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High *quality research* is the backbone for advances in science and technology and will provide a fillip to economic growth of the country as well. Today the world is driven by a knowledge based economy and human capital in terms of intellectual potential of the citizens of a nation is crucially important for its progress. Therefore, there is a dire need to focus attention on the development of intellectual eminence. This is possible only with high quality research done in institutions of higher learning.

India is one of the major higher education systems in the world with a history of large research reserves and today it is emerging as one of the world's largest economies by its increasing contribution to the world's high-quality research publications. Realising this imperative need, St. Mary's College (Autonomous), has envisioned to prioritise research as one of its strategic plans for academic growth. It facilitates the Research Forum to function as a core research quality enhancing system.

In order to fulfil the vision of the nation and achieve the mission of the college, the forum organizes seminars, workshops and conferences periodically. It provides a suitable platform for the target students, to orient towards quality research concerns. This present issue is a compendium of 26 research papers of the students reflecting their research acumen. The analytical studies were peer reviewed by experts at multidisciplinary level.

At this juncture, we express our heartfelt thanks to the management for their support and encouragement. We wholeheartedly thank the reviewing panel, for their valued expertise. We acknowledge the contributions made by the scholars and thank the members of the research forum for their meticulous effort to make this issue of Marian Quest a special one. We hold unwavering confidence that the journal will remain a vital conduit for the scientific discourse of St. Mary's College (Autonomous), Thoothukudi. Best wishes,

The Editors

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Guidelines for Submission of Articles

Marian Quest the Bi-annual Multidisciplinary Research Journal of St. Mary's College (Autonomous), Thoothukudi, publishes articles of high reputation and innovation. The articles intended for publication must be typed in A4 size format, 1.15 line space and Times New Roman Font 12. Tamil papers should be in Bamini Font. The latest writing manual for MLA Hand book should be followed in Literature articles. Footnotes, References, Citation Marks should also be included in the research paper.

For reviewing and correction purpose, kindly send one hard copy with the soft copy. Full paper generally consists of the title, pictures, charts, graphs etc., along with Footnotes.

Instructions to contributors (for Science Articles)

Title : It should be short & informative

Keywords : Five or six keywords indicating the contents of the manuscript.

Address of Authors : It includes author's name, institution name, telephone number (office only), and e-mail address.

Main Heading : Each article should be divided into the following main headings: Abstract, Introduction, Materials and Methods, Results and Discussion, Conclusion, Acknowledgement and References.

All articles are, as a rule, referred to experts in the subject concerned. Those recommended by the referees alone will be published in the journal.



Content	Pg.No.
SYNTHESIS AND CHARACTERIZATION OF NANO-SIZED HYDROGELS FROM SEED EXTRACT AND IT'S ANTIBACTERIAL ACTIVITY P.Johnny and D.CarolinJeniba Rachel	1
PHARMACOPHORE ANALYSIS OF ANTIHYPERTENSION COMPOUNDS R.Mandhira Priya and C. Zozimus Divya Lobo	10
A STUDY ON BIOBASED PLASTIC MADE FROM (<i>PANICUM MILIACEUM</i>) C.S. Suriya and J.Antony Rajam	17
A STUDY ON DIFFERENT APPEALS IN ADVERTISEMENTS WITH SPECIFIC REFERENCE TO HUMOUR, FEAR, EMOTONS IN THOOTHUKUDI CITY Muthusaraniya. R and Fernando Alexanderia	25
A STUDY ON FINANCIAL INCLUSION AND FINANCIAL LITERACY OF UNBANKED AND UNDERBANKED POPULATION IN THOOTHUKUDI CITY A.S. Nandhinii and Fernando Alexanderia	35
CHALLENGES FACED BY WOMEN ATHLETICS IN THOOTHUKUDI CITY K. Suba Chitra and A. Amora	45
INVESTMENT BEHAVIOUR OF GOVERNMENT EMPLOYEES IN THOOTHUKUDI J. Ancy Kiruba and A. Amora	58
A STUDY ON SPENDING AND SAVING HABITS OF HOUSEWIVES Arockia Aishwaria Asuroni. S	68
A STUDY ON WOMEN'S PREFERENCE TOWARDS COSMETICS INTHOOTHUKUDI Jefrina.H and P. Maria Sahaya Rossiya	80
A STUDY ON EXPLORING THE BANDWAGON EFFECT ON E-PLATFORMS IN THOOTHUKUDI CITY A. Prijila and P. Jayamary	91
IMPACT OF MOBILE PAYMENT APPS ON CONSUMER'S BUYING BEHAVIOUR A. Rasheedha Banu and T. Priyanka	100
EFFECT OF INFLUENCER MARKETING ON BUYING BEHAVIOUROF YOUNG CONSUMERS V.Suji and T. Priyanka	112
A STUDY ON COLLEGE STUDENT'S CHOCOLATE BUYING BEHAVIOUR. A.Michael Selciya and O. Sony	123
A STUDY ON SPENDING AND SAVING PATTERN OF MALE EMPLOYEES IN BANKING SECTOR J. Roshini and O. Sony	133
A STUDY ON FINANCIAL MANAGEMENT TECHNIQUES USED BY WOMEN IN THOOTHUKUDI CITY S.Santhana Lakshmi and O. Sony	141
A STUDY ON JOB SATISFACTION TOWARDS ONLINE JOB IN THOOTHUKUDI CITY J. Selva Jesina Rose and A. Saleth Mary Vetriselvi	151
"A STUDY ON THE IMPACT OF ONLINE REVIEWS AND RATINGS IN CUSTOMERS PURCHASING BEHAVIOUR" V.Swetha and D. Daisy Bai	168
A STUDY ON THE IMPACT OF COVID-19 ON DIGITAL PAYMENT SYSTEM B.Maria Thommai Melcy Vaz And A. Saleth Mary Vetriselvi	179
A COMPARISON ANALYSIS ON ONLINE AND OFFLINE SHOPPING S. Miracle and A. Saleth Mary Vetriselvi	189



Marian Quest
A Bi-annual Multidisciplinary Research Journal
St. Mary's College (Autonomous)
(Re-accredited with 'A+' Grade by NAAC)
Thoothukudi



IMPACT OF CELEBRITY ENDORSEMENT ON CONSUMERS'BUYING BEHAVIOUR IN THOOTHUKUDI CITY K.Shimona Joshi and S. Bulomine Regi	202
A STUDY ON CONSUMER SATISFACTION TOWARDS SWIGGY FOOD DELIVERY SERVICES IN TUTICORIN S. Hetciyal	213
IMPACT OF ARTIFICIAL INTELLIGENCE ON IMPULSE BUYING BEHAVIOUR OF ONLINE SHOPPING CUSTOMERS L.R. Catherine Shiranthi	225
A STUDY ON CUSTOMER BUYING BEHAVIOUR AND SATISFACTION TOWARDS DMART IN THOOTHUKUDI CITY A K Dhanushiya and P. Maria Sahaya Rossiyanna	238
THE EFFECT OF TRAINING ON EMPLOYEE PERFORMANCE IN THOOTHUKUDI CITY M.Infiya and P.Jayamary	246
A STUDY ON AWARENESS AND PREFERENCE TOWARDS SAVINGS AND INVESTMENTS OF PRIVATE SALARIED EMPLOYEES IN THOOTHUKUDI CITY S. Joesy Infants Snowlin and Fernando Alexanderia	254
DIGITAL BANKING EFFECTS OF CUSTOMER IN THOOTHUKUDI CITY M. Keerthana and P. Jayamary	262
"CUSTOMERS' PERCEPTION AND CONTENTMENT LEVEL WITH THE TECHNOLOGICAL SERVICES PAVES A PATH TO DIGITAL TRANSFORMATION IN BANKING" S. Kiran Lydia and Bulomine Regi	270
A STUDY ON SOCIO - ECONOMIC CONDITIONS OF SEAFARER LIFE STYLE IN LIONS TOWN AREA OF THOOTHUKUDI DISTRICT A. Trifana and G. Sumathi	282
A STUDY OF PSYCHOLOGICAL TURMOIL IN LAUREN JAMES' <i>THE LONELIEST GIRL IN THE UNIVERSE</i> S. Mari Priyadharshini	291
KAZUO ISHIGURO'S NEVER LET ME GO: THEMATIC ANALYSIS A. Maria Tiffany	295
MARIKOLUNTHU, A VICTIM OF MARGINALIZATION IN ANITA NAIR'S LADIES COUPÉ Y. Mathuri	301
REFLECTIONS OF IDENTITY: EXPLORING CULTURAL CONSTRUCTS IN AMITAV GHOSH'S <i>THE GLASS PALACE</i> A.Meribatin	308
TRANSCENDING TRAUMA: FEMALE SUBJECTIVITY IN SHASHI DESHPANDE'S <i>THE BINDING VINE</i> S. Muthu Sweatha	315
SPIRITUAL REALMS IN JOHN GREEN'S <i>LOOKING FOR ALASKA</i> J. Nallal Esther Joyce	324
QUEST FOR IDENTITY IN MANJU KAPUR'S <i>DIFFICULT DAUGHTERS</i> S. Prasanna	331
MAGIC REALISM AND SYMBOLIC SIGNIFICANCE OF SPICES IN THE MISTRESS OF SPICES BY CHITRA BANERJEE DIVAKARUNI'S R. Sneka	338
RESILIENCE AND RESURGENCE: A PSYCHOLOGICAL ANALYSIS OF JAY ASHER'S <i>THIRTEEN REASONS WHY</i> V. Steffe Sharon	346
P.S.KUMARASAMY RAJA –TRANSFORMING TAMILNADU'S GOVERNANCE LANDSCAPE C. Asha and S. Theresammal	353



Marian Quest
A Bi-annual Multidisciplinary Research Journal
St. Mary's College (Autonomous)
(Re-accredited with 'A+' Grade by NAAC)
Thoothukudi



SAROJININAI DUAN DEMANCIPATION OF WOMEN K. Maria Antony Princy and Keerthana Santhosh	361
POSITION OF WOMEN IN INDIA THROUGH THE AGES S. Nandhini and A. Malini Apsala	369
BABASAHEB BHIMRAO RAMJI AMBEDKAR – A SOCIAL REVOLUTIONARY (1891 – 1956) R. Saratha and S. M. Vimala	379
A STUDY ON COOPERATIVE-COMPETITIVE STRATEGIES AND LOCUS OF CONTROL AMONG SPORTS PLAYERS. Shivaraj Meena and Jeya Bharathi S.	389
BIOSYNTHESIS CHARACTERIZATION AND ANTIBACTERIAL EVALUATION OF ZINC OXIDE NANOPARTICLE USING <i>Trianthema Portulacastrum</i> Dhivya Dharshini T* and T.P. Kumari Pushpa Rani	396
GREEN SYNTHESIS CHARACTERIZATION AND BIOLOGICAL POTENTIAL OF METEL OXIDE NANOPARTICLES USING GRAPE SEEDS Fathima K and T.P. Kumari Pushpa Rani	404
ISOLATION OF PLANT GROWTH PROMOTING BACTERIA - <i>RHIZOBIUM</i> AND DEVELOPMENT OF BIO <i>RHIZOBIUM</i> FERTILIZER USING VERMICOMPOST CARRIER Saranya .M and A. Maria Heartina Adlin Vaz	414
SYNTHESIS OF TiO_2 NANOPARTICLES USING CASSAVA STARCH AS REAGENT AND THEIR CHARACTERIZATION P. Padmavathi* and K. Shanmathi	423
Synthesis and Structural Characterization of As-Deposited and Annealed MnO Thin Films Prepared by SILAR Method A. Nirmala Shirley and S. Trinisha	428
LOAN MANAGEMENT SYSTEM D. Anu	436
SPEECH EMOTION RECOGNITION A. Ruthaya Trinishia	440
HELPING HAND (NGO) M. Jensi Georgina	449
ZOO MANAGEMENT SYSTEM P. Nandhini	457
MOVIE RECOMMENDATION SYSTEM M. Varshini	463
A STUDY ON IMPACT OF QUALITY MANAGEMENT SYSTEM ON EMPLOYEE EMPOWERMENT J. Jemima and M. Fatima Lucia Sheeba	470
ANALYSIS OF EMPLOYEES'S PERCEPTION OF WORKPLACE SUPPORT AND LEVEL OF MOTIVATION AT SIBAFLO R NATURAL DECORATIONS PRIVATE LIMITED C. Christilda and M. Fatima Lucia Sheeba	479
A STUDY ON GENDER EQUALITY AT WORK PLACE IN RAMAUSSYS TECHNOLOGY PRIVATE LIMITED KOVILPATTI P. Rithina and S. Janat Jeya Kavitha	493
EMPLOYEE BENEFITS AND WORKPLACE SAFETY AT GENERAL MOTORS INDIA PVT LTD, CHENNAI. Rohinisha Fdo and M. Fatima Lucia Sheeba	503
A STUDY ON LEADERSHIP STYLES IN HUMAN RESOURCES AT VELAVEN HYPERMARKET PVT.LTD, THOOTHUKUDI. R.Rowenda,* and C.S Purnima	516



Marian Quest
A Bi-annual Multidisciplinary Research Journal
St. Mary's College (Autonomous)
(Re-accredited with 'A+' Grade by NAAC)
Thoothukudi



A STUDY ON THE MEDIATING ROLE OF EMOTIONAL INTELLIGENCE IN EMPLOYEE PERFORMANCE. K.Saranya and M. Fatima Lucia Sheeba	525
A STUDY ON EMPLOYEE SATISFACTION AT VARIOUS STAGES OF EMPLOYEE LIFECYCLE AT SRI GANGA MOTORS PASUVANTHANAI. S. Selvalakshmi and C. S Purnima	536
A STUDY ON EMPLOYEE ENGAGEMENT AT HERO KARUNYA MOTORS, TUTICORIN R. Sneha and S. Janat Jeya Kavitha	552
A STUDY ON EFFECT OF LEADERSHIP ON EMPLOYEE PERFORMANCE AT SIBAFLO NATURAL DECORATIONS PRIVATE LIMITED., THOOTHUKUDI S. Subbhashini and M. Fatima Lucia Sheeba	560
ANALYSIS OF EMPLOYEE MOTIVATION IN MACHADOSON'S PRIVATE LIMITED J.Thanga shalini and M. Fatima lucia sheeba	577
A STUDY ON EMPLOYEE MORALE AT DCW PVT LTD SAHUPURAM, ARUMUGANERI V.Nainar Narmatha and M. Fatima Lucia Sheeba	594

SYNTHESIS AND CHARACTERIZATION OF NANO-SIZED HYDROGELS FROM SEED EXTRACT AND IT'S ANTIBACTERIAL ACTIVITY

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ABSTRACT

Hydrogels are a form of polymeric material that has a hydrophilic structure, allowing them to hold large volumes of water in three-dimensional networks. The ability to absorb water is attributed to hydrophilic functional groups attached to the polymeric backbone. The majority of investigations have focused on hydrogel synthesis utilizing chemical techniques. In this study, we replaced harmful chemicals with plant-based alternatives and effectively produced hydrogels from halim seeds. Hydrogels can be chemically linked by covalent bonds, physically coupled through non-covalent interactions, or both. Capillary, osmotic, and hydration forces are necessary for water sorption, which are balanced by the forces provided by the cross linked polymer chains to prevent expansion. The cross-linked hydro gel polysaccharide base hydrogel networks were created utilizing a redox initiating free radical polymerization technique with halim seeds and flaxseed as grafting backbones. Potassium persulphate as an initiator, Borax as a cross-linker, and N,N,N',N'-tetramethylethylenediamine (TEMED) as the binding agent and redox initiator pair. We selected halim seed and flax seed, which have carbohydrates as a key component and are used to produce hydrogel nano particals, were analyzed using many techniques such as UV-Visible, fluorescence studies, FT-IR, SEM, EDAX, and XRD. To this the absorbing capacity and swelling test also conducted. The UV-Visible shows peak at 458nm for Halim seed. The fluorescence studies indicate that halim seed have more intense emission qualities 467nm. The XRD results imply that the average size of Hydrogel nanoparticle is 5.5733nm. The antibacterial impact investigations demonstrate that the nanoparticle has a high zone inhibition against the selected pathogens. Halim seed has higher absorbing capacity and swelling ratio.

Keywords: Hydrogel nanoparticals, Halim seed, Polymer, Antibacterial activity.

1. INTRODUCTION

Hydrogels are a type of polymeric material with a hydrophilic structure that allows them to store huge amounts of water in their three-dimensional networks. Hydrogels absorb water due to hydrophilic functional groups connected to the polymeric backbone, but their resistance to dissolution is due to cross-links between network chains. Many materials, both natural and manmade, match the concept of hydrogels [1]. Because of its high water content, hydrogels characteristics are similar to those of biological tissues, resulting in great biocompatibility. The magnitudes of these opposing actions establish the equilibrium swollen state, which dictates several critical aspects of the hydrogel, such as internal transport and diffusion characteristics and mechanical strength. In this work, we successfully created hydrogels from halim seeds by substituting toxic chemicals with plant-based alternatives [2]. Crosslinking can occur in two settings: in vitro, during the synthesis of a hydrogel, and in vivo (in-situ), following application to a specific area on the human body. To begin chemical crosslinking, a low molecular weight crosslinking agent and a polymer must be added to the reaction mixture. The hydrophilic linear polymer chains dissolve in water in the absence of crosslinking sites due to the polymer chain and water thermodynamic compatibility. Nonetheless, in the presence of crosslinking points, solubility is counterbalanced by the retractive force of the elasticity of the crosslinking points in the network [3]. Natural polymers which create hydrogels include polysaccharides like starch, alginate, and agarose, as well as proteins like collagen and gelatine. Chemical polymerization techniques are typically used to prepare synthetic polymers that result in hydrogels. We use halim seeds to make hydrogels because they are high in fiber and carbohydrates and have good compatibility and biodegradability.

2. MATERIALS AND METHODS

2.1 MATERIALS

- Halim seeds
- Borax powder (98% purity, LR grade Spectrum)
- Potassium persulphate (PPS) (98% purity, LR grade Spectrum)
- N, N, N', N'-tetramethyl ethylenediamine (TEMED) (99.5% purity LR grade SLR)
- Double distilled water (DDW)

These materials were used for the synthesis of hydrogel and for the preparation of solutions required in this study.

2.2 METHODS

2.2.1 Synthesis of Hydrogel from Halim seed

5g of halim seed was weighed and washed well with distilled water. It was boiled with double distilled water for 15 minutes and allowed to cool. The seeds were squeezed with clean white cloth and the gel was collected. Then it was concentrated by heating at 60 °C for 10 minutes to remove excess amount of water. About 5g of sample was mixed with initiator PPS (0.05 g in 1 mL of DDW) and cross-linker Borax powder (0.10 g in 1mL of DDW). The reaction mixture was heated at 60 °C for 5 minutes with occasional stirring. To this reaction mixture TEMED (1 mL) was added, which acts as redox-initiating pair and initiates free radical polymerization along with PPS. The reaction mixture was sonicated about 60 °C for 10 minutes. The polymerization reaction results in the formation of hydrogel within 10 minutes of reaction time. The prepared hydrogel was equilibrated with water for 3 days to remove unreacted monomers and reagents. The hydrogel was dried in hot air oven.

3. RESULTS AND DISCUSSION

3.1 UV-Analysis

The UV-Visible spectrum for HH was observed in the 200-900 nm region. The particle exhibits three absorption peaks at **220 nm, 367 nm, 458nm** for HH [4]. The synthesized hydrogel shows $n-\pi^*$ due to C-N bond [5] and $\pi-\pi^*$ due to C=O bending and C=C twist [6] transition states of FH and HH are indicated by the UV-visible absorption peak.

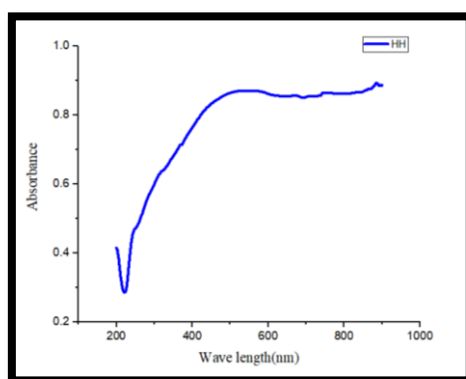


Fig 3.1.a UV-Visible Spectra of HH (Absorbance Vs Wavelength)

3.2 BAND GAP ENERGY

The absorption maxima in a nanomaterial could provide information about its band gap energy. From calculation the band gap energies for HH are **3.3787 eV** and **2.707eV**. The band gap energy > 1.5 to 3.0 belong to semiconductors. As a result, the hydrogels that was created act as a semiconductors [7].

3.3 Fluorescence Spectroscopy

The fluorescence graph for synthesised hydrogel nanoparticles recorded between the range 200nm-900nm. The high intensity **444.235** excited at **467nm** for HH. From the emission spectral studies the samples FH has high emission property compare to HH [8].

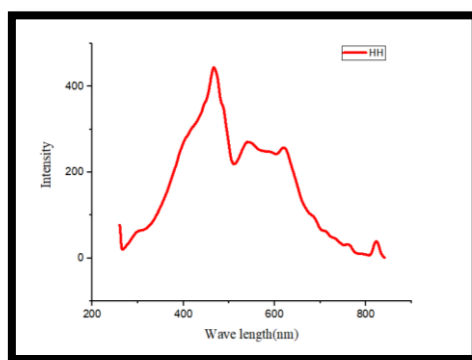


Fig 3.3.a Fluorescence Spectra of FH and HH (Intensity Vs Wavelength)

3.4 FTIR studies

The hydrogel synthesis of HH was identified using FT-IR. Samples have been analyzed between 400 and 4000 cm^{-1} (Fig 5.2.a & 5.2.c). The peak stretching in HH at 3842.20 cm^{-1} might be interpreted as an O-H bond [9]. The N-H bending vibration may be seen in the vast bond spots for HH at 1543.50 cm^{-1} [10]. The C-O bending vibration is represented by the peak at 972.12 cm^{-1} [11].

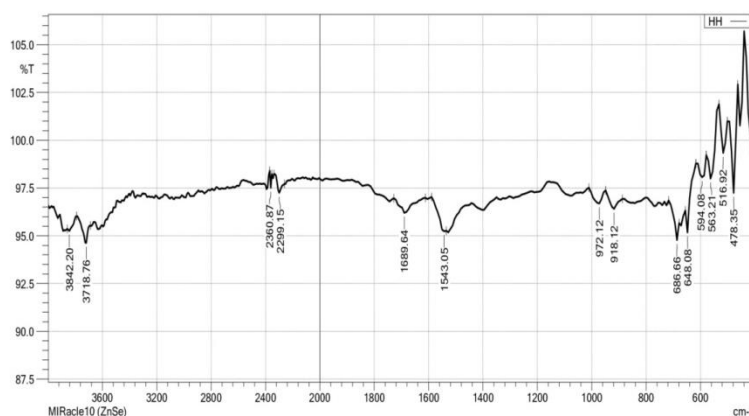


Fig 5.3.a FT-IR Spectrum of HH

3.5 XRD Calculation

The average crystallite size (D) was calculated using the well known Scherer's formula

$$D = K\lambda / \beta \cos\theta$$

$$\beta = (\pi / 180) 2\theta$$

The average crystallite size (D) of synthesized nanoparticle HH is **5.5733nm**.

For HH, the lattice value $a = \lambda / 2\sqrt{K}$

$$a = 1.5406 / 2\sqrt{0.0182}$$

$$a = 5.7101 \text{ \AA}$$

The phase composition and crystal structure for HH is characterized by X-ray diffraction, using Cu-Ka1 radiation 1.541874 Å in the range of 10.188° - 80.160°. In FH the peaks corresponding to 30.7, 44.7 and 55.7 were attributed to the hkl values of (102), (202) and (212) and for HH, the peaks corresponding to 30.5, 31.0 and 44.8 were attributed to the hkl values of (200), (121) and (202). The crystal phase synthesised hydrogel of HH is orthorhombic with a lattice parameter of about a = 5.84234 Å, b= 8.12817 Å and c= 5.66218 Å respectively, accordance with standard JCPDS cards no.96-430-3944 [12]. It is also matched with other JCPDS cards such as 96-101-1020 [13], 96-350-0065 [14], 96-150-6831[15].

According to the XRD results the lattice values for the synthesised nanoparticles HH was **5.7101 Å**. The structure of HH corresponds to the face center cubic. (FCC) [16].

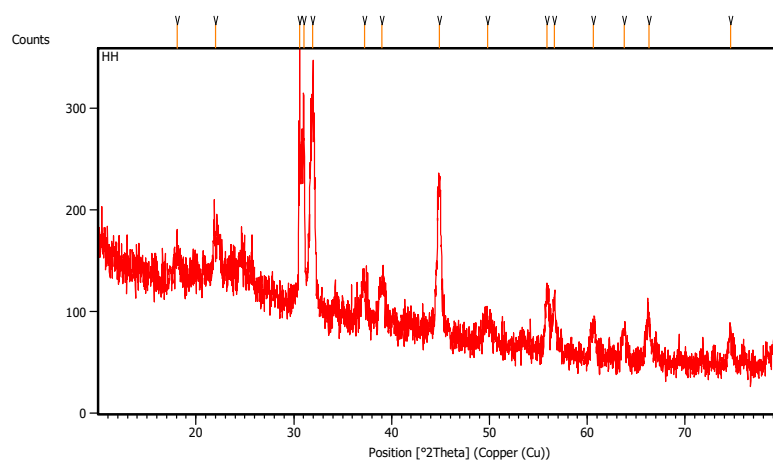


Fig 3.5.a XRD Spectrum of HH

3.6 SEM Characterization

The Field Emission Scanning Electron (FE-SEM) can be used to measure the morphology and size distribution of HH nanoparticles. The average size ranges from 20 um to 500 nm. HH has a needle structure [17]. SEM image for samples HH is given at different magnification.

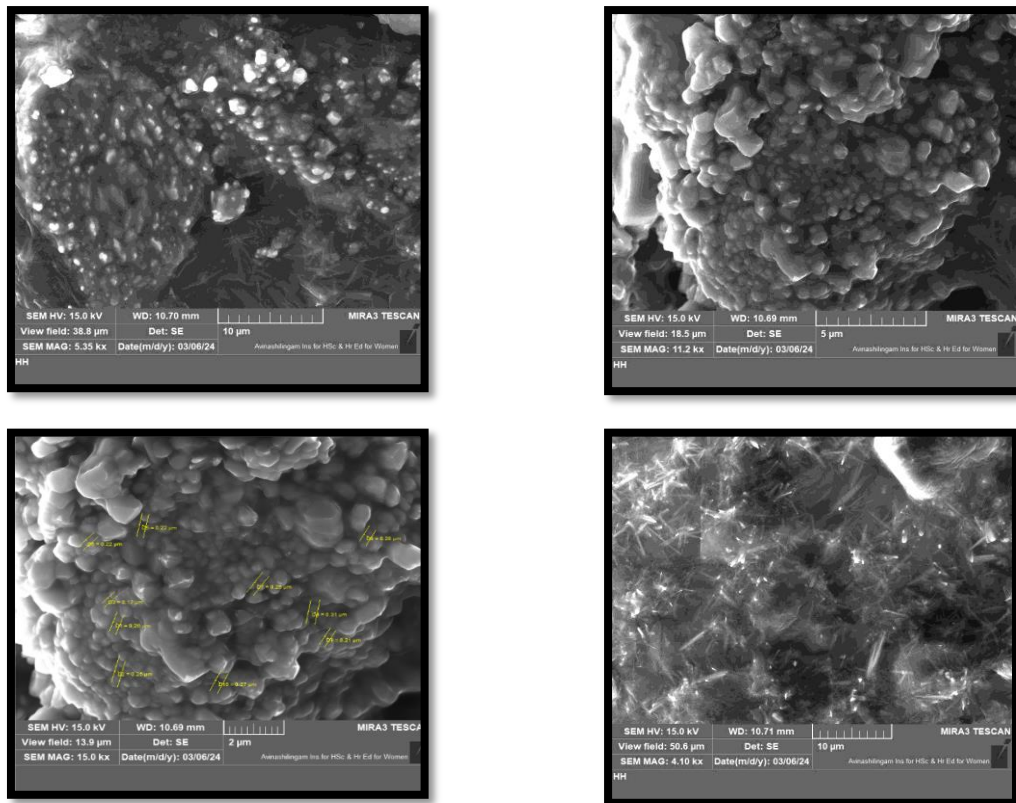


Fig 3.6.a. a, b, c, d SEM images of FH at various magnifications such as 10μm, 5 μm, 2 μm, and 1μm

3.7 EDAX Analysis

The Energy Dispersive X-Ray Spectroscopy (EDAX) identifies the elemental composition of hydrogels in two samples. The data show that oxygen is present in higher concentrations. Potassium and carbon have been identified in higher concentrations near oxygen than other elements such as potassium, sodium, and phosphorus. Calcium is also present because it is naturally contained halim seeds.

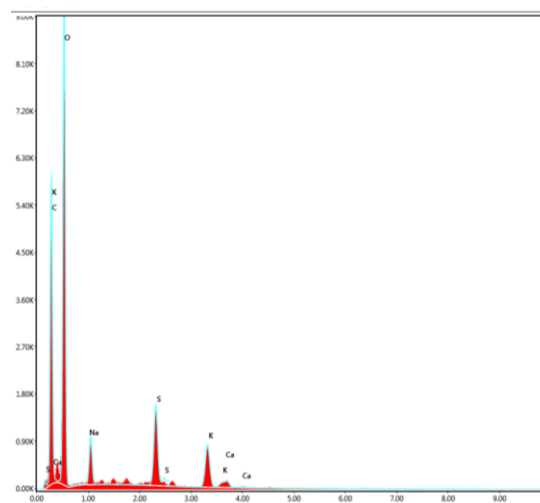


Fig 3.7.a EDAX spectrum for HH

3.8 Absorption capacity

The absorption capacities of HH hydrogel is determined and studied. HH has a maximum absorption capability.

3.9 Swelling Ratio

The swelling ratio is the fractional increase in the weight of the hydrogel caused by water absorption. The swelling capacity of HH is determined by their ability to expand inside a specific solution volume. While the swelling process of HH depend on the availability of hydrophilic functional groups, cross-linking levels, polymer porosity, and network flexibility. The HH has a maximum swelling ratio.

3.10 Antibacterial activity

3.10.1. Composition of Muller Hinton Agar Media

Beef Extract	: 02.00 g
Acid Hydrolysate of Casein	: 17.50 g
Starch	: 01.50g
Agar	: 17.00 g
PH	: 7.3 0.

The analysis included both Gram-negative like *Pseudomonas aeruginosa* and *Escherichia coli* and Gram-positive bacteria like *Staphylococcus aureus*, *Bacillus subtilis*, *Bacillus cereus*. HH has greater antibacterial activity .

4. CONCLUSION

Hydrogel was created utilizing a green methodology, utilizing Flax seeds and Halim seeds from sustainable sources. Using EDAX, XRD, and UV, FTIR, and SEM, hydrogel was analyzed. Additionally use antibacterial activity (Disc diffusion method) to ascertain the hydrogel nanoparticle's microbial activity

- ✓ The π - σ^* and π - π^* transition states of HH is indicated by the UV-visible absorption peak.
- ✓ Higher emission properties are exhibited by the HH at 265, nm, 467nm, 539nm, 803nm.
- ✓ The FT-IR studies reveal N-H bending, C=C twist, C $\equiv$ N amide bond and O-H stretching in HH and the band gap energy reveal that the synthesised hydrogel is act as a semiconductor.

- ✓ XRD reveals that the hydrogels that were generated is amorphous in nature. HH have crystal size of 5.7101nm. This verifies that the synthesized hydrogel exhibited a nanometer range.
- ✓ The SEM results show that HH have a structure that resembles a needle.
- ✓ Carbon 26% and oxygen 46% in HH were detected by EDAX analysis.
- ✓ The synthesised hydrogel HH exhibits inhibition with the five pathogens under study, which is readily explained by the antibacterial activity. HH sample has greater antibacterial activity.
- ✓ The synthesised hydrogel has important characteristics like mechanical strength, absorbance capacity, biocompatibility, and biodegradability.
- ✓ The hydrogel that was created was utilized in a variety of applications such as drug delivery, tissue regeneration, adhesion to moist tissues, prevention of bleeding, imaging contrast, shielding organs or tissues from radiation, and enhancing the biocompatibility of medical implants.

5. REFERENCE

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PHARMACOPHORE ANALYSIS OF ANTIHYPERTENSION COMPOUNDS

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ABSTRACT

A Pharmacophore examination focused on hypertension was carried out using PyRx software in conjunction with the Zinc Pharmer database. We developed a strong pharmacophore model by utilizing important molecular characteristics linked to the control of hypertension, such as aromatic rings, hydrophobic areas, and hydrogen bond donors/acceptors. The discovery of possible lead compounds with the best interactions with the pharmacophore model was made possible by further virtual screening of the ZincPharmer chemical library. These results demonstrate the effectiveness of virtual screening techniques in conjunction with computational pharmacophore modeling in accelerating the identification of new antihypertensive drugs, thereby providing interesting directions for additional experimental validation and drug development initiatives.

KEYWORDS: Molecular Docking, Protein, Ligand, Antihypertension, Pharmacophore Study, ACE Inhibitor, PyRx, ZincPharmer, SwissDock.

1.INTRODUCTION

The most common type of cardiovascular disease and a significant public health issue in both developed and developing nations is hypertension. A growing number of patients are presenting at younger ages due to the disease. The most common "non-communicable disease" (NCD) in the world and a major contributing factor to death is hypertension[1].

1.1 Types of Antihypertensive Drugs:

Most common types of antihypertensive drugs are,

- Calcium Channel Blockers
- Diuretics
- Alpha Blockers
- ACE inhibitors
- Vasodilators [2]

In addition to ACE inhibitors, other drugs used to treat hypertension include beta-blockers, Ang II receptor antagonists, diuretics and calcium channel blockers. ACE inhibitors are thought to be the safest class of antihypertensive medications among these substances. For the treatment of hypertension, a combination of these medications is thought to be more

beneficial [3]. Pharmacophores can be used to find possible leads in structural databases (lead discovery), to create compounds with desired properties (lead optimisation), and to utilise pharmacophore fingerprints to compare and contrast different molecules. Additionally, it can be utilised to create predicted 3D QSAR models or align molecules based on the three-dimensional arrangement of chemical characteristics[4]. The most advanced method for determining and extracting potential interactions between a ligand-receptor complex is called pharmacophore modelling [5].

2.METHODOLOGY

2.1. Docking Interaction

The SMILES notation of phytochemical compounds from different medicinal plants, was collected. The 3D structures of these compounds were generated using PUB Chem software. Selected ligands are inserted into Lipinski's rule of five. We came to know about whether these ligands obey or not. The docking interactions revealing H-bond and Vanderwaals forces among the phytochemical compounds and the amino acid residues of were analyzed by PyRx-Python Prescription (PyRx).

2.2. PyRxDocking

PyRx is a Virtual Screening software for Computational Drug Discovery. PyRx enables Medicinal Chemists to run Virtual Screening from any platform and helps users in every step of this process. From data preparation to job submission and analysis of the results. PyRx also includes chemical spreadsheet-like functionality and powerful visualization engine that are essential for structure-based drug design. Using pyrx can identify which ligand are bind high affinity with protein.

2.3. Zincpharmer

Pharmer pharmacophore search technology is used to search the ZINC database's purchasable chemicals. The structural arrangement of the key components of an interaction is described by a pharmacophore. Lead compounds for drug discovery are molecules that match a well-defined pharmacophore.

2.4. SwissDock

A web server called SwissDock is devoted to doing protein-ligand docking simulation in an elegant and user-friendly manner. SwissDock offers an easy-to-use, integrated interface and is based on the protein-ligand docking. The SwissDock sends back the results via email and lets the user upload structural files for both ligands and proteins. We can use the UCSF Chimera programme to produce these input files, which will make it easier to submit the protein and ligand files.

3. RESULTS AND DISCUSSION

3.1 Ligand Preparation

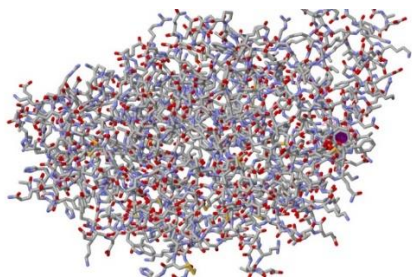
The three-dimensional structures of the phytochemical compounds, such as flavonoids and alkaloids, from different plants was done using ACD ChemsSketch. With the use of the OPEN BABEL conversion and structure file generating server, the 3D structures of these compounds were created and translated into SDF format. The Lipinski Rule of Five helps in the differentiation of drug-like from non-drug-like compounds. It forecasts a high likelihood of success or failure due to drug resemblance.

S No	Name	Molecular Mass Less 500	H donor Less 5	H acceptor Less 10	LogP Less 5	Molecular Diffraction (40-130)	Obeys / Not
1.	(-)-Anaferine_443143	224	2	3	1.619900	65.524384	Obeys
2.	Apigenin_5280443	270	3	5	2.419599	70.813881	Obeys
3.	Arctigenin_64981	372	1	6	2.992399	99.551773	Obeys
4.	BehenicAcid_8215	340	1	2	6.162793	121.062271	Not
5.	Bisdemethoxycurcumin_5315472	308	2	4	3.352699	88.912567	Obeys
6.	Cesplon _44093	217	1	4	0.627900	55.387791	Obeys
7.	Cosmosiin_5280704	432	6	10	0.107300	103.54425	Not
8.	Enalaprilatum _5462501	348	3	7	1.126100	91.155281	Obeys
9.	FAPGG_6438387	399	4	9	0.337300	103.473869	Obeys
10.	Forskolin_47936	410	3	7	1.519900	104.845352	Obeys
11.	Fosfenopril _62956	435	2	6	4.161699	116.758057	Obeys
12.	Gallic Acid_370	170	4	5	0.501600	38.395699	Not
13.	Glycyrrin_480787	382	2	6	4.083299	105.958565	Obeys
14.	Hentriacontane_12410	436	0	0	9.740998	171.590942	Not
15.	Lysinopril_5362119	405	5	8	1.235199	108.386665	Obeys
16.	Moexipril_91270	498	2	9	2.351600	132.072479	Not
17.	Odrik_5484727	430	2	7	2.773300	116.414452	Obeys
18.	Oxalacetate_164550	130	0	5	-3.554600	19.637999	Not
19.	Pterostilbene_5281727	256	1	3	3.579798	76.580780	Obeys

20.	Quinapril_54892	438	2	7	2.334400	118.968452	Obey
21.	Ramipril Diacid_5464096	388	3	7	1.904701	102.800262	Obey
22.	Rutin_5280805	610	10	16	-1.878800	137.495483	Not
23.	Silibinin_31553	482	5	10	2.362700	119.449440	Obey
24.	Tocol,(2R)-_58866062	388	1	2	7.915003	120.179749	Not
25.	Vasicine_667496	188	1	3	1.296800	54.570793	Obey

3.2 Binding Site Prediction

Using the reference of the ligand complex in the recovered PDB file, the amino acid residues in the 4C2R protein's binding site are defined. It predicted binding site by using PyRx-Python Prescription or UCSF Chimera.



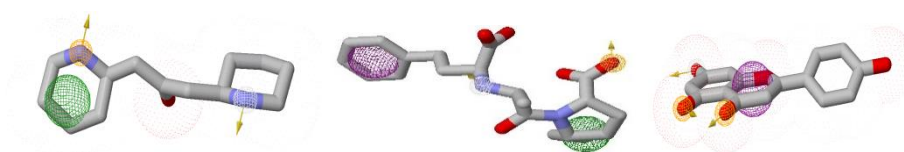
Based on blind docking, we get these binding affinity in PYRX between 4C2R protein with ligand molecules.

3.3 Pharmacophore

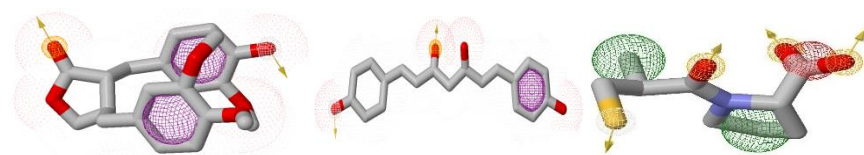
Further extended of our study of the docked ligand into a Pharmacophore analysis. Pharmacophore model of ligand represents spatial arrangements of ligands chemical features such as hydrogen bond donor and acceptors. That are necessary for binding to its ligand protein. Among so many software's available for Pharmacophore study, we chosen zinc pharmer for identifying best conformer of ligand.

3.4 Zincpharmer

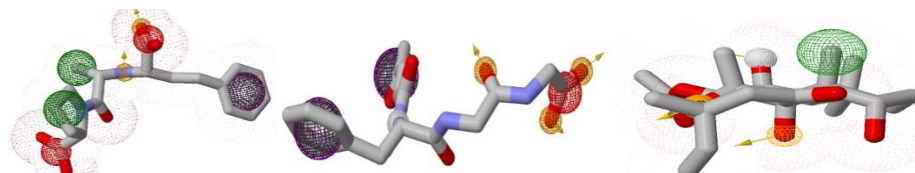
The structural arrangement of the key components of an interaction is described by a pharmacophore. The best conformer of ligand output in Zinc database are chosen to further discussion. Zincpharmer results are shown below,



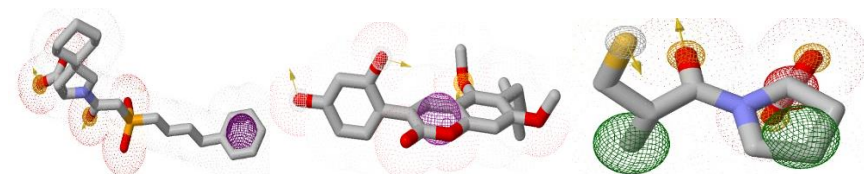
Anaferin RamiprildiacidApigenin



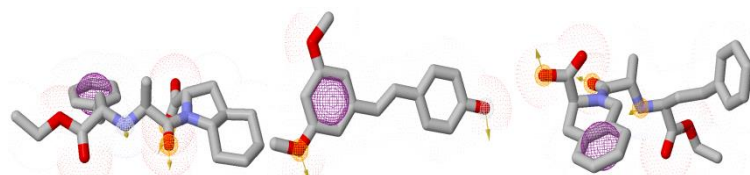
ArctigeninBisdemethoxycurcumin Cesplon



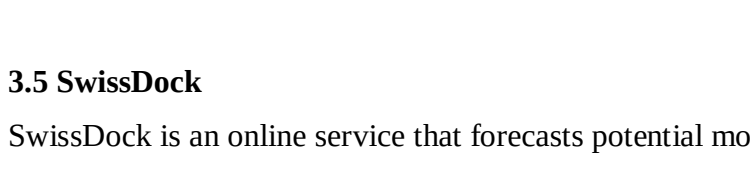
EnalaprilatumFAPGG Forskolin



Fosfenolatum Glycyrin Lysinopril



OdrikPterostilbene Quinapril



3.5 SwissDock

SwissDock is an online service that forecasts potential molecular interactions between a small molecule and a target protein. Swiss Dock accept the protein in PDB format. Pharmacophore best Zinc conformer is chosen as ligand. It accept the ligand in Zinc ID or ligand in mol2 file format. Now we get the Swiss binding affinity, between the protein and selected best conformer ligand. Visualization is done with UCSF Chimera.

Ligand Name	Ligand ID	Fit Value
Anaferine	ZINC90634043	0.509
Apigenin	ZINC90956202	1.0382
Arctigenin	ZINC80330482	0.6147
Bisdemethoxycurcumin	ZINC77303360	1.9683
Cesplon	ZINC22007503	3.1299
Enalaprilatum	ZINC41467453	1.8858

FAPGG	ZINC72060012	1.6405
Forskolin	ZINC63744111	1.0992
Fosfenopril	ZINC34888737	1.3748
Glycyrrin	ZINC17201005	0.9273
Lysinopril	ZINC90187897	2.4038
Odrik	ZINC72939778	1.7770
Pterostilbene	ZINC84792602	0.5399
Quinapril	ZINC04182899	0.8078
RamiprilDiacid	ZINC94954526	1.7496
Silibinin	ZINC94655234	2.1229
Vasicine	ZINC92256347	0.2916

4. CONCLUSION

The virtual method of studying interaction of ACE inhibitor with ligands involves, the following steps.

Formatting protein (UCFS Chimera or BIOVIA)

To remove non residual parts in protein.

Calculating Binding Affinity (PyRx Server)

To study the interaction of receptor protein and ligand.

Selecting the best conformer of ligand (Zinc Pharmer)

To assess the best conformer of ligand (Zinc ID) for docking analysis.

Docking Analysis (SwissDock Online Server)

To identify the best fit value of ligand conformer with protein.

Thus, applying all these steps, the following ligands best fits into the protein (ACE inhibitor).

ZINC22007503,

ZINC90187897,

ZINC77303360,

ZINC41467453,

Based on this study, it could be concluded that above drugs with these conformer of ligand best suits for diseases related with hypertension.

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A STUDY ON BIOBASED PLASTIC MADE FROM (*PANICUM MILIACEUM*)

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ABSTRACT

Bioplastics are man-made materials that behave like regular plastics but, because of microbial activity, decompose into water and carbon dioxide. Starch is a naturally occurring polymer that can be used to create bioplastics. Biobased polymers have the potential to replace petroleum-based plastics due to their biodegradability and renewable nature. Bioplastics reduce environmental hazards because they are non-toxic to marine life, biodegradable and compatible with humans. In this article, glycerol and vinegar were used to synthesise bioplastics from Proso millet (*Panicum miliaceum*). In order to analyse the performance of the synthetic bioplastics made from Proso millet, Bio degradability in natural soils were conducted. Further characterization was done by using UV spectroscopy- Fluorescence, FT-IR, XRD.

Key words: Bioplastics, *Panicum miliaceum*, degradability, biopolymer, environment, swelling ratio, starch, elongation, solubility.

1.INTRODUCTION

Polymers are among the most widely utilized and adaptable materials even though they were first introduced over a century ago. However, because plastics have negative environmental effects, society is inherently divided about them, which is why bioplastics are becoming more and more popular [1]. The petrochemical market information provider ICIS states that a new and exciting era of bioplastics commercialization has begun with the emergence of bio-feedstocks and bio-based commodity polymers production, rising consumer consciousness, and improving economics. Still, a number of critical considerations will determine where bioplastics fall on the commercialization spectrum: economic viability, product quality, and operational scale [2]. Beyond 300 million tons of synthetic polymers ("plastics") are produced annually; the majority of them are manufactured from petrochemicals. These materials have supplanted conventional materials including steel, concrete, wood, stone, horn, ceramics, glass, leather, and so forth [3]. These materials possess numerous qualities, including being water-resistant, resilient, affordable, and simple to handle. Their availability

has made it feasible to utilize them for purposes that were previously unattainable. A range of characteristics, including hardness, density, electrical isolation, thermal insulation, and resistance to heat, organic solvents, oxidation, and microbes, characterize plastics, which are composed of polymers and additives [4]. There are hundreds of different kinds of plastics, and even within one kind, there are multiple grades (such as high viscosity PP for extrusion, low viscosity PP for injection molding, and mineral-filled grades). Polymeric materials have almost limitless uses; they are employed in architecture and construction, as colloids in paintings, as toys, furniture, appliances, and cars, to mention a few. Plastics can be formed into films, fibers, tubes, plates, and other shapes, as well as into things like boxes and bottles [5]. On sometimes, they are the best technology on the market. While some plastic products are made with long-term uses in mind, many are meant for short-term use. (Eg. plastic pipes, which are designed for lifetimes in excess of 100 years).

2.MATERIALS AND METHODS

2.1Preparation of Bioplastics

2.1.1 Extraction of Starch from Proso Millet

50 g of good quality Proso millet was powdered finely in a blender. The powdered Proso millet was then mixed with 100 mL of distilled water and stirred well, till the powder mixed well with water. It was then filtered through the muslin cloth to remove the larger particles in the filtrate. The filtrate was then allowed to stand for more than 6 hours. After that the clear solution at the top was separated by decantation, leaving the sediment starch in the bottom of the beaker. It was then dried for an hour at 120°C in a hot air oven, the fine starch was thus extracted from the Proso millet.

2.1.2 Preparation of Proso Millet Bioplastic (PMB)

3.5 g of Proso millet starch was dissolved in 10 mL of distilled water in a 50 mL beaker. To this, 5 mL of vinegar was added and stirred well. The beaker was then heated to 40°C in a hot plate. To this mixture, 4 mL of the glycerol was added and the mixture was heated in a hot plate for about 3 - 4 hours. The heating process was stopped when the mixture becomes thick paste. It was immediately poured and spread over the aluminum sheet, when it was hot. The care was taken to make the sheet with uniform thickness. After this, the sheet was exposed to sunlight for 2 days, so that it was dried completely. Finally, the bioplastic films thus formed were peeled off from the aluminum sheet. The prepared bioplastic from proso millet was named as proso millet bioplastic.

3.RESULTS AND DISCUSSION

3.1 Synthesis of Proso Millet Bioplastic (PMB)

The plant-based starch was prepared from good quality pure Proso millet. The prepared starch was used to fabricate bioplastic by using vinegar and glycerol. The thick paste was spread over the aluminum sheet, with uniform thickness and dried in shade for 2 days and then in hot air over for 2 hours at 120°C. Finally, the bioplastic films thus formed were peeled off, successfully obtained a thin sheet of bioplastic for further testing.



Figure 3.1 Thin Sheet of Bioplastic (PBM)

3.2 Characterization

3.2.1 XRD Analysis

XRD diffraction with a 2θ 45° of Bioplastic, using CuK alpha (1.54060Å). The 2θ formed is 45.55°. Based on the XRD diffractogram showing based on JCPDS Card No. 96-411-9773 regarding hkl (211). The crystal phase of this system orthorhombic with a lattice parameter of a axis -12.28420Å⁰, b axis - 7.65370Å⁰, c axis – 7.51510Å⁰ respectively, the addition of high temperature influences the crystallinity and structural phase of material. The crystalline size was Calculated by Debye-Scherer formula,

$$D = \frac{K\lambda}{\beta \cos\theta}$$

Where, **D** - Average crystalline diameter in nanometre (nm); **K** - Scherer constant equal to 0.9;

λ - Wavelength of the X ray radiation used and is equal to 1.5406Å⁰; θ - Bragg diffraction angle of the concerned diffraction peak.

Table 3.2.1: Determination of Crystalline Size (D)

2θ	θ	$\cos\theta$	β	D
45.5508	22.7754	0.9220	0.4080	3.8489

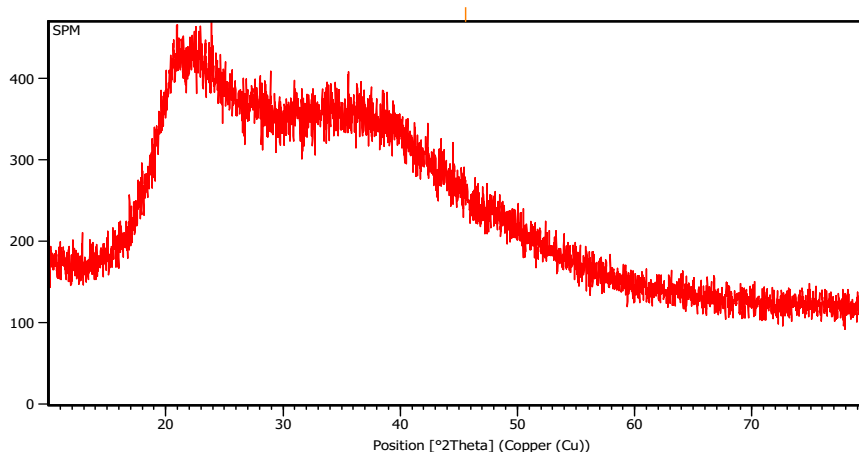


Figure 3.2 XRD for PMB

3.2.2 FT- IR Absorption Spectroscopy

The FT-IR spectrum of PMB was shown in the figure 5.6 in the spectrum the sharp band at 1026.15 cm^{-1} corresponding to the stretching vibration C-O bond. The band around 3278.99 cm^{-1} is O-H stretching vibration for carbohydrate protein and polyphenols. The band around 2931.80 cm^{-1} can be referred to the C-H stretching vibration in presence of alkane.

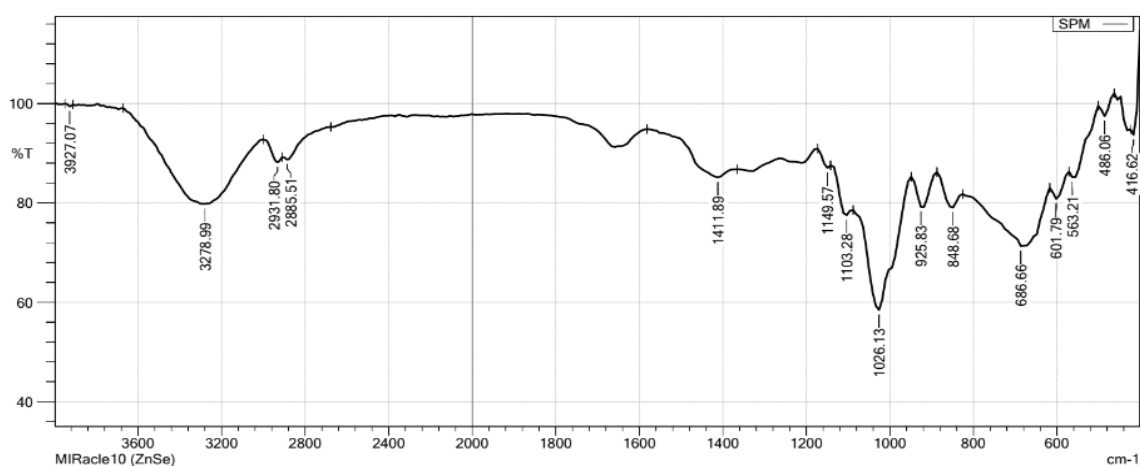


Figure 3.3 FT-IR spectrum of PMB

3.2.3 UV-Visible Spectroscopy

The UV visible spectrum of PMB was shown figure 5.7. The spectra was recorded in the range of 200-900nm. For PMB sample, the maximum absorbance obtained at 454nm. The value is similar to the UV absorbance of starch-based bioplastics. This indicates the bioplastic absorbed UV light especially in UV- A region.

Table 3.2.3 UV-Visible Spectra Data for PMB

Sample	Absorbance	Wavelength(nm)	Energy
PMB	0.500607	220	5.6364
	0.67321	243	5.1029
	0.930797	366	3.3879
	1.0396	454	2.7313

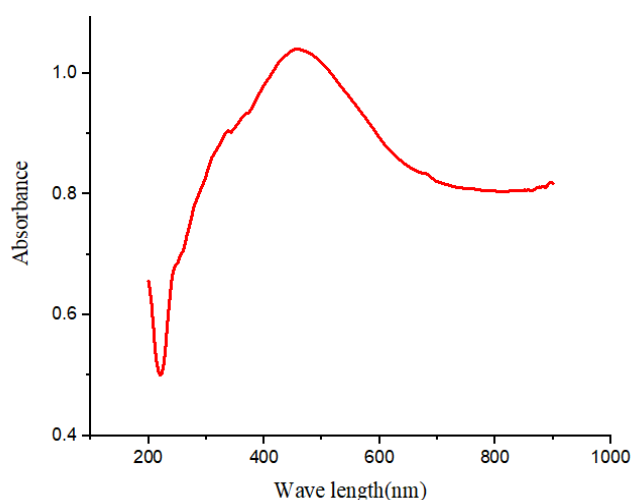


Figure 3.4 UV-Visible Spectrum of PMB

Calculation of Band gap energy

The band gap energy in a bioplastic could be obtained from the absorption maxima. According to quantum confinement theory, electrons in the conduction band and holes in the valence band are spatially confined by the potential barrier of the surface. From the absorption peak the energy band gap of PBM has been calculated using the formula.

$$E_{gn} = hc / \lambda_{gn}$$

Where,

h – Plank's constant

E_{gn} - Energy band gap of the semiconducting nanoparticles in the optical spectra.

Thus, the calculated band gap energies for PMB were 5.6364, 5.1029, 3.3879 and 2.7313 eV.

3.2.5 UV-Visible Fluorescence

The fluorescence spectrum for synthesized Proso millet bioplastic recorded between the range excited at 200 – 900nm and excited at 534nm. The synthesized polymer film sample forms the emission band with high intensity 220.

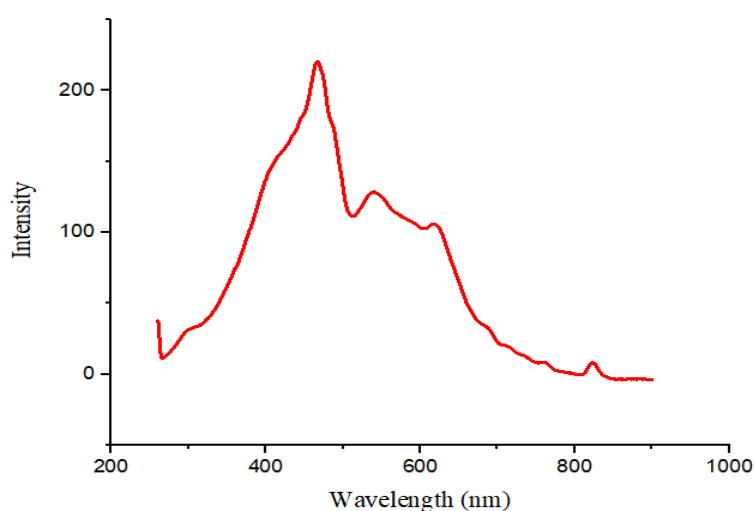


Figure 3.5 Fluorescence spectrum of PMB

3.3 Application

Food Preservation

A bioplastic was prepared, and two similar apples were acquired for the test. One apple was coated with the freshly made bioplastic, while the other apple was left uncoated to serve as a control. Both apples were placed in a controlled environment for 10 days. After this period, it was observed that the uncoated apple started drying out and showed signs of decomposition. In contrast, the apple coated with bioplastic remained fresh throughout the entire period, displaying no visible signs of rot or decay. This experiment highlights the effectiveness of the freshly prepared bioplastic in preserving the freshness of the apple and suggests its potential as a promising food packaging solution to extend the shelf life of perishable items.



Figure 3.6 Bioplastic Coated for Food Prevention

CONCLUSION

Proso Millet Bioplastic (PMB) was successfully synthesized from Proso millet by using vinegar and glycerol. The synthesized PMB was analyzed to find out the physical properties such as degradation in soil and characterized by UV-Visible Spectroscopy, Fourier Transform-Infra red Spectroscopy (FT-IR), X-Ray Diffraction analysis.

- XRD diffraction with a 2θ 45° of Bioplastic, using CuK alpha ($1.54060\text{\AA}$). The 2θ formed is 45.55° . Based on the XRD diffractogram showing based on JCPDS Card No. 96-411-9773 regarding hkl (211). The crystal phase of this system orthorhombic with a lattice parameter of a axis $-12.28420\text{\AA}$, b axis $-7.65370\text{\AA}$, c axis $-7.51510\text{\AA}$ respectively, the addition of high temperature influences the crystallinity and structural phase of material. In the FT-IR spectrum, the sharp peak at 1026.13 cm^{-1} corresponding to the stretching vibration C-O bond. The band around 3278.99 cm^{-1} is O-H stretching vibration for carbohydrate protein and polyphenols. The band around 2931.80 cm^{-1} can be referred to the C-H stretching vibration in presence of alkane.
- The UV spectrum was recorded in the range 200-900 nm. For PMB sample the maximum absorbance obtained at 454 nm. This is similar to the UV absorption of starch-based bioplastics. This indicates that the bioplastic absorbed UV light especially in the UV-A region. The fluorescence spectrum was recorded between the range excited at 200-900 nm. The high intense emission peak excited at 534 nm. polymer film sample emission peak at with high intensity, from the emission spectral studies the sample PBM has high intensity.
- The biodegradability test in the soil shows that the PMB completely decomposed within 7 days. Hence PMB has high degradability nature the natural soil within a

week. This result is environmentally friendly and possesses no harm to the eco system.

- My test results supported its use for food packaging, underscoring its safety and potential as a beneficial packaging option.

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A STUDY ON DIFFERENT APPEALS IN ADVERTISEMENTS WITH SPECIFIC REFERENCE TO HUMOUR, FEAR, EMOTONS IN THOOTHUKUDI CITY

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ABSTRACT

The aim of this study is to find out the impact of humor, fear and emotions in advertisements on consumer's purchasing decisions. The data for this research was collected through questionnaire. The questionnaire was distributed among 120 respondents in Thoothukudi city. The basic purpose of this research was to find out that which factor of advertisements among fear, humor and emotions is most effective. Through analysis it was found that humor in advertising has significant impact on consumer purchase intention. Besides humor, fear and emotions also have effect on consumer's purchase decisions. Furthermore, the research also shows that it is through social media that most of the consumers watch advertisements. So, this research suggests the advertisers to connect humor in their advertisements and try to show advertisements on social media.

KEYWORDS

Humor, Fear, Emotions appeal, Advertising appeal and Consumer purchase decision

INTRODUCTION

The label "advertising" comes from the Latin word "advertere" which means "to turn the mind towards". It has an emotional effect on customers and affect the buying behaviour of customers. One of advertising's angle is to design conversion of future consumers. Advertising appeal is the main channel to achieve this ultimate goal. Advertising is that force which arouse consumer mindset towards the service/product and begins buying decision. Usage of humour as a catalyst in advertising is attraction to any advertiser and business as it provides many opportunities and benefits to them as they all want to boost the sales. Moreover, human mind is never easy to influence. However, there are many ways in using humourous claim, as one must understand his wife same as this advertiser has to invest in researching their customer.

Similar to humour, fear appeals are also commonly used in advertising e.g. the marketing of social causes or ideas as well as the marketing of certain products and services. Moreover, fear is used in advertisements to get people to help themselves, and generally it is very influencing in increasing advertisement interest, engagement, memorabilia. Advertisers use fear appeal in advertisements to motivate consumer's fear to purchase the product or to participate in a cause. This appeal can also be used for people to change their behaviour such as quitting smoking or not driving while drunk. Such type of fearful advertisements is mainly used by nonprofit organizations. Many people think that choices they make are due to rational analysis or presence of many alternatives. However, emotions influence the human's mind and, in many cases, it takes the decisions of our lives. The emotion is a necessary ingredient to almost all the decisions. It is the main reason due to which consumers prefer specific brand names and product. In-fact a brand is zero if it has no mental representation in the customer's mind. The more the emotional connection of a brand's representation in consumer's mind the more the consumer will be a loyal customer of the brand. Every single product needs to be advertised with a specific factor of advertising like humour, fear or emotions.

STATEMENT OF THE PROBLEM:

In advertising using humour, fear or emotional appeals is common, but it's not clear which one is the most effective. The problem is that there's no clear agreement on which appeal type is most effective in influencing people's attitudes and decisions. The study seeks to address this gap by analyzing the distinct impacts of humour, fear, and emotional appeals on consumer attitudes, purchase intentions and brand perceptions. The study aims to provide valuable insights for advertisers aiming to optimize their messaging strategies and maximize their advertising effectiveness.

OBJECTIVE OF THE STUDY:

1. To analyse the impact of fear appeal on consumer perception.
2. To assess how emotional appeals influence consumer decisions making.
3. To analyse the effects of emotion and humour on the willingness of consumers to share advertisement on social media.
4. To study the effectiveness of humour in advertising on brand recall and consumer engagement.

RESEARCH METHODOLOGY:

PERIOD OF STUDY: The study was carried out from November 2023 to April 2024.

The questionnaire was circulated from January 2024.

AREA OF THE STUDY: The study covers the area of Thoothukudi city.

COLLECTION OF DATA:

The study is made with the help of both primary data and secondary data. The data were collected through questionnaire and secondary data were collected from books, journals, websites and other periodicals.

SAMPLING DESIGN:

The sample size of this research consists of 120 respondents. The sample size consists of both male and female respondents. Non-Probability convenient sampling technique was used for data collection.

FRAMEWORK OF ANALYSIS:

The data collected through questionnaire was analyzed through various statistical tools. The statistical tools were used for deriving a conclusion and getting better results. The following are the statistical tools which were used for analysis:

- ❖ Percentage analysis
- ❖ Pie chart
- ❖ Bar diagram
- ❖ Ranking method
- ❖ Five-point scaling method

LIMITATIONS OF THE STUDY:

In order to make this project a veritable and well found one all the aspects of the topic were kept in mind. The major limitations are

- The study was limited to Thoothukudi city only.
- The number of respondents is limited to 120.
- The reliability and accuracy of the study depends upon the respondent's trueness and response towards the questionnaire.

RESULTS AND DISCUSSIONS:

Most Memorable Appeal in Advertisements

Appeals	No. of Respondents	% of Respondents
Humour	57	48
Fear	39	33
Emotional	24	20
Total	120	100

Source: Primary Data

INFERENCE:

The above table infers that 48% of the respondents feel that humour is most memorable in advertisements, 33% feel it is fear and 20% feel it is emotional. Thus, most of the respondents i.e. 48% of the respondents say that humour is most memorable in advertisements.

Types of Advertisements Promoting the Purchase

Particulars	No. of Respondents	% of Respondents
TV Commercials	24	20
Online display ads	46	38
Social media ads	47	39
Print ads	3	3
Total	120	100

Source: Primary Data

INFERENCE:

From the above table it is inferred that 20% of the respondents feel that T.V commercials promote the purchase, 38% feel it is online display ads, 39% feel it is social media ads and 3% feel it is print ads. Thus, most of the respondents i.e. 39% feel that it is social media ads that promote the purchase.

Response on sharing advertisements in Social Media

Response	No. of Respondents	% of Respondents
Yes	76	63
No	44	37
Total	120	100

Source: Primary Data

INFERENCE:

From the above table it is inferred that 63% of the respondents have shared an advertisement in social media because they liked it and 37% have not shared advertisements in social media.

Thus, most of the respondents i.e. 63% have shared advertisements in a social media as they liked it.

Product Categories to which Fear Appeal is most suitable

Product categories	No. of Respondents	% of Respondents
Health & safety	37	31
Entertainment	32	27
Fashion	22	18
Food & beverages	21	18
Other (specify)	8	7
Total	120	100

Source: Primary Data

INFERENCE:

From the above table it is inferred that 31% feel that fear appeal is most suitable for health and safety products. 18% for fashion products, 18% for food and beverages and 7% for others. Thus, most of the respondents i.e. 31% feel that fear appeal is most suitable for health and safety products.

Opinion about Humour Advertisement

Opinion	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree	Total
I can easily recognize advertisements that use humour	335	104	48	-	11	498
Humorous advertisements are more memorable to me	80	280	54	30	1	445
I am more likely to share advertisements with others if it is humorous	85	68	225	18	2	398

I enjoy watching humorous advertisements during my free time	75	116	66	94	7	358
Humour in advertising is an effective way to grab my attention	120	76	90	8	43	337
Grand total						2036

Particulars	Average	Rank
I can easily recognize advertisements that use humour	4.15	I
Humorous advertisements are more memorable to me	3.71	II
I am more likely to share advertisements with others if it is humorous	3.32	III
I enjoy watching humorous advertisements during my free time	2.98	IV
Humour in advertising is an effective way to grab my attention	2.81	V

INFERENCE:

The above table clearly shows that the respondents were asked to rank the opinion of humour advertisement on a given scale. As regard to the opinion of humour advertisement, it is found that the they can easily recognize advertisements that use humour was ranked first, Humorous advertisements are more memorable to them was ranked second, they are more likely to share advertisements with others if they are humorous was ranked third, they enjoy watching humorous advertisements during their free time was ranked fourth, Humour in advertising is an effective way to grab attention was ranked fifth. Thus, they can easily recognize advertisements that use humour was ranked first.

Relationship between occupation and appeal that captures the attention in advertisements

Chi-square test:

Null hypothesis (H₀):

There is no significant relationship between the Occupation and appeal that capture the attention on advertisements.

Alternative hypothesis (H₁):

There is significant relationship between the Occupation and appeal that capture the attention on advertisements.

Occupation	Humour	Emotion	Fear	Capture attention
Business man	-	3	-	3
Employed	25	8	14	47
Self employed	5	5	11	21
Student	33	8	9	50
Total	63	24	34	121

Row and column	O	E	O-E	(O-E) ²	(O-E) ² /E
R1C1	-	1.56	-1.56	2.43	1.56
R2C1	25	24.5	0.5	0.25	0.01
R3C1	5	10.93	-5.93	35.16	3.22
R4R1	33	26.03	7.09	50.39	1.94
R1C2	3	0.59	2.41	5.81	9.84
R2C2	8	9.32	-1.32	1.74	0.19
R3C2	5	4.17	0.83	0.69	0.17
R4C2	8	9.92	-1.92	3.69	0.37
R1C3	-	0.84	-0.84	0.71	0.84
R2C3	14	13.21	0.79	0.62	0.05
R3C3	11	5.90	5.1	26.01	4.41
R4C3	9	14.05	-5.05	25.50	1.82
Total					X ² =24.42

Degree of Freedom:

$$=(r-1)(c-1)$$

$$=(4-1)(3-1)$$

$$= 3*2$$

$$=6$$

Table value =12.59

Calculated value= 24.42

The table value for 3 degrees of freedom at 5% level of significance is 12.59. It is found that the calculated value i.e., 24.42 is more than the table value. Thus, the result is dependent. Hence it is concluded that there is significant relationship between the occupation and appeal that capture the attention on advertisements. Therefore, Null Hypothesis is rejected.

FINDINGS

- It is clear from the study that majority of the respondents i.e. 48% of the respondents say that humour is most memorable in advertisements
- It is found that most of the respondents i.e. 39% feel that it is social media ads that promote the purchase
- Major proportion i.e. 36% say that it is humour appeal that influences the purchase decisions more
- It is clear from the study that majority of the respondents i.e. 63% have shared advertisements in a social media as they liked it
- Most of the respondents i.e. 31% feel that fear appeal is most suitable for health and safety products

SUGGESTIONS

- Nowadays people are very active in social media. So, it is advisable to use social media ads
- Before buying a product, people engage in online research. Hence it is suggested that product details through online platforms must be improved
- It is advisable to increase humour element in advertisements because, according to the study most of the people are attracted to humorous ads and it helps them to recall the product
- Advertisements on maternity products or baby products should use happy element in the ads. Making the ads in a cute way is important
- Hospital/ old age home ads should have a love and caring element. So that it gives the sense of safety, health and security

- Advertisers should focus on making the first 5 seconds of an ad very interesting. This is to attract customers using YouTube. The ads should be in such a way so as to induce curiosity in people before they hit ‘skip ad’
- After the emergence of social media, people watching television is comparatively less so it is advised not to invest more on television ads. In order to attract those customers watching television, ads must be given during the prime time i.e. 7 to 10 p.m.

CONCLUSIONS

Humour appeals have been found to be highly effective in capturing audience attention. Humorous advertisements often stand out in a cluttered advertising landscape, drawing viewers' focus and increasing ad recall. Furthermore, humour has been shown to enhance brand likability and positive brand associations. Consumers tend to perceive brands that employ humour as more approachable, relatable, and enjoyable, leading to increased brand favourability and preference. Moreover, humour appeals have demonstrated significant potential in increasing message memorability and improving brand recall. Additionally, humour has the capacity to evoke positive emotional responses and create enjoyable advertising experiences for consumers.

Fear appeals evoke strong immediate responses and are particularly effective in stimulating urgency and demand. Fear-inducing ads often prompt immediate action, especially for products related to safety and health concerns. However, the sustainability of fear appeal's effects over time may be limited, as these ads can lead to negative associations with the brand and may not necessarily foster long-term brand loyalty. Moreover, the effectiveness of fear appeals hinges on the severity of the fear message and its relevance to the target audience, with overly intense fear appeals potentially eliciting avoidance behaviour or desensitization among consumers.

Emotional appeals have been found to foster deep connections with consumers by tapping into their underlying motivations, desires, and values. Ads that evoke emotions such as happiness, sadness, empathy, or nostalgia resonate with audiences on a profound level, creating memorable and impactful advertising experiences. Emotional appeals have been shown to influence consumer decision-making processes by shaping brand perceptions and



purchase intentions. Ads that elicit positive emotions can enhance brand likability, trust, and loyalty, leading to increased preference and repeat purchase behaviour.

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A STUDY ON FINANCIAL INCLUSION AND FINANCIAL LITERACY OF UNBANKED AND UNDERBANKED POPULATION IN THOOTHUKUDI CITY

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ABSTRACT:

According to recent estimates by the World Bank, around 1.7 billion adults worldwide remain unbanked, with the majority residing in developing countries. These individuals often rely on cash transactions and informal financial channels to meet their financial needs thus trapping such individuals in a state of economic marginalization. This study focusses on examining the extent of financial exclusion and understanding the impediments that prevent people from accessing financial services. Both primary and secondary data were used for the study. It is clear from the study that financial inclusion and literacy are not only the moral obligations of a government but also strategic investments in the future of the economy. Bridging the divide between the unbanked and the formal banking system is essential for building a more inclusive, resilient and prosperous society.

KEYWORDS: Financial inclusion, financial literacy, unbanked, underbanked, inclusive growth.

INTRODUCTION:

In today's rapidly evolving global economy the significance of accessing financial services has never been more pronounced, yet a large number of individuals around the world find themselves excluded from the formal banking system, living on the fringes of economic participation. The consequences of financial exclusion are more profound. The unbanked population is more vulnerable to exploitation, fraud and economic shocks thus perpetuating the cycles of poverty and inequality.

DEFINITIONS:

Financial Inclusion

Financial inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups in

particular, at an affordable cost, in a fair and transparent manner, by regulated, mainstream institutional players.

Financial Literacy

Financial literacy is about disseminating knowledge and information about the products and services offered by banks and other institutions. The objective is to make people aware of risks and rewards so that they can make informed choices.

Unbanked Population

The unbanked are adults who do not have their own bank accounts. They are considered to be outside the mainstream of the banking system. Although this problem can originate from lack of access to financial institutions, others consciously avoid them.

Underbanked Population

Underbanked population refers to households with only one bank account. Such people despite having a bank account, rely on alternative financial services such as money orders, money lenders etc. for their basic financial needs.

STATEMENT OF THE PROBLEM:

- Despite the tremendous growth of India's financial sector, a substantial portion of the population remains unbanked and underbanked, lacking access to even the basic financial services. This is not only true for people in remote areas but it is also applicable to the urban masses as well
- Even among those who have access to financial services, there is a widespread lack of financial knowledge to make informed financial decisions

OBJECTIVES:

- To know the extent of financial literacy among unbanked and underbanked population
- To examine the financial behaviour and attitude of unbanked and underbanked population
- To identify the barriers preventing the unbanked and underbanked population from accessing financial products/services

RESEARCH METHODOLOGY:

Sampling Design	Convenient sampling method
Period of Study	January 2024 – March 2024
Type of data	Primary and secondary data
Number of respondents	120 respondents
Test for analysis	Percentage analysis, Likert's scaling method, Garrett ranking method, Chi-Square test

LIMITATIONS OF THE STUDY:

- The study does not comprehensively integrate insights from other disciplines like psychology, sociology etc. thus limiting a holistic understanding of financial inclusion and literacy
- The findings of the study are based on the data collected through a self-developed questionnaire, therefore there may be scope for measuring financial inclusion and literacy by other means

RESULTS AND DISCUSSIONS:**TABLE 1****Number of Bank Accounts Held**

Number of Accounts	No. of Respondents	Percentage
None	15	13%
1	65	54%
2	7	6%
More than 2	33	27%
Total	120	100%

Source: Primary data**INFERENCE:**

From the above table it is inferred that 13% of the households have no bank account. 54% have 1 bank account, 6% have 2 bank accounts and 27% have more than 2 bank accounts. Thus, most of them i.e. 54% have only 1 bank account.

TABLE 2
Reason for Not Opening a Bank Account

Reasons	No. of Respondents	Percentage
Illiteracy	12	10%
Lack of Regular Income	35	29%
Non-Availability of Branches in the Locality	16	13%
Minimum Balance Requirement	41	34%
Impersonal Customer Service	14	12%
Don't Find Banks to be Safe	2	2%
Total	120	100%

Source: Primary data

INFERENCE:

The above table infers that 10% of the respondents state illiteracy as their reason for not having a bank account, 29% due to lack of regular income, 13% due to non-availability of branches in the locality, 34% due to minimum balance requirements, 12% due to impersonal customer service and 2% of the respondents don't find banks to be safe. Thus, most of them i.e. 34% state that minimum balance requirement is the reason for not having a bank account.

