

A STUDY ON CRITERIA FOR PRODUCT SELECTION AND RECALLING POTENTIAL OF TV COMMERCIALS WITH SPECIFIC REFERENCE TO CONSUMER NON-DURABLES (TOOTH PASTE, SHAMPOO, BATH SOAP, TALCUM POWDER)

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Abstract

In the 21st century, with an intensely competitive consumer market, advertisers increasingly used digital technology to call greater attention to products. Advertising developed in a variety of media. Perhaps the most basic was the newspaper, offering advertisers large circulations, a readership located close to the advertiser's place of business, and the opportunity to alter their advertisements on a frequent and regular basis. A customer examines several factors before purchasing the goods. The objectives of the study are i) To find Criteria for Product Selection and Recalling Potential of TV commercials ii) To know the Criteria for Product Selection and Recalling Potential of TV commercials. The research methodology includes that 1) Data, 2) Sampling and 3) Framework analysis. The data collected have been analysed by using different statistical techniques such as 1) Analysis of Variance (ANOVA), 2) Chi-Square Test. Based on the Chi-square analysis, there exists an association between criteria for product selection influence to purchase and level of recalling potential. The study reveals that, there exists a significant difference in the recalling potential index among the consumers who are classified based on getting influenced by criteria for product selection while purchases.

Keywords: Consumer, Advertisement, Recalling, Potential and Product.

INTRODUCTION

In the 21st century, with an intensely competitive consumer market, advertisers increasingly used digital technology to call greater attention to products. Advertising developed in a variety of media. Perhaps the most basic was the newspaper, offering advertisers large circulations, a readership located close to the advertiser's place of business, and the opportunity to alter their advertisements on a frequent and regular basis. A customer examines several factors before purchasing the goods. These factors are quality, price, extra quantity, discount, offers and premium. In order to find out the association between criteria for product selection and recalling potential of TV commercials, consumers are classified into four groups.

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OBJECTIVES OF THE STUDY

This study is also aiming to the Criteria for Product Selection and Recalling Potential of TV commercials. The following objectives have been framed for the analysis:

- To find Criteria for Product Selection and Recalling Potential of TV commercials
- To know the Criteria for Product Selection and Recalling Potential of TV commercials

METHODOLOGY/DESIGN/APPROACH

The focus of the study is on effect of television advertisements with special reference to consumer non durables. An attempt has been made to know the consumers Criteria for Product Selection and recalling ability of advertisements, to measure the Criteria for Product Selection and recalling ability of television advertisement in consumer non durables on respondents. The research methodology includes that

- Data
- Sampling
- Framework analysis

1. Data

The Study was based on primary and secondary data. The data required for the study is primary in nature. Questionnaire method has been used to collect the data. The data were collected by distributing questionnaires directly to respondents. The questionnaire included combination of close and open-ended questions. The secondary data was collected from books and journals devoted to the consumer movement.

2. Sampling

A Sample is a subset of a population that is used to represent the entire group as a whole. The *sample* of a study can have a profound impact on the outcome of a study. Convenient Random Sampling method has been used it. The study was conducted in the Pollachi. *Pollachi* is a town and a taluk headquarters in Coimbatore district, Tamil Nadu state, India. The data was collected with the help of a survey method. A total of 1500 questionnaires were administered.

FRAMEWORK OF ANALYSIS

The data collected have been analyzed by using different statistical techniques such as 1) Analysis of Variance (ANOVA), 2) Chi-Square Test. Chi-square test is employed to ascertain the association between the selected variables and colour recalling ability. ANOVA has been used to find out the significant difference in the colour recalling ability level of various groups of respondents.

Table 4.1: Criteria for Product Selection and Recalling Potential Index

Criteria for Product Selection	Number of Consumers	Recalling Potential Index	Range	F value
Quality and Price	827 (73.10)	72.47	23.33- 100.00	6.256**
Extra Quantity on offer	167 (14.80)	67.94	40.00- 96.67	
Discount Offers	110 (9.70)	71.94	36.67- 100.00	
Premium	27 (2.4)	70.37	23.33- 96.67	
Total	1131	71.70	23.33- 100.00	

Table value: One per cent level: 4.624

Table 4.1 exhibits the criteria for product selection and recalling potential index of the consumers. Out of 1131 consumers, 872 (73.10%) consumers select the product based on quality and price. Their recalling potential index is 72.47. The recalling potential index of 460(56%) consumers is above the average and remaining 367(44%) is below the average. It ranges between 23.33 and 100. One hundred and sixty-seven (14.80%) consumers select the product based on extra quantity on offer. Their recalling potential index is 67.94. The recalling potential index of 73(43%) consumers is above the average and remaining 94(56%) is below the average. It ranges between 40 and 100.110(9.70%) consumers select the product based on discount offers. Their recalling potential index is 71.94. The recalling potential index of 58 (52%) consumers is above the average and remaining 52 (47%) is below the average. It ranges between 36.67 and 100. Twenty-seven (2.4%) consumers select the product based on premium offered. Their recalling potential index is 70.37. The recalling potential index of 14(52%) consumers is above the average and remaining 13(48%) is below the average. It ranges between 23.33 and 96.67.

As the calculate F value (6.256) is greater than the table value at one percent (4.624) level, it is inferred that, there exists a significant difference in the recalling potential index among the consumers who are classified based on criteria for product selection.

In order to test whether there exists any significant association between criteria for product selection and level of recalling potential; the following Null Hypothesis (H_0) is framed and tested.

H_0 : There is no significant association between criteria for product selection and level of recalling potential of TV commercials.

Table 4.2: Criteria for Product Selection and Level of Recalling Potential

Criteria for Product Selection	Level of Recalling Potential			Total
	Low	Moderate	High	
Quality and Price	98 (11.9)	612 (74.0)	117 (14.1)	827 (100.0)
Extra Quantity on offer	43 (25.7)	105 (62.9)	19 (11.4)	167 (100.0)
Discount Offers	19 (17.3)	75 (68.2)	16 (14.5)	110 (100.0)
Premium	4 (14.8)	18 (66.7)	5 (18.5)	27 (100.0)
Total	164	810	157	1131

d.f.: 6 Calculated χ^2 Value: 23.125*Table Value: Five per cent level: 12.592

One per cent level: 16.812

Table 4.2 explains that, out of 1131 consumers, 827 consumers select the product based on quality and price. Of them, 98(11.9%) have a low level, 612(74%) have a moderate level, and 117(14.1%) are with a high level of recalling potential 167 consumers select the product based on extra quantity on offer. Of them, 43(25.7%) have a low level, 105 (62.9%)

have a moderate level, and 19(11.4%) are with a high level of recalling potential. Hundred and ten consumers select the product based on discount offers. Of them, 19(17.3%) have a low level, 75(68.2%) have moderate Level, and 16(14.5%) are with a high level of recalling potential. Twenty-seven consumers select the product based on premium offered. Of them, four (14.8%) have a low level, 18 (66.7%) have a moderate level, and five (18.5%) are with a high level of recalling potential.

From Table 4.2, it is evident that the percentage of consumers who have a high level of recalling potential is high among consumers who select the product for premium offered, while the low level is high among who select the product based on special quality. As the calculated chi-square value is greater than the table value at one per cent level, the null hypothesis is rejected. Hence, it could be inferred that there exists an association between and level of recalling potential.

CONCLUSION

The Study concluded that criteria for product selection in recalling potential of the consumers depend on the host of factors. Their socio-economic characteristics and buying behaviour mainly determine the criteria for product selection in recalling potential. The study reveals that, there exists a significant difference in the recalling potential index among the consumers who are classified based on getting influenced by criteria for product selection while purchases. Based on the Chi-square analysis, there exists an association between criteria for product selection influence to purchase and level of recalling potential.

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A STUDY ON LEVEL OF CONVINCING TO BUY THE PRODUCT THROUGH ADVERTISEMENT AND RECALLING POTENTIAL OF TV COMMERCIAL WITH SPECIFIC REFERENCE TO CONSUMER NON-DURABLES (TOOTH PASTE, SHAMPOO, BATH SOAP, TALCUM POWDER)

Dr.R.Vidwakalyani

Abstract

Advertisement helps the company to create the awareness in their customers and ingredients the advertisements shape the perception of the customers either in the positive or in a negative way. People can perceive the quality of the products by gathering the information which they usually get through advertisements. The perception of the quality, awareness of the product and consumer opinion drives the consumer buying decision. Study critically evaluates these factors which shape the buying behavior and provides the deep insights towards the role of advertisements shaping the consumer behavior. The objectives of the Study is i) To find Criteria for Product Selection and Recalling Potential of TV commercials ii) To know the Criteria for Product Selection and Recalling Potential of TV commercials. The research methodology includes that Data, Sampling and Framework analysis. The data collected have been analyzed by using different statistical techniques such as 1) Analysis of Variance (ANOVA), 2) Chi-Square Test. The study indicates that, there exists a significant difference in the recalling potential index among the consumers who are classified based on convincing through advertisement to buy the product. The result of the study inferred that there exists an association between convincing through advertisement to buy the product and level of recalling potential.

INTRODUCTION

Advertisement helps the company to create the awareness in their customers and ingredients the advertisements shape the perception of the customers either in the positive or in a negative way. People can perceive the quality of the products by gathering the information which they usually get through advertisements. The perception of the quality, awareness of the product and consumer opinion drives the consumer buying decision. Study critically evaluates these factors which shape the buying behavior and provides the deep insights towards the role of advertisements shaping the consumer behavior. Understanding audience perception towards advertisements is the key to the success of an advertisement. Likeability of an advertisement influences the purchase behaviour positively (Suresh Manimala and Mukunda, 2008). In order to find out the association between convincing through advertisement and recalling potential of TV commercials, consumers are classified into three groups.

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4. Framework of Analysis

The data collected have been analyzed by using different statistical techniques such as 1) Analysis of Variance (ANOVA), 2) Chi-Square Test. Chi-square test is employed to ascertain the association between the selected variables and colour recalling ability. ANOVA has been used to find out the significant difference in the colour recalling ability level of various groups of respondents.

Table 1: Convincing to Buy the Product Through Advertisement and Recalling Potential Index

Convincing to Buy the Product Through Advertisement	Number of Consumers	Recalling Potential Index	range	F value
Not at All	122 (10.80)	67.51	23.33-93.33	10.392**
To Some Extent	671 (59.30)	72.84	26.67-100.00	
To Maximum Extent	338 (29.90)	70.95	23.33-100.00	
Total	1131	71.70	23.33-100.00	

Table value: One per cent level: 4.624

Table 1 demonstrates the convincing to buy the product through advertisement and recalling potential index of the consumers.

Out of 1131 consumers, 122(10.80%) consumers do not get convinced through advertisement. Their recalling potential index is 67.51. The recalling potential index of 60(49%) consumers is above the average and remaining 62(51%) is below the average. It ranges between 23.33 and 100. Six hundred seventy one (59.30%) consumers are convinced to some extent through advertisement. Their recalling potential index is 72.84. The recalling potential index of 370(55%) consumers is above the average and remaining 157(46%) is below the average. It ranges between 26.67 and 100. 338(29.90) consumers are convinced to a maximum extent. Their recalling potential index is 70.95. The recalling potential index of 181(54%) consumers is above the average and remaining 157(46%) is below the average. It ranges between 23.33 and 100.

As the calculate F value(10.392) is greater than the table value at one percent(4.624) level, it is inferred that, there exists a significant difference in the recalling potential index among the consumers who are classified based on convincing through advertisement to buy the product.

In order to test whether there exists any significant association between convincing through advertisement to buy the product and level of recalling potential; the following Null Hypothesis (H_0) is framed and tested.

H_0 : There is no significant association between convincing through advertisement to buy the product and level of recalling potential of TV commercials.

