. In other words, this is a company's capability of generating profits from its operations. It is one of four building blocks for analyzing financial statements and company performance as a whole. The other three are efficiency, solvency, and market prospects. Investors, creditors, and managers use these key concepts to analyze how well a company is doing and the future potential it could have if operations were managed properly (<http://www.myaccountingcourse.com>). For any business the Trade-off between the profitability and liquidity is important since the liquidity increases means that the liquid assets increases while the profitability will be increased when the investment in not current assets like building, plant, machinery and other fixed assets increases. But on the other hands if liquidity decreases than the ability of firm to pay for the current debts will be decreased and firm can suffer due to lack of current funds.⁴

WORKING CAPITAL MANAGEMENT AND PROFITABILITY OF INDIAN AUTOMOBILE COMPANIES

³ Sandhya, S., & Sudarsana Reddy, G. (2022). Financial Performance Evaluation of Select Automobile Companies. *International Journal of Research Publication and Reviews*, 3(12), 273-280.

⁴ Ritu Paliwal, & Vineet Chouhan, (2017). Relationship between Liquidity and Profitability in Indian Automobile Industry. *International Journal of Science and Research*, 6(5), 2259-2263.

Working capital is the difference between a company's current assets and current liabilities. It is used to determine the extent to which a business can finance any increase in revenue through other sources of funding for day-to-day operations. Working capital is the numerical difference between two aggregated accounts, namely current assets and current liabilities, that is referred to as working capital. Working capital management (WCM) is the process of financing, investing, and controlling net current assets within the parameters of the policy. Working capital may be thought of as the lifeblood of a firm, and its smart management can help the business develop. Working capital management (WCM) is a critical corporate financial decision since it has a direct impact on the firm's profitability. While conducting everyday business activities, a firm should strive to maximise its liquidity and profitability. A firm's worth is maximized when working capital is at an optimal level. Proper working capital optimization entails decreasing working capital requirements while maximising revenue. Working capital management strives to guarantee that a business can meet its operational expenditures while also meeting its short-term liabilities as they mature. Working capital mismanagement can result in a liquidity crisis and a decrease in profitability. Working capital management often includes planning, asset management, and present debt management in a manner that eliminates the risk of failing to satisfy short-term objectives and avoids excessive investment in these assets. On the other hand, India has one of the world's major car industries. It is a critical aspect of the country's economic progress. In 2019, it was the seventh-largest maker of commercial vehicles. Between FY16 and FY20, domestic automobile manufacturing increased at a CAGR of 2.36 percent, reaching 26.36 million vehicles. Domestic automobile sales increased at a compound annual growth rate (CAGR) of 1.29 percent between FY16 and FY20, reaching 21.55 million vehicles. In FY21, a total of 22,652,108 passenger automobiles were manufactured. In October 2021, the total volume of passenger vehicles, three-wheelers, two-wheelers, and quadricycles produced was 2,214,745 units (excluding BMW, Mercedes, Tata Motors, and Volvo Auto). Automobile manufacturers are presently confronted with issues related to reducing liquidity risk and increasing profitability, not just in India but internationally. By 2022, it is expected that India's main car companies will have established India as the world leader in the two-wheeler and four-wheeler segments. To overcome the problems and obstacles associated with vehicle manufacturing, industries are urged to inject extra capital into the system in order to mitigate liquidity risk and boost profitability. By developing and adopting appropriate monetary systems, the manufacturing sector may successfully solve the liquidity profitability trade-off.⁵

CONCLUSION

From the study, it could be observed that automobile sector a key driver of macroeconomic growth. Success of any organisation depends on mainly on management of its finance efficiently; therefore, financial performance evaluation is plays pivotal role. Even the Indian automotive industry today operates in terms of the dynamics of an open market like the automobile and the auto-component industries, which constitute the automotive industry, exhibit a good balance of domestic and foreign players. For the development of an economy well developed transport system is very necessary. As India's transport network is developing at a fast speed, Indian Automobile Industry is growing too. Also, the Automobile industry has

⁵ Abdul Rahman, & Parameshwara, (2022). Relationship between working capital management and profitability of Indian automobile manufacturers. *Journal of Management & Entrepreneurship*, 16(I(II)), 12-20.

strong backward and forward linkages, and hence provides employment to a large part of the population.