TABLE 3
Attitude towards Financial Services/Financial Matters

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total score	%	Rank
I find it satisfying to spend money rather than save it for long term	165	128	18	66	16	393	3.27	VII
I set long term financial goals and strive to achieve them	110	308	54	6	-	478	3.98	I
I keep a close watch on my financial	180	168	114	6	1	469	3.9	II

affairs								
Before buying a product, I carefully consider whether I can afford it	175	196	51	34	2	458	3.81	IV
Income stability impacts my willingness to use financial products.	200	208	45	2	12	467	3.89	III
Employment status impacts my ability to access financial products	130	144	90	52	2	418	3.48	V
Collateral requirements impact my ability to borrow from financial institutions	135	148	66	64	2	415	3.45	VI
I do not have enough money for daily basic expenses.	85	92	96	64	16	353	2.94	VIII

Source: Primary data

INFERENCE:

The above table using Likert scaling technique represents the attitude of the respondents towards financial services/matters. The ranking table clearly reveals that, the “I set long term financial goals and strive to achieve them” has the highest score of 3.98 and therefore it is ranked first, followed by “I keep a close watch on my financial affairs, Income stability impacts my willingness to use financial products, Before buying a product I carefully consider whether I can afford it, Employment status impacts my ability to access financial products, Collateral requirements impact my ability to borrow from financial institutions, I find it satisfying to spend money rather than save it for long term and I do not have enough money for daily basic expenses”.

Thus, “I set long term financial goals and strive to achieve them” was ranked first.

TABLE 4
Ranking the Prevalence of Financial Knowledge

Concept	R1	R2	R3	R4	R5	R6
Ability to do mathematical division	40	23	24	15	7	11
Understanding time value of money	13	15	16	48	14	14
Understanding interest component on loan	10	16	42	29	19	4
Concept of inflation	21	43	27	11	14	4
Understanding risk-return relationship	18	15	8	13	51	15
Diversification of investments	22	7	4	5	13	69

Rank	$100(R_{ij}-0.5)/N_{ij}$	Percent position	Garret Rank
1	$100(1-0.5)/6$	8	77
2	$100(2-0.5)/6$	25	63
3	$100(3-0.5)/6$	42	54
4	$100(4-0.5)/6$	58	46
5	$100(5-0.5)/6$	75	37
6	$100(6-0.5)/6$	92	22

Concept	1		2	3	4	5	6	Total	Mean score	Rank
Ability to do mathematical division	3080		1449	1296	690	259	242	7016	58.46	I
Understanding time value of money	1001		945	864	2208	518	308	5844	48.7	IV
Understanding interest component on loan	770		1008	2268	1334	703	88	6171	51.42	III
Concept of inflation	1617		2709	1458	506	518	88	6896	57.46	II
Understanding risk-return relationship	1386		945	432	598	1887	330	5578	46.48	V
Diversification of investments	1694		441	216	230	481	1518	4580	38.16	VI

Total	Mean score	Rank
7016	58.46	I
5844	48.7	IV
6171	51.42	III
6896	57.46	II
5578	46.48	V
4580	38.16	VI

INFERENCE:

The above table shows the ranking of prevalence of financial knowledge on a given scale. It is observed that the ability to do mathematical division was ranked first, concept of inflation

was ranked second, understanding the interest component on loan was ranked third, understanding time value of money was ranked fourth, understanding risk-return relationship was ranked fifth and diversification of investments was ranked sixth. Thus, ability to do mathematical division was ranked first.

TABLE 5

Testing the Relationship between Monthly Income and Payment of Bills on Time

Monthly Income	Payment of Bills on Time			Row Total
	Always	Sometimes	Never	
Less than Rs.2500	8	7	1	15
Rs.2501 – Rs.5000	8	6	0	14
Rs.5001 – Rs.10000	4	7	9	20
Above Rs.10000	47	18	5	70
Column Total	67	38	15	120

Rows and Columns	O	E	O – E	$(O - E)^2$	$(O - E)^2/E$
R_1C_1	8	8.38	-0.38	0.14	0.017
R_2C_1	8	7.82	0.18	0.03	0.004
R_3C_1	4	11.17	-7.17	51.41	4.6
R_4C_1	47	39.08	7.92	62.73	1.6
R_1C_2	7	4.75	2.25	5.06	1.06
R_2C_2	6	4.43	1.57	2.46	0.55
R_3C_2	7	6.33	0.67	0.45	0.07
R_4C_2	18	22.17	-4.17	17.39	0.78
R_1C_3	1	1.88	-0.88	0.77	0.41
R_2C_3	0	1.75	-1.75	3.06	1.75
R_3C_3	9	2.5	6.5	42.25	16.9
R_4C_3	5	8.75	-3.75	14.06	1.61
$\Sigma(O - E)^2/E$					29.351

$$\text{DEGREE OF FREEDOM} = (r-1) \times (c-1)$$

$$= (4-1) \times (3-1)$$

$$= 3 \times 2$$

$$= 6$$

At 5% level of significance, the table value for 6 degrees of freedom is 12.592. The calculated value is 29.351 which is greater than the table value. Thus, the null hypothesis (H_0) is rejected. It is concluded that, there is a significant relationship between monthly income and payment of bills on time.

FINDINGS:

- Most of the respondents found the procedure for opening a bank account to be moderate
- Major proportion of the respondents have the habit of preparing a budget, setting up an emergency fund and investing their money
- Majority of the respondents prepare informal financial networks instead of the banking system
- Most of the respondents think that opening up more branches will help financial institutions to be more inclusive

SUGGESTIONS:

To the government and financial institutions:

- Financial education should begin at a very early age. It should be incorporated into the school curriculum
- Government should draft policies to allow students to open bank accounts and operate them on their own (Unlike the current scheme which requires the natural guardian to operate the accounts of a minor). If banks find it difficult for accommodating children, post offices can provide such services
- Banks usually designate their security guards/peons with the task of helping customers and answering their queries. It is advisable to appoint a proficient and patient person solely for interacting with customers
- Banks/financial institutions can train local volunteers and community leaders to conduct workshops and offer support to community members
- Government can offer incentives and rewards to financial institutions that actively participate in promoting financial inclusion and literacy among the masses

To the individuals:

- Every individual should undertake an assessment of one's own financial requirements and aspirations. They should set surmountable financial goals and strive to achieve them
- Individuals must be vigilant against fraud and exploitation. They should be able to identify the prevalent scams and manipulative strategies. Cultivating a routine of regular news watching is an effortless route to financial awareness

CONCLUSION:

The concepts of financial inclusion and financial literacy transcends mere access to bank accounts. It is about providing the tools and opportunities necessary for individuals to take control of their financial destinies and strengthen their overall resilience. Achieving widespread financial inclusion and literacy requires a concerted effort from all the stakeholders-government, financial institutions, society and individuals themselves.

This study highlights the importance of bringing formal financial services to every citizen who wants them and maximising such access specially for the impoverished. In conclusion, the country should work towards inclusive governance in order to achieve inclusive growth, for inclusive growth alone will raise the standards for sustainable living.

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CHALLENGES FACED BY WOMEN ATHLETICS IN THOOTHUKUDI CITY

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ABSTRACT

Women athletes in Thoothukudi face a variety of obstacles that hinder their quest for sporting achievement. Objectives of the Study are to examine the gender pay gap, societal stereotypes, sexual harassment and abuse and balancing sports careers with family responsibilities. Primary data and Secondary data was used in this study to collect the data. A purposive sampling technique is adopted to select 104 respondents who are women athletes actively participating in sports within Thoothukudi City. Create and promote programs that give both genders equal opportunity and equal remuneration in sports, including access to training, tournaments, and resources. Provide stricter penalties for the offenders. Establish secure channels for reporting issues and offer victims' support. In order to overcome these obstacles, athletes, sports organizations, legislators, and the general public must work together to promote equality of opportunity, remove stereotypes, and create an encouraging atmosphere for women in sports.

Key words: Women Athletics, Gender Pay Gap, Societal Stereotypes, Sexual Harassment and Abuse

INTRODUCTION

Athletics, often referred to as track and field, is a dynamic and encompassing sport that showcases the pinnacle of human physical prowess. Female athletes have achieved notable progress, surmounting obstacles and questioning conventional beliefs. Women athletes in Thoothukudi face a variety of obstacles that hinder their quest for sporting achievement. Even with the incredible progress made toward gender parity, from restricted access to resources and training facilities to pervasive social preconceptions. The purpose of this study is to explore the complex web of obstacles that Thoothukudi female athletes must overcome to shed light on the various problems that impede their progress. Understanding these obstacles is imperative to execute focused treatments and cultivate an environment that empowers women athletes to flourish and overcome obstacles.

Despite significant progress, female athletes in Thoothukudi face considerable barriers that impact their sporting success. Nationally, research indicates that women athletes receive only 4% of total sports funding, highlighting a critical disparity in resources (National Women's Sports Foundation, 2023). In Thoothukudi, this issue is exacerbated by limited access to training facilities, with only 30% of female athletes reporting adequate training infrastructure compared to 60% of their male counterparts (Local Sports Survey, 2024). Social preconceptions further complicate their journey; a study found that 50% of female athletes in Tamil Nadu experience discouragement from traditional gender norms, affecting their participation and performance (Rana, 2020).

Moreover, barriers such as inadequate financial support and lack of specialized coaching contribute to the challenges. Only 20% of female athletes receive scholarships or financial aid, compared to 45% of male athletes (Sports Authority of India, 2024). This disparity limits their ability to compete at higher levels and achieve their full potential. Addressing these issues through targeted interventions and support mechanisms is crucial for fostering an environment where female athletes in Thoothukudi can excel and overcome the challenges they face.

REVIEW OF LITERATURE

1. Adhikary, D. B. (2020). "Sports and Social Capital: A Qualitative Study on Women Athletes with Disabilities", this study focuses on the conversation around the intersections of gender, disability, and sports in the development and upkeep of social capital among five female athletes with impairments. Narrative and content analysis were used to conduct a qualitative study based on primary and secondary data. Even though the study only included five respondents, it still provides a broad picture of the value of sports for individuals with impairments, particularly for women, in overcoming both physical and mental limitations. One of the study's primary limitations is the small sample size of respondents. The findings suggest that sports may help people build social capital that enables them to overcome some physical and emotional obstacles. The study ultimately demonstrates the advantages of the socio-cultural facets of social capital.
2. Baghel, B. K. (2021), "Comparative study of personality among unmarried and married female athletes", the purpose of this study was to compare married and single female athletes' personality attributes. It was predicted that married and single female

athletes would differ significantly in their personality features. 400 (200 single and 200 married) female athletes from various sports and Indian states were chosen at random to compete in the Masters Championship (married athletes only) and the Open National Games or All India Intervarsity Games for two years in a row. The individuals' ages ranged from 20 to 35. The 44-item Big Five Personality Inventory was the instrument used to gather the data. The Mann-Whitney U test and the independent t-test were used to analyze the data. It is possible to conclude from the data that married female athletes are more outgoing, while single female athletes are more conscientious, open, agreeable, and neurotic. It should be mentioned that the current study was only a comparison, and more research will be required to determine how athletes truly understand their behaviour in competitive sports settings. Once more, more investigation is required to determine the true cause of the differences and similarities found in this study. To maximize the experience of participation in sports and exercise activities, coaches and players may find it helpful to elaborate on this information.

3. Rajesh (2021). "Role of socio-economic status and emotional intelligence on sports attainments: a cross-sectional study with women athletes in Kerala, India, This study noted that sports around the world have a reputation for uniting people despite differences in age, gender, colour, and social standing. This study looked into the relationship between socioeconomic status, emotional intelligence and athletic achievement in college track and field athletes. The study's sample comprised two hundred and eleven (N = 211) female athletes who were chosen from institutions in Kerala, India that were top performers in track and field sports. Descriptive statistics, Pearson product-moment correlation, one-way and two-way ANOVA, and the Chi-square test were used to analyse the data. The study's findings showed a significant difference between socioeconomic status and emotional intelligence achievement levels, and they also found a significant correlation between the athletes' accomplishments and emotional intelligence but not socioeconomic status. International athletes had the highest levels of emotional intelligence and socioeconomic status, according to the study's findings.
4. Schneider (2023). "A six-country study of coaches' perspectives of girls' body image concerns in sport and intervention preferences", Athletes' body image is greatly influenced by their coaches, who may also reinforce negative body ideals and feel

unprepared to handle body image issues. Few useful tools are available, and there hasn't been much research done on coaches' attitudes and views. The current study investigated the views of coaches toward female athletes' bodies and their preferences for interventions related to body image. Thirty-four coaches (41% female; age = 31.6 years; standard deviation = 10.5) from the US, UK, Mexico, France, India, and Japan participated in semi-structured focus groups and answered an online questionnaire. Eight first-order themes were identified through template analysis of survey and focus group data, and these were categorized into three groups: (1) perspectives on body image among girls in sport; (2) preferences for intervention design (intervention content, accessibility, participation incentives); and (3) cross-cultural considerations (acknowledging your privilege, cultural and societal norms). There were two identified integrative themes: (1) girls' withdrawal from sports; and (2) the community's role. Coaches believed that girls' body image posed a serious obstacle to participating in sports and that this issue needed to be addressed in a structured and approachable way.

5. Armendáriz, M. L. (2023). “Anthropometric characteristic, somatotype, and body composition of Indian Female Combat Sport Athletes: A comparison between Boxers, Judokas, and Wrestlers”, this study aimed to discover the anthropometric traits of Indian female combat athletes as well as compare and ascertain the somatotypes of these athletes that are peculiar to their sport (wrestling, judo, and boxing). Ninety-nine female combat sports athletes at the national level—40 boxers, 25 judokas, and 34 wrestlers—who participate in regular national and international events were included in the study. Measurements of body mass, stature, seven skinfold locations, three girths, and two breadths were taken using anthropometry. The unique demands of each sport may be the reason for the notable variations in anthropometric traits found in the somatotypes of Indian female combat athletes. Coaches and practitioners should take into account sport-specific training plans that take into account the anthropometric traits and somatotypes of female athletes who compete in boxing, judo, and wrestling.

STATEMENT OF THE PROBLEM

In Thoothukudi city, women athletes face significant challenges that hinder their participation and success in sports. Key issues include inadequate infrastructure and facilities

tailored to women's needs, which limit their training and competitive opportunities. Societal stereotypes and cultural norms create a discouraging environment, often viewing women's athletic pursuits as secondary to traditional roles. This is exacerbated by the poor promotion of women's sports in the media and insufficient representation at local sporting events, which deprive young girls of role models and diminish their aspirations in athletics. To address these challenges, a comprehensive approach is necessary. This includes developing dedicated sports facilities, promoting cultural shifts through education and advocacy, increasing financial investments in women's sports, and running awareness campaigns to foster inclusivity and equal opportunities. Delving deeper into Thoothukudi's local context reveals that traditional gender roles and a lack of community support significantly impact women's ability to engage in sports.

OBJECTIVES OF THE STUDY

1. To examine the gender pay gap in women's athletics.
2. To analyze the influence of societal stereotypes on the perception of women in athletics.
3. To assess the impact of sexual harassment and abuse on women in athletics.
4. To examine the challenges women athletes face in balancing sports careers with family responsibilities.

In many parts of Thoothukudi city, traditional gender roles often dictate that women prioritize household responsibilities over personal pursuits like sports. There can be societal pressure for women to conform to these roles, which might limit their participation in sports activities. In more progressive families, women might receive encouragement to participate in sports, while in conservative families, they might face resistance. The availability of sports facilities and opportunities for women in Thoothukudi can be limited compared to urban centers. Thoothukudi has a vibrant culture with many local festivals and events, which sometimes include traditional sports. However, these are often male-dominated. Surveys collected data on pay disparities, with percentage analysis highlighting earnings differences. Data analyzed using Likert's scale and Chi-Square tests. 44% of surveyed participants reported harassment; responses were analyzed with statistical tests. Surveys evaluated career-family balance challenges and family support significance analyzed with Chi-Square tests.

RESEARCH METHODOLOGY

Sampling Design	Purposive sampling
Period of the study	December 2023 - March 2024
Data used	Primary and Secondary data
Test for analysis	Percentage Analysis, Pie-chart, Likert's scale, Garrett Ranking and Chi-Square

LIMITATIONS OF THE STUDY

- The study was conducted in a specific location, its conclusions might not apply outside of Thoothukudi.
- Due to the study's small sample size, not all Thoothukudi female athletes' varied experiences and viewpoints may be adequately represented.
- The study might not have included all of the difficulties that female athletes encounter, thereby leaving out crucial information.

RESULTS AND DISCUSSIONS

Table No. 1 Sports Participated

Events	No. of Respondents	Percentage (%)
Sprints	7	6.7
Long jump	9	8.7
Triple jump	6	5.8
Relay races	11	10.6
Javelin	9	8.7
Hammer throw	2	1.9
Discus throw	4	3.8
Race walking	3	2.9
Marathon	10	9.6
Shot put	7	6.7
High jump	4	3.8
Pole Vault	3	2.9
Hurdling	5	4.8
Swimming	5	4.8
Cycling	7	6.7
Gymnastics	0	0
Taekwondo	0	0
Running	12	11.6
Total	104	100

The Table No. 1 inferred that 6.7% of the respondents participated in sprints, 8.7% of the respondents participated in long jump, 5.8% of the respondents participated in triple jump, 10.6% of the respondents participated in relay races, 8.7 of the respondents participated in javelin, 1.9% of the respondents participated in hammer throw, 3.8% of the respondents participated in discus, 2.9% of the respondents participated in race walking, 9.6% of the respondents participated in marathon, 6.7% of the respondents participated in shot put, 3.8% of the respondents participated in high jump, 2.9% of the respondents participated in pole vault, 4.8% of the respondents participated in hurdling, 4.8% of the respondents participated in swimming, 6.7% of the respondents participated in cycling, 11.6% of the respondents participated in running and there is a zero respondents for gymnastics and taekwondo.

Table No. 2 Criticism of Women Sports

Opinion	No. of Respondents	Percentage (%)
Less exciting than men's sports	33	32
Less skilful than men's sports	43	41
Less competitive than men's sports	28	27
Total	104	100

The Table No. 2 inferred that 32% of the respondents criticised for less exciting than men's sports, 41% of the respondents criticised for less skillful than men's sports and 27% of the respondents criticised for less competitive than men's sports.

Table No. 3 Challenges Faced By Women Athletes

Particulars	Average	Rank
Lack of fund for equipment	3.80	I
Inadequate sponsorship	3.69	II
Low price money and earnings	3.61	V
Limited media attention	3.43	XI
Low level coaching and training	3.36	XII
Gender discrimination	3.51	VII
Facing harassment and abuse	3.65	III
Restricting women participation	3.63	IV
Fewer opportunities	3.51	VII
Inadequate medical support	3.44	X

Health concerns	3.45	IX
Balancing a career with family and study/work life	3.61	VI
Traveling for competitions	3.06	XIII

The Table No. 3 inferred that lack of fund for equipment is the major challenge faced by the respondents that has been rank as I, inadequate sponsorship rank as II, facing harassment and abuse rank as III, restricting women participation rank as IV, both low price money and earnings and balancing a career with family and study/work life were rank as V, gender discrimination and fewer opportunities are rank as VII, health concerns rank as IX, inadequate medical support rank as X, limited media attention rank as XI, low level coaching and training rank as XII and travelling for competitions rank as XIII.

Table No. 4 Opinion about Women Faced in Sexual Harassment

Opinion	No. of Respondents	Percentage (%)
Yes	46	44
No	26	25
Maybe	32	31
Total	104	100

The Table No. 4 inferred that 44% of the respondents said that women in athletics have experienced sexual harassment or abuse, 25% of the respondents said that women in athletics have not experienced sexual harassment or abuse and 31% of the respondents said that may be women in athletics experienced sexual harassment or abuse.

Table No. 5 Respondents Face Challenges in Balancing Sports Career with Family and Personal Responsibilities and Family Support

Null Hypothesis (Ho):

There is no significance relationship between the respondents face challenges in balancing sports career with family and personal responsibilities and family support.

Alternative Hypothesis (H1):

There is a significance relationship between the respondents face challenges in balancing sports career with family and personal responsibilities and family support.

$$X^2 = \sum (O-E)^2 / E$$

Supportive measures Opinion	Very Supportive	Somewhat Supportive	Not Supportive	Total
Yes	21	26	7	54
No	2	12	2	16
Maybe	11	15	8	34
Total	34	53	17	104

Rows & columns	O	E	O-E	(O-E) ²	(O-E) ² / E
R1C1	21	17.65	3.35	11.22	0.64
R2C1	2	5.23	- 3.23	10.43	1.99
R3C1	11	11.12	- 0.12	0.01	0.001
R1C2	26	27.52	- 1.52	2.31	0.08
R2C2	12	8.15	3.85	14.82	1.82
R3C2	15	17.33	- 2.83	5.43	0.31
R1C3	7	8.83	-1.83	3.35	0.38
R2C3	2	2.62	- 0.62	0.38	0.15
R3C3	8	5.56	2.44	5.95	1.07
					X² = 6.441

Degrees of Freedom

$$= (r-1) (c-1)$$

$$= (3-1) (3-1)$$

$$= 2 \times 2$$

$$= 4$$

The table value for 4 degrees of freedom at 5% level of significance is 9.488. It is found that the calculated value i.e., 6.441 is less than the table value. Thus the result is independent. Hence it is concluded that there is no significant relationship between the respondents face challenges in balancing sports career with family and personal responsibilities and family support. Therefore Null Hypothesis is accepted.

In discussing the results, it is critical to link findings back to existing literature to provide a comprehensive analysis. The study identified that women athletes in Thoothukudi face significant challenges, such as lack of funding for equipment, inadequate sponsorship, and gender discrimination. These issues align with findings from Adhikary (2020), who

emphasized the necessity of social capital for overcoming obstacles in sports, particularly for women with disabilities. Furthermore, Brisbine (2020) highlighted the impact of physical challenges like breast pain on female athletes' performance, reflecting the broader context of physical and psychological barriers identified in this study. Rana (2020) and Rajesh (2021) also discuss the importance of socio-economic status and emotional intelligence in athletic achievement, underscoring the complex interplay of personal and societal factors influencing women athletes' success. Finally, Armendáriz (2023) provides a comparative analysis of physical traits in female combat athletes, which underscores the need for sport-specific support highlighted by the current study. Thus, integrating these references enriches the discussion, illustrating that the challenges faced by women athletes in Thoothukudi are part of broader systemic issues observed globally.

FINDINGS

- Most of the respondents (11.6%) participated in running.
- Most of the respondents (41%) criticised for less skillful than men's sports.
- Majority (3.80) of the respondents said that lack of fund for equipment is the major challenge faced by them and that has been rank as I.
- Most of the respondents (44%) said that women in athletics have experienced sexual harassment or abuse.
- Most of the respondents (28%) said that to prevent harassment by providing stricter penalties for offenders.

The findings highlight several issues in women's athletics, some of which are unexpected. Despite a significant participation in running (11.6%), a higher percentage (41%) perceive women's sports as less skillful than men's, indicating a persistent stereotype undermining women's capability. The high ranking (3.80) of equipment funding challenges suggests financial disparities are critical, but it's surprising this isn't a more widespread perception given the known funding issues in women's sports. The most alarming and unexpected finding is that 44% of respondents have experienced sexual harassment or abuse, reflecting a severe, underreported issue that needs urgent attention. However, only 28% believe stricter penalties for offenders are necessary to prevent harassment. This gap suggests a disconnect between the recognition of harassment as a problem and the belief in the effectiveness of stricter penalties, possibly due to skepticism about enforcement or the cultural normalization of such behavior.

SUGGESTIONS

Implement school and community-based initiatives that ensure equal access to sports for both genders. Partner with local sports organizations to offer joint training camps, tournaments, and resource sharing. Monitor participation rates and outcomes to ensure gender parity and address any disparities promptly.

Create scholarships and sponsorship programs specifically for female athletes. Collaborate with employers and educational institutions to offer flexible training schedules and childcare facilities. Ensure these programs are well-publicized and accessible, addressing both urban and rural athletes' needs.

Develop tailored training programs that address physiological differences and specific challenges faced by female athletes. Engage expert trainers and sports scientists to design these programs, and ensure they are implemented across schools, colleges, and local sports clubs.

Establish comprehensive policies and protocols to prevent and address sexual harassment in sports. Implement mandatory training for all stakeholders, create anonymous reporting mechanisms, and ensure swift, transparent handling of complaints. Enforce strict penalties for offenders and provide continuous support for victims.

Invest in modernizing sports facilities to meet female athletes' needs, including gender-specific locker rooms, training equipment, and sports medicine centers. Ensure equitable distribution of resources across urban and rural areas, and maintain facilities to high standards through regular inspections and upgrades.

CONCLUSION

This project aims to tackle the challenges that hinder women's participation, progression, and success in athletics. To address these issues, a multifaceted approach is needed. Initiatives should challenge and dismantle gender biases within sports institutions to ensure equitable treatment and opportunities for female athletes. Increasing the representation of women in leadership roles within sports organizations is crucial for fostering supportive and inclusive environments. Collaboration among athletes, sports organizations, legislators, and the public is essential to promote equality, remove gender stereotypes, and create a positive atmosphere for women in sports. Women athletes deserve respect, acknowledgment, and opportunities, achievable only through collective efforts.

Future research should focus on the intersection of gender with factors like race, socioeconomic status, and disability in sports participation. Understanding the psychological impacts of gender biases and harassment on women athletes can highlight necessary support systems. Evaluating the effectiveness of interventions, such as mentorship programs and policy changes, in reducing barriers is essential. Additionally, examining how media representation affects public perceptions and opportunities for female athletes can be beneficial. Exploring global perspectives on women's sports can uncover diverse challenges and effective strategies for promoting equity.

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INVESTMENT BEHAVIOUR OF GOVERNMENT EMPLOYEES IN THOOTHUKUDI

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ABSTRACT

Investment has been an activity confined to the rich and government-salaried class in the past. India needs a very high rate of investments to make a bound forward in efforts to attain a high level of growth. Since the beginning of planning, the prominence was on investments, the primary instruments of economic growth and increase in national income. This study attempts to premeditate the investment preferences of a salaried group of people using a convenient sampling method.

The outlook from the employees belongs to salaried earners, and the population is fixed at 120. Instead of studying the complete range of investors, it is focusing only on one segment called salaried Government employees. Finally, it is concluded that the government salaried group regardless of age and annual Income, besides their occupation and marital status they used to prefer the investment option which will provide the long-term benefit and highly secured cum profitable avenues.

KEYWORDS:

Investment avenues, Investment behaviour, Rate of return and Risk preference,
Government employees.

INTRODUCTION:

A country's economic growth and development can be used to determine its health. Economic growth measures the increase or decrease in an economy's ability to produce goods and services over time. The current commitment of funds to maximize future returns is referred to as investment. The primary goal of every investor is to maximize returns while minimizing risk. Savings are the first step for any investor. The various investment avenues for people to invest their money are post office schemes, mutual funds, bank deposits, RBI bonds, share market, and life insurance. An investor can select from a variety of funds based on his risk tolerance, financial objectives, and investment avenues. With the savings, in various options available to the people, the money acts as the driver for the growth of the country.

MATERIALS AND METHODS

REVIEW OF LITERATURE:

(Leena Roy Mallick & Shantanu Chakraborty, 2020) This research found that an individual's life is greatly impacted by their financial decisions. According to the results, it can be said that the interaction of the different investor behaviour dimension propriety, financial literacy, savings attitude, and risk attitude—influences how investors behave.

(Rathi K.N, 2022) This study has selected the investment pattern of Government employees, a unique group of individuals who have respectful behaviour in society. The investment pattern included the objectives, perceived factors, Risk associated and the avenues selected by the employees. The demographic factors are partially affecting the investment pattern.

(Mahbub Basha Shaik and M Khetan, 2022) This study on “financial literacy and investment behaviour of it professionals in India”. The purpose of the study was to get an understanding of the investment and saving behaviour of the professionals in the Information Technology industry.

(Raghavendra K S and Meryn R George, 2022) this study aims to measure the impact of demographic factors on the investor's choice of investment and to identify the difference in various objectives, Influence sources and investor's behaviour as per the investment pattern. The study reveals that criteria of age, gender, educational qualifications, occupation, marital status, and annual income do influence or have an impact on the investor as regards awareness of investment instruments, factors influencing investment, preference of investment instruments etc.

(Kalimuthu M and S Vibharashmi, 2023) this study tries to analyze the employee's awareness level about demographic factors and various other factors before investing. The study also reveals most of the employees prefer Gold, Bank deposits, Real Estate etc., as investment options, there is a lack of awareness about other Insurance and post Office Saving Schemes offered by the Central Government.

STATEMENT OF THE PROBLEM:

This study aims to analyse the investment behaviour of the government employees in Thoothukudi. This study is aimed at finding the awareness level of government employees

regarding different Investment avenues. This study aims to identify the key factors influencing investment decisions among government employees including risk tolerance, finance knowledge, and job stability. It is also meant to study the investment behaviour which varies according to the age, educational background, occupation, the risk perceived and the return expected and also to ascertain the impact of the investment behaviour of the people on the economy. Employees invest in various schemes and securities with or without an awareness of investment avenues.

OBJECTIVES OF THE STUDY:

- To find out the various avenues that give a high rate of return on investment.
- To find out the needs and importance of investment.
- To find out the best investment plan for Government employees.
- To analyze the factors influencing their investment decisions.
- To analyze the saving habits of Government employees.
- To analyze the level of awareness of Government employees as regards various investment avenues.

RESEARCH METHODOLOGY:

Period of the study	December 2023- March 2024
Sampling Design	Convenience sampling
Data used	Primary and Secondary data
Framework of Analysis	Percentage Analysis, Pie-chart, Likert's scale, Garrett Ranking, Chi-Square test

LIMITATION OF THE STUDY

- Some were reluctant to share knowledge regarding income and investment decisions, which they thought were personal.
- All the investment avenues are not covered in the study.

- The primary data has been collected from a structured questionnaire to a sample of investors in Thoothukudi city, which cannot reflect the opinion of the whole population.

RESULTS AND DISCUSSIONS:

TABLE 1

Relationship between Investment Decisions and Confidentiality in Making Decisions

H_0 = There is no significant relationship between investment decisions and confidentiality in making decisions.

H_1 = There is a significant relationship between investment decisions and confidentiality in making decisions.

Confidentiality in making decision Investment Decision	Yes	No	Total
Independent	57	8	65
Dependent	46	9	55
Total	103	17	120

$$X^2 = \sum (O - E)^2 / E$$

Rows & Column	O	E	O-E	$(O - E)^2$	$(O - E)^2 / E$
R1C1	57		1.21	1.46	0.026
R2C1	46	47.2	-1.2	1.44	0.030
R1C2	8	9.2	-1.2	1.44	0.156
R2C2	9	7.79	1.21	1.46	0.187
					0.399

Source: Primary data

$$\begin{aligned} \text{Degrees of freedom} &= (r - 1) (c - 1) \\ &= (2 - 1) (2 - 1) \\ &= 1 \end{aligned}$$

$$V = 1: X^2 0.05 = 3.84$$

INTERPRETATION:

The above table 3.29 indicates 1 degree of freedom at a 5% level of significance. The calculated value is less than the table value. Thus, the null hypothesis is accepted. Therefore there is no significant relationship between investment decisions and confidentiality in making decisions.

TABLE 2
Influence of Investment Behavior Assessment

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total	Rank
Confident about investment decisions	175	240	72	0	1	488	I
Comfortable with taking risks in investment choices	85	196	138	16	0	435	V
Review or reassess the investment portfolio	130	164	129	16	2	441	IV
Trust government-backed investment options as secure choices	190	168	87	20	1	466	II
Perception of job security significantly influences investment decisions	125	240	78	6	6	455	III
Grand Total						2285	

Source: Primary data

Interpretation:

The above table reveals that the level of satisfaction is higher when they have confidence about their investment decisions has been ranked as **I** while the next rank for they trust government-backed investment options as secure choices holds **II** rank, perception of job security significantly influences investment decisions as rank **III**, review or reassess investment portfolio as rank **IV** and comfortable with taking risks in investment choices as rank **V** which is ranked as the least satisfied.

TABLE 3
Investment Plans Based on Preferences

Particulars	Ranks given by Respondents					Total	Score (%)	Rank
	1	2	3	4	5			
National Pension Scheme(NPS)	3075	1740	500	0	1000	6315	52.63	II
Sukanya Samriddhi Yojana	2925	2460	1450	440	0	7275	60.63	I
Life Insurance	1425	660	2400	1280	250	6015	50.13	III
Senior Citizen Savings Scheme(SCSS)	0	1200	1650	2680	0	5530	46.08	IV
Public Provident Fund (PPF)	1575	1140	0	400	1750	4865	40.54	V

Source: Primary data

INTERPRETATION:

The above table reveals that respondents have given top priority to Sukanya Samriddhi Yojana ranked as I with a Garrett score of 60.63 per cent followed by National Pension Scheme (NPS) ranked as II with a score of 52.63 per cent, Life Insurance ranked as III with score of 50.13 per cent, Senior Citizen Savings Scheme (SCSS) ranked as IV with the score of 46.08 and Public Provident Fund (PPF) ranked as V with score of 40.54 percent for the Investment plans based on preferences.

TABLE 4
Preferred Investment Option for Tax Reduction

Classification	No. of Respondents	Percentage (%)
Tax Saving Mutual Funds	13	11
Life Insurance	32	25
Pension Plans	15	13
Government Bonds	11	8
Health Insurance For Mediclaim	3	3
Senior Citizen Savings Scheme (SCSS)	3	3
Ulup (Unit Linked Insurance Plan)	3	3
Fixed Deposit	20	17
PPF (Public Provident Fund)	3	3
Sukanya Samariddhi Account	4	3
Home Loans	13	11
Others	0	0
Total	120	100

Source: Primary data

INTERPRETATION:

From the above table, it is inferred that 11% of the respondents chose tax-saving mutual funds as their first choice for reducing income tax, 25% of the respondents chose life insurance, 13% of the respondents chose pension plans, 8% of the respondents choose government bonds, 3% of the respondents choose health insurance or medic claim, Senior Citizen Savings Scheme, ULIP, PPF and Sukanya Samriddhi Account, 17% of the respondents choose fixed deposit, 11% of the respondents choose home loans.

Thus, it is inferred that the majority (25%) of the respondents selected life insurance as their first choice for reducing income tax.

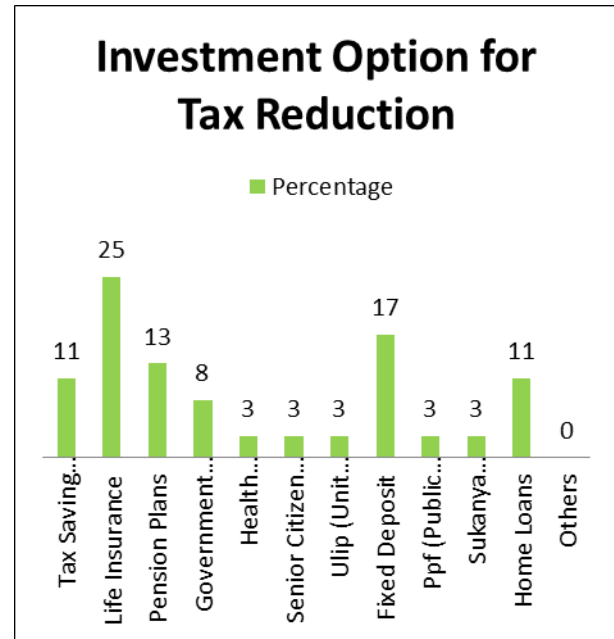
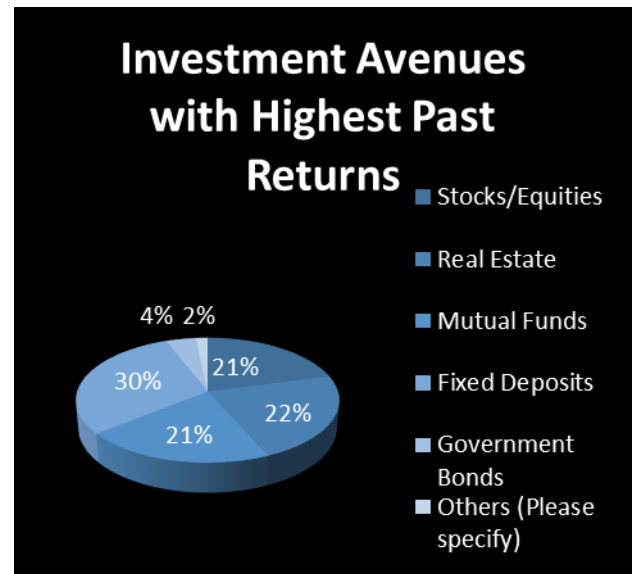

CHART

TABLE 5
Investment Avenues with Highest Past Returns

Classification	No. of Respondents	Percentage (%)
Stocks/ Equities	25	21
Real Estate	27	22
Mutual Funds	25	21
Fixed Deposits	36	30
Government Bonds	5	4
Others	2	2
Total	120	100



Source: Primary data

INTERPRETATION:

From the above table it is inferred that 21% of the respondents answered that stocks and equities have provided them with the highest returns in the past, 22% of the respondents answered real estate, 21% of the respondents answered mutual fund, 30% of the respondents answered fixed deposits, 4% of the respondents answered government bonds and 2% of the respondents answered other investment avenues.

Thus, it is inferred the majority (30%) of the respondents say fixed deposits have provided them with the highest returns in the past.

MAJOR FINDINGS:

- ❖ The majority (25%) of the respondents selected life insurance as their first choice for reducing income tax.
- ❖ The majority (30%) of the respondents say that fixed deposits have provided them with the highest returns in the past.
- ❖ From the survey, the respondents have given top priority to the Sukanya Samriddhi Yojana Scheme (SSY).
- ❖ From the survey, the respondents have a high level of confidence about their investment decisions.

SUGGESTIONS:

- ❖ Government employees should try to develop intellectual property of their own. It will expand their knowledge and develop investment skills, thereby understanding the significant aspects like liquidity of assets and Investment Avenue.
- ❖ Investment in the form of bank deposits has been found most popular among government employees as it alone accounts for more than half of the total investment made by them in the form of financial assets. Government employees attribute safety as the main reason for investing in bank deposits. Hence, it is suggested that government employees should channel their surplus in a diversified way so that they may get good returns.
- ❖ Most investors prefer Bank Deposits and gold as investment options, there is a lack of awareness about other avenues like equity, mutual funds etc. so it is mandatory to be aware and invest in them by reading newspapers, journals and articles related to the stock market.
- ❖ The investors have to identify the market situation and price fluctuations in the precious metals.

CONCLUSION:

All age groups invest in land, buildings, insurance and bank deposits. In Thoothukudi district government employees are more aware of various investment avenues like insurance, bank deposits, small savings like post office savings etc.

The study concludes that Economic Factors, Market Factors and Financial literacy have a significant bearing on the investment behaviour of government employees in Thoothukudi. Emotional Factors and the Risk-taking ability of the Investor harm the investment behaviour of employees.

According to the study, Economic Factors have a positive influence on investment behaviour. When employees' financial situation is stable, they fully accept responsibility for their investment choices, never withdraw money from an investment before it reaches maturity, and patiently wait to see a return on their investment. On the other hand, if the employees' financial situation is poor, they will not have extra money to invest or diversify their investments.

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A STUDY ON SPENDING AND SAVING HABITS OF HOUSEWIVES

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ABSTRACT

The study is to identify trends, challenges, and opportunities that housewives face in managing their finances. The findings of this research may serve as a foundation for developing targeted interventions, financial literacy programs, and policy recommendations aimed at empowering housewives to make informed financial decisions, ultimately contributing to the economic well-being of families and society at large. The study was carried out 5 months (from December 2023 to April 2024). The questionnaire was circulated from January 2024. This study includes both Primary and Secondary data .A sample were collected in various parts of Thoothukudi .The sample size was 121. This study endeavors to unravel the layers of complexity within the spending and saving behaviors of housewives, offering a rich tapestry of insights that can inform not only academic discourse but also practical initiatives aimed at enhancing the financial well-being of households and, by extension, the larger societal framework.

KEYWORDS

Housewives, spending, savings, investment, Financial habits.

INTRODUCTION

Homemakers play a crucial role in managing their households, which frequently involves making financial decisions. Their personal finance knowledge, awareness and behavior play a big role in keeping their home secure and prosperous. In this study, we discover how homemakers acquire financial knowledge, stay informed about economic issues, and make practical financial decisions that influence the well-being of their families

Homemakers has various financial responsibilities, such as budgeting, saving, and managing expenses. Their capacity to make well-informed decisions about investment, debt management, and long-term financial planning can be influenced by their level of knowledge and awareness of financial concept. Understanding homemakers' financial challenges and opportunities is essential to appreciating the crucial role they play in the stability of their household finance.

This study embarks on an insightful exploration of the spending and saving habits of housewives, aiming to uncover the underlying factors that influence their financial decisions. By delving into the intricacies of household finances, we seek to unravel patterns, motivations, and challenges that housewives encounter in managing the economic aspects of their households.

The rationale behind this research lies in the recognition that the financial decisions made by housewives extend far beyond the confines of home, impacting the broader socio-economic fabric. The study employs a mixed-methods approach, blending qualitative and quantitative research methodologies to ensure a comprehensive understanding of the diverse factors that shape spending and saving behaviors.

As we delve into this study, key areas of exploration include the impact of cultural and societal norms, the role of income disparities, and the accessibility of financial resources on the financial decision-making processes of housewives. By shedding light on these factors, we aim to contribute valuable insights to policymakers, financial institutions, and educators, fostering a more nuanced and inclusive approach to addressing the unique financial challenges faced by housewives.

Furthermore, this research aligns with the broader goal of promoting financial empowerment and resilience among housewives. By identifying areas for intervention, such as targeted financial education programs, policy adjustments, and the development of financial products that cater specifically to the needs of housewives, we aspire to contribute to a more equitable and informed financial landscape.

In essence, this study endeavors to unravel the layers of complexity within the spending and saving behaviors of housewives, offering a rich tapestry of insights that can inform not only academic discourse but also practical initiatives aimed at enhancing the financial well-being of households and, by extension, the larger societal framework.

REVIEW OF LITERATURE

1. **Abawag et al., (2022)**, “Difficulty in maintaining and spending the

budget maintained by housewives”. A very little research has been conducted on this subject as a result of which, the problem is still not identified. It can be concluded that the difference on spending behavior of housewives while socioeconomic status was found insignificant shows what are the daily allowances of housewives from different countries. The paper tells that the women are more likely to spend on including transportation, clothing, food, parties, etc....

2. **Bona. (2021)**, “Study on purchasing pattern of housewives”. Study found that housewives choose to buy the product which will meet their interest relative to product and price. The study concluded that behavior is massively influenced by their family background. Parents also play a critical role in shaping not only the attitudes towards financial management but also life attitudes in general of their children. To improve financial habits, housewives must take some time to create concrete measures to help them keep track of their expenses. First, they should create their own budget and keep ways on how to improve it. Keeping a record of expenses will help them monitor how much money they spend on clothing, entertainment and gadgets. They should not forget to allocate money for savings because a good budget does have savings. Lastly, they should keep a positive attitude. This study failed to quantify housewives spending behavior in terms of monetary terms, since it was more qualitative in nature.
3. **Shah et al., (2021)**, This research paper is to “Study on various psychological and demographical factors that drive the spending behavior of the Indian housewives”. India just eventually moves on from everything. Yes, it did suffer a temporary halt in spending but it is how back to normal. The paper highlights how the spending demographic trend is minorly highlighted by the Indian women under the age of 50. Fueled by health and social image consciousness and the Want it all attitude, Indian women are now spending more than ever. They finally concluded that women's spending patterns differ based on different education levels, gender entertainment and investment.
4. **P. Jeevitha and K. Kanya Priya (2020)**, “To examine the saving and spending habits of housewives with reference to Coimbatore city”. The

findings of study declared that maximum number of housewives have saved less than spent but spending fields were different. The respondents regularly preferred savings bank account as their saving avenue.

5. **Kanting Sechaba Thobe jane, Olawale Factoki (2019)**, In this study, "Budgeting and Spending habits of housewives in South Africa" examined if there is a significant gender difference in the budgeting and spending habits of housewives. The findings of the study show that the majority of housewives do not have a written budget. In addition, the majority of housewives spend on groceries and fast food. Female are more likely that male have a budget. Recommendations to improve the budgeting and spending habits of housewives are suggested.

OBJECTIVES OF THE STUDY

- To know the factors influencing the savings and spending habits of housewives
- To analyze the level of awareness on savings and spending habits among housewives
- To investigate the challenges in spending and savings habit among housewives
- To analyze the level of satisfaction derived through spending and savings of housewives
- To examine the role of financial knowledge in spending and savings behaviours among housewives.

METHODOLOGY

This study includes both Primary and Secondary data. Primary data were collected from 121 respondents. Secondary data collected from authorized sources namely Government portals, Journals, books and magazines.

LIMITATIONS OF THE STUDY

- ❖ Time is one of the major constraints, which limits the effectiveness of data collection.
- ❖ The sample size is restricted to 110. Due to time constraint, the most essential information has been taken for the study.
- ❖ Some of the respondents could not answer, hence we had to use the interview schedule method.

- ❖ Reliability and accuracy of the analysis depends on the respondent's openness and truenesstowards each question in the questionnaire.

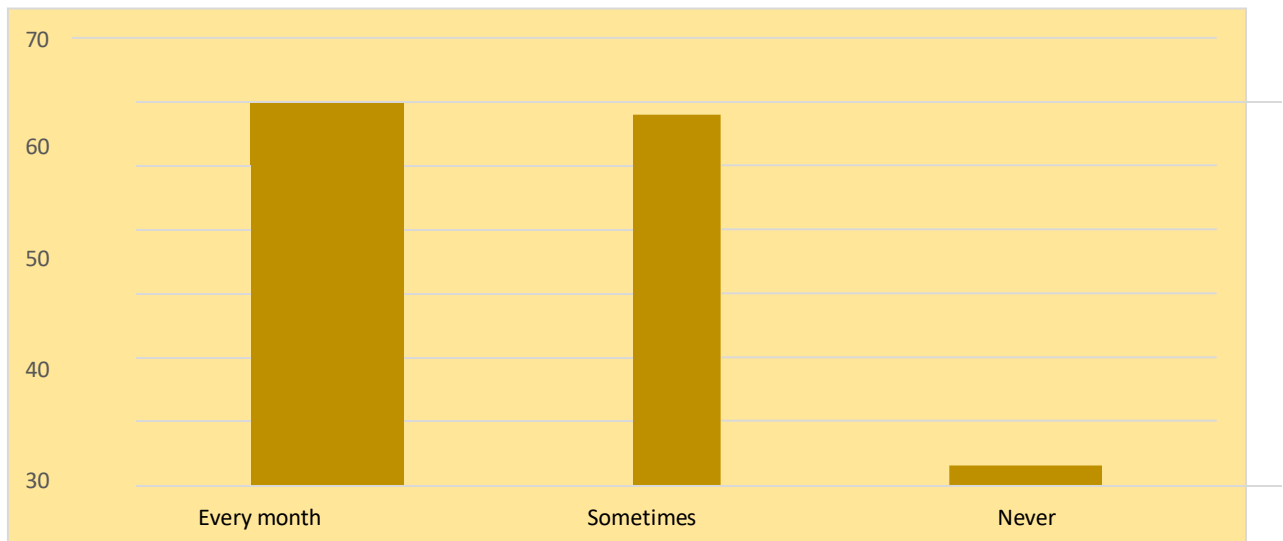
RESULTS AND DISCUSSION

Table 1
BUDGET ON HOME EXPENSES

BUDGET ON HOME EXPENSES	FREQUENCY	PERCENTAGE (%)
Every month	60	50
Rarely	58	48
Never	3	2
Total	121	100

SOURCE: Primary data

Figure 1



INTERPRETATION:

Table 1 inferred that 50 percentage of the respondents prefer budget every month, 48 percent preferbudget rarely, 2 percent never prefer any budget.

Thus, majority (50%) of respondents prepare budget on their home expenses every month.

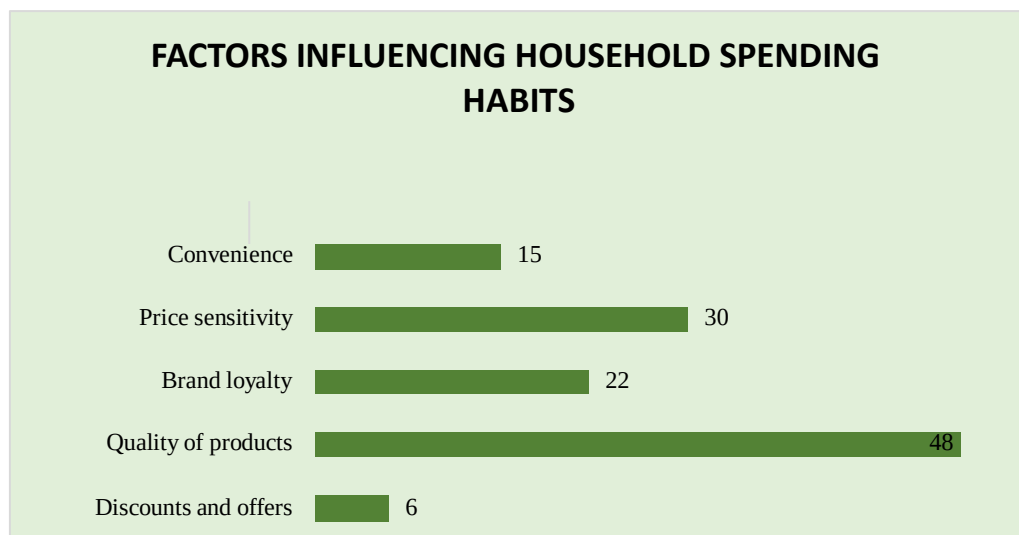
Table 2

FACTORS INFLUENCING HOUSEHOLD SPENDING HABITS

HOUSEHOLD SPENDING HABITS	FREQUENCY	PERCENTAGE (%)
Discounts and offers	6	5
Quality of products	48	40
Brand loyalty	22	18
Price sensitivity	30	25
Convenience	15	12
TOTAL	121	100

SOURCE: Primary data

Figure 2



INTERPERTATION:

Table 2 shows that 5 percent of respondents are influenced for spending habits due to discounts and offers, 40 percent are influenced by quality of the product, 18 percent are influenced by brand loyalty, 25 percent are influenced by price sensitivity, 12 percent are influenced by convenience.

Thus, majority (40%) of the respondents are influenced by quality of the product.

Table 3
INFLUENCING IN SPENDING DECISIONS

INFLUENCING IN SPENDING DECISIONS	FREQUENCY	PERCENTAGE (%)
Spouse/partner	46	38
Children	35	29
Extended family	21	17
Friends	14	12
None	5	4
TOTAL	121	100

SOURCE: Primary data

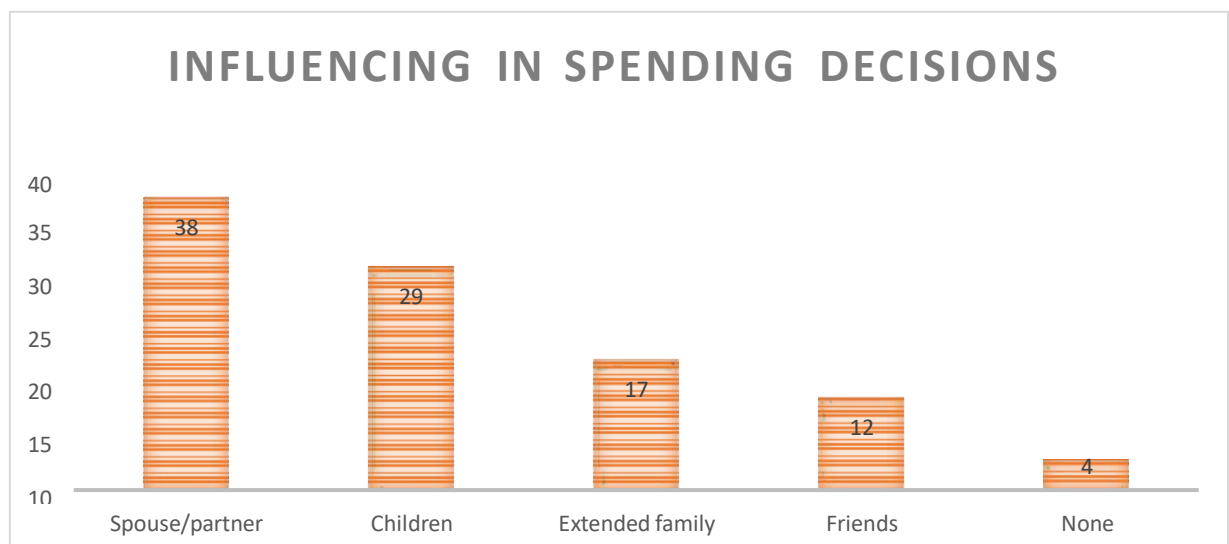
Figure 3

INTERPERTATION:

Table 3 inferred that 38 percentage of the respondents are influenced in spending decision by their partner, 29 percent of them are influenced by their children, 17 percent are influenced by extended family, 12 percent are influenced by friends and 4 percent of them are influenced by no one.

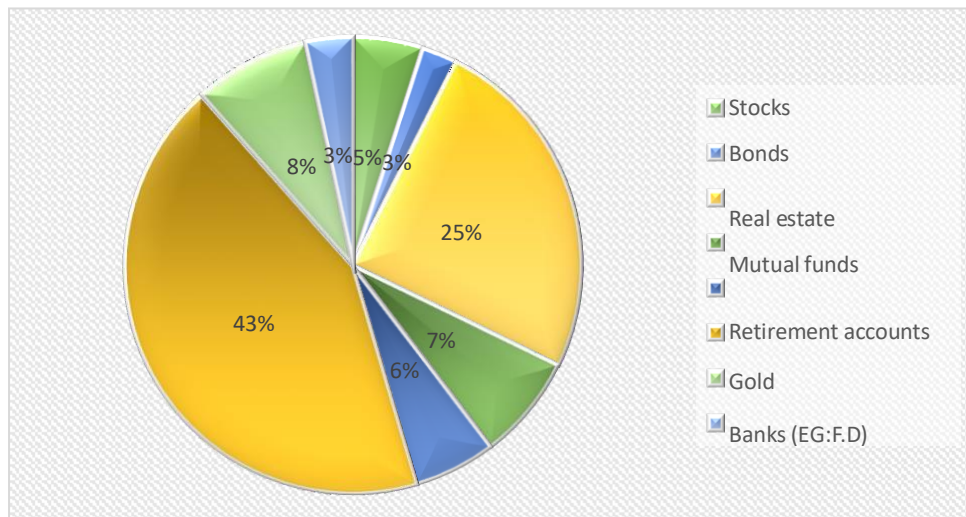
Thus, majority (38%) of the respondents are influenced by their partner in spending decision.

Table 4

**COMFORTABLE TYPE OF
INVESTMENT**

COMFORTABLE TYPE OF INVESTMENT	FREQUENCY	PERCENTAGE (%)
Stocks	6	5
Bonds	3	2
Real estate	30	25
Mutual funds	9	7
Retirement accounts	7	6
Gold	52	44
Banks (EG:F.D)	10	8
Others (please specify)	4	3
Total	121	100

SOURCE: Primary data

Figure 4


INTERPERTATION:

Table 4 states that 5 percent of the respondents are comfortable in investing in stocks, 2 percentare comfortable investing in bonds, 25 percent are comfortable investing in real estate, 7 Percent

are comfortable investing in mutual funds, 6 percent invest in retirement accounts, 44 percent of them invest in gold, 8 percent invest in Banks and 3 percent of them invest in others sectors.

Thus, majority (44%) of the respondents are comfortable investing in gold.

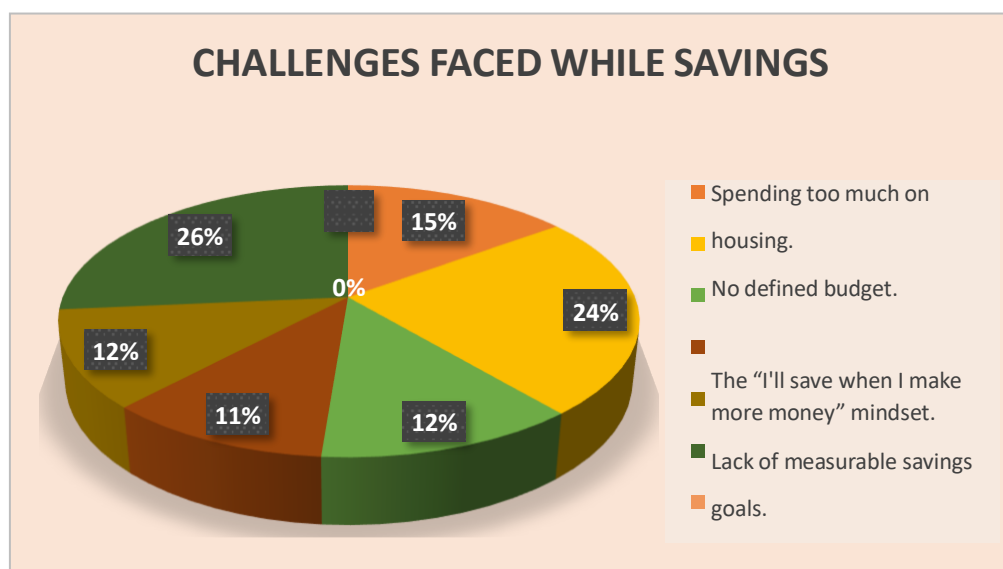
Table 5

CHALLENGES FACED WHILE SAVINGS

CHALLENGES FACED WHILE SAVINGS	FREQUENCY	PERCENTAGE (%)
Spending too much on housing.	18	15
No defined budget.	29	24
The “I’ll save when I make more money” mindset.	15	12
Lack of measurable savings goals.	13	11
Loan repayments.	14	12
Unexpected expenses	32	26
Excessive credit card usage	0	0
TOTAL	121	100

SOURCE: Primary data

Figure 4



INTERPERTATION:

Table 5 inferred that 15 percent of the respondents felt that too much spending on household is a great challenge while saving, 24 percent of them has no defined budget while saving, 12 percent have the mentality” I will save when I make more money” mindset while saving money, 11 percent of them feels lack of measurable saving goals, 12 percentage feels loan repayment as a challenging factor while saving, 26 percentage feels unexpected expenses are challenging and none of them feels over using of credit card as a challenge.

Thus, majority (26%) of the respondents feels Unexpected expenses are challenging while saving money.

FINDINGS

- ✓ Majority (50%) of the respondents prepare Budget on household expenses every month
- ✓ Majority (23%) of the respondents are motivated by themselves to save.
- ✓ With regard to the factors considered before investing majority (40%) of the respondents consider low risk.
- ✓ The study reveals that majority (38%) of the respondents are influenced by their partner in spending decision.
- ✓ The study reveals that majority (44%) of the respondents feel unexpected Expenses of challenging while saving money.

SUGGESTION

- Create a monthly budget outlining income and expenses. Allocate funds for essentials like groceries, bills (electric bill, water bill etc...) and savings, while allowing for some discretionary spending.
- Keep track of daily expenses to identify areas where money can be saved. This can help in making informed decisions about spending habits.

- Avoid making impulsive purchases by creating a shopping list before going to the store and sticking to it. Delay non-essential purchases to evaluate whether they are truly necessary.
- Look for discounts, coupons, and deals when shopping for groceries, household items, or other necessities. This can help stretch the household budget further.
- Maintain open communication with family members about financial goals and priorities. Encourage everyone to contribute ideas for saving money and cutting expenses.
- Stay informed about personal finance topics through books, websites, podcasts, or workshops.

CONCLUSION

The study on spending and saving habits of housewives offers valuable insights into the financial behaviours and preferences within this specific demographic. Through comprehensive data analysis and interpretation, several key conclusions emerge, shedding light on the intricacies of financial management among housewives.

In conclusion, the study has highlighted the importance of effective spending and saving habits among housewives for achieving financial stability and security. Through careful budgeting, tracking expenses, and prioritizing savings, housewives can better manage household finances and work towards their financial goals. Strategies such as limiting impulse purchases, seeking discounts, and involving the family in financial discussions can further contribute to a healthy financial outlook. It is clear that with diligence, communication, and informed decision-making, housewives can play a crucial role in ensuring the financial well-being of their households. Moving forward, continued education, support, and access to resources can empower housewives to navigate the complexities of personal finance with confidence and resilience.

Exploration of the spending and saving habits of housewives underscores the multifaceted strategies employed by these individuals to effectively manage household finances. Through prudent budgeting, judicious expense tracking, and proactive savings initiatives, housewives demonstrate a commitment to financial security and resilience. By embracing a mindset of resourcefulness, adaptability, and strategic planning, they navigate the dynamic landscape of personal finance with poise and pragmatism. Furthermore, the integration of technology and digital tools empowers housewives to streamline financial management processes and optimize resource allocation. However, challenges such as fluctuating economic conditions, unexpected expenses, and societal expectations underscore the importance of ongoing support mechanisms and accessible resources to bolster financial literacy and confidence among housewives. In light of these insights, it is evident that a holistic approach encompassing education, advocacy, and community engagement is essential to empower housewives to achieve their financial goals and aspirations, thereby fostering a brighter future for themselves and their families.

A STUDY ON WOMEN'S PREFERENCE TOWARDS COSMETICS IN THOOTHUKUDI

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ABSTRACT

The cosmetics industry has witnessed exponential growth over the years, with a significant portion of its consumer base being women. Understanding women's preferences towards cosmetics is crucial for marketers and researchers alike. This study aims to provide a comprehensive analysis of women's preferences towards cosmetics, exploring factors such as product ingredients, brand perception, packaging, pricing, and marketing strategies. Through a combination of surveys, interviews, and literature review, this research identifies key factors influencing women's choices in cosmetics, shedding light on the evolving trends and consumer behaviors in the industry. The findings highlight the importance of natural ingredients, sustainability, brand reputation, and social media influence in shaping women's preferences. Furthermore, this study discusses the implications of these preferences on product development, marketing strategies, and the overall growth of the cosmetics industry.

KEY WORDS

Cosmetics, preference, women, buying behaviour, beauty products.

INTRODUCTION:

In 21st century, the winds of changes in the society are blowing forcefully in all parts of world for application of cosmetic. Cosmetic word is originated from Greek word “Kosmetikos” means adorn and preparation, which is used for this purpose, is known as cosmetic. We can define the cosmetic as “Cosmetic are external preparation meant for to apply on external part of the body i.e., nails, skin, hair for coloring, covering, softening, cleaning, nourishing, waving, setting, mollification, preservation, removal and protection” etc.

We can also define it as “A cosmetic is an item intended to be rubbed, poured, sprinkled or sprayed on, introduced in to or otherwise applied to the human body or any part thereof for cleansing, beautifying, promoting attractiveness or altering the appearance”.

All cosmetic preparation has their application for long or short periods to beautify the body as well as to keep the body healthy up to some extent and has psychological impact to other. The “active life” of any cosmetic preparation begins the moment it is brought in contact with the skin/hair/teeth/or nails and ends when it is removed or has evaporated. During it is active life; it has intimate reciprocal relationship, which results, cosmetic changes on the body. The cosmetic product prevents its outmost layer from drying out, penetrate below the external layer and introduce active substances in to deep lying strata or adhere only superficially to change color or luster of areas. The cosmetic which are used for decorative purposes, i.e., eye lines, rouges, mascara, face masking preparations etc and also carries the inherent risk of desirable side effects. It may inhibit important physiological process, chemically modify certain skin constituents (e.g., in case of bleaching and coloring preparations), and contribute towards their removal or even give rise to certain allergic reactions.

Cosmetics have been an integral part of human culture for centuries, serving as tools for self-expression, enhancement, and empowerment. While both men and women utilize cosmetics, women's preferences towards cosmetics have garnered significant attention due to the complex interplay of societal, cultural, and individual factors shaping their choices. Understanding these preferences is crucial for businesses in the cosmetics industry, as well as researchers seeking insights into gender dynamics and consumer behaviour.

STATEMENT OF THE PROBLEM:

In today's society, the cosmetic industry plays a significant role in shaping beauty standards and individual preferences. However, there is still much to uncover about women's specific preferences towards cosmetics, including factors influencing their choices and the impact of cultural, social, and psychological factors. This study aims to delve deeper into understanding the study of women prefer towards cosmetics.

Factors influencing women's preferences is investigating the various factors suchas age, socio-economic status, cultural background, media influence, and personal experiences that shape women's preferences towards cosmetics.

Product attributes is identifying the specific attributes such as brand reputation, ingredient composition, packaging, price, and efficacy that are most valued by women

when selecting cosmetic products.

Consumer behavior and purchasing patterns is understanding women's behavior regarding the purchase, usage, and disposal of cosmetic products, including brand loyalty, impulse buying tendencies, and sustainability considerations.

OBJECTIVES:

- 1) To identify the preference of women to using cosmetic products.
- 2) To study the buying behaviours of women towards beauty products.

RESEARCH METHODOLOGY

Sampling design	Convenient sampling method
Period of study	December 2023-March 2024
Data used	Primary and Secondary data
Test for analysis	Percentage analysis, Likert scale technique, Garrett ranking technique, Chi-square test

LIMITATIONS OF THE STUDY

- Time is one of the major constraints, which limit the entire data collection
- The sample size is restricted to 120. Due to time constraints, the most essential information has been taken for the study
- Reliability and accuracy of the analysis depends on the respondent's openness and truthfulness towards each question in the questionnaire
- Some information cannot be accessed due to its confidential nature
- Some respondents felt annoyed to respond to the questionnaire

RESULTS AND DISCUSSIONS:

1.USING COSMETICS

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Yes	120	100
No	0	0

Source: Primary Data

INFERENCE:

From the above table show that 100% of the respondents are using cosmetics. Thus, it is inferred the majority 100% of the respondents answer yes for using cosmetics.

2.AMOUNT SPEND ON COSMETIC PRODUCTS

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Below 500	33	27.5
500-1000	79	65.8
Above 1000	8	6.7
Total	120	100

Source: Primary Data

INFERENCE:

From the above table is revealed that the respondents 65.8% of them spend 500-1000, 27.5% of them spend below 500 and 6.7% of them spend above 1000. Thus majority (65.8%) of the respondents are willing to spend 500-1000.

3.PREFERRED SHOPPING CHANNEL FOR COSMETICS

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE (%)
Physical Stores	29	24.2
Online Platforms	62	51.7
Subscription	3	2.5
Social Media Influence & Recommendation	26	21.6
Total	120	100

Source: Primary Data

INFERENCE:

The above table shows that 51.7% of the respondents are preferred online platforms, 24.2% of the respondents preferred physical stores, 21.6% of the respondents are preferred social media influence & recommendation, 2.5% of the respondents are preferred subscription. Therefore majority (51.7%) of the respondents are preferred online platforms.

GARRETT'S RANKING

4.FACTORS WISE DECIDE TO PURCHASE COSMETIC PRODUCTS

SL.NO	100(Rij-0.5/NJ)	CALCULATED VALUE	GARRETT VALUE
1	100(1-0.5/8)	6.25	80
2	100(2-0.5/8)	18.75	69
3	100(3-0.5/8)	31.25	60
4	100(4-0.5/8)	43.75	53
5	100(5-0.5/8)	56.25	47
6	100(6-0.5/8)	68.75	41
7	100(7-0.5/8)	81.25	33
8	100(8-0.5/8)	93.75	20

PARTI CULAR S	1	3	4	5	6	7	8
Price	50	36	4	2	1	-	7
Brand	36	13	7	1	1	4	3

Recom mend ation From Frien ds	9	56	14	14	11	3	3
Packagin g	5	5	67	18	11	2	2
Quality	18	3	19	55	5	1	3
Quantity	3	7	8	15	69	8	5
Status	2	3	6	6	7	72	18
Attractiv eness	9	4	1	3	11	20	69

PARTICUL ARS	I	III	III	IV	V	VI	VII	V I I I	TO T AL	SCOR E(%)
Price	40 00	13 80	21 60	21 2	94	41	-	14 0	8027	66.89
Brand	28 80	37 95	78 0	37 1	47	41	132	60	8106	67.55
Recommen dation From Friends	72 0	69 0	33 60	74 2	65 8	45 1	99	60	6780	56.5
Packaging	40 0	69 0	30 0	35 51	84 6	45 1	66	40	6344	52.86

Quality	14 40	11 04	18 0	10 07	2,5 85	20 5	33	60	6614	55.11
Quantity	24 0	34 5	42 0	42 4	70 5	28 29	264	10 0	5327	44.39
Status	16 0	41 4	18 0	31 8	28 5	28 7	237 6	36 0	4380	36.5
Attractiveness	72 0	20 7	24 0	53	14 1	41	660	13 80	3442	28.68

INFERENCE:

From the above table shows that the respondents have been decide to purchase cosmetic products because of brand factor rank as I Garrett score 69 percentage, price rank as II with the score 80 percentage, recommendation from friends rank as III with the score 60 percentage, quality rank as IV with the score 47, packaging rank as V with the score 53 percentage, quantity rank as VI with the score 41 percentage, status rank VII with the score 33percentage, attractiveness rank as VIII with the score 20 percentag. Thus, majority 69% of the respondents have been decide to purchase cosmetic products because of brand factor rank as I Garrett score 69 percentage.

5.CHI-SQUARE TEST

RELATIONSHIP BETWEEN AGE AND AMOUNT SPENT ON COSMETICS

Observed Frequencies(O)

AMOUNT SPENT ON COSMETICS	BELOW 500	500-1000	ABOVE 1000	TOTAL
AGE				
Below 25	2 3	41	5	69
25-35	7	28	2	37
35-45	3	7	1	11
Above 45	-	3	-	3
Total	3 3	79	8	12 0

Expected frequencies (E)

AMOUNT SPENT ON COSMETICS	BELOW 500	500-1000	ABOVE 1000
AGE			
Below 25	18.975	45.425	4.6
25-35	10.175	24.358	2.466
35-45	3.025	7.241	0.733
Above 45	0.825	1.975	0.2
Total	33	78.999	7.999

O	E	(O-E)	(O-E)²	(O-E)²/E
23	18.975	4.025	16.200	0.85
7	10.175	3.175	10.080	0.99
3	3.025	0.025	6.25	2.06
0	0.825	0.825	0.680	0.8
41	45.425	4.425	19.580	0.43
28	24.358	3.642	13.264	0.54
7	7.241	0.241	0.5	0.06
3	1.975	1.025	1.050	0.53
5	4.6	0.4	0.16	0.034
2	2.466	0.466	0.217	0.087
1	0.733	0.267	0.071	0.096
0	0.2	0.2	0.04	0.2
				6.664

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

$$= (4-1) (3-1)$$

$$= 3*2$$

$$= 6$$

Table value =

12.592

Calculated value

= 6.664

The table value for 3 degree of freedom at 5% level of significance is 12.592. It is found that the calculated value i.e., 6.664 is less than the table value. Thus, the result is independent. Hence it is concluded that there is no significant relationship between the age and

amount spend cosmetics. Therefore, Null Hypothesis is accepted.

SUGGESTIONS:

- Respect the customer's budget and offer options across different price points, ensuring they find suitable products without overspending.
- Highlight products with ingredients suitable for the customer's skin concerns, such as hydrating ingredients for dry skin or non-comedogenic formulas for acne-prone skin.
- Determine the customer's level of makeup expertise to recommend products that are user-friendly and suitable for their skill level.
- Explore the customer's desired finish for specific makeup products, such as lipsticks (matte, glossy, satin) or eyeshadows (shimmer, matte, metallic), to tailor recommendations accordingly.
- If the customer has any upcoming special occasions or events (wedding, party, photoshoot) to suggest makeup products that can create a desired look for the occasion.
- Women often appreciate cosmetics that offer versatility and can be used for multiple purposes or looks. Showcase products that can easily transition from day to night or offer multifunctional benefits.
- Embrace diversity and inclusivity in your advertisement by featuring women of different ages, ethnicities, body types, and skin tones. This sends a message of representation and inclusivity, making your brand more relatable to a wider audience.
- Many women are drawn to brands that empower them and celebrate their individuality. Incorporate messages of self-confidence, empowerment, and self-expression in your advertisement to resonate with your audience on a deeper level.
- Highlight the quality and performance of your products by showcasing before-and-after transformations, demonstrating long-lasting wear, and featuring positive reviews or testimonials from satisfied customers.
- Keep up with current beauty trends and innovations in the cosmetics industry. Incorporate trendy colors, techniques, or product formulations into your advertisement to appeal to women who are interested in staying up-to-date with the latest beauty trends.

CONCLUSION

Women's preferences in cosmetics products often prioritize quality, effectiveness, versatility, and eco-friendliness, with an increasing emphasis on clean ingredients and sustainability.

Women purchasing cosmetics generally span a wide range of demographics, including age groups from teenagers to seniors, varying socioeconomic backgrounds, education levels, and geographic locations. However, certain trends may indicate preferences based on factors such as age, income level, cultural background, and lifestyle choices. Women's buying behavior towards beauty products is influenced by a combination of factors including personal preferences, societal norms, brand reputation, product reviews, advertising, and peer recommendations. Key aspects such as product efficacy, affordability, convenience of purchase, and alignment with personal values play significant roles in shaping purchasing decisions.

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A STUDY ON EXPLORING THE BANDWAGON EFFECT ON E-PLATFORMS IN THOOTHUKUDI CITY

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ABSTRACT

E-platforms, short form electronic platforms, have become integral part of modern digital environment, the way to interact, transact, and consume information. Consumer buying behavior in E-platforms is evolving rapidly due to the growth of e-commerce and mobile commerce. The bandwagon effect is a psychological phenomenon where people tend to adopt certain behaviors, beliefs, or trends simply because others around them are doing so, rather than based on their own independent judgment or evaluation of the situation. the objectives of the study is to examine the impact of bandwagon effect on consumer behavior, to investigate the psychological manner of bandwagon effect of consumer buying behavior, to examine the role of social media in bandwagon effect, to analyze the potential drawbacks of bandwagon effect in e-commerce platform, to examine how social proof affects product perception & purchase decision within online market. Convenience sampling was employed to survey 127 respondents in Thoothukudi city regarding the impact on bandwagon effect. Primary and secondary data were used in this study to collect the information. To conclude that majority of respondents rely heavily on online ratings and reviews when making purchasing decisions so the impact of bandwagon effect is really high.

KEYWORDS:

E-Platforms, Bandwagon effect, Consumer behavior, Social media.

INTRODUCTION:

E-platforms serve as digital frameworks that facilitate various activities and services, connecting users across geographical boundaries. These platforms encompass from e-commerce websites and social media networks to streaming services and online learning portals. Consumer buying behavior in E-platforms is evolving rapidly due to the growth of e-commerce and mobile commerce.

Understanding consumer behavior trends, personalizing experiences, and leveraging technologies like live streaming can help businesses adapt to changing consumer preferences and enhance their online shopping experiences-platforms have transformed numerous aspects of everyday life and business operations.

The bandwagon effect is a psychological phenomenon where people tend to adopt certain behaviors, beliefs, or trends simply because others around them are doing so, rather than based on their own independent judgment or evaluation of the situation. In other words, individuals may "jump on the bandwagon" because they perceive a social pressure to conform or because they believe that the popularity of a particular idea. This study is conducted to understand influencing buying behavior of consumer with trends changes. This study tried to fill the time gap between existing literature and the current literature. This study will help e-commerce firms to understand the need and wants of consumers, and it also helps to follow current market trends. It aids firms to respond very quickly to change in trends, needs and wants of consumers.

STATEMENT OF THE PROBLEM:

In today's world, people are getting influenced by the internet and various e-platform sites. This bandwagon effect is also one of the factors influencing people's in their decision. This study exploring the bandwagon effect on e-platforms is research that aims to investigate factors that might influence people's decisions. The most important problem here is that most people's decision-making is dependent. They are somehow influenced by other factors like trends, advertisements, influencers, celebrities, etc. And also, the manufacturer or supplier was not able to fix supply or demand because of this bandwagon effect because trends are not stable in this effect. It is ensured we can ensure that consumers are influenced, and the study makes an attempt to study the bandwagon effect on consume behavior.

OBJECTIVES OF THE STUDY:

- To examine the impact of bandwagon effect on consumer behavior
- To investigate the psychological manner of bandwagon effect of consumer buying behavior
- To examine the role of social media in bandwagon effect
- To analyze the potential drawbacks of bandwagon effect in e-

commerceplatform

- To examine, how social proof affects product perception & purchase decision within online market.

RESEARCH METHODOLOGY:

The study focuses on the bandwagon effects on consumer buying behavior on E- platforms in the area of thoothukudi city. Convenience sampling was employed to survey 127 consumers in thoothukudi city regarding the bandwagon effect on consumer. Primary data were collected from the respondents through google form. Secondary data were collected from website, newspapers, magazines, brochures, articles, published and unpublished and the like.