Table 2: Convincing to Buy the Product through Advertisement and Level of Recalling Potential

Convincing to Buy the Product Through Advertisement	Level of Recalling Potential			Total
	Low	Moderate	High	
Not at All	26 (21.3)	87 (71.3)	9 (7.4)	122 (100.0)
To Some Extent	86 (12.8)	472 (70.3)	113 (16.9)	671 (100.0)
To Maximum Extent	52 (15.4)	251 (74.3)	35 (10.4)	338 (100.0)
Total	164	810	157	1131

d.f.: 4 Calculated χ^2_{Value} : 16.859* Table Value: Five per cent level: 9.488 One per cent level: 13.277

Table 2 explains that, out of 1131 consumers, 122 consumers will not at all convince. Of them, 26(21.3%) have a low level, 87(71.3%) have a moderate level, and nine (7.4%) are with a high level of recalling potential. Six hundred and seventy-one consumers are convinced to some extent. Of them, 86(12.8%) have a low level, 472(70.3%) have a moderate level, and 113(16.9%) are with a high level of recalling potential. Three hundred thirty-eight consumers are convinced to a maximum extent. Of them, 52(15.4%) have a low level, 251(74.3%) have a moderate level, and 35(10.4%) are with a high level of recalling potential.

From the Table 2, it is evident that the percentage of consumers who have a high level of recalling potential is high among the consumers who convince to buy the product through an advertisement for some extent, while low level of

recalling potential is high among who never convince to buy the product through advertisement.

As the calculated chi-square value is greater than the table value at one per cent level, the null hypothesis (H₀) is rejected. Hence, it could be inferred that there exists an association between convincing through advertisement to buy the product and level of recalling potential.

CONCLUSION

TVCs and billboards are widely used by the different marketing departments of the companies which are targeting above the line through these medium. Their ads contain enough information to attract the consumers as well as create the awareness in the mind of the customers. The study indicates that, there exists a significant difference in the recalling potential index among the consumers who are classified based on convincing through advertisement to buy the product. The result of the study inferred that there exists an association between convincing through advertisement to buy the product and level of recalling potential.

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AWARENESS AND INVESTMENT PATTERN OF SALARIED CLASS INVESTORS IN COIMBATORE DISTRICT

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Abstract

Nowadays there are various investment avenues or Medias available for an individual for investment, an individual can choose investment avenues according to his own expectation of returns and accepting of risks levels usually higher the risk, higher the returns, vice –versa. The present study is carried out to know awareness and investment pattern of salaried class investors in coimbatore district. The primary data was collected by adopting convenient sampling method from 490 sample respondents through a structured questionnaire. The Percentage Analysis has been implemented to find awareness and investment pattern of salaried class investors

Key words – Investment avenues, Investors

I. Introduction

Awareness on investment alternatives is a part of financial literacy. Financial literacy means a set of skills and knowledge that helps in understanding the various aspect of financial investments and enables an effective decision making process.

Investors are expected to know about the various investment alternatives available to make effective investment decision. Knowledge about the various investment avenues facilitate comparison of merits and limitations each alternative. The awareness about investment alternatives is shaped by external sources like print and electronic media, brokers/agents, financial consultants, advertisements in internet, etc. A variety of investment avenues are available such as Bank Savings a/c, Fixed Deposits a/c, Post Office Saving Schemes, Government Securities, Corporate Bonds, Insurance Policies, Real Estates, Commodities, Shares and Mutual Funds, Chit Funds, Gold and Silver.

II. REVIEW OF LITERATURE

AlaguPandian and Thangadurai (2013) The main objective of the study is to analyze the awareness and preference of people towards various investment avenues. A Convenient Sampling Method has been followed and the data has been collected from 120 respondents. The data collected has been analyzed using simple percentage analysis, chi-square test and ranking method. The researchers had concluded that most of the investors prefer bank deposits followed by gold investment in the study area.

Kanagaraj et al (2014) The test reveals that there exist a significant relationship between the age and investment avenue but there is no significant relationship between Investment Avenue and education qualification and occupation.

Rajeswari Jain (2014) The outcome of the study reveals that women save in precautionary motive like safety, regular income and to avoid taxes.

Dharani and Inbalakshmi (2014) The main objective of the study is to analyze the level of awareness and the factors influencing particular investment channel. Using convenient sampling method, data have been collected from 300 working women statistical tools like simple percentage, Chi- square and ANOVA are used for analyzing the data. The study finds that investors prefer investment which are safer and low risky.

Sambhaji Mane and Ravi Bhandari (2014) The study comes out with certain important facts that individual investors still prefer only the financial product which give risk free returns and women are the deciding factor in the family.

Steven Sprick Schuster et al (2019) undertook a study captioned, “An Empirical History of the United States Postal Savings System” opines that the United States Postal Savings System provided a federally insured savings alternative to traditional banks. Postal Savings was only a partial substitute for traditional banks, as locations with banks often still heavily used postal savings.

III. STATEMENT OF THE PROBLEM

In this modern world, investment is being an important part of the human life whether it may be men or women. Their investment decisions depend on various attributes. Liquidity and safety play a major role in the investment decision, tax exemption and other factors are also taken into consideration. Now a days there is various investment schemes and opportunities available for investors for savings in India and They can choose an appropriate investment schemes, which suit their needs. Investors are facing an extremely risky environment when they save in the informal sector. At this backdrop the present study is carried out to find awareness and investment pattern of salaried class investors in coimbatore district.

IV.OBJECTIVES OF THE STUDY

- ✓ To find out the awareness and investment pattern of salaried class investors in coimbatore district.

V. METHODOLOGY

The data required for the study are both primary and secondary in nature. The primary data has been collected through interview schedule. Whereas, Secondary data has been collected from journals, magazines, newspapers, books and websites. Convenient Sampling Method has been adopted for choosing a sample. The present study is confined to the Investors of Coimbatore District. So, sample size is confined to 490 and that data has been analyzed for 490 samples. The collected data have been analyzed by making use of statistical tool Percentage Analysis.

VI.ANALYSIS AND INTERPRETATION OF DATA

LEVEL OF AWARENESS OF INVESTORS ABOUT INVESTMENTOPTIONS

The awareness of the respondents about various investment optionsavailable such as Bank Deposits, Post office savings, PF (Provident Fund), Life Insurance Schemes, Bullions, Bonds, Shares, Debentures, Real Estate, Mutual Funds, Chit Funds was elicited.

TABLE LEVEL OF AWARENESS OF THE RESPONDENTS ABOUTVARIOUS INVESTMENT OPTIONS

	Very Low Awareness / Not Aware		Low Awareness		Moderately Aware		Aware		Highly Aware		Total
	N	%	N	%	N	%	N	%	N	%	
Bank Deposits	8	2	8	2	41	8	90	18	343	70	490
Post office savings	9	2	25	5	66	13	165	34	225	46	490
PF (Provident Fund)	25	5	25	5	77	16	105	21	258	53	490
Life Insurance Schemes	18	4	40	8	77	16	89	18	266	54	490

Bullions	60	12	77	16	86	18	140	29	127	26	490
Bonds	43	9	81	17	134	27	95	19	137	28	490
Shares	42	9	136	28	101	21	86	18	125	26	490
Debentures	96	20	98	20	103	21	84	17	109	22	490
Real Estate	46	9	77	16	86	18	91	19	190	39	490
Mutual Funds	56	11	65	13	99	20	84	17	186	38	490
Chit Funds	52	11	69	14	87	18	87	18	195	40	490

Table shows that 70 per cent of the respondents were highly aware of Bank deposits and 18 per cent of the respondents were aware of it. Therefore, it is inferred that majority of the respondents have high awareness about **Bank Deposits**.

About **Post Office Savings** 13 per cent of the respondents were moderately aware, 34 per cent of the respondents were aware and 46 per cent of the respondents were highly aware of it.

Regarding **PF (Provident Fund)**, 16 per cent of the respondents were moderately aware, 21 per cent of the respondents were aware and 53 per cent of the respondents were highly aware of it.

Sixteen per cent of the respondents were moderately aware, 18 per cent of the respondents were aware and 54 per cent of the respondents were highly aware of **Life Insurance Schemes**.

It is evident from Table that in respect of **Bullions**, 18 per cent of the respondents were moderately aware, 29 per cent of the respondents were aware and 26 per cent of the respondents were highly aware of it.

Regarding the **Bonds**, 17 per cent of the respondents have very low awareness, 27 per cent of the respondents were moderately aware, 19 per cent of the respondents were aware and 28 per cent of the respondents were highly aware of bonds.

28 per cent of the respondents have low awareness, 21 per cent of the respondents were moderately aware, 18 per cent of the respondents were aware and 26 per cent of the respondents were highly aware of the investment option are **Shares**.

About **Debentures** 20 per cent of the respondents have very low awareness / not aware another 20 per cent of the respondents have low awareness, 21 per cent of the respondents were moderately aware and only 22 per cent of the respondents were highly aware of debentures.

Sixteen per cent of the respondents have very low awareness, 18 per cent of the respondents were moderately aware, 19 per cent of the respondents were aware and 39 per cent of the respondents were highly aware of **Real Estate**.

Twenty per cent of the respondents have moderate awareness and 38 per cent of the respondents have high awareness about **Mutual Funds**.

Forty per cent of the respondents were highly aware of **Chit Funds** and 18 per cent of the respondents were aware of it.

VII. CONCLUSION

It is found from the analysis that, majority of the respondents were highly aware of Bank Deposits, Post Office Savings, PF (Provident Fund), Life Insurance Schemes. Nearly one-third of the respondents were highly aware of investment avenues like Real Estate, Mutual Funds and Chit Funds. Relating to Shares, majority of the respondents have low awareness.

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WOMEN EMPOWERMENT IN NCC WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT

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Abstract

Women are the potential part of every economy. When women are considered as equal partners in the real growth of the nation. Empowerment of women is an fulfillment of holistic conception. It covers economic, political, legal, social/cultural personal and family concepts through multidimensional concept. To uplift the development of the society the women should empower through economically to improve her personal development. This study aims to determine the different factors of empowerment of women. To determine the sample size, the simple random sampling method has been adopted. The study area belongs to Coimbatore district. The sample size for this study is 150 respondents. The sample respondents are NCC Women cadets taken from each Taluk in Coimbatore District of Tamil Nadu. The statistical techniques implemented for this study are percentage analysis, ANOVA, Chi – square test.

Keyword:- women empowerment, economic empowerment and development.

INTRODUCTION

Due to advancement in technology and development competition arise in huge level. In this current situation people are in bound to seek knowledge and skills to pursue their life to live luxuriously. Women empowerment can be defined in many different ways, they are increasing the status of women through education, training, awareness, literally and accepting women's thoughts and ideas which helps them to take effort to seek development.

Every knowledgeable women are eligible to do any type of legal business, it leads them to success. An women who has thirst to succeed in their life have ability to manage risk and create innovative strategies to develop their business.

WOMEN EMPOWERMENT IN NCC

Women empowerment is where every individual Women gets their equal opportunity to raise their voice for rights. In today's world, our government also playing an vital role in development of women empowerment. The national cadet corps (NCC) is performing a vital role for supporting and encouraging women empowerment. Here women are well trained in physical activities such as commanding drill with team, shooting, hurdles jumping, map reading etc. These activities might help them to develop their physical and mental strength.

OBJECTIVES OF THE STUDY

The main objectives of the study were as follows

- To know the socio – economic profile of the women cadets.
- To determine the factors influencing to join in NCC
- To examine the level of empowerment of NCC women cadets

SCOPE OF THE STUDY

The research were undertaken to gather information from the respondents to examine exactly how many people are empowered through NCC and the level of empowerment through individual as well as group empowerment Coimbatore District.