REVIEW OF LITERATURE:

- ❖ **Rajesh Anantharaman, (2023)** they investigate in their study Examine the influence of customer-brand relationship constructs and bandwagon effect on brand loyalty, owing to the increased use of social media and networking, social commerce is gaining popularity among industry experts and academia. As a result, there are ongoing concerns about creating high-quality buyer-seller relationships in social commerce. To aid this conversation, the present research investigates the influence of several factors mainly, social presence and trusting beliefs on sellers trustworthiness. It also considers the impact of the bandwagon effect on purchase intention in the field of social commerce, as well as the role of gender differences in the relationship between trust and purchase intention. The study found that social bonding and bandwagon effect have a strong influence on trust and purchase intention, respectively. The results may encourage social commerce managers to develop better strategies for interacting and communicating with site users.
- ❖ **Seungae Lee, Lucy Atkinson, (2022)** this study investigate that Bandwagon effects explain an individual tendency to conform to and follow other people opinions. Drawing on bandwagon effects, this study explored the relative influence of two different bandwagon heuristic cues in an online comments section (quantitative vs. qualitative) on changes in news readers opinion. They revealed that qualitative cues have a stronger effect than quantitative cues in changing news readers' opinions. They also replicated the findings and showed that

people change opinions in the same direction as perceived public opinion, providing empirical evidence of online bandwagon effects. The findings offer theoretical insights by explicating the process of opinion change via perceived public opinion as well as practical insights into public opinion formation in online environments.

- ❖ **Lina Zhu (2021)**, aimed at examining the impact of customers uploaded images and the number of review votes on consumers perceived credibility of the review, attitudes, and purchase intention towards the reviewed product. The results show that review votes have significant positive impact on participants perceived credibility, attitude, and purchase intention. The study also found significant impact between the relationships among perceived credibility, attitude, and purchase intention, as well as the mediated effect of attitude on the relationship between perceived credibility and purchase intention. However, in case of the customers-uploaded images, there is no significant impact of images on perceived credibility, attitude, and purchase intention found in this study. The study discusses its theoretical and empirical implications and limitations.

HYPOTHESIS OF THE STUDY:

Null Hypothesis (H₀): There is no significant relationship between gender and contribution of online reviews and rating.

Alternative Hypothesis (H₁): There is a significant relationship between gender and contribution of online reviews and rating.

DATA ANALYSIS AND INTERPRETATION

Table.1 IMPACT OF BANDWAGON EFFECT ON E-PLATFORMS

Parameters	No.of Respondent	Percentage
Perception of product quantity due to popularity	24	18.9
It encourages consumer to focus solely on product Features	45	35.4
Buying behaviour based on advertisements	33	26
Buying behaviour based on celebrity and influencers	25	19.7
Total	127	100

(Sources: Primary Data)

From the above table 3.2 shows the impact of bandwagon effect on E-platforms. 18.6 percent of the respondents are having impact on perception of product quantity due to popularity, 35.4 percent of the respondents buying behaviour are influenced by the product features, 26 percent of the respondents buying behaviour based on advertisement and 19.7 percent of the respondents having the input of buying behaviour based on celebrity and influencers.

Inference:

It is inferred that a greater number of respondents are having impact of bandwagon effect based on product features.

Table.2 Ranking the Role of Influencers and Celebrity in Influencing Consumer Buying Behaviour on E-Platforms

Particular	1	2	3	4	5	Total	Score (%)	Rank
Encouraging impulse buying	7200	480	400	320	175	8575	67.51	I
No need for others acceptances or opinion	825	5640	700	120	125	7410	58.34	II
Increase the thinking of product originality	525	360	4800	480	150	6315	49.72	III
Creating awareness	225	720	400	3920	150	5215	41.06	IV
Help to know new features	750	420	100	240	2550	4060	31.96	V

(Sources: Primary Data)

The above table reveals the respondents opinion regarding the role of influencer and celebrityinfluencing level using garret ranking technique. The encouraging impulse buying has the highest score (67.51) and ranked as 1, no need for others acceptances or opinion have been ranked 2, increased the thinking of product originality have been ranked 3, creating awareness is ranked as 4, and help to know new features have been ranked as 5

Inference:

Therefore it is inferred that the most of the majority of the respondents feels it encouragethe impulses buying

Table.3 Testing a Relationship between Gender and Psychological Aspects of OnlineReviews and Ratings

Observed frequency

Occupation Gender	Building brand loyalty	Helpful for making decision	Make comparative analysis	To know the originality	Total
Male	12	20	23	5	60
Female	15	25	19	8	67
Total	27	45	42	13	127

O	E	O-E	(O-E) ²	(O-E) ² /E
12	12.75	0.75	0.56	0.04
20	21.25	1.25	1.56	0.07
23	19.84	3.16	9.98	0.50
5	6.14	1.14	1.29	0.21
15	14.24	0.76	0.57	0.04
25	23.74	1.26	1.58	0.06
19	22.15	3.15	9.92	0.44
8	6.85	1.15	1.32	0.19
$\Sigma[(O-E)^2 / E]=1.55$				

(Source: Primary Data)

$$\begin{aligned}\text{Degree of freedom} &= (r-1)(c-1) \\ &= (2-1)(4-1) \\ &= 1 \times 3 \\ &= 3\end{aligned}$$

Table value =

7.815

Calculated

value = 1.55

Inference:

Since the calculated value (1.55) is less than table value (7.815), the null hypothesis is accepted. Hence it is concluded that there is no significant relationship between gender and the contribution of online reviews and rating on E-platforms.

SUGGESTION:

- ✓ Consumers should conduct independent product research, seeking Information from multiple sources to make well-informed decisions
- ✓ Approach products recommended by influencers with caution, particularly Mindful of the potential discrepancy between advertised and received item Recognize the influence of social proof and popularity signals on your purchasing decisions
- ✓ While online reviews and ratings are valuable, don't rely solely on them. Seek out expert opinions and information from diverse sources, compare information from various sources, and assess your own needs and preferences before making a purchase.
- ✓ To address the bandwagon effect on e-commerce platforms, consumers must first recognize the influence of social proof and popularity on their purchasing decisions. Be cautious of advertising tactics emphasizing product features,

prioritizing genuine utility over perceived societal desirability.

CONCLUSION:

In conclusion, the study of bandwagon effect on E-platforms investigated the importance of influenced consumer behaviour. From the research it is concluded that respondents were belong to 20–30 age range make more purchases on e-platforms and are more affected by influencers who follow trends and are popular. Consumer purchases are increasingly driven by trends and popularity rather than by their requirements. The majority of respondents relay heavily on online ratings and reviews when making purchasing decisions. In this study it concludes that there is no significant relationship between gender and the contribution of online reviews and rating on E-platforms. The bandwagon effect is clearly evident in consumer behaviour, particularly in the context of online shopping. Research indicates that a significant number of consumers prioritize trends and popularity over their actual needs when making purchasing decisions.

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IMPACT OF MOBILE PAYMENT APPS ON CONSUMER'S BUYING BEHAVIOUR

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ABSTRACT:

With the rapid advancement in mobile technology, the integration of mobile payment apps into daily transactions has become increasingly prevalent. This paper examines the profound influence of mobile payment apps on consumer buying behavior across various sectors. The study delves into the factors driving the adoption of mobile payment apps, including convenience, security, and incentives offered by service providers. Additionally, it explores how the widespread use of mobile payment apps has reshaped consumer purchasing patterns, fostering a shift towards cashless transactions and altering traditional shopping experiences.

KEYWORDS: Impact, mobile payment, consumer, purchasing behaviour,

INTRODUCTION:

In the rapidly evolving landscape of commerce, the emergence of mobile payment apps has revolutionized the way consumers engage in transactions. These applications offer convenience, speed, and security, transforming traditional payment methods and shaping consumer behaviour in profound ways. Understanding the impact of mobile payment apps on consumer buying behaviour has become imperative for businesses seeking to adapt and thrive in the digital age. In the rapidly evolving landscape of commerce, the emergence of mobile payment apps has revolutionized the way consumers engage in transactions. These applications offer convenience, speed, and security, transforming traditional payment methods and shaping consumer behavior in profound ways. Understanding the impact of mobile payment apps on consumer buying behaviour has become imperative for businesses seeking to adapt and thrive in the digital age. One significant aspect of mobile payment apps is their influence on consumer convenience. By eliminating the need for

physical wallets or cards, these apps streamline the purchasing process, allowing consumers to complete transactions anytime, anywhere. This

New found convenience has led to changes in consumer behaviour, such as increased impulse purchases and a preference for businesses that offer mobile payment options. However, despite the numerous benefits associated with mobile payment apps, there are also challenges and considerations that warrant investigation. Issues such as data privacy concerns, interoperability between different platforms, and accessibility for marginalized populations underscore the complexity of this phenomenon. In this research, we aim to go through deeper into the impact of mobile payment apps on consumer buying behaviour. By exploring factors such as convenience, trust, security, and the integration of mobile payments into the broader retail ecosystem, we seek to provide valuable insights for businesses, policymakers, and researchers alike. Ultimately, understanding how mobile payment apps shape consumer behaviour is essential for navigating the evolving landscape of digital commerce and fostering sustainable growth in the marketplace.

OBJECTIVES OF THE STUDY

- To explore how the availability and use of mobile payment apps affect consumer's purchasing frequency, expenditure, and decision-making process.
- To examine the psychological aspects that influence consumer's trust, perception and behaviour towards mobile payment apps.
- To investigate the factors influencing the buying behaviour of the consumers with mobile payment apps.
- To examine the satisfaction level of the consumer's buying behaviour pattern through mobile payment app.

METHODOLOGY

The collected data were analysed by using the following statistical tools namely percentage analysis and graphical method like bar diagrams, pie charts and ranking method.

PERIOD OF THE STUDY

The Survey conducted among citizens in Thoothukudi City during a period of 4 Months from December 2023 to March 2024

AREA OF STUDY

The study area is limited to Thoothukudi City, Tamil Nadu.

FRAMEWORK OF ANALYSIS

Regarding the Study of impact of mobile payment apps on consumer's buying behaviour, the researcher collected all primary and secondary data to have a clear view of the project. The data collected through questionnaire and schedules were tabulated, classified and analysed on the basis of Percentage Analysis, Garrett Ranking, Likert's Scale, Chi Square

LIMITATIONS OF THE STUDY

Though best efforts were taken to minimise the limitations, still the study is not free from limitations. Therefore, limitations are

- The study covers only the city of Thoothukudi. So, the results may not apply to other areas.
- The whole population of respondents could not be approachable.
- While collecting primary data, biasness of respondents in answering the questions was a barrier.
- Reliability and accuracy of the study depends on the respondents' openness and truthfulness towards answering each question in the questionnaire.

RESULTS AND DISCUSSION:

ATTITUDE TOWARDS USING MOBILE PAYMENT APPS

PARTICULARS	HS	S	N	D	HS	TOTAL
1.No need to carry cash	37	63	13	6	1	120
2. enabling faster and easier checkout	16	40	40	22	2	120
3. increased savings habits	9	32	58	18	3	120

4. getting cashbacks	12	43	46	17	2	120
5. can track the spending habits	15	42	40	12	11	120
6. convenience	10	44	46	15	5	120
7. reduces purchasing behaviour	17	47	40	10	6	120
8. no need to wait in a queue for paying	25	58	30	4	3	120
9. time saving	31	55	28	3	3	120
10.easy to navigate	33	47	30	8	2	120

PARTICULARS	HS	S	N	DS	HD	TOTAL	AVERAGE	RANK
1.No need to carry cash	185	252	39	12	1	489	4.07	I
2. enabling faster and easiercheckout	80	160	120	44	2	406	3.38	VI
3. increased savings habits	45	128	174	36	3	386	3.21	X
4. getting cashbacks	60	172	138	34	2	406	3.38	VI
5. can track the spending habits	75	168	120	24	11	398	3.31	IX
6. convenience	50	176	138	30	5	399	3.32	VIII
7. reduces purchasing behaviour	85	188	120	20	6	419	3.49	V
8. no need to wait in a queue forpaying	125	232	90	8	3	458	3.81	IV
9. time saving	155	220	84	6	3	468	3.9	II
10.easy to navigate	165	188	90	16	2	461	3.84	III

SOURCE: PRIMARY DATA

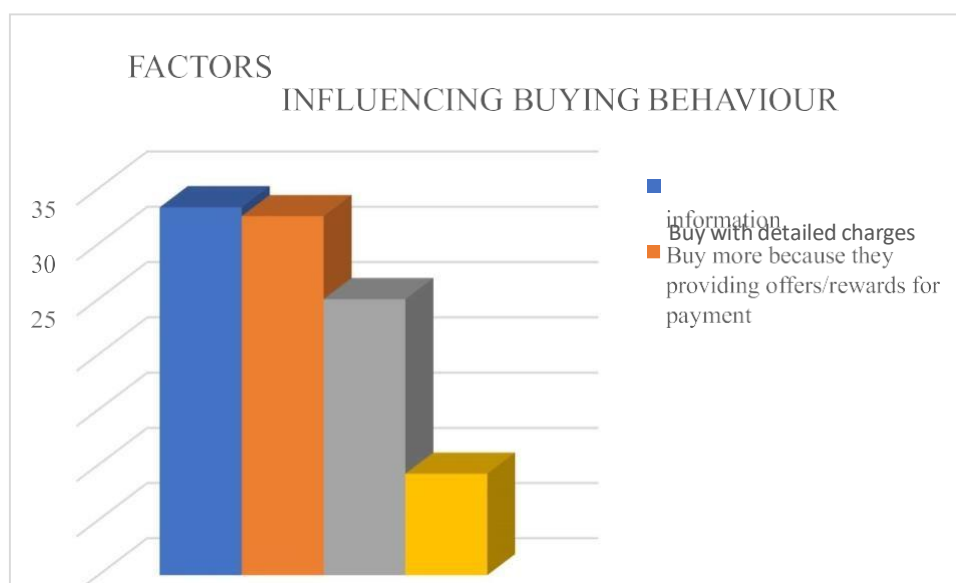
INFERENCE

The above table using likert scaling technique reveals that “No need to carry cash” has the highest score of (4.07) and therefore it is ranked first, followed by “time saving, easy to navigate, no need to wait in a queue for paying, reduces purchasing behaviour, enabling faster and easier checkout, getting cashbacks, convenience, can track the spending habits, increased savings habits.”

FACTORS INFLUENCING BUYING BEHAVIOUR

Particulars	No. of. Respondents	Percentage
Buy with detailed charges Information	40	33.3
Buy more because they providing offers/rewards for Payment	39	32.5
It changes lifestyle	30	25
Can buy without any limit	11	9.2
Total	120	100

SOURCE: PRIMARY DATA





INFERENCE:

The table3.18 indicates the factors influencing the buying behaviour of respondents. 33.3% prioritize buying with detailed charges information, 32.5% buy more because it's convenient for offers/rewards for payments, 25% attribute their buying behaviour to changes in lifestyle, and 9.2% can buy without any limits. Majority 33.3% of respondents, consider detailed charges information as the key factor influencing their buying behaviour.

IMPACT OF USING MOBILE PAYMENT APPS

PARTICULARS	HS	S	N	D	HS	TOTAL
1.Frequent Purchasing	37	63	13	6	1	120
2.Spending More Money in Purchasing	16	40	40	22	2	120
3.Addicted to Purchasing	12	43	46	17	2	120
4.Increases Online Shopping	9	32	58	18	3	120
5.Influences the Choice of Brands	15	42	40	12	11	120
6.Can Access Wider Range of Products	10	44	46	15	5	120
7.It Reduces the Savings Habit	17	47	40	10	6	120
8.Not Sticking in Budget	25	58	30	4	3	120
9.More Need of Network	31	55	28	3	3	120
10.Purchasing at Any Time	33	47	30	8	2	120

PARTICULARS	H S	S	N	DS	HD	TOTAL	AVERAG E	RANK
1.frequent purchasing	18 5	252	39	12	1	489	4.07	I
2.spending more money in purchasing	80	160	120	44	2	406	3.38	VI
3.addicted to purchasing	45	128	174	36	3	386	3.2	X
4.increases online shopping	60	172	138	34	2	406	3.38	VI

5.influences the choice of brands	75	168	120	24	11	398	3.31	IX
6.can access wider range of products	50	176	138	30	5	399	3.32	VIII
7.it reduces the savings habit	85	188	120	20	6	419	3.49	V
8.not sticking in budget	12 5	232	90	8	3	458	3.81	IV
9.more need of network	15 5	220	84	6	3	468	3.9	II
10.purchasing at any time	16 5	188	90	16	2	461	3.84	III

SOURCE: PRIMARY DATA

INFERENCE

The above table using Likert scaling technique reveals that “frequent purchasing” has the highest score of (4.07) and therefore it is ranked first, followed by “more need of network, purchasing at any time, not sticking in budget, it reduces the savings habit, spending more money in purchasing, increases online shopping, can access wider range of products, influences the choice of brands, addicted to purchasing.

RELATIONSHIP BETWEEN OCCUPATION AND MAXIMUM AMOUNT TRANSFER THROUGH DIGITAL MODE

HYPOTHESIS: Ho -There is no significant relationship between occupation and maximum amount transfer through digital mode

HYPOTHESIS: H₁-There is a significant relationship between occupation and maximum amount transfer through digital mode

Observed frequency

Maximum Amount Occupation	Up To 25000	25000 To 50000	More Than 50000	Total
Unemployed	4	0	0	4
Student	39	10	0	49
Homemaker	14	4	0	18
employed	18	12	9	39
Self-employed	4	1	1	6
Professional	4	0	0	4
Total	83	27	10	120

Expected frequency

Maximum Amount Occupation	Up To 25000	25000 To 50000	More Than 50000	Total
Unemployed	2.76	0.9	0.33	3.99
Student	33.89	11.02	4.08	48.9
Homemaker	12.45	4.05	1.5	18
employed	26.97	8.77	3.25	38.99
Self-employed	4.15	1.35	0.5	6
Professional	2.76	0.9	0.33	3.99
Total	82.98	26.99	9.99	120

O	E	O-E	(O-E) ²	(O-E) ² /E
4	2.76	1.24	1.53	0.55
0	0.9	0.9	0.81	0.9
0	0.33	0.33	0.10	0.30
39	33.89	5.11	26.1	0.77
10	11.02	1.02	1.04	0.09
0	4.08	4.08	16.64	4.07
14	12.45	1.55	2.40	0.19
4	4.05	0.05	0.002	0.0004
0	1.5	1.5	2.25	1.5
18	26.97	8.97	80.46	2.98
12	8.77	3.23	10.4	1.18
9	3.25	5.75	33.06	10.17
4	4.15	0.15	0.02	0.004
1	1.35	0.35	0.12	0.08
1	0.5	0.5	0.25	0.5
4	2.76	1.24	1.53	0.55
0	0.9	0.9	0.81	0.9
0	0.33	0.33	0.10	0.30
				$\Sigma[(O-E)^2/E]$ =25.07

SOURCE: PRIMARY DATA

DEGREE OF FREEDOM = (r-1) (c-1)

$$= (3-1) (6-1)$$

$$= 2 \times 5$$

$$= 10$$

Table value = 18.307

Calculated value = 25.07

INFERENCE

Since the calculated value (25.07) is greater than table value (18.307), the null hypothesis is rejected. Hence it is concluded that there is a significant relationship between occupation and maximum amount transfer through digital mode .

FINDINGS:

- ☐ "No need to carry cash" is ranked first in attitude towards mobile payment apps.
- ☐ Majority (33.3%) of respondents are concerned about detailed charges information influencing their buying behaviour.
- ☐ Majority (59.2%) of respondents said yes to making impressive purchases using payment applications.
- ☐ 45% of respondents consider social influence as a psychological factor influencing trust in mobile payment apps.
- ☐ Majority (43.3%) of respondents perceive convenience towards willingness to share personal information.

SUGGESTIONS:

- ☐ It is suggested that mobile payment apps should provide incentives, discounts, rewards, loyalty programs and cashback offer to encourage consumers to choose specific apps for their purchases.
- ☐ Mobile payment apps may introduce income and expenditure tracking features on their apps. This will help the customers to track their spending habits.
- ☐ From the data analysed, Mobile payments apps should ensure security and privacy of their customers.
- ☐ It is suggested that mobile payment apps may give maximum spending limit option on their platform to limit the people from unnecessary spendings.
- ☐ Mobile payment apps can introduce the features like provision for

grocery, bills payment and even automatic budget calculation option.

- Ensure that the apps have an intuitive and user-friendly interface, easy for consumers to navigate and complete transactions smoothly.
- Security measures, such as encryption, biometric authentication, and tokenization, to protect users' financial information and transactions from unauthorized access and fraud.

CONCLUSION:

The emergence of mobile payment apps has significantly altered consumer purchasing behaviour. These apps have revolutionized the way people shop, making transactions easier, quicker, and more digital than ever before. By replacing cash and traditional payment methods with simple, secure digital transactions, mobile payment apps have become a preferred choice for many consumers.

Features like fingerprint scanning and unique codes enhance security, providing users with confidence when making purchases. Additionally, the technology behind these apps has continuously evolved, further enhancing their reliability and usability.

Moreover, mobile payment apps often offer rewards and discount coupons to users, incentivizing them to make purchases and fostering loyalty to both the apps and the brands they buy from. This added convenience and flexibility contribute to their popularity among consumers.

Businesses, regardless of size, need to adapt to these changes in consumer behaviour. Even small ventures can leverage technologies such as QR code scanners to facilitate seamless mobile payments, enhancing the overall shopping experience for consumers.

In summary, mobile payment apps have had a profound impact on consumer purchasing decisions. They offer convenience, security, and incentives, leading to a widespread adoption of digital wallets among consumers. As a result, these apps have played a significant role in



shaping consumer buying behaviour in today's digital age.

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EFFECT OF INFLUENCER MARKETING ON BUYING BEHAVIOUROF YOUNG CONSUMERS

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ABSTRACT:

Influencer marketing is also known as Influence Marketing. It is a form of social media marketing involving endorsements and product placement from influencers, people and organizations who have a purported expert level of knowledge or social influence in their field. Influencer marketing involves collaborating with individuals who possess a sizable following on social media platforms such as Instagram, YouTube, and Facebook, leveraging their credibility, authenticity, and authority within niche communities to promote products or services. The young consumer demographic, often characterized by their digital savviness, social media engagement, and propensity for seeking peer recommendations, is particularly susceptible to be influenced by these online personalities. Influencer marketing has become an integral part of the marketing landscape in India, reshaping the way brands connect with consumers in a digitally-driven society.

KEYWORD: Influencer Marketing, Young Consumers, Social Media, Buying Behaviour.

INTRODUCTION:

In today's digital age, influencer marketing has emerged as a powerful tool for brands to connect with their target audience, especially the younger demographic. With the raise of social media platforms, influencers have gained significant traction, wielding immense influence over consumer preferences, and purchasing decisions. This phenomenon has sparked considerable interest among marketers and researchers alike, prompting an exploration into the effect of influencer marketing on the buying behaviour of young consumers.

Influencer marketing involves collaborating with individuals who possess a sizable following on social media platforms such as Instagram, YouTube, and Facebook, leveraging their credibility, authenticity, and authority within niche communities to promote products or services. Unlike traditional advertising, influencer marketing relies on building genuine relationships between influencers

and their followers, fostering a sense of trust and authenticity that resonates deeply with young consumers.

The young consumer demographic, often characterized by their digital savviness, social media engagement, and propensity for seeking peer recommendations, is particularly susceptible to be influenced by these online personalities. By integrating products seamlessly into their content and sharing personal experiences, influencers can sway purchasing decisions, shape brand perceptions, and drive consumer behaviour in ways that traditional marketing channels struggle to achieve.

However, the impact of influencer marketing on young consumers is a complex and multifaceted phenomenon that merits further investigation. While proponents argue that influencer endorsements offer more authentic and relatable form of advertising, critics raise concerns about transparency, authenticity, and a grave potential for deceptive practices. Moreover, the rapid evolution of social media platforms and influencer dynamics presents challenges in assessing the long-term efficacy and ethical implications of influencer marketing strategies.

STATEMENT OF THE PROBLEM

In today's dynamic marketing landscape, influencer marketing has emerged as a prominent strategy, particularly on social media platforms, significantly impacting consumer behaviour, especially among young consumers. With the widespread use of the internet and social media, influencer-driven content plays a crucial role in product discovery, information gathering, and purchasing decisions. As India's consumer market continues to expand and diversify, understanding the effects of influencer marketing on the buying behaviour of young consumers has become imperative for businesses operating in this competitive landscape. The diversity of social media platforms provides companies with more ways to reach consumers, and the development of social media technology has led to a change in the communication model between companies and consumers. Consumers are no longer satisfied with boring advertisements. Instead, they want more fun and interaction during shopping. For companies, this means they need to communicate their brand idea more accurately to consumers and thus sell their products.

OBJECTIVES

1. To examine how the characteristics of influencers displayed in a marketing setting affect the buying behaviour of young consumer.
2. To identify whether the social attractiveness of influencers has a positive impact on buying behaviour.
3. To explore the effectiveness of influencer marketing across various social media platforms in capturing the attention and interest of young consumer
4. Assess the level of awareness among young consumer regarding influencer marketing and their ability to recognise and recall influencer promoted products or brand.

RESEARCH METHODOLOGY

Both primary and secondary data were used in this study. The primary data has been collected through the questionnaire from the 120 women respondents from Thoothukudi city. The secondary data has been collected from websites, books, journals, and magazines related to young consumers buying behaviour.

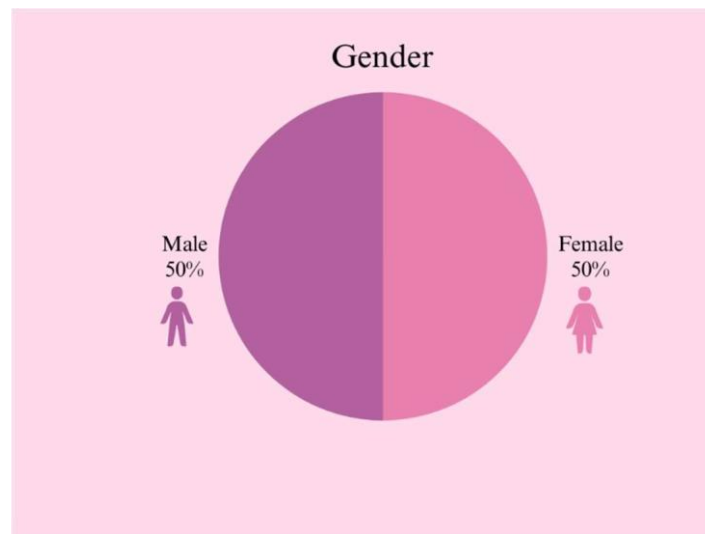
LIMITATIONS OF THE STUDY

In attempt to make this project authentic and reliable, every possible aspect of the topic was kept in mind. The main limitation is:

- ✓ Time is one of the major constraints, which limits the effective data collection
- ✓ The study was carried out only among the youngster of Thoothukudi district.
- ✓ The sample size was restricted to 120 respondents.
- ✓ Since the total respondents were only 120, the study might not necessarily be the representation of the actual population of Thoothukudi.
- ✓ This study is relevant to this period. It may not be applicable to a different period.
- ✓ Reliability and accuracy of the analysis depends on the respondent's openness and truthfulness towards each question in the questionnaire.

FINDINGS:

Chart 1 Gender



From the chart it is evident that among 120 respondents, 50% were female and 50% were male. Thus, it is inferred that the respondents are equal.

Table 1

Social media platform – wise classification

Particular	No. of. respondents	Percentage
Instagram	64	53.3
Facebook	11	9.2
WhatsApp channel	19	15.83
Youtube	26	21.67
Total	120	100

SOURCE: PRIMARY DATA

From the above table, it is found that 53.3% of the respondents use Instagram, 21.7% of the respondents use YouTube, 15.8% of the respondents use WhatsApp channel, and 9.2% of the respondents use Facebook. Majority of the respondents use Instagram (53.3%).

Table 2
Appealing qualities in an influencer

Particular	No. of. respondents	Percentage
Authenticity	14	11.6
Expertise in a specific area	42	34
Relatable content	44	36.67
High engagement with Followers	20	16.67
Total	120	100

SOURCE: PRIMARY DATA

From the above table, it becomes evident that 36.7% of the respondents find relatable content to be an appealing quality in an influencer, 34% of the respondents prefer influencers with expertise in a specific area, 16.7% of respondents prioritize high engagement with followers, 11.6% value authenticity. Majority of the respondents have selected relatable content as the most appealing quality in an influencer (36.7%).

Table 3
Opinion on product purchase

TOTAL SCORE	GARRETT MEAN SCORE	RANK
4423	36.858	V
6655	55.458	I
5400	45	III
6280	52.33	II
4820	40.166	IV

SOURCE: PRIMARY DATA

While ranking the opinion on product purchase using Garrett Mean score, it is found that Recommendation by influencer is ranked first followed by other opinions such as Recommendation by family and friends, Promotion by companies, Recommendation by sales experts, Online reviews by other consumer. Therefore, the respondents' preferences are given to recommendation by Influencer. This shows that the respondents purchase products which are recommended by the influencer.

Table 4
Future impact of influencers on buying behaviour

Particular	No. of. respondents	Percentage
Yes	35	29.2
No	22	18.3
Maybe	63	52.5
Total	120	100

SOURCE: PRIMARY DATA

From the data provided, it is apparent that 52.5% of respondents believe that the future impact of influencers on buying behaviour may increase, 29.2% predict a definite increase in influence, and 18.3% of respondents anticipate no increase in the impact of influencers on buying behaviour. Majority of respondents suggest that there may be an increase in the impact of influencers on buying behaviour in the future

Table 5
Repurchase of influencer marketed products

Particular	No. of. respondents	Percentage
Yes	67	55.8
No	53	44.2
Total	120	100

SOURCE: PRIMARY DATA

From the given table, it is understood that 55.8% of respondents are open to repurchase the products promoted by influencers, 44.2% are not. Majority of the respondents are willing to consider repurchasing influencer-promoted products.

Table 6

**Relationship Between Gender and Type of Products Purchase
Based on Influencer Recommendations**

Ho = There is no significant relationship between 'Gender' and type of products purchase based on influencer recommendations.

H1 = There is a significant relationship between 'Gender' and type of products purchase based on influencer recommendations.

Table value: 7.815

Calculated value: 41.03

Since the calculated value is 41.03, which is greater than the table value. Hence Null hypothesis is rejected. Therefore, there is a significant relationship between Gender and Type of products purchased based on influencer recommendations.

SUGGESTIONS:

Influencer marketing plays a crucial role in shaping the buying behaviour of young consumers. While influencers offer valuable insights, it is essential for consumers to critically evaluate their product recommendations beyond mere endorsement. This is because influencers may prioritize brand focus or other benefits.

Suggestion for Young Consumers:

- Young consumers should conduct independent product research, seeking information from multiple sources to make well-informed decisions. With the vast range of products available, there may be quality issues or manufacturing defects to consider, especially when

products are promoted by influencers

- Approach products recommended by influencers with caution, particularly mindful of the potential discrepancy between advertised and received items
- Prioritize long-term value over short-term gains when assessing product credibility based on influencer recommendations
- Seek genuine reviews and recommendations from peers to ensure product authenticity.
- Consider your financial priorities before making purchases based on influencer endorsements to avoid overspending.
- It is important to recognize common influencer tactics, such as promoting exclusivity or using promo codes, and the young consumer should understand how these tactics may influence their purchasing decisions.

Suggestion for Influencer:

- Prioritize transparency and authenticity in product recommendations to foster trust among your audience.
- Consider offering giveaways and conducting contests to engage consumers and create credibility for promoted products or brands.
- While many consumers are aware of influencer marketing tactics, some may not be, due to factors like illiteracy or lack of education. So, influencers can make their content more accessible and reliable to common people.
- Direct your efforts towards endorsing products that deliver genuine long-term value and thereby enhancing the trust and satisfaction of your audience.
- Exercise caution regarding brand criteria and reputation to uphold credibility among your audience.
- Ensure your content is easily accessible and trustworthy for all audiences, maintaining transparency and authenticity in your recommendations.
- Influencer should tailor their promotions to accommodate diverse income brackets and engage with various segments of their

audience, ensuring inclusivity and relevance.

- Familiarize yourself with common influencer tactics and utilize them responsibly to empower your audience in making well-informed purchasing decisions.

CONCLUSION:

The study aimed to analyse the Effect of Influencer Marketing on the Buying Behaviour of Young Consumer. Influencer marketing involves businesses partnering with individuals who have a large following to boost brand visibility. An influencer is someone recognized as an authority in a specific field with a significant number of followers. Their recommendations hold considerable influence due to the trust people place in them. Nowadays, there's increasing interest in experts who are well-known on social media platforms.

The survey's findings have a positive outlook, with over half of the respondents recognizing the significant impact of influencer marketing on their purchase decisions and overall perception of marketing strategies. Influencer marketing has emerged as a powerful tool in shaping the preferences and behaviour of young consumers, evident in their active engagement with influencer content across various online platforms, particularly on Instagram. Many respondents admit to being regularly exposed to influencer marketing content, whether through direct following or indirect encounters.

Young consumers are increasingly loyal to brands endorsed by influencers, perceiving influencers to possess greater knowledge about the products they promote. The survey indicates that influencer marketing not only drives purchases but also fosters trust and loyalty among consumers who view influencer recommendations as genuine and tailored to their preferences. However, some consumers have experienced discrepancies between the promoted and actual products received. Despite this, the personalized and authentic nature of influencer marketing content often leads to consumers considering repurchasing the promoted products. The criteria for following an influencer on social media typically revolves around the influencer's number of followers and the authenticity and relativity of their content. Regarding influencer content formats, most respondents find shorts/reels to be engaging and influential in their purchasing decisions.

Promo code referrals have proven useful for consumers with positive opinions of both the product and influencer. Social media influence is a key factor driving the momentum of influencer marketing. Young consumers are encouraged to conduct independent research, prioritize long-term value over short-term trends, and remain mindful of budgetary constraints when navigating influencer marketing. By adopting a balanced approach, young consumers can make informed purchasing decisions that align with their needs, preferences, and financial well-being within the realm of influencer marketing.

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A STUDY ON COLLEGE STUDENT'S CHOCOLATE BUYING BEHAVIOUR.

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Abstract

This study investigates the buying behavior of college students regarding chocolate consumption. The research aims to understand the factors influencing their purchasing decisions, including taste preferences, brand loyalty, price sensitivity, and social influences. Utilizing a mixed-methods approach, including surveys and focus groups, data was collected from a diverse sample of college students. Preliminary findings suggest that taste remains a primary driver for chocolate purchases, followed closely by brand recognition and peer influence. Moreover, the study highlights the importance of packaging and promotional activities in shaping consumer perceptions. Insights from this research can inform marketing strategies aimed at targeting the lucrative college student market segment within the chocolate industry.

Key words

Chocolate, Brand, Buying behaviour, College Students

Introduction

In this competitive modern age where different qualities and types of goods exist branding is of special importance in the business world. Branding occupies a particular niche in the consumer mind. A great brand is the company's most valuable asset. A properly developed brand, line extension, can create competitive advantage and maximize earning. Branding today is used to create emotional attachment to products and companies. Branding efforts create a feeling of involvement, a sense of higher quality and an aura of intangible, qualities that surround the brand name, mark or symbol. A strong brand influences the buying decision and shapes the ownership experience.

Today, there are normally no inanimate or dump products. They have transformed into brands with a personality of their own. They can be warm or friendly, cold or distant, old fashioned or sophisticated, stylish or shabby and so on. In an age of brands, the brand name is naturally a major marketing tool and one of the most important components of the total product/service personality. Branding serves both the buyers as well as the sellers by making the process of exchange a pleasant experience and need-fulfilment exercise. Branded goods and services possess the ability of ready marketability, thus, considerably facilitating the task of the seller.

It helps the sellers to attract and build loyal customers and to show that the firm stands behind what it offers. Any brand/firm that have earned an association with quality and reputations able to make new product/service launch somewhat easier. In reality, brands provide the identity to the product which is being differentiated from the competitors.

In this research, to be surveyed the product performance and buying behaviour of famous brands of Chocolates- Nestle, Cadbury and Amul, which are consumed by people of all ages. Most of the people influence their purchases on the basis of price, quality, advertisement, satisfaction, Taste, packaging, brand loyalty, etc. In this research to be surveyed how frequently and many chocolates they consume, whether they buy small, big or family pack.

Statement of the problem

This study aims to explore the various factors influencing the chocolate purchasing decisionsof college students, peer recommendations, brandperception, and convenience By examining the patterns and preferences in chocolate buying behaviour, the research intends to provide valuable insights for chocolate manufacturers and marketers targeting this demographic. Additionally, the study will assess the impact of marketingstrategies, social influences, and individual preferences on the decision- making process, contributing to a comprehensive understanding of the chocolate consumption patterns among college students. The findings from this research will aid in the development of targeted marketing strategies and product offerings tailored to meet the specific needs and preferences of this consumer segment.

Objectives of the study

- ✓ To identify the factors influencing the chocolate purchasing decision of the college students.
- ✓ To know the brand loyalty among college students and its impact on chocolate purchasinghabits.

Limitation of study

- Time is one of the major constraints which limit the entire data collection.
- The number of respondents limited to 120 which is a small number.
- Reliability and accuracy of the analysis depends on the college students openness andtrueness towards each question in the questionnaire
- Due to time constraints the most important information has been taken for the Study.

RESEARCH METHODOLOGY

Sampling design	Simple random sampling
Period of study	January March 2024.
Data used	Primary and Secondary data
Test for analysis	1. Simple percentage analysis 2. Likert scale technique 3. Garrett ranking technique 4. Chi-square test

RESULTS AND DISCUSSION

Table 1- PREFERENCE OF CHOCOLATE BRAND

A chocolate brand is a company or manufacturer that specializes in producing and selling chocolate products. Cadbury is a British multinational confectionery company, now owned by Mondelez International. Nestle is a Swiss multinational food and drink processing conglomerate. Amul is an Indian dairy cooperative society based in Gujarat, India.

Particular	No . Of Respondents	Percentage (%)
Cadbury	36	30.3
Nestle	45	37.5
Amul	29	24.2
Others	10	8.3
Total	120	100

Source: primary data

Interpretation

This table shows that chocolate brand do you usually prefer of the respondents. This table explain that 30.3% of the respondents like Cadbury, 37.5 % of the respondents like Nestle, 24.2%of the respondents like Amul, 8.3% of the respondents like other chocolates respectively.

Thus, it is inferred that the majority 37.5% of respondents like Nestle.

Table -2 MEDIA OF ADVERTISING

Advertising media refers to the various channels or platforms used by advertisers to deliver promotional messages to their target audience. Common advertising media include Television, Poster, Internet, Newspaper.

Particular	No. of respondents	Percentage (%)
Television	34	28.3
Poster	29	24.2
Internet	50	41.7
News paper	7	5.8
Total	120	100

Source: primary data

Interpretation

This table shows that media of advertising influence you purchase of the respondents. This table explain that 28.3% of the respondents are influenced through television for the purchasing, 24.2% of the respondents are influenced through poster for purchasing , 41.7% of the respondents are influenced through internet for purchasing, 5.8%

of the respondents are influenced through news paper for purchasing respectively.

Thus, it is inferred that the majority 41.7% of respondents are influenced through Internet for purchasing.

Table 3 -FACTORS INFLUENCING PURCHASING DECISION

Affordability plays a significant role in purchasing decisions, with consumers often considering the price relative to the perceived value and quality of the chocolate. Consumers may prefer well-known and trusted chocolate brands due to their reputation for quality and taste. Attractive and visually appealing packaging can catch consumers' attention and influence their decision to purchase a particular chocolate product. Increasingly, consumers are considering health factors such as the cocoa content, sugar content, and presence of additives or allergens when making chocolate purchasing decisions

Particular	No .of respondents	Percentage (%)
Price	33	27.5
Brand reputation	40	33.3
Packaging	31	25.8
Health aspects	16	13.3
Total	120	100

Source: primary data

Interpretation

This table shows that factors influence your chocolate purchasing decision the most of the respondents. This table explain that 27.5% of the respondents are influenced by price, 33.3% of the respondents are influenced by brand reputation, 25.8% of the respondents are influenced by packaging, 13.3% of the respondents are influenced by health aspects respectively.

Thus, it is inferred that the majority 27.5% of respondents are influenced by price.

Table 4 -CHOCOLATES PREFERED IN BRAND

Cadbury is a British multinational confectionery company, now owned by Mondelez International. It is famous for its wide range of chocolate products, including Dairy Milk, Bourneville, and Flake, among others. Cadbury is known for its creamy and rich chocolate recipes, and it has a long history dating back to the 19th century.

Particular	No .of respondents	Percentage (%)
Dairy milk	42	35
5 Star	42	35
Perk	30	25
Gems	6	5
Total	120	100

Source: primary data

Interpretation

This table shows that chocolate you like most in Cadbury brand of the respondents. This table explain that 35% of the respondents like Dairy milk, 35% of the respondents like 5 star 25%of the respondents like perk and 5% of the respondents like gems respectively.

Thus, its majority 35% of the respondents like Dairy milk and 5 Star in Cadbury brand
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Table 5 -CHOCOLATES PREFERED IN NESTLE BRAND

Nestle is a Swiss multinational food and drink processing conglomerate While it is known for a variety of food products, including beverages and infant formula, Nestle also produces chocolate under brands such as Kit Kat, Milky bar, Aero, and Nestle Crunch. Nestle is one of the largest food companies in the world and has a significant presence in the chocolate market.

Particular	No. Of respondents	Percentage (%)
Milky bar	27	22.5
Kit kat	48	40
Munch	29	24.2
Bar one	16	13.3
Total	120	100

Source primary data

Interpretation

This table shows that chocolate you like most in Nestle brand of the respondents. This table explain that 22.5% of the respondents like Milky bar, 40% of the respondents like kit Kat ,24.2%of the respondents like Munch and 13.3% of the respondents like bar one respectively. Thus, its majority 40% of the respondents like Kit Kat in nestle brand.

Table 6 -TYPES OF CHOCOLATES PREFERED

SI No	$100(R_{ji} - 0.5) / N_j$	Calculate value	Garrett Value
1	$100(1 - 0.5) / 5$	10	26
2	$100(2 - 0.5) / 5$	30	39
3	$100(3 - 0.5) / 5$	50	43
4	$100(4 - 0.5) / 5$	70	50
5	$100(5 - 0.5) / 5$	90	59

Particular	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
Milk chocolate	66	14	25	7	8
Dark chocolate	9	71	23	13	4
White chocolate	20	21	66	8	5
Nut filled chocolate	15	28	23	50	4
Fruit flavour Chocolate	18	19	22	14	47

Particular	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Total	Score	Rank
Milk chocolate	600	420	1250	140	720	3190	26	V
Dark chocolate	90	2130	1150	910	360	4640	39	IV
White chocolate	200	630	3300	560	450	5140	43	III
Nut filled chocolate	150	840	1150	3500	360	6000	50	II
Fruit flavour chocolate	180	570	1100	980	4230	7060	59	I

Source: primary data

Interpretation

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total	Average	Rank
I prefer dark chocolate over milk chocolate	300	72	84	20	4	480	4.0	I
Brand reputation influence my choice of chocolate	135	256	57	14	3	465	3.9	III
I consider price as a significant factor when buying chocolate	24	140	135	28	2	425	3.5	IV

I am willing to pay more for organic or ethically sourced chocolate	160	152	54	46	9	421	3.51	II

From the above table reveals that respondents have given top for fruit flavour chocolate ranked as 1 with Garrett score 59 percent followed by Nut filled chocolate ranked as II with the score of 50 percent, white chocolate ranked as III with score of 43 percent, dark chocolate ranked as IV with the score of 39 and milk chocolate ranked as V with score of 26 percent for the chocolate flavour based on preferences.

Table 7 -INFLUENCE OF CHOCOLATE FLAVOUR

Interpretation

The above table using Likert scaling technique represents the opinion on the chocolate flavour. The ranking reveals that the I prefer dark chocolate over milk chocolate. Has the highest

score of (4.0) and therefore it is ranked first, followed by I am willing to pay more for organic or ethically sourced chocolate, Brand reputation influence my choice of chocolate, I consider price as a significant factor when buying chocolate.

H(o): There is no significant relationship between package purchase and prefer to chocolates Brand

H(j): There is significant relationship between package purchase and prefer to chocolates Brand.

Relationship between package and prefer to chocolates Brand:

Observed frequencies (O)

Particular	Cadbury	Amul	Nestle	Others	Total
Small pack	23	23	7	3	56
Big pack	11	17	18	4	50
Family pack	2	5	4	3	14
	36	45	29	10	120

Expected frequencies (E)

Particular	Cadbury	Amul	Nestle	Others	Total
Small pack					
Big pack					
Family pack					
	36	45	29	10	120

Relationship between package and prefer to chocolates Brand

O	E	(O-E)	(O-E) ² /E
23	16.8	38.4	2.288
13	15.0	16	1.066
2	4.2	4.8	1.152
23	21.0	4	0.190
17	18.7	39.6	2.122
5	5.2	0.04	7.692
7	13.5	42.2	3.129
18	12.0	36	3.00
4	3.3	0.49	0.148
3	4.6	2.56	0.556
4	4.1	0.01	0.439
3	1.1	3.61	3.281
			25.06

$$\text{Degree of freedom} = (r - 1)(c - 1)$$

$$= (3 - 1)(4 - 1)$$

$$= 2 \times 3$$

$$= 6$$

Table Value-37.652 Calculated Value-25.06

Since the calculated value (25.06) is less than the table value (37.652), the null hypothesis is accepted. Hence it is concluded that there is a no significant relationship between package and prefer to chocolates Brand.

FINDINGS

1. The majority 37.5% of the respondents prefer Nestle brand.
2. The majority 41.7% of respondents are influenced through Internet for purchasing.
3. The majority 27.5% of the respondents are influenced by price while making purchase
4. The majority 35% of the respondents like Dairy milk and 5 Star in Cadbury brand.
5. The majority 40% of the respondents like Kit Kat in nestle brand.

SUGGESTION

- ❖ Conduct surveys or interviews with college students to gather data on their chocolate consumption habits, preferences, and trends.
- ❖ Nestle company should concentrate on its packing as people are least attracted with it

while Cadbury brand are more attracted with their packing

- ❖ People are unsatisfied with the price and quantity of Cadbury brand chocolates, so companies should concentrate in the regard also.
- ❖ Nestle and Amul brand should concentrate more on advertisement as mostly people get attracted through television only
- ❖ Chocolates company should concentrate more on festival season by providing promotional offer

CONCLUSION

In understanding the chocolate consumption habits of college students involves a multifaceted approach that encompasses various factors and considerations. Through comprehensive research methods such as surveys, focus groups, observational studies, and data analysis, valuable insights can be gained into the trends, preferences, and behaviours of this demographic regarding chocolate. From identifying emerging trends and purchasing behaviours to pinpointing factors influencing purchasing decisions such as taste preferences, price sensitivity, and brand loyalty, a thorough understanding of college students chocolate consumption habits can be attained. Moreover, assessing brand loyalty and its impact on purchasing habits sheds light on the relationship between consumer loyalty and brand perception, guiding marketing strategies and brand management efforts. Furthermore, chocolate preferences and buying behaviour highlights the importance of tailored approaches in product offerings and marketing campaigns targeted at male and female college students. By synthesizing findings from these research areas, chocolate companies can adapt their strategies to effectively meet the diverse preferences and behaviours of college students, ultimately enhancing their appeal and market positioning within this demographic. The exploration of chocolate consumption among college students reveals a nuanced landscape shaped by various factors and trends. Through rigorous research methods encompassing surveys, focus groups, and data analysis, a comprehensive understanding of this demographics preferences and behaviours emerges. From discerning taste preferences and brand loyalty to uncovering the influence of pricing, packaging, and health considerations, each aspect plays a significant role in shaping chocolate purchasing decisions. Additionally, recognizing the gender- based differences in preferences and buying behaviour underscores the importance of tailored marketing strategies and product offerings. By leveraging these insights, chocolate companies can adapt their approaches to resonate effectively with college students, fostering brand loyalty and driving sustained growth within this dynamic market segment. Through continuous monitoring and adaptation to evolving trends, companies can stay attuned to the ever-changing landscape of chocolate consumption among college students, ensuring their relevance and success in the marketplace.

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A STUDY ON SPENDING AND SAVING PATTERN OF MALE EMPLOYEES IN BANKING SECTOR

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ABSTRACT:

This study delves into the spending and saving habits of male employees within the banking sector, aiming to provide valuable insights into their financial behaviors and attitudes. With the financial sector being pivotal in managing economic resources, understanding the financial behaviors of its workforce becomes imperative. Through a mixed-methods approach, combining quantitative surveys and qualitative interviews, data was gathered from male employees across various levels within banking institutions. The research investigates factors influencing spending and saving decisions, including income level, age, familial responsibilities, financial literacy, and psychological factors. Findings reveal diverse spending habits among male employees, ranging from prudent savers to impulsive spenders. In conclusion, this study contributes to the understanding of spending and saving behaviors among male employees in the banking sector, offering implications for financial institutions seeking to enhance employee financial well-being and productivity. Moreover, it underscores the significance of tailored financial education programs to empower employees with the knowledge and skills necessary for effective financial management in both their personal and professional lives.

KEYWORDS:

Spending, Saving, Banking, Male employees

INTRODUCTION:

The financial landscape of any economy is significantly influenced by the spending and saving patterns of its workforce. Within the banking sector, employees play a crucial role not only in shaping the financial well-being of individuals but also in contributing to the broader economic dynamics. Understanding the spending and saving patterns of men employed in the banking sector becomes imperative, as it sheds light on their financial habits, investment choices, and the overall impact on economic stability.

As financial institutions are at the forefront of managing and advising on monetary matters, the study of spending and saving patterns among male employees in the banking sector provides valuable insights into the effectiveness of financial education, institutional policies, and the general economic health of the workforce. This research aims to explore the diverse factors influencing the financial behaviours of men working in the banking sector, examining the interplay between income levels, career stages, financial literacy, and personal financial goals.

By delving into these spending and saving patterns, we can gain a deeper understanding of the financial decision-making processes of male employees in the banking sector. This understanding is not only essential for designing targeted financial wellness programs within the sector but also contributes to the broader discourse on economic resilience, workforce stability, and the overall health of the financial system.

In this study, we will employ a mix of quantitative and qualitative research methods to analyse the spending and saving habits of men employed in the banking sector, aiming to identify patterns, challenges, and opportunities that can inform both individual financial planning and institutional strategies. Ultimately, the findings of this study are anticipated to offer valuable insights for policymakers, financial institutions, and individuals seeking to optimize their financial well-being in the dynamic landscape of the banking sector.

STATEMENT OF THE PROBLEM:

Despite the pivotal role played by the banking sector in shaping the financial landscape, there exists a significant knowledge gap regarding the spending and saving patterns of men employed within this industry. The intricate interplay of factors influencing the financial behaviours of these individuals remains understudied, leaving a void in our understanding of how their financial choices impact both personal financial well-being and contribute to broader economic stability. Having listed out the above said scenario and problems, the researcher has taken this to next level by studying on the spending and saving habits of men employees of banking sector in Thoothukudi city and how this lays an impact in the near future and also the potential changes which may occur.

OBJECTIVES:

1. To determine the spending style of men employees in banking sector.
2. To identify the various modes of savings and spending

RESEARCH METHODOLOGY:

Sampling design	Simple random sampling
Period of study	January – March 2024.
Data used	Primary and Secondary data
Test for analysis	1.Simple percentage analysis 2. Likert scale technique 3. Garrett ranking technique 4. Chi-square test

LIMITATIONS:

- The study is limited to 123 men employees in banking sector due to time constraints.
- An interpretation of the study is based on the assumption that the respondents are given correct information.
- Besides, the study has limitations of place and resources.
- The data collected through the structured questionnaire method, may slightly affect the accuracy of data analysis.

RESULTS AND DISCUSSION:

FACTORS MOST INFLUENCING THE SPENDING HABITS

Spending habits are primarily influenced by personal income levels, cultural norms, peer pressure, and advertising. Income dictates purchasing power, while cultural factors shape preferences and attitudes towards spending. Peer pressure can drive individuals to conform to spending patterns of their social circles. Advertising exerts significant influence by creating desires and promoting products or services.

FACTORS MOST INFLUENCING THE SPENDING HABITS

FACTORS	NO. OF RESPONDENTS	PERCENTAGE [%]
Job seniority	23	19
Monthly income	62	50
Educational level	16	13
Marital status	22	18
TOTAL	123	100

Source : Primary Data

INFERENCE :

The table shows that, 50% of the respondents are influenced by monthly income, 19% of the respondents are influenced by job seniority, 18% of the respondents are influenced by marital status, 13% of the respondents are influenced by educational level.

Thus, the majority of the respondents are influenced by monthly income

PREFERRED MODE OF SAVING MONEY

Preferred mode of saving money varies from person to person, but common methods include traditional savings accounts, investment in stocks or bonds, real estate, or retirement accounts. Each option carries its own level of risk and return, tailored to individual financial goals and risk tolerance. Diversifying across multiple avenues is often recommended to mitigate risk and maximize potential returns over time. Regular contributions and disciplined saving habits are key regardless of the chosen method.

PREFERRED MODE OF SAVING MONEY

MODE OF SAVING	NO. OF RESPONDENTS	PERCENTAGE [%]
Savings a/c	56	46
Investments	30	24
Retirement accounts	24	20
Real estate investment	13	10
TOTAL	123	100

Source : Primary Data

INFERENCE :

The table shows that, 46% of the respondents use savings a/c as preferred mode for saving money, 24% of the respondents use investments as preferred mode for saving money, 20% of the respondents use retirement accounts as preferred mode for saving money, 10% of the respondents use real estate investment as preferred mode for saving money.

Thus, the majority of the respondents use traditional savings a/c as preferred mode for saving money.

EFFECT OF SAVINGS HABITS TO ACHIEVE DESIRED LIFESTYLE GOALS

Developing good savings habits is crucial for achieving desired lifestyle goals as it allows individuals to accumulate funds over time. Consistent savings enable one to afford major purchases, investments, and experiences that align with their aspirations. Moreover, it provides a financial safety net for unexpected expenses, reducing stress and enhancing overall well-being. Ultimately, prudent saving habits lay the foundation for a more secure and fulfilling lifestyle.

EFFECT	NO. OF RESPONDENTS	PERCENTAGE [%]
Positive effect	58	47
Neutral effect	51	42
Negative effect	14	11
TOTAL	123	100

EFFECT OF SAVINGS HABITS TO ACHIEVE DESIRED LIFESTYLE GOALS

Source : Primary Data

INFERENCE :

The table shows that, 47% of the respondents have positive effect on savings habit to achieve desired lifestyle goals, 42% of the respondents have neutral effect on savings habit to achieve desired lifestyle goals, 11% of the respondents have negative effect on savings habit to achieve desired lifestyle goals.

Thus, the majority of the respondents have positive effect on savings habit to achieve desired lifestyle goals.

TERMS OF CONSISTENCY

Consistency in finance refers to maintaining stable and predictable financial habits over time. It involves adhering to a budget, saving regularly, and avoiding impulsive spending. Consistent financial habits build discipline, help achieve long-term goals, and reduce

financial stress. By staying consistent, individuals can better weather economic fluctuations and achieve financial success.

TERMS OF CONSISTENCY

CONSISTENCY	NO. OF RESPONDENTS	PERCENTAGE [%]
Spending habits are more consistent	16	13
Saving habits are more consistent	40	33
Both are equally consistent	53	43
Inconsistency varies among individuals	14	11
TOTAL	123	100

Source : Primary Data

INFERENCE :

The table shows that, 13% of the respondents are more consistent in spending habits, 33% of the respondents are more consistent in saving habits, 43% of the respondents consistent in both equally, 11% of the respondents are inconsistent as it varies among individuals.

Thus, the majority of the respondents are consistent in both saving and spending habits equally.

FINDINGS:

1. Most of the respondents are influenced by monthly income.
2. Majority of the respondents use traditional savings a/c as preferred mode for saving money.
3. It is found that the majority of the respondents have both positive and neutral impact on the overall lifestyle.
4. Most of the respondents have positive effect on savings habit to achieve desired lifestyle goals.
5. Major proportion of the respondents have considered savings and investment as the highest priority.
6. Majority of the respondents are equally consistent in both saving and spending habits.
7. 38% of the respondents have moderate influence in spending decision.
8. A major proportion of the respondents use credit cards rarely.

SUGGESTIONS:

1. Strategies must be customised to match employee's interest. This will increase their contribution on spending decision.
2. The bank employees are cautious in the usage of credit cards. Being bank employees, they may be given a value-added benefit in order to increase the usage of credit cards.
3. Employees must be provided with avenues for mentorship or counselling to address individual financial challenges and promote long-term financial stability.
4. During financial weakness, employees must consider setting up an emergency fund to cover at least three to six months' worth of expenses.
5. To overcome the moderate relation between spending habits and professional success among respondents, consider implementing financial education programs within professional development initiatives.

CONCLUSION:

It is evident that men in the banking sector exhibit a diverse range of spending habits, influenced by various factors such as income levels, age, family responsibilities, and individual lifestyle preferences. While some individuals demonstrate prudent spending practices, prioritizing essential expenses and savings, others display a tendency towards discretionary spending on luxury items and experiences. This highlights the importance of considering individual differences and personal circumstances when assessing spending behaviours. The research identifies a strong relation between income levels and saving patterns, with higher earners generally allocating a larger proportion of their income towards savings and investments. In conclusion, the study on spending and saving patterns of male employees in the banking sector offers valuable insights into the complexities of financial management within this demographic. By understanding the diverse range of influences shaping spending and saving behaviours, stakeholders can formulate more effective policies and initiatives to support individuals in achieving their financial goals and aspirations. Ultimately, fostering a culture of financial literacy and empowerment is essential for promoting long-term financial security and economic prosperity among male banking employees and society as a whole.

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A STUDY ON FINANCIAL MANAGEMENT TECHNIQUES USED BY WOMEN IN THOOTHUKUDI CITY

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ABSTRACT:

This study delves into the financial management techniques adopted by women in Thoothukudi City, aiming to understand their strategies, challenges, and effectiveness in navigating financial responsibilities. Data was collected through questionnaire. Findings reveal a diverse array of financial management practices employed by women, including budgeting, savings, investment, and borrowing. Cultural and socioeconomic factors significantly influence these practices, with familial expectations and traditional gender roles shaping financial decision-making. Despite facing constraints such as limited access to financial resources and educational opportunities, women exhibit resilience and creativity in managing finances. The study identifies strengths and areas for improvement in current financial management techniques, highlighting the need for tailored interventions and support mechanisms. By shedding light on the unique financial management landscape in Thoothukudi City, this study contributes to the broader discourse on women's empowerment and economic development.

KEYWORD: Savings, Investment, Women, Spending habit.

INTRODUCTION:

Compared to old times, women of today have started getting involved more in decisions related to family, society, and business. Women were considered the most dormant part of society but have now come up and begun to participate in every walk of life. Women have not just become a significant part of society but have started making contributions to almost every decision taken in everyday life. The role played by them cannot be afforded to ignore but should be given more importance. As education, level of literacy, social status and awareness, and their significance is getting better, their involvement has also increased, and presently

women have started making contribution of income to their family. Previously majority of finance-related decisions were taken by the male members of the family. Still, with the rise in the importance of women, they have started taking part in decision making activities related to finance more actively. Discussing about investment related decisions, women found to be more risk reluctant because of their conservative attitude, less knowledge about finance, and less confident. Financial education and counseling usually take place most of the time at an individual level.

On the other hand, decisions related to finance take place at household and at the level of intra household. All family members, along with children, now influence family financial decisions. There is a need for financial educators to understand not just the importance of spouse impact in financial decisions but also their incapable involvement in economic decisions of family by distinct genders and their succeeding results. There might be more finance related decisions makers in family like elder children. Thus, education on finance and its counseling at individual level might not reach other decision makers of the family, particularly partners and elder kids. Though, working with decision makers of family might be proved effective because approach of whole family would be practical in long term. Women are taking part in household financial decisions not just in urban cities but also in rural areas, as it has become essential for them to get involved. A positive association was found between women's participation in household financial decisions with their access to resources, their socioeconomic status, age, and their perception. The structure of families is changing, and such changes are very much visible. Male members of society have accepted that it is not easy to live without the participation of women in their lives. Due to that, they have delegated part of the power of decision making to women in their families. Women at home would become more responsible after the delegation of decision making power to them. Being deviated from tradition role of women has led to taking over household responsibilities and taken up making money in labor market, which was traditionally a man's domain. The outcome of study shows that women are taking up more responsibilities than men nevertheless of who is earning money for family.

This study provides implications for management of household finance. It also provides an essential insight into ways that partners in households that are headed by female manage their finances. Taking up more work, like working outside and managing finance at home such workload is making bad impact on well-being of finance at home. It has become a priority to give economic empowerment to women along with gender equality. To reduce poverty, it is essential to provide economic empowerment to women and equality in society. An attempt has been made by this paper to give importance to women's economic empowerment. It is believed that development of women brings development in home, society, as well as nation. It is economic empowerment on which the empowerment of women depends. An economically empowered woman touches sky. Their potential, skills, knowledge, and dedication yield good results for themselves as well as for society. There is a need for the government to make needed efforts and steps to give protection, support, and guidance to women for a better future.

STATEMENT OF THE PROBLEM:

Women all over the world face challenges and various hindrances in attaining financial security. Participation of women in the workforce may have increased, but they remain cautious and dependent on family members when it comes to managing their money. Many women manage money well, but we don't fully understand the challenges they face. This study looks into the problems women encounter in handling finances, considering how society and systems might affect their decisions. The researcher thus wanted to figure out how effective their money management strategies are and how these strategies contribute to their financial well-being. By doing this research, it is evident to offer insights that can help policymakers and others support women in making better financial choices.

OBJECTIVES:

- To know about various channels of investment.
- To know about saving behavior of women.

RESEARCH METHODOLOGY:

Sampling design	Simple random sampling
Period of study	January – March 2024

Data used	Primary and Secondary
Test for analysis	Simple percentage analysis Likert scale technique Garrett ranking technique Chi-square test

LIMITATION OF STUDY:

Though best efforts were taken to minimize the limitation still the study is not free from limitations. Therefore the limitations are

- The study covers only the city of Thoothukudi so the results may not applied to other areas.
- Time is one of the major constraint which limits the effective data collection.
- The number of respondents is limited to 120
- While collecting primary data biasness of respondents in answering the questions was a barrier.
- Reliability and accuracy of the study depends on the respondent's openness and trueness towards answering each question in the questionnaire.

RESULT AND DISCUSSION:

SAVING AVENUES USED BY WOMEN

PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
Bank deposit	47	39
Co-operative society	32	27
Saving scheme		
Gold chit funds	26	22
Post office saving scheme	10	8
Your own techniques to	5	4
Save the money		
TOTAL	120	100

Source: Primary data

INFERENCE:

From the above table 39% of respondents use bank deposit for saving, 27% of respondents use Co – operative society saving scheme, 22% of respondents use Gold chit funds, 8% of respondents use Post office saving scheme and 4% of respondents use their own techniques to save the money.

Thus majority of respondents use bank deposit for saving

PROBLEM FACED DUE TO LACK OF SAVING

PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
Medical emergencies	26	22
Any repair work	23	19
Unexpected expenses	36	30
Unplanned travel	29	24
Loss of employment	6	5
TOTAL	120	100

Source: Primary data

INFERENCE:

From the above table 22% of respondents have medical emergencies, 19% of respondents have any repair work, 30% of respondents have unexpected expenses, 24% of respondents have unplanned travel, 5% of respondents have loss of employment.

Thus majority of respondents have unexpected expenses.

RATING FACTORS INFLUENCING INVESTMENT DECISION AMONG WOMEN

Factors	Strongly Agree	Agree	Neutral	Strongly Disagree	Disagree	Total
1. I like to invest in those investment avenues where I have previous experience	295	228	12	-	-	535
2.I consider family decision while taking investment decision	160	344	6	-	-	510
3.I consider journals & magazines to gather information before investing.	200	132	123	12	-	467
4.I consider friends advice while taking investment decision.	175	228	39	26	2	470
5.I like to investing government securities	165	216	60	10	8	459
6.I consider risk as a factor while taking investment decisions.	165	236	60	12	2	475
7.I take investment decision independently.	225	160	75	20	-	480
8.Extra income induce me to invest more.	225	204	42	16	2	489
9.Investment decision help me to become more independent about future.	300	144	66	-	2	512

Source: Primary data

Factors	Average	Rank
1.I like to invest in those investment avenues where I have previous experience.	12.16	I
2.I consider family decision while taking investment decision.	11.5	IV
3.I consider journals & magazines to gather information before investing	10.6	VIII
4.I consider friends advice while taking investment decision.	10.7	VII
5. I like to investing government securities to lower risk.	10.4	IX
6.Iconsider risk as a factor while taking investment decisions	10.8	VI
7. I take investment decision independently.	10.9	V
8. Extra income induce me to invest more.	11.12	II
9.Investment decision help me to become more independent about future.	11.6	III

INFERENCE:

From the above table it shown factors influencing investment decision among women. It observed that “I like to invest in those investment avenues where I have previous experiences” has the highest score of (12.16%) and therefore it is ranked first, followed by “Extra income induce me to invest more, Investment decision help me to become more independent about future, I consider family decision while taking investment decision, I take investment decision independently, I consider risk as a factor while taking investment decisions, I consider friends advice while taking investment decision, I consider journals & magazines to gather information before investing, I like to invest in government securities to lower risk”.

FINDINGS:

- Most (39%) of women use bank deposit to save the income.
- Most (30%) of women faced unexpected expenses due to lack of saving.
- The respondents opinion about preferable avenues for investment using garret ranking technique. It is observed

that “Gold chit funds” has highest score of (53.6%) and therefore ranked first, followed by “Post office saving scheme, Life insurances premium, Recurring deposit, Real estate”.

SUGGESTIONS:

- Challenge of balancing work and household responsibilities, women can consider creating a structured schedule that prioritizes tasks, delegating responsibilities where possible, and communicating openly with family members or partners to share the load effectively. Additionally, seeking support from employers for flexible work arrangements or utilizing time-saving techniques such as meal prepping can help streamline daily routines.
- To effectively manage expenses, women can create a monthly budget outlining income and planned expenditures across different categories such as groceries, bills, and leisure activities. Utilizing budgeting apps or spreadsheets can help track spending, identify areas for adjustment, and maintain financial stability. When price fluctuations occur, women can capitalize on low prices by purchasing items in bulk, especially those with long shelf lives or essentials used regularly. By stocking up during sales or promotional periods.
- When feeling stressed, many women find relief in shopping, but it's essential to consider healthier alternatives like exercise or spending time with loved ones to manage stress effectively and avoid overspending. Engaging in hobbies or activities that bring joy and relaxation

CONCLUSION:

Financial management is a crucial aspect of personal and household economics, and understanding the techniques employed by women in this domain sheds light on gender-specific strategies and challenges. This study delves into various financial management practices adopted by women, drawing insights from empirical data and qualitative analysis. The findings reveal that women employ a diverse range of techniques to manage their

finances effectively. These techniques encompass budgeting, saving, investing, and debt management. Budgeting emerges as a cornerstone strategy, allowing women to allocate resources efficiently and prioritize expenditures based on their financial goals and obligations. Women exhibit a propensity towards conservative financial practices, preferring risk-averse investment options such as savings accounts, fixed deposits, and government bonds. This cautious approach reflects a desire for financial security and stability, especially in the face of economic uncertainty.

The study highlights the prevalence of collaborative financial decision-making among women, often involving spouses, family members, or trusted advisors. This collaborative approach facilitates knowledge-sharing and risk mitigation, contributing to better financial outcomes.

Women face unique challenges in financial management, including the gender pay gap, career interruptions due to care giving responsibilities, and societal norms that discourage financial independence. These challenges underscore the importance of tailored strategies and support mechanisms to address gender disparities in wealth accumulation and asset ownership.

The study underscores the significance of understanding and addressing the financial management techniques employed by women. By recognizing their diverse strategies, challenges, and aspirations, policymakers, financial institutions, and advocacy groups can foster an inclusive financial landscape that empowers women to achieve economic independence and security. Moreover, promoting management among housewives and educating them to more financial techniques also .

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A STUDY ON JOB SATISFACTION TOWARDS ONLINE JOB IN THOOTHUKUDI CITY

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ABSTRACT

This study aims to determine whether online job results in job satisfaction for employees. It is critical to learn about employees' perspectives on online job. In this research, Researchers have taken data from primary sources through questionnaires using snow ball method. Respondents receive advantages like less stress, time saves and money spent on commuting, more productive working, and the ability to take breaks and refuel at work. The drawbacks of online job include increased work hours and a decline in social engagement. There is no difference between online job and offline job. It is concluded with online job is alternative way of offline job as both has no difference.

KEYWORDS: Online job, Job Satisfaction, Work from home, Employees & Communication.

INTRODUCTION

Online job is defined as people working from their home or from other location of their choice other than the working area by payment which is provided by the employer. Working from home is having lots of use in recent years. Since the growth of the networking from home indicates the employee can finish their work within their own premises. Work will be done remotely

It depends on telephoning / telecommunication arrangements where an does not require staying during the business hours with their employer. In today's growing world there is an urgent need for working at home. To improve the employee retention during the busy and stress filled life we require some leisure time. Through online job you can have free access towards a specific job through fewer interruptions from fellow employees in the office and communication time is also wider. With increasing numbers of employees working

online job using home as a working destination it is clear that improved employee retention it leads to increased staff motivation with less stress also. It also saves home working can help retain working parents with childcare responsibilities. A huge expenditure towards installing a separate work office area and other facilities. A person involves in working from home can do his office work as well as home required assignments simultaneously. Allowing employees to work from home in order to encourage a better work/life balance can lead to improvements in health and well-being. The system of working from home has some salient characteristics to fulfill its objectives and to provide all the required services, thereby solving all problems of the stake holders. Online Job system should have characteristics to fulfill its objectives to provide all the required services and to solve all problems of the stake holders.

STATEMENT OF THE PROBLEM

This topic is chosen because the study helps to understand the employee job satisfaction towards online job. Nowadays, online job has become more popular among various organizations according to their convenience.

This online job meets with various problems while working. The major problem arises because of non availability of Network, loss of data or WiFi connection, inconvenient/ loss of power supply, etc. Employers and Employee's were not able to work successfully for a long period of time during their working hours. So this analytical study is based on employee job satisfaction towards online job.

OBJECTIVES OF THE STUDY

1. To study the socio economic conditions of the respondents.
2. To measure the level of satisfaction among the employees.
3. To study the benefits of employees towards online job.
4. To examine the self appraisal level of employees towards an online job.
5. To study the factor influencing to change online job.

LITERATURE REVIEW

FOREIGN REVIEW

❖ JOB SATISFACTION

1. **Pen-Yuan Liao (2011)** applied social exchange theory to develop a model of the processes linking work-family conflict to job attitudes. A sample of 236 employees in Taiwan's high technology industry was tested. It was found that the influences of work-family conflict on job satisfaction are both direct and indirect. This implies that employees cannot be completely satisfied with their jobs if their organizations do their best to enhance the employees' perceived qualities of leader-member exchange and perceived organization support but do not put any effort into reducing the employees' work-family conflict.
3. **P. Balasubramanian and N. Vasanthakumar (2012)**, stated in their article on "A Study on Job Satisfaction of Library Professionals with Reference to Colleges Imparting Management Education" examined the issues related to the job satisfaction of the library professionals working in colleges imparting management education in and around Madurai, Tamilnadu. They attempt to evaluate the job satisfaction of library professionals based on a questionnaire survey method.
4. **Singh & Jain (2013)** highlights on employees job satisfaction and its impact on their performance. Employees' attitude reflects the moral of the company. Happy employees play an important role in the areas of customers' service and sales as they are the one to interact with the customer on a daily basis. Work environment is the key factor in job satisfaction. Good work environment and good working conditions lead to job satisfaction at the same time helps in increasing employee work performance, profitability, customer satisfaction as well as retention.
5. **Singhapakdi, Sirgy, Lee, Sensasu, Yu and Nisius (2014)** Carried out a study to shed more light on gender disparity in job satisfaction in the context of western versus Asian managers. Using a self-administered survey both in the US and Thailand, and confirmatory factor analysis, they established that gender disparity in job satisfaction in Thailand is driven mainly by significant gender disparity in lower-order Quality of Work Life (QWL) and organizational socialization. Reilly and Spencer (2015) carried out a study to examine the effects of age and tenure on job satisfaction. Using a British

household panel survey, they established that tenure shares a non-monotonic relationship with job satisfaction for females.

6. **Bojadjiev, Petkovska, Misoska and Stojanovska (2015)** examined the effects of the perceived work environment on public employee feelings of job satisfaction. Using a clustered random sample of 169 employees working in one local government municipality in Macedonia who filled in a questionnaire, a Pearson correlation coefficient, they established that recognition was a strong predictor of job satisfaction, followed by opportunities for professional advancement and work self. All, of the above studies exposed conceptual gaps. **Yu and Wright (2016)** have analyzed that the workers belonging to a lower level of occupation are more likely to be unsatisfied with the job. In this, about 20% of machinery operators, drivers, sales workers, and laborers have a low level of job satisfaction. Along with the job satisfaction level in an individual industry has been evaluated. These industries include forestry, agriculture, fishing, recreation, and arts services. Among these industries, the level of job satisfaction is found to be high among the workers. It has been found to be 38%. In terms of defining other services, 37% of workers are satisfied with their jobs.
7. **Tahghighi et al (2017)** have defined that more satisfied workers, stimulate positive actions. This helps in improving the company identification of variables. It affects the level of employee satisfaction. In addition to this, job satisfaction has been also affected by customer loyalty in direct and indirect ways. The value of the type of services received by customers contributes to defining customer satisfaction.

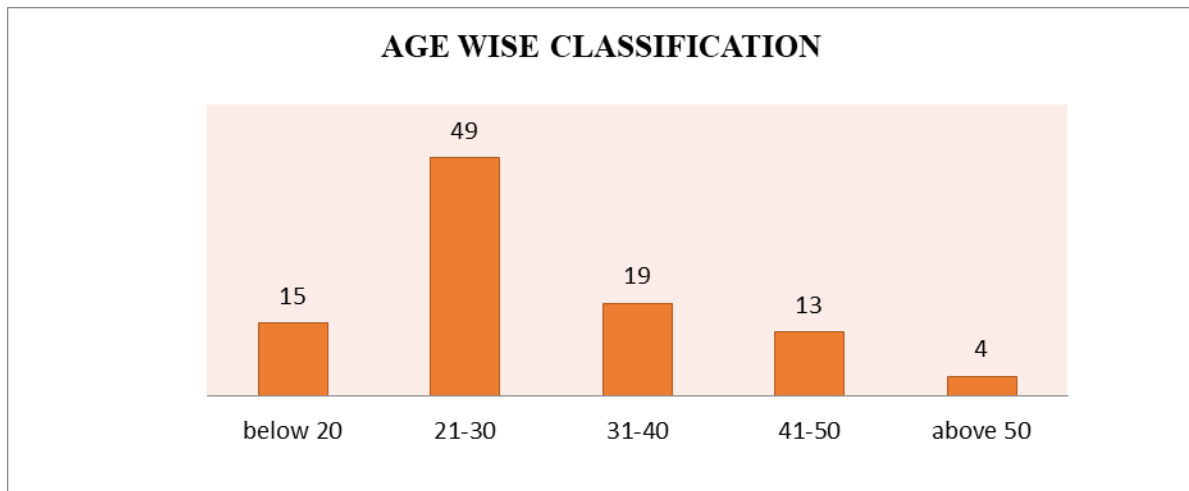
DATA ANALYSIS AND INTERPRETATION

TABLE 3.1

AGE WISE CLASSIFICATION

AGE	NO OF RESPONDENTS	PERCENTAGE (%)
Below 20	20	15
21-30	66	49
31-40	26	19
41-50	17	13
Above 50	6	4
TOTAL	135	100

Source : Primary Data



Interpretation

Table 3.1 clearly exhibits the age wise classification of the respondents. Out of 135 respondents 15% of the respondents belongs to the age group of below 20 years, 49% of the respondents belong to the age group of 21-30 years, 19% of the respondents belong to the age group are 31-40 years, 13% of the respondents belong to the age group above 41-50 years, and 4% of the respondents belongs to the age of above 50 years.

Thus, the study has majority respondents as the age group between 21-30 years.

TABLE 3.2

GENDER CLASSIFICATION OF RESPONDENTS

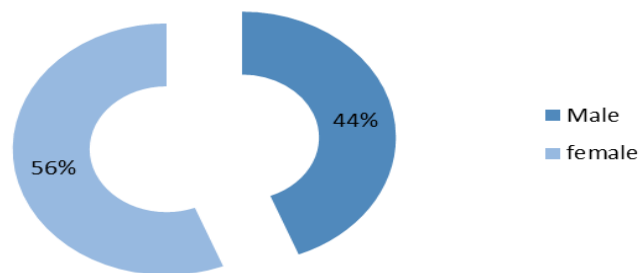
Gender	No of respondents	Percentage (%)
Male	60	44
Female	75	56
TOTAL	135	100

Source : Primary Data

DETAILS OF RESPONDENTS' CURRENT EMPLOYMENT



GENDER CLASSIFICATION OF RESPONDENTS



Interpretation

Table 3.2 portrays gender classification of the respondents. Out of 135 respondents 44 percent of the respondents are Male and 56 percent of them are Female.

Thus, the study concentrates more on Female respondents.

TABLE 3.3

DETAILS OF RESPONDENTS' CURRENT EMPLOYMENT

Employed at the moment	No of respondents	Percentage (%)
Yes	121	90
No	14	10
Total	135	100

Source : Primary Data

Interpretation

Table 3.3 depicts that 90 percent of the respondents are Current Employment, 10 percent of the respondents are not Working.

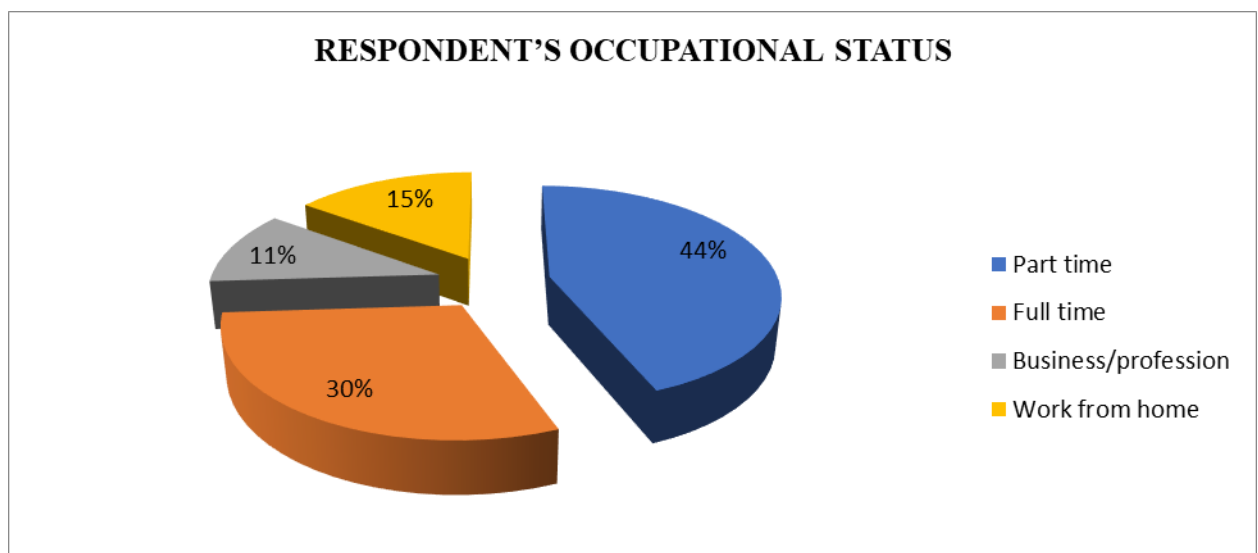
Thus, majority of (90%) the respondents are Currently working.

TABLE 3.4

RESPONDENT'S OCCUPATIONAL STATUS

Occupation	No of respondents	Percentage (%)
Part time	59	44
Full time	40	30
Business/profession	16	11
Work from home	20	15
Total	135	100

Source : Primary Data



Interpretation

Table 3.4 reveals that occupational status of the respondents. Out of 135 respondents, most of 44 percent of the respondents belongs to part time job and 30 percent of the

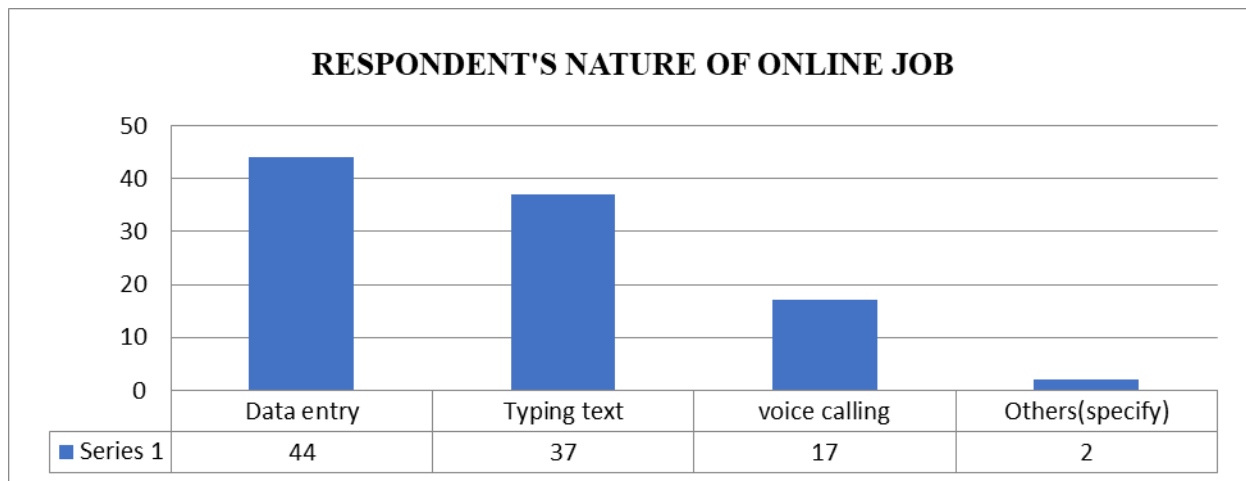
respondents belongs to full time job and 11 percent of the respondents belongs to Business/ Profession and 15 percent of the respondents belongs to Work from home.

Thus, most of them are doing Part Time Jobs.

TABLE 3.5
RESPONDENT'S NATURE OF ONLINE JOB

Types	No of respondents	Percentage (%)
Data entry	60	44
Typing text	50	37
Voice calling	22	17
Others (Specify)	3	2
Total	135	100

Source : Primary Data



Interpretation

The above table 3.5 reveals respondent's online nature of job. Out of 135 online jobbers, that 44 percent of the respondents perform Data entry, 37 percent of respondents are performing Typing text, 17 percent of respondents performing Voice calling and 2 percent of respondents performing other Jobs like web developer.

Thus, it is evident from the above table 44% of the respondents, are working Data entry related jobs.

GARRETT RANKING METHOD

Garrett ranking technique is used to rank the preference indicated by the respondents on different factors. As per this method, respondents have been asked to assign the rank for all factors and the outcomes of such ranking have been converted into score value. It is calculated by percent position= $100(R_{ij}-0.5)/N_j$

Where,

R_{ij} = Rank given for the i th variable by j th respondents

N_j = Number of variable ranked by j th respondents.

TABLE 3.6

FACTORS OF JOB SATISFACTION

Serial number	$100(R_{ij}-0.5)/N_j$	Calculated value	Garrett value
1	$100(1-0.5)/8$	6.25	80
2	$100(2-0.5)/8$	18.75	68
3	$100(3-0.5)/8$	31.25	60
4.	$100(4-0.5)/8$	43.75	53
5	$100(5-0.5)/8$	56.25	47
6	$100(6-0.5)/8$	68.75	41
7	$100(7-0.5)/8$	81.25	32
8	$100(8-0.5)/8$	93.75	20

Serial number	Factors	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Rank 8
1	Good experience	58	12	11	10	1	1	6	36
2	Remuneration	12	28	25	6	10	9	12	33
3	Stress free	8	23	30	11	14	15	8	26
4	Professional	12	17	15	28	13	10	21	19
5	Rewards	12	10	19	17	19	16	30	12
6	Skill development	24	19	11	11	11	19	15	25
7	Promotion	22	18	14	9	8	5	23	36
8	Good training	20	22	12	5	8	9	18	41

Serial number	Factors	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Rank 8	Total
1	Good experience	4640	816	660	530	47	41	192	720	7646
2	Remuneration	960	1904	1500	318	470	369	384	660	6565
3	Stress free	640	1564	1800	583	658	615	256	520	6636
4	Professional	960	1156	900	1484	611	410	672	380	6573
5	Rewards	960	680	1140	901	893	656	960	240	6430
6	Skill development	1920	1292	660	583	517	779	480	500	6731
7	Promotion	1760	1224	840	477	376	205	736	720	6338
8	Good training	1600	1496	720	265	376	369	576	820	6222

Factors	Average	Rank
Good experience	56.63	I
Remuneration	48.62	V
Stress free	49.15	III
Professional	48.68	IV
Rewards	47.62	VI
Skill development	49.85	II
Promotion	46.94	VII
Good training	46.08	VIII

Interpretation

Out of 135 respondents **IRank** for Good experience, **II Rank** for Skill development second, **III Rank** for Stress free, **IV Rank** for Professional, **V Rank** for Remuneration, **VI Rank** Rewards, **VII Rank** Promotion, **VIII Rank** for Good training.

These are the factors and job satisfaction of the online jobbers.

LIKERT SCALE METHOD

Rating the Job satisfaction of Company purpose and leadership

For finding the job satisfaction of company purpose and leadership LIKERT FIVE POINT SCALE was used for computing total score certain weight have based on various degree of opinion.

STRONGLY AGREE – 5

AGREE – 4

NEUTRAL – 3

DISAGREE – 2

STRONGLY AGREE – 1

TABLE 3.7
COMPANY’S PURPOSE AND LEADERSHIP

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Company’s Value	360	244	0	4	0	608
Company’s Mission	295	256	0	18	3	572
Company’s Vision	265	284	0	18	2	569
Senior leadership	250	248	0	44	1	543

Factors	Average	Rank
Company’s Value	4.50	I
Company’s Mission	4.23	II
Company’s Vision	4.21	III
Senior leadership	4.02	IV

Source : Primary Data

Interpretation

Job satisfaction is based on company purpose and leadership is highlighted on the basis of job satisfaction.

Out of 135 respondents, **I Rank** for Company's value is basis of Job satisfaction. **II Rank** for Company's vision, **III Rank** for Company's mission, **IV Rank** for Senior leadership.

CHI – SQUARE

Chi-square test (karl pearson)

H₀: There is no significant difference between Educational qualification and Basis of incentives.

H₁: There is a significant difference between Educational qualification and Basis of incentives.

TABLE 3.8

DIFFERENCE BETWEEN EDUCATIONAL QUALIFICATION AND BASIS OF INCENTIVES

Observed frequency (O)

Educational qualification Incentives	Work based	Hour based	Result based	Higher education	Total
Higher secondary	5	1	3	2	11
Under graduate	13	11	8	5	37
Post graduate	16	22	12	2	52
Diploma	7	4	6	2	19
Profession	4	5	5	2	16
Total	44	43	34	13	135

Expected frequency (E)

Educational qualification Incentives	Work based	Hour based	Result based	Higher education	Total
Higher secondary	3.58	3.50	2.77	1.05	10.9
Under graduate	12.05	11.78	9.31	3.56	36.7
Post graduate	16.94	16.56	13.09	5.00	51.59
Diploma	6.19	6.05	4.78	1.82	18.84
Profession	5.21	5.09	4.02	2.54	16.86
Total	43.97	42.98	33.97	13.97	135

Chi-square test: Difference between Educational qualification and Basis of incentives.

O	E	O-E	$(O-E)^2$	$(O-E)^2/E$
5	3.58	1.42	2.01	0.56
13	12.05	0.95	0.90	7.46
16	16.94	0.94	0.88	0.05
7	6.19	0.81	0.65	0.10
4	5.21	1.21	1.46	0.28
1	3.50	2.5	6.25	0.78
11	11.78	0.78	0.60	0.05
22	16.56	5.44	29.5	1.78
4	6.05	1.05	1.10	0.18
5	5.09	0.09	0.08	1.57
3	2.77	0.23	0.05	0.21
8	9.31	1.31	1.71	1.30
12	13.09	1.09	1.18	1.08
6	4.78	1.22	1.48	0.30
5	4.02	0.98	0.96	0.23
2	1.05	0.95	0.90	0.08
5	3.56	1.44	2.07	0.58
2	5.00	3	9	1.8
2	1.82	0.18	0.03	0.01
2	2.54	0.54	0.29	0.11
Total				$\sum[(O-E)^2/E]=$ 19.51

Degrees of freedom = $(r-1) (c-1)$

$$= (20-1) (5-1)$$

$$= 19 \times 4$$

$$= 15$$

Table value = 24.996

Calculated value = 19.51

Since the calculated value (19.51) is less than table value (24.996), the null hypothesis is accepted. Hence, it is concluded there is a significant difference between Educational qualification and Basis of incentives.

FINDINGS & SUGGESTIONS

This chapter deals with the majority findings of the study. Based on the findings and suggestions, conclusions were drawn. This chapter was discussed in concise and summary format rather than descriptive form.

FINDINGS

- The study clearly shows that (49%) of the respondents are of the age group between 21-30.
- Majority (56%) of the respondents are Female.
- Majority(44%) of the respondents are doing part time job.
- Majority (90%) of the respondents are Current Employment.
- Most of (44%) of the respondents are working in data entry online job.

SUGGESTION

- Try to apply for all available opportunities of the website for online job.
- For most of the jobs salary details, nature of the work, job description, company details etc. are not explained properly.
- An incomplete job profile can make a deserving candidate not apply for that particular post. Therefore the job portal/ social recruiting site have to make sure these details are available in their websites.
- Duplication of job posting can be avoided by the employers and the online job portals/Social media; as there are many job postings done by same employers across various job portal and social media.
- If the jobseeker is using more than one job portal he / she might apply in both, this can increase the difficulty in tracking the application.
- Need free Wi-Fi facilities to work properly without any interruption.
- Need of private room or cabin to work without any disturbance.

- Try to give more incentives and rewards for the employees who are more attentive and active.
- Provide reasonable leaves and holidays to your employees for their relaxation.
- Generate promotion facilities to your employees who perform their duty in a full pledged manner.

CONCLUSION

Online job is lot more comfortable for lots of people. Employees can save a great deal of time and money since they don't have to travel so often, which means people will have lot more time for work and for themselves, too Less travelling will also help reduce traffic congestion and environmental pollution. Besides working at home does not mean staying all day long, people can choose to work in their garden or backyard, wherever makes them feel convenient to work. Moreover, employees are under less stress with flexible working schedule.

To be fair, there are still some disadvantages of teleworking. For instance, working from personal space will reduce face to face interactions among colleagues. However, the problem is solved thanks to the internet. As for now, people from around the globe can easily contact and work with others from distances. Another drawback is that some people may get distracted from work by external factors. The situation requires employers to be highly awarded of what they should and should not do for their paid jobs.

Job portal is application which connects employer and job seekers where employers are the source of the resources and the job seeker can find apply for their targeted job.

This situation has prompted many job portals to look for the ways that has been widely accepted and fully in job searching in this sense the job portals assumes importance ad we could develop such as efficient system which is used by lot many job hunters and employers.

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“A STUDY ON THE IMPACT OF ONLINE REVIEWS AND RATINGS IN CUSTOMERS PURCHASING BEHAVIOUR”

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ABSTRACT:

In the digital age, online customer reviews and ratings have become potent influencers of purchasing decisions, reshaping the consumer landscape. This study delves into the multifaceted impact of online reviews on consumer behaviour, trust, and purchasing choices. It also assesses their implications for businesses, examining sales, reputation management, and strategies for addressing customer feedback. This study explores the dynamics of consumer trust, social proof, and the provision of valuable information through online reviews. The data was collected from 120 respondents. A study of “A study on the impact of online reviews and ratings in customers purchasing behaviour” was conducted in the area of Thoothukudi district. The data for the study was collected through both Primary Data and Secondary Data. A sample of some respondents residing in various parts of Thoothukudi was selected on a random basis. The main objective of the study is to analyse how online reviews and ratings influence consumer decision-making and to provide awareness to customers about online reviews and ratings. The major findings of the study is, The majority (51.1 %) of the respondent always view customer reviews and check product ratings before making an online purchase and The majority 24.4 percentage of the respondent consider overall rating while purchasing a product. The major suggestion of the study is to encourage customers to leave honest and constructive reviews by providing clear guidelines and incentives for their feedback and regularly monitor online reviews and promptly respond to both positive and negative feedback. The conclusion of the study is “A study on the impact of online reviews and ratings in customers purchasing behaviour” is a force that demands continued attention, research, and adaptation.

KEY WORDS:

Online reviews, customer ratings, purchasing decisions, consumer behaviour, trustworthiness decision making process, customer feedback, Online review

platforms, Customer satisfaction and competitive advantage.

INTRODUCTION:

The growth of internet technology has made the marketers to focus on marketing products and services in more convenient and beneficial way to the consumers. Internet has made the online shopping experience of consumers better as they can easily buy products sitting at their home and products are delivered at their door steps. There is an availability of huge volume of information in internet which can help the consumers to make online purchase decisions.

The internet has completely changed how consumers make selections about what to buy in the current digital era. Online reviews and ratings have become important decision-making tools for customers in the current digital era. Online review websites, social media, and e-commerce platforms have given customers access to information and views on goods and services like never before. Because of this, there is now a lot of interest in and research being done on the influence of online consumer reviews and ratings on purchase decisions. Online reviews and ratings include brief profile information about consumer posting, community rated reputation of reviewers indicating the usefulness of previously posted reviews and other products purchased.

STATEMENT OF THE PROBLEM:

The influence of online customer evaluations and ratings on purchase decisions is a complex issue in today's digital economy. Online reviews include the personal information which can give rise to worries over data security and privacy. A critical issue is the trustworthiness of online reviews. Influence on consumer behaviour, fraud and manipulation, consumer motives, awareness to customers, customer satisfaction of online reviews are all included in the issues.

OBJECTIVES:

- ❖ To study the customer perception towards online reviews and ratings.
- ❖ To examine the trustworthiness in online reviews and ratings.

- ❖ To analyse how online reviews and ratings influence customer decision making.
- ❖ To provide various types of platform and reviews which influences the purchasing decision of customer.
- ❖ To study about the drawbacks or challenges faced by the businessman regarding the online reviews and ratings.
- ❖ To analyse customer satisfaction towards the online reviews and ratings.

RESEARCH METHODOLOGY:

Sampling design	Random sampling
Period of study	January – March 2024.
Data used	Primary and Secondary data
Test for analysis	1. Simple percentage analysis 2. Likert scale technique 3. Garrett ranking technique 4. Chi-square test

LIMITATIONS OF THE STUDY:

- ❖ Time is one of the major constraints, which limits the effectiveness of data collection.
- ❖ The sample size is restricted to 120. Due to time constraint, the most essential information has been taken for the study.
- ❖ Some of the respondents could not answer, hence we had to use the interview schedule method.
- ❖ Some information cannot be accessed due to its confidential nature.

RESULTS AND DISCUSSION:

“KNOWLEDGE OF ONLINE REVIEWS AND RATINGS”

KNOWLEDGE OF ONLINE REVIEWS	FREQUENCY	PERCENTAGE
Yes	91	76
No	29	24
Total	120	100

SOURCE: Primary data

The above table depicts that, out of 120 respondents selected for the study, majority 76% of the respondents have clear knowledge about online reviews and ratings and 24% of respondents does not have clear knowledge about online reviews and ratings.

“FREQUENCY OF READING CUSTOMER REVIEWS AND RATINGS”

FREQUENCY OF READING REVIEWS	FREQUENCY	PERCENTAGE
Always	13	11
Often	43	36
Occasionally	46	38
Rarely	13	11
Never	5	4
Total	120	100

SOURCE: Primary data

The above table depicts that, out of 120 respondents selected for the study, majority 38% of the respondents occasionally read customer reviews, 36% of the respondents often read customer reviews and ratings, 11% of the respondents always and rarely read customer reviews and ratings and 4% of respondents never read customer reviews and rating.

“REASON TO CONSULT CUSTOMER REVIEWS AND RATINGS”

PRIMARY REASON TO CONSULT CUSTOMER REVIEWS	FREQUENCY	PERCENTAGE
Assessing product quality	15	12
Evaluating product features	26	22
Comparing prices	37	31
Finding recommendations from others	26	22
Identifying potential drawbacks or limitations of the product	16	13
Total	120	100

SOURCE: Primary data

The above table depicts that, out of 120 respondents selected for the study, majority 31% of the respondents primary reason to consult customer reviews is comparing prices, 22% of the

Particulars	1	2	3	4	5	6
Detailed information of a product	10	12	69	10	5	14
customer service support	34	57	7	9	9	4
Product quality and its attributes	8	5	48	50	7	2

speed of delivery	2	12	6	41	57	2
Price benefit	15	6	2	1	38	58

respondents primary reason is findings and recommendation from others, 13% of the respondents primary reason is to identify potential drawbacks and limitations of the product and 12% of the respondents primary reason is assessing product quality.

SL.NO	$100 (R_{ij} - 0.5) / N_j$	Calculated value	Garret value
1	$100 (1 - 0.5) / 5$	10	75
2	$100 (2 - 0.5) / 5$	30	60
3	$100 (3 - 0.5) / 5$	50	50
4	$100 (4 - 0.5) / 5$	70	40
5	$100 (5 - 0.5) / 5$	90	25

Source: primary data

Particulars	Ranks given by respondents						Total	Score (%)	Rank
	1	2	3	4	5	6			
Detailed information of a product	770	756	3726	460	185	322	6219	52	III
customer service and support	2618	3591	378	414	333	92	7426	61	I
Product quality and its attributes	3773	315	594	2300	259	46	7287	60	II
speed of delivery	154	756	324	1886	2109	46	5275	44	IV
Price benefit	1155	126	108	46	1406	1334	4175	34	V

From the above table reveals that respondents have given top priority for customer service and support ranked as **I** with Garrett score 61% followed by product quality and its attributes ranked as **II** with score of 60%, detailed information of a product ranked as **III** with score of 52%, speed of delivery ranked as **IV** with score of 44% and price benefit was ranked as **V** with score of 34% are the type of content seen in online reviews.

“TRUSTWORTHINESS TOWARDS ONLINE REVIEWS AND RATING”

PARTICULARS	SA	A	N	D	S D	TOTAL	SCORE (%)	RANK
Online reviews to help me make informed purchasing decisions	115	108	72	18	6	319	16	IV
Online reviews generally reflect the actual quality of products or services	95	268	63	16	5	447	23	II
Reading detailed reviews gives confident in the information provided	90	88	213	12	3	406	20	III
A mix of positive and negative reviews is more helpful in forming an accurate opinion	270	100	57	9	46	482	24	I
Rating of a product is a significant factor in influencing trust in online reviews	105	96	66	14	46	327	17	V

NOTE: 5= strongly agree, 4=Agree, 3=Neutral, 2=Disagree, 1=strongly disagree

Source: primary data

From the above table reveals that level of satisfaction is more when a mix of a positive and negative reviews is more helpful in forming an accurate option that has been ranked **I** while the next rank is for online reviews generally reflect the actual quality of products of service that holds **II** rank, reading detailed reviews give confident in the information provided as rank **III**, online reviews to help me make informed purchasing decision has ranked **IV** and rating of a product is a significant factor in influencing trust in online reviews as **rank V** which is ranked as the least satisfied.

RELATIONSHIP BETWEEN AGE AND TYPES OF PRODUCTS SEEN IN ONLINE REVIEWS

OBSERVED FREQUENCIES (O)

Products AGE	Electronics	Clothing and Fashion	Home Appliances	Beauty and Person al Care	Books and Stationery	Groceries	TOTAL
15-20	5	14	2	3	1	1	26
21-30	5	24	9	5	2	3	48
31-40	7	5	9	12	1	3	37
above 40	0	1	3	5	0	0	9
TOTAL	17	44	23	25	4	7	120

SOURCE: Primary data

Product AGE	Electronics	Clothing and Fashion	Home Appliances	Beauty and Person al Care	Books and Stationer	Groceries	TOTAL
15-20	3.68	9.5	4.98	5.4	0.87	1.5	26
21-30	6.8	17.6	9.2	10	1.6	2.8	48
31-40	5.24	13.57	7	7.7	1.1	2.6	37
Above 40	1.49	3.3	1.72	1.88	0.3	0.52	9
TOTAL	17	44	23	25	4	7	120

O	E	(O-E)	(O-E) ²	(O-E) ² /E
5	3.68	1.32	1.74	0.47
5	6.8	-1.0	3.24	0.48
7	5.24	1.76	3.09	0.59
0	1.49	-1.49	2.22	1.49
14	9.5	4.5	20.25	2.13
24	17.6	6.4	40.96	2.32
5	13.57	-8.57	73.44	5.41
1	3.3	-2.3	5.29	1.60
2	4.98	-2.98	8.88	1.78
9	9.2	-0.2	0.04	0.004
9	7	2	4	0.57
3	1.72	1.28	1.64	0.95
3	4	-2.4	5.76	1.07
5	10	5	25	25
12	7.7	4.3	18.49	2.40
5	1.88	3.12	9.73	5.18

1	0.87	0.13	0.02	0.02
2	1.6	0.4	0.16	0.1
1	1.1	-0.1	0.01	0.009
0	0.3	-0.3	0.09	0.3
1	1.5	-0.5	0.25	0.17
3	2.8	0.2	0.04	0.01
3	2.16	0.84	0.71	0.33
0	0.52	-0.52	0.27	0.52
TOTAL				51.633

DEGRESS OF FREEDOM

$$= (r-1) (c-1)$$

$$= (4-1) (6-1)$$

$$= (3) (5)$$

$$= 15$$

NULL HYPOTHESIS (H₀)

There is no significant difference relationship between the age group and types of products seen in online reviews.

ALTERNATIVE HYPOTHESIS (H₁)

There is a significant relationship between the age group and types of products seen in online reviews.

The table value for 15 degree of freedom at 5% level of significance is 24.996. It is found that the calculated value i.e., 15 is less than the table value. Thus the result is independent. Hence it is concluded that there is no significant difference between the age group and types of products seen in online reviews. There is null hypothesis is accepted.

FINDINGS:

- ❖ Majority (55%) of the respondents selected for the study are students.
- ❖ It is inferred that majority (38%) of the respondents felt that online reviews and ratings are very important.
- ❖ Majority (31%) of the respondent's primary reason to consult customer reviews and ratings is to comparing prices.
- ❖ It is inferred that majority (39%) of the respondents view reviews and ratings

for clothing and fashion products.

- ❖ It is inferred that (76%) of respondents have clear knowledge about online reviews and ratings.
- ❖ It is inferred that majority (55%) of the respondents are influenced in reviews with detailed information.
- ❖ Majority (24%) of the respondents felt trustworthy in a mix of positive and negative reviews is more helpful in forming accurate opinion.
- ❖ Chi-square test indicates that there is no significant difference between the age group and types of products seen in online reviews.

SUGGESTION:

- ❖ Encourage customers to provide honest and constructive reviews by providing clear guidelines and incentives for their feedback.
- ❖ Encourage genuine reviews by fostering transparency in the review process. Clearly state your review policy, ensuring customers know how reviews are collected and moderated.
- ❖ Actively collect feedback from customers through various channels, including emails, surveys, and social media.
- ❖ Regularly monitor online reviews and promptly respond to both positive and negative feedback.
- ❖ Use anti-fraud measures to remove fake reviews and clearly communicate your review guidelines to customers.
- ❖ Offer incentives for customers to leave honest and detailed reviews. This could include discounts on future purchases, loyalty points, or entry into exclusive giveaways.

CONCLUSION:

Thus, I conclude that online customer reviews significantly influence over purchasing decisions. However, challenges such as fake reviews and data privacy concerns can be removed by prioritizing transparency, providing awareness to customers and businesses can foster trust, enhance customer experiences, and thrive in the dynamic landscape of online commerce. With continuous improvement, the online review ecosystem can evolve to better serve both businesses and consumers.

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A STUDY ON THE IMPACT OF COVID-19 ON DIGITAL PAYMENT SYSTEM

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ABSTRACT: The outbreak of COVID-19 has ushered in unprecedented changes across various facets of society, including the realm of digital payment systems. This paper examines the multifaceted impact of the pandemic on digital payment infrastructures, consumer behavior, regulatory frameworks, and the overall digital economy. Through a synthesis of existing literature, empirical data, and case studies, this study elucidates the shifts in consumer preferences towards contactless payments, the surge in online transactions, and the acceleration of digital transformation initiatives by businesses. Additionally, it explores the challenges posed by the pandemic, such as increased cybersecurity threats and disparities in digital access. Moreover, the paper investigates the role of governments and regulatory authorities in facilitating the adoption of digital payments and ensuring financial inclusion amidst the crisis. Finally, it offers insights into the future trajectory of digital payment systems in a post-pandemic world, emphasizing the imperative for resilience, innovation, and collaboration within the digital ecosystem.

KEYWORDS

COVID-19, DIGITAL BANKING, INTERNET, BANKING SERVICES

INTRODUCTION

In the wake of the COVID-19 pandemic, the landscape of banking services has undergone a profound transformation. As countries around the globe implemented lockdown measures and social distancing protocols, the reliance on digital banking services surged dramatically. This page delves into the various ways in which the pandemic has reshaped the digital banking sector, from shifting consumer behaviors to technological advancements and regulatory changes. The COVID- 19 pandemic has accelerated the adoption of digital banking services, forcing financial institutions to adapt rapidly to meet the evolving needs of their customers. From the rise of contactless payments to the increased demand for online account management and virtual assistance, this page explores the lasting impact of the pandemic on the digitization of banking services. Additionally, it examines the challenges and opportunities that lie ahead as the industry continues to navigate the complexities of a post-pandemic world.

STATEMENT OF THE PROBLEM

The realm of digital banking has been significantly impacted by the COVID-19 pandemic. The adoption of digital financial services has increased as people adjust to social distancing measures.

For financial needs like moving money, checking balances, and making payments, a lot of people are using mobile apps and web platforms. The move to digital banking has not only made things more convenient, but it has also significantly reduced the need for in-person bank visits, which has contributed to people's safety and wellbeing. However, it has also brought attention to how crucial it is to have strong cyber security safeguards in place to fend off online threats and fraudulent attempts. To protect the personal of its clients, financial institutions have had to improve their security procedures.

OBJECTIVES:

- To study the problems of customers while operating digital payment systems.
- To understand the significance of digital payments.
- To examine the various online payment methods used by the customers during pandemic situation.
- To learn about the applications of digital payments.
- To compare digital payment data before and after Covid.

REVIEW OF LITERATURE

1.Impact of COVID-19 Pandemic on Digital Payments

ManawatiPanwar, ApurvaVashistha, Dr. Roshan Choudhary (2020)

The ongoing spread of COVID-19 has become one of the biggest threats to the global economy and financial markets. To contain the impact of the coronavirus outbreak. The adverse effects of the COVID-19 pandemic are trickling down to major sectors of the Indian economy, with manufacturing, auto, retail, aviation and hospitality bearing the brunt of the lockdown. This in turn has affected fast-growing digital payments which are closely linked to the aforementioned sectors. Demonetization in November 2016 and constant push by Government and regulators for less cash economy have propelled the growth trajectory. The digital payments market in India was valued at INR1,638.49 trillion. The industry has been equally supported by technological innovations. In the last 10 years, the country has seen many unique and state of the art product innovations in the digital payment industry. The advent of a younger population who has grown up with mobiles and data, has enabled faster adoption of technological advancements in digital payments. In this paper the author study about the impact of covid 19 pandemic on the digital payments. The objective of this study is to explain the challenges faced by different sector in covid pandemic.

2. The impact of pandemic COVID-19 on the Indian Banking System

Asif Perwej

The COVID-19 pandemic could be one of the most serious challenges faced by the financial services industry in nearly a century. The COVID-19 impact on banking will be severe fall in demand, lower incomes, and production shutdowns and will adversely affect the business of banks. The situation is exacerbated by staff shortages, inadequate digital maturity, and pressure on the existing infrastructure as firms scramble to deal with the impact of COVID-19 on financial services. Banks certainly have their hands full in light of the novel coronavirus outbreak COVID-19. Borrowers and businesses face job losses, slowed sales, and declining Profit's as the virus continues to spread around the world. Banking customers are likely to start seeking financial relief. An obvious way that pandemics can impact financial systems is through their enormous economic costs. To managing the direct economic impact of the coronavirus, banks need to have a plan in place to protect employees and customers from its spread. Many banks are already starting to encourage remote working of some employees. In this paper, we are aimed to demonstrate an impact of pandemic covid-19 on the banking and financial sector. India's coronavirus outbreak threatens a years-long clean up of its financial system, according to the Indian bank. Banks sit at the heart of the economy and provide funding to corporate and individuals. Their stability is crucial to keep the system up and running.

3.IMPACT OF COVID -19 PANDEMIC ON BANING SECTOR

Mihaela Roxana MARCU (2021)

The purpose of this paper is to contribute to the academic research in the management field, by exploring banking strategies implemented during complex crises, with a focus on the recent pandemic. To improve the comprehension of the economic consequences of the COVID-19 pandemic we analyzed the differences between the crisis from 2008-2009. This approach increases the role of banks in the coronavirus crisis and the strategies adopted by banks influence the whole economy. The pandemic has changed the world economy entirely and impacted tremendously most businesses. The banking system plays an essential role in this situation because it is a key component from an economic and the crisis induced by the pandemic. The banking system has always been at the center of the crises, both in 2008 and in the 1930s, but this time the situation is different because now, we are facing a crisis that is related to systemic health issues. In the previous crises, banks were considered as part of the problem, but this time they are perceived as part of the solution point of view. In recent years, the banking system has adapted continuously – it has been reinvented to keep up with furthermore an opinion based on a narrative literature review and a summary of the most important elements that redesign the banking system during the COVID-19 pandemic context. The literature

regarding the COVID-19 pandemic and its implications for the banking system is still developing since the pandemic is an unfolding new experience for the world. Customer expectations and the need for cost reductions. The COVID-19 pandemic has accelerated digitalization in the banking system although, the need For innovation and digital strategies have been an important factor in banking even before the pandemic had started.

RESEARCH METHODOLOGY:

- Sampling design – Convenient sampling.
- Period of study January – March 2024.
- Data used Primary and Secondary data.
- Test for analysis - Simple percentage analysis, Likert scale technique, Garrett ranking technique and Chi-square test.

LIMITATIONS:

- The study is limited to 123 men employees in banking sector due to time Constraints.
- An interpretation of the study is based on the assumption that the Respondents are given correct information.
- Besides, the study has limitations of place and resources.
- The data collected through the structured questionnaire method, may Slightly affect the accuracy of data analysis.

RESULTS AND DISCUSSION

1. Impact of COVID-19 of respondents

IMPACT	NO. OF RESPONDENTS	PERCENTAGE(%)
More cash, less digital payment	20	16
More digital , less cash payment	84	66
Only digital payments	19	15
Same as before COVID-19	5	3
TOTAL	128	100

Inference: The above table shows that impact of COVID-19 on usage of digital payment. Out of 128 respondents, 66 % due to pandemic situation respondents were doing more digital & less cash payment, 16 % of the respondents were doing more cash & less digital payment, 15 % of the respondents were agreed only digital payment and 3% of the respondents are same as before COVID-19 Therefore, it is evident from the above table altogether 66% and 15% i.e. 81% majority of respondents are doing digital payment during covid-19.

2. RELATIONSHIP BETWEEN GENDER AND THE AREA OF RESIDENCE

H₀: There is no significant relationship between gender and area of residence.

H₁: There is a significant relationship between gender and area of residence

OBSERVED FREQUENCIES (O)

	RURAL	URBAN	SEMI URBAN	TOTAL
MALE	15	45	3	63
FEMALE	19	43	3	65
TOTAL	34	88	6	128

EXPECTED FREQUENCIES (E)

	RURAL	URBAN	SENI URBAN	TOTAL
MALE	16.73	43.31	2.95	63
FEMALE	17.26	44.68	3.04	65
TOTAL	34	88	6	128

CHI-SQUARE TEST:

O	E	O-E	(O-E) ²	(O-E)/E
15	16.73	1.73	2.99	0.178
45	43.31	1.69	2.85	0.065
3	2.95	0.05	0.002	0.0006
19	17.26	1.74	3.02	0.174
43	44.68	1.68	2.82	0.063
3	3.04	0.04	0.001	0.0003
TOTAL				0.4809

Source: Primary data

Degrees of freedom = (r-1) (c-1)

$$= (2-1) (3-1)$$

$$= 1 \times 2$$

$$= 2$$

Table value=5.991

Calculated value = 0.4809

INFERENCE:

Since the calculated value (0.4809) is less than the table value at 0.05 significance level is (5.991), the null hypothesis is accepted. Hence it is concluded that there is no significant relationship between gender and area of residence of the respondents while operating online/ digital payment system.

RANKING THE DIFFERENT DIGITAL PAYMENT

METHODSUSED BY THE RESPONDENTS

S.NO	$100(R_{ij}-0.5/N_j)$	CALCULATED VALUE	GARRETT VALUE
1	$100(1-0.5)/6$	08.33	77
2	$100(2-0.5)/6$	25.00	63
3	$100(3-0.5)/6$	41.66	54
4	$100(4-0.5)/6$	58.33	46
5	$100(5-0.5)/6$	75.00	37
6	$100(6-0.5)/6$	91.66	23

PARTICULARS	I	II	III	IV	V	VI
ATM/Debit card	72	15	13	9	11	8
Credit card	8	58	17	11	8	25
Google pay	42	22	46	10	4	4
Phone pay	19	18	22	43	12	14
Paytm	12	16	18	17	43	22
Internet banking	15	11	10	25	15	52

PARTICULARS	I	II	III	IV	V	VI	TOTAL	SCORE (%)	RANK
ATM/Debit card	5544	945	702	414	407	184	8196	64.03	I
Credit card	616	3654	918	506	296	575	6565	51.28	III
Google pay	3234	1386	2484	460	148	92	7804	60.96	II
Phone pay	1463	1134	1188	1978	444	322	6529	51.00	III
SPaytm	924	1008	972	782	1591	506	5783	45.17	V
Internet banking	1155	693	540	1150	555	1196	5289	41.32	VI

Source: Primary data

INFERENCE:

The above table reveals that respondents sources of different digital payment method using garret ranking technique. The ATM/Debit card has the highest score of (64.03) ranked as I, followed by google pay in II rank, credit card and phone pay in rank III, paytm in rank V and internet banking in VI rank

USAGE RATE OF DIGITAL PAYMENTS

PARTICULARS	STRONGLY AGREE	AGREE	NEUTRAL	DIS AGREE	STRONGLY DIS AGREE	TOTAL
Electricity bills	90	116	75	18	47	346
Grocery bills	55	108	96	92	12	393
Gas bills	60	96	183	32	15	386
Mobile bills	105	192	84	28	17	426
Educational fees	145	88	129	40	14	416
Credit card bills	30	116	99	70	25	340
Others	95	104	135	44	16	394
TOTAL						2701

PARTICULARS	AVERAGE	RANK
Electricity bills	2.70	VI
Grocery bills	3.07	III
Gas bills	3.01	V

Mobile bills	3.32	I
Educational fees	3.25	II
Credit card bills	2.65	VII
Others	3.07	III

Source: Primary data

INFERENCE:

The above likert scale technique indicates that the respondents usage rate for digital payments system. Out of 128 respondents, I rank for mobile bills, II rank for educational billslike payment, III rank occupied by payment of grocery bills and others payment, V rank for payment of gas bills, VI rank for payment of electricity bills through online payments and VIIrank for interest payment for credit card bills.

FINDINGS

- The most (35%) of the respondents are influenced by the family members to use the digital payment system
- Majority (58 %) of the respondents are getting the information about the digital payment system through the internet platforms/social media.
- Majority (61%) of the respondents are partially aware of the functionality of digital payment system.
- Majority (70%) of the respondents are regularly using new digital payment method during COVID 19.
- The respondents opinion about the benefits of digital payment is being ranked as I rank for cash less transaction, II rank for non- banking hours can be availed, III rank for the ease of use, IV rank for flexibility of timing, V rank for time being saved and increases prestige and VII rank for the convenience of digital payment.
- The difficulties faced during the digital payment by the respondents is ranked as hidden charges as ranked I, technical errors as ranked II, Complicated instructions as rank III, lack of knowledge as rank IV, server problem as rank V, fear of fraud as rank VI.
- Majority (64%) of the respondents have preferred ATM/ debit card as the source of digital payment methods.

- Majority (62.46%) of the respondents have faced associated cost of digital payment as the major barriers while using the digital payment system.

SUGGESTIONS:

- Focus on analyzing changes in consumer behavior towards digital payments, the adoption rate of digital payment platforms by businesses during the pandemic, and the role of government policies and regulations in promoting digital transactions amidst the crisis.
- Advocate for lower transaction fees charged by digital payment platforms or financial institutions to make digital transactions more affordable for consumers.
- Educate consumers about the long-term cost benefits of digital payments compared to traditional cash transactions, highlighting potential savings and conveniences.
- Ensure that digital payment services are accessible to all socio-economic groups by improving infrastructure, internet connectivity, and providing alternative payment methods for individuals without access to traditional banking services.
- Consider examining factors such as accessibility, trust, familiarity, and perceived security associated with ATM transactions compared to other digital payment methods.

CONCLUSION:

In conclusion, this study has provided valuable insights into the impact of COVID-19 on the digital payment system. The pandemic has accelerated the adoption of digital payment methods driven by factors such as safety concerns, social distancing measures, and the shift towards contactless transactions. However, challenges such as associated costs, accessibility issues, and concerns regarding security and privacy have also emerged as barriers to widespread adoption. Despite these challenges, the majority of respondents have demonstrated a preference for digital payment methods, with ATMs being a prominent choice. This highlights the importance of understanding consumer behavior and preferences in shaping the future of digital payment systems. Moving forward, it is crucial for stakeholders including financial institutions, government bodies, and fintech companies to address these challenges and capitalize on the opportunities presented by the growing demand for digital payments. Strategies such as reducing transaction costs, improving accessibility, enhancing security measures, and promoting financial literacy can help to foster greater

adoption and acceptance of digital payment systems. Overall, the COVID-19 pandemic has served as a catalyst for the transformation of the payment landscape, emphasizing the need for innovative solutions and collaboration to build.

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A COMPARISON ANALYSIS ON ONLINE AND OFFLINE SHOPPING

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ABSTRACT

This study examines the dynamic landscape of comparing online and offline shopping experiences. Through a comprehensive analysis, it explores factors influencing consumer choices, such as convenience, price, product variety and social interaction. The research employs both qualitative and quantitative methods, including surveys and interviews, to gain insights into the motivations and behaviors of shoppers in both realms. Findings reveals nuanced differences in consumer preferences and highlight the evolving nature of retail in the digital age.

KEYWORDS

Online shopping, offline shopping, consumer preferences, consumer behaviors, product variety, shopping experience, social interaction.

INTRODUCTION

Shopping is part of every day's life. Some get the necessities from shopping; others get something more. It is viewed as a way to release the stress, a way to complete some desire in the mind, or a way to add some flavor to the mechanical way of life. Shopping is probably one of the oldest terms used to talk about what we have all been doing over the years. Then again, in ancient times, the terms that would have been used would be 'trading' or 'bartering' and probably even 'market.' So, what has traditional shopping have to offer now that the internet has opened up a wider and more enticing market to the current consumers. In general, there are two types of shopping: traditional shopping and On-line shopping. Nowadays, more and more people would 'go shopping' via Internet, thanks to the prevalence of the computer. Clicking in one word, thousands of items will pump out on the screen based on choice. No need to wade across a long road and nudge through hustling crowds to get a pair of fancy shoes. Just a click on the key board, make the choice and the goods will be delivered, right on the spot. Online shopping has become an increasingly common staple of life in the 21st century. Its popularity can be credited to the fact that convenience is highly valued in our world today. Shopping online offers the opportunity to

buy anything and everything you need while on a flight or getting ready for bed. Online shopping has become a popular shopping method ever since the internet has declared a takeover. The increase in technology provides good opportunities to the seller to reach the customer in much faster, easier and in economic way. Online shopping is emerging very fast in recent years. Nowadays, the internet holds the attention of retail market. On the other hand, the purchasing of product from traditional market is continuing since years. Many customers go for purchasing offline so as to examine the product and hold the possession of the product just after the payment for the product. In this contemporary world customer's loyalty depends upon the consistent ability to deliver quality, value and satisfaction. Some go for offline shopping, some for online and many go for both kind of shopping. The focus of the study is on the consumer's choice to shop on internet and at the traditional stores at the information gaining period. However online shopping is easier for the people and less price than the offline shopping. While making any purchase decision consumer should know the medium to purchase whether online shopping or the offline shopping. Consumer should decide the channel for them which can best suit to their need and wants and which can satisfy them. In this competitive world how, consumer can decide the particular medium for their purchase of goods is very important to understand in a managerial point of view. The internet shopping is the third best and most popular activity over internet after online shopping next comes the e-mail using, instant messaging and web browsing. These are even more important than watching or getting entertained by the internet or getting any information or news, this are the two very common thought which comes to the people's mind when considering the internet users do when they are online.

STATEMENT OF THE PROBLEM

The rapid growth of e-commerce platforms has significantly impacted traditional retailing channels, leading to a fundamental shift in consumer purchasing behaviors. This study aims to analyse and compare the dynamics, preferences and factors influencing online and offline channels, examining the impact of factors such as convenience, trust, price sensitivity, product variety and customer experience on purchase decisions and exploring the demographic and psychographic profiles of consumers favoring each channel.

OBJECTIVES OF THE STUDY

1. To analyse the demographic profile of the consumers' doing online and offline shopping

2. To examine the factors influencing the consumers to switch from the offline shopping and vice-versa
3. To study the level of satisfaction of the consumers doing online and offline shopping
4. To study the most widely used websites for online shopping and location for offline purchasing
5. To assess the convenience factors of consumers doing the online and offline purchasing
6. To evaluate the effectiveness of advertisement towards the preferences of online and offline shopping.

On the basis of objectives, the following hypothesis were framed:

- 1.H₀: There is no significant relationship between gender and mode of shopping
H₁: There is a significant relationship between gender and mode of shopping
- 2.H₀: There is no significant relationship between gender and mode of shopping
H₁: There is a significant relationship between gender and mode of shopping
- 3.H₀: There is no significant difference between age and shopping convenient towards online and offline shopping
H₁: There is a significant difference between age and shopping convenient towards online shopping and offline shopping

RESEARCH METHODOLOGY

For the purpose of research, questionnaire was used to interview the respondents. The questionnaire was developed so as to obtain responses relevant to objects of the research. While designing the questionnaires every attempt was made to make it precise so that the purpose of filling up the responses does not consume time. To find the general attitude, perception, believes and intention of people towards their perception, a questionnaire was developed. The questionnaire, which was administered to the respondents for the purpose of collection primary data was a structured one.

Period of the study

The study was done during the period from December 2023 to April 2024. The final questionnaire was circulated from February 2024.

Area of the study

The study area is limited to Thoothukudi city, Tamil Nadu. It is identified as one of the

fast-developing cities in India. Thoothukudi is known as “Pearl city”. Data were collected among the respondents under the age group of 21-40 years of respondents in Thoothukudi city especially in the area of Lion’s Town, Mattakadai, Therespuram, Muthukrishnapuram, Andal street, Snows Colony, State Bank Colony, Teacher’s Colony, KVK Nagar, Cruzpuram.,

REVIEW OF LITERATURE

Sanin Hematic, Aleksandar Dokic, Aleksandar Jovicic, 2023. Internet-based purchasing ("online") is an alternative to traditional purchasing in a physical store ("offline"). First "online" purchasing is analysed in the context of digital transformation, as a consequence of digitization (switching from analogue to digital processes) and digitalization (introduction of computers and the internet). Secondly, "online" purchases are examined through three perspectives: (1) frequency of "online" purchasing, (2) consumer preferences during "online" purchasing, and (3) the amount of money spent on "online" purchasing. Finally, in the last two decades we have witnessed the increasing role of "online" purchasing versus the decreasing role of traditional "offline" purchasing in physical stores.

Anmol Sharma, Avinash Sharma, Harpreet Kaur (2020). The intent of this study is to present a view of online shopping decision through compare the offline and online decision making. Shopper’s shop when and where they desire, where they are contented with the products and the preference of shopping. The present paper is highlighting the distinction among online and offline shopping approach and behavior of consumers of the study. Total 30 statements have been developed. Total 500 respondents have taken part in survey out of which 316 consumers preferred online shopping over offline shopping, whereas, 184 consumers preferred offline shopping over online shopping. Descriptive statistics and t-test is used to examine if mean level of agreement or disagreement between online shoppers and offline shoppers is significant or not. As a result it has been found that response of online and offline shoppers varies significantly for statements like online or offline Shopping saves time, online or offline shopping is convenient, It is safe to give out personal information, online or offline shopping provides overall adequate information, online or offline shopping provides the other required customer services, online or offline shopping requires fewer efforts, online or offline shopping provides faster goods and services, online or offline Shopping avoids botheration, online or offline shopping offers prompt delivery of goods, online or offline

shopping allows one to look for the best price before purchasing, During online or offline shopping, one can touch the goods before I buy them, During online or offline shopping, once can try or take demo of the product, online or offline shopping raises my prestige, I often buy things online or offline because it puts me in a better mood.

(Yunji Moon, Deborah J Armstrong, 2020). In an online-to-offline (O2O) environment, a company operates multiple channels: online, mobile, and offline. A company attracts customers and triggers payments online or via mobile, and then leads customers to an offline store to receive the products or services. The authors argue that in this mixed shopping environment, customer perceptions of service quality are different from those of existing commerce environments in isolation. O2O service quality consists of perceived tangible as well as intangible factors. Specifically, perceived tangible service quality reflects not only offline servicescape like ambient conditions, but also online tangible service factors such as mobile app design. Intangible service quality includes offline factors such as empathy as well as online factors like mobility. The current paper proposes an integrated O2O service quality model using key offline, online, and mobile service quality factors. This study also investigates how O2O service quality affects customer's perceived risk and trust toward the retailer, how it affects customer satisfaction, and revisit intention. Additionally, this study explores the moderating effect of telepresence in the relationships between O2O service quality and customer perceptions.

Muhammed Muntaqheem, Satish D Raiker (2019). Shopping has changed as a result of the influence of technology with most people preferring online shopping to the traditional physical store shopping. This trend took center stage in the past decade with many retail giants integrating the two approaches to achieve maximum benefit. This research aims to understand the comparison between online shopping & physical store shopping and consumer behavior towards these modes of shopping. This paper identifies and discusses that male population tend to shop more online shopping rather than physical shopping for safety of payment more preference is given to shopping malls related to physical shopping. People are slowly going for online shopping but the majority mentality of people goes to

physical shopping as it is having trust, feel and touch of the product. In our research we have found out that Flip Kart and Jabong are the major players in the online retail and online shopping is here to stay and number of people favoring this mode is growing day by day.

DATA ANALYSIS AND INTREPRETATION

Table.No.1

Age Wise Classification of Respondents

Age	No. Of. Respondents	Percentage
Up to 20	12	9
21-40	120	87
41-60	4	3
Above 60	2	1
Total	138	100

Source: Primary data

The above table shows that the age wise classification of the respondents, out of 138 respondents, it is inferred that 87% of respondents are between 21- 40 years, 9% of the respondents are up to 20 years, and 3% of the respondents are between 41-60 years, 1% of respondents are above 60 years. Thus, it is inferred that the majority (87%) of the respondents are belong to the age group of 21-40 years.

Table.No.2

Satisfaction Level of Online Shopping and Offline Shopping

LEVEL OF SATISFACTION	AVERAGE	RANK
Return polices of online shopping	4.30	II
Return polices of offline shopping	4.28	III
Services provided by online shopping	3.95	V
Convenience of online shopping	4.32	I
Convenience of offline shopping	4.02	IV

Source: Primary data

From the above table, reveals that the respondents are satisfied with the convenience of online shopping ranked as I, the return polices of online shopping ranked as II, the return polices of offline shopping ranked as III, the convenience of offline shopping ranked as IV and the services provided by the online shopping ranked as V.

Table 3

Relationship Between Gender and Mode

of Shopping Observed Frequencies (O)

Gender/Mode	Online	Offline	Both online -offline	Total
Male	10	8	42	60
Female	15	20	43	78
Total	25	28	85	138

Expected Frequencies (E)

Gender/Mode	Online	Offline	Both online-offline	Total
Male	10.86	12.17	36.95	59.98
Female	14.13	15.82	48.04	77.99
Total	24.99	27.99	84.99	138

Chi-Square test: Relationship between gender and mode of shopping:

O	E	O-E	(O-E) ²	(O-E) ² /E
10	10.86	0.86	0.7396	0.068
15	14.13	0.87	0.7569	0.053
8	12.17	4.17	17.3889	1.428
20	15.82	4.18	17.4724	1.104
42	36.95	5.05	25.5025	0.690
43	48.04	5.04	25.4016	0.528
Total $\sum [(O-E)^2/E]$				3.871

Degree of Freedom = (r-1) (c-1)

$$= (2-1) (3-1)$$

$$= 1 \times 2$$

$$= 2.$$

Table value =

5.991 Calculated

Value = 3.871

The table value for 2 degrees of freedom at 5% level of significance is 5.991. It is found that the calculated value i.e., 3.871 is less than the table value. Thus, the result is independent. Hence it is concluded that there is no significant relationship between the gender and mode of shopping.

Therefore, Null Hypothesis is accepted.

Table. No. 4
RELATIONSHIP BETWEEN AREA AND TIME
SPENDINGOBSERVED FREQUENCIES (O)

Area/Ti me spend	Online shopping takes less time	Offline shopping takes less time	Equal time forboth	Tota l
Urban	83	1 4	12	109
Rural	15	7	5	27
Semi- Urban	1	1	0	2
Total	99	2 2	17	138

EXPECTED FREQUENCIES (E)

Area/Ti me spend	Online shopping takes less time	Office shopping takes less time	Equal time for both	Total
Urban	78. 19	17.37	13.42	108.9 8
Rural	19. 36	4.30	3.32	26.98
Semi- Urban	1.4 3	0.31	0	1.74
Total	98. 98	21.98	16.74	138

Chi-Square test: Relationship between area and time spending

O	E	O-E	(O-E) ²	(O-E) ² /E
83	78.19	4.81	23.1361	0.295
15	19.36	4.36	19.0096	0.981
1	1.43	0.43	0.1849	0.129
14	17.37	3.37	11.3569	0.653
7	4.30	2.7	7.29	1.695
1	0.31	0.69	0.4761	1.535
12	13.42	1.42	2.0164	0.150
5	3.32	1.68	2.8224	0.850
0	0	0	0	0
Total $\sum[(O-E)^2/E]$				6.288

Degree of Freedom = (r-1) (c-1)

$$= (3-1) (3-1)$$

$$= 2 \times 2 = 4.$$

Table Value =

9.488 Calculated

Value = 6.288

The table value for 4 degrees of freedom at 5% level of significance is 9.488. It is found that the calculated value i.e., 6.288 is less than the table value. Thus, the result is independent. Hence it is concluded that there is no significant relationship between the area and time spending on shopping. Therefore, Null Hypothesis is accepted.

Table. No. 5

**RELATIONSHIP BETWEEN AGE AND MODE OF SHOPPING
CONVENIENT**

Observed Frequencies (O)

Age/Convenient	Online	Offline	Both	Total
Up to 20	5	6	1	12
21-40	83	18	21	122
41-60	1	2	1	4
Above 60	0	0	0	0
Total	89	26	23	138

EXPECTED FREQUENCIES (E)

Age/Convenient	Online	Offline	Equal	Total
Up to 20	7.73	2.26	2	11.99
21-40	78.68	22.98	20.33	121.99
41-60	2.57	0.75	0.66	3.98
Above 60	0	0	0	0
Total	88.98	25.99	22.99	138

Chi-Square test: Relationship between age and mode of shopping

O	E	O-E	(O-E) ²	(O-E) ² /E
5	7.73	2.73	7.4529	0.964
83	78.68	4.32	18.6624	0.237
1	2.57	1.57	2.4649	0.959
0	0	0	0	0
6	2.26	3.74	13.9876	6.189
18	22.98	4.98	24.8004	1.079
2	0.75	1.25	1.5625	2.083
0	0	0	0	0
1	2	1	1	0.5
21	20.33	0.67	0.4489	0.022
1	0.66	0.34	0.1156	0.175
0	0	0	0	0
Total $\sum[(O-E)^2/E]$				12.208

Degree of Freedom =

$$(r-1) (c-1)$$

$$= (4-1) (3-1)$$

$$= 3 \times 2$$

$$= 6.$$

Table Value =

12.592

Calculated Value

= 12.208.

The table value for 6 degrees of freedom at 5% level of significance is 12.592. It is found that the calculated value i.e., 12.208 is less than the table value. Thus, the result is independent. Hence it is concluded that there is no significant relationship between the age and mode of shopping. Therefore, Null Hypothesis is accepted.

FINDINGS

- ☐ The majority (87%) of the respondents are between the age of 21-40 years
- ☐ The majority (57%) of the respondents are female
- ☐ The majority (50%) of the respondents are graduate
- ☐ The majority (59%) of the respondents are students
- ☐ The majority (18%) of the respondents are belongs to Lion's Town

- ☐ The majority (58%) of the respondents are shopping frequently in online mode
- ☐ The majority (63%) of the respondents are shopping frequently in offline mode
- ☐ The majority (40%) of the respondents are preferred both online and offline shopping
- ☐ The majority (52%) of the respondents are influenced by shopping websites
- ☐ The majority (43%) of the respondents are influenced by attractive advertisement for do online shopping
- ☐ The majority (74%) of the respondents are influenced by touch and feel for do offlineshopping
- ☐ The majority (69%) of the respondents are think that the both online and offline packingof goods is best
- ☐ The majority (50%) of the respondents are think that the offline mode of shopping ofgoods is durability and long lasting
- ☐ The majority (75%) of the respondents are find a wide variety of products in onlineshopping
- ☐ The majority (72%) of the respondents are perceived that the online is cheaper
- ☐ In ranking method, the majority of the respondents are satisfied with the convenienceof online shopping ranked as I, the return polices of online shopping ranked as II, the return polices of offline shopping ranked as III, the convenience of offline shoppingranked as IV and the services provided by the online shopping ranked as V.
- ☐ In chi-square test, the result is independent. Hence there is no significant relationshipbetween the gender and mode of shopping. Therefore, Null Hypothesis is accepted
- ☐ In chi-square, the result is independent. Hence it is concluded that there is no significant relationship between the area and time spending on shopping. Therefore,Null Hypothesis is accepted.

SUGESSTIONS

1. The information of the customers during the online shopping must be maintained in a well-organized way
2. Proper description must be given to the items that are kept for sale
3. The price of the items should also be mentioned along with the description to prevent any further confusion

4. The items purchased by the customers must be delivered on time without any delay. Each area must be assigned with different delivery boys who make the process easier
5. We suggest making the online store a bit more pleasant by adding back the human touch that people like so much at brick-and-mortar store
6. A marker should build up a prompt distribution channel to avoid the problem of non- availability of products
7. Give customer the option of customizing packing based on the exact size of the product being delivered
8. Manufacturers must make sure that they satisfy the changing requirements of the customers
9. The retail market has become more complicated and competitive. So, display of the products must be attractive to increase the sale of products
10. Traditional stores can play slow pop music so that the customer shop longer. A nice and pleasant music playing in the background as people keep shopping, result in more sales.

CONCLUSION

Online shopping is a new experience and has greatly impacted the lives of consumers in its short time of existence. Online shopping has made consumers more effective and efficient in their shopping behavior and has driven businesses to a new level, forcing many to make the necessary adjustments and changes to reach the new market of knowledgeable consumers. The results of this survey underscore the need for businesses to take the online market seriously. The survey conducted revealed a positive attitude and behavior toward online shopping even by those consumers who still like traditional stores. These consumers are mostly in low and high age groups. Those consumer groups have time to spend in traditional stores and malls and value the offline shopping experience for social reasons, such as meeting with friends. These consumers appear to be more knowledgeable by gathering information online and then purchase it from traditional stores. Rapid growth of e-commerce has resulted in a E- transformation in the global retail infrastructure. Internet has emerged as a cost-effective means of doing business. Despite being faced with numerous

bottlenecks, Thanks to rising internet and higher incomes and more savvy population. Secured online payments, better to Electronic Stores, return policies and exciting discounts could help the Perceptions of Shopping Benefits. Considering the demographic profiles of online users; gender, age and education have significant association to web shopping in the current Indian scenario. The overall results prove that the respondents have perceived online shopping in a positive manner. This clearly justifies the project growth of online shopping in the country. However, the frequency of online shopping is relatively less in the country. Online shopping organizations can use the relevant variables and factors, identified from the study, to formulate their strategies and plans in the country. The organizations can prioritize the consumer implicit and explicit requirements in online shopping environment. The results can also be used by various organizations to identify their target customer segments. The results of the study can be utilized by practitioners in relooking or revamping their strategies for online shopping. Online websites should pay more attention to the female segments as results prove that females shop more in online shopping as compared to men.

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IMPACT OF CELEBRITY ENDORSEMENT ON CONSUMERS'BUYING BEHAVIOUR IN THOOTHUKUDI CITY

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ABSTRACT

The study investigates the impact of celebrity endorsement on consumer behavior, focusing on how endorsements influence brand perception, consumer trust, and purchasing decisions. Utilizing a mixed-methods approach, the research integrates both qualitative and quantitative data from surveys, interviews, and case studies across various industries. The findings reveal that celebrity endorsements significantly enhance brand visibility and credibility, often leading to increased consumer interest and higher sales. However, the effectiveness varies based on the celebrity's relevance, reputation, and the alignment with the endorsed product. The study also explores the psychological mechanisms behind these effects, including the role of perceived authenticity and emotional connection. Implications for marketers include the strategic selection of endorsers and the need to maintain genuine and consistent brand messaging.

KEYWORDS

Aware of celebrity endorsements, Consumers buying behaviour.

INTRODUCTION

Celebrity endorsements have evolved into a cornerstone of modern marketing strategies, transcending industries and influencing consumer behaviour on a global scale. The allure of associating products with well-known personalities lies in their ability to enhance brand appeal, credibility, and ultimately, drive sales. However, the effectiveness of such endorsements is contingent upon several intricate factors, including the credibility and relevance of the celebrity to the product being endorsed, as well as the perceived authenticity of the endorsement itself. The advent of social media has further revolutionized celebrity endorsements, empowering influencers with vast followings to sway consumer preferences through sponsored content.

Understanding the underlying psychological processes, such as identification, social identity theory, and aspirational modeling, is crucial for dissecting how celebrities shape consumer perceptions and purchasing decisions. Despite the potential benefits, celebrity endorsements also pose risks, including negative publicity

and the diminishing impact of overexposure. Many brands persist in leveraging celebrity endorsements due to their enduring appeal and potential to drive business growth. In this study, we aim to delve deeper into the nuanced relationship between celebrity endorsements and consumer buying behaviour. Through a combination of literature review, empirical research, and realworld case studies, we seek to unravel the factors influencing the effectiveness of celebrity

3 endorsements and their implications for marketers and consumers. By gaining a comprehensive understanding of this dynamic, businesses can refine their marketing strategies, bolster brand perception, and ultimately, thrive in today's competitive marketplace.

STATEMENT OF THE PROBLEM

Celebrity endorsement is one of the most popular advertising techniques which companies use to create awareness, aid in recall and gain favorable responses about their products and services. To make the advertisement more attractive and effective, advertising agencies and companies are using celebrities. Today, many companies spend millions of rupees each year for endorsing their product by famous celebrities. Celebrity endorsement is a power tool by which advertisers try to leverage the image and characteristics of the celebrity to promote a brand. This makes the advertisements lively, attractive, and interesting, attention getting and effective as well. The intense use of celebrity endorsement as an advertising tactics has been used to promote various kinds of products and services across all industry categories. Advertisers try to hire celebrities for endorsements, however, what is the audience's perceptions about how celebrity inclusion in adverts work and whether it influences purchase decision. Furthermore, do celebrity characteristics such as trustworthiness, and familiarity have any implication on advertising effectiveness. The impact of celebrity endorsement on consumer buying behavior is a multifaceted issue that seeks to explore the influence and consequences of celebrities endorsing products or services. This study aims to investigate the extent to which celebrity endorsements shape consumer preferences, attitudes, and purchasing decisions, while also examining potential factors that mediate or moderate this relationship. The research will delve into the psychological and social mechanisms involved, shedding light on how celebrity endorsements can either enhance or diminish consumer trust, brand perception, and overall buying behaviour.

OBJECTIVES OF THE STUDY

1. To know how the celebrity endorsement becomes an important factor in consumerbuying behaviour.
2. To measure the satisfaction level of the consumers with the products which areendorsed by any celebrity and whether they are trustworthy or not.
3. To identify how the consumers get attracted towards celebrity endorsements.

RESEARCH METHODOLOGY

The present study is analytical and descriptive in nature. The questionnaire was constructed to elicit the required information from the respondents. 150 sample respondentswere selected for the study. Well-structured questionnaire was framed and collected using Google form.

The study is based on “Impact of celebrity endorsement on consumer buyingbehaviour”. Hence the questions are related to consumers buying behaviour like advertisements, brands and overall consumer buying behaviour offered by celebrity endorsement.

LIMITATIONS OF THE STUDY

- As the research was conducted within the boundaries of Thoothukudi, therespondents outside Thoothukudi will remain unnoticed.
- Research was based totally on quantitative approach and qualitative approach is beingignored.
- The time and resources were limited for the study.
- Since the total respondents were only 150, the study might not necessarily be therepresentation of the actual population of Thoothukudi.
- This study maybe relevant to this period. It may not be applicable to a differentperiod.
- Due to time constraints, only the most important data has been collected and taken forthe study.

RESULTS AND DISCUSSIONS:

Advertisement attention of the respondents Particulars	No. of respondents	Percentage
Celebrity endorsed advertisement	133	88.7
Non-Celebrity endorsed advertisement	17	11.3
Total	150	100

SOURCE: Primary data

The above table describes the Celebrity advertisement attention. It shows that 88.7% of the respondents are celebrity endorsed advertisement, 11.3% of the respondents are NonCelebrity endorsed advertisement.

INFERENCE

It is inferred that the majority of the respondents are Celebrity endorsed advertisement.

Play a role in shaping decisions of the respondents

Particulars	No. of respondents	Percentage
Expertise	12	8
Attractiveness	75	50
Trustworthiness	26	17.3
Likeability	24	16
Influence of overshadowing	13	8.7
Total	150	100

SOURCE: Primary data

The above table describes that factors play a role in shaping your decision to make a purchase. It shows that 8% of the respondents are point Expertise, 50% of the respondents are point Attractiveness, 17.3% of the respondents are point Trustworthiness, 16% of the respondents are point Likeability, 8.7% of the respondents are point influence of overshadowing.

INFERENCE

It is inferred that the majority of the respondents are decision to make purchase is Attractiveness.

GARETTE RANKING METHOD

BASED ON THEIR ACCURACY DESCRIBING THE BUYING BEHAVIOUR.

$100(R_{ij}-0.5/N_j)$	Calculated value	Garrett value
$100(1-0.5)/5$	10	75
$100(2-0.5)/5$	30	60
$100(3-0.5)/5$	50	50
$100(4-0.5)/5$	70	40
$100(5-0.5)/5$	90	25

Particulars	1	2	3	4	5
I am more likely to buy a product if it is endorsed by a celebrity I admire.	90	29	18	5	8
I rarely consider celebrity endorsements when making purchasing decisions.	18	98	16	11	7
The presence of a celebrity in an advertisement significantly impact my buying behaviour.	21	6	97	14	12

I prioritize product features over celebrity endorsement when choosing what to buy.	7	13	7	107	16
Brand loyalty plays a significantly role in my buying decisions, and I often stick to products.	20	5	12	8	105

Particulars	1	2	3	4	5	Total	Score	Rank
I am more likely to buy aproduct if it is endorsed by a celebrity I admire.	6750	1740	900	200	200	9790	65.27	I
I rarely consider celebrityendorsements when making purchasing Decisions	1350	5880	800	440	175	8645	57.63	II
The presence of a celebrity in an advertisement significantly impact my buying behaviour.	1575	360	4850	560	300	7645	50.97	III
I prioritize product features over celebrity endorsement when choosing what to buy.	525	780	350	4280	400	6335	42.23	IV

Brand loyalty plays a significantly role in my buying decisions, and I often stick to products.	1500	300	600	320	2625	5345	35.5	V

SOURCE: Primary data

The above table describing the buying behaviour of the respondents. The 1st rank is for to provide likely to buy a product if it is endorsed by a celebrity, the 2nd rank is to provide making purchasing decisions, the 3rd rank is to provide presence of a celebrity in an advertisement significantly impact of buying behaviour, the 4th rank is to provide prioritize product features over celebrity endorsement when choosing, the 5th rank is to provide Brand loyalty plays a significantly role in my buying decisions.

INFERENCE

It is inferred that majority of the respondents in describing the buying behaviour is to provide a likely to buy a product if it is endorsed by a celebrity.

CHI-SQUARE

Observed Frequency (O)

Gender/ Factors	Classy and status symbol	Elegant	Confidence	Glamorous	Total
Male	13	42	12	9	76
Female	10	37	18	9	74
Total	23	79	30	18	150

Expected frequency (E)

Gender/ Factors	Classy and status symbol	Elegant	Confidence	Glamorous	Total
Male	11.65	40.03	15.2	9.12	76

Female	11.35	38.97	14.8	8.88	74
Total	23	79	30	18	150

O	E	O-E	(O-E)	(O-E)²/E
13	11.65	1.35	1.82	0.156
42	40.03	1.97	3.88	0.096
12	15.2	3.2	10.24	0.673
9	9.12	0.12	0.014	0.0015
10	11.35	1.35	1.82	0.160
37	38.97	1.97	3.88	0.099
18	14.8	3.2	10.24	0.691
9	8.88	0.12	0.014	0.001
				1.8115

Degrees of Freedom:

$$\begin{aligned}
 df &= (r-1) (c-1) \\
 &= (4-1) (2-1) \\
 &= 3
 \end{aligned}$$

Table Value: 7.815

Calculated Value: 1.8115

FINDINGS

Majority of the respondents are female.

Majority of the respondents are from the age group of 21-30.

Majority of the respondent's educational qualification are Graduated.

- Majority of the respondents are Students.
- Majority of the respondent's annual income is between Rs. 300001-500000.
- Majority of the respondents in area of residence are from Urban.
- Majority of the respondents are Single.
- Majority of the respondent are celebrity endorsed advertisements.
- Majority of the respondents are aware of products or brands that celebrity endorsed.
- Majority of the respondents are not trust the celebrity endorsed advertisements.
- Majority of the respondents Neutral, thought that celebrity endorsements create aimpact on a products.
- Majority of the respondents Neutral, prefer celebrities to endorse product.
- Majority of the respondents in celebrities in making purchasing decision is to providethe credibility of the celebrity impacts your trust in the endorsed product.
- Majority of the respondents they believe products advertised by the celebrities are of good product. Majority of the respondents believe celebrities also use those products which they themselves endorsed.

SUGGESTIONS

- Based on the findings presented, it's evident that there is a significant female majority among the respondents, predominantly aged between 21-30 and holding graduate degrees.
- Moreover, the majority of the respondents are students with annual incomes rangingbetween Rs. 300001-500000, residing in urban areas, and identifying as single.
- In terms of celebrity endorsements, while a majority of respondents are aware of suchadvertisements, they express a lack of trust in them.
- Despite this skepticism, there's a neutral stance on whether celebrity endorsements create an impact or if respondents prefer celebrities to endorse products. There is an acknowledgment that the credibility of the celebrity impacts trust in the endorsedproduct.

- Respondents generally believe that celebrities use the products they endorse, they also don't feel that celebrity endorsements are effective in brand promotion.
- A significant portion of respondents admit to purchasing products endorsed by their favorite celebrities, indicating a level of influence.
- Respondents don't perceive celebrity endorsements as crucial in shaping consumer trends but do feel influenced by celebrities in connection with certain products.
- This influence extends to their decision-making process, with attractiveness being a factor, and feeling elegant when using celebrity-endorsed products.
- Despite these influences, recommendations from family and friends remain the primary driver of purchasing decisions for the majority of respondents.
- For marketers, focusing on building trust through authentic connections and leveraging social proof from personal networks may be more effective than relying solely on celebrity endorsements.

CONCLUSION

Celebrity endorsement significantly influences consumers' buying behaviour by creating brand awareness, enhancing brand image, and establishing emotional connections with consumers. However, its effectiveness can vary depending on factors such as the celebrity's credibility, relevance to the product, and the target audience's perceptions. While celebrity endorsements can drive sales, marketers should carefully consider their strategies to ensure alignment with brand values and long-term success. The impact of celebrity endorsement on consumers' buying behaviour is undeniable, with ample evidence supporting its effectiveness across various industries. Celebrities have the power to capture attention, evoke emotions, and influence perceptions, thereby shaping consumers' attitudes towards endorsed products or services. The association with a well-known figure can lend credibility and trustworthiness to a brand, facilitating consumer decision-making processes. Celebrity endorsements can lead to increased brand visibility and recognition, as well as differentiation from competitors in a crowded marketplace. By leveraging the fame and appeal of celebrities, brands can reach broader audiences and penetrate new markets more effectively. However, it's essential to recognize that the success of celebrity endorsements hinges on several factors, including the match between the celebrity and

the brand, the authenticity of the endorsement, and the relevance to the target audience. Moreover, while celebrity endorsements can yield short-term gains in sales and brand awareness, their long-term impact may vary. Consumers' perceptions of both the celebrity and the endorsed brand can evolve over time, influenced by factors such as changes in the celebrity's image or behaviour. Therefore, marketers must continuously monitor and adapt their celebrity endorsement strategies to maintain relevance and resonance with consumers. In summary, while celebrity endorsement can be a powerful tool for influencing consumers' buying behaviour, it's essential for brands to approach it strategically, considering factors such as alignment with brand values, audience demographics, and longterm brand goals. When executed thoughtfully, celebrity endorsements can contribute positively to brand equity and overall business success.

A STUDY ON CONSUMER SATISFACTION TOWARDS SWIGGY FOOD DELIVERY SERVICES IN TUTICORIN

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ABSTRACT:

The advent of online food delivery platforms has revolutionized the culinary landscape, providing consumers with convenient access to a plethora of cuisines at their fingertips. Among these platforms, Swiggy has emerged as a prominent player, offering a diverse range of food options and efficient delivery services. This study aims to investigate consumer satisfaction towards Swiggy food delivery services in Tuticorin, Tamil Nadu. Using a quantitative research approach, data was collected through structured questionnaires distributed among Swiggy users in Tuticorin. The survey encompassed various aspects of the Swiggy experience, including service quality, delivery time, food quality, pricing, and overall satisfaction. Additionally, demographic variables such as age, gender, and frequency of usage were also examined to understand their potential impact on satisfaction levels. Overall, consumer satisfaction with Swiggy food delivery services in Tuticorin appears to be high, with the majority of respondents expressing positive sentiments towards various aspects of the service. Prompt delivery, food quality, and a wide range of restaurant options were identified as primary drivers of satisfaction. However, pricing emerged as a notable concern, with some consumers expressing dissatisfaction with delivery charges and pricing strategies. Further research exploring additional variables and conducting comparative analyses with other food delivery platforms could provide deeper insights into consumer behavior and preferences in the evolving realm of online food delivery services.

KEYWORDS:

Food quality, consumer behavior, Experience, satisfaction, delivery services

INTRODUCTION:

Customer satisfaction is defined as “A measurement that determines how happy customers are with a company's products, services, and capabilities.” Customer satisfaction data, including overviews and evaluations, can assist an

organization with deciding how to best improve or changes its items and administrations.

Consumer loyalty is viewed as a key execution marker inside business and is regularly important for a Balanced Scorecard. Consumer loyalty is measure a significant dynamic. At the point when a brand has steadfast clients, it acquires positive informal promoting, which is both free and exceptionally viable." Therefore, it is fundamental for organizations to successfully oversee consumer loyalty.

Researchers and specialists of electronic trade continually endeavor to acquire an improved knowledge into buyer fulfillments in the internet. Alongside the advancement of E- retailing, scientists keep on clarifying E-shoppers fulfillments from alternate points of views.