METHODOLOGY

The study is descriptive in nature. The primary and secondary data were used. The primary source of data was collected through self – constructed questionnaire and Google form questionnaire. Secondary data collection was based on various source such as articles published in different journals, published books, newspaper, periodical, working paper, conference paper and websites etc. A sample of 150 respondents from different socio – economic characteristics were selected from the study. The study based on simple random sampling method

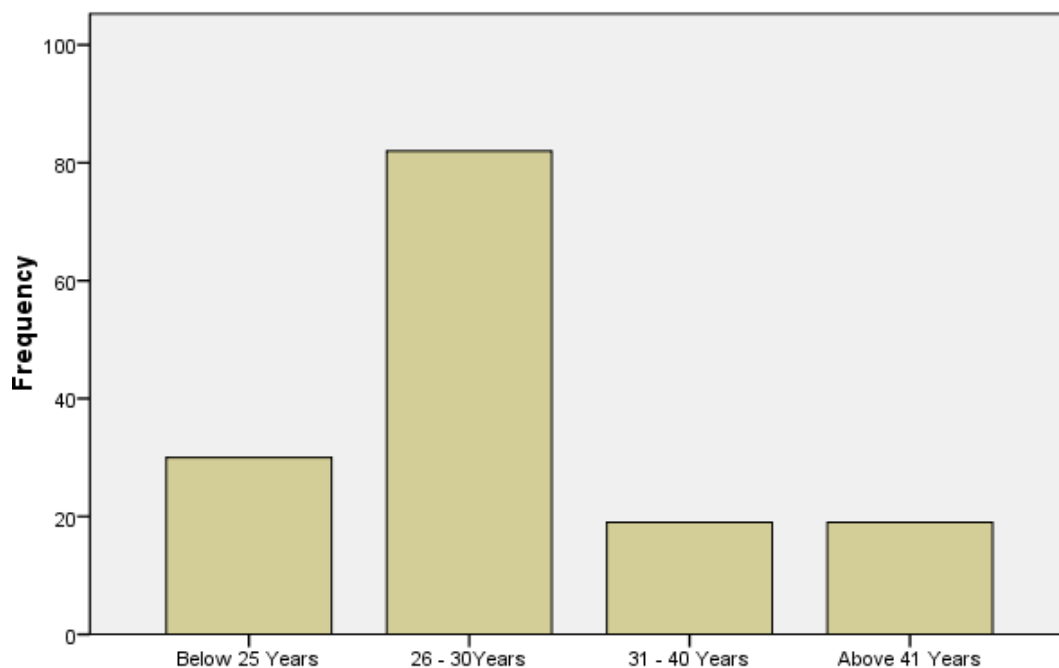
SIMPLE FREQUENCY ANALYSIS

TABLE -1 AGE WISE CLASSIFICATION

AGE OF THE RESPONDENTS					
		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid</i>	<i>Below 25 Years</i>	30	20.0	20.0	20.0
	<i>26 - 30Years</i>	82	54.7	54.7	74.7
	<i>31 - 40 Years</i>	19	12.7	12.7	87.3
	<i>Above 41 Years</i>	19	12.7	12.7	100.0
	<i>Total</i>	150	100.0	100.0	

The table 1 shows that 54% of the respondents are in the age group of 26-30 years, 20.0% are below 25 years, remaining 12.7% belongs to 31-40 years and above 41 years. The majority of the respondents were 26 years to 30 years.

AGE OF THE RESPONDENTS

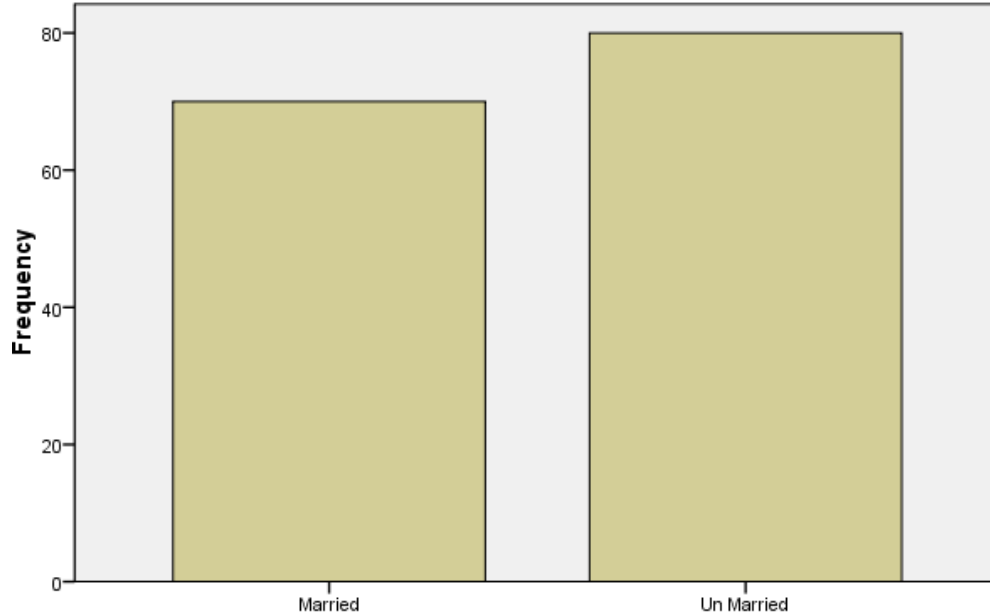


AGE OF THE RESPONDENTS
TABLE -2 MARITAL STATUS

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid Married</i>	70	46.7	46.7	46.7
<i>Un Married</i>	80	53.3	53.3	100.0

<i>Tota l</i>	<i>150</i>	<i>100.0</i>	<i>100.0</i>
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MARITAL STATUS



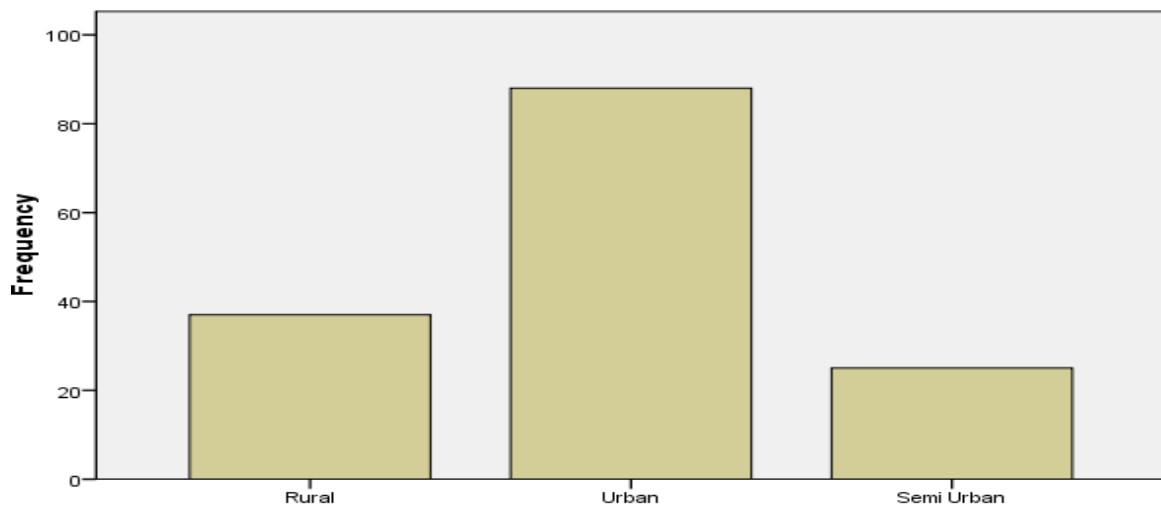
MARITAL STATUS

The table 2 shows that 53.3% of the respondents are unmarried, remaining 46.7% belongs to married category. The majority of the respondents were 70.

TABLE 3 AREA OF RESIDENCE

	<i>Frequenc y</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid Rural</i>	<i>37</i>	<i>24.7</i>	<i>24.7</i>	<i>24.7</i>
<i>Urban</i>	<i>88</i>	<i>58.7</i>	<i>58.7</i>	<i>83.3</i>
<i>n Semi Urban</i>	<i>25</i>	<i>16.7</i>	<i>16.7</i>	<i>100.0</i>
<i>Total</i>	<i>150</i>	<i>100.0</i>	<i>100.0</i>	

AREA OF RESIDENCE



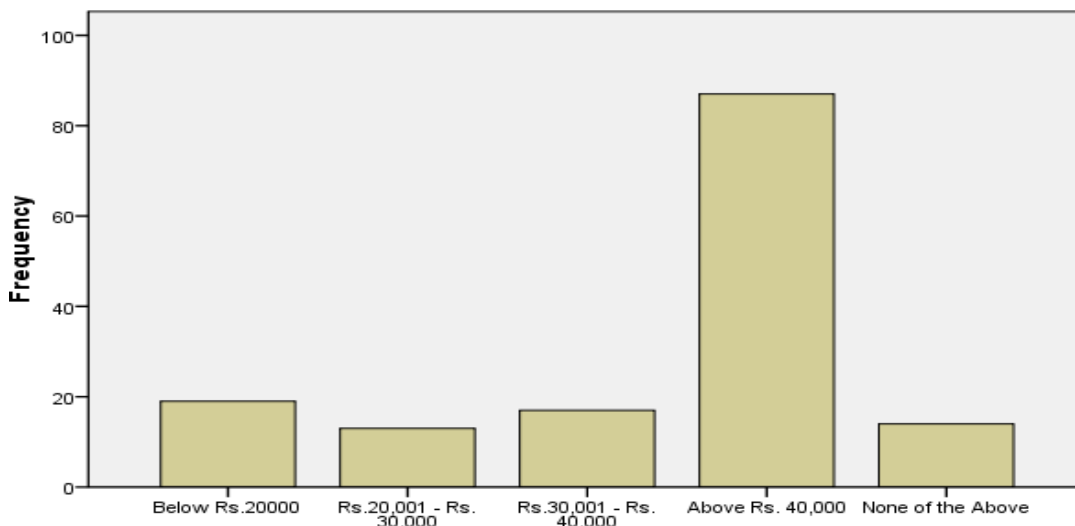
AREA OF RESIDENCE

The table 3 shows that majority of respondents 58.7% are from urban area, 24.7% are from rural area, the remaining 16.7% are from semi urban area, so the majority of 88 respondents are from urban area.

TABLE 4 MONTHLY INCOME

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid Below Rs.20000</i>	19	12.7	12.7	12.7
<i>Rs.20,001 - Rs.30,000</i>	13	8.7	8.7	21.3
<i>Rs.30,001 - Rs.40,000</i>	17	11.3	11.3	32.7
<i>Above Rs. 40,000</i>	87	58.0	58.0	90.7
<i>None of the Above</i>	14	9.3	9.3	100.0
<i>Total</i>	150	100.0	100.0	

MONTHLY INCOME



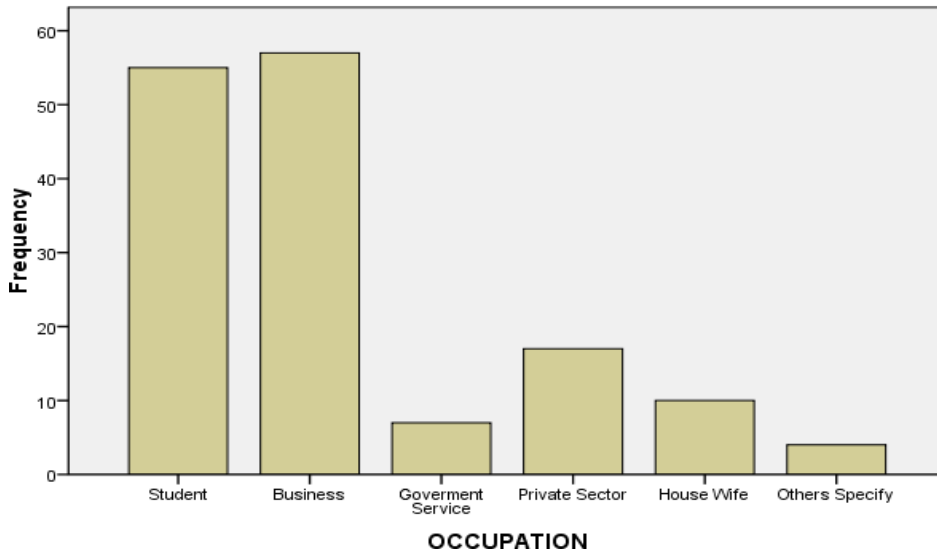
MONTHLY INCOME

The table 4 shows that majority of 58.0% respondents monthly income is above Rs.40,000, 12.7% respondents monthly income is below Rs.20,000, 11.3% respondents are Rs.30,001 - Rs.40,000, 9.3% respondents are none of the above and remaining 8.7% are Rs.20,001 – 30,000