Online food delivery is a convenient service that allows individuals to order food from local restaurants through digital platforms or mobile applications. Customers can browse diverse menus, place orders, and have meals delivered to their doorstep. This industry has witnessed significant growth due to its user-friendly interfaces, diverse restaurant options, and the ease of accessing a variety of cuisines without leaving the comfort of one's home. Popular platforms include Uber Eats, Door Dash, and Grub hub, providing a seamless experience for both customers and restaurants.

The food industry has undergone a transformation thanks to the quick development of technology and the expanding use of the internet in society. Online food delivery services have become a well-liked option for those looking for hassle-free and practical dining experiences. Online food delivery services have significantly increased in popularity, revolutionizing how people order and enjoy their meals in Tuticorin, the vibrant capital city of Tamil Nadu in India. Understanding client happiness is essential for every organization, and this is also true for the online meal delivery sector. The success of online meal delivery platforms rests on their capacity to exceed users' expectations and meet their needs. The competitive food delivery business in Tuticorin has many players fighting for market share.

REVIEW OF LITERATURE:

1. Angelo Bonfanti, Chiara Rossato, VaniaVigolo (2023), IMPROVING ONLINE FOOD ORDERING AND DELIVERY SERVICE QUALITY BY MANAGING CUSTOMER EXPECTATIONS with an objective of to identify customer service quality expectations. The results reveal three dimensions of expectations, each comprising two categories that can be set along a continuum: (1) basic expectation (ranging from implicit to explicit), (2) accuracy of expectations (ranging from fuzzy to precise) and (3) attainability of expectations (ranging from realistic to unrealistic). Content may refer to technical, social, economic, legal and technological aspects. To meet customer expectations, the following strategies are suggested: customer reassurance, flexibility, continuous improvement, customer education, adaptation to customers' requirements and monitoring of exceptions.

2. Vinaik, Goel, Sahai, & Garg (2021), study reveals THE FOOD AND SERVICE INDUSTRY REQUIRES THE PREFERENCES OF THE CUSTOMERS, to satisfy and identify their needs. According to the research, majority of the respondents were aware about the food apps and the most used apps are Zomato and Swiggy. The respondents considered various factors like delivery time, convenience and good customer service as the most important ones.

3. Vinayagalakshmi V, (2020), BATTLE OF THE BITES: UNVEILING CUSTOMER PREFERENCES IN THE SWIGGY VS. ZOMATO SHOWDOWN with an objective of analysis comparison of consumer preferences for Zomato vs Swiggy & comprehend how other relevant aspects are affecting the choice and procedure of online meal delivery. Zomato should put more of an emphasis on promotional deals, menu prices, and delivery times if it wants to compete with Swiggy. However, Swiggy is just 11.2 percent ahead of Zomato, indicating that there is a very real chance that Zomato may pass them and that they must continue to focus on their strengths if they want to protect their market share.

4. Sankar Singh, Ashok Kumar Katta (2020) in his research paper entitle with **CONSUMERS SATISFACTION TOWARDS ONLINE FOOD DELIVERY APP SWIGGY** The study examines the influence of online food ordering on customers and to know how Swiggy food ordering has affected and altered their food habits. Hence the study investigate customer's satisfaction

towards online food ordering app Swiggy The research found Respondents of this study, between the ages of 21 and 35 used online food services more than any other age group. Swiggy is the most popular food ordering app, and it is preferred by respondents more.

5. Dipanti Joshi, Priyanka Bhatt (2019) AN EMPIRICAL STUDY TO UNDERSTAND CONSUMER SATISFACTION TOWARDS ONLINE FOOD DELIVERY APPLICATION WITH SPECIFIC REFERENCE TO SWIGGY IN INDIAN CONTEXT. Purpose: Researcher's preliminary focus is on measuring the effectiveness of Online Food Delivery application on customer satisfaction while ordering food from restaurants. The study emphasis on the identifying various factors contributing to satisfaction and understanding how these factors lead to usage of OFDAs along with the internal comparison of the same. The significant results are based on the regression model and support the inevitable role of Performance expectancy& quality, Payment methods, Description of the food item, Effort expectancy and price in influencing overall satisfaction of consumer while ordering food from Online food delivery applications suggesting 74% changes due to these factors.

STATEMENT OF THE PROBLEM:

The problem is undertaking for the study of consumer satisfaction towards online food ordering. The online food ordering services is provided to the customers from websites and the applications Swiggy, the online food ordering is can easily place the orders and track their orders. This system provides a feedback system which user can rate for the order and it can recommend food, hotels based on the ratings they can find the best restaurant it improves along with the quality.

In the rapidly evolving landscape of online food delivery services, understanding and enhancing consumer satisfaction is crucial for the success and sustainability of platforms like Swiggy. The problem at hand is to investigate and analyze the factors influencing consumer satisfaction with Swiggy's food delivery service, addressing both positive experiences and potential pain points.

This study aims to identify the key aspects that contribute to or hinder customer satisfaction, providing valuable insights for Swiggy to improve its service quality and meet the evolving expectations of its user base.

OBJECTIVES OF THE STUDY:

- ✓ To know the satisfaction level of respondents towards swiggy
- ✓ To study the different parameters in terms of quality, service and delivery
- ✓ To study the factors influencing the consumer 's buying decision of swiggy
- ✓ To know the consumer opinion/experience on ordering with swiggy
- ✓ To offer valuable suggestions for improving the consumer satisfaction

METHODOLOGY:

The study is complied with the aid of both primary and secondary data. Primary data were collected through questionnaire. Secondary data were collected through various websites, magazines, journals, newspaper, articles, social media, etc.

LIMITATIONS OF THE STUDY:

- ✓ Time is one of the major constraints which limits the effective data collection
- ✓ The number of respondents limited to 120
- ✓ Some information cannot be accessed due to its confidential nature
- ✓ Reliability and accuracy of the analysis depends on the youngster's openness and trueness towards each question in the questionnaire
- ✓ The questionnaire was circulated to youngster (13-25). So, the results occupied maydiverge in other age group people
- ✓ Due to time constraint the most important information has been taken for the study

RESULTS AND DISCUSSIONS:

TABLE 1
KNOWING ABOUT SWIGGY DELIVERY SERVICE

Classification	No. Of Respondents	Percentage (%)
Friends/Family	29	24
News paper	24	20
Advertisement	36	30
Internet	31	26
Total	120	100

SOURCE: Primary data

Figure 1

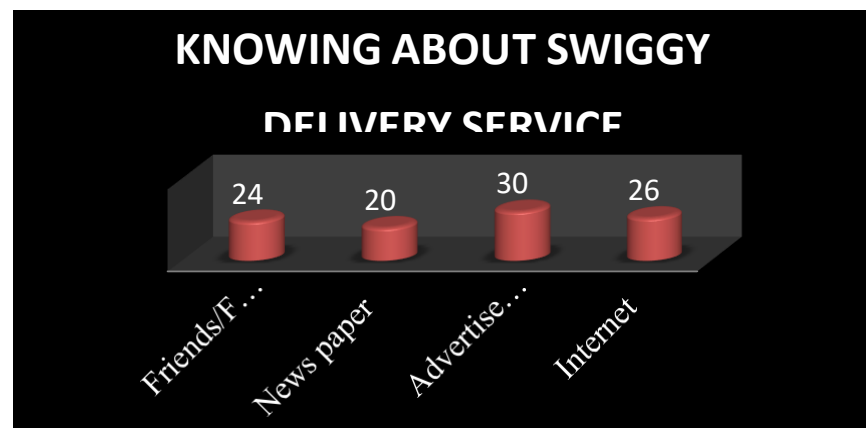
**INTERPRETATION:**

Table 1 shows that 24 percent of the respondents have come to know about swiggy food delivery services through friends and family and 20 percent from newspapers and 20 percent of them by advertisement and 36 percent of them through Internet.

It is inferred that majority i.e., 36 percent of the respondents have come to know about swiggy food delivery services through Internet.

TABLE 2 REASON TO USE SWIGGY

Classification	No. Of Respondents	Percentage (%)
On Time Delivery/ Fast Delivery	45	38
Discount And Offers	40	33
Suitable for buying	28	23
Easy Mode Of Payment	7	6
Total	120	100

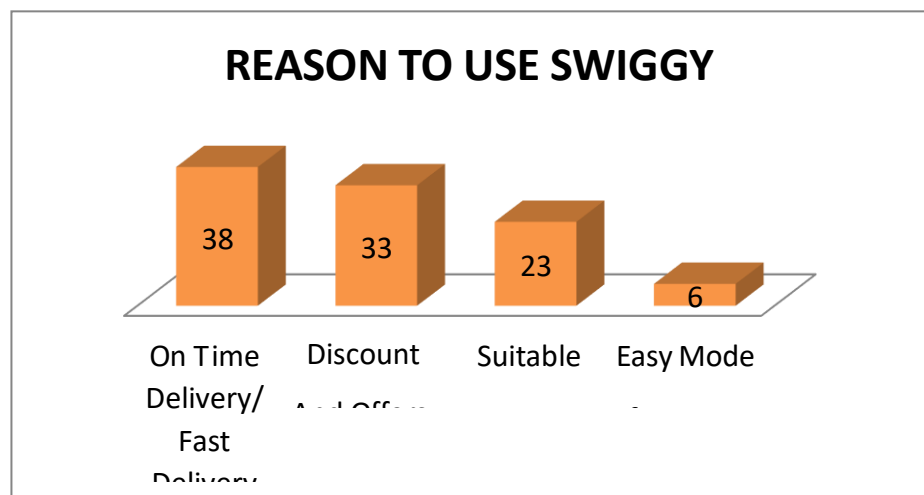
SOURCE: Primary data**Figure 2****INTERPRETATION:**

Table 2 shows that 38 percent of the respondents have preferred swiggy service on time delivery/ fast delivery and 33 percent of them for discount and offers and 23 percent of them for suitable and 6 percent of them for easy mode of payment.

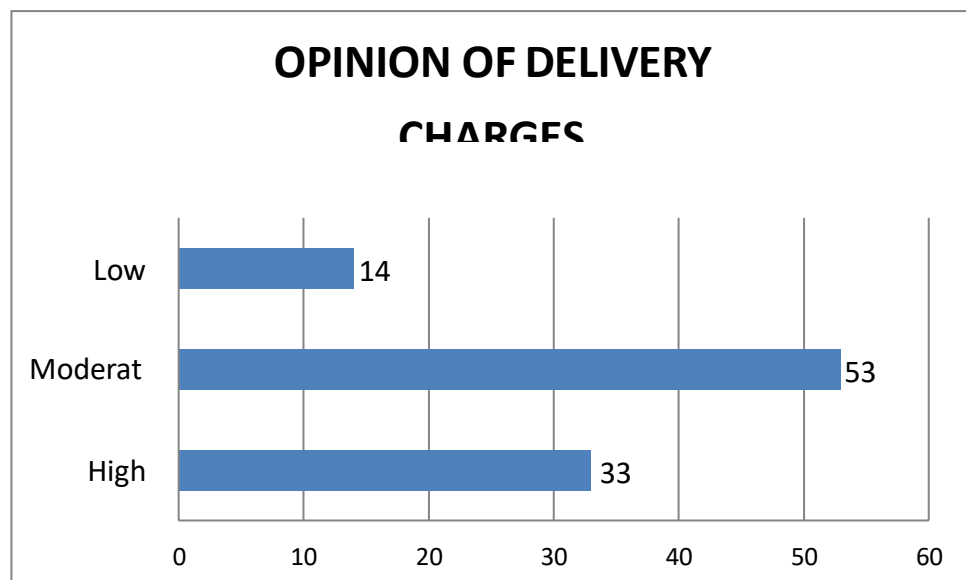
It is inferred that majority i.e., 38 percent of the respondents have preferred swiggy service on time delivery/ fast delivery.

TABLE 3
OPINION OF DELIVERY CHARGES

Classification	No. Of Respondents	Percentage (%)
High	40	33
Moderate	63	53
Low	17	14
Total	120	100

SOURCE: Primary data

Figure 3



INTERPRETATION:

Table 3 shows that 33 percent of the respondents opined that delivery charge is High and 53 percent of them Moderate and 14 percent of them Low.

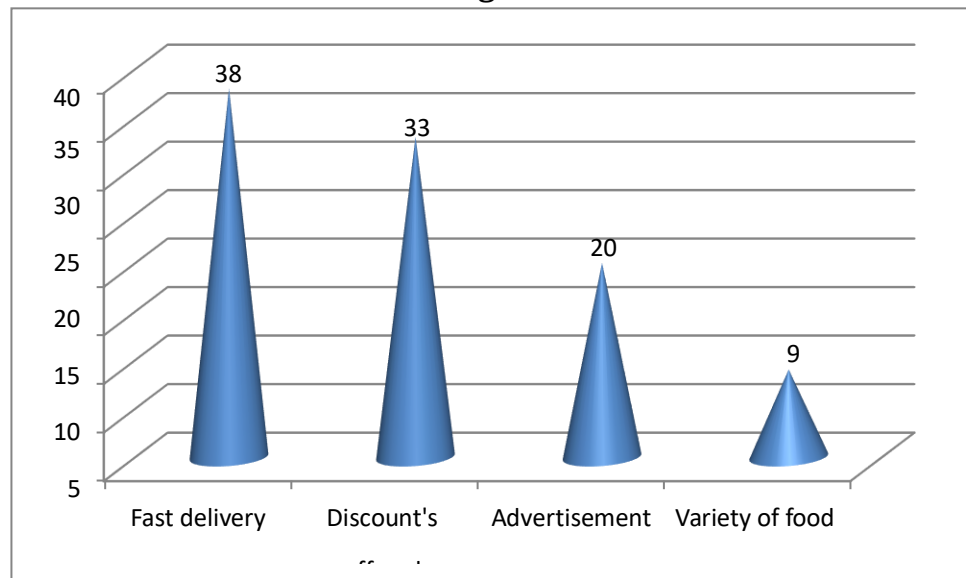
It is inferred that Majority of the respondents i.e., 53 percent opined that delivery charge is moderate.

TABLE 4
HIGHLIGHT OF SWIGGY COMPANY THAT ATTRACT

Classification	No. Of Respondents	Percentage (%)
Fast delivery	45	38
Discount's offered	39	33
Advertisement	25	20
Variety of food	11	9
Total	120	100

SOURCE: Primary data

Figure 4



INTERPRETATION:

Table 4 shows that 38 percent of the respondents have attracted by Fast delivery and 33 percent of them Discount's offered and 20 percent of them Advertisement and 9 percent of them variety of food.

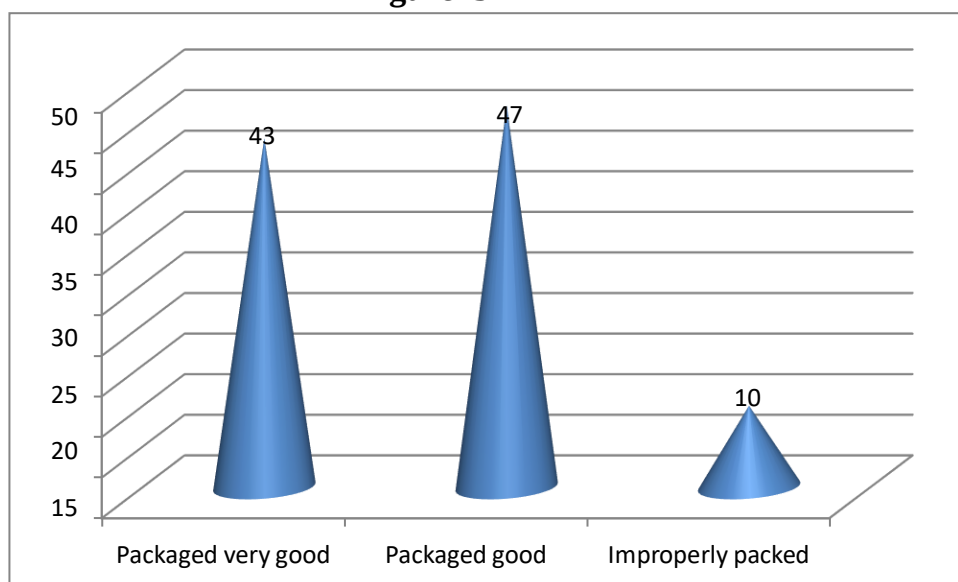
It is inferred that Majority of the respondents i.e., 38 percent select attract by Fast delivery.

TABLE 5
EXPERIENCE WITH PACKAGE OF FOOD

Classification	No. Of Respondents	Percentage (%)
Very good packaged	52	43
Good packaged	57	47
Improperly packed	11	10
Total	120	

SOURCE: Primary data

Figure 5



INTERPRETATION:

Table 5 reveals that 43 percent of the respondents have experienced that package of food is packaged very good, 47 percent of them are packaged good and 10 percent of them are Improperly packed.

It is inferred that Majority i.e., 47 percent of the respondents have experienced that package of food is packaged good.

FINDINGS:

- The study reveals that most (36%) of the respondents have come to know about swiggy food delivery services through Internet
- Majority (38%) percent of the respondents preferred using swiggy service for on time delivery fast delivery
- Majority (53%) of the respondents opined that delivery charge is moderate
- Majority (38%) of the respondents select attract by Fast delivery
- Majority (47%) of the respondents have experienced that package of food is packaged good

SUGGESTIONS:

- The company must focus more to have a greater presence on digital platforms
- They must also come up with an app for keeping the record and rewarding the employees on their performance
- It also help the company to keep a good track and employees and even they may feel more motivated It will easy to provide incentives or bonuses to them
- Feedback and rating should be carried out properly because it appraise the brand loyalty will certainly enhance the demand and increase profits
- Persons who are delivering should be trained to behave professionally which mainly includes communication skill
- Tracking system for consumer should be provided, so that it helps the consumer and encourage to order online

CONCLUSION

Apps for food delivery have now become a major hit in India. There are several food delivery apps in India that can be downloaded from the smart phone to place order food. Based on the result of this research, it is understood that online food delivery application helps customers in the easy and fast ordering of food. It gives every detail of the customer's order, thereby providing the best customer service.

Swiggy food ordering system maintains the service provider to keep a database and enhance the customer experience. Through the survey conducted, it was found that majority of users think that people opt for online food delivery applications as it

requires only less human interaction and the online food ordering has made an impact on the traditional way of dining together. The study discloses that youngsters are more inclined to online food delivering system as compared to elder people. The study poses as the most influencing factor on online food ordering is fast delivery. The second most influencing factor is ease and convenience and the next most influencing factor is discounts and special offers. The study highlights that users often place order on weekends and holidays.

The study also reveals that Swiggy is the most preferred app among the selected food delivering applications. Even though a large portion of people in Tuticorin uses online food delivery application, there, still, are people who does not use food applications due to quality concerns and prefer homely cooked food. In a nutshell, it is found that majority of users falls under the category of students and working individuals which indicates the growing popularity of the online food ordering system among youngsters. The changing lifestyle of the consumers and expansion of online activity in India has undoubtedly transformed the trends in online food ordering scenario.

IMPACT OF ARTIFICIAL INTELLIGENCE ON IMPULSE BUYING

BEHAVIOUR OF ONLINE SHOPPING CUSTOMERS

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ABSTRACT

This study aims to explore the influence of artificial intelligence (AI) on the impulse buying behavior of online shopping customers. With the increasing integration of AI technologies in e-commerce platforms, understanding its impact on consumer behavior is crucial. Additionally, the study investigates the interplay between AI and impulse buying behaviour of the online shopping customers. The findings will provide insights into how AI-driven personalized recommendations, chatbots, and targeted advertising affect impulse buying tendencies. Understanding these dynamics is essential for businesses to optimize their AI strategies and enhance customer satisfaction.

KEYWORDS

Artificial Intelligence, Impulse Buying Behaviour, Online Shopping, Impact, Consumer behaviour.

INTRODUCTION

AI provides the salesperson with accurate predictions and intelligent recommendations through analyzing the past data and priorities that are likely to convert (Avinaash, 2018). AI is related to computers with capabilities that can think and act more efficiently than humans do.

It can recognize image or voice, decision-making and translate language (CXPA, 2018). AI can detect, decide and develop (Sterne, 2017). Detection is the ability of AI to identify the most expected and predominant characteristics in a subject matter. Decision is the ability of AI to decide after evaluating a huge number of characteristics and then determine the most important one. Development refers to the power AI has to program by taking into account new data and the analysis of research along with how it evaluates each factor and then modify its view. As AI algorithms collect and analyze vast amounts of personal data to predict consumer behaviour, there is a growing concern

about the potential misuse of this information for manipulative marketing tactics. Striking a balance between leveraging AI for enhancing customer experiences and respecting consumer privacy rights is crucial to building trust and maintaining ethical standards in the e-commerce landscape.

Ultimately, understanding the interplay between AI and impulse buying behaviour is key to unlocking the full potential of technology in driving the sales and enhancing the customer satisfaction in digital age.

MATERIALS AND METHODS

Dang(2019) in his research paper “ The influence of Artificial Intelligence, Augmented Reality and Virtual Reality on Shopping Experiences of the Indian Buyers” explore the effect and implications of (AI) artificial intelligence, (AR) Augmented Reality and (VR) Virtual Reality on the shopping experience of the Indian consumers and to know whether AI is changing their shopping behaviour. Though AI (Artificial Intelligence) is not new terminology for the internet savvy people but it is totally new for the general consumer who purchase a variety of goods and services through online platforms with the assistance of artificial Intelligence technology. This paper will explore the new facts and new knowledge about the relationship between AI (Artificial Intelligence) and Shopping experience.

Anli Suresh (2020) in his study “Consumer perception towards artificial intelligence in E-commerce with reference to Chennai city, India” stated that, in the modern era, people are much closer to technology and peoples mind are expecting new and innovative things which make their works easier and save time. Artificial Intelligence (AI) is one among those technologies which helps almost in all areas of individual’s routine life. AI is the simulation of human intelligence process by machines, especially computer systems. The main aim of the study is to identify the consumer preferences towards the applications of AI in different areas of e-commerce. The concluding observations are that there is no relationship between usage and

recompenses factors while there is significant relationship between the techniques factors. The most influencing areas of AI in e-commerce are real time product targeting, voice powered search and virtual personal shoppers.

Samah Abdelsalam (2020) in his study “Understanding online impulse buying behaviour in social commerce: a systematic literature review” stated that, online impulse purchase has garnered attention from researchers in various fields, especially noted in the relatively new field of Social Commerce (S-commerce). This interactive environment is a full of impulse buying stimulators. However, no previous studies have been conducted to evaluate the status of the research about online impulse buying behaviour (IBB) in S-Commerce. Hence, the authors reviewed studies published between 2005 and 2019, to gain an insight into IBB. The authors used an input-moderator-mediator-output model for identifying and classifying factors that influence consumer's online IBB in S-Commerce. The systematic review results indicated that survey-based studies (83%) and experiment methods (17%) were prevalent in online IBB in S- Commerce. The authors also noted that a majority of existing studies adopted stimulus- organism-response. In this study, the factors that influence online IBB in S-Commerce were classified, and a causal-chain framework for online impulse buying was developed.

Shaifali Chauhan (2020) his study “An analytical study on impulse buying for online shopping during COVID-19” highlights the role of utilitarian shopping, hedonic shopping, and online advertisement on cognitive dissonance. Impulse Buying plays a role as a mediator. The objective of this research is to investigate how utilitarian shopping value, hedonic shopping value, and online advertising influence the cognitive dissonance of customers. The simulation result shows that utilitarian shopping value, hedonic shopping value, and online ads are found to be important in predicting cognitive dissonance and impulse buying, whereas impulse buying is impeccable in terms of predicting positive relationships with cognitive dissonance. Moreover, Impulse buying is playing as positive mediating effect in relation with constructs.

Hence, this research suggests that a complex representation which may better understanding about consumer shopping behaviour.

Conclusively, this research's major contribution towards knowledge, and help the marketing expert to focus on important parameter of consumer buying behaviour.

AA Nimbalkar (2021) in his study “The Increasing Importance Of AI Applications In E- Commerce” pointed out that Artificial intelligence (AI) is a wide-ranging part of computer science concerned about building smart machines equipped for performing tasks that normally require human intelligence. Aside from product recommendations, artificial intelligence in e- commerce industry is being used by online retailers for providing chatbot services, analyzing customer comments, and providing personalized services to online shoppers. The key applications of AI in e-commerce are use of chatbots or virtual assistants, intelligent product recommendations, personalization and inventory management. Summarily, AI has several important uses in e-commerce and retailers are investing heavily in technology to stay competitive and relevant.

Abdulsadek Hassan (2022) in his study “Key Factors Determining the Expected Benefits of Customers When Using Artificial Intelligence” identified the relationship of Artificial Intelligence (AI) with the field of e-commerce; The relationship of AI with the e- commerce sector is about broad technologies such as data analysis and machine learning to make better and smarter actions to improve the experience of today's digital shoppers. Given the importance of the mechanisms of Artificial Intelligence (AI) and the Internet of Things (IoT) in improving the e-commerce process, it was necessary to learn about the images of the use of AI techniques and how to use them to provide an easier and smarter shopping experience through the online Store.

Muhammad Sabbir Rahman (2023) in his study “The new wave of AI-powered luxury brands online shopping experience: The role of digital multisensory cues and customers' engagement” stated that, academic literature retains a dearth of empirical evidence of the cutting- edge aspect of artificial intelligence (AI)-powered digital assistance and digital multisensory cues, despite the prospect of these factors on real-

life customers' luxury brand online shopping experience. Thus, the aim of this study is to examine the significant pathway and effects of AI- powered digital assistance toward customers' luxury brand online shopping experience. Research findings also suggest that customer engagement plays a mediation role in the relationship between AI-powered digital assistance and customers' luxury brand online shopping experience. Besides, digital multisensory cues moderate the relationship between AI-powered digital assistance and customer engagement.

Rohit Bhagat (2023) in his research paper “Investigating the impact of artificial intelligence on consumer’s purchase intention in e-retailing” identifies that, technology has been witnessing a rapid growth. The advent of artificial intelligence has further enhanced the satisfaction level of consumers, which makes it even more vital in the current scenario. This paper aims to explore the factors affecting practical implacability of artificial intelligence and its impact on consumers’ online purchase intention. This study shows that artificial intelligence positively influences consumers’ buying behaviour. This study through a model also shows that integration of artificial intelligence enhances consumers’ purchase intention.

STATEMENT OF THE PROBLEM

Artificial intelligence (AI) has been rapidly developing, and its integration in online shopping platforms has completely changed how customers interact with e-commerce websites. However, as artificial intelligence (AI) algorithms become more accurate in predicting and influencing consumer behaviour, there is increasing uncertainty about their impact on impulse buying. The concept of impulse buying, characterized by sudden, unplanned purchases driven by emotions and immediate desires, has long been a significant factor in consumer behaviour. With AI technologies such as personalized product recommendations, targeted advertising, and dynamic pricing strategies, there is a need to understand how these tools influence consumers' impulse buying behaviour in online shopping environments.

Despite the potential benefits of AI in enhancing the efficiency and convenience of

online shopping, there is a lack of comprehensive research on its specific effects on impulse buying behaviour. With the increasing reliance on AI-powered recommendation systems and targeted advertisements, consumers are exposed to a constant stream of personalized product suggestions and promotions. To which extent AI algorithms manipulate consumer preferences and trigger impulsive purchases.

As Artificial Intelligence (AI) technology continues to evolve, there may be a need for new regulations and legal frameworks to address these challenges. By exploring the underlying mechanisms through which AI influences impulse buying behaviour, this study aims to provide valuable insights into the ethical implications and consumer welfare concerns associated with AI- driven online shopping experiences.

OBJECTIVES OF THE STUDY

- To examine the role of Artificial Intelligence in online shopping platforms and its impact on consumer decision-making processes.
- To understand the perception and experience of online shoppers with AI driven features and their influence on impulse buying.
- To analyze the impact of Artificial Intelligence on consumer buying behaviour.
- To demonstrate a connection between consumer behaviour and Artificial Intelligence.

METHODOLOGY

The present study is analytical and descriptive in nature. The questionnaire was constructed to elicit the required information from the respondents. Structured questionnaire was framed and collected using Google form. Primary data was collected from a sample of 150 customers. Secondary data were collected from articles, journals, and websites for a better understanding of the issue area from the perspectives of other authors.

LIMITATIONS OF THE STUDY

- The study is mainly based on the information given by the sample respondents and the factors given by them are subject to their beliefs and attitudes.
- Due to time and economic constraints of research, number of respondents has been limited to 150.
- The suggestions are not constant because the mindset of the respondent may

be changed.

RESULTS AND DISCUSSION

TABLE 1

Frequency of online shopping by the respondents

Classification	No of respondents	Percentage (%)
Daily	1	0.7
Weekly	20	13.3
Monthly	102	68
Rarely	27	18
Total	150	100

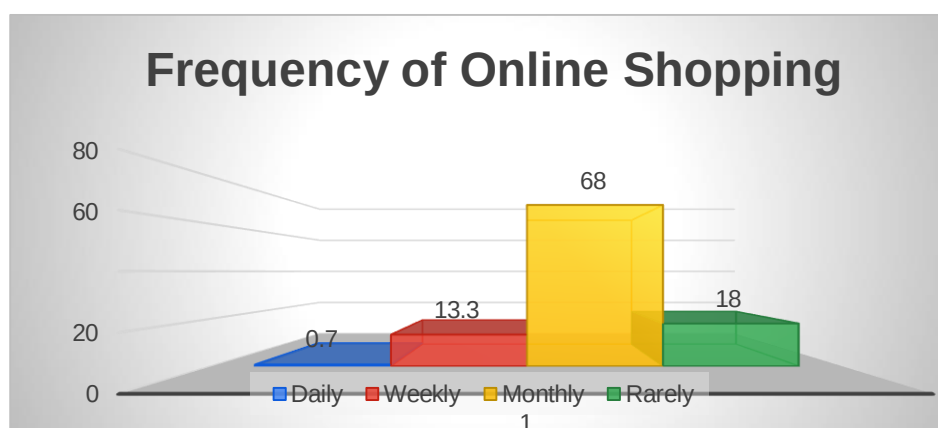
Source: Primary data

From the above table 1 represents the frequency of using online shopping 68% of the respondents using online shopping monthly, 18% of the respondents using online shopping rarely, 13.3% of the respondents using online shopping weekly and 0.7% of the respondents use online shopping daily.

Inference

It is inferred that majority of the respondents (68%) are using online shopping monthly.

FIGURE 1



Source: Primary data

TABLE 2
Average Spending On Online Shopping By The Respondents

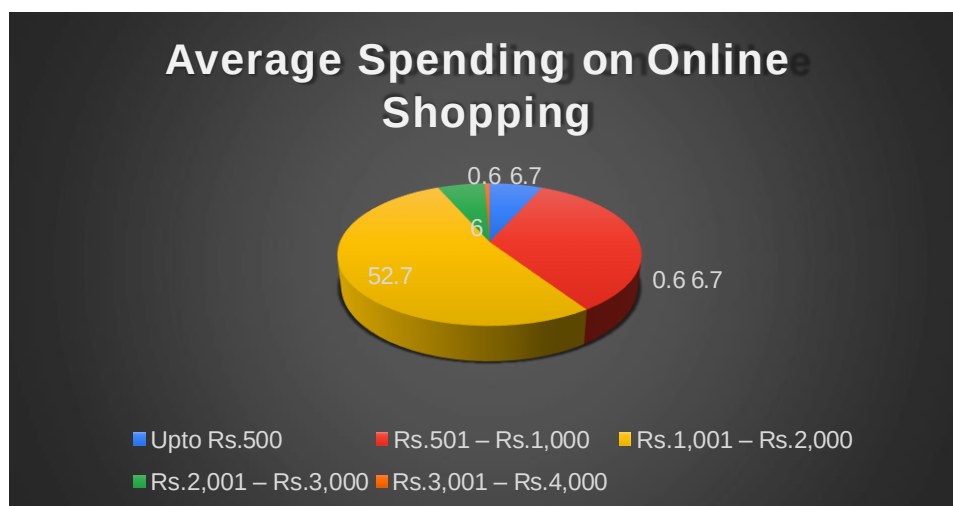
Average spending	No of respondents	Percentage (%)
Upto Rs.500	10	6.7
Rs.501 – Rs.1,000	51	34
Rs.1,001 – Rs.2,000	79	52.7
Rs.2,001 – Rs.3,000	9	6
Rs.3,001 – Rs.4,000	1	0.6
Total	150	100

Source: Primary data

From the above table 2 shows that 52.7 % of the respondents have average spending of Rs.1, 001 – Rs.2, 000, 34% of the respondents spend in between Rs.501 – Rs.1, 000, 6.7% of the respondents spend uptoRs.500, 6% of the respondents spend in between Rs.2, 001 – Rs.3, 000 and 0.6% of the respondents spend average of Rs.3, 001 – Rs.4, 000 in online shopping.

Inference

It is inferred that the majority of the respondents (52.7%) are spending average of Rs.1, 001 –Rs.2, 000 in online shopping.

FIGURE 2


Source: Primary data

TABLE 3**Influence of AI in online shopping behaviour by the respondents**

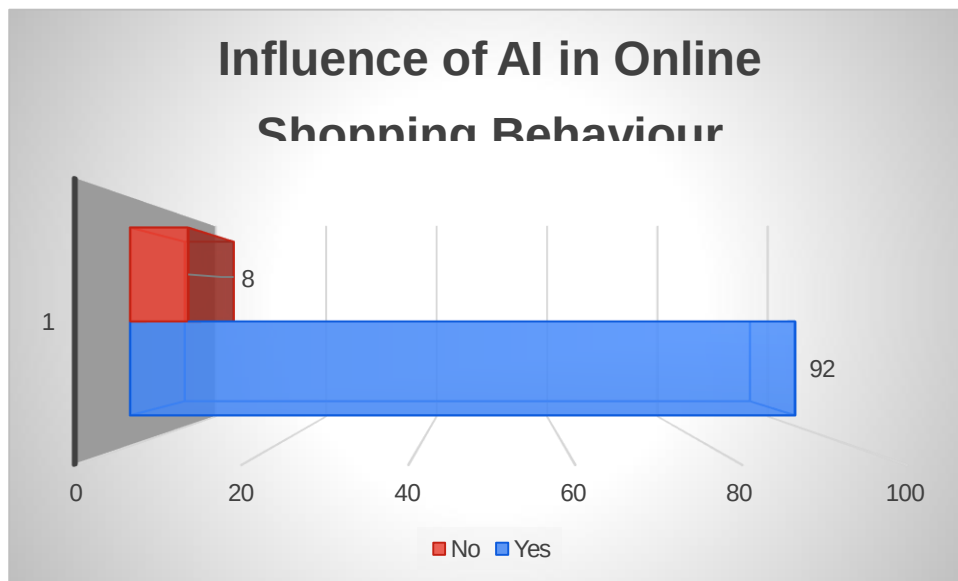
Influence of AI	No of respondents	Percentage (%)
Yes	138	92
No	12	8
Total	150	100

Source: Primary data

From the above table 3 depicts that 92 % of the respondents were influenced by AI in their online shopping behaviour, 8% of them were not influenced by AI in their online shopping behaviour.

Inference

It is inferred that the majority of the respondents (92 %) were influenced by AI in their online shopping behaviour.

FIGURE 3

Source: Primary data

TABLE 4**Mode of Payment by the respondents**

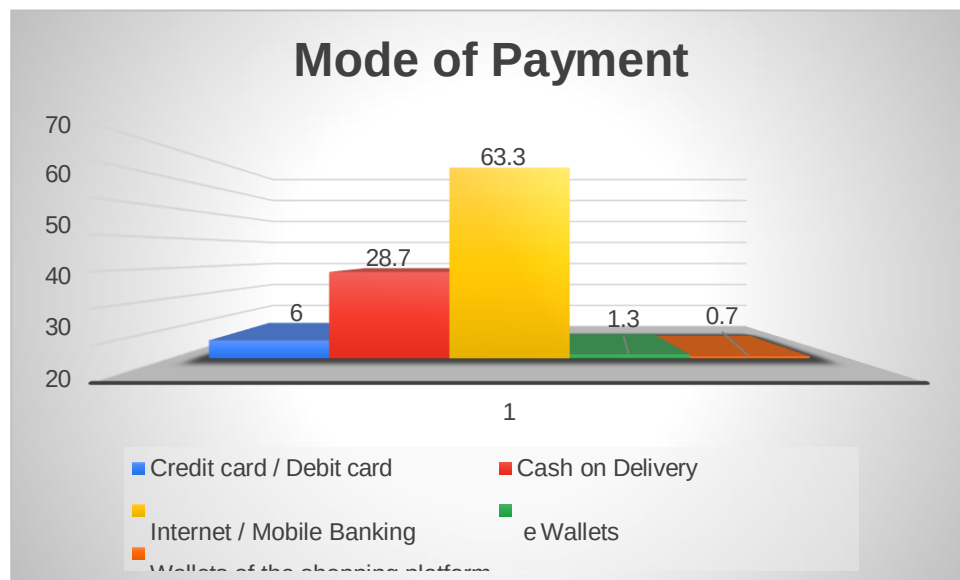
Mode of payment	No of respondents	Percentage (%)
Credit card / Debit card	9	6
Cash on Delivery	43	28.7
Internet / Mobile Banking	95	63.3
e Wallets	2	1.3
Wallets of the shopping platform	1	0.7
Total	150	100

Source: Primary data

From the above table 4 depicts that 63.3 % of the respondents prefer Internet/Mobilebanking, 28.7% of the respondents prefer Cash on Delivery, 6% of the respondents prefer Credit/Debit card, 1.3% of the respondents prefer e Wallets and 0.7% of the respondents prefer Wallets of the Shopping platform.

Inference

It is inferred that the majority of the respondents (63.3 %) prefer Internet/Mobile banking.

FIGURE 4

Source: Primary data

TABLE 5

AI INCREASED THE CONVENIENCE IN ONLINE SHOPPING

Classification	No of respondents	Percentage (%)
Yes	143	95.3
No	7	4.7
Total	150	100

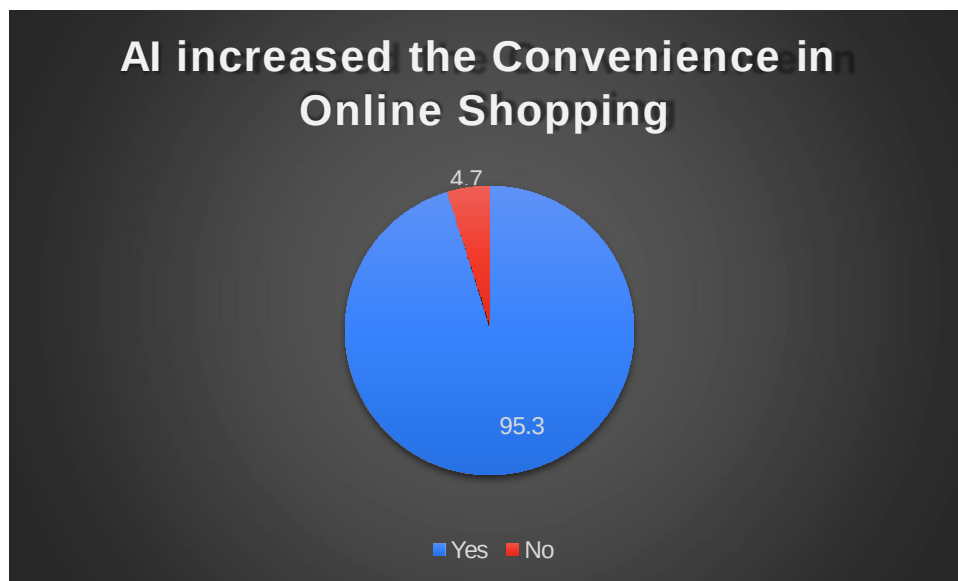
Source: primary data

From the above table 5 shows that 95.3 % of the respondents felt that AI has increased their convenience in online shopping, 4.7% of them felt that AI has not increased their convenience in online shopping.

Inference

It is inferred that the majority of the respondents (95.3 %) felt that AI has increased their convenience in online shopping.

FIGURE 5



Source: Primary data

FINDINGS

- It is inferred that a high proportion of the respondents are female (52%).
- Almost all respondents (92 %) are influenced by AI in their online shopping behaviour.
- It is found that around three-fourth majority of the respondents (86.7 %) have never felt regretted in making impulse purchase using AI.

- It is found that half the majority of the respondents (50%) think that contribution of AI maybe increase the impulse buying in online shopping.

SUGGESTIONS

- Educate customers about how AI systems analyze their browsing behaviour and preferences to personalize product recommendations, potentially influencing impulse buying decisions.
- The companies can adopt AI tools to increase the sales and satisfy the customers to the maximum.
- Use of AI-powered chatbots to provide personalized product recommendations and assistance during the shopping process.
- Analyze customer feedback and behaviour patterns for further improvement.

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A STUDY ON CUSTOMER BUYING BEHAVIOUR AND SATISFACTION TOWARDS DMART IN THOOTHUKUDI CITY

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ABSTRACT

This study aims to identify the customer buying behaviour and satisfaction towards DMart in Thoothukudi City. The researcher investigates the reason for purchasing at DMart, level of satisfaction, including income level, age, improvements to be made by DMart and suggestions. This study will delve into customer's purchase decisions, including price, product quality, convenience and brand loyalty. Additionally, the study will explore the level of satisfaction among customers regarding various aspects of their shopping experience at DMart, such as store ambience, staff behaviour, and product assortment. Findings from this research are expected to provide valuable insights for DMart to enhance its customer service strategies and improve overall customer satisfaction, thereby strengthening its competitive position in the retail market.

KEY WORDS: Purchasing behavior, Satisfaction, DMart, Grocery, Ambience, Retail

INTRODUCTION

The customer satisfaction plays an important role for development of their business. Retailers have recognized this trend and are of the view that customer satisfaction plays a role in the success of business strategies. Therefore, it has become important for grocery retail stores to try and manage customer satisfaction. The purpose of this study is to find out overall customer buying behaviour and satisfaction towards DMart. DMart is one of the renowned retail companies in India. It is famous for its low price and good quality products. It has its branches all over the India.

DMart is a one-stop supermarket chain that aims to offer customers a wide range of basic home and personal products under one roof. The supermarket chain of DMart stores is owned and operated by Avenue Supermarts Limited (ASL). The brands DMart, DMart Minimax, DMart Premia, D Homes, Dutch Harbour, etc are brands owned by ASL. The concept of DMart comes into existence from 2002 with its first branch in Powai's Hiranandani Gardens. It has its headquarters in Powai, Mumbai, Maharashtra. DMart is known for its focus on providing customers with a wide range of quality products at affordable prices. It offers a

diverse selection of groceries, household items, apparel, kitchenware, electronics, and more, catering to the everyday needs of consumers. One of the key factors contributing to DMart's success is its efficient supply chain management and emphasis on cost control. By keeping overheads low and maintaining direct relationships with suppliers.

DMart is able to offer competitive prices to its customers. Shopping for every member of family in one roof is DMart. As every product like Grocery, Cosmetic, Clothing etc., are easily available. DMart's stores are typically spacious and well-organized, providing a convenient shopping experience for customers. Additionally, the company places a strong emphasis on customer service, ensuring that shoppers receive assistance and support when needed.

Overall, D-Mart has become a household name in India, known for its commitment to offering value- for-money products and excellent customer service. From the launch of its first store in Powai in 2002, D- Mart today has a well-established in 345 locations across Maharashtra, Gujarat, Andhra Pradesh, Madhya Pradesh, Karnataka, Telangana, Chhattisgarh, NCR, Tamil Nadu, Punjab and Rajasthan

STATEMENT OF THE PROBLEM:

This study was designed to find out the customer buying behaviour and satisfaction towards DMart from various age groups to identify their opinion and perception towards purchasing at DMart. This study covers only the customers of DMart because it helps the researcher to identify the buying behaviour and satisfaction of customers towards DMart. The degree of satisfaction and purchasing behaviour are measured and further suggestions are also analysed. In short, the main purpose of the study is to analyse the customer buying behaviour and satisfaction towards DMart. It also states the problems and limitations while purchasing at DMart.

OBJECTIVES:

- To understand the customer's buying behaviour towards DMart
- To analyse the customer's opinion about DMart
- To examine the availability of service facilities provided by DMart
- To measure the satisfactory level of customer's towards DMart
- To evaluate how many offers, discounts and deals are available in DMart
- To discover the customer's feedback and review towards DMart

RESEARCH METHODOLOGY:

Sampling Design	Simple Random Sampling
Period of Study	November – April 2024
Data Used	Primary and Secondary Data
Test of Analysis	1. Percentage Analysis 2. Likert Scaling Technique 3. Garrett Ranking Technique 4. Chi-square Test

LIMITATIONS:

- The sample size was restricted to 120 respondents
- The suggestions are not constant because the purchasing behaviour of the respondents may change later
- The study was restricted only to the customers of DMart
- The study maybe relevant to this period. It may not be applicable to a different period
- Since the total respondents were only 120, the study might not necessarily be the representation of the actual population of Thoothukudi

RESULTS AND DISCUSSION:

REASON FOR PURCHASING AT DMART

FREQUENCY	NO. OF RESPONDENTS	PERCENTAGE %
Low Price	25	20.83
Offers and Discounts	56	46.67
Quality Products	20	16.67
Service Facility	5	4.17
Variety of Products	8	6.67
Convenient Location	6	5
TOTAL	120	100

SOURCE: Primary Data

INFERENCE:

The table shows the reason for purchasing at DMart. Out of 120 respondents, 20.83% purchase for the low price, 46.67% purchase for offers and discounts, 16.67% purchase for the quality products, 4.17% purchase for the service facility, 6.67% purchase for the variety of products and 5% purchase for the convenient location. So the majority (46.67%) of the respondents purchase for the offers and discounts provided by DMart.

INFLUENCING FACTOR TO MAKE THE DECISION

FREQUENCY	NO. OF RESPONDENTS	PERCENTAGE %
Brand Prestige	23	19.16
Proximity to Residence	31	25.83
Trendy Product Selection	29	24.17
Exclusive Discounts	37	30.83
TOTAL	120	100

SOURCE: Primary Data

INFERENCE:

The table shows the influencing factor to make the decision while shopping at DMart. Out of 120 respondents, 19.16% of the respondents shop for the brand prestige, 25.83% of the respondents influenced for the proximity to residence, 24.17% of the respondents influenced for the trendy product selection and 30.83% of the respondents influenced for the exclusive discounts. So the majority (30.83%) of the respondents influenced for the exclusive discounts while shopping at DMart.

IMPRESSION OF CUSTOMER SERVICE ASPECT

FREQUENCY	NO. OF RESPONDENTS	PERCENTAGE %
Responsiveness	31	25.83
Staff approachability	38	31.67
Proficiency of Staff Expertise	23	19.17
Problem Resolution	28	23.33
TOTAL	120	100

SOURCE: Primary Data

INFERENCE:

The table shows the impression of customer service aspect at Dmart. Out of 120 respondents, 25.83% impressed by the responsiveness of staff, 31.67% impressed by the friendliness of staff, 19.17% impressed by the knowledge of staff and 23.33% impressed by the problem resolution activity of staff. So the majority (31.67%) of the respondents impressed by the friendliness of staff at Dmart.

PRODUCT CATEGORIES WHERE DMART EXCELS

FREQUENCY	NO. OF RESPONDENTS	PERCENTAGE%
Electronics	12	10
Dairy Products	33	27.5
Crockery	11	9.17
Grocery	21	17.5
Household	10	8.33
Footwear	12	10
Toys	9	7.5
Stationery	7	5.83
Apparel	5	4.17
TOTAL	120	100

SOURCE: Primary Data

INFERENCE:

The table shows the product categories where DMart excels. Out of 120 respondents, 10% prefer electronics, 27.5% prefer dairy products, 9.17% prefer crockery, 17.5% prefer grocery, 8.33% prefer household, 10% prefer footwear, 7.5% prefer toys, 5.83% prefer stationery and 4.17% prefer apparel. So the majority (27.5%) of the respondents thinks dairy products are excelled in DMart.

ATMOSPHERE AND AMBIENCE OF DMART

FREQUENCY	NO. OF RESPONDENTS	PERCENTAGE%
Environment	21	17.5
Infrastructure	35	29.17
Safety and security	14	11.66
Aesthetic Appeal	44	36.67
Layout and organisation	6	5
TOTAL	120	100

SOURCE: Primary Data

INFERENCE:

The table shows the atmosphere and ambiance of DMart. Out of 120 respondents, 17.5% feels welcoming, 29.17% feels average, 11.66% feels uninviting, 36.67% feels pleasant and 5% feels unpleasant. So the majority (36.67%) of the respondents feels pleasant about the atmosphere and ambiance of DMart.

SATISFACTION OF OVERALL SHOPPING EXPERIENCE

FREQUENCY	NO. OF RESPONDENTS	PERCENTAGE%
Highly Satisfied	22	18.33
Satisfied	72	60
Neutral	17	14.17
Dissatisfied	5	4.17
Highly Dissatisfied	4	3.33
TOTAL	120	100

SOURCE: Primary Data

INFERENCE:

The table shows the satisfaction of overall shopping experience at DMart. Out of 120 respondents, 18.33% of the respondents are highly satisfied, 60% are satisfied, 14.17% of the respondents are neutral, 4.17% are dissatisfied and 3.33% of the respondents are highly dissatisfied. So the majority (18.33%) of the respondents are highly satisfied with the overall shopping experience at DMart.

FINDINGS:

- Majority (46.67%) of the respondents purchase at DMart due to the offers and discounts provided by them
- Majority (31.67%) of the respondents got impressed by the friendliness of staff at DMart
- Majority (27.5%) of the respondents believe that DMart excels in dairy products
- Majority (36.67%) of the respondents describes the overall atmosphere and ambiance at DMart are pleasant
- Majority (60%) of the respondents are satisfied with the overall shopping experiences at DMart

SUGGESTIONS:

- DMart has to give more advertisement on its company and products provided by them.
- The online service at DMart needs to be improved.
- DMart has to maintain the staff as it is and provide training based need assessment.
- DMart should provide large parking places for customers, so they can easily park their vehicles.
- Toilet facilities at DMart needs to be properly maintained and cleaned on regular basis.
- DMart has to look after the substitute goods.
- DMart should not raise their product price. As most of the people are living in middle class family, they look for the price of the products, so it has to maintain the same price for the products.
- DMart should improve their electronics and stationery items by introducing variety of products and provide with high discount percentage.
- DMart should add more checkout counters in their outlet. So customers can easily make themselves free from the hassle hours

CONCLUSION:

DMart is a supermarket as it provides various kinds of goods like grocery, dairy products, apparels, home appliances, stationery, electronic items, toys, foot wears, decorative items, chocolates and many more. It completes all socially stores of different product which provides good at a discounted rate all throughout the year. It holds a large customer based and it seemed from the study that the customers of highly satisfied with DMart.

In conclusion, customer buying behaviour and satisfaction towards DMart is influenced by various factors including price competitiveness, product quality, convenience and overall shopping experiences. DMart's emphasis on offering value for money, a wide range of products and efficient service has garnered positive feedback from the customers. By consistently meeting and exceeding customer expectations, DMart has cultivated a loyal customer base, ensuring sustained success in the retail market.

DMart should enhance digital platforms for seamless online shopping to provide convenience and flexibility to customers. By implementing the suggestions and improvement ideas, DMart can further enhance customer buying behaviour and satisfaction, solidifying its position as a preferred retail destination. DMart targets a wide range of customers, primarily focusing on

value-conscious shoppers such as budget-conscious consumer, middle-income families, urban and semi-urban residents, working professionals and bulk buyers who prioritize affordability without sacrificing quality.

DMart focus on providing value for money, a diverse product range, and a convenient shopping experience resonates with these target customers, making it a preferred shopping destination for many. However, many services fall short of the expectations of the customer, e.g. parking, baby strollers, personal assistance in selecting merchandise, washrooms and drinking water, billing facilities, store environment, warranties. It can be concluded that customer satisfaction is very important.

Thus, though the customer satisfaction does not guarantee repurchase on the part of the customers but still it plays a very important part in ensuring customer loyalty and retention.

In this research “A STUDY ON CUSTOMER BUYING BEHAVIOUR AND SATISFACTION TOWARDS

DMART IN THOOTHUKUDI” states that many of the customers purchase for the products variety at DMart and they are HIGHLY SATISFIED with the available products, offers and discounts, etc., Therefore, organizations should always strive to ensure that their customers are satisfied.

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- www.dmartexpress.com
- www.wikipedia.com
- www.zendesk.com
- www.corporatefinanceinstitute.com
- www.pinterest.com
- www.neilpatel.com
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THE EFFECT OF TRAINING ON EMPLOYEE PERFORMANCE IN THOOTHUKUDI CITY

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ABSTRACT

Effective training programs are crucial for enhancing employee performance and organizational success. This study delves into the relationship between training initiatives and employee performance across various industries. By examining existing literature and conducting empirical research, the study aims to identify the key factors influencing the effectiveness of training programs and their subsequent impact on employee productivity, job satisfaction, and retention. Additionally, the research will explore the role of technology, organizational culture, and leadership in facilitating successful training outcomes. Through a synthesis of qualitative and quantitative data, this study seeks to provide actionable insights and recommendations for organizations seeking to optimize their training strategies to enhance employee performance and overall competitiveness in the dynamic business landscape.

Keywords: Training, Employee performance, Effectiveness, organizational success, Productivity, Job satisfaction, Technology, Organizational culture, Leadership.

INTRODUCTION

Training refers to the teaching and learning activities carried out for the primary purpose of helping members of an organization acquire and apply the necessary knowledge, skills, abilities, attitudes and other characteristics (KSAOCS) needed by a job or organization. Training constitutes a basic concept in human resource development. It is concerned with developing a skill to a desired standard by instruction and practice. Training is a highly used tool that can bring an employee to a position where they can do their job effectively, correctly and conscientiously. Training is also the act of increasing knowledge and skill of an employee for a job. Societies have changed and become more complex throughout the centuries thereby making the skills, tools and work needed to be done have also changed and to manage these changes job training is involved.

Improved capabilities, knowledge and skills of the talented workforce proved to be a major source of competitive advantage in a global market. In order to develop these skills, it requires effective training programs which in turn may also affect the commitment and

motivation of the employee. In order to improve employee performance through superior level of commitment and motivation, most companies apply long term investment in the building of new skills by their workforce, long term planning thereby enabling the employees to cope with the uncertain conditions they may face in the future.

STATEMENT OF THE PROBLEM

The study aims to investigate the impact of training programs on employee performance within the organizational context. Despite the widespread implementation of training initiatives, there exists a gap in understanding the specific factors, methods, and durations of training that most significantly contribute to sustained and improved employee performance. Addressing this gap is crucial for organizations seeking to optimize their training strategies and enhance overall workforce productivity. In the dynamic landscape of today's workplaces, where skill requirements evolve rapidly, the effectiveness of training programs in enhancing employee performance becomes pivotal. This study delves into the intricate relationship between training interventions and employee performance outcomes, aiming to identify nuanced factors that influence the success or shortcomings of such programs.

OBJECTIVES OF THE STUDY

- ✓ To study the meaning and importance of training.
- ✓ To identify the significance of employee performance.
- ✓ To explore the relationship between Training and employee's performance.
- ✓ To develop guideline for assessing the employee performance.

RESEARCH METHODOLOGY

The data collected are original in nature. It is the first hand information, sampled of 120 respondents were selected. The sampling design used in this research is convenient sampling method. The sample size choose for this study is 120 employees working in seafood processing industry in tuty town. For this, 10 sea food processing industry were chosen at random. and from each industry sample of 12 respondents were chosen at random and collected the data. Primary data were collected from the respondents through questionnaire. The secondary data was collected from magazines, websites, research articles, journals and web data has also been collected.

REVIEW OF LITERATURE

According to **Landa, (2018)**, in their study "Training has a significant positive relationship with employee performance". Training is considered as a fundamental tool in the organizational capacity building to improve its performance and achieving its goals. training and development is the organization's strategic instrument to improve employee performance

by acquiring and equipping employees with the cutting-edge skills and knowledge along with the right organization attitude by the best practice to do their tasks within the planned goals and objectives. Training is the main pillar that is significantly predicting employees' performance, it enhances their capabilities, capacities, competencies, and their recognition for their works and duties.

According to **Kadiresan, (2015)**, in this study “development is setting up and making employees ready for potential vacancies and issues.” Moreover, when organizations communicate with employees about their skills gap, they decide whom to train, which areas they need training, and when to do it; only training can be introduced appropriately. Hence, training becomes a joint action between an expert and an employee leading to the efficient transfer of information, know-how, skills, and attitudes, consequently allowing an efficient output from the employee on the job. Training activities are focused on and evaluated against an individual's recent work.

According to **Mathis and Jackson, (2016)**, once “Training” has been designed, the actual delivery of training can begin. It is generally agreed that the training is pilot-tested or delivered on a trial basis to ensure that the training meets the needs assessed. The delivery style is vital because it is the method of changing an employee, which is expected of the trainee. The delivery style will facilitate the type of training, many approaches and methods can be used to deliver: adult learning principles, learning styles, and training materials.

DATA ANALYSIS AND INTREPRETATION

Table:1 Distribution of Respondents on the Basis of Job Position

Particulars	No. of Respondents	Percent (%)
Entry level	53	45
Middle level	57	47
Lower level	10	8
Total	120	100

(Source: Primary Data)

The above table show the job position on training employees. Out of 120 respondents 45 percent of respondents are at entry level, 47 percent respondents are at middle level and 8 percent of respondents are at senior level. It is inferred that the majority (47%) of the respondents are in the job position of middle level.

Table: 2 Distribution of Respondents on the Basis of Ranking Statements

Statements	Average	Rank
The effectiveness of the training program in addressing your specific learning needs.	62.04	I
The impact of the training on your job performance.	54.3	II
The influence of the training on your motivation& engagement at work.	50.2	III
The accessibility of support applying the learned skills.	44.75	IV
The training prepared you for new challenges in your job role.	37.7	V

(Source: Primary Data)

According to table, respondents have given top for rank the effectiveness of the training program in addressing their specific learning needs ranked as I with score of 62.04 percent followed by the impact of the training on their job performance ranked as II with score of percent and the influence of the training on their motivation& engagement at work ranked as III with score of 50.2 and the accessibility of support applying the learned skills ranked as IV with score of 44.75 percent and the training prepared them for new challenges in their job role ranked as V with score of 37.7. Thus, majority 75 percent of the respondents have given top for rank the effectiveness of the training program in addressing their specific learning needs ranked as I with score of 62.04.

Table:3 Distribution of Respondents on the Basis of Age between Beneficial Types of Training

(O) Age/Factor	Technical skills	Soft skills	Leadership& management	Industry- specific knowledge	Total
18-25	18	26	18	2	64
26-35	21	14	9	4	48
36-45	5	2	2	0	8
46-55	0	0	0	0	0
Total	44	42	28	6	120

O	E	O-E	(O-E) ²	(O-E) ² /E
18	23.46	5.46	29.8	1.27
21	17.6	3.4	11.56	0.6568
5	2.93	2.07	4.28	1.46
0	0	0	0	0
26	22.4	3.6	12.96	0.578
14	16.8	2.8	7.84	0.466
2	2.8	0.8	0.64	0.288
0	0	0	0	0
18	14.93	3.07	9.42	0.6
9	11.2	2.2	4.8	0.43
2	1.86	0.13	0.17	0.009
0	0	0	0	0
2	3.4	1.4	1.96	0.57
4	2.4	1.6	2.56	1.0466
0	0.4	0.4	0.16	0.4
0	0	0	0	0
Total				7.7257

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

= (4-1) (4-1)

= (3) (3)

= 9

Table value = 16.919 Calculate value= 7.7257

Since the calculated value (7.7257) is less than table value (16.919), the null hypothesis is accepted. Hence it is calculated that there is no significant relationship between Age group and types of training.

RESULT AND DISCUSSIONS

- ❖ Employees who receive regular training tend to demonstrate higher levels of job satisfaction and engagement.
- ❖ Training programs help employees acquire new skills and knowledge, enabling them to adapt to evolving job requirements.
- ❖ Well-designed training sessions can improve employee confidence, motivation, and overall morale.
- ❖ By investing in employee training, organizations demonstrate their commitment to professional growth and career advancement.
- ❖ Training enhances employee retention by providing opportunities for skill development and career progression.

CONCLUSION

In conclusion, the study delved into the meaning and importance of training, recognizing it as a crucial investment for organizational growth and employee development. It emphasized the significance of employee performance as a key driver of organizational success, highlighting the direct correlation between effective training and enhanced performance levels. Through exploring this relationship, the study underscored the critical role of training in improving employee performance and contributing to overall organizational productivity. Additionally, it proposed guidelines for assessing employee performance, aiming to facilitate continuous improvement and alignment with organizational objectives. Ultimately, the findings reaffirm the integral connection between training initiatives and employee performance outcomes, emphasizing the need for strategic investment in training programs to foster a high-performing workforce.

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A STUDY ON AWARENESS AND PREFERENCE TOWARDS SAVINGS AND INVESTMENTS OF PRIVATE SALARIED EMPLOYEES IN THOOTHUKUDI CITY

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ABSTRACT

Saving form an important part of any economy of any nation with saving invested various option available to people. An investment refers to the commitment of funds at present, in anticipation of some positive rate of return in future today the spectrum of investment is indeed wide. Private salaried employees are aware about the different investment avenues. People are earning more, but they do not know where, when and how to invest it, the study aims to learn about Awareness and preference towards savings and investments of private salaried employees. The study conducted with the sample size of 120 private salaried employees. The study concluded that certain factors like age, gender, marital status, level of income and level of market knowledge make significant impact while deciding the investment avenues.

KEYWORDS: Savings, Investments, Private salaried employees, Investment avenues

INTRODUCTION

Savings means to set aside a part of earned income for future purpose. People often save money, to fulfil their unexpected or sudden expenses or urgent money requirements. Savings can be used to increase income through investing. Investment means the engagement of our money with the objective of getting extra income or increment of valuation over a certain duration of time. Investment is defined as “a commitment of funds made in the expectation of some positive rate of return”. The best investment is the one which gives maximum return with the minimum amount of risk. Investments are the key indicators and play a significant role in the growth of economic development of any country which ultimately generates an additional income which leads to wealth creation. There are wide variety of investments avenues are available in the India. The success of every country depends upon savings and investment. Investment is employment of funds with the aim of earning additional income. "No pain no gain" is the basic principle of investment. High profit comes with high risk. Every Private salaried employee should know the investment avenues with their merits and

demerits and different provisions of tax planning available in the laws. Every employee has a unique choice of investment avenues based on needs and goals. The investors' decisions depend on the risk and return relationship of various investment avenues influenced by the psychology of the investors.

STATEMENT OF THE PROBLEM

This study aims to find out the level of awareness and preference towards savings and investment of private salaried employees, and identify the factors that influence their decision-making process in Thoothukudi city. There are many investment avenues available for investors in order to secure their savings for future expenses. Furthermore, People who work in private sector are not supported in terms of future income in retirement. As a result, it has become critical for people to save money to generate income for their future lives. This study tries to analyse whether private employees are aware of various avenues available to them for saving and investing, as well as to emphasize the importance of savings and investment for their future.

OBJECTIVES

1. To know the level to which the private salaried employees are aware of various investment options that are available in the market.
2. To know the preference of private salaried employees towards investment.

RESEARCH METHODOLOGY

Sampling design	Convenient sampling method
Period of study	December 2023- March 2024
Data used	Primary and Secondary data
Test for analysis	Percentage analysis, Likert's scaling method, Chi square test, Garrett ranking method

LIMITATIONS OF THE STUDY

- Time is one of the major constraints, which limit the entire data collection
- The sample size is restricted to 120. Due to time constraints, the most essential information has been taken for the study
- Reliability and accuracy of the analysis depends on the respondent's openness and trueness towards each question in the questionnaire
- Some information cannot be accessed due to its confidential nature

- Some respondents felt annoyed to respond to the questionnaire
- The study is limited to salaried people who are employed in private sector in Thoothukudi city

RESULTS AND DISCUSSIONS:

Level of Awareness on Different Investment Option

Level of Awareness	No. of. Respondents	Percentage (%)
High	28	23.3%
Moderate	69	57.5%
Low	18	15%
Nil	5	4.2%
Total	120	100%

Source: Primary data

INFERENCE:

The above table infers that 23.3% of the respondents are highly aware of the different investment option, 57.5% are moderately aware, 15% are less aware, 4.2% are not at all aware. Thus, a major proportion i.e. 57.5% are moderately aware of different investment option.

Preferred Investment Avenues

Investment avenues	No. of. Respondents	Percentage (%)
Fixed deposit	18	15%
Chit funds	5	4.2%
Gold	57	47.5%
Insurance	8	6.7%
Mutual funds	8	6.7%
Post office savings	7	5.8%
Real Estate	10	8.3%
Shares	7	5.8%
Total	120	100%

Source: Primary data

INFERENCE:

The above table infers that 15% of the respondents preferred to invest in fixed deposits, 4.2 % prefer chit funds, 47.5% prefer Gold, 6.7% prefer insurance, 6.7% prefer Mutual funds, 5.8% prefer post office savings, 8.3% prefer real estate, 5.8% prefer shares. Thus, most of the respondents i.e. 47.5% of the respondents prefer gold among different investment avenues.

Factors Influencing Investment

Factors	No. of. Respondents	Percentage (%)
Safety of principle	25	20.8%
Low risk	40	33.3%
High returns	32	26.7%
Maturity period	10	8.3%
Capital appreciation	11	9.2%
Liquidity	2	1.7%
Total	120	100%

Source: Primary data

INFERENCE:

From the above table it is inferred that 20.8% of the respondents considered safety of principle during investment, 33.3% consider low risk, 26.7% consider high returns, 8.3% consider maturity period, 9.2% consider capital appreciation and 1.7% consider liquidity during investment. Thus, most of the respondents i.e. 33.3% consider low risk as a factor influencing investment.

GARRETT RANKING METHOD

Motivational Factors influencing Investment

S.NO	$100(R_{ij}-0.5/N_j)$	Calculated Value	Garrett Value
1	$100(1-0.5)/ 5$	10	75
2	$100(2-0.5)/ 5$	30	60
3	$100(3-0.5)/ 5$	50	50
4	$100(4-0.5)/ 5$	70	40
5	$100(5-0.5)/ 5$	90	25

PARTICULARS	1	2	3	4	5
Safety	84	19	6	5	6
Liquidity	16	37	49	12	6
Social status	5	14	27	44	30
High rate of return	8	32	25	30	25
Profitability	7	18	13	29	53

Particulars	Ranks given by Respondents					Total	Score (%)	Rank
	1	2	3	4	5			
Safety	6300	1140	300	200	150	8090	67.41	I
Liquidity	1200	2220	2450	480	150	6500	54.16	II
Social status	375	840	1350	1760	750	5075	42.29	IV
High rate of return	600	1920	1250	1200	625	5595	46.62	III
Profitability	525	1080	650	1160	1325	4740	39.5	V

Source: Primary data

INFERENCE:

The above table clearly shows that the respondents were asked to rank the motivational factors that can influence investment among private salaried employees on the given scale 1-5. It reveals that respondents have given top priority for Safety ranked as I with Garrett score of 67.41% followed by Liquidity ranked as II with the score of 54.16%, High rate of return ranked as III with score of 46.62%, Social status ranked as IV with the score of 42.29% and Profitability ranked as V with score of 39.5 % respectively. Thus, Safety is ranked as I.

CHI-SQUARE

Relationship Between Gender and Level of Awareness Regarding Different Investment Options

Observed frequencies (O)

Gender	Level of Awareness				Total
	High	Moderate	Low	Nil	
Male	21	37	9	1	68
Female	7	32	9	4	52
Total	28	69	18	5	120

$$X^2 = \sum (O - E)^2 / E$$

Rows & columns	O	E	O-E	(O-E) ²	(O-E) ² /E
R ₁ C ₁	21	15.8	5.2	27.04	1.71
R ₂ C ₁	7	12.13	-5.13	26.3	2.16
R ₁ C ₂	37	39.1	-2.1	4.41	0.11
R ₂ C ₂	32	29.9	2.1	4.41	0.15
R ₁ C ₃	9	10.2	-1.2	1.44	0.14
R ₂ C ₃	9	7.8	1.2	1.44	0.18
R ₁ C ₄	1	2.83	-1.83	3.34	1.18
R ₂ C ₄	4	2.16	1.84	3.38	1.56
$X^2 = \sum (O - E)^2 / E$					6.19

Source: Primary data

Degrees of freedom = (r-1) (c-1)

$$= (2-1) (4-1)$$

$$= 1 \times 3$$

$$= 3$$

Table value = 7.81

Calculated value = 6.19

INFERENCE:

The table value for 3 degrees of freedom at 5% level of significance is 7.81. It is found that the calculated value (6.19) is less than the table value (7.81), the null hypothesis is accepted. Hence it is concluded that there is no significant relationship between gender and level of awareness regarding various investment options.

FINDINGS

- The major proportion of the respondents i.e. 29.1% of the respondents earns a monthly income of above Rs.50,000

- It is clear from the study that majority of the respondents i.e. 98% of the respondents think that saving is important
- Majority of the respondents i.e.80% of the respondents are aware of various savings and investment options
- It is clear from the study that most of the respondents i.e.47.5% of them prefer gold among different investment avenues
- The study reveals that major proportion of the respondents i.e. 57.5% of them are moderately aware of the different investment options
- Most of the respondents i.e. 62% of them save regularly every month
- Most of the respondents i.e. 46% of the respondents allocate less than 10% of their monthly income towards savings and investment
- The study reveals that most of the respondents i.e. 33.3% of them consider low risk as a factor influencing investment

SUGGESTIONS

- Government should initiate more awareness programs so that all the investment avenues available in the market and factors like safety, liquidity, return, risk etc. should be known to everyone in the society
- To fulfil the dreams of life, every salaried employee must plan their current savings for the prospects of better life
- Financial experts' suggestions should be taken from time to time to gain more knowledge on various investment options available in the market
- The private employee should consider the risk rather than return while choosing the investments
- The private employees should channelize their surplus income in diversified ways so that they may get more returns
- Private Organization must conduct Workshop & Training Programs for employees regarding various Investments. It can be done by collaboration with various Financial Consulting Firms

CONCLUSION

The respondents should be more aware about fixed deposit, gold, post office and having less awareness for stock market. In this study it is found that main purpose of the investment is children's future need. Employees are keen to invest in long term investment and less risk products and also interested to earn the good return on their investments. Long term financial

goal is the main factor that influence their investment decision. It is clearly revealed that the employees are more concerned about safety of their investments and obtaining high returns. Gold and bank deposits are most preferred investment option due to its safety, liquidity features. While considering source of motivation some of the employees are influenced by friends or relatives, internet, advisor's recommendation because they didn't have in depth knowledge about the market. The private employees are moderately aware of different investment option available in the market. Thus, the study identifies that employee's investment decisions are based on various demographic factors like age, gender, marital status, level of income and level of market knowledge.

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DIGITAL BANKING EFFECTS OF CUSTOMER IN THOOTHUKUDI CITY

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ABSTRACT

Digital banking commonly referred to as online banking or internet banking is the delivery of banking services via digital channels such as websites, mobile applications, and other electronic delivery methods. The objectives of the study are to investigate the preferences of customers regarding digital banking services, to measure the influence of digital banking on customers saving and spending habits, to analyse the impact of digital banking on customer perception, convenience and accessibility, to evaluate the challenges and barriers faced by customer in adopting digital banking, and to assess how digital banking influences customers financial decision making. Convenience sampling was employed to survey 120 customers in Thoothukudi City regarding the digital banking effects of customer. Primary and Secondary data were used in this study to collect the information. It is suggested to keep a strict data protection laws and disclose privacy rules in an open manner. To identify and stop suspicious activity, put advanced fraud detection algorithms and monitoring systems into place. To conclude the digital banking effects of customers are multifaceted and transformative. Through this study, it has been revealed that digital banking has significantly impacted the banking behaviors and preferences of customers.

Keywords: Digital banking, Mobile banking, Internet banking, Digital wallets, Unified Payments Interface, Point of sale

INTRODUCTION

Digital banking commonly referred to as online banking or internet banking is the delivery of banking services via digital channels such as websites, mobile applications, and other electronic delivery methods. This unique banking method has altered how individuals and organizations handle their funds by providing unprecedented simplicity, accessibility, and efficiency. Rapid technological breakthroughs, particularly in information technology and telecommunications, have contributed to the rise of digital banking. These improvements have enabled banks to transition from traditional brick-and-mortar branches to virtual platforms, radically changing the banking experience for customers. This study will look into the elements that influence the adoption of digital banking in Thoothukudi inhabitants, such

as technology literacy, infrastructure availability, and cultural attitudes towards online transactions. Furthermore, it will look into the impact of digital banking on consumer satisfaction, financial management methods and the connection between banks and their customers. By explaining the digital banking landscape in Thoothukudi, this study hopes to give insights for policymakers, financial institutions, and scholars working to create inclusive financial ecosystems and harness technology to improve banking services in emerging economies.

STATEMENT OF THE PROBLEM

The digital banking landscape in Thoothukudi City faces several challenges. Customers experience a lack of personal interaction, raising concerns about security and privacy. Inadequate customer support and technical glitches further exacerbate the situation, while limited functionality compared to traditional banking adds to dissatisfaction. Fear of making errors during transactions and concerns over transaction limits and fees also hinder adoption. Understanding how these factors influence customer behaviour and satisfaction is crucial for both banking institutions and policymakers to address any potential issues and enhance the overall digital banking experience for customers in Thoothukudi City."

OBJECTIVES OF THE STUDY

- ☐ To investigate the preferences of customers regarding digital banking services.
- ☐ To measure the influence of digital banking on customers saving and spending habits.
- ☐ To analyse the impact of digital banking on customer perception, convenience and accessibility.
- ☐ To evaluate the challenges and barriers faced by customer in adopting digital banking.
- ☐ To assess how digital banking influences customers financial decision making.

RESEARCH METHODOLOGY

The study focuses on the digital banking effects of customer was conducted in the area of Thoothukudi City. Convenience sampling was employed to survey 120 customers in Thoothukudi City regarding the digital banking effects of customer. Primary data were collected from the respondents through questionnaire. Secondary data were collected from website, newspapers, magazines, brochures, articles, published and unpublished and the like.

REVIEW OF LITERATURE

Fadalan, (2024), made an investigation on the title “The Effect of Digital Banking Services on Customer Satisfaction at Pt Bank Negara Indonesia (Persero) Tbk Tasikmalaya Branch Office”. This investigation was driven by the widespread fraud that still happens, particularly in Islamic finance. Both internal and foreign actors are involved in the current fraud cases. The aim of this research is to gather empirical data on the impact of internal control, strong corporate governance, and a whistleblower system on fraud in Islamic banks that are registered with the Financial Services Authority (OJK) between 2018 and 2020. The quantitative study employs secondary data from the 2018–2020 annual reports of Islamic banking institutions. Purposive sampling was used to gather the data for this sample of 14 businesses. The findings suggest that there is a relationship between fraud and excellent corporate governance. Fraud is impacted by internal control, good company governance, and the whistleblower programme all at once. The findings of this study have consequences for how Islamic banking is managed in order to reinforce the use of GCG to lower the incidence of fraud in Islamic banking.

Bharat Kumar Meher, (2021) made a study on the topic “The impact of digital banking on the growth of Micro, Small and Medium Enterprises (MSMEs) in India: a case study”. This paper's goal is to create a multiple regression model by taking into account the variables that have a beneficial impact on the expansion of Micro, Small, and Medium-Sized Enterprises (MSMEs) in India. The questionnaire method was utilised to acquire primary data for this study. On a Likert scale of 1 to 10, the questionnaire asks about the size, type, and opinions of 454 MSMEs' owners and managers in Katihar district, a semi-urban area of Bihar, India, regarding the many benefits of digital banking. Findings of the study results indicate that a number of beneficial aspects of digital banking, including ease of accepting and making payments, ease of managing business expenses, ease of saving time, and ease of checking against cash theft or misappropriation, are significantly correlated with the expansion of MSMEs in India. By focusing exclusively on the most important positive aspects, this research will help bank managers and policy makers encourage MSMEs in semi-urban areas to adopt digital banking. The study may provide fresh information on the degree to which digital banking has aided in the expansion of MSMEs in rural and semi-urban areas.

Shanmugapriya, (2021) studied on “Impact of Digital Banking among Consumers”. To ascertain how frequently customers use digital banking services, a survey was done. Survey questions must be delivered to a link via Whatsapp or email. This study examines and contrasts how frequently people use different digital banking services across a range of

categories. The majority of respondents either fully or partially understand digital banking. Young people prefer digital banking services over traditional ones, yet this may differ depending on their profession and level of education. Digital banking is helpful to them, and they will use it regularly to get the most out of it, depending on factors like convenience, time savings, user friendliness, cost, etc. They suggested raising awareness among all other groups of people, including workers and independent contractors, regardless of their line of work. For their firm, they require the safest possible digital transaction system. Make some digital payments to make it easier for those without a college degree and those without any education to use. In 2021, the widespread adoption of digital banking services will elevate our nation to the status of a superpower.

DATA ANALYSIS AND INTERPRETATION

Table. 1 Distribution of Respondents on the Basis of Preference of Digital Banking Type

Type of Digital banking	No. of Respondents	Percentage (%)
Mobile banking	23	19.2
Internet banking	28	23.3
Digital wallets	36	30
Unified Payments Interface	28	23.3
Point of sale	5	4.2
Total	120	100

The Table No. 1 inferred that 30 percent of the respondents are prefer to use digital wallets for transactions, 23.3 percent of respondents are prefer to use both internet banking and Unified Payments Interface, 19.2 percent of respondents are prefer to use mobile banking and 4.2 percent of respondents are prefer to use point of sale.

Table. 2 Distribution of Respondents on the Basis of How Digital Banking Impacts Financial Behaviour

Aspects	Average	Rank
I have more control in my finances since using digital banking.	3.47	III
I trust digital banking platforms to keep my financial information secure.	3.84	I
Digital banking influence my financial decision-making	3.55	II
I feel more confident in a financial institution that offers digital banking services	3.32	IV

The Table No. 2 is inferred that the respondents strongly agree that they trust digital banking platforms to keep their financial information secure by giving rank I, they agree that the digital banking influence the financial decision-making by giving rank II, they have a neutral for the control in their finances since using digital banking as rank III and they disagree in the confidence level in a financial institution that offers digital banking services by giving rank as IV.

HYPOTHESIS OF THE STUDY

Null Hypothesis (Ho): There is no significant relationship between the frequency of using the digital banking and their area of residence.

Alternative Hypothesis (H1): There is a significant relationship between the frequency of using the digital banking and their area of residence. Table. 3 Distribution of Respondents on the Basis of Frequency in Using the Digital Banking and their Area of Residence

Frequency Area of residence	Daily	Weekly	Monthly	Rarely	Total
Urban	19	23	11	7	60
Semi urban	4	15	13	9	41
Rural	0	3	12	4	19
Total	23	41	36	20	120

Rows & columns	O	E	O-E	(O-E) ²	(O-E) ² / E
R1C1	19	11.5	7.5	56.25	4.89
R2C1	4	7.86	- 3.86	14.89	1.89
R3C1	0	3.64	- 3.64	13.24	3.64

R1C2	23	20.5	2.5	6.25	0.30
R2C2	15	14	1	1	0.07
R3C2	3	6.49	- 3.49	12.18	1.88
R1C3	11	18	-7	49	2.72
R2C3	13	12.3	0.7	0.49	0.04
R3C3	12	5.7	6.3	39.69	6.96
R1C4	7	10	-3	9	0.9
R2C4	9	6.83	2.17	4.71	0.69
R3C4	4	3.17	0.83	0.69	0.22
					X² = 24.2

Degrees of Freedom:

$$= (r-1) (c-1)$$

$$= (3-1) (4-1)$$

$$= 2 \times 3$$

$$= 6$$

The table value for 6 degrees of freedom at 5% level of significance is 12.592. It is found that the calculated value i.e., 24.2 is greater than the table value. Thus the result is dependent. Hence it is concluded that there is a significant relationship between the frequency of using the digital banking and their area of residence. Therefore Null Hypothesis is rejected.

It is concluded that the people residing in urban area use the digital banking more when compared to people in rural area.

RESULT AND DISCUSSIONS

Minimum majority 35 percent of the respondents have stated that the technical issues was the challenging are in using digital banking. For the technical issues the banks can provide offline capabilities for necessary banking operations so that users can complete transactions even when they are not connected to the internet. Form alliances with neighbourhood establishments or community centres may provide Wi-Fi hotspot connectivity for banking needs. For basic transactions, the bank can offer SMS-based financial services in places where internet connection is scarce. Can adopt strong security measures in place, like encryption, multi-factor authentication, and biometric verification.

It is suggested to keep a strict data protection laws and disclose privacy rules in an open manner and may give customers control over their personal information and offer opt-in/opt-out options for data sharing.

It is suggested to inform clients on typical fraud tactics and safe account-keeping procedures. To identify and stop suspicious activity, put advanced fraud detection algorithms and monitoring systems into place. The bank may provide insurance or identity theft protection services as part of the package for digital banking.

CONCLUSION

To conclude the digital banking effects of customers are multifaceted and transformative. Through this study, it has been revealed that digital banking has significantly impacted the banking behaviors and preferences of customers. The study underscores the need for banks to invest in digital literacy initiatives to ensure that all segments of the population can access and benefit from digital banking services. This is particularly important in a city like Thoothukudi, where disparities in digital literacy and access to technology may exist among different socio-economic groups. Exploring the impact of emerging technologies such as artificial intelligence, blockchain, and biometric authentication on digital banking experiences and security perceptions would be a fruitful area for future investigation.

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“CUSTOMERS’ PERCEPTION AND CONTENTMENT LEVEL WITH THE TECHNOLOGICAL SERVICES PAVES A PATH TO DIGITAL TRANSFORMATION IN BANKING”

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ABSTRACT

In the contemporary landscape of banking, digital transformation has emerged as a pivotal strategy for enhancing operational efficiency and customer experience. This research delves into the crucial nexus between customers’ perception, contentment level, and the adoption of technological services within the banking sector. Through a comprehensive review of existing literature, coupled with empirical analysis, this study investigates the factors influencing customers’ attitudes towards technological services in banking. Utilizing a mixed-methods approach, including surveys and interviews, data is gathered from a diverse sample of banking customers. The findings reveal intricate insights into the determinants of customers’ perceptions, including usability, reliability, security, and accessibility of technological services. Moreover, this research elucidates the impact of customer contentment on their willingness to embrace digital channels for banking transactions. The implications of these findings extend in providing valuable insights for banks aiming to navigate the landscape of digital transformation effectively. Ultimately, this study underscores the imperative for banking institutions to prioritize customer-centric strategies in their pursuit of technological innovation, thereby fostering sustainable growth and competitive advantage in an increasingly digitalized environment.

Keywords: Digital transformation in Banking, Customer perception, Technological services

INTRODUCTION:

As the customer expectations evolve and the increase in demand for a personalised experiences paves a pathway for digital transformation in banking. Over a recent year’s digital transformation has led an important change for the banks and other financial sector to know about, interact, to understand, to serve and to satisfy their customers. An effectual digital transformation begins with understanding the customer preferences, choices, behaviour, their likes and dislikes as well as their unstated needs. In the era dominated by technological advancements, the banking sector is undergoing a profound change in meeting the evolving needs and expectations of their customers. Digital transformation has become a

linchpin for financial institutions seeking in enhancing the efficiency, accessibility, and customer satisfaction. Due to rapid evolvement of technology, the emergence of mobile wallets, cashless transactions, and two-factor authentication methods like biometrics, passwords or facial recognition have simplified the payment process. As of today, most of the people have become digital and tech-savvy, so the banks should be aware of it and must provide each one with a personalized experience to meet their individual wants and needs starting from opening a bank account, sanctioning of loans till providing them customer support. Ultimately, the banks have to apply modern technologies to different forms of bank's operation in order to achieve efficiency, easy accessibility, reducing the operational cost, saving the time of customers and thus by rendering them a good quality banking service.

STATEMENT OF THE PROBLEM

Over the recent years financial sector has undergone a significant change in introducing various services and aimed at meeting the diverse needs of customers. In order to maintain development and competitiveness in market, financial institutions must have a thorough understanding about the customer's satisfaction level on financial products and services. In order to give user-friendly online and mobile banking services, banks need to speed up their efforts to transform themselves digitally.

The banking industry has a difficult time comprehending and maintaining client satisfaction in the amidst of financial environment that is evolving rapidly. The emergence of digital technologies, evolving consumer demands, and increased rivalry requires a comprehensive analysis of the variables that is impacting customer satisfaction level. By addressing the key issues, the study aims to provide a valuable insight that can guide banks in enhancing their quality services, to refine their strategies and ultimately elevating customer's contentment level. Furthermore, careful investigation is needed on the effects of regulatory compliance, bank reputation, and the effectiveness of feedback mechanisms in resolving customer's problem.

OBJECTIVES OF THE STUDY

1. To find out the overall contentment level of the customers by the usage of digital banking services.
2. To identify key factors influencing customers' attitudes and behaviours towards digital banking solutions.
3. To provide actionable insights for banks to enhance their digital offerings and improve customer satisfaction levels

RESEARCH METHODOLOGY

Sampling design	Convenient sampling method
Period of study	December 2023- March 2024
Data used	Primary and Secondary data
Test for analysis	Percentage analysis, Chi-square test, Garrett ranking method, Weighted average method

LIMITATIONS OF THE STUDY

1. One of the major constraints is the time limit, which restrict the collection of data.
2. There is a chance of response bias from the respondents.
3. The sample size is restricted to 150. Due to time constraint, the most essential information only has been taken for the study.
4. Research was based totally on quantitative approach and qualitative approach is being ignored.
5. Reliability and accuracy of the analysis depends on the respondent's openness and trueness towards each question in the questionnaire.

RESULTS AND DISCUSSION

Years of operating a bank account

Classification	No. of respondents	Percentage (%)
Less than 2 yrs.	46	30.7
2yrs-5yrs	56	37.3
Above 5 yrs.	48	32
Total	150	100

Source: Primary data

From the above table it is inferred that 30.7% of the respondents operate a bank account for less than 2years, 37.3% of the respondents operates a bank account for 2-5 years and 32% of the respondents operates a bank account for above 5 years.

Thus, it is inferred that majority (37.3%) of the respondents operate a bank account for 2- 5 years of period.

LIKERT SCALE METHOD

Satisfaction level regarding the security and privacy measures

Particulars	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	Total
Safeguarding of information	305	264	63	2	1	635
Two-factor Authentication	215	316	72	6	1	610
Biometric and passwords	250	232	111	10	0	603
Restricting the unauthorized access	145	280	93	36	2	556
Fraud prevention measures	170	216	117	18	14	535
Third party security	105	280	102	38	6	531
Account alerts	185	256	93	26	5	565
Total						4035

Source: Primary data

Particulars	Average	Rank
Safeguarding of personal and financial information	4.23	I
Two-factor Authentication	4.06	II
Biometric and passwords	4.02	III
Restricting the unauthorized access	3.70	V
Fraud prevention measures	3.57	VI
Third party security	3.54	VII
Account alerts	3.76	IV

INFERENCE:

From the above table it reveals that the level of satisfaction is more when their personal and financial information are kept safe **(I)** , then the next rank is given to the Two factor Authentication **(II)** , then the **(III)** rank is given to Biometrics and passwords, then their satisfied with the account activity alerts which took place as **(IV)** rank, then the next level of satisfaction is given to Restricting the unauthorized access to the account which took place at **(V)** rank, the next rank is given to Fraud prevention measures taken by banks**(VI)** and the last rank is given to Third party security certifications **(VII)** .

Thus. from the above table it is inferred that majority (4.23%) of the respondents get more satisfied when their personal and financial information are kept safe.

GARETT RANKING METHOD:

Table showing the features that is found useful which is provided by the bank.

SI. NO	100 (R _{jj} -0.5/N _j)	Calculated value	Garrett value
1	100 (1-0.5)/9	5.55	81
2	100 (2-0.5)/9	16.66	70
3	100 (3-0.5)/9	27.78	63
4	100 (4-0.5)/9	38.88	57
5	100 (5-0.5)/9	50	50
6	100 (6-0.5)/9	61.11	45
7	100 (7-0.5)/9	72.22	39
8	100 (8-0.5)/9	83.33	31
9	100 (9-0.5)/9	94.44	20

Source: Primary data

Particulars	1	2	3	4	5	6	7	8	9
24 x 7 online fund transfers	110	12	3	4	2	4	1	1	13
Bill payments	3	88	22	5	5	4	7	12	4
Withdrawals	5	13	88	14	6	5	12	4	3
Balance enquiries	1	4	8	90	20	13	7	2	5

Credit cards	8	14	14	4	5	9	85	9	2
Debit cards	3	6	6	19	9	88	13	3	3
Online banking	3	2	3	11	97	17	10	2	5
Account alerts	3	10	3	0	2	7	8	106	11
Digital wallets	14	1	3	3	4	3	7	11	104

Particular	Respondents								
	1	2	3	4	5	6	7	8	9
24 x 7 onlinefund transfers	8910	840	189	228	100	180	39	31	260
Bill payments	243	6160	1386	285	250	180	273	372	80
Withdrawal	405	910	5544	798	300	225	468	124	60
Balance enquiries 81		280	504	5130	1000	585	273	62	100
Credit cards 64	8	980	882	228	250	405	3315	279	40
Debit cards 24	3	420	378	1083	450	3960	507	93	60

Online banking	243	140	189	627	4850	765	390	62	100
Account alerts	243	700	186	0	100	315	312	3286	220
Digital wallets	1143	70	189	171	200	135	273	341	2080

Total	Score	Rank
10777	71.84	I
9229	61.52	II
8834	58.89	III
8015	53.4	IV
7027	46.84	VII
7194	47.96	VI
7366	49.1	V
5363	35.74	VIII
4602	30.69	IX

From the above the table of nine variable it reveals that respondents have given first priority to the service 24x 7 online fund transfers which is **(rank I)**, the second priority is given to Bill payments which is **(rank II)**, the third priority is given to Withdrawal service which is **(rank III)**, the fourth priority is given to the service Balance enquiries which took place **(IV rank)**, the next level of satisfaction is given to the use of online banking which took place **(V rank)**, then next level of priority is given to debit cards**(VI rank)** , the seventh rank is given to credit cards**(VII rank)**, the eight rank is given to account alert feature**(VIII rank)** and the last priority is given to use of Digital wallets **(IX rank)**.

Thus form the above table it inferred that majority (71.84%) of the respondents has given 1st rank to the service 24x 7 online fund transfers.

CHI-SQUARE TEST:

Distribution of Respondents on the basis of Gender towards the use of online platform

Use of online platform Gender	Daily	weekly	Monthly	rarely	never	Total
Male	28	27	20	6	3	84
Female	23	27	12	4	2	68

Source: Primary data

O	E	O-E	(O-E) ²	(O-E) ² /E
28	28.18	0.18	0.0324	0.0011
23	22.8	0.2	0.04	0.017
27	29.84	2.84	8.065	0.2702

27	24.15	2.85	8.122	0.336
20	17.6	2.4	5.76	0.327
12	14.3	2.3	5.29	0.369
6	5.52	0.48	0.230	0.041
4	4.97	0.47	0.220	0.049
3	2.76	0.24	0.057	0.020
2	2.23	0.23	0.052	0.023
TOTAL				1.439

$$2 = 1.439$$

Degrees of freedom= (r-1) (c-1)

$$= (5-1) (2-1)$$

$$= 4 \times 1$$

$$= 4$$

Table value: 9.488

Calculated value= 1.439

Thus, result is independent as the table value is greater than calculated value.

Hence there is no significant difference. Thus, null hypothesis is accepted.

FINDINGS:

- Majority (46%) of the respondents have account in a private sector bank.
- Majority (37.3%) of the respondents operate a bank account for 2- 5 years of period.
- Majority (92%) of the respondents use savings account.
- Majority (70.7%) of the respondents has availed investment services.
- Majority (82.7%) of the respondents have opted for mobile banking.
- Majority (88%) of the respondents have opted for Online banking

- Majority of the respondents get more satisfied when their personal and financial information are kept safe.
- Majority of the respondents has given 1st rank to the service 24x 7 online fund transfers.

SUGGESTIONS:

- ❖ Ensure transparent communication with customers regarding changes, updates, and service disruptions related to digital banking platforms. Proactively notify customers of scheduled maintenance windows, new features, and security updates through multiple channels, such as email, SMS, and in-app notifications.
- ❖ Enhance User Experience by providing them a user-friendly interface for banking applications and online platforms. Conduct usability tests and gather feedback from customers to identify pain points and areas for improvement.
- ❖ Implement robust security measures to protect customer data and transactions. Utilize multi-factor authentication, encryption, and biometric authentication methods to enhance security while maintaining user convenience. Communicate the importance of security measures to customers to instil trust and confidence in digital banking services.
- ❖ Provide round-the-clock customer support through various channels such as chatbots, live chat, email, and phone. Ensure quick response times and effective resolution of queries to enhance customer satisfaction.

CONCLUSION:

The study illuminates the pivotal role of customers' perception and contentment with technological services in paving the path to digital transformation in banking. Through meticulous analysis, it becomes evident that customer satisfaction and acceptance of technology are essential drivers for the successful adoption and implementation of digital banking solutions. Moreover, fostering a culture of innovation and investing in cutting-edge technologies are imperative for banks to remain competitive and future-ready in the rapidly evolving digital landscape.

The findings of this study emphasize the necessity of aligning technological advancements with customer preferences and needs to ensure genuine customer- centricity throughout the digital transformation journey. By prioritizing customer satisfaction and leveraging insights gleaned from data analytics and market research, banks can develop tailored digital solutions that resonate with their target audience. This customer-centric approach not only enhances the adoption and utilization of digital banking services but also fosters stronger customer relationships and loyalty.

Ultimately, by embracing digital transformation guided by customer perception and contentment, banks can position themselves for sustained growth and success in the digital age, while simultaneously driving innovation and enhancing overall customer experience in the financial services landscape.

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A STUDY ON SOCIO - ECONOMIC CONDITIONS OF SEAFARER LIFE STYLE IN LIONS TOWN AREA OF THOOTHUKUDI DISTRICT

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ABSTRACT

Using the Culture-Work-Health model, this paper investigates the factors influencing the quality of life of seafarers. This self-administered questionnaire included questions on organizational culture and support, self-efficacy, perceived fatigue, as well as the quality of work life. Organizational culture and self-efficacy were identified as factors affecting the quality of work life, while organizational support was found to have an indirect effect through self-efficacy and perceived fatigue. The final model accounts for 63.1% of the variance in seafarers' quality of life. As such, this study shows that self-efficacy is important for the quality of life of seafarers, having both direct and indirect effects. Moreover, organizational support may prove to be the primary intervention point for relieving perceived fatigue and enhancing self-efficacy, thus improving the quality of work life.

Keywords: Quality of work life, Organizational culture, Organizational support, Self-Efficacy, seafarers, culture-work-health model.

Introduction

An individual's quality of life is directly influenced by their job, which shapes both their economic and health status. Indeed, job-related stress is known to have a negative influence on the health and quality of work life. Seafarers can spend more than six months on board a ship once leaving port. They are typically exposed to a poor working environment-with high noise levels due to the ship's onboard operations-while having to cope with physiological changes resulting from a three-shift work schedule. Meanwhile, the diverse and rapid changes to the natural environment while at sea make it difficult to maintain physical homeostasis. Seafarers thus endure a highly stressful work environment and a significant degree of fatigue

relative to other areas of employment. The accumulated stress and fatigue have a direct negative effect on seafarers' health that may threaten both their own safety and that of their colleagues, and lead to operational accidents.

These issues are compounded by the current conditions in the shipping industry. On board cultural clashes occur frequently, because of the multinational workforce. Moreover, as a result of the reinforcement of the International Convention and the depression in the shipping economy, there is a lack of skilled workers, which only exacerbates job-related stress and fatigue among seafarers responsible for onboard operations, negatively impacting physical and mental health. In many cases, seafarers find themselves unable to alleviate their stress through positive means, often resorting to alcohol or cigarettes, and sometimes leading to addiction of these substances. As a result of this particular working environment, seafarers tend to feel more deprived relative to those in other occupations.

Seafarers' social life on boardship

The ship for a seafarer is both his work and homeplace for the period of his occupational activity. Maritime vocation is not just a job; it is away of life. From the moment of leaving the home-town the seafarer lives in a closed society with behavioral norms and social values different from those of the outside world. These a farer experiences variable weather and climatic conditions, has a home that is a noisy metal body which vibrates and often is not a fixed base but one that is moved and tossed about by sudden movements. Ships are an extreme example of a structure that is isolated from the rest of the world.

Living condition accommodation and nutrition

In many places of the world there are ship owners who cut costs and lower safety, living and working conditions. They are still able to operate with relative impunity. They sail under flags belonging to FOC or developing countries. Most of these vessels have a poor track record and it is invariably the crews who suffer. These conditions would not exist if the flag states verified the conditions of the ship, or if they verified the financial status of the companies.

Objectives of the study

- ❖ To study the working conditions of seafarer.

- ❖ To study the safety precautions of the seafarer while on the ship

Review of Literature

Nguyen et al., (2015) state that there have been many studies examining the impacts of various factors on employee performance, very few examine more than three factors at one-time. Moreover, none study on seafarers “workplace performance is investigated in the Tanzanian perspective. Thus, this study fills in the identified gap in the literature.

Terrientes et al., (2015). Propose an ELECTRE-III method for ranking set of Alternatives

Evaluated using multiple and conflicting criteria that are organized in a hierarchical structure.

Othman et al., (2015) apply TOPSIS method to rank the root causes for distractions and the affected areas for three groups of Malaysian seafarers, Senior deck cadets, Senior deck officers and Junior deck officers. Park

Methodology

This study makes use of the descriptive survey design respondents in this study were 120, who are working in Lions town area in Thoothukudi district in order to access their socio-economic status. As the researcher herself desires to go personally to ascertain the problems of maid servants through a questionnaire which is specifically prepared for the study to elicit the intervention.

The data collected in the study were both quantitative and qualitative in nature. The data were analyzed using frequency and percentage distribution. Secondary data was collected from literature related the study, books, journals, websites etc. To explore this issue computed a set of stable matches that would be predicted to arise from the observed in the set of information collected.

Research Design

Descriptive research design is being adapted in this study.

Area of study

Survey is conducted at Thoothukudi district. Primary data is collected through questionnaire containing open added and close ended questions.

Sample size

The sample size of 120 respondents was selected in Thoothukudi district for this study.

Types of sampling

Convenience sampling and random sampling is adapted for this study.

Primary Data:

To collecting primary data, Questionnaire has been distributed to the sample respondents to get information regarding the case study.

Secondary Data

The secondary data also collected from various Journals, Books, Newspaper, etc.

Scope of the study

Seaman are responsible for the smooth operation of the majority of occurrences onboard, living condition have improved over the years, but still cabins are functional rather than spacious & vary on quality and comfort.

Seafarer face long working hour, long contracts and whilst they are entitled to their own nationality food.

Need for the study

The growing automation of component system onboard is expected to bring about a rise in automation and smart ship in the future.

Limitation of the study

- ❖ This study is applicable only to the field of seafaring and not to other sector.
- ❖ The quality of the results depends heavily on the quality of the data.
- ❖ The researcher is unable to cover all the respondents due to time constraints.

Table 1
Marine Educational Qualification of the Respondent

S.No	Educational Qualification	No. of the Respondent	Percentage
1	Marine Engineering	32	27
2	B.Sc., Nautical science	16	13
3	GME	11	9
4	DNS	17	14
5	ETO	15	13
6	GP Ratings	9	8
7	OCCP	4	3
8	STCW	6	5
9	Others	10	8
	Total	120	100

Source: Primary Data

This table shows that marine educational qualification among the respondents 27% of the respondents are Marine Engineering, 13% of the respondents are B.sc Nautical Science, 9% of the respondents are GME, about 14% of the respondents are DNS, 13% of the respondents are ETO, 8% of the respondents are GP Ratings, 3% of the respondents are OCCP, 5% of the respondents are STCW and 8% of the respondents are others respectively.

MARINE EDUCATIONAL QUALIFICATION OF THE OF THE RESPONDENTS

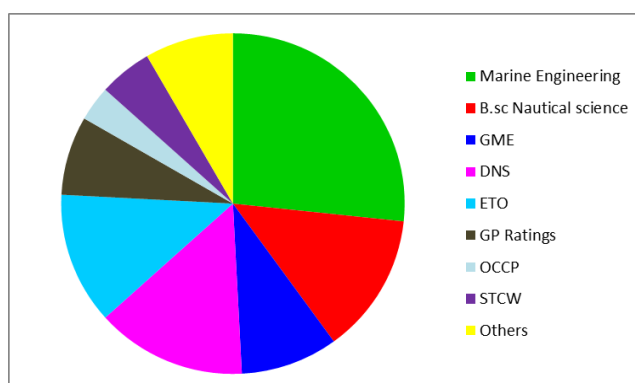


Table 2
Types of Ship work

S.No	Types of ship	No. of the Respondents	Percentage
1.	Cargo ship	65	54
2.	Passenger ship	8	6
3.	Ferries	2	2
4.	Oil Rig	31	26
5.	Supply vessel ship	14	12
	Total	120	100

Source of data: Primary data

This table shows that types of work among the respondents. Out of 120 respondents 54% of the respondent are working in cargo ship, 6% of the respondents are working in ferries, 26% of the respondents are working in oil rig and 12% of the respondent are working in supply vessel ship respectively.

TYPES OF SHIP

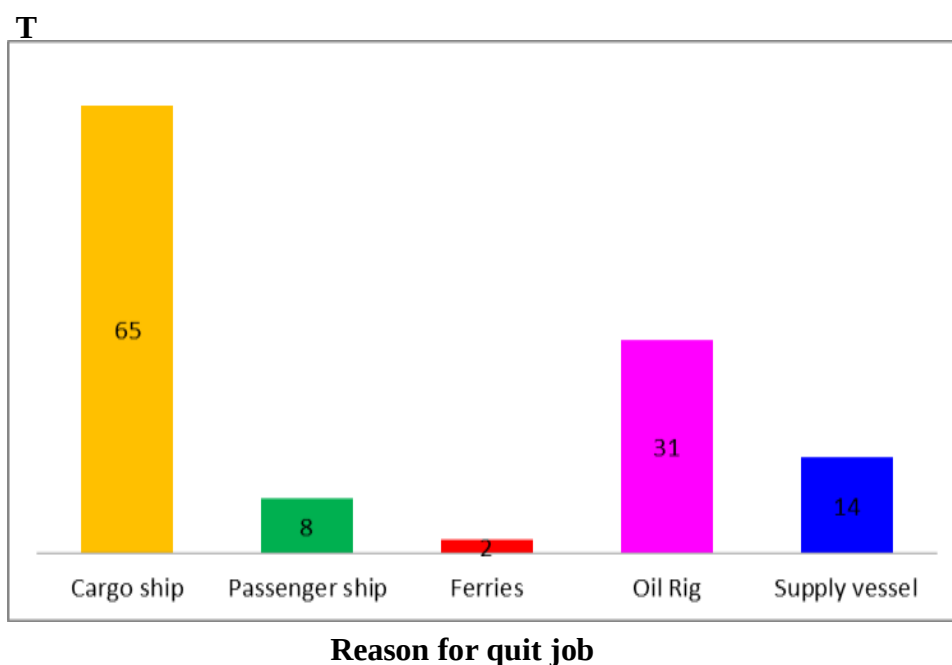


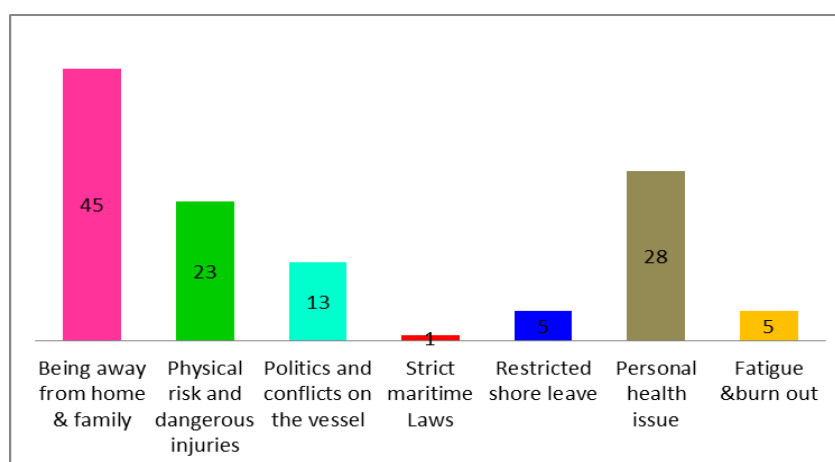
Table 3

S. No	Reason	No. of the Respondents	Percentage
1.	Being away from home & family	45	38
2.	Physical risk and Dangerous injuries	23	19
3.	Politics and conflicts On the vessel	13	11
4.	Strict maritime Laws	1	1
5.	Restricted shore leave	5	4
6.	Personal health issue	28	23
7.	Fatigue & burnout	5	4
	Total	120	100

Source: Primary Data

The above table levels that 38% of the respondent quit their job because of being away from home & family, 19% of the respondents due to physical risk and dangerous injuries, 11% of the respondent politics and conflicts on the vessel, 1% of the respondent strict maritime laws, above 4% of the respondent restricted shore leave, 23% of the respondent personal health issues and 4% of the respondent fatigue & burn out respectively.

REASON FOR QUIT THEIR JOB



FINDING, SUGGESTION AND CONCLUSIONS

Finding

- ❖ 32% of the respondents are qualified in marine education.
- ❖ 54% of the respondents working in cargo ship.
- ❖ Quit their jobs due to 58% of the respondents.

Suggestion

- New regulations have seen ship owners and operators increasingly explore the use of alternative fuels and deploy new energy-saving technologies on board.
- In addition, the growing automation of components and systems on board is expected to bring about a rise in autonomous and smart ships in the future.
- The instrumental motivation to work comes from the level of wage and fringe benefits, job security and regularity of remuneration, working conditions and time for rest, opportunities for in the job training, professional development and promotions.

Conclusion

Seafarer is the backbone of the shipping industry, responsible for transporting goods, resources, and people across the world. They are away from their families and friends for long periods, working under difficult and dangerous conditions. Good mental health is a state of wellbeing that allows individuals to cope with the normal stresses of life and function productively. Seaman is responsible for the smooth operation of the majority of occurrences above deck. The growing automation of components and systems on board is expected to bring about a rise in autonomous and smart ships in the future. Achieving a balance between work and personal life.

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A STUDY OF PSYCHOLOGICAL TURMOIL IN LAUREN JAMES’ *THE LONELIEST GIRL IN THE UNIVERSE*

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ABSTRACT

The concept of escapism has been examined from various theoretical perspectives, each offering unique insights into its nature and functions. Psychologists have explored escapism as a coping mechanism, highlighting its role in managing stress, anxiety and existential concerns. Literary scholars have analysed escapism in the context of narrative fiction, considering its impact on reader engagement, empathy and imagination. Sociologists have investigated escapism as a cultural phenomenon, exploring its relationship to leisure activities, media consumption and identity formation. Escapism is driven by a diverse array of motivations, ranging from the desire for relaxation and entertainment to the need for emotional regulation and self-expression. Individuals may seek escape from mundane realities, interpersonal conflicts, or existential dilemmas, drawn to alternate worlds, fantasies, or activities that offer temporary reprieve from their concerns.

Keywords: Escapism, coping strategy, form of escapism, fantasies, and isolation.

Lauren James is the founder of the Climate Fiction Writers League, and member of the Society of Authors’ Sustainability Committee. She works as a consultant on climate storytelling for museums, production companies, major brands and publishers, with a focus on optimism and hope. Her books have sold over two hundred thousand copies worldwide in seven languages. write climate fiction. She writes about climate change, environmental issues, and social injustice which are often dealt with dystopian society. She uses short sentences and paragraphs, simple words and metaphors, and catchy titles to create a clear and engaging narrative voice. From her very young age she always wanted to do something science based, because she really enjoyed science. Thus, she tried to write from the very beginning about characters who are interested in science and have things that they’re good at, but who are also just normal people trying to live a normal life.

I really wanted to make a flawed character because every woman is worth reading about, as long as they are human: with whatever strengths and weaknesses that includes. They don’t have to be likeable and admirable and special to be deserving of attention. Being an individual is all women need to do to be strong and respected. That’s it. Wear pink dresses or wear black combat trousers. Long for a relationship or spend your time fighting enemies (or both). Girls don’t need to prove themselves as

strong. They are already enough. (James, Author Interview: Lauren James – *The Loneliest Girl in the Universe*)

This is what Lauren James responded to the interviewer with. Readers who have experienced comparable difficulties in life may find inspiration in Romy. The narrative centres on Romy Silvers, the lone survivor of a spacecraft that is on its way to a new planet to create a second home for humanity amid the stars. Until Romy learns about a new spacecraft that left Earth carrying just a guy named J, she is *The Loneliest Girl in the Universe* and is stranded alone in space. Their sole means of contact is email, and because of their remote location, it takes months for their letters to get across space. Romy discovers that she is in love with J. Love, loneliness, and the value of human connection are among the issues that are explored in the book.

Escapism is the repeated use of an activity or behaviour to distract the mind from reality or unpleasant emotions. Anyone who wants to avoid pain or discomfort may seek escapism. This may relate to life's regular challenges, traumatic events, or situations. Many types of escapism include daydreaming, reading, physical activity, work, overeating, shopping, and addictive behaviours such as alcohol, drugs, other substances, pornography, and gambling. Through Romy and J's journeys, we explore how individuals cope with adversity, seek refuge, and find solace—even in desolate circumstances. They remind us that even in the vastness of space, we seek solace, hope, and the warmth of another soul. There are several forms of escape. When daydreaming and social media scrolling become into regular coping strategies to escape reality, they are examples of escapism. These kinds of activities are acceptable and, when done purposefully and sparingly, may even be advantageous. Escapism, can be detrimental if overindulged in. It is concerning if you are indulging in a certain kind of getaway unintentionally or for longer than you meant to. Common types of escapism are media, physical activity, daydreaming, overeating and literature. Instead of analysing or experiencing emotions, escapism can be used to repress them.

The novel also explores the psychological effects of isolation and loneliness on Romy, who has spent her entire life on board *The Infinity*, without any human contact or physical touch. She suffers from anxiety, panic attacks, and nightmares, and she relies on therapy videos and fan fiction to cope with her stress and boredom. She also has low self-esteem and doubts her abilities as a commander and a writer. She craves human connection and validation, which makes her vulnerable to Jeremy Shoreditch's manipulation and deception. Commander J exploits Romy's loneliness and insecurity by pretending to be her friend and love interest, and by hacking into her ship's systems and sabotaging her mission. Romy is a resilient and resourceful heroine, who manages to overcome J's betrayal and violence by using her intelligence, courage, and creativity. She fights back against J and escapes from his ship. She also manages to repair her ship and resume her mission. She realises that she is not alone, as she has a connection with the people on Earth and the new planet. She also finds

hope and happiness in herself and her dreams. She learns to trust her own instincts and to value her own voice. She becomes the author of her own story, rather than a character in J's fantasy.

Romy Silvers, the main character who spends years alone on a spacecraft, embodies the idea of escapism. Romy uses her obsessive obsession with her favorite TV program, "Loch & Ness," as her main means of escape from the weight of her obligations and her loneliness. Romy uses her escape as a coping technique to save herself from facing her more serious worries and fears. Romy's dependence on escapism grows as the plot develops and her connection with Earth is hampered, making it harder to distinguish between fact and fiction. Romy's primary means of escape is her fixation on the made-up television program "Loch & Ness." She takes her mind off of her loneliness and the weight of her duties as the captain of the ship for a short while.

Romy's distress can be seen throughout the novel in various situations like the ship nearly being hit by an asteroid, when she lost the communication with the Earth and afraid of losing Molly. When Romy hears about the arrival of *The Infinity* from NASA she was filled with happiness. "I break out into giggles, leaning back in my seat and smiling at the ceiling. I'm not going to be on my own any more" (21). She was happy to meet a person in real life after so many years. At the same time, she was sad thinking that The NASA would *prioritize The Eternity*. A person who wants to escape from reality tries to find fault with one's own self or with others. Romy thought that she has been replaced by *The Eternity*. She was the only option that they had to complete the mission, now *The Eternity* had been launched she felt that the crew members of *The Eternity* would hate her because she feels inferior.

Romy's escapism is a psychological coping strategy that she uses to deal with her loneliness and isolation on the spaceship *The Infinity*. She escapes from her reality by creating fantasy worlds where she is not alone and where she can find love and happiness. She emails J every day and tell him everything about herself and her life on *The Infinity*. He makes her feel less lonely. Romy escapes from her boredom by watching movies, listening to music, and reading books that she downloaded from Earth. She enjoys the entertainment and the culture that she missed out on. She also learns new skills and hobbies, such as baking, knitting, and coding. "I learnt to juggle when I was ten" (96). The emails with J provide her with a sense of connection, even though they are delayed and distant. They allow her to escape the crushing loneliness of her reality.

Romy wants to escape from reality by writing fiction not to think of the memory of her mother. This can be seen in the following quotation. "Forcing myself to think of something else, instead, I start writing a new fiction" (83). Romy always write about the things that she wants to experience in her real life. "My fanfics are always set on Earth too. Museums and thunderstorms are so much more exciting than rocket ships and supernovas" (19). She was advised to write a diary



instead of a fiction by Molly. “As a distraction, I decide to write a fic” (23). But she chose to write a fiction because she felt “that would be too real” (23).

Lauren James skilfully weaves this theme into the fabric of the novel, inviting readers to consider the power of escapism and the lengths we go to find solace, even in the most desolate circumstances. Technology becomes her lifeline, bridging the gap between her and J. This highlights how technology can both isolate and connect us, depending on how one use it. Overall, *The Loneliest Girl in the Universe* intricately weaves escapism theory into the fabric of its characters, particularly Romy Silvers, as they navigate the challenges of isolation, loneliness, and the blurred lines between fantasy and reality. Through their journeys, the novel explores the complex ways in which individuals cope with adversity and seek refuge from their harsh realities.

The novel thus offers a nuanced and realistic portrayal of the human condition, as it shows the dark and light sides of escapism. It shows how escapism can be a coping mechanism, a source of inspiration, or a form of denial, depending on how one uses it. It also shows how escapism can have positive or negative consequences, depending on how one balances it with reality. The novel challenges the reader to reflect on their own relationship with escapism, and to question the role of technology, media, and fiction in their lives. The novel ultimately celebrates the power of human connection, hope, and agency, as it shows how Romy transcends her loneliness and becomes *The Loneliest Girl in the Universe*.

Ultimately, Romy’s journey in *The Loneliest Girl in the Universe* is not just a physical one but also an emotional one, as she learns to confront her loneliness and embrace her inner strength. Escapism theory provides a lens through which we can understand Romy’s character development and the ways in which she navigates her isolation in space.

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KAZUO ISHIGURO'S NEVER LET ME GO: THEMATIC ANALYSIS**A. Maria Tiffany**

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ABSTRACT

The history of dystopian literature can be traced back to reaction to the French Revolution of 1789, and the prospect that mob rule would produce dictatorship. Until the late 20th century it was usually anti-collectivist. Most experts in literature agree that the origin of dystopian fiction is rooted strongly in utopian fiction (Thomas More, Utopia, 1516). Dystopian fiction emerged as a response to utopian fiction, usually has satirical elements interwoven in it. It is based on imagined scenarios rather than real ones, but they are incorporated into storylines that readers can relate to the present. Historical background of dystopian fiction, it is almost impossible to talk about it without referring to the historical background of utopian fiction. Utopian text often made promises, while dystopian text issued warning

The science of human cloning is not the primary concern of Never Let Me Go and Ishiguro's takes artistic license with some of the details of how humans are cloned in his novel. In 1960s and 1970s the stem cell research was first beginning to be conceived and human cloning began to look like a real possibility. The scientists Joshua Lederberg and James D. Watson wrote articles arguing that cloning was dehumanizing and could result in unforeseen ethical problems. Ishiguro's novel could arguably read as a rejection of the notion that cloning is dehumanizing indeed, the purpose of Hailsham is to convince the public that the clones are human.

Keywords: Identity, nostalgia , dystopia, dehumanging.

The word dystopia was used for the first time by J. S. Mills in 1868 in his political speech on the state of Ireland, where he used the word in contrast with the term utopia. As dystopia is defined as being the reverse of utopia, the latter term must be elaborated on prior to attempting to Define the former Utopia" is a fictional village created by Thomas More in his eponymous book It represents his concept of an ideal society. Literary dystopia has been perceived in many different ways throughout the 20th century. The changing political situation in the world propelled famous writers in different periods to create this

heterogeneous detailed work of fiction. The product of fiction such as exploitation, war, etc. have expanded the scope of sophistication in which dystopia can be perceived.

Dystopian literature is a genre of fictional writing used to explore social and political structures in a dark, nightmare world. The term “dystopia” is defined as a society characterized by poverty, squalor or oppression and the theme is most commonly used in science fiction and speculative genre. The term is rooted with Sir Thomas More’s Book Utopia, which helped to push both the development of dystopian fiction and that of communism. Dystopian literature is a form of speculative fiction that began as a response to Utopian literature. Dystopia is an imagined community or society that is dehumanizing and frightening.

Kazuo Ishiguro is a Japanese born British novelist who won the Nobel Prize in Literature in 2017. He is the most celebrated contemporary fiction authors in English speaking world. He was born on November 8, 1954 in Nagasaki, Japan. He is a British author. He was born in Japan but immigrated with his parents to England in 1960. His nationality is British. He has citizenship in Japan until 1983, and obtained in United Kingdom since 1983. He has received the primary education from Stoughton Primary School and secondary education from Working County Grammar School. He obtained B.A degree at University of Kent at Canterbury and MA degree at University of East Anglian.

Kazuo grew up in an English town, attending English schools and singing in the choir. When he was 15, his family decided to remain in Britain permanently. He did not see the country of his birth again until his mid30s. As a boy, Ishiguro enjoyed television Western and spy stories and wrote easily without entertaining any serious ambition of becoming a writer. The great creative awakening of his adolescence came at age 13 when he discovered the songs of Bob Dylan. He spent the next years learning to play guitar, writing songs and studying the work of Dylan. Leonard Cohen, Joni Mitchell and other singer-song writers of the era.

In bioethics, the ethics of cloning refers to a variety of ethical positions regarding the practice and possibilities of cloning, especially human cloning. Perspectives on human cloning are theoretical, as human therapeutic and reproductive cloning are not commercially used. Scientists and the public have made efforts to distinguish between “therapeutic cloning that is, the cloning of cells and tissues to help cure diseases and “reproductive cloning”,

which would involve creating “whole” individuals. Many countries, including the United Kingdom and the United States, allow therapeutic cloning. Ishiguro novel merges the two, reproductive cloning is pursued for therapeutic cloning purpose.

Never Let Me Go is famous not only for its provocative plot, but also for its unusual mode of narration. Narrated in the first person, the novel uses the rhetoric of speech, as opposed to the Literary register more common in fiction. Ishiguro takes pain to make Kathy’s voice seem spoken, as opposed to written. He accomplishes this primarily through a series of qualifications and modifications. Kathy says, Then it all stopped, not overnight, but rapidly enough. I was, as I say, watching the situation closely around then, so I saw the signs before most of the others. It started with a period-it might have been a month, maybe longer, when the pranks went on pretty steadily (21) Ishiguro’s main point is that in his universe, forced organ donations are quotidian and even banal. The theme of willful ignorance begins to take center in this novel. The readers often choose not to press Miss Lucy for more information about donations. It demonstrates that the impulse to willful ignorance is inherent to human nature it’s not just something that crops up in life or death matters like the organ donation. In this novel, more information is gradually revealed about the donation process and the political realities that underlie it. Ishiguro suggests that there is another secret beyond the donations system.

Ishiguro hones his focus on the clones origins, using Ruth’s quest to find her possible as an Opportunity to explain how the clones came to be, and how the shroud of mystery around their origins affects their psyches. In Ishiguro’s world, the longing for a parent is a crucial component of human nature even for those who have no parents. As Kathy tries to explain, Finding a possible might lend some insight on with finding their originals reveal a deep seated belief in fate and predication after all, finding one’s original is only meaningful if clone’s present and nature. The clones seated belief in fate and predestination the clones are in some way bound to be fate. Their mentality on issues of free will is consistent with their lives: they are bred solely for the purpose of organ donation, and it makes sense that they might feel that other parts of life their personalities, their futures are similarly out of their control.

Never Let Me Go takes place in a dystopian United Kingdom, where disease has been eradicated. This apparent blessing has been accomplished by breeding human clones, who are forced to donate their vital organs when they reach early adulthood. Kathy. H, a thirty-

one year old clone who will soon make her first donation, narrates the novel. Kathy is a career, she acts as a nurse and a companion to clones that have started the donation process. She is proud of her skill as a career. She is allowed to choose the donors she cares for, a special privilege. She often chooses to work with students from Hailsham, the boarding school she attended in her youth. It is implied that Hailsham was a very special school, and most clones did not have Happy childhoods, as Kathy did. Kathy often reminisces about her time at Hailsham. As a child, She mostly played with other girls, especially Ruth her best friend and occasional rival. Although the two women had a tumultuous relationship in their youth, they enjoyed reminiscing About Hailsham together as Ruth recovered from her donations. She recalls watching from the Sports pavilion as one boy, Tommy, was bullied by his friends. The other girls laughed when Tommy threw a tantrum, but young Kathy was concerned. She began to pay more attention to Him. Because of his awkwardness, his short temper, and his bad work in art class, all of his peers Reject Tommy.

At Hailsham's, art was an important part of student culture and a person's social stat was often led to the quality of their "creations In that place, a mysterious woman w Madame took the students best artwork to a place off-campus called the Gallery. The students were never allowed off campus. In Junior 4, the students begin to reset. Madame for taking their best artwork away to the Gallery. They would otherwise be able to trade these pieces for other students' work at Hailsham's quarterly Exchanges. Eventually, the Guardians agree to reimburse the students with tokens for the art is taken away. However, the controversy inspires one girl to ask Miss Lucy why the art is taken to the Gallery.

Miss Lucy refuses to explain because she believes the students would not understand if she told them. There are many confusing moments in Hailsham. Sometimes students misbehave at the Sales, and Miss Emily's lectures after these incidents always bewilder Kathy becomes friends with Ruth. Ruth invites Kathy to join the 'secret guard', a group of girls who pretend to be bodyguards to Miss Geraldine, their favourite guardian. They imagine a plot to kidnap Miss Geraldine and take her into the terrifying woods that surround Hailsham. Kathy is disgusted and storms away, which leads Ruth to expel her from the secret.

Kazuo Ishiguro was an eminent Japanese-born British novelist. He pursued his education in different places. He held prominent position in the society as a British novelist, screenwriter and short story writer. He is one of the most celebrated contemporary fiction authors in the English-speaking world. He contributed notable works to the literary world. He

has won the Nobel Prize in Literature in 2017. He was born in 20th century and belonged to the 'Modern Age'. There are many other well-known contemporary writers of his time. He dealt with difficult subject matter complex issues. He has employed various content, style and techniques in his work. In *Never Let Me Go*, Ishiguro utilized scathing critique of human ignorance. Many critics have posed their comments about Ishiguro's, *Never Let Me Go*.

These three themes are all mordent when looking closely at the lives of Kathy, Ruth and Tommy from the time they are at Hailsham school to the time they become carers and eventually donors. It also reveals about hanging for the past, as well as a novel which allows the reader to question the ethics of human cloning Kazuo Ishiguro's novel revolves around the lives of three characters, Kathy, Ruth and Tommy. Their stories are told through Kathy's memories. By the end of the novel, she is the only one of the main characters left alive. Minor characters such as Miss Lucy, Miss Emily and Madame play important roles as their actions, words and decisions impact upon the lives and hopes of the three main characters. Kathy, Ruth and Tommy are former Hailsham students who grew up together and became Life-long friends. This friendship becomes complicated through a love triangle and through Kathy's decision to become a carer, first to Ruth and then to Tommy. *Never Let Me Go* Takes place in the 20th century, in an England where human beings are cloned and bred for The purposes of harvesting their organs once they reach their adulthood. These clones are reared in boarding school type institutions maturity much in 42 made, in the clone self the diffracted between one institutions and another. Hashem is a place where Jones grew up as inmate before their "promotion", is mythologized for its special ethos N Aisha childhood is idealized, with somewhat grotesque and faintly Dickensian sentimentality gaffed bray by those who were "born into less fortunate circumstances. The clones are guardians who have the quasi parental function of the hoarding schools.

Miss. Emily explains that Hailsham was a part of a small progressive movement dedicated to making the donation program more humane. Many people preferred to see the students as less than human, because this made it easier to justify using their organ. While most clones grew up in terrible conditions, Hailsham offered a benevolent alternative. Miss. Emily and Madame showed the students artwork at special exhibitions to prove to the public that clones had souls. Hailsham had many supporters in the seventies, public opinion eventually turned against them. One contributing factor was the Morningdale scandal named for a controversial scientist who wanted to produce genetically enhanced children. Hailsham closed after losing all its sponsors Horsham thus lives up to its name, exposed as a sham

maintained through elaborate yet Miss. Emily also confirms that acts of among the guardians at Hailsham. Their main motive is to protect their innocence of acts of deception. Blood. Their response to the inevitability of losing one another is to hold on tightly, 43 deception were a central source of VCRMt the plea embedded in the song title *Never Let Me Go* Kathy allows her to engage in fest fantasy, as she imagines Tommy coming over the horizon after his completion Her action in the novel is both characteristic and tragic- she drives away, leaving behind Norfolk and the fantasy of recovering those she has lost

Never Let Me Go, like the clones it portrays, has in the end something of a double nature, for it both attracts and annihilates. It is a work of unremitting bleakness and gratuitous torridity. At one level Ishiguro seems to be saying that art is a con-trick, like religion, that it obscures from the knowledge or awareness of our own mortality, knowledge that in the case of the Hailsham Children is brutally withheld. We believe that art is immortal, and so we represent creativity as an absolute good, but in making this representation to children, are we interfering with their rights to know about and accept death.

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MARIKOLUNTHU, A VICTIM OF MARGINALIZATION IN ANITA NAIR'S LADIES COUPÉ

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ABSTRACT

Anita Nair is a eminent writer. Among the various Indian writers, Anita Nair is easily accepted as an efficient practitioner of the gem of fiction. The research paper entitled **“MARIKOLUNTHU, A VICTIM OF MARGINALIZATION IN ANITA NAIR'S LADIES COUPÉ”** analyses the condition of women in contemporary society. In Anita Nair's *Ladies Coupe*, the character Marikolunthu, the victim of marginalization is vividly portrayed, a young woman from a marginalized community in rural India. The concept, ideas and plot of Anita's novel are somewhat different than the ordinary contemporary fiction writers. She tries to describe everything in detail and no one cannot find a rush in narrating a certain context because she has shifted the idea from the city lights to the dawn of villages and her writings consists of major themes like quest for identity, man- woman relationship, patriarchal society, sufferings of woman, woman defiance, woman empowerment. This paper is an attempt to focus on the marginalized segment of the society in order to get some optimistic resolution through the character Marikolunthu.

Keywords: Marginalization, patriarchy, women, struggle, poverty.

Introduction

Anita Nair is the eminent writer born in Kerala. She is novelist, journalist, short-story writer and famous poet also majority of the 20th century novels depicts the women's suffering and their suppressed status in Indian Society. In post-Indian English fiction great women writers such as Anita Desai, Arundhati Roy, Jhumpa Lahiri, Manju Kapur, Anita Nair etc. depict feminist picture of Indian society. These women writers analyse issue of women, complex relationship of man and woman, exploitation of women in their fiction. Anita Nair is known for her style and depiction of Indian reality in her works. Her best novels are *The Better Man*(2000), and *Ladies Coupe*(2001), have been translated into more than 21 languages around the world. She deals with the life experiences of women, who face

subjugation and traumatic experience in their family life. Nair's *Ladies Coupe* also talks about the middle class women in urban India, educated and conscious of their identity but always moving on a quest for finding their place in family as well as in society. The novel *Ladies Coupe* is a novel particularly about South Indian woman but it takes about universal factors of female subjugation in society and explores themes of alienation, loneliness and lost opportunities in a woman's life.

In post-colonial era, women condition is not much improving and they are not leave clutches of male dominated society. *Ladies Coupe* depicts the story of these women. The story of Ladies Coupe portrays six culturally diversified women, "Akhila, SheelaVasudevan, PrabhaDevi, Janaki Prabhakar, Margaret Paulraj and Marikolanthu". These females are those who break the image of traditional and ideological women and speak against convention of Patriarchy.

The novel follows the journey of spinster named Akhila, a 45 years old single women from a Tamil Brahmin Family, who have been forced to play subordinate role as the daughter, sister, aunt and the provider. Women for centuries have been looked upon to emulate the role of 'Sita' who never had an identity of her own and always live in the shadow of her husband. In the Indian Society women are always considered as weak, vulnerable and dependent on the male counterpart. If she is young it would be her father, if she is married then it is her husband. The protagonist of novel, Akhila is representing such type of a Indian woman, who is unhappy with her life and feels trapped by the expectations of her family and society. She has always been interested in books and learning, but her father insisted her to marry and devote herself to her husband and children.

Marikolanthu is a low -caste woman. When she was young she was raped by Murugesan, an upper- class man and one of the relation of her employers. A ferocious result of the rape came when she became pregnant. She is forced to marry a rapist a filthy animal. She refused to marry him. She is a victim but everyone blames her. The girl must have led him on and now that she is pregnant she's making up a story about rape. The word 'rape' is the most awful word in women's life. When a girl is raped she feels ashamed as she is helpless and unable to protect her own self. When Marikolanthu is raped, instead of showing sympathy, everyone blames her. Here Anita Nair tries to delineate the psychology of all the members male or female in society find fault with the woman who has been exploited as she herself is regarded responsible for her tragedy. Marikolanthu suffering reminds the Delhi

rape case. Recent death of Delhi rape suffer presents a malicious depiction of men's aggressive nature towards women. When this debacle event took place, some conservative people in India put their opinion that a girl herself is responsible for her tragedy because she usually wears inappropriate attire and fascinates men. This type of outlook forces everyone to think that parents should take extra care of their sons and to show them the right path in life. After that disastrous incident, Marikolunthu spends her days in a phase of complete loss of identity. After some time she gave birth to a male child, Muthu. She is unable to love her baby Muthu, an outcome of that hateful incident and of her helplessness and nothingness. One day she sold him to Murugesan. It was time Murugesan paid for what he did to Marikolunthu. He didn't know that this boy was his own son. At this moment, Marikolunthu was flared with happiness and she has a proper sagacity of satisfaction in her mind. When Murugesan died, his body was not fully burnt so Muthu has been given the task to take care of his father's dead body. In these circumstances she accepts her son and starts enjoying the most important part of her life 'The Motherhood'. Becoming a mother in her turn, the woman in a sense takes the place of her own mother: it means complete emancipation for her. Nair sets down her imagination and breezy thoughts in simple words. She is one, among those novelists who made a valiant approach to elevate her tone against the aggression, violence, oppression and exploitation of women.

Marikolunthu is the most pathetic woman among the six. She is the realistic picture of the humble and miserable peasantry women on whom male oppression is forced on heavily and left unquestioned. When she was nine years old, she lost her father due to poverty, her mother work as maid in Chettiyar's house, Murugesan a wicked person one of the relatives of Chettiyar seduced Marikolunthu, she lost everything, she gives birth to an illegitimate baby called Muthu, is taken care by Marikoluthu's mother, after her death nobody is there to support her, even her younger brothers tell her to leave the house with her child Muthu, she decides to live on her own. She does not depend on any other person. She joins the mission hospital as a helper. She defines her as an independent woman. Through she does not have anything she does not relinquish her hope. Thus finally she empowers herself and proves to the world that she can lead a good life.

Marikolunthu's story unveils how impoverished Dalit women are positioned at the bottom of India's caste, class, and gender hierarchies. They are dehumanized in a patriarchal world and treated as objects of lust. Marikolunthu is thirty-one years old and an unwed

mother. She is a victim of double oppression. Belonging to an impoverished family Marikolunthu experiences poverty, rape and physical torture.

As soon as the smells, of a household began to permeate my pores, I left. I was a restless spirit warped and bitter. Sometimes I would think of the past and I would feel a quickening in the vacuum that existed within me now (266).

Marikolundhu's narrates that her mother worked as a cook at Chettiar's house, which was one of the richest families in their village. Even as a child she was oppressed by the elites. She was denied education and she had to look after her house when her mother went for work. When her mother was seriously ill, she was employed at the Chettiar's house. There, she is assigned the task of taking care of a child of Sujata Akka, the daughter-in-law of Chettiar. Marikolanthu is raped by Murugesan. Marikolanthu's situation reflects how Dalit women are exploited by those in power who carry out their attacks with impunity. Even, while raping her Murugesan asserts his power on Marikolanthu and tells her as 36

No one will believe you. You might think that you are our equal, but you are not. I am the Chettiar's nephew, his daughter-in-law's brother and you are only the cook's daughter. No one will dare question me." (240).

The text unveils how Dalit women are perceived as belonging outside the normative structure of caste purity and hence sexual purity. The caste system sanctions the upper-caste man's access to Dalit woman's sexuality, body and labour. Caste-based sexual violence against Dalit women is condoned and considered normal. Marikolanthu hates her son Muthu who is the result of the rape at the hands of Murugesan. She leaves her son at her mother's care and goes to work for the Chettiar family. Sujata Akka, deprived from her husband, develops a lesbian relationship with Marikolanthu. Later Sujata's husband also uses Marikolunthu to fulfill his lust. When Sujata Akka comes to know this, instead of charging her husband, she pushes Marikolunthu out of her household. Marikolanthu's attitude towards her son changes after the death of Murugasen. Marikolanthu, reflects the multiple oppressions on Dalit women. She is a voiceless victim who is forced to motherhood and lesbianism. Such characters exhibit a sense of insecurity due to their traumatic psychic experiences and also due to the collapse of the value system. Thus, in *Ladies Coupe*, Anita Nair traces a woman's journey from self sacrifice to self-realization, self-denial to self-assertion and self-negation to self-affirmation. The feminist voice is heard throughout the novel.

In general people who belong to the labour class undoubtedly belong to the muted group. The same here is Marikolunthu, when she is found pregnant her mother and Sujata, apologize for it as they just consider it is too late to insist Murugesan to marry her. No one including her brothers cared about her situation. Her mother is least bothered about her feelings but fears that no one will marry her. Nair has clearly pointed out the prejudice of a suffering traditional mother who prefers her marriage is the ultimate end for a female. Anita Nair gives a detailed depiction of the way in which Indian society is so imbedded in the caste system that everything is organized on the basis of castes. She brings out the attitudes of upper caste Indian and lower stratum. Marikolunthu was humiliated, harassed and discriminated against by not only the upper class but also by her own family members. Hurdles are bound to come. It is evident here that insults and humiliations are not only from others but from our own people. The issue is taken to the Chettiar's son Sridhar, he with slight refusal says, "The girl must have led him on and now that she is pregnant she's making up a story about rape." (245) The rape of low class women is a part of ongoing anti-caste struggle, but it has to develop a nuanced understanding of caste-based patriarchy.

Particularly on the query of the social position of the women, Sumit Sarkar rightly points out at the essential deficiency in each stage of every significant autonomous struggle by woman themselves to change relations within or outside the family. At this juncture Beauvoir's expression on man woman nexus in *The Second Sex* can be mentioned:

"man represents both the positive and the neutral, as is indicated by the common use of man to designate human beings in general, whereas women represent only the negative, defined by limiting criteria, without reciprocity." (534).

The patriarchal structure of our society has given the man an unrestricted power to use the body of a woman in any of the ways whether it may be love making or it may be overriding her body against her permission. So a woman is doubly marginalized first because she is a woman and secondly, she is inferior to man. Hence aggression committed against women, in one form or the other, is a common fact familiar in every region and society, irrespective of the social and economic class to which the women belong. Gender differences survive since of bigotry in the family and societal institutions, social, cultural and religious norms that propagate stereotypes, practices and attitude that are unfavourable to women. For her mother and Sujata, a woman's life and security only lies in her husband. But here

Marikolanthu is able to raise the question in her about the so called husband's safeguard. She is sure that neither her mother nor Sujata have their husband to look after them, but for her fate played a crucial role. Marikolanthu never wants to join hands with a husband. This provides an appropriate ground for probing the shape of identity apprehended by the post moderns. Identity implies the state of being or remaining the same under varying aspects of conditions- the condition of being oneself or itself and not another. However, the self cannot be defined a vacuum and sometimes can only be defined in its opposition to the other.

In a patriarchal society dominated by males, the woman functions primarily within the male-male relationship, particularly when two males want the same female. The structure of this kind of society is homosocial i.e. the nature of social relationships rather than sexual ones. Homosocial relationship is different from homosexual relationship in one sense that is when the former deals with the social relationships between man verse woman, whereas the latter with the sexual relationship between the two females. The homosociality that Sujata cites to negate her desire is what Marikolanthu had used to establish hers and carve out a space of desire within the oppressive confines of the Chettiar kottai. Marikolanthu's obedience to Sujata's sexual progresses her way of protecting and maintaining her relationship. But Sujata cannot tolerate her husband Sridhar having an affair with Marikolanthu. She promptly dismisses her servant without caring to listen to her argument in self-defence. Men of upper class can have occasional or regular relationships with women in the lower caste, the reverse was not even predicted by the class structure. So there are no provisions or choices for such unions in the contemporary caste systems. Marikolanthu's life shows the pain of life in rural Tamil Nadu. Poverty, exploitation and sexual harassment still prevail in rural Tamil Nadu. Mari conceives for the second time, to Sridhar's sexual comforts. She decides to have her uterus to be operated and removed so that she can go to any man without the danger of conceiving. But the doctor demands five thousand rupees for the operation. She makes her son Muthu work in Murugesan's office to earn the required sum of money. Mercilessly she mortgages him at one of Murugesan's looms for Rs.5000/-. At the ideological level the suppressed lower caste women will continue to feel attracted towards modernity as a liberating condition based on the equality and dignity from the traditional occupations that we still consider to be defiling and contaminating. After her mother's death, no one is ready to support her, even her younger brothers advised her to leave the house with her child Muthu. It is the apt time for her to stand on her own. She is no more dependent on any one. She labels her as an independent woman. Even though she does not have anything

such as education, wealth and money, she does not give up her hope. She wants to put an end to all the social evil practices which undermined the women identity in male dominated society.

Marikolunthu realized that she was the only person to love her son Muthu. But at the end she feels embarrassed for having abandoned him and even using him for her selfishness. Anita Nair, with a deep, emotional insight, competently employ the story of Marikolunthu to remark upon the sexual abuse of Indian women from rural background. The society dominated by patriarchal culture tends to lay down the rule that a woman's responsibility towards the family is total whereas any sort of other authority is conveniently denied to her. This society shuns thinking that the woman is strong willed to create disastrous consequences if she is completely ignored. Marikolunthu's character reveals the physical as well as mental suffering due to lack of knowledge. To sum up, Marikolunthu emerges as a new woman who has no social shyness to pursue her life. She is prepared to take on every challenge in her life to become what she wants to be. Nothing can suppress or will be a hurdle to her will to succeed. She seems to be guiding the Indian society to view Indian women with a new attitude and from a better outlook. Nair brilliantly deals with such issues to bring out the bold amends in the character Marikolunthu that establishes her as a new woman with a redefined character.

Conclusion

As far as the empowerment of women in India is gradually gaining its autonomy and control over their life which includes many dimensions. Through this character Nair aims at changing the balance between the sexes so as to create an unbiased society. In order to exterminate this marginalization, care should be taken by every individual. People should try to change their traditional approach and treat women as equivalent to men. Empowerment of this class should be at every point that is personal, family, societal, political, economic, educational etc. People should believe women as an element of the conventional society. It is the task of every human being to treat others equal.

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REFLECTIONS OF IDENTITY: EXPLORING CULTURAL CONSTRUCTS IN AMITAV GHOSH'S *THE GLASS PALACE*

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ABSTRACT

Amitav Ghosh is one of the brightest stars in the galaxy of the new novelists who appeared in the 1980s. *The Glass Palace* is the story of ordinary people's life being taken over by politics and drowning them into insignificance. It tells of Rajkumar, a poor boy lifted on the tides of political and social chaos, who creates an empire in the Burmese teak forest. During the British invasion of 1885, when soldiers force the royal family out of *The Glass Palace* and into exile, Rajkumar befriends Dolly, the woman whose love shapes his life. The research paper entitled **Reflections of Identity: Exploring Cultural Constructs in Amitav Ghosh's *The Glass Palace*** delves into the intricacies of identity and cultural constructs, particularly against the backdrop of colonialism and globalisation. The novel reflects on how individuals navigate their identities within the changing socio- political landscapes and how cultural influences shape their perceptions of self and others delves into the intricacies of identity and cultural constructs, particularly against the backdrop of colonialism and globalisation.

Keywords: Postcolonialism, imperialism, identity, diaspora, historical memory.

Amitav Ghosh, the post-colonial writer is probably the most scholarly practitioner of Indian writing in English. He has produced some of the most lyrical and insightful works on the effect of colonialism on the native people. He occupies a rather curious place in the landscape of contemporary English-language authors from the Indian subcontinent. His fiction has been, over the years, pushed at the boundaries of the genre, probed its unlit corners, and brought it into powerful dialogue with other places, peoples and times.

The Glass Palace is a historical novel. It spans multiple generations and countries, focusing on the impact of colonialism on Southeast Asia, particularly Burma (Myanmar), India, and Malaya (Malaysia). The story follows various characters, including a young orphan named Rajkumar, who rises from poverty to become a successful teak merchant, and Dolly, an Indian girl who marries into the Burmese royal family. The novel explores themes of love, loss, identity, and the struggle for independence against colonial rule. Ghosh

intricately weaves together the personal stories of his characters with significant historical events, creating a rich tapestry of Southeast Asian history and culture.

The novel *The Glass Palace* visits the regions where the displacements of colonialism and war became the mass experience of millions, generating enormous suffering but also the making of new communities. It moves with an epic sweep across the late 19th century to the present-day, knitting together the stories of the doomed last King of Burma and his family, their servant, Dolly, an Indian-Burmese orphan named Rajkumar, and Uma, a widow who becomes a famous participant in the Indian freedom struggle. As it illuminates the links between the histories of India, Burma and Malaysia, the novel reminds us that the texture of history is always to be felt in the complex predicaments of individuals and families. In her review of the novel critic IraPande states that: “Ghosh, a historian by training, an adventurous traveller and a sensitive writer of fiction, it becomes a confluence of all three” (70).

The Glass Palace is a historical novel that examines the cultural recoding of Indian society and identity in Burma in the late 19th and early 20th centuries. The immigrants experience loneliness and alienation due to lack of flexibility, socialisation, and an inability to connect with their surroundings. Rajkumar is a self-made individual who transforms an exiled nation into a prosperous one through the teak, rubber, and slave trades. He seeks out Dolly and weds her with Uma’s help. RajKumar’s delight comes from his adopted nation, while Thebaw and Supalayay continue to be remembered by their nation. The novel depicts human powerlessness, conflict and displacement, exile and rootlessness, and the mingling of races and classes. It conveys the hopes, setbacks, and disappointments of displaced people.

Postcolonial theory looks at the broader interactions between European nations and the societies they colonized, emphasizing hybridity and the mingling of cultural signs and practices between the colonizer and the colonized. Amitav Ghosh is a postcolonial writer who examines colonialism through dialogical exchanges between words. *The Glass Palace* presents a counter narrative to colonialism, emphasizing how imperial forces develop a corpus of thought and practise to achieve their objective. Identity is now seen as temporary and contextual, linked to shifting power dynamics and cultural settings. Saya John’s dual identity destabilizes imperialist notions of identity. The postcolonial viewpoint understands that all cultures are hybrid, heterogeneous, and monolithic, and how power interacts with identity. The Palestinian American cultural critic Edward Said was a major figure of postcolonial thought and his book *Orientalism* is often credited as it is a founding text.

Other important postcolonial critics include Homi K. Bhabha, Gayatri Chakravorty

Spivak, and Frantz Fanon. To quote:

What each of these (postcolonial) literatures has in common beyond their special and distinctive regional characteristics is that they emerged in their present form out of the experience of colonization and asserted themselves by foregrounding the tension with the imperial power, and by emphasising their difference from the assumptions of the imperial centre. It is this that makes them distinctively post-colonial. (Ashcroft et al. 2)

The central thrust of the novel *The Glass Palace* is the presentation of a particular socio-historical reality and the development of a specific worldview. A particular perspective develops in the form of a counter narrative to colonialism expressing the interaction between power and the writing of history. In this process it shows how, “Colonialism created non-mutual and hierarchical relations in which the colonizer was always inescapably the Self to the marginalized Other of the colonized” (Griffiths 165). Strong storytelling in *The Glass Palace* emphasises the imperial forces’ attempt to exert control over their citizens. It demonstrates how these forces develop a corpus of thought and practise to accomplish their objective. The fictional discourse in *The Glass Palace* may best be understood by considering Edward Said’s remarks on the operation of imperial powers. There is nothing transcendental or essential about them as,

Men make their own history, that what they can know is what they have made and extend it to geography: as both geographical and cultural entities-to say nothing of historical entities-such local regions, geographical sectors as ‘Orient’ and ‘Occident’ are man-made. (Orientalism 5)

The Glass Palace revisits the idea of transcendental, united identity as a potent postcolonial voice. One can observe that several characters in this novel frequently reject their national identities. They are remembered as Dolly, Uma, Raj Kumar, Saya John, Alison, Dinu, Neel, and Daw Thin Thin Aye rather than as Indians, Burmans, or Malays. Similar to this, the two separate names given to Raj Kumar’s sons one Burman and the other Indian destabilize identities depending on nationality. The life depicted in one novel transcends national borders and challenges the fixed, monolithic notion of identity that imperialists created in order to demonstrate their supposed superiority via the use of binary oppositions between the disparate geographic and cultural characteristics. According to the changed perspective,

Gone are the binary oppositions dear to the nationalist and imperialist enterprise. Instead, we begin to sense that old authority

cannot simply be replaced by new authority, but that new alignments made across borders, types, nations, and essences are rapidly coming into view, and it is those new alignments that now provoke and challenge the fundamentally static notions of identity that has been the core of cultural thought during the era of imperialism. (Said, Culture xxiv-xxv)

The Glass Palace rejects the idea of identity as a counternarrative to colonialism, instead focusing on the unique sociohistorical, political, and cultural setting. *The Glass Palace* reveals the plans of colonialists to justify their involvement and challenge imperialistic notions of fixed and monolithic identity. It also makes the case against imperial countries' right to establish standards for others. Uma and Dolly expose the colonial authorities' attempt to usurp Indian culture, but Dolly's counter questions reveal the falsity of these accusations. The acceptance of colonial culture resulted in a mimicry of the centre, leading Indian soldiers to immerse themselves in the imported culture, denying their origins.

The postcolonial viewpoint looks at how language was used to achieve colonial power, with the top of Indian culture and educated population taking pleasure in using English. *The Glass Palace* rejects the reconstruction of pre-colonial reality as a form of decolonization and promotes the idea that all forms of colonialism should be resisted and eliminated. Novelistic discourse reveals the many manifestations of colonialism and imperialism through the experiences of three generations. The despotic and imperialist actions in Burma highlight the diversity of viewpoints and voices within a culture, which are exploited by both British and native administrators.

The postcolonial discourse in *The Glass Palace* is an open-ended and decentralized enterprise that criticizes the view that associates colonial thinking to the western powers only. Dinu and his young wife, Daw Thin Thin Aye, expose how the oppressive forces in Myanmar exercise their control and use brutal force to justify their practices. The postcolonial perspective does not challenge imperial powers through nationalist assertion, but rather challenges the worldview based on the polarity of governor and the governed, ruler and ruled as essentialist. This view envisions a world free from the politics of power.

The theme of Constructing Identity has been portrayed in the third chapter "Constructing Identity". There is a crisis in the major and minor character of the novel and the confusion of their own identity has been revealed. Rajkumar is a

vagabond whose personal past is intertwined with colonial history to construct and destroy histories. Rajkumar and Saya John, two Malaysians and Indians, relocate from Burma to India and Malaysia in search of refugee, but their dual identities prevent them from adhering to a certain national identity. Uma Dey is a self-assured person who fights for peace and non-violence, escaping Hindu widowhood and becoming a pivotal character in the fight for independence. Uma, the wife of an Indian officer, realizes that British imperialism is not the only force fighting against the spirit of mankind, and sets herself against the colonizing mission to liberate India.

Arjun is a Bengali officer in the British Army who rebels against the authorities and learns about his loss of identity. He is an example of the influence of western academic disciplines and his recognition of colonial rulers' supremacy. Arjun's struggle to reconcile with his patriotism and devotion to the British leads him to protest against the Empire to protect the interests of the locals. Ghosh's story rejects a rigid idea of human identity and presents a dialogical viewpoint on humanism, advocating for total freedom, sovereignty, and dignity.

Power politics, in his opinion, poses the biggest danger to humanistic principles. Politics' encroachment into various spheres of life tends to push human concerns to the side. The way politics operates prevents social and cultural intuitions from advancing human dignity. Man is not the centre of the universe; rather, he is a means to the objectives of those in charge of various organizations. To quote Meenakshi Mukherjee "Human lives spill over national boundaries, refusing to stay containing in neat apartments" (152).

Struggle to gain a sense of subjectivity, to come to terms with the complex interconnections between economic, political and cultural developments in the colonial world, there are significant transformations within them leading toward changes in the national identities. (Bhargava 246)

King Thebaw, Queen Supayalat, Saya John, Rajkumar, Dolly, Uma, Alison Dinu, Neel, Arjun, Hardayal, Kishan Singh, Jaya, and Ilongo are just a few of the dislocated people Ghosh discusses in his novel. Other characters include King Thebaw, Queen Supayalat, Dolly, Uma, Alison, Dinu, Neel, Arjun, and Jaya. According to Meenakshi Mukherjee, the narrative spans more than a century in the history of the subcontinent; Throughout this time, wars are fought, uprisings are put down, political and ethical concerns are discussed, and riches are built and lost.

Everything is deliberately and accurately reported by the author, whose accuracy is supported by a careful study. In order to build new civilizations, cultural hierarchies combine the upper and low classes despite differences in race, religion, and class.

Ghosh used a multi-voiced or polyphonic narrative style. Amitav Ghosh has experimented with new methods to express exceptional ideas, including polyphonic manuscripts, which are collections of multiple voices and heteroglossia is assumed as the social assortment of speech. Amitav Ghosh's *The Glass Palace* is a polyphonic novel that explores the influence of colonialism on the social, cultural, and political lives of the people of the colonized country. It follows Jaya's son Rajkumar, who is the speaker of the story and reflects on his childhood memories of his great aunt Uma and his great grandfather. The novel also features other stories interlaced into the surface, making it a polyphonic novel.

Ghosh's novel *The Glass Palace* uses polyphony to explore the splendour of Dolly, and the narrator is an eleven-year-old urchin Rajkumar who is awestruck by the palace. The omnipresent narrator of the novel, Ghosh, presents the history of India and Burma through the eyes of the colonized people. The narrator has a keen eye for minor details, such as Raj Kumar's story of success, which illustrates how colonialism is a process where people and values are always compromised. The narrator also reveals the irony of the situation, showing how the Burmese were oppressed and exploited while the Indians were given many chances to flourish. The novel *The Glass Palace* has polyphonic voices, independent individuals whose truth emerges in contact with another's. The Character focalizer exposes the reality of British Empire, exploiting young English men to extend its hold and strengthen its power. Ghosh has used Aung San Suu Kyi as a symbol of the voice rising for the dignity and sovereignty of man.

The title *The Glass Palace* carries several symbolic meanings in Amitav Ghosh's novel. It represents the fragility and transparency of power, wealth, and human relationships depicted throughout the story. The 'palace' signifies opulence, grandeur, and the trappings of royalty, while 'glass' suggests vulnerability, illusion, and the ease with which these structures can shatter or be seen through. Additionally, it may symbolize the interconnectedness of characters from different backgrounds and regions, reflecting their shared experiences and the way their lives intersect and influence one another.

The complexity of *The Glass Palace* is astounding. Amitav Ghosh poignantly

depicts the struggles of Rajkumar and his family, their struggle for survival through the political and social turmoil. The historical descriptions are so dynamic and montage of image of the myriad sounds, smells, sights and feelings of that period. The key theme of *The Glass Palace* is colonialism, and the characters are oppressed by colonialism because of this colonialism, they lost their identity and they are striving to get back recognition. *The Glass palace* is about human relationships, love, and loss; a slow unravelling of memory in the passage of time.

Thus, the present study emphasises that the characters get back their identity. The operations of colonial powers in Eastern nations like India, Burma, and Malaysia have a great impact upon the plotline of the novel. Postcolonial theory looks at the broader interactions between European nations and the societies they colonized, emphasized hybridity and the mingling of cultural signs and practices between the colonizer and the colonized.