TABLE 5 OCCUPATION

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid Student</i>	55	36.7	36.7	36.7
<i>Business</i>	57	38.0	38.0	74.7
<i>Government Service</i>	7	4.7	4.7	79.3
<i>Private Sector</i>	17	11.3	11.3	90.7
<i>House Wife</i>	10	6.7	6.7	97.3
<i>Others Specify</i>	4	2.7	2.7	100.0
<i>Total</i>	150	100.0	100.0	

OCCUPATION

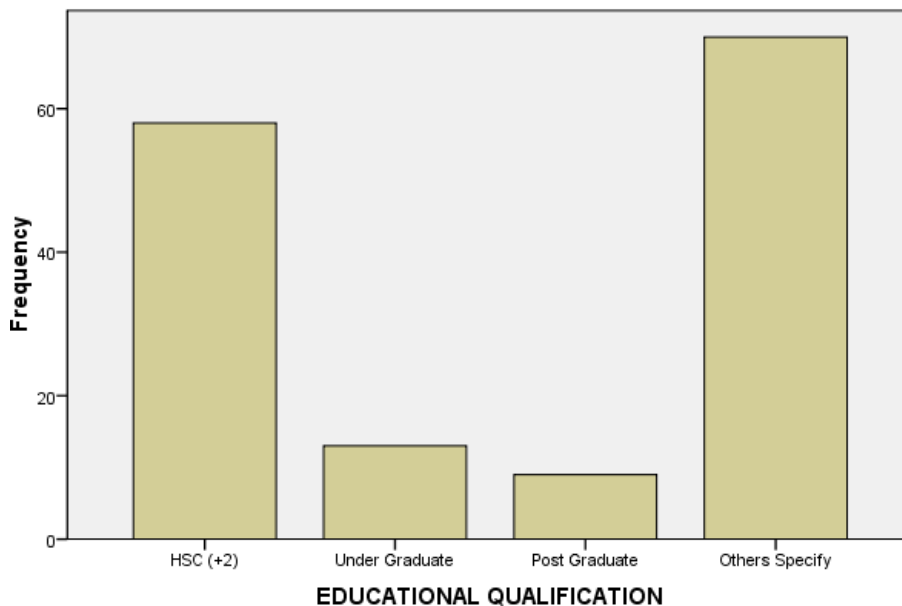


The table 5 shows that majority of the respondents 38.0% are business people, 36.7% of the respondents are students, 11.3% respondents are private sector, 6.7% respondents are Housewife, 4.7% respondents are belongs to Government service and remaining 2.7% respondents belongs to other category.

TABLE 6 EDUCATIONAL QUALIFICATION

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid HSC (+2)</i>	58	38.7	38.7	38.7
<i>Under Graduate</i>	13	8.7	8.7	47.3
<i>Post Graduate</i>	9	6.0	6.0	53.3
<i>Others Specify</i>	70	46.7	46.7	100.0
<i>Total</i>	150	100.0	100.0	

EDUCATIONAL QUALIFICATION

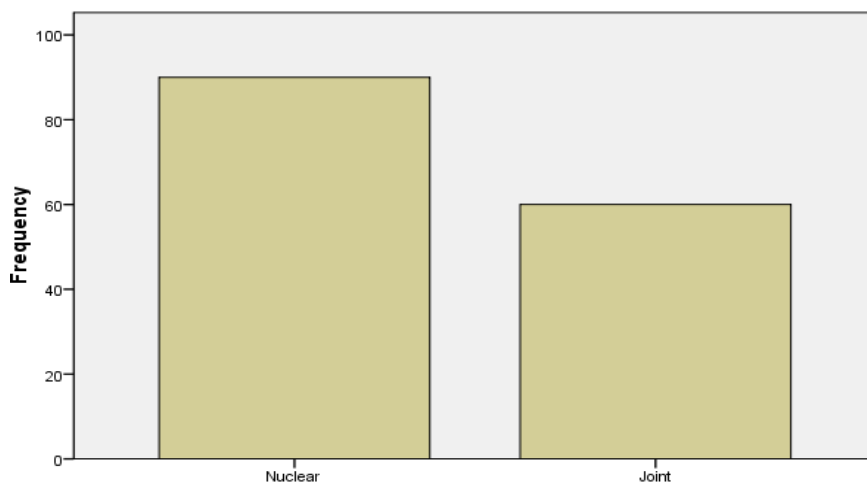


The table 6 shows that majority of 46.7% respondents educational qualification is others 38.7% respondents are HSC(+2), 8.7% respondents belongs to under graduate and remaining 6.0% respondents educational qualification belongs to post graduate.

TABLE 7 NATURE OF FAMILY

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid Nuclear</i>	90	60.0	60.0	60.0
<i>Joint</i>	60	40.0	40.0	100.0
<i>Total</i>	150	100.0	100.0	

NATURE OF FAMILY

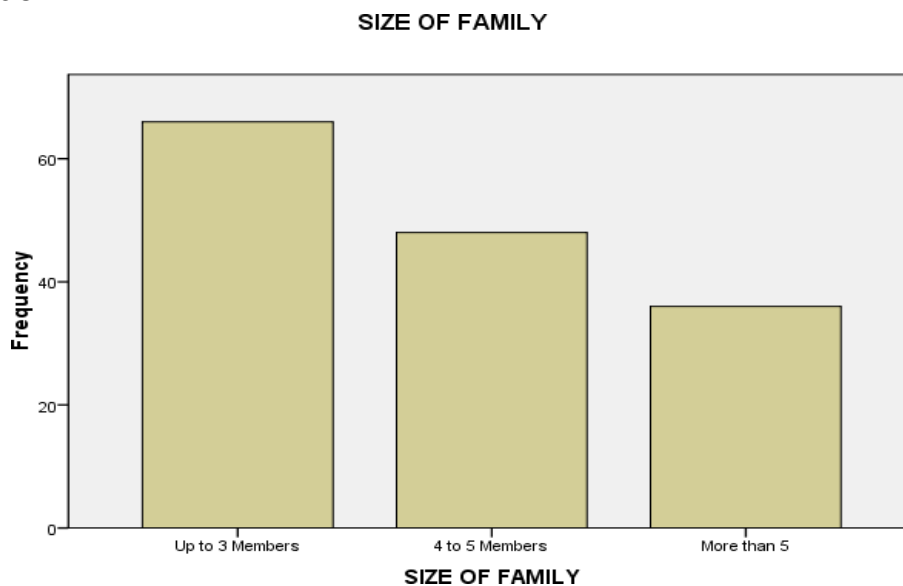


NATURE OF FAMILY

The table 7 shows that majority of 60.0% respondents belongs to nuclear family and 40% of respondents are from joint family .

TABLE 8 SIZE OF FAMILY

	<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
<i>Valid Up to 3 Members</i>	66	44.0	44.0	44.0
<i>4 to 5 Members</i>	48	32.0	32.0	76.0
<i>More than 5</i>	36	24.0	24.0	100.0
<i>Total</i>	150	100.0	100.0	



The table 8 shows that majority of 44.0% respondents are up to 3 members in their family 32.0% respondents are 4 to 5 members and remaining 24.0% are more than 5 members.

FINDINGS OF THE STUDY

- Majority (54%) of the respondents are in the age group of 26 years to 30 years
- Most (53.3%) of the respondents are unmarried
- Majority (58.7%) of the respondents are from Urban area
- Majority (58.0%) of the respondents monthly income is above Rs.40,000
- Most (38.0%) of the respondents are business people
- Majority (46.7%) of the respondents education qualification is others.
- Most (60.0%) of the respondents belongs to nuclear family
- Majority (44.0%) of the respondents are up to 3 members in their family

SUGGESTIONS

- The central government and also the state government should think better for the development of women by implementing some of the subsidy or any schemes to recover the performance of women for their empowerment
- Women in Urban or remote areas should come forward to learn new thinks for their personal development
- Family members should provide good support to encourage their women to open up their talents
- Government and NGM agencies play a major role in development female voluntaries who is ready to empower herself.

CONCLUSION

The present study is an attempt to verify the role of women empowerment in NCC in Coimbatore District. The research mainly focuses on women empowerment in four levels namely economic, social, personal and group empowerment. It is found from the study that middle aged group member are empowered more, and most of the unmarried women are empowering herself and most of the business people are also empowered through NCC.

We have concluded from the above discussion, the women empowerment is the development of both women and the society. Women has a stronger inner quality to attain her aim to develop her family status so that it plays an vital role in the nations growth.

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PROBLEMS FACED BY MICRO, SMALL AND MEDIUM ENTERPRISES – A SPECIAL REFERENCE TO SMALL ENTREPRENEURS

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ABSTRACT

MSMEs, as a major contributor towards growth of domestic economy and employment generation, should get adequate support in terms of policy framework, incentives and other relevant aids. There are 35 million enterprises in various industries, employing 69 million people. Together, these account for 45% of the industrial output and 40% of the exports. Although 95% of Micro, small and medium enterprise units is informal in nature, the contribution of the sector to India's GDP has been growing consistently at 11% per annum, higher than overall GDP growth of 7-8%. Nationwide, Micro, Small and Medium enterprises (MSMEs) have been acknowledged as the engine of economic acceleration and for promoting unbiased progress. The finest benefit of this sector is employment generation for the development of Indian Economy by increasing of standard of living of the people. In this background researcher made an attempt to study the role of Small, Micro and Medium Enterprises in inclusive growth of Indian Economy. Steps like providing infrastructure facilities, developing various industrial parks and technology incubators under MSME cluster development programmes, creating networks of organizations that help provide training to skilled workforce to improve productivity, encourage entrepreneurship and competency in management, funding R&D investments, technology advancement may work for the betterment of the sector. This paper focuses on the prospects of MSME and the major challenges for sustained growth.

Introduction

For a developing economy like India which is often faced with chronic problem of unemployment and severe foreign exchange crunch, sustained development of tiny and small firms offers an idea opportunity and a real challenge. It also holds the promise of fulfilling the cherished goals of planners. The generation of adequate employment is to achieve near full employment by the turn of this century.

Objectives

- To study about the scenarios of MSMEs in Coimbatore District.
- To study on major challenges are faced by Micro, Small and Medium Enterprises.

RESEARCH METHODOLOGY

The present study based on both primary and secondary data. The primary data are collected through the personal discussion with manufacturing sectors owner. Secondary data are collected from the annual reports published by the MSMEs and various national and International Journal. The study covers the period from 2019 – 2020. The Study concentrated from one region in Tamil Nadu i.e. Coimbatore District. The sample size was 468.

Tools for Analysis

The data collected through primary sources. The tools used for the analysis were as Simple Percentage and ANOVA.

Review of literature

Dr. K. Balasubramaniam (2015), brought out that the Khadi and Village Industries Programme holds great potential for generating gainful employment opportunities for the rural poor, arresting migration of rural unskilled workers to urban areas and for promoting the strategy of sustainable development. It can also be a viable and effective social safety net to enable the poor to ward off the adverse impacts of structural adjustment and economic reforms on their wellbeing.

Ravin Kadian and Aarti Chahal (2015), this study focuses on the role of MSMEs in the “Make in India” initiative. Quantitative data regarding this has been collected using various reports like RBI Database on Indian Economy, Database of Department of Industrial Policy and Promotion and report of CII’s 13 th manufacturing summit 2014. It has been analyzed that the key area of progress for India would be the development of its MSMEs to achieve and manage scale effectively. Our supply chains are over-dependent on MSMEs. The MSME sector employs over 80 million people in 36 million units, and contributes 45 percent of the manufacturing output. However our MSMEs are struggling due to lack of access to investment.

Challenges for Sustained Growth

Listen to Market place The real challenge was production, no matter what the costs were. Even today our cost of production in many industries is about three times the international prices. The challenge today is termed as ‘myopic vision’ and make the firms market driven. The manufacturers must understand that the needs and desires of the market precede and not follow the product.

Technology –The Key to Growth High Technological obsolescence leading to shorter product life cycles (PLCs) is one of the major causes of business failures. “Small business firms produce two and a half times as many innovations as large firms, relative to the number of persons employed”.

Opt for Technology Based Products and Services While many new firms start up each year, very few reach to the commercialization stage. Nearly half of them are out of business within 18 months. It adds, “Excessive sickness in the small scale sector has been on the increase”.

Promotion is a serious business

“If a man writes a better letter, book, preach a better sermon, or make a better mousetrap than his neighbor, though he builds his house in the woods, the world will make a beaten path to his door”. One of the biggest constraints facing a small business firm is the scarcity of funds in general and for promotion in particular. Very often the promotional budget is allocated on a residential basis.

Capital of entrepreneurs

Capital (in Lacs)	Numbers	Percentage
Up to 10	196	41.9
10 – 15	120	25.6
15 - 20	58	12.4
20 – 25	28	6.0
Above 25	66	14.1
Total	468	100.0

Out of 468 entrepreneurs, 196 (41.9) entrepreneurs Up to 10 lacks capital invested for running their business and 120 (25.6) entrepreneurs 15 – 20 lacks capital invested for running their business and

58(12.4) entrepreneurs 15 - 20 lacks capital invested for running their business and 28 (6.0) entrepreneurs 20 – 25lacks capital invested for running their business the rest 66 (14.1) entrepreneurs above 25 lacks capital invested for running their business. Thus, most of the entrepreneurs Up to 10 lack capital invested for running their business.

Gender with level of problem

Gender	Level of Problem			Total
	Low	Moderate	High	
Male	36 (10.9)	258 (78.2)	36 (10.9)	330 (100.0)
Female	24 (17.4)	92 (66.7)	22 (15.9)	138 (100.0)
Total	60	350	58	468
Df:2	Chi-square : 6.903		P Value: .032	Significant

Female entrepreneurs have high level of problem. Female entrepreneurs also have low level of problem. Comparing the percentage it is inferred that female entrepreneurs have low level of problem. As the calculated P value is less than 0.05 there exist a significant association between gender and level of problem. Hence, the null hypothesis is rejected.

Raw material problem does not differ among entrepreneurs classified on the basis of Educational Qualification

Educational Qualification	Numbers	Labor Problem	Standard Deviation	Minimum	Maximum
Up to Primary & Secondary	44	80.91	10.12	60.00	100.00
Under Graduation	300	79.04	13.05	20.00	100.00
Post Graduation	106	77.67	12.92	20.00	100.00
Others	18	78.52	7.77	66.67	90.00
Total	468	78.89	12.61	20.00	100.00
Df: :v1 3, v2 464		F Value: 0.725	P Value: .538		Not Significant

Mean raw material problem is found high among entrepreneurs, whose educational qualification under graduation. Mean raw material problem is found low among entrepreneurs, whose educational qualification other category. As the calculated P value is greater than 0.05, there exists a significant difference in mean marketing problem among entrepreneurs classified on the basis of Educational Qualification. Hence, the null hypothesis is accepted.

CONCLUSION

From the above discussion it can be seen that the project is technically feasible and economically viable on the financing pattern. Since most of the enterprises complained about non availability of labour (though this problem is not covered) Government need to look into this matter. It has to amend the labour laws which are contemporary and relevant to the present globalized scenario. Simple and clear policies and acts are to be made so that these enterprises can understand them and utilize as well as implement them in the business for compliance and secure benefits. There are many government schemes but from the study it was observed that most of these enterprises are not aware and do not understand how they can benefit out of them.

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PROBLEMS AND PROSPECTS FACED BY MICRO, SMALL AND MEDIUM SCALE ENTERPRISES WITH SPECIAL REFERENCE TO COIMBATORE

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ABSTRACT

MSME sectors always face more problems related to their level. Because their poor planning may affect their business. The primary purpose of this research work is to assess the challenges of Micro and Small scale Enterprises (MSMEs) face in marketing. The study was confined to the area in Coimbatore district. Where a sample of 25 Micro Small and Medium scale Enterprises was adopted. It emerged that MSMEs are not getting financial supports and also marketing problems. Coimbatore is one of the few big industrial towns in Tamil Nadu. The city is well connected to its region by road, rail and air. The thousands of small and tiny industries including ancillaries and jobbing units have helped Coimbatore to be recognized as a signature of south India.

Keywords: MSME, R&D, HRD

INTRODUCTION

Micro and Small scale enterprise is an integral part of the Indian industrial sector. The distinctive features of micro and small-scale enterprises are the less capital investment and high labor absorption which has created unprecedented importance of this sector MSMEs in India face several problems such as lack of availability of adequate and timely credit, high cost of credit, lack of collateral requirements, limited access to equity capital, problems in supply to government departments and agencies, procurement of raw materials at a competitive price, issues of storage, designing, packaging and product display, lack of access to global markets, inadequate infrastructure facilities like power, water and roads, low technology and lack of access to modern technology, problems of skilled labour for manufacturing, services and marketing, multiplicity of labour laws and complicated procedures, absence of a suitable mechanism.

OBJECTIVES

- To what extent do the challenges faced by the industry while running business in MSMEs.
- To know the problems faced by the MSME around the Coimbatore district.
- To accelerate the organizational aspects of MSME.

STATEMENT OF PROBLEM

The most of the problems of MSMEs are external to it, among them are those related to Production, Safety, Capital shortage. The internal problems of MSMEs in Coimbatore include inadequate working capital, difficulties in sourcing raw materials, low capacity utilization, stiff competition from larger companies, lack of management strategy, poor educational background of operator, and huge financial problems while the external problems include; policy inconsistencies, multiple taxation, harsh requirements and trade groups. And the MSMEs face the marketing problems in the way of Price determination, Quality, Variety of Product etc., it is also important to note that MSMEs

in Coimbatore district are not is examining the risk and challenges towards the Micro small and Medium scale enterprises in Coimbatore.

REVIEW OF LITERATURE

- ❖ Dr. Mukund Chandra Mehta (2013), reveals that the twin problems of unemployment and poverty constitute a major development challenges. There are several challenges on the sector of MSMEs. If the government, Bank and Financial Institutions will take proper initiatives in the sector of MSME and they will take pride while servicing the MSMEs, these challenges can be solved and the economic growth rate of India will be 8-10% for the next decades.
- ❖ Dr. Neeru Garg (Sept. 2014), Micro, Small and Medium Enterprises in India: Current Scenario and Challenges,. This paper made an attempt to highlight the growth of this sector and analyze various problems and challenges faced by MSME sector in India in general.K. Suneetha and T.Sankaraiah, Problems of MSMEs and Entrepreneurs in Kadapa District, IOSR Journal of Economics and Finance: The study conducted a survey on 156 enterprises to study the problems. It was found that 103 enterprises were facing financial problems and among them 62.8 per cent are from Micro enterprises. More over 23 percent found as meager assistance from government agencies.

RESEARCH METHODOLOGY

Primary Source: A well-structured Interview schedule was prepared and distributed to the customers who are in MSME in Coimbatore.

Secondary Source: The various secondary information sources used for the present research include the journals and magazines and websites.

TOOLS USED FOR DATA ANALYSIS

The tools used for the through Percentages and ANOVA.

Sampling Design

The study covers only the selected customers. In this study stratified random sampling technique has been used and 25 customers were selected on random basis.

TABLE I :SIMPLE PERCENTAGE (PROFILE OF THE INDUSTRIES)

Demographics		No. of Respondents	Percentage (%)
Age (in years)	Less than 3	6	24
	3 – 6	8	32
	7-10	9	36
	More than 10	2	8
Capital invested	Below 5 Lakhs	4	16
	5- 10 Lakhs	6	24
	10 – 15 Lakhs	8	32
	15- 20 Lakhs	7	28
Nature of organization	Micro	9	36
	Small	11	44
	Medium	5	20
Form of organization	Sole proprietorship	9	36
	Partnership	6	24

Demographics		No. of Respondents	Percentage (%)
	Private Limited	10	40
Nature of Activity	Textiles & Garments	7	28
	Fabrication	5	20
	Jewelers Making	2	8
	Fabrication	11	44
Source of Finance	Own funds	5	20
	Bank Loan	4	16
	Both own funds and bank loan	16	64

TABLE II :ANOVA TABLE FOR PROFILE OF THE ENTERPRISES AND STRATEGY FOR SUSTAINED GROWTH

		Sum of Squares	df	Mean Square	F	Sig.
Scale of operation	Between Groups	1.679	6	.280	1.032	.437
	Within Groups	4.881	18	.271		
	Total	6.560	24			
Form of the Organization	Between Groups	.545	6	.091	.780	.596
	Within Groups	2.095	18	.116		
	Total	2.640	24			
Nature of the activity	Between Groups	6.773	6	1.129	.567	.752
	Within Groups	35.867	18	1.993		
	Total	42.640	24			
Sources of finance	Between Groups	1.169	6	.195	.726	.635
	Within Groups	4.831	18	.268		
	Total	6.000	24			
Age of the enterprises	Between Groups	2.919	6	.487	1.237	.334
	Within Groups	7.081	18	.393		
	Total	10.000	24			
Capital	Between Groups	4.776	6	.796	1.277	.317
	Within Groups	11.224	18	.624		
	Total	16.000	24			

There is no significant difference between scale of operation, nature of activity, sources of finance, age of the enterprise, capital, form of organization and strategy for sustained growth. Hence, Null hypothesis gets accepted.

Suggestions

There is a need to understand and assess the real needs of the MSMEs and accordingly devise approaches that ensure their sustainable growth. The need today is also to manage on modern technologies to harness human capability through the process of increased communication, cooperation and linkages, both within the enterprise as well as across enterprises and knowledge producing organizations.

Conclusion

It is necessary to support the MSMEs, educate and give power to them to make optimum utilization of the resources, both human and economic and informed of the latest developments taking place globally and helped to acquire skills necessary to keep speed with the global developments. It concludes that simple and clear policies and acts are to be made so that these enterprises can understand them and make use of as well as implement them in the business for compliance and secure benefits. There are many government schemes but from the study it was observed that most of these enterprises are not aware and do not understand how they can benefit out of them.

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**EFFECTIVENESS OF ONLINE APPS IN COVID19 AMONG COLLEGE TEACHERS IN
COIMBATORE DISTRICT**

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ABSTRACT

In COVID19 Pandemic almost all higher educational institutions all over the world use online apps for various purpose such as online teaching , webinars, conferences, faculty development programmes and staff meetings. Several apps were being used. Purpose of the research is to find the Variables the effectiveness of using online apps and the research has been conducted among the college staffs in Coimbatore district with a sample of 55 staffs. The primary data was collected through Google forms. Simple percentage and scoring scheme was used to analyze the data and it is found that the college staffs are highly aware about Google Meet followed by Zoom and YouTube alive and so on. The availability of audio and video are the factor that contributes to the effectiveness for using online apps. Online apps with the technological development will survive for a long period with the advanced features in future.

Keywords: Apps, Effectiveness, Factors, Online.

Introduction

COVID19 lockdown has forced almost all the countries to use online apps for learning. Users of Online Apps have been immensely growing because of the COVID19 Outbreak. Several newer online apps have been rolling out today. Online Apps pave a way for systematic learning. COVID19 lockdown forced the higher educational institutions to conduct various programmes such as Faculty Development Program, Webinar, Conferences and Online Classes. Increasing in the use of various online apps makes all the higher educational institutions to implement online learning. Online apps provides a number of key features for effective implementation of online learning and teaching .The research aims to find out the factors considered for effectiveness of the online apps.