In conclusion, Amitav Ghosh's *The Glass Palace* encapsulates the intricate interplay of history, culture, and personal narratives. Through rich storytelling and vivid characters, Ghosh masterfully navigates the complexities of colonialism, migration, and identity, inviting readers to ponder the enduring impact of historical events on individual lives. The novel serves as a poignant reminder of the power of resilience, human connection, and the relentless pursuit of freedom in the face of adversity. Ghosh's masterpiece continues to resonate with readers, prompting reflection on the universal themes of belonging, displacement, and the quest for a sense of home in a rapidly changing world.

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TRANSCENDING TRAUMA: FEMALE SUBJECTIVITY IN**SHASHI DESHPANDE'S *THE BINDING VINE*****S. Muthu Sweatha**

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ABSTRACT

The aim of writing this paper is to highlight the theme of helplessness on the part of a woman. Whenever she belongs to another daughter, mother, sister or wife, she doesn't have the original identity. Not only the male gender dominating female even though our society's taboo is the main contribution to male gender that it's right to dominate the women. *The Binding vine* is a special novel for its presents the women at present situation. The men are pictured as they tried women to realize the men are superior than second sex. Women are fighting against the Inflicted, Injustice, Identity, Equal rights etc., upon the patriarchal society and male gender. Main issue is that women are suffering from oppression under their own family. Today's world trend problem is female are abused or tortured by male in their physical brutal rape, martial rape etc.

Keywords: Suppression, Gender issue, oppression, Taboo and Injustice.

The narrative mode of *The Binding Vine* differs from the other novels. The three different stories of the three different women of different class, age and education emerge in the novel interlocked by the first person narrator Urmi. She is known more through her long deceased mother-in-law. Mira and a rape victim Kalpana. Other women are also revealed by Urmi like her present mother-in-law, Kalpana's mother Shakutai, Urmi's sister-in-law and friend Vanna. Urmi's observations and perceptions at the different courses or things are best narrated in the first person. Deshpande has deliberately chosen to write in English instead of her regional language. To her English is yet another Indian language in which she can express herself best. Deshpande admits that rituals, religious practices, certain terms and phrases are very evocative in regional languages and become difficult to convey when one wants to try the same in English: "I keep saying there are certain problems about writing in English. There are certain aspects of our life which are a bit hard to

put into English”. She generously admits this problem but she has her own strategy to express her mind. According to her, a good writer can innovate his own way in order to overcome this problem. So in her own logical and rational way she weaves the plots to complete her patchwork quilt depicting Indian women’s experiences. She has not resorted to fashionable magic realism instead she writes in realistic mode.

Shashi Deshpande has taken the help of poetry and diary in *The Binding Vine* to recreate Mira’s life. This method also contributed to Shashi Deshpande’s narrative to give it a realistic appearance. The demonic power of myth creates an attitude in society to view women confined in the regulations of male domination. Women are attributed with such qualities which often become fatalistic for them. The age old mythic tradition in Indian society has been successfully making women its prey. The mystic and magical qualities of myth have often kept women baffled and influenced them to follow myth in the name of protecting honour of family, society and nation. Sometimes, women too endorsed their mythic image in order to avoid the harsh realities and to remain in the world of fantasy and romance in the name of satisfying the spiritual and cultural need. To escape in the mythic realm means the negation of the real and substantial. Mythic image of women has been promoted in order to promote the cultural superiority of the nation. When women are kept within the periphery of the mythical realm they are in stasis for any kind of progress negated there. The mythical image of women was upheld during the colonial regime. The same tradition was carried after independence until the intervention of the writers who wanted to put gender in the study of history. Significantly, creative writers like Deshpande have also questioned this mythic image of woman. Deshpande’s realistic mode of writing is obviously a step forward to decode the mythic presentation of women. Then there is Rekha in *The Binding Vine* who serves as the college teacher. Rekha consoles her even in times of emotional crisis. Feeling better? “Rekha asks me when I come out. She does not wait for my reply. but I notice she’s got everything ready for me in the kitchen today” (202). In *The Binding Vine* Shakutai, a woman abandoned by her husband strains day and night to meet her ends. Shakutai is representative of thousands of working class women toiling day and night to look after their children. Shakutai’s husband has taken another wife and does not even give the maintenance of the children.

The physical fatigue and mental trauma of this woman at her dear daughter's plight are presented graphically. Kalpana has become a victim of rape and slipped into coma. Both the mother and daughter represent the victims of domestic violence. Mira's mother in *The Binding Vine* wanted her to shape herself in her mother's image. Her mother wanted her to marry while she wanted to continue her studies. Mira was married off with a man who could never reach out to her soul. Mira never wanted to follow her mother's path. In the same novel Shakutai is seen to be opposing her daughter's ways. When Kalpana was raped her mother blamed her for it. The other set of mothers are seen to be bestowed with motherly care and concern. Urmil's mother is sympathetic towards her. Even her mother-in-law turns out to be a caring woman. The protagonist of the novel, Urmila a college teacher is a step ahead of the protagonist of the earlier novels in the sense that, she is able to realize the shackles of tradition and futility of "the daily routine of living" right from the beginning and hence is able to tread upon a path beyond her suffocating silence to emerge as a sensitive anchor she says, "this is how life is for most of us, most of the time; we are absorbed in the daily routine of living. The main urge is always to survive" (203) She does not only speak, but also tries to break the shackles of age-old tradition of treating women as mere commodities. She meets with a saga of women who are "silences" in themselves who could not speak beyond whispers even among themselves. In her essay, "Sisterhood", Bell Hooks writes, "sexism" is perpetrated by institutional and "social structure", by individuals who dominate, exploit or oppress; and by the victims themselves, who are dominated, exploited or oppressed; who are socialized to behave in ways that make them act in complicity with the status quo. Having borne the loss of her one year old daughter-Anu, she is able to understand and relate to the silent sufferings of other women like Vanaa, Mira, Shakuntai, Akka and Sulu who act in complicity with the status quo.

The novel presents a world where women surpass men in terms of their strength to deal with their surroundings, come to terms with their losses and their miraculous ability to beat into an alliance among themselves and learn to live. Urmila realizes that love is the only adhesive that binds the suffering hearts together and nurtures the sapling of life in a compassionate manner, she calls upon others-men as well as women to join hands since begun where, bonds of live and compassionate understanding, alone, can rejuvenate the "spring of life" for broader human existence

and survival. Like her earlier novels, marriage constitutes an important theme of the novel like her earlier counterparts Saru and Indu, Urmi also goes for a love marriage. Although she believes in the anchoring power of love, she finds that their marriage is not founded on it. For Kishore, sex is the solution to her problems, but for Urmi emotional bonding is more important. This experience gradually forces her to realize her inability to remove Kishore's mask of indifference: "Kishore will never remove his armour, there is something in him I will never reach" (141) Vanaa, is an educated working woman but never dares to question her husband's supremacy. This age-old distribution of responsibilities between man and woman is not acceptable to modern women. But women's foray in the new arena of commercial market has increased her problems. She doesn't get any help from her male counterpart in the novel, Harish is careless not only about his household duties but he is also unsympathetic towards his wife. Akka is another victim of the patriarchal system. She was forced to marry Kishore's father because she had crossed the marriageable age. Sulu is always fearful that her husband might throw her out of the house because of not giving him a child. She finds it a serious drawback on her part and a constant fear lurks in her: "After marriage she changed. She was frightened, always frightened. What if he doesn't like this, what if he wants that, what if he is angry with me, what if he throws me out?" (195) So, here Deshpande exposes the reality of the Indian institution of marriage and how it shattered the self-confidence of a vivacious girl turning her into a fearful and nervous human being. Sulu's sister Shakutai is different from her in the way of realizing the futility of clinging to a bad marriage and good for nothing husband. But soon, she realizes the limitation of her choice because Indian traditions do not allow women to walk out of marriage. So, through all these examples Deshpande shows how the institution of marriage becomes oppressive and works as an agent of a woman's trials and travails and her humiliation as a human being.

All these women, whether educated or illiterate working or housewife, feel trapped in a nuptial bond. But what makes Deshpande's protagonists different is that they never think of breaking this auspicious bond. If the husband- wife relationship proves harmful to the personal growth and fulfillment of the characters of *The Binding Vine* then the mother-daughter relationship is equally dissatisfying for them. *The Binding Vine* provides a look into this mother-daughter relationship of five pairs. Urmi-Inni, Mira's mother-Mira, Shakutai-Kalpana, Akka-Vanna and Vanna-Mandira

None of the above mentioned pair enjoys harmonious relationships that can satiate their mental and emotional selves. Deshpande effectively presents the reality of the world of male supremacy where women are taught to conform to the social norms for their survival. The conservative and traditional women hold these social norms as ideals which make their lives smooth as they learn to merge themselves with others. These women become the upholder of these values and do their best to inculcate them in their daughters so that they can adapt themselves very well in the domineering set-up. As Simon de Beauvoir points out: Most women simultaneously demand and detest their feminine condition, they live it through in a state of resentment-vexed at having produced a woman. She hopes to compensate for her inferiority by making a superior creature out of one whom she regards as her double. Sometimes, she tries to impose on the child exactly her own fate: what was good enough for me is good enough for you, I was brought up this way, you shall share a lot. (533-34).

Urmi's disenchantment with her mother is rooted in her separation from her mother at an early age. Though Urmi's father, a domineering husband, was responsible for her displacement, it was Urmi's mother who had to bear the wrath of her daughter. Dual responsibility of home and workplace proves instrumental in the rift between Vanaa and Mandira. Mandira dislikes being left to the care of her maid servant. "I don't want Hirabai, I want my mother" (72). But the most important relationship between mother and daughter, packed with tensions and Complications is the one between Shakutai and Kalpana. Shakutai's estrangement with Kalpana starts even before her birth. As she accepts before Urmi, "I didn't want the child. I didn't want Kalpana. I wanted her to die." So, the forced motherhood brings out more burden than the emotional fulfillment Kalpana's carefree outlook fills her with a kind of fear when she says, "If you paint and flaunt yourself, do you think they will leave you alone"? (146). Kalpana holds her mother responsible for her desertion by her father. She said, "You're always angry, always quarrelling, that's why he's gone".(93) This made Kalpana indifferent and stubborn towards her mother and she never shared anything with her mother. Shakkutai fails to understand her daughter's urge to live an independent life of her own, different from the depressing and smothering life of her mother and aunt. Mothers in the novel symbolize tradition and their demeanour is shaped by the Patriarchy which insists them to adhere to male supremacy. This is the main reason for the rift and discord in their relationship.

Rousseau's statement that, "Man is in chains everywhere" is apt in the context of women as well. She has no right even on her own body. The sanctity of her human body is destroyed through forced physical relations. Frank Hosken says that violence against women is perpetrated "with an astonishing consensus among the men in the world" the traditional set up goes: marital relationship is concerned, many men consider themselves the sole owner of their wives and their bodies respectively. Similarly, in this novel Urmi is voicing not only her own despairs and frustrations but those of each and every woman who is a victim of this male-driven world and is not allowed to think of herself as an entity. Imtiaz Dharker in her poem, "Sacrifice" emphasizes that society and tradition weigh so heavily on a woman's consciousness that fear alone can sum up her situation.

Traditionally, women are seen as belonging to men like their property. In this context Bhattacharji writes: "Herself a piece of commodity she could not give gifts but could be given in sacrifice, always lost and won in chess, bought or sold as goods. She had no right to property, none over her own body-she was a man's absolute possession" (32). So, the binaries of male/female, man/woman, or powerful/powerless are central to the issue of rape. Moreover, the fear of rape curtails a woman's freedom, confining her within the four walls of 'seemingly happy homes' in India, since "Rape is dishonour, a shameful thing for a woman. It is a crime where the victim faces" dejection. For Urmi, the predicament of Mira, her mother in law, is like that of a lamb waiting to be butchered by her tender age of 18, though she wants to study further and develop her poetic talent. But her husband's manipulative behaviour succeeds in getting her as his wife. He is obsessive only about her body and fails to establish an emotional bond with her. Because of this loveless marriage she develops "an intense dislike of the sexual act with her husband, a physical repulsion from the man she married" (63). In one of her poems she presents her fear of sexual acts. A husband's right over his wife's body is socially acclaimed and it becomes a wife's duty to satiate the physical needs of her husband.

Shashi Deshpande in her novels makes a scathing attack on such tradition that dictates that a husband has a right to satisfy his biological needs irrespective of the wife's unwillingness, thus, sanctioning crimes like marital rape. As Indrani Jaisingh, an eminent lawyer opines, "It is assumed that by marrying a man, a woman has given her consent to sexual intercourse with her husband at any time. Thus, even if he

forces himself on her, he is not committing an offence as her consent is assumed.” (17) Through the character of Kalpana, Deshpande sketches the plight of a raped girl, who is cursed by her own mother for her vegetal (rape) state in the hospital little does Shakutai (the mother) realizes that Kalpana’s boldness, her waywardness are not there as one of her sexual violation; rather it is her own maternal uncle, who lets the beast out of him and tries to silence her by raping her. Ignorantly, she blames her own daughter, for bringing such shame and dishonour to their family. The virtues of ‘Virginity and chastity’ are firmly rooted in our society since ages, making rape the most serious, disgusting and horrible of all the crimes. Although, society believes that the term ‘Marital Rape’ cannot be applied to the Indian context but a rape is rape regardless of where and in what context it occurs.

A marriage should not be held as a licence to rape anyone. Societies such as India that condemn adulterous relationships often force men into marital relationships only for free access to physical consummation, which puts women under immense sexual threat. This unsympathetic and biased attitude of the media, police, judiciary and society adds misery to the innocent victims of sexual assaults. In the novel, police officer registers the case of Kalpana as an accident and not as a Rape-Victim. As he says, “She’s going to die anyway, so what difference does it make whether on paper, she dies the victim of an accident or a rape”(88). So, this inhuman treatment towards women is shown in this form of loneliness, negation and rejection from society and members of their own families is projected through the lives of Akka, Vanna, Mira, Shakutai, Urmi, Kalpana. Urmi’s decision to publish Mira’s poems: a step towards her resurrection, to make her alive again. Urmi risks the friend-ship of Vanaa because it involves the exposure of her father’s behaviour. *The Binding Vine* is a refreshing change from the first three novels of Deshpande. Protest against societal roles and attitudes come easily from the protagonists. No other character in Shashi Deshpande’s earlier novels is so rebellious like Urmila. The protagonists of earlier novels are aware of the inequalities in the society but they never make any attempt to set them right. But Urmila, at every step, emerges fully aware of the unequal treatment meted out to women. The hope for Indian women lies in the happy fact that though, here are Mira’s and Kalpana’s and Shakutai’s, we also have our Urmila. Though Urmi has no relation with Kalpana and Shakutai, she shares a bond of sympathy and emotional attachment. Her regular visits to hospital and their house show her concern towards

these women. She becomes successful in making Shakutai understand that it's not Kalpana's fault but Prabhakar. The novel is quite different from the earlier ones in the sense that it introduces a concept of female bonding that is the desire of one woman to help out the less fortunate one.

Unlike Indu, Saru and Jaya, who have fought their own battles; Urmi strives hard for other women with the help of her friend Malcolm, she becomes successful in bringing the issue into limelight and the government orders a fresh investigation. Her efforts become fruitful when Shakutai realizes who was the real culprit and after Sulu's suicide finds Prabhakar, the man behind the crime and asks "Should I tell the police" (194). Though Urmila is educated she shows the rebellious side of her nature, but this nature never shows male hatredness. She does not seem to believe Simon De Beauvoir's belief that marriage diminishes man but almost annihilates woman. She believes in the institution of marriage and its importance in the lives of women like Sulu and Shakutai for whom it guarantees a 'social, economic and physical security'. She finds herself in a better position as she is educated, economically independent and smart enough to cope up with any situations. She realizes that a relationship becomes strained when one refuses to flow with the mainstream and this realization brings peace to her turbulent mind. She becomes hopeful for a renewed relationship with her husband Kishore, that one day he will remove his armour of withdrawal and she will try 'to reach his soul'. She realizes her pain of losing Anu, but she still has Kartik towards whom she has her motherly responsibility. She understands that however burdensome our this is, however painful our experiences are, one can never give up: "We struggle to find something with which we can anchor ourselves to this strange world we find ourselves in only when we love do we find this anchor"(137). She realizes the power of love which like an adhesive binds people and protects them from being an alienated one. It is only through love that Urmi becomes successful in bringing a change in Shakutai. She surpasses all her fellow women characters and her earlier counterparts in the sense that she tries to ameliorate the conditions of less fortunate ones. She becomes the voice of those who are silenced by societal norms. In spite of understanding the value of love and relationships, she receives the greatest knowledge from Shakutai, an uneducated woman, who says, "This is how life is for most of us, most of the time: We are absorbed in the daily routine of living. The main urge is always to survive" (203). They become successful in this urge to survive

which becomes clear from their busy routine given on the last pages of the story. She agrees with Mira, who says. “Just as the utter fertility of living overwhelms me, I am terrified by the thought of dying, of ceasing to be” (203).

The Binding vine, a different novel from the earlier one and the feeling of female solidarity which Urmi shows, puts her in a higher position than Indu, Saru and Jaya. She believes that a change is a slow but sure process. Things are gradually improving but at a slower pace, hence Urmi is not a rebel against the existing system. She just tries to encourage her fellow women to redefine themselves. The society she lives in demands total surrender, total silence on part of women. But she refused to surrender to this hypocrisy and took up cudgels against this conspiratorial ‘silence’. She tries to find a road beyond this silence where the unexpressed pain and untold tales could find a place to get itself heard.

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SPIRITUAL REALMS IN JOHN GREEN'S *LOOKING FOR ALASKA*

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ABSTRACT

John Green's *Looking for Alaska* analyses the tumultuous journey of adolescence, delving into the visceral aspects of life with a poignancy that is both haunting and profoundly resonant. The analysis of reading builds on the work of reader-response theorists and educators who view literature as a transitional object. The paper focuses on the enigmatic nature of existence, where moments of euphoria and despair intertwine to form the fabric of human lives. It argues that the intangible mystery of the spirit is a viral dynamic in reading. Through the metaphorical lens of a labyrinth this paper analyses the rational thinking required in the spiritual component of reading.

Keywords: Suffering, Labyrinth, Loss, Spirit

Literature is a form of human expression in words. American literature is a broad term that applies to any literature that was written in the region that is now the United States of America. American writing can be broadly split into many different movements that are based both on the time they were written in and on the aesthetic and cultural trends that informed a given piece of literature. Understanding American literature requires a thorough dive into American history and culture, with particular attention paid to the numerous cultures and ethnicities that make up American society today. America's literary tradition is rich and highly varied. It features influences from various parts of the world and it is still evolving today. Some of the famous American Contemporary writers are Langston Hughes, Toni Morrison, Sylvia Plath, Stephen Edwin King and Bret Easton Ellis.

John Michael Green is an American author, YouTuber, podcaster, and philanthropist. His books have more than 50 million copies in print worldwide, including *The Fault in Our Stars* (2012), which is one of the best-selling books of all time. Green's rapid rise to fame and idiosyncratic voice are credited with creating a major shift in the young adult fiction market. Green is also well known for his work in online video, most notably his YouTube ventures with his brother Hank Green.

Looking for Alaska follows the novel's main character and narrator Miles Halter, or 'Pudge,' to boarding school where he goes to seek a 'great perhaps,' the famous last words of Francois Rabelais. Throughout the 'Before' section of the novel, Miles and his friends Chip

‘The Colonel’ Martin, Alaska Young, and Takumi Hikohito grow very close and the section culminates in Alaska’s death. In the second half of the novel, Miles and his friends work to discover the missing details of the night Alaska died. While struggling to reconcile Alaska’s death, Miles grapples with the last words of Simon Bolivar and the meaning of life, leaving the conclusion to these topics unresolved.

In *Looking for Alaska*, Green includes many details that can be interpreted as having a spiritual/religious connection. Thematically, he includes religion and explores how three world religions address suffering. His novel also addresses questions about the meaning or purpose of life and its contradictions and ambiguities. These questions are shown to be intrinsic to religion, spirituality and humanism. Structurally, he divides his story into two parts, a critical element in his involvement of the reader to make meaning. In the first half of the book, entitled “Before”, the narrator, Miles “Pudge” Halter, sets off to a private boarding school located in the heart of evangelical Christianity — Birmingham, Alabama. Pudge is in search of something he describes as a “Great Perhaps,” (24) and shortly after arriving, he meets the beautiful and troubled Alaska, who is central to the novel’s representation of spirit.

In an early scene Alaska introduces one of the novel’s key themes when she poses the philosophical question that recurs throughout: “How will I ever get out of this labyrinth?” (27). More questions that are intrinsic to both religion and the spiritual realms are raised in the World Religions class. Throughout the first half of this novel, Green builds tension and indeterminately foreshadows the crisis that takes place at the narrative’s midpoint — the death of Alaska. In the second half of the novel, entitled “After,” the search for meaning and questions of suffering are no longer merely theoretical. Pudge and his roommate agonise over both her death and their sense of guilt for failing to prevent it. They, and other characters in the story, walk the labyrinthine path of grief and loss until they reach an acceptance of, and insight into, its effect on their lives.

Green describes what he is doing in this novel as “preaching.” According to the Oxford English Dictionary, to preach means to utter a serious or earnest exhortation, in attempt to give moral or religious advice in a self-righteous, condescending, or obtrusive way. Apart from ‘preaching,’ which has a strong traditional religious connection, Green broadens the representation of religion and the spirit using indeterminacy, a concept first introduced by Wolfgang Iser. Green’s indeterminacy involves the placing of open-ended details within Alaska that invite the reader’s participation in making meaning. In order to focus on matters of religious and spiritual life, Green begins by placing his story in a setting that epitomises fundamentalist religion. Such religion has three areas of concern — belief, conduct and membership. This Christian model asks: What do I believe? How should I

believe? Who am I? The first question is answered with doctrine and dogma, the second one with rules and techniques, and the third with membership requirements that emphasise a personal commitment. Green's way of conveying this particular religious view is not explicit, but rather, indeterminate.

Setting is one of Green's indeterminate details. The geographical location of the school Green chooses for this story allows him to build connections to religion without referencing it directly. Early in the story, the reader is introduced to the stifling heat that one encounters fifteen miles south of Birmingham, where Culver Creek Preparatory School is situated. The heat of the sun "burned through clothes" and made him "fear hellfire" (12). Pudge imagines a conversation with a fellow student in which he jokingly makes reference to the extreme heat: "I wouldn't be used to this heat if I were from Hades" (14). When Pudge's roommate takes him on a tour of the school grounds, he describes the swan in the near-by lake as "the spawn of Satan" (24). Green's language around setting also offers a connection to the conservative Christianity of the southern United States. Ever since the Puritans landed in North America, believing that God had singled them out, an attitude of being separate and apart has prevailed in the history of Christianity in the United States.

The World Religions class is the impetus that leads Pudge to move beyond, or bridge his insistence on finding answers and move slowly towards an acceptance of what seems senseless. Near the end of the novel, Dr. Hyde asks his students to share an example of a Buddhist koan, a riddle that is intended to help one achieve enlightenment. Pudge chooses the following one:

I wrote about this guy Banzan. He was walking through the market one day when he overheard someone ask a butcher for his best piece of meat. The butcher answered, "Everything in my shop is the best. You cannot find a piece of meat that is not the best." Upon hearing this, Banzan realized that there is no best and no worst, that those judgments have no real meaning because there is only what is, and poof he reached enlightenment. (232-233)

Pudge notes that he is not convinced "enlightenment struck like lightning," yet he still longs for enlightenment with regard to his own tragic loss (233). He has not abandoned his search for answers. When Dr. Hyde takes the World Religions class outside, he metaphorically links religion to life and weaves them together. Indeed, Green uses this natural setting to overtly connect hope to both religion and the personal search for an explanation of suffering. Hyde begins by suggesting Muhammad, Jesus and Buddha have taught a message of radical hope. He then brings his students into this territory of religion with the question he chooses for their final exam: "'What is your cause for hope?'" (256). By

doing so, this teacher traverses the divide between the private and the public aspects of religion and enters the territory of the spirit.

In *Looking for Alaska*, spirit is developed in a similar way to religion, indeterminately, with a focus on exploring life's meaning, wrestling with suffering and loss, and seeking connection. Green's representation of spirit expands the modern view that separates it from religion. Early in the novel Pudge announces he is going to boarding school to seek a "Great Perhaps" (24). For him this means leaving his "minor life" in Florida for the great possibilities he imagines can be found at school in Alabama (9). Pudge's inclusion of the names of famous people, like John F. Kennedy, James Joyce, and Humphrey Bogart, who have also attended boarding school, implies that his future holds grandiosity. The realities Pudge encounters at this school, however, contradict his expectation.

The question of suffering is introduced early when we learn the narrator's idea of a "Great Perhaps" is taken from the dying words of poet Francois Rabelais. Dying implicitly raises questions about life's meaning and the suffering it sets in motion. Last words provide room for a meaningful resolution to a life, yet realistically, they can never be conclusively determined. Green builds this idea using the names of famous people, the last words of some, and titles of books, poems, and screenplays. The symbolic effect achieved by these dying words underscores the ambiguities surrounding death. Some of the titles, such as "Jesus Christ Superstar" and "Final Days," not only convey finality, but also imply impending loss and suffering (10, 33).

'Suffering' is a word that is used to describe many different experiences, and over time, the root meaning of the word has been lost. As Helen Luke points out, "suffer" comes from the Latin verb '*ferre*' which means 'to bear' or 'to carry.' The first part of the word derives from the Latin prefix 'sub' and means 'under.' Thus, suffering may seem to support whatever is brought to bear on it, a very different interpretation than the one encountered in our world view, which emphasizes weight bearing down on rather than offering a strong foundation for us. Green gradually develops a picture of suffering that captures this root essence. He builds this image gradually. In "Before," suffering is primarily directed to the outward conduct of characters. That changes in "After" as Green indirectly reveals how suffering becomes a support from which a strong spirit can emerge.

That suffering is uncomfortable territory is implied in the phrase "the not restful sleep," included in the first sentence of "After" (165). Mr. Starnes raps on students' doors and tells them "to go to the gym" for an announcement about a terrible accident. When Pudge insists, "We can't start without Alaska," this teacher drops his policeman persona momentarily and cries:

He was crying noiselessly. Tears just rolled from his eyes to his chin and then fell onto his corduroy pants. He stared at [Pudge], but it was not the Look of Doom. His eyes blinking tears down his face, the Eagle looked, for all the world, sorry. (167)

Pudge now realises what has happened without hearing what Mr. Stames has to say, but he is unwilling to believe it. Alaska has been killed in a terrible car accident. Shock is the first response of the student body and in the silence, Pudge thinks, “It’s all my fault” (167). Pudge realises he feels unwell and runs outside to vomit. When he returns, he sees his roommate, who is screaming, “I’m so sorry” over and over. Chip, ‘The Colonel,’ is being comforted by Madame O’Malley, who reassures him that he has nothing about which to be sorry. But Pudge thinks, “If only she knew” (169). Madame O’Malley, like many adults, is quick to respond to the outer behaviour yet fails to understand the complex nature of the agony within this student.

After memorizing the capitals of the countries of the world, the Colonel takes an eighty-two mile walk, during which he memorises the populations of the countries of the world. Pudge reviews the last words of car accident victims including Princess Diana’s, “Oh God, what’s happened?” and James Dean’s, “They’ve got to see us” (171). Fruitless attempts to rationalise this horror are undertaken from such false assurances as “At least it was instant. At least there wasn’t any pain,” to compulsive lists of possible scenarios intended to uncover what really happened (175). All of these keep the sting of grief at a distance.

Green uses the World Religions class to introduce the inescapable truth that the only way out of suffering is to enter fully into it. As Dr. Hyde tells the students, everyone, at some point in their lives, loses their way due to suffering and feels as though they are in a maze. Hyde thereby highlights the universality of suffering. What Hyde also implies is that the journey into suffering is a process that winds, meanders, and confuses. As Pudge, the Colonel, and their close circle of friends take this winding path, they go into the heart of pain. Once there, everything feels different. They discover that suffering and grief have not destroyed or separated them; rather they have strengthened them and their relationship with each other.

Authentic relationship, like suffering, is a process which involves both our external and internal worlds. *Looking for Alaska* offers us a view of the outer and inner landscapes that shape relationship and the challenging path that must be taken to bridge them. The “Before,” and “After” structure of the story provides a way to bridge the two faces of connection. In “Before,” the outer landscape of relationship is the focus. Pudge’s interactions with family and friends mirror the superficiality of social encounters in the public realm. In

“After,” we journey with the narrator into the inner landscape of relating where intimacy takes root.

Pudge’s changing view of, and relationship with, others is marked by his guilt. When the Weekday Warriors, who are mere acquaintances of Alaska, express deep grief about her death, the Colonel becomes angry. Pudge, however, is willing to accept their grief because “everyone else had a better excuse to grieve than we did — after all they hadn’t killed her” (190). Pudge’s relationship with his parents begins to shift during his first telephone conversation with them after Alaska’s death. He realises just how much he needs them to simply pick up the phone. This exchange between Pudge and his parents conveys the reality of the loneliness inherent in the journey into suffering. The path of grief must be travelled alone, yet it also offers the company of others on this same path. The Colonel, Takumi, and Lara have been important parts of Alaska’s circle of friends and remind Pudge he is not alone in his grief:

I realise what Takumi meant the day we’d showered together - I may have kissed her, but I really didn’t have a monopoly on Alaska; the Colonel and I weren’t the only ones who cared about her, and weren’t alone in trying to figure out how she died and why. (232)

When Pudge is finally able to be completely honest with Takumi and Lara about the part he and the Colonel played in Alaska’s accident, he feels even less alone. Pudge’s honesty engenders trust and brings these friends closer. Together they come to realise that an ongoing spiritual relationship with their dead friend is possible through their memories of Alaska.

There is still one vital piece missing in the growing intimacy Pudge has with his friends. Slowly this missing piece emerges. One day Takumi confesses, “We all let her go, really” (218). The vagueness surrounding Takumi’s comment leaves Pudge wondering what it really means. The meaning of this confession only becomes clear after Takumi takes an early departure at the end of school term without saying goodbye to his friends. He leaves a letter explaining his sudden departure. Reading this note, Pudge learns that Takumi also saw Alaska on the night of her death and failed to prevent her from getting into her automobile drunk. Pudge realises that he is not alone in keeping secrets: “There were so many of us who would have to live with things done and things left undone that day” (259). The realisation that all of us make fatal mistakes is the key that intimately connects Pudge to his friend and himself. Vulnerability strengthens rather than weakens Pudge’s relationship with himself and others. This insight bridges Pudge’s internal and external worlds, helps him feel more connected to others, and brings him to an acceptance of life’s unexplainable suffering: “Those awful things are survivable” (262).



In *Looking for Alaska* Green gives us a portrait of the spiritual terrain that bridges the divide between religion and spirit in the twenty-first century world. He creates a broad view of the spiritual domain using indeterminate or subtle details that require the participation of the reader to achieve their meaning. Green's indeterminate style allows him to reveal not only the connections that exist within religion and spirit but also the dichotomies.

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QUEST FOR IDENTITY IN MANJU KAPUR'S *DIFFICULT DAUGHTERS***S. Prasanna**

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ABSTRACT

Quest for Identity in the novel *Difficult Daughters* by Manju Kapur, refers to the theme about women on the margins and their quest for identity in the male dominated culture. Women under the patriarchal pressure and control were subjected to much more brunts and social ostracism. The life women lived and struggled under the oppressive mechanism of a closed society were reflected in the novel. Manju Kapur has her own concerns, priorities as well as their own ways of dealing with the predicament of their women protagonists. The title of the novel *Difficult Daughters* is an indication to the message that a woman, who tries in search of an identity, is branded as a difficult daughter by the family and the society as well. The story tells how she is torn between family duty, the desire for education and elicit love. Professor however fails to accept her socially and continues his illicit love. The desire to be acknowledged as wife of professor tortures Virmati driving her to take refuge in Shanti Niketan. Professor recognizes the need of the hour and marries her in haste.

Keywords: Marginalization, Identity, Struggle for freedom, Socio-cultural Mechanism.

Beginning of the 20th Century had witnessed a great number of novels. However, one name that stands vitally in this phase is Rabindranath Tagore, he has the quality to write with equal felicity and grace in Bengali. As a matter of fact, he was not known as a writer alone but an equally accomplished poet playwright and painter, he was certainly assumed to be Leonardo Da Vinci of India with having more than one qualities within himself.

In the country like India where the portrayal of women was seen to be negatively viewed by the society and also they have been a victim of patriarchy, ruthlessness, domestic violence. Literature had eventually given them the exposure to express themselves from within, as apart from acrimonious remarks which were used for women.

B. K. Das in his *Twentieth Century Literary Criticism* explains: “Women have been present in literature from their (male's) view point but now women have taken

the reins in their hands and they are nowadays presented in the writings of female writers from their point of view” (143).

Our Indian English literature has gifted numerous enthusiastic women novelists such as Anita Desai, Kamala Markandeya, Kamala Das, Ruth Praver Jhabwala, Shashi Deshpande, Shobha De, Nayantara Sehgal, Bharati Mukherjee, Anita Nair, Manju Kapur, Arundhati Roy, and Kiran Desai. Feminine and Feminist issues transcend all limits of geography and provide where the issues of gender/became pertinent. Women reflects the feeling of marginalise and in return express their result against the purely masculine world. Feminine and Feminist issues transcend all limits of geography and provide where the issues of gender/became pertinent. Women reflects the feeling of marginalise and in return express their result against the purely masculine world.

Manju Kapur was born in 1948 in Amritsar. She teaches English literature at Miranda House College, Delhi University. Her work has been translated into numerous languages including German, Portuguese, Italian, Spanish, Hebrew, Greek, Marathi, and Hindi. She lives in New Delhi. Her novels *Difficult Daughters*, *A Married Woman*, *Home*, *The Immigrant*, *Custody* and *The Brothers* explore women's struggle in patriarchal setup. Most of her novels focuses on gender issues, political scenario as well as the whole issue of female identity. Her theme is the existential predicament embedded in the social milieu where males and females shown in contrastive terms-males being rulers, females being ruled over.

The 1947 Indian partition lingers as a pivotal moment in the modern world. As Seema Malik rightly observes, “The trauma of partition and its aftermath have lingered in the collective memory and have affected the present” (12). Kapur belongs to the category of the novelists who revisit the partition scenario from the vantage point of contemporary mind set. At a larger societal level, Kapur uses her novels to criticize the politics of partition and post partition events, especially contemporary Indian issues the fire of division in Indian society on the lines of caste, creed and religion prevail even today. Her protagonists get swayed by problems of loneliness, alienation and pessimism. When Kapur starts writing she has a theme in mind, not the story. The story takes shape gradually. Her work is transparent and seamless.

Kapur's first novel, *Difficult Daughters*, was published in 1998 and won the Commonwealth Prize for best first novel, Eurasia region. Her second novel, *A*

Married Woman, was published in 2002 and was shortlisted for the Encore Award; her third, *Home*, was nominated for the Hutch Crossword Book Award in 2006; and her fourth, *The Immigrant* (2008), was a finalist for the India Plaza Golden Quill Award and the DSC Prize of South Asian Literature. Her fifth novel, *Custody* (2011), has been optioned by Balaji Telefilms; her sixth novel *Brothers* was published in 2016.

The major portion of the novel, *Difficult Daughters* deals with Virmati's love affairs with professor and rest part describes fighting struggle for freedom. The whole novel shows the feminism of Virmati who opposes her all family and continues her study against the wishes of her family. There is an endless argument between Education verses Marriage. But nobody listens to Virmati. She struggles to acquire higher education and self-dependence. She had shamed her family, refused marriage and she never meant to marry. But in Indian tradition marriage is an important part of the life. Marriage in society is major issue in *Difficult Daughters*. The theme of marriage is central to the novel. Though the novel deals with childhood, youth, old age and education, marriage is the central theme. With her own narrative style, Kapur similarize the women problems in colonial India as well as the problems arises due to the partition. It locates the life of Virmati against a backdrop of political happenings before and after partition.

In her writing, Kapur focuses on the co-existence of past and present in the socio- political facts. The novel convey that there is a pull- push between desire and duty for Indian women. The novel is a reconstruction of the Indian history in the point of women during partition days. The very title of the novel is an indication to the message that a woman, who tries in search of an identity, is titled as a difficult daughter by the family and the society as well. Virmati, who finds that battle for her own independence has created irrevocable lines of Partition and pain around her. The novel highlights the fictional representation of trauma and focuses on the theme of Partition. It narrates how Partition affects the characters as well as the society.

Quest for identity in the male dominated culture and marginalization are the major themes in Manju Kapur's *Difficult Daughters*. Women under the patriarchal pressure and control were subjected to much more brunt and social ostracism. They were discriminated and were biased in lien of their sex. The life women lived and struggled under the oppressive mechanism of a closed society were reflected in the

novel. Taking into account the complexity of life, different histories, cultures and different structures of values, the women's question, despite basic solidarity needs to be tackled in relation to the socio-cultural situation. The impact of patriarchy on the Indian society varies from the one in the West.

The portrayal of woman in Indian English fiction as the silent sufferer and upholder of the tradition and traditional values of family and society has undergone a tremendous change and is no longer presented as a passive character. The women characters in *Difficult Daughters* are divided into three generations, with their values, mindsets and relationships. Virmati's history is reconstructed in retrospected way by her daughter Ida. Virmati is depicted as a new woman of colonial India and her urge to acquire education and freedom resembles the nation's quest for identity and selfhood, but she fails to completely live up to her wishes.

Although she dares to cross one patriarchal threshold, she gets caught into another, where her free spirit is curbed and controlled. The Novelist sets Virmati's story against the background of changing India. The air was filled with political affairs like the Anti-Pakistan Conference, the Urdu Conference, and the All-India Sikh League. Virmati came across women like Mohini Datta, Sita Rallia, Mary Singh, Mrs. Leela Mehta, all engrossed in the National Movement. They all appeared remote to Virmati for she was enmeshed in her own problems and trials. She reflected in regret and guilt, "I am not like these women. They are using their minds organizing and participating in conference, politically active, while my time is being spent in love. Wasting, it" (142).

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The protagonist of the novel Virmati is born in a joint family of Amritsar,

being born in a family of high reputation leads life with high morals. However the course of her life changes from the moment she comes in contact with Professor. He is a man already married and lives as a tenant in their house. Her young age and less exposure, draws her physically close to the professor who is mature. All that follows-abortion, alienation, dejection and reunion leaves permanent scars on her mental frame. She is devastated by illicit love affair; like the partitioned nation she ends up paying price for the act “Virmati realized and thought how stupid she was not to have realized earlier- that to have a man stay with you is to invite certain consequences...”(194). She enjoys the events of physical consummation with the professor; even their remembrance, “Last night has been so wonderful, she wanted that bliss to continue” (193). The guilt in her conscience never makes her free from the clutches of shame- “That was all she wanted to do. Forget. Forget, forget, forget” (173).

There is a constant struggle for Virmati who is haunted by a deep sense of guilt. The formal marriage, a social and public statement, is a must for her. It is this which will establish her identity even if it is as the professor’s second wife. Marriage thus for her means deliverance from the fear of being socially condemned, a possibility which will perhaps bring her back into the fold and relieve her from the sense of insecurity and uncertainty. The earlier generation of her mother saw no reason to rebel. There was complete acceptance in life. Kasturi is an example of the typical feminine attitude—to procreate in order to bring about life and pleasure. To run her home, first a joint family and later her own, is happiness for her. Like Kasturi, for Ganga the Professor’s wife, marriage is a religious and a social institution, where love is not the basis of marriage. She too has a domestic sensibility. Her cooking is enjoyed by her educated husband anglicized to a point, and who is otherwise very aloof. Just living with him, and bearing his children is enough for her. However in Virmati, there is a struggle between the head and the heart, the physical and moral; Virmati gives way to her heart and body.

Virmati falls prey to his charms and charismatic persona. Professor though married, is deeply attracted towards Virmati and motivates her to pursue studies. She is a loser whose acts totally alienate her from her own family and she fails to create a space for herself for which she had been striving all along. Rollason Christopher rightly says in ‘Women on the Margins: Reflections on Kapur’s *Difficult Daughters*: In the micro-state to which her destiny leads her, she has no family or close friends.

She attains a near-exemplary level of female autonomy. For the first and only time, she has her own place to live, Virginia Woolf's famous 'room of one's own': and yet she falls. (2)

The protagonist Virmati is torn between the family pressure and her love. She is unable to comprehend her longing for professor. The family convinces her to get married and settle down. But Virmati badly in love with the professor; goes against the wishes of her family and shifts to Lahore. She does try to distant herself from Professor but fails. Throughout the novel Virmati leads a homeless life. Her journey though starts from Amritsar, but shuttles between Lahore, Nahan and Amritsar. Virmati is never able to settle down and fix her roots at one place.

The character of Virmati is shown to be different from the other two close characters Shakuntala her cousin and Swarnlata, Virmati's roommate who gets out of life for what she wants, without compromising too much. Shakuntala and Swarnlata in Lahore, are strong headed women who channelize their energies in different directions and hence adapt well to the change that they now belong to "Virmati stared at Swarna. "What a girl! Her opinions seemed to come from inside herself, her thoughts, ideas and feelings blended without any horrible sense of dislocation" (135). Virmati on the other hand is a sharp contrast to these successful women "I can't be like you, knowing what to say. I do not know how to convince people. I'm not clever" (132). She does not know how to manage with these strong waves of change once she had decided to leap. Rollason has pointed out:

The psychological annihilation of Virmati, at the hands of her own family and her husband, should not be read as a fatality. What happens to Virmati is no doubt the most representative destiny of the Indian women (even if educated), quantitatively or statistically, but Manju Kapur's novel shows that other paths also exist, while further stressing that choices are by no means simple or either. There are types of female negotiations that work, and others that do not: but nothing is predetermined. (4)

The psychological treatment of female characters and the concrete development of the plot make up the entire strength of the novel. All female characters in the novel stand out and are able to live with the associated complexities, but for Virmati things are not the same. She is bound by the staunch foibles in



tradition soaked society.

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**MAGIC REALISM AND SYMBOLIC SIGNIFICANCE OF SPICES IN THE
MISTRESS OF SPICES BY CHITRA BANERJEE DIVAKARUNI'S**

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ABSTRACT

Chitra Banerjee Divakaruni is a world-acclaimed author, born in Calcutta, who published literary works of various genres with poems, novels and short stories paving new ways for understanding of humanistic issues of the world. Divakaruni has attracted readers' attention with her poetry and fiction dealing with problems of Indian emigrants. The paper is a study on *The Mistress of Species*, a fantasy novel short-listed for the Orange Prize. This charming and compelling read won readership with its magical realism and omnipresent sensuality.

Keywords: Magic realism, spices, symbolism, Healing, cultural identity, Diaspora literature, and Desires.

'Diaspora' is a Greek word for 'Scattering' refers to the dispersion of people from their homeland. A simple and a very common definition of the term Diasporic Writing can be explained in a way that a group of people who come from a particular nation in order to establish their own identity and struggle to live in other parts of the world. Thus the word 'Diaspora' was presented by various women writers who have contributed to the progress of the English Literature and presented their own themes representing in the form of exile, migration, alienation and cultural identity and ethnicity.

Chitra Banerjee Divakaruni is an award-winning author and poet. She is one of the dominant Indian American writers whose works regularly appear in many magazines and anthologies. She was born in 1957 in Calcutta, India. One of her first memories is that of her grandfather telling her stories from *Ramayan* and *Mahabharat*, ancient Indian epics. Divakaruni was raised as and still is a devout Hindu. She attended a convent school in India run by Irish nuns during her childhood. She went on to earn a Bachelor's degree from the University of Calcutta. In 1976, at the age of 19, Divakaruni immigrated to the United States. She continued her education in the U.S by earning a Master degree in English from Wright State University in Dayton,

Ohio, and a Ph. D. from the University of California at Berkeley.

Divakaruni's books, which are set in both India and America, "feature Indian-born women torn between old and new world values. She gives laser-like insight and skilled use of story, plot, and lyrical description to give readers a many-layered look at her characters and their respective worlds, which are filled with fear, hope and discovery" (21). Most of her work is partially autobiographical and based on the lives of Indian immigrants she has dealt with. She says that she writes to help unite people by breaking down old stereotypes.

Before she began her career in fiction-writing, Divakaruni was an acclaimed poet. She writes poems encompassing a wide variety of themes, and she once again directs much focus to the immigrant experience and to South Asian women. She shows the experiences and struggles involved in women trying to find their own identities. Her first works were books of poetry, *Dark like the River* (1987), *The Reason for Nasturtiums* (1990) and *Black Candle* (1991). She still was not very well-known for these works. Divakaruni then decided she would like to write prose so she enrolled in a fiction writing class. In 1995 Divakaruni published *Arranged Marriage*, a collection of short stories. In *Arranged Marriage*, Divakaruni beautifully tells stories about immigrant brides who are "both liberated and trapped by cultural changes and who are struggling to carve out an identity of their own" (Patel 16).

The Mistress of Spices is full of people negotiating the immigrant experience, and Divakaruni skillfully builds an enchanted story upon the fault line in American identity that lies between the self and the community (Merlin). The main character and narrator of the novel, Tilottama (Tilo) is originally born in India, then trained to be a mistress of spices by a mystical teacher who resides on a magical island, and eventually sent to look over a spice shop in Oakland, California.

In the book, *On the Outside Looking Indian: Indian Women Writers at Home and Abroad*, Phillipa Kafka credits Divakaruni as one of the diasporic authors who write eloquently on the issues that arise either for them or for their characters in the West. Kafka tracks the development of Tilo and observes that when the young Tilo meets with the sea serpents, they do not want her to leave them: "They predict that if she does not remain with them, everything she possesses – the ability to see, to speak, her name, even her identity will be lost" (158). Such exploration of identity persists

throughout the novel. Kafka recognizes those struggles and explores them on level of self, sexuality, and relationships with others. By superimposing the issues of individuals in diaspora onto a backdrop of a well-known Indian myth, Divakaruni succeeds in telling a beautifully rich, complex story that resonates.

In the article “Negotiating Boundaries in Divakaruni’s *The Mistress of Spices* and Naylor’s *Mama Day*”, Susana Vega-González discusses the kind of magic realism to which Rajan was referring, but calls it instead ‘ethnic magic realism’ in order to specially qualify it as work done by diasporic women authors who “pay tribute to their ancestors and their childhood cultures”(10). Vega-González describes the novel as one which delves into a “world of magic, myth, and fantasy amidst the realism of their daily existence” (2). Those opposites along with the concept of boundaries are explored throughout the novel, Vega-González asserts, and are indicative of a “dual selfhood”. Vega-González discusses spices, and naming, and other elements of the novel as ways in which the ‘ethnic magic realism’ ultimately provides Tilo an opportunity for resolution.

Not everyone agrees that *The Mistress of Spices* actually contests exoticizing, however, in her book about “feminisms, diasporas, and neoliberalisms in a framework of social and cultural theory” Inderpal Grewal presents a chapter titled “Becoming American: The Novel and the Diaspora.” The chapter provides an in-depth analysis of the role of diasporic literature in cosmopolitan American society, and is focused on three Indian English novels: *An Antique Land* by Amitav Ghosh; *Jasmine* by Bharati Mukherjee; and *The Mistress of Spices* by Chitra Banerjee Divakaruni. Early in the chapter, Grewal asserts that Divakaruni’s novel “participated in this transnational circulation of knowledge of Asian women, but it did so to exoticize and romanticize the notion of tradition” (39).

Magical Realism

Magic and imaginary worlds are very important in Chitra Banerjee Divakaruni’s fiction. Magic, myth and fantasy form an integral part of some of her works where she spins a web of magic with her words and imagination which lulls the readers into a realm of fantasy. Her writing collapses “the division between the realistic world of twentieth century America and the timeless one of myth and magic” in her “attempt to create a modern fable” (25).

Divakaruni’s magical –realist novel “*The Mistress of Spices*” combines

ancient Hindu mythology. Religious superstitions and traditional Ayurvedic medical wisdom with American socio-cultural concerns of the 1990s. The allegorical fable and fantasy depicts the magical powers of a clairvoyant woman of Indian ancestry. Tilottama named after sesame seeds, the ‘spice of nourishment’ runs an Indian grocery store, spice Bazaar. She has psychic abilities, which help her treat her multigenerational shopper’s physical, emotional, and even spiritual illnesses. Tilo is conscious of her own influence and even claims near- divine powers: “I who can make it all happen, green cards and promotions and girls with lotus eyes” (28). She is the architect of Indianimmigrant dream.

Magic realism unearths the magic present in reality. Magic is given a vestige of normality, while the real world is de-familiarized, expanded, and transformed to bring together elements which are mutually contradictory like life and death, walking and dreaming, civilized and wild, male and female, and mind and body. The boundaries of realism are extended in order to accommodate a fuller vision of reality. Magic realism is however set in the real world unlike the genre of fantasy which is set in an unreal imaginary or magical world brought to life by the creative genius of the writer. *The Mistress of Spices* belongs to a genre portraying the eternal struggle of a human mind to balance between individual desires and common good. It reminds us that magicalpowers come with regulations as to their usage and the violation of these rules might result in disasters. The penalty of breaking these rules is only one: the Mistress has to enter the fire to annihilate herself. The Sea Serpents that had saved her from the storm had anticipated what formher life would take after becoming Mistress of Spices. They foretell the following about her futurelife when they discover that she was determined to becomea Mistress. She will lose everything, foolish one. Sight, voice, name. Perhaps self.

Nayan Tara is one of lucky few who is accepted by the Old One, a grand, ancient figurewho rules over the island, commands its victuals instructs her maidens, and regulates the influx of new apprentices. She also has mandate over the departure of these apprentices, who after fielding a vision, select a destination. They can pass through a cleansing, flame Shampati’s fire, to the location where they will set up a heaven, a store, from which they will bestow their learned yet magical gift of physical and spiritual healing both through the sale and complementary distribution of spices. However, before they depart, each apprentice must choose a name, one rich in meaning and apt in its appropriateness. This is not only symbolic of their new identity

as mistresses, but in case of the protagonist, a new identity in the new world. In choosing her new name Tilottama, Nayan Tara incites both upbraiding and gentle laughter in the Old One, “It is certainly not confidence you lack, girl. To take on the name of most beautiful apsara of Rain God Indra’s court” (42). Tilo herself is quite homely. The Old One is not without misgivings, even though she permits the name for her most prized pupil. The serpents, the island, the Old One, the fire of shampati create a surreal world, in which is born Tilottama, the Mistress of Spices who is able to solve the problems of her customers miraculously with the help of the spices which they come to buy from her shop.

In order to portray magic realism, Divakaruni created a character like Tilo who is born in India. She defeats the pirate captain to become a pirate queen and after that she lives on the spice island where she is educated in the art of controlling and listening to the spices. This remote island is a place of protection for these women, who call themselves the Mistress of Spices and are beneath the concern of the First Mother, the wisest and the eldest teacher. After receiving the skills of the art, she is sent to Oakland, California, to a small Indian spice shop Spice Bazaar where she must begin her task of curing the masses. The first rule is to survive a life of a bachelor and never to yield to carnal desires; secondly, not to leave her place, thirdly, if she does not pursue these rules there is no effect of spices on people. So, she is warned by the Old One not to fall in love with anyone. She should be virtuous, sincere, and pure while applying the magic of the spices or she will lose her power over all her spices.

Tilo believes that spices hold the secret power to grant us whatever we desire most in life. This is how she talks about her unique ability to interact with species: “I am a Mistress of Spices. I know their origins and what their colours signify, and their smells...At a whisper they yield up to me their hidden properties, their magical powers” (3). Tilo says that most of us are unaware of the other side of these common spices used in cooking and other household activities. She claims that they have the power to revolutionize the life we live, but this can be accomplished only by a person who has the ability to tap their potential to the fullest. Tilo identifies herself as the Mistress of this secret power. She is a person with a number of identities.

Tilo reminisces her past life and ponders over whether the existence we lead is at all objective and real. She finds her past confusing and conflicting. Nayan Tara and Bhagyavati, an integral part of her own past, seem to be of some other life

time. Speaking about this quest for identity, she says, “sometimes I wonder if there is such a thing as reality, an objective and untouched nature of being. Or if all we encounter has already been changed by what we imagined it to be. If we have dreamed it into being” (16).

Divakaruni’s magic realism is to bridge the gap between present and past state of affairs. Tilo with her magical powers becomes the owner of the spice shop where she is a master of all spices and speaks to them as characters to resolve the troubles of the people of the real world with the assistance of magic: I am turmeric who rose out of ocean of milk when devas and asuras churned for the treasures of the universe. I am turmeric who came after the poison and before the nectar and thus lie in between. Yes, I whisper, swaying to its rhythm. Yes. You are turmeric, shield for heart’s sorrow, an ointment for death, hope for rebirth. Together we sing this song, as we have many times (13).

Tilo’s customers include people from all casts and creed; A man comes in her life, an American who always look at her old frame and frail body, as if looking for someone he knows to be inside her but cannot see. And Tilo falls in love with him, against reason and warnings of her mind. Raven is lonely and occasionally comes to the spice shop. Tilo is unable to read or solve his problem as he arouses in her the forbidden desire for love. As the novel progresses, Tilo starts falling in love with him. Raven is also drawn towards her for her oriental, antique and mysterious appearance. He figures out that neither the body, nor the person whom he sees are the real Tilo. He confides in her, about how his own grandfather wanted to give him a very powerful legacy of magic which took the form of a raven. He had ardently believed that it would lead him to the earthly paradise of which he had dreamt of, but his mother had prevented him from accepting the legacy. Tilo’s proximity gives him the hope that one day he would finally discover the whereabouts of the earthly paradise of which he had always dreamt of. Tilo goes out on a pleasure trip for one day with Raven thought it would condemn her for a life time suffering. Tilo can’t help breaking the rules. The old one comes to warn her that she must return to the island now and take her penalty. But, Tilo breaks the final rule. She takes on a beautiful body like the ‘Apsaras’ or the celestial damsels with the help of spices in order to make Raven fall in love with her body and soul at least once in her lifetime, “By tomorrow night Tilo, you will be at the beauty’s summit. Enjoy well. For by next morning it will be gone” (263). She uses the spices to become a young and exotically beautiful woman to spend one night with

Raven. When driven by the intense emotions of her heart she is not able to restrain herself within the bounds, so much so, that when she ultimately finds love, she is ready to walk through fire for it. She agrees that she is willing to take up any punishment after the following night when she gives herself up wholly to Raven's love.

A terrible earthquake strikes as she is waiting for the fire of shampati to blaze and take her back to the island of spices. Amidst the huge destruction, Raven manages to trace her and take her with him. Tilo wonders why the spices had not punished her. She dismisses Raven's offer that they find their earthly paradise by telling that it is impossible to find one. She argues that we as human beings have the power of recreating earthly paradise in our lives through our constructive actions. The novel ends with Tilo finding a new life and new name to give meaning to her existence. She gives herself the name Maya which has a number of connotations like illusion, spell and enchantment.

Chitra Banerjee Divakaruni is an Indian-born American author, poet, and the Betty and Gene Mc David Professor of Writing at the University of Houston Creative Writing Program. Her short story collection, *Arranged Marriage*, won an American Book Award in 1996. Two of her novels *The Mistress of Spices* and *Sister of My Heart*, as well as a short story "The Word Love" were adapted into films.

The novel is mainly all about describing the healing power of the spices with regard to magic. In the beginning of the story Tilo describes silky yellow powder turmeric. One of the world's oldest holistic healing systems is Ayurveda. It is based on the belief that health and wellness depend on a delicate balance between the mind, body, and spirit. Tilo three basic rules: help her clients to accomplish their desires with the spices, but never hers; never leave the store; and never be touched in the skin. Tilo breaks the rule of the mistress and used the spice for her own benefit, She ate it, and it makes her look younger.

When she falls in love with Raven she was no more aware of the consequences. She used the spices another time for herself and this time requests the king of spices Makaradwaj to make her the most beautiful woman in the world. But the spice remains silent because she ignored and humiliate the island rules. Then it laughs and warns her as: "Do you desire it more than you desired us on the island, that

day when you would have thrown yourself off the granite cliffs had the First Mother said no” (261).

Unfortunately the most important law of the spice island is when the mistress committee any forbidden act the spices act against the beneficial persons. As a result all the visitors of the spice store get into trouble. Jagit the school boy, Lalitha typical Indian women and Geetha and other people facing the problem because of Tilo's magic failure. When Lalita wrote a letter to Tilo about her problems, Tilo requests all the spices to help her. She said, “will pound almond and chyavanprash for mental strength and physical and set it outside the door for the wind to carry to the women house where you wait” (273). Finally, after consoling the spices and First mother, she got a new life and named herself as Maya. “In the old language it can mean many things. Illusion, spell, enchantment, the power that keeps this imperfect world going day after day” (317).

Doug comes searching for her, and finds the store devastated. But Tilo has not been burned after all; she is still there, alive and barely conscious. There is no sign of a fire, but there has been an earthquake. We see a vision of the First Mother sitting at the beach, telling her that because she demonstrated her willingness to give up everything for the Spices, now she can have everything she desires and the Spices will never desert her again. Doug agrees to help her rebuild the store, and she happily reunites with him as they walk along the beach holding hands; their blossoming romantic relationship as strong and pure as ever.

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**RESILIENCE AND RESURGENCE: A PSYCHOLOGICAL ANALYSIS OF
JAY ASHER'S *THIRTEEN REASONS WHY***

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ABSTRACT

Jay Asher's *Thirteen Reasons Why* is a poignant and thought-provoking story that delves into the complexities of teenage life, the power of empathy, and the profound effect our actions can have on others. The novel explores the profound themes of suicide and mental health, bullying and harassment, isolation and loneliness, guilt and responsibility, communication and miscommunication, consequences of actions, empathy and understanding, and the power of storytelling. The research paper entitled **Resilience and Resurgence: A Psychological Analysis of *Thirteen Reasons Why*** examines the aftermath of teenager Hannah Baker's suicide through cassette tapes she leaves behind. Clay Jensen listens to these tapes, uncovering 13 reasons why she took her life. Through Hannah's story, it prompts reflection on the impact of our actions and the importance of reaching out to others. Clay becomes increasingly haunted by the realization that he could have done more to help Hannah, and he grapples with guilt and grief.

Keywords: Behaviourism, miscommunication, self-concept, guilt, bullying, isolation, harassment.

Jay Asher is an American writer and novelist born in Arcadia, California on September 30, 1975. He grew up in a family that encouraged all of his interests, from playing the guitar to his writing. *Thirteen Reasons Why* by Jay Asher has won several awards and has received five stars from Teen Book Review. It also has received high reviews from fellow authors such as Ellen Hopkins, Chris Crutcher, and Gordon Korman.

Asher attempted for years to launch a children's picture book writing career. He worked in bookstores, libraries, trophy shops, and shoe stores during this time. He has authored four books: *What Light, Piper*, *The Future of Us*, and *Thirteen Reasons*

Why. The novel *Thirteen Reasons Why* is a young adult fiction book that debuted at the top of the New York Times bestseller list in 2007. In addition, Asher is the author of multiple picture books and novels for middle school humour. Teen Book Review gave *Thirteen Reasons Why* five stars and multiple awards.

Thirteen Reasons Why is about the tale of teenage suicide victim Hannah Baker. In a series of several audio cassettes that are mailed to a classmate in the form of a chain letter with instructions to pass them from one student to another, she reveals her thirteen reasons for making the decision. Hannah's classmates get to hear the reasons behind her decision to end her life through a recording of her voice. In addition to Hannah, one of the people who receives the tapes, Clay Jensen, also provide insight into the story for the reader.

Thirteen Reasons Why is the gripping, addictive international bestseller that has changed lives all over the world. It is an unrelenting modern classic. Following her death, Hannah leaves behind a series of seven double-sided cassette tapes detailing the thirteen specific people and events that she blames for her demise. Two weeks after her death these cassette tapes are mailed out with directions to pass the tapes on to the next person on the tape.

Hannah's life story is conveyed through these tapes, which are narrated by Hannah herself, and through the point of view of Clay, her classmate and the ninth person to receive the tapes. High school student Clay Jensen receives a mysterious package in the mail with seven cassette tapes recorded by Hannah Baker, a classmate who recently committed suicide. The tapes had also been sent to several other classmates, instructing each of them to visit each person mentioned and to pass them on to the person following them on the tapes. As he listens to the cassettes, Clay learns that there is a side of the tapes for each person to whom Hannah attributes her reasons for killing herself. After sending the tapes to the next person, Clay returns to school and runs into his classmate Skye Miller, whom he suspects is also suicidal. The novel ends with Clay reaching out to Skye.

Even though the girl on the tapes is gone, her voice comes alive through them. The reader can feel her pain as they listen. The tapes show how different people played a role in her decision. One has to listen to all of them, or there will be consequences. *Thirteen Reasons Why* marks Jay Asher's debut in the writing world,

and it is an exceptional start that still impresses. The storytelling is smooth, even though what Hannah shares on the tapes and what Clay experiences is hard to swallow. It is like a lump in the throat. A clever move by Asher is telling the story from two angles, which adds depth and intensity. As Clay follows each reason and visits the places, his pain becomes overwhelming. Asher's writing vividly brings everything to life and resonates with the heart and mind.

The major themes of the novel *Thirteen Reasons Why* are rumours and reputation, gender, sexualisation and agency, guilt and blame, parental care and attention. Hannah understands from her first few weeks of high school that she has no control over what other people think of her. Justin is the first to undermine the favourable perception that Hannah's classmates have of her when he spreads a rumour about their first kiss. Hannah experiences anxiety as a result of Justin's rumour, which turns her happy and hopeful first kiss memory into a source of worry.

The inspiration behind the main character, Hannah Baker, comes from author Jay Asher's close relative who attempted suicide. The effect can be studied through Jay Asher's *Thirteen Reason Why* novel. This paper study the sociological perspective and the effect of bullying in Jay Asher's *Thirteen Reasons Why*, to interpret the reasons of Jay Asher chooses bullying on *Thirteen Reasons Why* through the lens of behaviourism theory. The term Behaviourism was coined by John Broadus Watson in 1913. Watson famously stated, "Psychology as the behaviourist views it is a purely objective experimental branch of natural science" (Watson).

Edward Lee Thorndike, another influential figure in the development of behaviorism, also contributed to shaping its principles. This is the statement often associated with Thorndike's views on behaviourism: "The bond between stimulus and response is strengthened by the satisfying state of affairs and weakened by the annoying state of affairs" (Thorndike). Specific behaviour will form as a result of consistent reinforcement. Both negative and positive outcomes can be influenced by changes in the environment.

The author describes the indicators of bullying found in *Thirteen Reasons Why* the novel by Jay Asher as follows gives an unpleasant look, body shaming, physical violence, ridicule, and touch a body part without permission these come under the behaviourism of the student and the society. Second, the author describes

the issue of bullying through character, events and setting. Bullying has many effects on people one of them is negative and positive impacts on the people who experienced. But maybe some people thought that bullying action is one of the forms of life learning. Whereas, the impact of bullying action can affect the victim with long term adverse effects.

Giving an unpleasant look is very disturbing for everyone. Everybody wants to get the same treatment without differing to each other. Giving an unpleasant look is happening when someone gives an inappropriate look to the other and makes an uncomfortable feeling. It happened when Clay Jensen caught Justin, and his friends looked at Hannah Baker while she walked across the corridor then they laughed with a mocking look at her. Justin dated Hannah because he was curious. After all, she is a freshman in the school and his junior at school. After he got Hannah for a date, he shares his experience with his gang. Because of the rumour that Justin spread to the other friends while he dated Hannah has a snowball effect to Hannah. The rumour he spreads paves way for bullying.

Kat told me that at the end-of-school dance, you finally found the nerve to do more than stare and bump into her. The two of you danced every slow song together. And soon, she told me she was going to let you kiss her. The very first kiss of her life. What an honour! (14)

The act of ridicule is one of the forms of bullying, which means to take something or stuff that not belong to themselves, destroy or dispose of them. When Ryan stole Hannah's notebook, where the poem writes there and make it a learning material without Hannah's permission.

Photographs that fell out of binders...he scanned them, too.

History notes covered in doodles by an extremely bored student... he scanned them.

Some people may wonder how Ryan found so many interesting items to scan. Did he really find them all? Or did he steal them? I asked them that very question after one of our poetry meetings. And he swore that everything he printed was founded purely by chance. (184-185)

The act of touching a body part without one's consent comes under consent sexual harassment, it is considered as bullying, and it happens while the doer did the

threat, touch and also using inappropriate words to the victim. In this novel we find who grabs Hannah knee without consent at the cafe where he and Hannah meet, and It makes Hannah angry, she pushes him on the floor and make him. *Thirteen Reasons Why* offers a thought provoking exploration of behaviourism and its implications for understanding human behaviour in the context of social interactions and environmental influences.

In *The Unconscious*, Freud explores the concept of the unconscious mind and its significance in psychoanalytic theory. Freud states, “The unconscious is the true reality; it is the psychic reality” (Freud, 1915). The three levels of personality is related to the problems of Hannah Baker in the novel *Thirteen Reasons Why*. It shows that how the sexual harassment affects the mental and personality of the victim in the novel. It highlights victim really feels about the terrible experiences she had been through, is she conscious about her behavioural and personality change or decided to repress, the whole experiences with the unconsciousness. Hannah Baker experienced major depression as a result of bullying. Hannah Baker is a very kind, beautiful, independent, and friendly teenage girl. In the novel *Thirteen Reason Why*, the author reveals more about the crimes that Hannah experienced, such as being harassed and intimidated by some of her closest friends.

According to Carl Rogers, there are three components which are essential for a human to live life peacefully with strength, courage and patience. The components are, Self-image, Self-esteem and Ideal self. This is to state and prove that a person without the self-image, self-esteem and ideal-self, would prevail way to take away their own life. This is interpreted through the character of the protagonist in the novel *Thirteen Reasons Why*. This helps to know the importance of self and self-concept in individual’s life, which would help them to avoid suicide and suicidal thoughts. This would help people to boost themselves with self-confidence and courage to break the worst idea of losing their life.

The protagonist, Hannah of *Thirteen Reasons Why* tries to prove that low esteem would result in depression and hopelessness, which makes individual to commit suicide. This chapter made an attempt to prove that being voiceless, would make people to leave their unwanted footprints in other people’s life. Hannah Baker suffers out of rumours created by her own friends and classmates, which show her as

a voiceless character. Self-esteem plays a major role in the life of people to avoid suicidal behaviours and this has been stated through the character of Courtney, where she maintains her self-image in an appreciable sense.

Clay Jensen is introduced as a quiet, thoughtful, and introverted character. He is depicted as a kind-hearted teenager with a crush on Hannah. As Clay listens to the cassette tapes, readers witness his emotional journey of shock, guilt, and grief. His initial confusion and disbelief give way to a deepening understanding of Hannah's pain and his own role in her story. Clay's character development revolves around his coming to terms with Hannah's death and his desire for justice and accountability. Through his experiences, readers grapple with the complexities of guilt, responsibility, and the consequences of inaction.

One of the strengths of character development in *Thirteen Reasons Why* is the portrayal of characters as multi-dimensional and flawed individuals. Characters are not simply heroes or villains, they are portrayed as real teenagers navigating the complexities of adolescence, peer pressure, and societal expectations. This realism adds depth to the narrative, allowing readers to empathize with characters' struggles and understand the motivations behind their actions. Throughout the novel, characters are forced to confront their own flaws, mistakes, and regrets. Some characters, like Clay, experience growth and self-reflection as they grapple with the revelations from the tapes. Others, however, struggle to come to terms with their actions and the impact they have had on Hannah and others.

The Netflix adaptation of *Thirteen Reasons Why* further intensified the controversies surrounding the novel. The series included additional scenes of sexual assault, self-harm, and substance abuse, which some critics felt were unnecessary and potentially harmful. The portrayal of these sensitive topics in a visual medium sparked renewed debates about the responsibility of filmmakers and the potential impact on vulnerable audiences. Mental health organizations and professionals have issued warnings about the potential harm of the novel and its adaptation. Some experts argue that the novel and series fail to provide sufficient context, resources, or discussions about mental health and suicide prevention. This criticism has led to calls for more responsible media portrayals of suicide and mental health issues.

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P.S.KUMARASAMY RAJA –TRANSFORMING TAMILNADU’S GOVERNANCE LANDSCAPE

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ABSTRACT

Tamilnadu had taken active participation in the pre-independence politics of the nation. The budding desire for independence had generated numerous volunteers in the state who sacrificed their lives in the service of the nation. Several political leaders of the state fought against the British rule in India and played a vital role in Tamil Nadu politics. India got her freedom in 1947 and Tamil Nadu got the separate status of a state in the Indian Union. Tamil Nadu politics was dominated by Indian National Congress after Independence. The Indian National Congress was the ruling party of Tamil Nadu for the first twenty years after independence, until a Dravidian party, the Dravida Munnetra Kazhagam(DMK), swept the 1967 elections. After Independence Tamil Nadu, then known as Madras State, witnessed the leadership of five notable Chief Ministers viz., O.P.RamasamyReddiar, P.S.Kumarasamy Raja, C.Rajagopalachari, K.Kamaraj and Bhaktavatsalam who played pivotal roles in shaping the state's political landscape. This article aims to highlight the contributions of P.S.Kumarasamy Raja for the socio-economic development of Tamil Nadu and set precedents for governance and leadership that influenced subsequent administrations.

Keywords: Independence, British rule, Indian National Congress, Dravidian, Tamil Nadu Politics

Introduction

The Gandhian Satyagraha Movement in India has produced many illustrious leaders. They worked hard for the cause of country's liberation. The teachings of Gandhi were truly adopted by these dedicated leaders in their life period and worked together with conviction to attain Independence to the nation. P.S.Kumarasamy Raja of Rajapalayam stood foremost among the leaders in South India. He served as the last Chief Minister of Madras Presidency from 6 April 1949 to 26 January 1950 C.E. and first Chief Minister of Madras State from 26 January 1950 to 10 April 1952 C.E. and Governor of Orissa between 1954 to 1956 C.E.

Early Life

Kumaraswamy Raja was born on 8th July 1898 C.E. at Rajapalayam in the composite Ramanathapuram District of Madras Presidency. Raja belonged to the kshatriya Raju community, the ancestors of which migrated from the Northern Circars of East Godavari District in Andhra Pradesh during the Vijayanagar rule. They established their settlement in this place between fifteenth and sixteenth centuries. His parents were Possapadi Sanjeevi Raja and Muthammal. Raja lost his mother when he was a baby of eight days and was brought up by his paternal grandmother. Raja was the only issue to the parents. His father Sanjeevi Raja died in 1901 C.E. During his childhood days, Raja was very active, cheerful, playful, and energetic and also a very affectionate boy to his grandmother.

Education

After completing his first form he was taken to Anglo Vernacular School where he finished his third form. His grandmother compelled the young Raja to marry her granddaughter Srirangammal. In 1912 C.E. the marriage of Raja was celebrated. For his school education he was taken to the Hindu High School, Srivilliputhur in 1913 C.E. and was there till March 1919 C.E. to write his S.S.L.C examination. During his study in Srivilliputhur, he covered the distance of eight miles on foot.

Early Career

Raja served as the President of Rajapalayam Union Panchayat Court, District Board of Ramanathapuram etc. In 1932 C.E. he got arrested for disobeying the laws. In 1934 C.E., he won Central Legislature for a constituency of Tirunelveli, Madurai and Ramanathapuram. In 1936 C.E. he became MLA during Rajaji's period. On April 1946 C.E., he was the minister of Agriculture and its related portfolios in T. Prakasam's ministry.

Role in Freedom Struggle

Raja became an ardent reader of newspapers and journals. After schooling, he was connected with Congress at its initial level. It was in 1915 C.E. the Home Rule League was started by Annie Besant in Madras, a branch of it was organized at Srivilliputhur. The writings of Besant and her speeches inspired the young Raja to take active part in the Movement. The British authorities issued many restrictions against the people joining the movement. Those stringent measures of British Government did not dampen the spirit of Raja. Having such a political consciousness, Raja involved with great enthusiasm in the Home Rule Movement. He arranged Home Rule meetings at Srivilliputhur and

Rajapalayam. B.P.Wadia, the prominent leader of the movement was invited to be the chief guest at this meetings. S.Sathyamurthi and C.Rajagopalachari, the leaders of South India visited Rajapalayam. The visits of these leaders gave a great impetus to Raja and his followers. The writings of Annie Besant and the speeches of S.Satyamurthi had a great influence on his mind and character. It was in March 1919 C.E that Raja first met Gandhiji and followed him with great interest. To quote his words, "the epic struggle in South Africa, the founding of the Ashram in Ahmedabad, the Champaran struggle, all these made a profound impression on me and the utter simplicity of Mahatma's life also evoked my unbounded admiration".

Raja's career from adulthood till his death was marked with hectic political activity. Raja involved himself in all fields of national interest. His work entitled, '*My Introduction As a Gandhian*' brought him fame. In his speeches he stressed the need for unity and a spirit of dedication to achieve freedom from the foreign yoke. He boldly condemned the atrocities committed by the British government, strongly protested against and criticized the Rowlatt Act and called upon the people of this region to observe Satyagraha. Raja had the unique honour of being the Vice – President of the Reception Committee of the first Khilafat Conference held in Madras in February 1920. When Gandhi's Non Co-operation Movement was in peak, Raja actively involved in the Satyagraha movement along with his political guru, I.B.Arrangasamy Raja, the founder of Congress Committee at Rajapalayam.

With the moral support of the people of this region, Raja started 'Peasants Association' and 'Harijan Sangh' in 1921 C.E. at the village level and became its organizing secretary. The efforts made by him for the removal of untouchability and for the promotion of Khaddar were remarkable in his political life. Raja involved not only in Congress activities but also in the Co- operative, Panchayat system and Local Board and District Board levels. In 1927 C.E. Raja started Gandhi Khaddar Vastralaya, a limited company at Rajapalayam and it was inaugurated by Mahatma Gandhi. This institution later got merged with All India Spinning Sangh in 1929. Raja participated in the boycott programmes of Civil Disobedience movement such as toddy shop picketing, boycott of foreign cloth shops at Rajapalayam in 1931 C.E.

The year 1932 C.E. gave him the first opportunity to prove his mettle in selflessness and sacrifice for the country's cause. Disobeying the unjust laws imposed by the foreign

bureaucratic rule was the programme of the Congress. Raja obeyed implicitly the mandates of the Congress and the result was his conviction and imprisonment in the jail for one year. Prominent and popular as a public figure courting imprisonment moved many in and around Rajapalayam to follow him to court arrest and Rajapalayam of Ramanathapuram District gained a distinct place in the political map of India as one of the important centers fighting for the political freedom, so far as the South was concerned, it was among the foremost. For this the credit went largely to Raja's leadership. After his release, he resumed his activities, not only in the Congress but in several other related fields with which he was closely associated.

Involvement in Co-operative Society

Raja was one of the most prominent figures in the field of Co-operation and knew all the minute details of that field. He was associated with VillageCreditSociety, District Co-operative Union and District Central Bank, Provincial Co-operative Union, Provincial Co-operativeBank, Land MortgageBank and Provincial Co-operativeInsuranceSociety, serving in them in several capacities - as Member, Director, President etc. The Bhupathi Raja Co-operative Bank Ltd., Rajapalayam with its imposing building situated at the centre of Rajapalayam stands monumental to the great efforts and services of Raja to build an institution. He was its progenitor. Started in 1924 as a small credit society, it grew by leaps and bounds into the status, by the untiring efforts of Raja. This society was inaugurated by Dandu Narayana Raju of Central Andhra.

Role in Congress

In December 1938 C.E., Rajapalayam experienced a great event which was the high water mark in the surging flow of her patriotism. It was the Fortieth Tamil Nadu Provincial Political Conference conducted by Raja, who was the President of the Reception Committee. K.Kamaraj and R.Krishnaswamy Naidu were the Secretaries of that reception Committee. P.A.C.Ramaswamy Raja was its Treasurer. The conference was a magnificent affair. The arrangements and pageantry filled everyone with wonder and thrill. That session was almost like that of All India National Congress. Thousands of patriotic workers, who helped Raja in making that conference a unique success, were twined, as it were, by their twin love for Raja and love for country. The Premier C.Rajagopalachari and other Ministers of his cabinet attended the conference. It was presided over by O.P.Ramaswamy Reddiar.

The Second World War broke out in Europe in September, 1939 C.E. and the

British government in India launched its war efforts. But the Congress party's governments in the Provinces refused to co-operate with them. As a result the Provincial Cabinets and Legislature were dissolved. The governments were run by Councils of Bureaucratic Advisers. In Madras, C.Rajagopalachari's cabinet was resigned. Raja and other members of the council resigned their posts too.