Statement of the problem

Online apps became part of our live in COVID19 lockdown period. Covid19 lockdown makes all higher educational Institutions makes the teaching faculties busy in organizing webinars, conference, faculty development programs, meetings and online classes. The uses of online apps become inevitable among college staffs. Hence an attempt is made to study

What is the level of awareness towards various online apps?

Which factor is considered for effectiveness of online apps?

Objectives of the Research

The research focuses on

To identify level of awareness on various online apps.

To ascertain the factors consider for effectiveness of online tools.

Scope of the Research

Scope of the research is limited only to college staff in Coimbatore District of TamilNadu. The study deals with the factors consider for effectiveness of online apps.

Methodology

This research work is based on primary data. So a structured questionnaire is prepared and the data was collected through Google forms. Simple percentage and rank analysis were used to consider the factors for effectiveness of online apps.

Limitation of the Research

The research has been confined only to the college staffs in Coimbatore District only. The sample size is limited only to 55 college staffs. The results vary according to the opinion of the college staffs.

Review of Literature

Dennis Kira and Raafat Saade (2006) in their study online learning is difficult for the students who have never been exposed to the field of information technology.

Oye, Mazleena Salleh and Iahad(2012) conclude in their study the tools has to be incorporated and to allow for flexible model and for this environment should be asynchronous.

Ramya Gangaiaraman and Madhumathi Pasupathi (2017) in their study finds observation skills are good than comparative skills.

Ravi P Bhatia (2011) in his study points out we have to be careful in using technical tools other learners do not get stress by the technology.

Sue Gregory and Michelle Bannister –Tyrrell (2017) in their study observe that some students respond both positive and negative in different tools and identify whichone is going to fulfill our learning needs.

ANALYSIS AND INTREPRETATION

I.PERSONAL DETAILS

Table :1

Particulars	Frequency	Percentage
Sex		
Male	26	47.2
Female	29	52.8
Age		
Up to 30 Years	5	9
31 - 40 Yrs	19	35
41 -50 Yrs	25	45
Above 50 rs	6	11
Educational Qualification		
PG	9	16
M.Phil	23	42
Ph.D	23	42
Occupation		
Government staff	Nil	
Aided Staff	3	5
Guest Faculty	19	35
Self Financing Staff	33	60
Area of Residence		
Urban	9	16
Rural	16	29
Semi urban	30	55
Monthly Income		
Up to Rs.10000	10	18
Rs.10001 to Rs15000	37	67

Rs.15001 to Rs. 20000	3	5
Above Rs.20000	5	10
Total	55	100

Source from Primary Data

Above table indicated Majority 52.8% are female and 47.2% are male.

Majority 45% belong to age group of 41 to 50 Years.

Majority 42% are M.Phil and Ph.D degree holders.

Most of the College staffs 60 % are self financing staff.

Majority 55% of College staff belongs to semi urban area.

Majority 67% staffs salary are between Rs.10001 to Rs15000.

2. Awareness of Online Apps

College staff may use any type of online apps depending upon the awareness level. Awareness level vary from one teacher to another. Table 2 shows the awareness level of various online apps.

Table :2 Awareness of Online Apps

S.No	Type of Online apps	Level of Awareness					
		Highly Aware	Percent	Aware	Percent	Not Aware	Percent
1	Zoom	36	65	19	35	-	-
2	Google Meet	40	73	15	27	-	-
3	You Tube Alive	35	64	20	36	-	-
4	GOTO Meeting	8	14	40	73	7	13
5	Cisco Webex	6	11	42	76	7	13
6	Skype	7	13	19	35	29	52

Majority of the 73% of College staff are highly aware, 35% are aware of Google meet and 65 % are highly aware and 35% are aware about Zoom apps. 64% are highly aware and 36 % are aware about YouTube alive.

3. Source of information

College staffs are well informed about various online apps through various sources such as media, friends and brochure.

Table :3 Source of information

S.No	Source of information	Number	Percentage
1	Media	14	27
2	Friends	12	22
3	Brochure	29	53

Out of 55 staffs 53% of the college staff came to aware of the apps through brochures, 27% came to know through media and 22% came to know through friends.

4. Frequency of using app

Online apps used may vary from one college staff to another depending upon the circumstances in their work place. They may use daily, weekly, monthly and whenever needed.

Table :4 Frequency of using app

S.No	Frequency of using app	Number	Percentage
1	Daily	9	16
2	Weekly	6	11
3	Monthly	25	45
4	Whenever needed	15	28

Majority 45% of the staff uses the apps monthly and 28% uses whenever needed, 16% uses daily and 11% uses online apps weekly.

5. Purpose of using app

Online apps may be in higher educational institutions for conducting faculty development program, conference, webinar and online classes.

Table 5 Purpose of using app

S.No	Purpose of using app	Number	Percentage
1	Faculty development Program	20	36
2	Webinar	9	16
3	Conference	8	14
4	Staff Meeting	12	22
5	Online Class	7	12

Mostly 36% the online apps have been used for faculty development programs and 22% for staff meetings during COVID19.

6. Effectiveness Details**Factors considered for effectiveness of Online Learning Apps.**

S.No	FACTORS	RANK
1	Easy login	3
2	Independent Platform	4
3	Availability of Audio and video	1
4	Screen sharing	6
5	Number of Participant	5
6	Time Limit for Meeting	8
7	Chat Box	2
8	Recording option	7

Factors considered for effectiveness of Online Learning Apps.

S.No	Factors	Rank	I	II	III	IV	V	VI	VII	VIII	Total score	Mean	Rank
		Score	1	2	3	4	5	6	7	8			
1	Easy login	No	6	8	19	4	6	2	7	3	210	3.82	3
		Score	6	16	57	16	30	12	49	24			
2	Independent Platform	No	6	17	2	6	4	8	2	10	232	4.22	4
		Score	6	34	6	24	20	48	14	80			
3	Availability of audio and Video	No	18	1	13	4	3	7	6	3	198	3.60	1
		Score	18	2	39	16	15	42	42	24			
4	Screen sharing	No	4	6	7	3	7	23	4	1	258	4.69	6
		Score	4	12	21	12	35	138	28	8			
5	Number of Participant	No	14	2	2	7	3	3	23	1	254	4.62	5
		Score	14	4	6	28	15	18	161	8			
6	Time Limit for Meeting	No	2	9	3	1	7	8	1	24	315	5.73	8
		Score	2	18	9	4	35	48	7	192			
7	Chat Box	No	4	9	9	23	2	1	6	1	207	3.76	2
		Score	4	18	27	92	10	6	42	8			
8	Recording option	No	1	3	7	7	23	3	5	6	272	4.95	7
		Score	1	6	21	28	115	18	35	48			

From the analysis it is inferred that Availability of audio and video factor followed by chat box ranks first and second in considering the effectiveness of Online Apps.

SUGGESTIONS

- To make effective use of online apps high speed Internet facilities should be there.
- Offline apps should be introduced preferably in rural areas.
- Time limit should be extended for using the online apps.
- Number of participants should also be increased to join the apps.

CONCLUSION

Even after COVID19 online education is likely to survive and grow high and so the online apps. With the advancement in the technology the online apps will bring flexibility, accessibility and affordability in their features. In future online apps are going to play a predominant role all over the world in teaching and learning. Thus the research concludes that the availability of audio and video factor in online apps is effective in making successful online learning environment.

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PROBLEMS FACED BY WOMEN EMPOWERMENT IN NCC WITH REFERENCE TO COIMBATORE DISTRICT

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Abstract

Women always plays an constructive role in our society. Now a days women are empowered in all the fields of our nation's development like, cultural, political, social, economical. There are many examples for women empowerment like Madam Kiran bedi, who is an farmer NCC cadet of our nation. To promote the women empowerment our government also launches many schemes like Ujowala yojna, BetiBachao Betipadhao, etc. Women empowerment will strengthen our nations integrity and unity and contribute to oureconomic growth. In modern world, where every good or bad step influences countries advancement so the need for nations unity and integration is must. Let us discuss theproblem facedbywomencadet inNCCbelow.

Keywords:- Women empowerment, strength, unity, integrity and problems.

INTRODUCTION

National Cadet Corps (NCC) is an youth development program for both the male and female cadets. It helps our nation to built potentially NCC creates various training and opportunities to the young generation of the country for their personal development also. NCC developes various inner qualities like education, commitment, sense of duty and moral values and those helps them to become a leader and promising citizen. The NCC provides exposure to the cadets with a distinct emphasis on social services and adventure with the help of trainings.

The national cadets corps came into existence under the NCC Act XXX1 of 1984 (passed in April, 1984 came in to existence on 16th July 1984)

PROBLEMS FACED BY WOMEN CADETS

NCC is an voluntary association. It is eligible for both liable school and college students. NCC cadets will provide extra points and marks to the cadets who are participating the camps and training

The women cadets who were participating various camps and training have been faced many physical and mental problems. During training period the women cadets are equally trained like male cadets by drills, hurdles jumping, shooting etc. Due to heavy training female cadets will soon get physical illness, So that they may suffer from lack of mental strength.

With a view to develop the youth's personality, NCC is the measure of second line of defense. In the overall psychological ability of the cadets will be stabilized to carve the future defense officer from the common students. With the huge number of studies in the problems faced by the NCC women cadets, it can be assumed that the cadets who are trained with the positive emotions and motivation can achieve their objectives. To complete the training successfully the cadet should obtain positive mental image and the optimum utilization of unique personality during the training.

The gender differences always plays an dominant role in various organizational and non – organizational settings. The gender difference does not related to the difference between personality and the human behavior. NCC women cadets are equally talented than male cadets. They are well conscious in nations patriotism.

In this male domination society women are eagerly ready to built a positive self image through participating in all fields. Nothing can stop an women, if she is ready to achieve her goal. The other cognitive aspects like personal health issues for women an cadets is an barrier of role conflict for all the NCC women cadets.

OBJECTIVES

- The objectives of this study is based on the
- To find out the socio – economic profile of the NCC women cadets.
 - To determine the challenges and problems of women empowerment in NCC
 - To suggest suitable measures to overcome the problems.

METHODOLOGY

- The primary details are collected from the sample of 150 NCC women cadets from Coimbatore District.
- Questionnaire method is used to collect data
- The statistical tools used in the study are
 - Simple percentage analysis
 - Chi–Square test

CHI – SQUARE ANALYSIS

Table – 1: age

To ascertain whether there exist any differences in the mean value of problems faced by the women cadets index, between four groups of NCC women cadets based on their age, the following hypothesis is framed and tested

Ho: Mean job satisfaction index does not differ among four groups of NCC women cadets classified on the basis of their age.

AGE OF THE RESPONDENCE	CHALLENGES AND PROBLEM OF WOMEN EMPOWERMENT			Total
	LOW	MEDIUM	HIGH	
Below 25 Years	6	23	1	30
	20.0%	76.7%	3.3%	100.0%
26-30Years	9	57	16	82
	1.0%	69.5%	19.5%	100.0%
31-40Years	3	8	8	19
	15.8%	42.1%	42.1%	100.0%
Above 41Years	7	11	1	19
	36.8%	57.9%	5.3%	100.0%
Total	25	99	26	150
	16.7%	66.0%	17.3%	100.0%

Person chi – Square value: 20.886^a

calculated table value: five percent level:12.592

Df:6

The percentage of women cadets who have high level of challenges and problems is high among 26 – 30 years age group while low level of challenges and problems is high to age group of 26 -30 years . Hence it is found that the women cadets who belong to age group of 26 – 30 years have high level of challenges and problems. As the calculated Chi- Square value is higher than the table value is five percent level, there is no significant association between age and the challenges and problems of women empowerment. Therefore, the null hypothesis is rejected.

Table – 2: Marital status

To ascertain whether there exists any differences in the mean value of challenges and problems faced by the women index between two groups of NCC women cadets based on their marital status the following hypothesis has been framed and tested.

Ho : Marital status does not influence the challenges and problems of Women empowerment

MARITAL STATUS	CHALLENGES AND PROBLEM OF WOMENEMPOWERMENT			Total
	LOW	MEDIUM	HIGH	
Married	14	48	8	70
	20.0%	68.6%	11.4%	100.0%
Unmarried	11	51	18	80
	13.8%	63.8%	22.5%	100.0%
Total	25	99	26	150
	16.7%	66.0%	17.3%	100.0%
	100.0%	100.0%	100.0%	100.0%

Person Chi – Square value: 3.647 calculated table value: five percent level: 5.991
DF :2

The percentage of women cadets who have high level of challenges and problems is high among unmarried NCC Women cadets and while low level of challenges and problems is high for married NCC women cadets. Hence it is found that the women NCC cadets who belong to unmarried category have high level of challenges and problems. As the calculated chi-square value is lower than the table value at five percent level. There exists a significant association between marital status the challenges and problems of women empowerment. Therefore, the null hypothesis is accepted.

Table – 3: Area of Residence

To ascertain whether there exist any differences in the mean value of challenges and problems faced by the NCC women cadets index between three groups of NCC women cadets based on their Area of Residence the following hypothesis have been framed and tested.

Ho : Area of Residence does not influences the challenges and problems of women empowerment in NCC

AREA OF RESIDENCE	CHALLENGES AND PROBLEM OF WOMEN EMPOWERMENT			Total
	LOW	MEDIUM	HIGH	
Rural	4	21	12	37
	10.8%	56.8%	32.4%	100.0%
Urban	14	60	14	88
	15.9%	68.2%	15.9%	100.0%
Semi Urban	7	18	0	25
	28.0%	72.0%	.0%	100.0%
Total	25	99	26	150
	16.7%	66.0%	17.3%	100.0%

Person Chi – square value: 12.700^a Calculated table value: five percent level: 9.488
DF:4

The percentage of women cadets who have high level of challenges and problems is high among urban area NCC women cadets and while low level of challenges and problems is high for urban area NCC women cadets. Hence it is found that the women NCC cadets belong to urban area have high level of challenges and problems. As the calculated chi-square value is higher than the table value at five percent level, there is no significant association between area of residence and the challenges and problems of women empowerment. Therefore, the null hypothesis is rejected.

Table – 4: Educational Qualification

To ascertain whether there exist any differences in the mean value of challenges and problems faced by the NCC women cadets based on their educational qualification, the following hypothesis have been framed and tested.

Ho: Educational qualification does not influence the challenges and problems of women empowerment in NCC.

EDUCATIONAL QUALIFICATION	CHALLENGES AND PROBLEM OF WOMEN EMPOWERMENT			Total
	LOW	MEDIUM	HIGH	
HSC(+2)	9 15.5%	35 60.3%	14 24.1%	58 100.0%
Under Graduate	2 15.4%	11 84.6%	0 .0%	13 100.0%
Post Graduate	0 .0%	7 77.8%	2 22.2%	9 100.0%
Others Specify	14 20.0%	46 65.7%	10 14.3%	70 100.0%
Total	25 16.7%	99 66.0%	26 17.3%	150 100.0%

Person Chi – square value: 7.481^a calculated table value: five percent level: 12.592
Df:6

The percentage of women cadets who have high level of challenges and problems is high among HSC (+2) students, while low level of challenges and problems is high among others. Hence it is found that the NCC women cadets belong to the category of HSC (+2) have high level of challenges and problems. As the calculated Chi – Square value is lower than the table value at five percent level, there exist significant association between educational qualification and the challenges and problems of NCC women cadets. Therefore, the null hypothesis is accepted.

FINDINGS

The findings of the study are

AGE:

There is no significant association between age and challenges and problems of women empowerment. Therefore the null hypothesis is rejected.

MARITAL STATUS:

There exists a significant association between marital status and challenges and problems of women empowerment in NCC. Therefore null hypothesis is accepted.

AREA OF RESIDENCE:

There is no significant association between area of resident empowerment in NCC. Therefore the null hypothesis is rejected.

EDUCATIONAL QUALIFICATION:

There exists a significant association between nature of family and challenges and problems of women empowerment in NCC. Therefore the null hypothesis is accepted.

SUGGESTIONS

- ✓ Every women should get educated in this society. For provoke her inner ability
- ✓ Women should be equally treated well in this society
- ✓ All her ideas should be welcome by their fellow beings
- ✓ Government should take various step to develop women in our country.
- ✓ Government should introduce various schemes and policies, which helps each and every women to utilize and to become an successful women

CONCLUSION

The study has revealed the challenges and problems women empowerment in NCC. With the small sample thesis findings came to the conclusion that the marital status, educational qualification is significantly associated with the challenges and problems of women empowerment in NCC, Where as null hypothesis is accepted. So the challenges and problems influence more for the empowerment of women in NCC

BANKING NEEDS OF WOMEN STREET VENDORS - A STUDY WITH SPECIAL REFERENCE TO POLLACHI TALUK

B. Indira Priyadharshini *

I. Introduction

Status of women in India has been subject to many great changes over the decades. Illiterate and poor women have to undertake street vending to mitigate the problem of unemployment and underemployment. They have to enter into street vending to generate a source of income for their day to day needs. Many women enter into street vending due to lack of credit and lack of confidence to start small businesses. Street vending provides scope to the poor women to sustain their life through small earning and also street vending provides livelihood and source of income to high percentage of women.

The study was carried out to determine the banking needs of women street vendors. The study extends to women street vendors in the Pollachi Taluk, their socio economic profiles, business profile, income and expenditure, their sources of credit, awareness on banking services and the problems encountered in banking services. Traditions and customs of the different religions and nativity and the population has created an uncontrollable demand for the traditional products of vegetables, fruits, flowers and food. These items are demanded by the population over 365 days. There are traditional, political, institutional and family functions going on over the whole year regularly which has increased a stable demand for all the products. Women Street vendors are accepted by the population as they are the immediate source to satisfy the demands of all kinds of people for all kinds of functions and festivals. Women street vendors sell the products nearby the people according to their needs of the day.

Based on this notion, a diligent attempt has been made in this study to analyse the banking needs and problems of women street vendors residing in Pollachi Taluk.

II. Review of Literature

Nicole Lederle (2009) states that Financial exclusion is a phenomenon which disproportionately affects various types of disadvantaged social groups, such as single parents, people living in the social rented sector and those generally living on a low income. The

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experience of none or low engagement with the mainstream financial system is also more prevalent in areas of deprivation.

Arun and Ashok (2010) in the study on, "Financial Inclusion-Indian Experience", explains that banks need to redesign their business strategies to incorporate specific plans to promote financial inclusion of low income group treating it both a business opportunity as well as corporate social responsibility.

RajanishDass and Sujoy Pal (2011) indicate that the demand for banking and financial services and the amount of hardships faced in availing these services through the existing channels of delivery can act as strong drivers for MFS adoption among the rural under-banked. On the other hand, factors like lack of trust on technology and lack of technology readiness were found to act as barriers to the adoption of MFS.

Vinod Simon (2012) reveals that the accessibility of the formal credit is very minimal in the city. Most of the vendors are depending on the money lenders for accessing credit.

An study entitled 'Street Vending in Ten Cities in India' carried out by Sharit K. Bhowmikand DebdulalSaha (2012). Their study reveals that majority of the respondents were females (88.5%) in all the cities taken together. As far as finance for their business was concerned, in most of the cities, a majority of the street vendors dipped into their own savings.

Kumud Chandra Goswami(2012) concludes that the banks/MFI/NGO etc should come forward with various financial services to the women street vendors. The inclusive growth in all regions and in all sectors cannot be achieved without financing to women.

Pappeswari andRajalakshmi(2014)found that, the level of perception is independent of gender, age, marital status, type of family, family size and the level of perception is dependent of gender.

Bhavaniand Bhanumurthy (2015) suggest that unorganized manufacturing enterprises have limited financial access and large financial resource gap. Scale of operation, proportion of owned assets, enterprise type and ownership type, maintenance of accounts and registration with the government agencies found to have significant impact on the financial access of enterprises.

Mehta et al (2015) opines that Reserve bank and Government should give suggestion to the Government to how to promote financial product and services of banking through every means like educational institutions. Need of financial institutions to be revised and strengthened: The financial systems based on community like chit funds need to be motivated because they provide useful savings and credit functions and result in local

growth and their development.

Mohan Iyer (2018) reveals that the level of perception of different marital status and family size of the respondents does not differ significantly.

Brij Rajand VarunUpadhyay (2020) conclude that the need to have an appropriate regulatory and supervisory framework to facilitate the growth of this sector to ensure that FinTech continues to help accelerate Financial Inclusion in India.

Ravikumar et al (2020)found out that the amount of financial literacy among rural people is not satisfactory. Low knowledge of financial affairs is a constraint for the professional promotion of financial inclusion in rural areas.

Malsawmtluanga and Lalnunthara (2020) found that only 28.33% of the respondents are having an ATM Card, only around one-fifth of the respondents saved money into bank once a month and none of the respondents are not engaged with any insurance policies.

OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

- F To know the Socio-Economic characteristics of Women Street Vendors.
- F To assess the expenditure incurred and to find out the source of finance of women street vendors.
- F To know the awareness on banking services among the sample women street vendors.
- F To identify the problems encountered by women street vendors in banking services.

III. Methodology

Methodology of the study includes i) Data, ii) Sampling and iii) Framework of analysis

(i) Data

The study was based on both primary and secondary data. Primary data has been collected from women street vendors of PollachiTaluk through Interview Schedule. Secondary data has been collected from books, articles, journals and published records of NASVI.

(ii) Sampling

A sample is a small proportion selected for observation and analysis. The sampling procedure can be compared to a mirror which gives a reflection true to the original (Gupta, 2005). Pollachi is a town and a taluk headquarters in Coimbatore district, Tamil Nadu state, India. Located about 40 km to the south of Coimbatore, it is the second largest town in the district after Coimbatore. A sample of 150 women street vendors has been interviewed. Snow - Ball Sampling method has been be followed.

(iii) Framework of Analysis

The collected data have been analyzed by employing Simple Percentage Analysis, Analysis of Variance, Chi-square test, Weighted Average rank test and Fried-man Rank test.

IV. Analysis and Interpretation

The findings of the study are summarized in the following paragraphs:

Business Profile of the women street vendors

The following paragraph depicts the business profile of the women street vendors,

Most of the 73 (48.7%) women street vendors sell flowers. 52 (34.7%) of the women street vendors have of one to 3 years of experience in street vending. Hence, it can be inferred that women street vendors in Pollachi Taluk have been carrying out their vending business for many years. Most of the women street vendors 60 (40%) have selected street vending due to low investment. Majority of the street vendor in Pollachi Taluk had carried out their trade in a permanent place. Most 73 (48.7%) of the women street vendors took their own decision to start vending business. 86 (57.3%) of the women street vendors family members are not doing the same business, the majority of the street vendors had initially borrowed a small amount between Rs.10,000 to Rs.20,000 investment in their street vending business. 54 (36.0%) of the street vendors availed loan from their relatives or friends as capital for initiating their vending business.

Table 2: Business Profile of women street vendors

Factors	No of women street vendors (N = 150)	Percentage
i) Product sold		
Flowers	73	48.7
Fruits and Vegetables	24	16.0
Toys and Crafts	44	29.3
Fast food/ Cooked food	9	6.0
ii) Period of vending		
One to 3 years	52	34.7
3 to 5 years	47	31.3
5 to 7 years	42	28.0
More than 7 years	9	6.0
iii) Reason for choosing this business		
Family business	38	25.7
More Profitable	35	23.0
Low investment	60	40.0
Flexible	17	11.3
iv) Nature of vending		
Mobile	67	44.6
Static	83	55.3

v) Initiation of the business		
Family member	59	39.3
Self	73	48.7
Relatives/Friends	18	12.0
vi) Number of family members involved in the same business		
No one	86	57.3
1 to 3	58	38.7
More than 3	6	4.0
vii) Principal amount of borrowing		
Up to Rs.1000	27	18.0
Rs.1000 to Rs.10,000	43	28.7
Rs.10,000 to Rs.20,000	58	38.7
Above Rs.20,000	22	14.6

Source of Finance, Expenditure and Income

An attempt has been made to identify the source of finance, expenditure incurred and income of the women street vendors. Following paragraphs consolidates the findings of the analysis carried out.

The women vendors are generally need capital to start the business. Nearly one - third 54 (36.0%) of the vendors of the street vendors availed loan from their relatives or friends as capital for initiating their vending business. most 109 (72.7%) street vendors average daily income between Rs.300 - Rs.500. More than half of the sample set's (63.3%) average daily expenses is up to Rs. 100.

Table 3: Source of Finance, Expenditure and Income

Factors	No of women street vendors (N = 150)	Percentage
viii) Informal-sources of credit		
Friends	54	36.0
Relatives	32	21.3
From Husband	17	11.3
Wholesalers	11	7.3
Money Lenders	36	24.0
ix) Average daily income		
Up to Rs.300	32	21.3
Rs.300 to Rs.500	109	72.7
Above Rs.500	9	6.0
x) Average daily expenses		
Up to Rs.100	95	63.3
Rs.100 to Rs.200	18	12.0
Above Rs.200	37	24.7

Banking Needs of Women Street Vendors

Majority 27 (18.0%) of the women street vendors have preferred HDFC bank, followed by

Indian Overseas bank. HDFC bank has been preferred by women street vendors, since they operate account for self helpgroups. More than half of the sample women street vendors opened bank account for self help group. More than one-third of the 56 (37.3%) women street vendors preferred banks which is nearer to their workplace. 62 (41.3%) women street vendors operate bank accounts for three to five years. 71 (47.3%) women street vendors bank is within one kilometer from their residence, 82 (54.7) of the women street vendor visit the bank weekly once. Most of the women street vendors do not avail bank loans. Majority 62 (41%) have no idea and remaining.

Table 4 :Banking Needs of Women Street Vendors

Factors	No of women street vendors (N = 150)	Percentage
i) Name of the bank		
Axis bank	14	9.4
Bank of Baroda	3	2.0
Canara Bank	14	9.3
Federal Bank	12	8.0
HDFC Bank	27	18.0
ICICI Bank	4	2.7
Indian Overseas Bank	21	14.0
KVB	10	6.6
State Bank of India	40	26.7
Tamilnadu mercantile bank	5	3.3
ii) Purpose of opening bank account		
Self help group	95	63.3
Mahatma Gandhi's national rural employment guarantee	18	12.0
Pension	37	24.7
iii) Reason for selecting this bank		
Near to market	56	37.3
Nearby home	26	17.3
Trust	23	15.3
Friends / Relatives	6	4.0
Service Quality	21	14.0
Loan	18	12.0
iv) Period of operating the bank		
Within a year	41	27.3
1 to 3 years	26	17.3
3 to 5 years	62	41.3
More than 5 years	21	14.0
v) Distance between residence and the bank		
Within a km	71	47.3
1 to 3 km	35	23.3
3 km to 5 km	24	16.0
More than 5 km	20	13.3

vi) Frequency of visiting the branch		
Daily	3	2.0
Weekly	82	54.7
Monthly	32	21.3
Occasionally	33	22.0
vii) Bank loan availed		
No	117	77.7
Yes	33	22.3
viii) Reason for not availing loan		
Lengthy process	53	35.0
No idea	62	41.0
Small amount not provided	2	1.7

Immediate sources of credit - Weighted average rank analysis

The weighted average score ranking analysis forecasts that the "Friends & Relatives" is the main factor regard by the sample street vendor's availed loan for initiating their vending business.

Table 5: Sources of Credit

Rank	Weight	Private Money lenders in the Locality		Friends & Relatives		Neighbors		SHG		Bank		Others (Specify)	
		No of women street vendors	score	No of women street vendors	Score	No of women street vendors	Score	No of women street vendors	score	No of women street vendors	score	No of women street vendors	score
I	6	17	102	21	126	5	30	30	180	5	30	30	180
II	5	15	75	43	215	30	150	42	210	15	75	5	25
III	4	27	108	55	220	42	168	31	124	7	28	17	68
IV	3	52	156	11	33	10	30	17	51	95	285	10	30
V	2	27	54	17	34	25	50	11	22	15	30	58	116
VI	1	12	12	3	3	38	38	19	19	13	13	30	30
Total		507		631		466		606		461		449	
Average		84.5		105.2		77.7		101.0		76.8		74.8	
RANK		III		I		IV		II		V		VI	

Awareness on Banking Service - Percentage analysis

Majority of the women street vendors are not aware of the primary services provided by banks namely Internet banking, Mobile banking, Locker facility, Debit & credit cards, Overdraft, Electronic Fund Transfer and cheques.

Table - 6
Awareness on Banking Services

Particulars	No of Hawkers (N = 150)	Percentage
Internet banking:		
Unaware	81.0	53.7
Heard of	68.0	45.7
Aware & using	1.0	.7
Mobile banking:		
Unaware	91.0	61.0
Heard of	57.0	38.0
Aware & using	2.0	1.0
Locker facility:		
Unaware	69.0	46.3
Heard of	68.0	45.3
Aware & using	13.0	8.3
Gold Loan:		
Unaware	33.0	22.0
Heard of	81.0	54.0
Aware & using	36.0	24.0
Debit & credit cards:		
Unaware	55.0	36.7
Heard of	83.0	55.0
Aware & using	12.0	8.3
Overdraft:		
Unaware	106	71.0
Heard of	44	29.0
Electronic Fund Transfer:		
Unaware	103.0	68.3
Heard of	44.0	29.3
Aware & using	3.0	2.3
Cheques:		
Unaware	48.0	32.0
Heard of	69.0	45.7
Aware & using	33.0	22.3

Awareness of Financial Inclusion Measures Taken By Banks - Friedman Rank Test

Findings of the present study indicates that, more than half of the sample women street vendors are aware of the financial inclusion measures taken by the banks.

Table - 7

Awareness on the Financial Inclusion

S.No	Steps taken	Knew	Don't Knew	Total	Mean Value	Rank
i	Minimum balance reduced	89 (59.3%)	61 (40.7%)	150	1.5937	2
ii	Minimization of formalities	97 (64.7%)	53 (35.3%)	150	1.6467	1
iii	108 like mobile banking, van banking...etc.,	59 (39.3%)	91 (60.7%)	150	1.3933	5
iv	No-frills accounts	71 (47.3%)	79 (52.7%)	150	1.4733	4
v	Providing financial literacy	53 (35.3%)	97 (64.7%)	150	1.3533	6
vi	Bio-metric used instead of passwords in cards	50 (33.3%)	100 (66.7%)	150	1.3333	7
vii	Forms ,challans in regional languages	88 (58.6%)	62 (41.4%)	150	1.5933	3

Perceptions on Banking Services - Friedman Rank Test

Liquidity has been ranked first by most of the women street vendors; Safety has been ranked second; Timely credit has been assigned third rank; Availability of loans as per needs has been assigned fourth rank and settlement of difficulties on time has been ranked last. There is significant difference in the perception of vendors about banking services.

Table 8

Perceptions on banking services - Friedman Test

Perceptions	Weights	Rank
Liquidity	4.09	I
Safety	3.83	II
Timely credit	3.18	III
Availability of loans	2.14	IV
Difficulties are settled in time	1.75	V

Expectations from Bank - Weighted Average Ranking Method

Most of the women street vendors expect banks to increase the interest rates for deposits; secondly, they expect banks to minimize norms and procedures. Thirdly, women street vendors expect flexibility in repayment of loans availed from banks. For convenient time for awareness programmes have been ranked at last only.

Table - 9

Expectations on banking services- Weighted Average Ranking Method

Expectations	1	2	3	4	5	6	7	8	9	10	Total	Weight	Rank
Interest on deposits	261	3	12	6	3	5	7	0	2	1	150	449	I
Norms	8	232	17	3	4	20	4	8	2	2	150	805	II
Bank facilitator	1	10	12	21	1	89	27	53	74	12	150	2079	VIII
Response	22	2	121	9	58	16	1	0	66	5	150	1462	IV
Repayment flexibility	3	9	4	128	78	52	5	16	2	3	150	1458	III
Short term loan	5	1	58	61	71	23	71	8	1	1	150	1498	V
Banking time	0	8	12	2	61	85	59	62	1	10	150	1893	VII
Interest on loan	0	30	2	55	13	8	114	63	12	3	150	1839	VI
Training for operations	2	2	54	9	1	1	4	82	130	15	150	2219	IX
Convenient time for awareness programmes	0	2	7	7	10	1	9	7	10	248	150	2798	X

Banking Problems Faced By Vendors - Friedman Rank Test

Most of the women street vendors assigned first rank for poor response in banks; No attractive rate of interest has been ranked second; Inadequate financial literacy has been assigned third rank; inconvenient time has assigned fourth rank and last rank is assigned for difficulties not settled in time. There is significant difference in the problems faced by women street vendors.

Table 10

Banking Problems

Problems	Weights	Rank
Poor response in bank	4.06	I
Inadequate financial literacy	3.48	III
Rate of interest not attractive	3.68	II
Inconvenient time	3.20	V
High formalities	3.44	IV
Difficulties are not settled in time	3.14	VI

V. Results and Discussion

The study identifies that many women enter into street vending as entry into street vending is easy with less capital and it depends upon the individual human capacity, to come out of poverty. Nearly 15% of the women street vendors taken for the present study

are widows and separated from their husbands; their situation is more vulnerable than other women vendors. They are the only bread winners of their family with one or two dependents. Street vendors outlined that they borrow from money lenders for emergency purposes, since the procedure to avail loan is easier when compared with banks.

Financial exclusion still exists on wide majority parts of rural India; the importance of credit facility to small vendors remains unutilized for the actual purpose for which it is being granted. The policy moves and measures from banking institution should be more effective and liberal in grant of credit and loans with a careful management of their non-performing assets with the upcoming years there is a strong hope that the vision and mission of financial inclusion will be successful and a large group of customers would enjoy the benefits of banking services. Even though, the sample women street vendors have bank accounts, they operate their bank accounts exclusively for their self help group and MGNREG. Even after biometric has been introduced, women street vendors stated that, they operate ATM with the help of others. The sample set of women vendors opined that, they do not approach banks for availing loan due to lengthy procedure and loan of smaller denomination is not disbursed. Hence, they borrow from private money lenders and pawn brokers with high rate of interest. Adding to this, findings of the study indicates that, banking problems faced by the women street vendors vary according to their demographic characteristics. The next stage being contemplated is to make a first-of-its-kind database of the beneficiaries of this scheme to see who they are, and where they belong vis-à-vis the government's social security net woven through various welfare schemes on education, housing, food, livelihood et al. It is sad that, the women street vendors of Pollachitaluk are not aware of the central government scheme, which is exclusively introduced for their welfare and livelihood.

VI. Conclusion

Street vending has become a necessary survival weapon and is fundamentally changing the micro business levels worldwide. As the population of the country is rising to its peak, it also brings poverty and increases the survival fitness among the people. Female gender is struggling to lift up themselves and their family from the poverty. It can be summarized that the "The future lies with those who see the poor as their customers" as commerce for the poor is more viable than the rich. The financial illiteracy of rural masses will no more be a hindrance in the development of strong healthy sustainable economy. The research also recommends that a deep study should be carried out to establish the challenges encountered by the women street vendors in the street vending process. The policies implemented by the government according to street vendors act, promises good provisions for women street vendors.

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