In 1940 C.E the Congress embarked on its programme of "Individual Satyagraha". It permitted individual Congressmen to involve in Satyagraha against the British war efforts. Many responded to it throughout the country. Raja participated in it and in December 1940 C.E., he was sentenced to undergo imprisonment for nine months and pay a fine of Rs.300. He served his term in the Trichy Central Jail, and was released on its expiry. Thereupon he resumed his activities in the Local Boards administration, Co-operative Movement, etc.

In 1941 C.E., Raja was elected as the President of the South Ramanathapuram District Board. He was also much interested in the Scout Movement. He was the President of the "Hindustan Scout Association" with its headquarters at Adyar, Madras. After the Second World War, and with the removal of the Governmental curbs on the people's liberties, the Congress embarked again on its programme of the entry into the Legislature. There were general elections throughout the Country. Raja was elected unopposed to the Madras Legislative Assembly from Srivilliputhur Constituency in April, 1946 C.E. The Congress succeeded at the polls with its thumping majority of seats in the legislature. Its ministry was formed under the leadership of T.Prakasam as the Premier. He was the minister in-charge of agriculture, public works and co-operation.

On that score and certain others, differences arose between the Premier, T.Prakasam and Raja., Hence Raja resigned his Ministership in February, 1947 C.E. There was no smooth sailing between the Chief Minister and the other ministers also. The Congress Legislature Party elected O.P.Ramaswamy Reddiar as the leader in April, 1947 C.E. The result was that Prakasam's ministry resigned and the new ministry was formed with O.P.Ramasamy Reddiar as the new Premier of Madras Presidency.

The Indian Independence Day was celebrated on 15th August 1947 C.E by Raja at Rajapalayam on a grand scale and in a manner befitting the glorious contribution made by Rajapalayam to the fight for the country's freedom. Raja attended several sessions of

the Indian National Congress. Untiring and ceaseless were his efforts to implement the scheme of constructive work of Mahatma Gandhi. Prohibition, abolition of untouchability, promotion of Khadi and other cottage industries etc., were foremost among the items of the programme for the implementation of which Raja worked with consistency, tenacity and sincerity.

Raja as Chief Minister

It was in March 1949 C.E., O.P.Ramaswamy Reddiar's leadership lost its hold over the Congress Legislature Party. There was a triangular fight for leadership, which ultimately became a duel fight, the contesting candidates for leadership being O.P.Ramaswamy Reddiar and P.Subbarayan. However, the position was not rosy. There came a stage when Raja was persuaded by O.P.Ramaswamy Reddiar himself to accept it. And in the party meeting, Raja was elected the leader by a great majority.

In April 1949 C.E., Raja formed his cabinet. The most outstanding among the reforms effected by the Madras Government in Raja's regime, was the introduction of the scheme of Separation of the Judiciary from the Executive, separate department of Harijan welfare, total prohibition etc. In respect of these reforms in the Country, Raja was the torch bearer and the other provinces also followed Madras. In all the years of his life, Raja spent much of his wealth for helping one and all and especially the poor. But any little thing not granted during his regime as the Chief Minister, stayed as a sore in the avaricious eyes of the party people.

Resignation and After math

In the general elections in January, 1952 C.E., Raja was defeated by 118 votes. It did not cast even a ripple of perturbed feeling in him. He was as jovial on the day of his election – defeat as he was ever before. At midnight on 12th January 1952 C.E. the telephone news of his defeat was conveyed by the Election Commissioner, woke him up from his sleep. He heard it and went to bed at once. Then next morning, a crowd of press reporters came to him and Raja greeted them all with his usual smile and laughter a feature, which they perhaps never anticipated. They asked him of his defeat; and Raja's jovial reply was "I am not wanted by my constituency; and what else could be there as on". Raja laid down the charge as the Chief Minister on 10th April and his successor, C.Rajagopalachari took charge as the

Chief Minister of Madras.

Raja's long standing desire for promoting culture and fine arts was in embryo. Now, his freedom from active politics, gave it a rapid growth. He had the desire to donate the house to the public, for starting an institution of culture called "Gandhi Kalai Mandram" for housing a huge public library and also an organization for promoting culture and fine arts, including music, dance, drama etc. He got a smaller house newly built for his residence in the Co-operative Building Society Colony at Rajapalayam, and donated his old residential house for Gandhi Kalai Mandram on which he began to concentrate all his attention and energy.

Of course Raja had not sufficient means to provide for the running of that institution. He planned to raise funds by donations from the public. It was indeed a hard task. How many would come to him now, when he was no longer in the sunshine of his life – life of power and position?

However, he pursued his benevolent scheme of making Gandhi Kalai Mandram, as his brainchild, a living organisation; and his desire was that the said ancestral family residence of his which was signified by the visits of Mahatma Gandhi (in 1927 and in 1934), Babu Rajendra Prasad, Jawaharlal Nehru, Satyamurthi, Rajaji and many other illustrious leaders of India should be utilized for the sacred cause of promoting knowledge, education and culture. He got a marble tablet laid in that house, indicating the visits of those great men to it, and it was done in a public function presided over by Alagappa Chettiar, when O.P. Ramaswamy Reddiar opened it.

In short, Raja's life was one of noble activity, dedication and selfless service for the people of the country and his home town Rajapalayam became a great industrial centre mainly due to his drive and interest.

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SAROJININAIIDUANDEMANCIPATIONOFWOMEN

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ABSTRACT

Nightingale of India, Sarojini Naidu, was a remarkable political figure, a valiant warrior for independence, and a gifted multilingual speaker. In addition, she was widely recognized as a brilliant poet, the first Indian woman to lead the Indian National Congress as its President, the first Indian woman to hold the office of Governor of Independent India's Uttar Pradesh, the first Indian woman to chair an international Asian Relation Conference, the President of the All-India Women's Educational Conference, the President of the Indian Women's Association, and a trailblazing advocate for women's rights.

As India was under the clutches of British rule, Sarojini Naidu along with other national leaders fought for our independence and through her writings also she set the background for Indian independence. She was a great leader who inspired many, particularly women. She worked for Indian women not only in India but also abroad. Through this study, an attempt was made to analyze the multifaceted personality of Sarojini Naidu in the emancipation of women.

Keywords: Nightingale of India, Sarojini Naidu, independence, national movement, women's association, women's emancipation

Introduction

Sarojini Naidu was born in Hyderabad on 13th February 1879 as the eldest of the eight children of Aghorenath Chattopadhyay and Varada Sundari Devi. Both of them belonged to Bengali Brahmin families. She grew up in an atmosphere of complete freedom and in the lap of luxury. She was graduated from the Madras University and because of her literary skills, got Nizam's scholarship to study in England. In England, even though she did not complete her studies, she became a more reformed poet. She came back to India and married Govindarajulu Naidu after completing her education.

Sarojini Naidu joined National Movement as a public speaker against colonial

regime and dedicated her whole life not only for the freedom of India but also for the emancipation of women. She was the first woman in Indian freedom struggle who believed that the freedom of India is a distant dream until the pitiable state of women would not be recovered by everyone. Therefore, the fight for women right became a matter of concern for Sarojini Naidu. Through her speeches, she exhorted Indians to work for the betterment of women. She did not start any kind of movement in the field of women's emancipation but delivered lectures all over India to remove the social disabilities of women on education of women, pardah system, enforced widowhood, widow remarriage, divorce, emancipation of women, equal qualification between men and women, a vision of India's future women, etc.

Condition of Women

During the colonial period, women suffered from social evils such as: child marriage, polygamy, enforced widowhood, female infanticide, purdah system and prejudices against women's education. They had been subordinated to men and were socially oppressed and marginalized. Their participation in national movement is much low and were confined to the four walls of their homes. They were restricted in almost all aspects.

Sarojini Naidu and Women's Emancipation

Sarojini Naidu entered into what may be termed as feminist movement when it was in an embryonic form and dedicated all the time of her life to remove all these social disabilities. She said "Does one man dare to deprive another of his birthright to God's pure air which nourishes his body? How then, shall a man dare to deprive a human soul of its immemorial inheritance of liberty and life? But man had so dared in the case of Indian women. That is why, you men of India, are today what you are, because your fathers, in depriving your mothers of that immemorial birthright, have robbed you, their sons, of your just inheritance. Therefore, I charge you to restore to your women's ancient right and again she said that it is we, and not you, who are the real nation-builders and without active co-operation at all point so progress, all your congresses and conferences are in vain.

Speeches of Sarojini Naidu for Women Emancipation

When the Swadeshi Movement was at its height in 1906, Sarojini spoke at the Indian Social Conference in Calcutta on the subject "The Education of Indian Women." Sarojini Naidu felt that there should be no distinction of caste, community or creed. So at

her instance the word ‘Hindu’ was changed into Indian in the amendment which she brought urging ‘every effort of the government of India in the direction of female education’

On the subject of ‘Female education’, she said, India, at the beginning of the first century was already a great civilization. It had contributed to the world’s progress. She again said that there is also a radiant example of women of the highest genius and widest culture but unfortunately, we could not go ahead. It is time for us to consider how we can achieve something more fruitful than the passing of empty resolution in favour of female education from year to year? She felt that the whole movement of striving for a common national ideal should be centered round the “Women question”. She regretted the fact that there is not even “unanimous acceptance” of the fact that the education of women is an essential factor in the process of nation-building.

Back in Hyderabad, Sarojini Naidu presided over a meeting of Hindu Social Reform Association held in the Mahboob College Hall, Secunderabad. An American lady Mrs. Ida Fye Levering spoke on the condition of Indian women. At this meeting Sarojini Naidu fearlessly condemned evil custom, such as infant marriage, *vara sulkam*, *kanya sulkam*, *nautches*, extra vagant expenditure on social and religious occasions and the wide disparity of age between girls and men when marriages were arranged.

On 3rd December 1908, Sarojini Naidu attended 22nd session of Indian National Social Conference held at Madras in the Congress pavilion. The pandal was filled with a large audience composed of all classes, and creeds, including C.P. Ramaswamy Aiyar, Pandit Madan Mohan Malaviya. The honourable Justice Sankaran Nair presided this session and among other speakers, Sarojini Naidu made a resolution regarding Hindu widows in these words: “This Conference invites all communities concerned to give their earnest endeavors to save Hindu widows from the customary disfigurement, to ameliorate their conditions by providing them with educational facilities and a widows’ Home after the model of professor Karve’s so that they may become better qualified than now to be sister of mercy and useful and respected members of society, and also by placing no obstacles in the way of their remarriage.”

On 16th January 1916 at the 22nd annual social gathering of Hindu Ladies, Social and Literary Club at Chanda Ramji Hindu Girls School, in Bombay, Sarojini once again held out the fundamental question of the cause of womanhood. She also presided this occasion

andsaid:“The real test of nationhood is in the womanhood. The work of nation building must begin from women unit. It should be brought to the mind of Indian woman that she is not toy, nor cattle, nor an instrument of pleasure, but the inspirer of the spirit.

In July 1918, she spoke at the “Opening of the National School for Girls” at Mylapore, Madras. In September 1918, she moved a resolution on “Equal Qualification between Men and Women,” at a Special Congress meeting in Bombay. The said resolution: “women possessing the same qualification as are laid down for men in any part of the scheme shall not be disqualified on the account of sex. In her speech in support of this resolution Sarojini Naidu said that the word “man” should include politically “woman” in all the discussion of rights of the citizen, in all the discussion of political rights and franchise, when the Congress League scheme comes into existence. She said “it is my great privilege to put this resolution before you and to ask you, gentlemen, as responsible citizens, who are demanding large franchises for years, to consider the question of women’s franchise from a national point of view. The question is whether in the reconstruction of the national life it will be possible for you to have a rich national life unless and until it is shared and supported by women who are the soul of citizenship and the life of nation?

On 1st September 1918, Sarojini Naidu again spoke on behalf of women’s suffrage at the special session of Congress held in Bombay. She said “Woman possessing the same qualifications as are laid down for man in any part of the scheme shall not be disqualified on the account of sex.” She said to her audience “that primal right which is as much hers as it is yours, because she is the co-responsible with you for the honour and prosperity of your country official function, your civic duties, your public place and power, but rather that we might lay the foundation of national character in the souls of the children that we hold upon our laps, and in still into them the ideals of national life. Five thousand delegates attended this special session and the resolution passed by a 75 percent majority. When the Southborough franchise committee toured India in 1918 to get information in their final report, the second women’s deputation waited on the South borough Commission for franchise reform. But the blow had already fallen when the Montagu-Chelmsford Reforms, despite “the votes for women’s deputation,” made no mention of women and completely ignored their demands.

For Political Rights

The provincial legislatures, one after another, began enfranchising women on the same terms as men. Bombay and Madras were the first Provinces to extend the franchise to women in 1921, the united provinces followed in 1923, Punjab and Bengal in 1926 and finally Assam, the Central Provinces, and Bihar and Orissa in 1930. In December 1925 she was elected the president of the Indian National Congress at Kanpur. It seemed as Sarojini Naidu's debut as president of the Congress had opened the door to women to come forward in the politics of India. During the year of 1926-27 women conference held in all part of India.

After securing women's right to vote, women demanded the right to be elected to the legislatures, it was eventually in 1926 that they were accorded the right to be members of the legislatures, and eventhis, only by Government nomination. Muthulakshmi Reddy, the first woman legislator, was appointed to the Madras legislative council in 1927. Women had also begun to seek election in Municipal Councils. Four women were elected in Bombay city by topping the polls of four different wards. Sarojini Naidu was one of them; it is even said that she was invited actually to become Mayor of Bombay, a position which she, however, never held.

Labour Issue: Open Hooghly Jute Mill Conference

On 17th July 1938, Sarojini inaugurated the Hooghly Jute Mill Workers' Conference at Champdani. She advised laborers not to resort to strikes. Moral force was more important than strikes. Laborer should be free from all communal differences and should not possess any Hindu- Muslim prejudices. She applauded employer's efforts to help the workers. They needed food, leisure and healthy living conditions, education for their children and other facilities. Women workers should be given maternity benefits and creches. This meant food for all, for Sarojini said: 'The first principle of political liberty is that in every level there must be enough food'. She asked the laborers to join the Congress in the non-violent struggle.

Sarojini Naidu and Women's Suffrage in Colonial India

Sarojini Naidu is credited to have pioneered the fight for women's right to be included in Indian Freedom struggle. She was committed to women's cause since it was in a pitiable condition. Improvement of the condition of women could be achieved only by taking up the question of women's suffrage, while constitutional reform was still in

progress. In 1917, Secretary of State Edwin Montagu and Lord Chelmsford, the viceroy, planned a tour of India to survey to the views of individuals and groups for constitutional reform, Saraladevi Chaudharani and Margaret Cousins mentioned some educational and social demands before them. But Margaret Cousins was informed by the officials that only political subjects were to be considered by the Secretary of State, therefore Mrs. Cousins revised her draft and included the 'Opportunities for Political Service' which had the Subject of women's franchise.

At that time women of India were not much concerned about their voting rights as much as they were interested in their educational and social rights. Sarojini Naidu wanted to remove the social disabilities of Indian women and wanted to bring them in political arena of the country. She took up the reins of responsibility when she led a delegation of fourteen women to meet Montague and Chelmsford. Among the fourteen ladies were Ramabai Ranade, Saraladevi Chaudharani, Uma Nehru, Herabai Tata, Cousins and Lady Abala Bose. The representatives of such organization as the Women's Indian Association, the Sevasadan, the Mahila Seva Samaj, the Indian Women's University, the Women's Home Rule League and other institutions and organizations were part of the deputation. The memorandum set forth the demand that A) Selection of the members of council be made on the basis of election, B) There should be no gender bias viz women and therefore they be recognized as 'people' C) Lastly significance of local self-government and women representation. The demand of women's right to vote was spread all over India. It is noteworthy that instead of militancy she adopted purely democratic means for equal right of women like that of male counterpart. She did not demand any special favours for women.

Similarly one finds in 1918, she moved a resolution on 'Women's Franchise' at the eighteenth session of the Bombay Provincial Conference held at Bijapur which stated: "This conference welcomes the requisition of the ladies of the Bombay inviting the support of this conference for the women's franchise in India, and places on record its opinion that such a franchise should be given to women, but under suitable conditions, and recommends that this resolution be forwarded to the Congress through the Provincial Congress Committee. On 1st September 1918 Sarojini re-iterated the issue of Women's Suffrage at the special session of Congress held in Bombay. She observed: "Woman possessing the same qualifications as are laid down for man in any part of the scheme shall not be

disqualified on the account of sex.” Responding to the objection that women be less feminine when in politics, she said to her audience “that primal right which is as much hers as it is yours, because she is the co- responsible with you for the honor and prosperity of your country. Never, never for we realize that men and women have their separate goals, separate destinies and that just as man can never fulfill the responsibility or the destiny of a woman, a woman cannot fulfill the responsibility of man we ask for vote, not that we might interfere with you in your official function, your civic duties, your public place and power, but rather that we might lay the foundation of national character in the souls of the children that we hold upon our laps, and in still into them the ideals of national life. The demands of the earlier ‘Vote for Women Deputation’ were also placed before the South borough Committee. Women appeared representing Bengal and Punjab Provinces.

Sarojini Naidu attended the second session of the Round Table Conference held from September 1931 to December 1931, as a representative of Indian Women. She supported the demand of Indian women to adult franchise. The Women’s organizations viz., Women’s Indian Association, National Council of Women in India and All India Women’s Conference and Sarojini Naidu presented a memorandum in support of universal adult franchise at the session of Second Round Table Conference. The memorandum demanded, among other things, joint electorate and ruled out any special favour. When she led a delegation of fourteen prominent women to meet Mr. Montagu and Lord Chelmsford for the demand of women’s suffrage, Indian men and women were not much concerned about voting right of women. It was Sarojini who made them more conscious for the voting right of women through her speeches. To support the question of Women’s suffrage she not only toured India but also abroad. She finally achieved success in getting voting right for women through her effort at last.

Other Movements

Sarojini Naidu played an important part in the opening of the Lady Irwin Collage for women affiliated to Delhi University. It was guided by a special committee of women who were educational experts. In 1932, a heated discussion on divorce took place in Allahabad. Divorce was one of the burning questions of the day, and all women’s organizations were fighting for securing their right to divorce. Here she questioned why should men have the right to polygamy and again she said if men neglected one wife for another, women had no reason to remain loyal to their husbands.

Sarojini Naidu played an important part in the opening of the Lady Irwin Collage for women affiliated to Delhi University. It was guided by a special committee of women who were educational experts. In 1945, she was elected as the President of All India Women's Conference at Lahore. Through which she worked for women's emancipation in India. The grand climax came with her appointment as governor of U.P., then the largest province in independent India. It became a milestone in the progress of equal political status of women.

Conclusion

Sarojini Naidu did not start any movements in the field of women's emancipation but exhorted Indians through her speeches and writings. Her speeches were the main agenda to encourage Indians to work for the emancipation of women. She was the first woman who regarded fight for women's rights as a part of India's freedom struggle and she herself became a great source of inspiration to Indian women and succeeded to make them conscious of their social and political rights. This is the reason that 13th February, the date of her birth, is celebrated as 'National Women's Day' in India.

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POSITION OF WOMEN IN INDIA THROUGH THE AGES

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ABSTRACT

After attaining independence, the government of India planned to provide women equal status as men by means of developmental programmes. But, despite much effort Indian women are still treated and occupy a low status as compared to males. Changing status of women in modern India and is based purely on secondary data. The analysis shows that although women in modern India have made a considerable progress in every sphere of life, they still have to struggle against deep-rooted patriarchal mentality of society. The Indian constitution grants women equal rights as that of men but they were never been effective to bring a remarkable change in the status of modern women. Equal footing with men is still an illusion for females because male dominance still prevails in the society.

Keywords: Equal status to women, women exploitation, women in society, status of women

Introduction

A woman is the basic unit of society. She makes a family, family makes a home, home a society and ultimately society makes a country. A country cannot progress until and unless its women take initiatives for development works. Swami Vivekananda has also said, "it is impossible to think about the welfare of the world unless the condition of women is improved". The status of women in India has been subjected to great changes over the past years. The status of women in social, economic, political and general- in India today is much higher than in ancient and medieval periods. Though the status of women has been raised in the eyes of law, but they are still much far from equality with males. Theoretically the condition of modern women is high however practically it is low. Women are still exploited and humiliated in modern Indian society. Status of women in modern period changes radically and can be studied in two stages: They are,

- Status of women during British rule in India and
- Status of women in post independent India.

Status of Women during British Rule in India

After the fall of Mughal Empire, the British established their supremacy over the Indian people. During British rule, lots of changes were made in the economic and social structures of our society. Though the quality of life of women during this period remained more or less the same, some substantial progress was achieved in eliminating inequalities between men and women. Social evils such as child marriage, sati, purdah, devadasi system, prohibition of widow remarriage, etc. which were great hurdles in the path of women's progress, were either controlled by the efforts of reformers like Raja Ram Mohan Roy and Vidya Sagar or removed by suitable legislations. Many women reformers such as Pandita Ramabai also fought for the disabilities of women. Women like Bhikaji Cama, Annie Besant, Vijayalakshmi Pandit, Aruna Asaf Ali, Sucheta Kripalani etc. played an important role in India's independence struggle. Sarojini Naidu, poet and freedom fighter, was the first Indian woman to become president of the Indian National Congress and the first woman to become the governor of a state in India.

Evil Customs of society which were imposed on women

Sati

Sati is described as a Hindu custom in India in which the widow was burnt to ashes on her dead husband's pyre. Basically, the custom of Sati was believed to be a voluntary Hindu act in which the woman voluntarily decides to end her life with her husband after his death. But there were many incidents in which the women were forced to commit Sati, sometimes even dragged against her wish to the lighted pyre.

Infanticide

Infanticide or (infanthomicide) is the intentional killing of an infant or offspring. Infanticide was a widespread practice throughout human history that was mainly used to dispose of unwanted children its main purpose being the prevention of resources being spent on weak or disabled offspring. Unwanted infants were usually abandoned to die of exposure, but in some societies, they were deliberately killed.

Purdah

Purdah practice that was inaugurated by Muslims and later adopted by various Hindus, especially in India, and that involves the seclusion of women from public

observation by means of concealing clothing (including the veil) and by the use of high-walled enclosures, screens, and curtains within the home. The practice of purdah is said to have originated in the Persian culture and to have been acquired by the Muslims during the Arab conquest of what is now Iraq in the 7th century AD. Muslim domination of northern India in turn influenced the practice of Hinduism, and purdah became usual among the Hindu upper classes of northern India. Purdah system was also an obstacle in the empowerment of Indian women.

Child Marriage

Child marriage has been traditionally prevalent in India. Girls were usually married before they attained puberty and if by any chance parents failed to find a suitable match within the age limitation of 6 to 10 years, they suffered religious and social disgrace.

Widowhood

Condition of widows in India was very pitiable. They were not permitted to carry long hair or wear colored cloths and ornaments. They were considered very unfortunate persons of society. As an offshoot of child marriages, widowhood also became rampant. In 1921, the number of widows was 759 and their number increased to 1515, within the period of 10 years.

Dowry

Dowry crimes and sexual abuse were the commonest forms of violence against women in society. Most societies have been characterized by payment at the time of marriage. These payments typically go hand-in-hand with marriages arranged by the parents of the respective spouses.

Polygamy

Polygamy during the Joseph Smith research period became very common in all sections of society. Men could easily take a second wife even when the first wife was alive. In fact, men got the freedom to marry any number of times.

Devadasi

Devadasi originally described a Hindu religious practice in which girls were “married” and dedicated to a deity (Deva or Devi). In addition to taking care of the temple and performing rituals, they learned and practiced Bharatanatyam and other classical Indian arts. Society never considered the habit to be beneath the dignity. Women became mere things of luxury; it gave the birth of prostitution.

Domestic Violence

An unnoticed form of violence, which takes place in the four walls of our domestic spheres called domestic violence. Silence of the four walls writes many stories sprinkled with blood. Domestic violence was very common in British period. Where a man beaten a woman, they continued to live together in the system of domestic violence. History of the society speaks about the unspeakable cruelties' women were subjected to in the protected walls of domestic sphere.

Women during British period

Illiteracy

Low literacy level of Indian women has been one of the major impediments in the way of women's empowerment. Illiteracy and semi-illiteracy keep women in the state of asset lessness. According to the official educational Report of 1838 there existed then in Bengal and Bihar as many as 100,000 schools, that is about one school for every 400 children. But in 1912 G.K. Gokhale stated that there was at this time only one school for every six villages in India.

Poor Health Rate

Under the British rule, medical facilities were very few. There were no satisfactory medical facilities. The longevity of life was low. Millions of men and women did not see even their 34th birthday. There were born dead and infants, who did not live more than one year, numbered in lakhs. Millions of them were disabled. In 1947, the estimated figure of deaths during childbirth was about 2,00,000 every year.

Approaches for Women Empowerment

In the 18th century, when the Britishers were ruling India, a degree of political orderliness was brought in India and some modifications took place in the social structure through legislative measures for better condition of women.

Women Empowerment through Education

In the early years of the British rule women's education remained slow. Their achievements were very little till the end of the 19th century. Margaret E. Cousins stated that only one out of all hundreds of India's girls get primary education, only one out of every thousand girls get secondary education. Brahma Samaj a modern reform movement gave it a great impetus. Members of the Brahma Samaj wrote journals for the promotion of women's education. Many Muslim reformers were also come forward to rescue the state of affairs prevailing in the country. Number of Muslims decided to educate Muslim women, so that

they could understand the rights and duties which provided them Islam.

Empowerment of Women through Social Upliftment

During the British period many reformers such as Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, Jyotirao Phule, Keshav Chandra Sen etc. fought for the empowerment of women. Many women reformers such as Pandita Ramabai also helped the cause of women upliftment. Many foreign missionaries started taking interest to improve the social condition of India. Brahma Samaj was against the social customs which had rooted in Indian religion included child marriage, polygamy, limited rights to inherit property and seclusion of women. Raja Ram Mohan Roy's efforts led to the abolition of the Sati practice in 1829. Pandit Ishwar Chandra Vidyasagar raised his voice in favour of the marriage of widows.

Women Empowerment through Political Achievements

During 1900 AD, the condition of Indian women may be said to have been its lowest ebb. Then by the time of 1940s, the tide of social, educational and political honor for women had risen very high then India has (80) women members in the Legislatures of its combined provinces and states, and at that time India got third rank amongst the nations of the world as regards the political status and partition secured by its women. At 1914, the entry of Annie Besant into the Indian politics increased national consciousness in women. Indian women joined Home Rule League with great enthusiasm. At the Calcutta Congress three women occupied the place of power and honor.

Women Organization

Women organizations like All India Women's Conference (AIWC) and the National Federation of Indian Women (NFIW) emerged. Women of the organization were grappling with the issues relating to the scope of women's participation in political spheres, women's franchise, communal awards and leadership roles in political parties. These organizations developed their critical consciousness about their role and rights in their homes, society and nation. This resulted in the introduction of the franchise and civic rights of women in the Indian Constitution. In 1941 over 80 women members have been elected legislators. It forms a new chapter in history of Indian women. It was the time when they foot their steps in new phase of time.

Empowerment of Women through Economic development

Indian women also availed of the opportunity to be recruited. Medicine and education were the two main fields where women gained entry as early as late eighteenth and beginning of the nineteenth century. It was proposed that trained female nurses should

be introduced in the hospitals. And as an effect of this proposal, the trained nurses were being appointed in the hospitals of towns of Madras and the first time a female native doctor was appointed in the Bareilly Lunatic Asylum in 1869. European and Anglo-Indian women had already been working as nurses, midwives and doctors. A resolution regarding women in practical midwifery was also passed in 1869. Again, stress was laid on the training of female native teachers in Bombay Presidency. Almost Indian women employed in all the departments at the clerical and higher administrative posts. The maximum number of Indian women working in the post and telegraph department, held a variety of postings like as 68 in the clerical grades while 17 worked as telephone operator while one was on the post of an inferior staff, whereas not even a single European female was employed. In the Education, Health and Lands Department seven women were working on important posts. After Independence first competitive examination for the two All-India Services (IAS & IPS) was held in 1948. But women's entry was restricted only to the IAS, as they considered unsuitable for the IPS. It was the year of 1951 when the first lady stepped in the arena of IAS, where before then existed the monopoly of the male sex.

Status of women in Post Independent India

A revolutionary change has taken place in the status of Indian women after independence. Cultural and Structural changes reduce exploitation of women to a great extent and provide equality of opportunities to women in various fields. The women have left the secured domain of their home and are now in the battle field of life, fully armored with their talent. Now, there is no arena which remained unconquered by Indian women. Female activists also united over issues as female infanticide, gender bias, women's health, women's safety and women's literacy. Some notable positive changes which took place during this period are;

- In 1966, Indira Gandhi became the first- women Prime Minister of India and served on that post, for an aggregate period of fifteen years and becomes the world's longest serving women Prime Minister.
- In the field of politics, women like Indira Gandhi, Jayalalitha, Mayawati, Vasundhara Raje, Usha Bharti, Shriya Dixit, Mamta Banerjee, etc. proved themselves and make Indian women feel proud. From a time when there were no women writers in India, today names like Arundhati Roy, Anita Desai, Kiran Desai, Jhumpa Lahiri etc. can put any other writer to Shame.

- Kiran Bedi, Mother Teresa, Bachendri Pal, Kiran Majumdar, Kalpana Chawla, Meira Kumar, Pratibha Patil etc. are those names from different fields which set examples for others.
- Along with being achievers, women of modern India are fulfilling their roles as wives and mothers.
- Women are now regularly performing duties that are traditionally assigned to males. The income of one man is no longer enough in the modern expensive culture, so fluctuations in the economy have made it necessary for a woman to obtain a career, in order to provide the essential funds to support and maintain the family.
- In the 1990s, grants from foreign donor agencies enabled the formation of new women oriented NGOS. Self-help groups and NGOS such as self-Employed Women's Association (SEWA) have played a major role in the advancement of women's status in India.
- Many Women have emerged as leaders of local movements, for example, Medha Patkar of the Narmada Bachan Andolan.
- The Government of India declared 2001 as the year of women's Empowerment. The National Policy for the Empowerment of women was also passed in 2001.
- Women are actively participating in the democratic process and elections which is quite impressive in enhancing their Status.
- Today modern women in India are entering in to all kind of professions like engineering, medicine, politics, teaching etc. They are joining the universities and colleges in large numbers. Infact, India has the largest population of working women in the world, and has more numbers of doctors, Surgeons, Professors than the United States.

Some notable negative changes which took place during this period are

- According to UNICEF's 'State of the World Children-2009' report, 47% of Indian's women aged 20-24 were married before the legal age of 18, rising to 56% in rural areas. The report also showed that 40% of the world's child marriages occur in India. The birth of the girl child was considered inauspicious. In villages as well as in cities, the girl child was killed before or after birth.
- In 2011, Government stated India was missing three million girls and there are now 48 less girls per 1000 boys. The gap between the two genders is a direct response to the

gender bias within India. Men and Women in India have unequal health and education rights. Male education and health are a more priority. Women's death rates are increasing.

- A 1997 report claimed that each year at least 5,000 women in India die due to dowry. In 2011, the National Crime Records Bureau reported 8,618 dowry deaths.
- According to Renuka Chowdhary, former Union Minister of women and Child Development, around 70% of women in India are victims of domestic violence.
- 11,332 women and girls are getting trafficked every year.
- Rape in India has been described by Radha Kumar as one of India's most common crimes against women.
- In India, acid attacks on women who dared to refuse a man's proposal of marriage or asked for a divorce are forms of revenge. The numbers of acid attacks have been increasing.

Thus, on one hand women are climbing the ladder of success, on the other hand, they are also suffering from atrocities of male dominated Indian Society.

Government initiatives for Women

Numerous legislative measures have been enacted by the Government to uplift the status of women in India. They are;

- (i) The Employees State Insurance Act, 1948
- (ii) The Plantation Labour Act, 1951
- (iii) The Family Courts Act, 1954
- (iv) The Special Marriage Act, 1954
- (v) The Hindu Marriage Act, 1955
- (vi) The Hindu Succession Act, 1956 with an amendment in 2005
- (vii) Immoral Traffic (Prevention) Act, 1956
- (viii) The Maternity Benefit Act, 1961 (Amended in 1995)
- (ix) Dowry Prohibition Act, 1961
- (x) The Medical Termination of Pregnancy Act, 1971
- (xi) The Contract Labour (Regulation and Abolition) Act, 1976
- (xii) The Equal Remuneration Act, 1976
- (xiii) The Prohibition of Child Marriage Act, 2006
- (xiv) The Criminal Law (Amendment) Act, 1983
- (xv) The Factories (Amendment) Act, 1986

- (xvi) IndecentRepresentationofWomen(Prohibition),Act1986
- (xvii) CommissionofSati(Prevention)Act,1987
- (xviii) TheprotectionofWomenfromDomesticViolenceAct,2005.

Besides legislative provisions, a number of welfare schemes and programmes, both at central and state level have been operated by different department and ministries. There are;

1. MahilaSamridhiYojana(MSY),1993
2. IndiraMahilaYojana, 1993
3. Swadhar, 1995
4. SupporttoTrainingandEmploymentprogramme for Women(STEP),2003
5. Ujjawala,2007
6. Dhanalakshmi,2008
7. Sabla scheme, 2010
8. NationalMissionforEmpowermentofWomen(NMEW), 2010
9. IntegratedRuralDevelopmentProgramme(IRDP)
10. WomenDevelopmentCorporationSchemes(WDCS)
11. IndiraPriyadarshiniYojana
12. SBI'sSreeShaktischemes.

Thus, a number of efforts have been made for women's social, economic and political benefits, yet they were never been effective, to bring a remarkable change in the situation.

Yet one can't deny that the situation has improved since the earlier times. As compared with past, women in modern times have become powerful in various fields and have achieved a lot but, in reality they have to still travel along way.

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**BABASAHEB BHIMRAO RAMJI AMBEDKAR –
A SOCIAL REVOLUTIONARY (1891 – 1956)**

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ABSTRACT

Among the galaxy of stalwarts born in the 19th century, who played a pivotal role in shaping the destiny of free India and left an indelible imprint on our national life and polity, the name of Bhimrao Ramji Ambedkar shines like a star. An architect of our Constitution, a Messiah and Champion of the downtrodden, a rebel against all forms of social and economic iniquities and described by Mahatma Gandhi as a “Patriot of Sterling Worth”. Ambedkar attained the pinnacle of glory neither of his personality, struggle, sacrifice, selflessness, erudition, dedication, devotion and commitment. Bhimrao Ramji Ambedkar, affectionately called ‘Babasaheb’ by millions of his admirers and followers. B.R. Ambedkar has been an outstanding and multifaceted personality of India. He was a great academician, patriot, prolific writer, research scholar, an economist, a political scientist, and reformer, an Indian Jurist, an anthropologist, a historian, an orator and a Constitutionalist of world repute. He stood for all political, social and cultural activities which increased the cause of human progress and happiness. He was the first man who understood the necessity for a democratic system in India and analysed the social, economic and political system of India in relation to other countries. He was the soul for the Constitution of India. He crusaded for the betterment of the oppressed and depressed classes. He was one of the illustrious sons of India, who struggled throughout his life to restructure the Indian society on the egalitarian and humanitarian principles. He was the first Indian political thinker who realized the necessity and applicability of the western pattern of democracy to India. He was indeed a crusader of the downtrodden and a saviour of the untouchables. He dedicated his entire life to the cause of dalits, untouchables and marginal sections of society in particular and to the cause of inclusive democracy in general.

Keywords: Architect of Constitution, downtrodden, Dalits, multifaceted personality, untouchables,

Democracy

Introduction

The Constitution of India is the supreme law of India. It lays down the framework defining fundamental political principles, establishing the structure, procedures, powers and duties of the government and spells out the Fundamental Rights, Directive Principles and duties of citizens. It came into effect on 26th January 1950. It declares the Union of India to be a Sovereign, Democratic, Republic, assuring its citizens, of justice, equality and liberty; the words “Socialist”, “Secular” and “Integrity” were added to the definition in 1976 by Constitutional Amendment. It is the longest written constitution of any sovereign country in the world, containing 395 articles, 12 schedules and 94 amendments.

Father of Indian Constitution

Bhimrao Ambedkar has been an outstanding contributor by drafting the Constitution of India and he became a ‘Champion of Human Rights’. He was appointed as the India’s first Law Minister. He is still considered as the Father of the Indian Constitution. His contribution in the Second Round Table Conference and its Federal Structure Committee which was well connected with the drafting of the new Constitution of India was highly appreciated. He was selected to the Federal Structure Committee not by the Indian National Congress but by the British after making of the Constitution of India was by no means an easy task. It required the highest statecraft, statesmanship, scholarship, and intellectual acumen endowed with a flood of knowledge of the history of nations in the given context, and the working of Constitutions in the democratic, totalitarian, dictatorship and other forms of Governments. Owing to his seminal role in the framing of the Indian Constitution, Bhimrao Ambedkar is popularly known all over India as the ‘Chief Architect of the Indian Constitution’.

Chairman of Drafting Committee

Upon India’s independence on 15th August 1947, the new Congress – led Government invited Ambedkar to serve as the nation’s first Law Minister, which he accepted. Considering the depth of his acumen and scholarship, on 29th August 1947, Ambedkar was appointed as the Chairman of the Drafting Committee that was constituted by Constituent Assembly to draft a constitution for Independent India.

The Draft Constitution was completed at the end of February 1948 was finally accepted and passed by the Constituent Assembly. Granville Austin has described the Indian Constitution drafted by Ambedkar as ‘first and foremost a social document’. Beside drafting India’s Constitution, Ambedkar had revised and submitted the Hindu Code Bill in October,

1948. In 1941, the British Government of India, had constituted a committee under Chairman of B.N. Rao for the purpose of revising and codifying the Hindu Law. The revised Hindu Bill gave a Hindu woman the right to inherit property.

Contribution in making of Constitution

Fundamental Rights

Ambedkar was a champion of Fundamental Rights said:

“I came into the Constitution Assembly with a greater aspiration than to safeguard the interest of the Scheduled Castes. I had not the remotest idea that I would be called upon to undertake more responsible function. I was, therefore, surprised when the assembly elected to me the Drafting Committee. I was more than surprised when the Drafting Committee elected me to be its chairman”. Part III of the Indian Constitution guarantees the Fundamental Rights to the citizens. Some of the Fundamental Rights contained in Articles 15 (2), 17, 23, and 24 are also enforceable against individuals as they are very significant rights relating to the prohibition of discrimination on grounds of religion, race, caste, sex or place of birth, etc. The text prepared by Ambedkar provided Constitutional guarantees and protections for a wide range of civil liberties for individual citizens, including freedom of religion, the abolition of untouchability and outlawing all forms of discrimination. Ambedkar argued for extensive economic and social rights for women.

Ambedkar was rather more instrumental in incorporating Article 17 which provides for the ‘Abolition of Untouchability’ whereby ‘Untouchability’ is abolished and its practice in any form is forbidden. The enforcement of any disability arising out of ‘Untouchability’ shall be an offence punishable in accordance with law. Based on this article, the Civil Rights Protection Act 1965 and the Prevention of Atrocities (Scheduled Castes and Scheduled Tribes) Act 1989 was enacted by the Parliament for the protection of Dalit rights. Even though, caste - based discrimination and violence still remains a fact of life in today’s India, there has been considerable progress for the historically disadvantaged sections of society.

He took all care to enshrine the progressive ideas and ideals of the National Congress into the Constitution. The text prepared by Ambedkar provided Constitutional guarantees and protections for a wide range of civil liberties for individual citizens, including freedom of religion, the abolition of untouchability and the outlawing of all forms of discrimination. Though he made an outstanding contribution in framing the Constitution of

India, his efforts in enacting the Article 32 in the Constitution which guarantees a citizen the Fundamental Right to move the Supreme Court directly for enforcement of his or her Fundamental Rights was a noteworthy one. The rationale was to secure speedy and inexpensive justice to orders or Writs in the nature of Habeas Corpus, Mandamus, Certioraris, etc. or any other appropriate remedy, as the case may be, for the enforcement of Fundamental Rights guaranteed by the Constitution. Ambedkar regarded this provision as “the Soul of the Constitution and the Heart of it”.

Parliamentary Democracy

According to B.R. Ambedkar, ‘The Parliamentary system differs from a non - Parliamentary system, as the former is more responsible than the latter, but they also differ as to the time and agency for assessment of their responsibility. He was a strong advocate of the Parliamentary form of Government right from the inception of the Government of India Act of 1935. He firmly believed that the Parliamentary system of Government alone can usher in an egalitarian society through the application of the principles of social democracy. Ambedkar’s social democracy comprised politicians, political parties with high standards of political morality, honesty and integrity and strong and highly responsible opposition parties committed to the cause of the downtrodden and depressed classes. The Preamble of the Indian Constitution drafted by Ambedkar echoes the principles of Parliamentary democracy ensuring to “secure to all its citizens - Justice, Social, Economic and Political; Liberty of Thought, expression, belief, faith and worship, Equality of status and opportunity and to promote among them all - Fraternity....”

Hence, Ambedkar was a strong advocate of the federal structure of the Union and States, he also did great service to the nation by proposing the institution of a unified judicial system and common All India Services with a view to strengthen national unity and integrity.

Protective Discrimination Scheme

The real contribution of Ambedkar is reflected in the Protective Discrimination Scheme or the Reservation Policy of the Government envisaged under some provisions of Part III and many of Part IV dealing with the constitutional mandate to ameliorate the condition of the Scheduled Castes and Scheduled Tribes and other backward classes. Provisions like Articles 15(4), 16 (4) and Article 30 dealing with the protection of minorities are some of the notable examples of Part III and Part XI, and Schedule V and VI dealing with

the upliftment of the Scheduled Castes and Schedule Tribes speak clearly about the substantial and significant contribution of Ambedkar for the development of untouchables. Ambedkar made his mission to uplift the untouchables and other downtrodden masses from the unequal position of inferiority to that of equal position of parity in socio - economic status with high - caste Hindus. For achieving this goal, the Reservation Policy or the Scheme of Protective Discrimination was advocated and implemented by him for ten years (from the date of enforcement of Constitution) at least to ameliorate the conditions of the downtrodden sections of Hindu society.

State Socialism

Ambedkar advocated his economic doctrine of ‘State Socialism’ in the draft Constitution. He proposed state ownership of agriculture with a collectivized method of cultivation and a modified form of State Socialism in the field of industry. But due to strong opposition in the Constitution Assembly, he could not incorporate his scheme of State Socialism under the Fundamental Rights as a part of the Constitution.

The core of Ambedkar’s political thinking is contained in his statements like – ‘rights are protected not by law but by the social and moral conscience of society’, Democracy is essentially a form of society, a mode of associated living. Ambedkar knew that mere adoption of a democratic system of Government in the Constitution would not be sufficient. Equality in society, equality before law and administration, constitutional morality, lack of tyranny of the majority and developing public conscience are conditions for the success of Democracy in India. The foremost condition for Democracy, in Ambedkar’s opinion, is equality in society, as equality is the foundation stone, where the nations of liberty and fraternity develop.

Constitutional Morality

- In Ambedkar’s perspective, Constitutional Morality would mean effective coordination between conflicting interests of different people and administrative cooperation.
- It will help to resolve the conflict amicably without any confrontation amongst the various groups working for the realization of their ends at any cost.

- According to him, for India, where society is divided on the basis of caste, religion, language, and other factors, a common moral compass is needed, and the Constitution can play the role of that compass.

Democracy

- He had complete faith in democracy. While dictatorship may produce quick results, it cannot be a valid form of Government. Democracy is superior as it enhances liberty. He supported the Parliamentary form of Democracy, which aligns with other national leaders.
- He emphasized ‘Democracy as a way of life’, i.e., Democracy not only in the political sphere but also in the personal, social and economic sphere.
- For him Democracy must bring a drastic change in social conditions of society, otherwise the spirit of political democracy i.e., ‘one man and one vote’ would be missing. Democratic Government can arise only from a democratic society, so as long as caste hurdles exist in Indian society, real democracy cannot operate. He focused on the spirit of fraternity and equality as the base of democracy to bring out social democracy.
- Along with the social dimension, Ambedkar focused on the economic dimension also. While he was influenced by liberalism and Parliamentary Democracy, he also found the limitation of them.

Indian Constitution defended and interpreted

We print excerpts from two important speeches made by Ambedkar to the Constituent Assembly of India. The first introduced the draft of the Constitution and outlined the meanings of ‘Constitutional Morality’. More than hundred years have rolled over when the first written Constitution was drafted. It has been followed by many countries reducing their Constitutions to writing. Similarly, the fundamentals of a Constitution are recognized all over the world.

Constitutional morality is not a natural sentiment. It has to be cultivated. We must realize that our people have yet to learn it. The working of a Constitution does not depend wholly upon the nature of the Constitution. The Constitution can provide only the organs of state such as the Legislature, the Executive and the Judiciary.

Structure of the Constitution

The Constitution, in its current form, consists of a Preamble, twenty - two parts containing three hundred and ninety - five articles, twelve schedules, ninety-four amendments, and five appendices.

Preamble

The original Preamble of the Constitution of India.

WE, THE PEOPLE OF INDIA, having solemnly resolved/ to Constitute India into a[**SOVEREIGN, SOCIALIST, SECULAR, DEMOCRATIC, REPUBLIC**] and to secure to all its citizens:

JUSTICE, social, economic and political:

LIBERTY of thought, expression, belief, faith and worship;

EQUALITY of status and of opportunity and to promote among them all

FRATERNITY assuring the dignity of the individual and the Unity and integrity of the Nation:

IN OUR CONSTITUENT ASSEMBLY this twenty - sixth day of November, 1949 do **HEREBY ADOPT, ENACT AND GIVE TO OURSELVES THIS CONSTITUTION.**

The Preamble delineates the basic structure of the Constitution of India. It does not contain laws enforceable in a court but, no law can be enacted or amended in a manner that violates the spirit of the Preamble. The original draft of the constitution, as it came into effect in 1950, had the words '**SOVEREIGN DEMOCRATIC REPUBLIC**' in the first line. The words '**SOCIALIST**' and '**SECULAR**' were changed to unity and integrity of the nation.

Interpretation

The Preamble reflects the basic structure and the spirit on which the Constitution of India is based. Even though the Preamble does not bestow any rights to individual or entity; it serves as a guiding tool for the interpretation of the Constitution. The Preamble lays down the most important national goals which every citizen and the Government must try to achieve - justice, liberty, equality and fraternity.

Sovereign

The word 'Sovereign' means supreme or independent. India is internally and externally sovereign - externally free from the control of any foreign power and internally, it

has a free Government which is directly elected by the people and makes laws that govern the people...

Socialist

The word 'Socialist' was added to the Preamble by the 42nd Amendment Act of 1976, during the emergency. It implies social equality, and does not connote any economic or political ideology. Social equality in this context means the absence of discrimination on the grounds only of caste, colour, creed, sex, religion, or language. Under social equality, all are equal before law. Economic equality in this context means that the Government will endeavour to make the opportunities available to its citizens equitable, and each citizen have every right to improve his or her condition, on his or her own efforts and merits.

Secular

The word 'Secular' was inserted into the Preamble by the 42nd Amendment Act of 1976, during emergency. It implies separation of state and religion. It means the state will make laws without regards to any religion. India, therefore does not have an official state religion. Every person has the right to preach, practice and propagate any religion they choose. The Government must not favour or discriminate against. All citizens, irrespective of their religious beliefs are equal in the eyes of law. No religious instruction is imparted in Government or Government - aided schools.

Democratic

India is a 'Democratic' country. The people of India elect their Government at all levels (Union, State and Local) by a system of 'Universal Adult Franchise', popularly known as 'One man one vote'. Every citizen of India, who is 18 years of age and above and not otherwise debarred by law, is entitled to vote. Every citizen enjoys this right without any discrimination on the basis of caste, creed, colour, sex, religion or education.

Republic

As opposed to a monarchy, in which the head of state is appointed on hereditary basis for a lifetime or until he/she abdicates from the throne, a Democratic Republic is an entity in which the head of state is elected, directly or indirectly, for a fixed tenure. The President of India is elected for a term of five years. The Post of the President India is not hereditary.

Every citizen of India is eligible to become the President of the country. Preamble plays a pivotal role, it is the stem, root and source of Constitution.

To Ambedkar, the Constitution was not just the basic law for the Governance of the country; rather it was a vehicle of the nation's progress, reflecting the best in the past traditions of the country, to cope with the needs of the present and possessing enough resilience to meet the needs of the future. At the same time, he was of the view that it must be a living organ, not for one or two generations, but for generations to come. Ambedkar kept the clauses of the Constitution flexible so that amendments could be made as and when the situation demanded. He provided an inspiring Preamble to the Constitution ensuring justice, social, economic and political, liberty, equality and fraternity.

Conclusion

Ambedkar played a seminal role in the framing of the Indian Constitution. He used all his experience and knowledge in drafting the Constitution. He has awarded a legal framework for the people of India to become India as Ganarajya. So long as the Indian Constitution survives, the name of Babasaheb Ambedkar will remain immortal. He lives forever in the hearts of every downtrodden. B.R. Ambedkar has emerged as the epitome personality of Modern India. In framing the Constitution of Independent India, he played a leading role. Ambedkar's contribution to the Indian Constitution is undoubtedly of the highest order. He was a wise constitutional expert who had studied the Constitutions of about 60 countries. Indeed, he deserves to be called as the 'Father of the Constitution of India'.

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A STUDY ON COOPERATIVE-COMPETITIVE STRATEGIES AND LOCUS OF CONTROL AMONG SPORTS PLAYERS.

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ABSTRACT

Cooperative and competitive strategies are approaches used by individuals or groups to achieve their goals, either by working together or by striving to outperform others. Locus of control refers to an individual's belief about the extent to which he/she can control the affecting events. Individuals with an internal locus of control believe they can influence outcomes through their actions and decisions. Individuals with an external locus of control believe outcomes are primarily influenced by external factors such as luck or fate. The aim of the study is to investigate the cooperative-competitive strategies and locus of control among sports players. The data has been collected from 190 participants among sports players who were within the age group of 18-22 years using purposive sampling method. The tools used for data collection were The Cooperative/Competitive Strategy Scale (CCSS), a 16- item Scale and Levenson's Locus of Control. The result revealed that there is a significant relationship between cooperative-competitive strategies and locus of control among sports players. When players are motivated by both internal and external locus of control, they show cooperativeness/competitiveness in sports. Likewise, Individuals with an internal locus of control may be more inclined to take on challenges and compete to achieve goals and it showed negative relationship. The study shed light on how cooperative and competitive strategies intersect with individuals' locus of control.

KEY WORDS: Cooperation, Competition, Locus of control, Sports Players

INTRODUCTION

1.1. Sports

"The difference between the impossible and the possible lies in a person's determination." -

Tommy Lasorda

Sports are physical exercises or recreations that require aptitude, technique, and competition. They can be person or team-based and are frequently played for amusement, workout, or competition. Sports can extend from conventional exercises like football, ball, and

tennis to more specialty or extraordinary sports like surfing, skateboarding, or shake climbing. Sports play a noteworthy part in society, advancing physical wellness, collaboration, teaching, and sportsmanship. They too have a social and social affect, regularly reflecting and forming values, conventions, and characters. Sports figures are regularly objects of deference and interest, their stories woven into the texture of our collective awareness. With their ability, commitment, and diligence, these people rise above the boundaries of unimportant physicality and become images of motivation and desire. Their ventures are stamped by triumphs and tribulations that shape not as it were their careers, but too the stories of the sports they speak to. (Jordan, 2019)

1.2. Cooperation and Competition

According to Triandis individualistic cultures, personal goals take precedence over group goals, while the reverse is true in collective cultures, thereby placing greater emphasis on individual competition over cooperation in individualistic cultures.

1.3. Locus of Control

“Locus of Control is a belief system that shapes how individuals perceive and react to the world around them. Individuals can be categorized as having either an internal locus of control or an external locus of control”. (Rotter, 1954)

METHODOLOGY

2.1. Aim

The aim of this study is to investigate the cooperative-competitive strategies and locus of control among sports players.

2.2. Objective

To investigate the relationship between the cooperative-competitive strategies and locus of control among sports players.

2.3. Hypothesis

H₁ - There will be relationship between Cooperative/Competitive strategies and locus of control among sports players.

H₂ - There will be relationship between Cooperative strategies and Internal Locus of control among sports players.

H₃ - There will be relationship between Cooperative strategies and External Locus of control among sports players.

H₄- There will be relationship between Competitive strategies and Internal Locus of control among sports players.

H₅ - There will be relationship between Competitive strategies and External Locus of control among sports players.

2.4. Sample

The participants were selected using purposive sampling method. This data was collected from 190 Sports candidates in Thoothukudi ranging from age 18-22.

2.5. Criteria

2.5.1. Inclusion Criteria

- The individuals from the colleges were only selected as participants for the study.
- Only those between the ages of 18 and 22 were chosen as study participants
- Female participants were included.

2.5.2. Exclusion Criteria

- Participants for the study are exclusively drawn from college sports players.
- The excluded people younger than 18 and older than 22.
- People who were male were not included.

2.6. Variables

Independent variable: Cooperative - competitive Strategies

Dependent variable: Locus of control

2.7. Tool Description

2.7.1. Cooperation and Competition

Cooperative/Competitive Strategy Scale was developed by David W. Johnson (1986). It measures the degree to which people view cooperation and competition as useful strategies to reach their goals.

2.7.2. Locus of Control

The Levenson Locus of Control was developed by Levenson (1972). This scale consisted of 24 items with three dimensions –Internal [8 items], Powerful [8 items] and Chance [8 items]. Each subscale consists of eight items, and respondents are asked to rate the extent to which they agree or disagree with each statement using a 5-point scale, typically ranging from "Strongly Agree" to "Strongly Disagree"

2.8. Procedure

Participants from age group 18-22 were selected for research and the responses were collected in and around Thoothukudi district. After obtaining the participants' consents (Appendix A) to take part in the study they were requested to fill in their response for a set of questionnaires. The participants were instructed to read the items carefully and respond to each question by selecting the response that came first to their mind, without over thinking it and they were informed that their responses will be kept confidential. The participants took 10-15 minutes to complete the questionnaire.

2.9. Statistical Analysis

To determine the relationship between the research variables, the collected data was statistically analysed using Karl Pearson's correlation coefficient. The analyses were carried out using the Social Science Statistical Package Software (SPSS 26).

RESULT AND DISCUSSION

The goal of this chapter is to summarize the statistical analysis of the data. It includes discussion, acceptance or rejection of hypothesis and researchers that support the finding.

Table 4.1

Descriptive Statistics

Variables	Mean	Standard Deviation
Cooperative/Competitive strategies	50.67	6.639
Locus of control	73.32	8.370

Table 4.1 shows the descriptive statistics for the scores of the measured variables. The mean and standard deviation of the scores received by the study participants is shown.

Table 4.2

The correlation coefficient between Cooperative/Competitive strategy and Locus of control among sports players

Variables	'r' value

Cooperative/Competitive strategies

.314**

Locus of control

**** Correlation is significant at the 0.01 level (2-tailed).**

Table 4.2 shows that there is a relationship between Cooperative/Competitive strategies and Locus of control in sports candidates. The correlation value is .314** which is significant at 0.01 level. The results indicate that the Cooperation and Competition and Locus of control among sports players are significant are positively correlated.

Table 4.3

The correlation coefficient between Cooperative strategy and Internal Locus of control among sports players

Variables	'r' value
Cooperative strategy	
	.566**
Internal Locus of control	

**** Correlation is significant at the 0.01 level (2-tailed).**

Table 4.3 highlights the relationship between cooperative strategy and external locus of control among sport players. The correlation value (r) is found to be .566** which is significance at 0.01 level. The results indicate that the cooperative strategy and external locus of control among sports players are significant and are positively correlated.

Table 4.4

The Correlation Coefficient Between Cooperative Strategy and External Locus of Control among sports players

Variables	'r' value
Cooperative strategy	
	.003
External Locus of control	

Table 4.4 highlights the relationship between competitive strategy and external locus of control among sport players. The correlation value (r) is found to be .003. The results indicate that the competitive strategy and external locus of control among sports players are positively correlated, but there is no significant correlation visible between the variables cooperative strategy and external locus of control. It is clear that any change in one variable has an impact on the other.

Table 4.5

The correlation coefficient between Competitive strategy and Internal Locus of control among sports players

Variables	'r' value
Competitive strategy	
	-.146
Internal Locus of control	

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

Table 4.5 shows that there is relationship between competitive strategy and internal locus of control among sport players. The correlation value (r) is found to be -.146 which is significance at 0.05 level. The results indicate that the competitive strategy and internal locus of control among the sports players are significant and are negatively correlated.

Table 4.6

The correlation coefficient between Competitive strategy and External Locus of control among sports players

Variables	'r' value
Competitive strategy	
	.069
External Locus of control	

Table 4.6 highlights the relationship between competitive strategy and external locus of control among sport players. The correlation value (r) is found to be .069. The results indicate

that the competitive strategy and external locus of control among sports players are positively correlated, but there is no significant correlation visible between the variables competitive strategies and external locus of control. It is clear that any change in one variable has an impact on the other.

CONCLUSION

There is positive significant relationship between Cooperative/Competitive strategies and locus of control among sports players.

- There is positive significant relationship between Cooperative strategies and Internal Locus of control among sports players.

SUGGESTIONS

- In the future this research could include other influencing elements such as team dynamics, leadership, physical health and well-being.
- Using in-depth interview along with questionnaires would help in gaining more insight into cooperative/competitive strategies and locus of control.

REFERENCE BOOK

Choice or Chance: Understanding Your Locus of Control and Why It Matters Paperback by Stephen Nowicki

A Revolutionary Mindset That Redefines Competition and Cooperation by Adam M. Brandenburger

REFERENCE WEBSITE

<https://doi.org/10.1037/0033-2909.134.2.223>

<https://doi.org/10.1037/a0029454>

BIOSYNTHESIS CHARACTERIZATION AND ANTIBACTERIAL EVALUATION OF ZINC OXIDE NANOPARTICLE USING *Trianthema Portulacastrum*

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ABSTRACT

Trianthema portulacastrum is widely distributed throughout the world's tropical and subtropical regions. In fields that were cultivated, this weed naturally spread. It has been utilized for medicinal purposes since ancient times. The plant is now used as an Ayurvedic herb and has a broad range of applications. This herb's decoction is used as a vermifuge, and its leaves are used to heal wounds and provide an antidote for alcohol poisoning. Many studies have been conducted on the morphology, ethno-pharmacology, therapeutic applications, phyto-chemistry, and pharmacological properties of phytomedicines in the modern period. This plant is well-known among researchers due to its many pharmacological qualities, which include antibacterial, analgesic, anti-inflammatory, anti-diabetic, anti-hyperglycemic, and hepato-protective activity. Different plant parts are used medicinally, and extracts made in various solvents are applied to treat a range of illnesses.

Key words: Bioactive, phytomedicine, pharmacological activity

INTRODUCTION:

Numerous illnesses have been treated for thousands of years with the well-known medicinal herb *Trianthema portulacastrum*. It grows in irrigated and tropically rainy environments, as well as sunny deserts. Numerous industries, including the environment, agriculture, food, biotechnology, healthcare, and pharmaceuticals, have substantial uses for nanoparticles.

Less costly, produces less pollution, and improves environmental and public health. Many pharmacological qualities, such as antibacterial, anti-inflammatory, and antioxidant activity. Different plant parts are used medicinally, and extracts made in various solvents are applied to treat a range of illnesses

MATERIALS AND METHOD:

Collection and processing of the plant material

Plants of *Trianthema portulacastrum* were collected from the local area of Ramanathapuram District, (Tamilnadu). The leaves were separated from the collected plants and were washed thoroughly with water to remove mud and dust particles, shade dried for

several days. The dried leaves were then ground to make mesh size by a grinder. The ground powder was stored for extraction in an airtight container for further studies.

Preparation of leaf extract

The leaves and fruits were collected and washed thoroughly under running tap water. It was then washed using deionized water and air dry at room temperature. Afterwards, 20g of both leaves and fruits were finely cut into small pieces and soaked in 100 mL of double-distilled water. The samples were heated at 60°C for 10 min until the brown color were obtained and cooled at room temperature. Further, it was filtered using Whatman number-1(40) filter paper and then stored at 4°C for further use.

Synthesis of Zinc oxide nanoparticles

The ZnO NPs were synthesized stated to the modified protocol developed by. Initially, 30 mL of leaf were heated to 70°C under constant stirring by adding 0.1 M Zinc acetate dihydrate and 1M Sodium hydroxide (NaOH) solution to appear a deep yellow-colored precipitate. Afterwards, the precipitate was pelleted down by centrifuging at 6000 rpm for 20- 25 min. The pellet was washed several times thoroughly using watman filter paper Water and ethanol. Finally, the pellet was dried at 40°C for 8 hours in a hot air oven to get maximum yield. The powder material was smashed using mortar and pestle to obtain a uniform size. Further, NPs were used for characterization and biological activity.

Ultra-Violet Spectrophotometry (UV):

ZnOTP were subjected to analysis by a UV-visible spectrophotometer to determine their optical characteristics. A synthesized sample was re-suspended in sterile de-ionized water and scanned.

Fourier Transforms Infrared (FT-IR) Spectroscopy:

An FT-IR spectrophotometer was employed to identify the existence of different bioactive phytoconstituents, which further lead to reduction and stabilization of the ZnONP. FT-IR spectra of ZnOTP were obtained using KBr pellets in the wavelength range of 4500–400 cm^{-1} at room temperature.

Scanning Electron Microscope (SEM):

Surface morphology and metal analysis of synthesized ZnOTP were determined with FESEM associated with energy dispersive X-ray spectroscopy .For FESEM analysis, dry sample powder was sprinkled over carbon tape and then coated with gold.

Energy Dispersive X-Ray (EDX):

The purity of the material was examined using the EDX spectrum of the ZnO NPs. EDX was used to determine the element composition of the samples. This result has

confirmed the ZnO NPs' exceptional purity. were the predicted mass percentages of Zn and O based on theory. The generated ZnO NPs were therefore extremely pure and had a high Zn and O element content, according to the EDX result.

Anti-Bacterial Activity by Well Diffusion Method:

The assay was performed using the diffusion technique in an agar well. Next, using a loop, inoculums of various bacterial strains were added to the plates. Their various dilutions were added to the appropriate well. A positive control of 10 µg/10 µL was streptomycin. A negative control was DMSO. Lastly, four dilutions (0.4, 0.6, and 0.8) of plant extract samples were added to each plate. The Petri plates were then incubated at 37 OC for a full day. Zone of inhibition (clear zones) was found following a 24-hour incubation period.

Antioxidant Activity by DPPH Assay:

Preparation of sample and standard (vitamin C) in different concentrations such as (20,40,60,80,100µg/ml) were taken in different test tubes. 0.5 ml of samples and 0.5ml of standard were taken in different test tubes. 0.5ml of DPPH solution was added to the test tubes and kept in dark for 30mins . Record the observance at 517nm.

Anti-Inflammatory Activity:

Adult Wister Albino rats were taken and injected with.

Group I – Saline (1ml/kg)

Group II – Diclofenac sodium drug (10ml/kg)

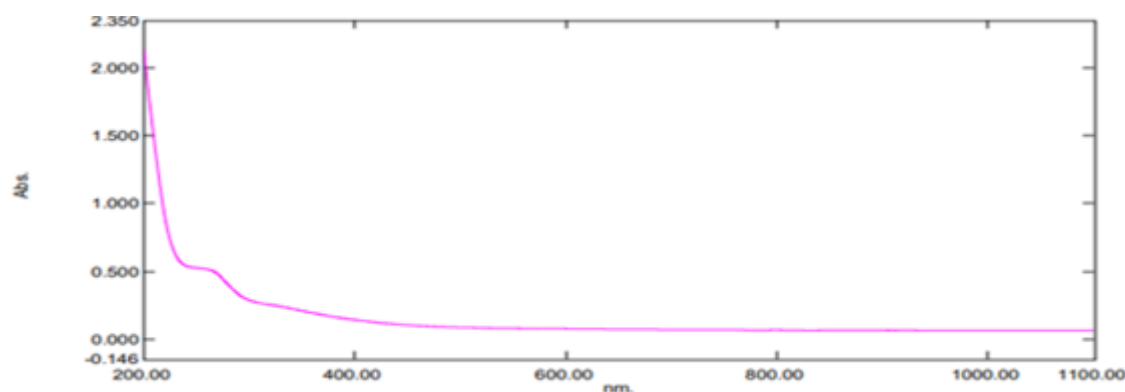
Group III – Sample (400mg/kg)

Acute inflammation was produced by using sub-plantar injection on right hind paw. Percentage of edema inhibition was noted for 1,2,3,4 hours respectively.

RESULT AND DISCUSSION:

Ultra-Violet Spectrophotometry (UV):

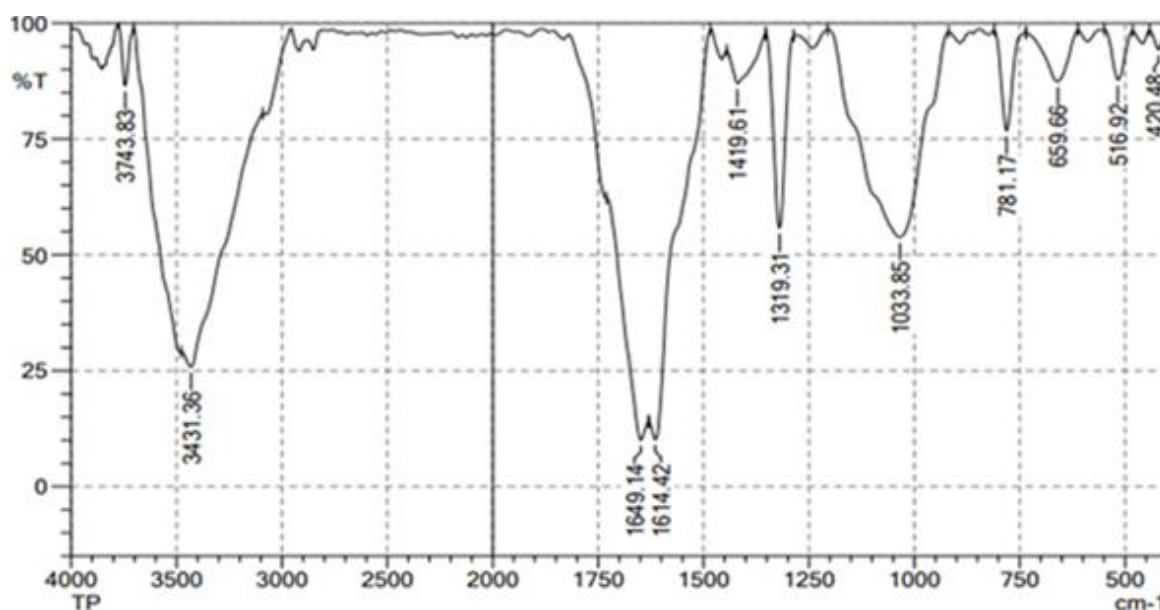
Peak value of ZNO is 3.132, wavelength 200.00-1100.00 and absorbance 1800.



Ultra-violet-Visible spectrum of ZnO NPs With *Trianthema portulacastrum* extracts

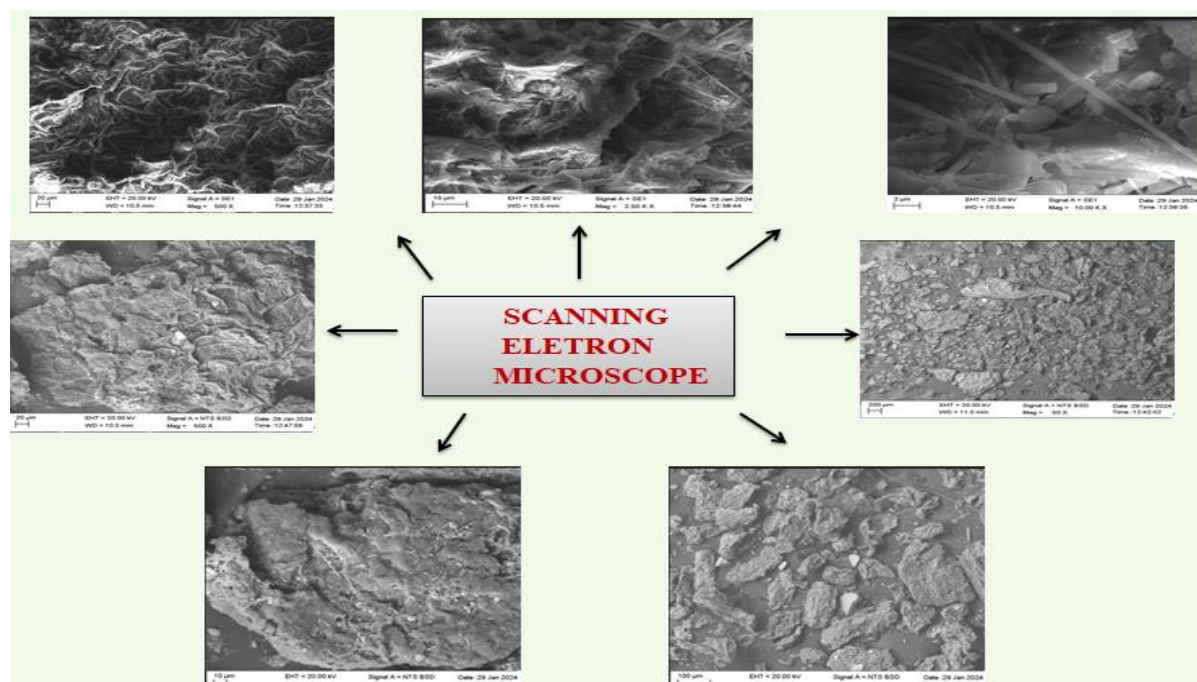
Fourier Transforms Infrared (FT-IR) Spectroscopy:

The function of the plant extract's active biomolecules in the reduction and stability of ZnONP was determined using FT-IR spectroscopy. The ZnONP spectra showed peaks at 420.48 and 37423.83 cm^{-1} , corresponding to strong vibration absorption peaks of the enol of 1, 3-diketone and the –OH stretching of the intermolecular hydrogen bond. Peaks located at 94.28, 87.75, 87.44, 76.79, 53.80, 55.75, 87.03, 10.12, 10.00, 25.80 and 86.51 cm^{-1} indicate the existence of C .



FTIR spectrum for prepared ZnO NPs form *Trianthema portulacastrum* extract

SCANNING ELETRON MICROSCOPE (SEM):

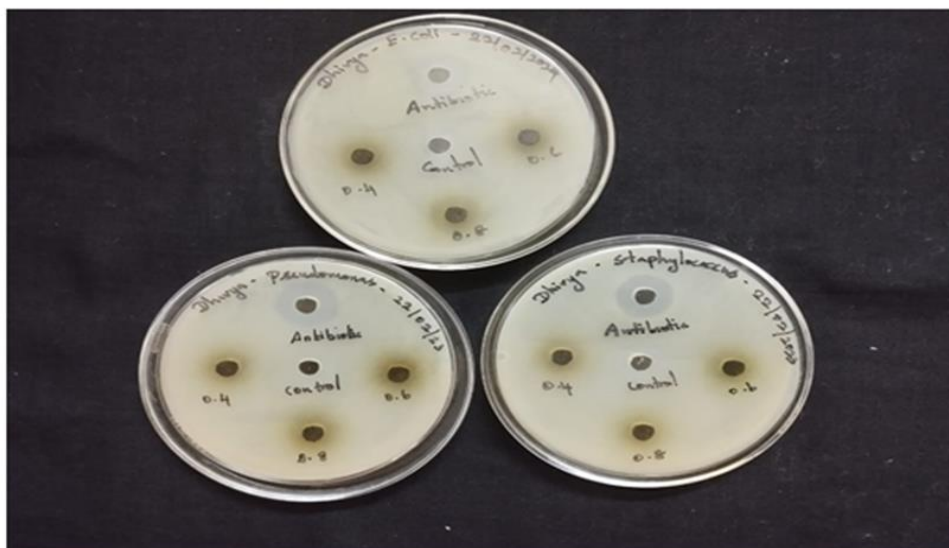


X-ray Diffraction Spectroscopy (XRD):

X-ray diffraction analysis, or XRD, is the process used in materials science to determine the crystallographic structure of a material. The ZnO nanoparticles' XRD spectra, which were produced using ZnO-1 precursor, is shown. 100.0° is the peak value of strong diffraction.

Index	Name	Scan	Angle	d Value	Net Intensity	Gross Intensity	Rel. Intensity
0	Peak #1	TP.raw#1	14.188	6.23747	105	443	18.7 %
1	Peak #2	TP.raw#1	14.806	5.97823	561	904	100.0 %
2	Peak #3	TP.raw#1	15.113	5.85768	131	476	23.3 %
3	Peak #4	TP.raw#1	18.040	4.91336	168	550	30.0 %
4	Peak #5	TP.raw#1	24.263	3.66536	412	793	73.5 %
5	Peak #6	TP.raw#1	26.552	3.35434	518	875	92.3 %
6	Peak #7	TP.raw#1	29.980	2.97819	261	588	46.5 %
7	Peak #8	TP.raw#1	32.046	2.79067	82.5	391	14.7 %
8	Peak #9	TP.raw#1	35.850	2.50282	95.9	389	17.1 %
9	Peak #10	TP.raw#1	38.083	2.36106	209	498	37.3 %
10	Peak #11	TP.raw#1	40.652	2.21760	51.3	319	9.1 %
11	Peak #12	TP.raw#1	43.445	2.08127	75.4	318	13.4 %
12	Peak #13	TP.raw#1	45.759	1.98126	69.6	304	12.4 %
13	Peak #14	TP.raw#1	50.764	1.79704	42.3	241	7.5 %
14	Peak #15	TP.raw#1	52.570	1.73946	36.2	211	6.5 %

Anti-bacterial Activity by Well Diffusion Method:



Antibacterial activity of Synthesized ZnO nanoparticles

Bacterial strains	Concentration (mg)	Zone of inhibition(mm)	
		Synthesized zno nanoparticles	Streptomycin control
<i>Escherichia coli</i>	0.4 mg	1	8
	0.6 mg	3.5	8
	0.8 mg	6	8
<i>Staphylococcus aureus</i>	0.4 mg	4.5	4
	0.6 mg	4	4
	0.8g mg	3	4
<i>Pseudomonas aeruginosa</i>	0.4g mg	1.5	7
	0.6 mg	2	7
	0.8 mg	3	7

Antibacterial activity of Synthesized ZnO nanoparticles by Well Diffusion Method

Antioxidant Activity by DPPH Assay:

Treatment	Dose (µg/ml)	Absorbance @517 nm	% activity against DPPH radicals
Control	---	DPPH control= 0.993	---
Vit C	100	0.188	80.36
Sample	20	0.788	19.90
Sample	40	0.652	34.34
Sample	60	0.536	46.02
Sample	80	0.428	56.89
Sample	100	0.322	66.87

Antioxidant activity of synthesized ZnO nanoparticles

Anti-inflammatory Activity

Drug Resistance	D o s e Mg/Kg	Mean Changes In Paw Edema ± Sem % Edema Inhibition			
		1 H o u r	2 H o u r s	3 H o u r s	4 H o u r s
Control Saline	1 Ml /K g	0.35±0.01	0.80±0.00	1.22±0.00	1.28±0.01
S t a n d a r d Diclofenac Sodium	10mg /Kg	0.20±0.00 (42.85%)	0.24±0.01 (70%)	0.27±0.02 (77.80%)	0.28±0.00 (78.12%)
S a m p l e	400mg/Kg	0.31±0.02 (11.42%)	0.62±0.01 (22.5%)	0.66±0.01 (45.90%)	0.52±0.01 (59.37%)

CONCLUSION

This research work presented the biosynthesized ZnO NPs using leaf extract of *Trianthema portulacastrum*, a well-known plant for its medicinal value. This method is green, harmless, as and simple compared to others. XRD analysis has verified that the produced NPs have a crystalline structure. By using FTIR, it was determined whether phytochemicals were present when metallic ions were transformed into nanoparticles. Morphology was established by SEM spectra. The UV-Vis study determined the presence of ZnO NPs in *Trianthema portulacastrum* leaf extract, with a peak at 340 nm. The presence of zinc and oxide ions in nanoparticles was confirmed by EDX study. The synthesized ZnO NPs showed more effective anti-inflammatory activity than the *Trianthema portulacastrum* leaf extract. This study also showed the high anti-bacterial activity against *Staphylococcus aureus*. Our results concluded that the above-mentioned ZnO NPs could be considered for application in medicines and pharmaceuticals, owing to their good anti-inflammatory effect and in treatment of various diseases including other inflammatory diseases.

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GREEN SYNTHESIS CHARACTERIZATION AND BIOLOGICAL POTENTIAL OF METEL OXIDE NANOPARTICLES USING GRAPE SEEDS

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ABSTRACT :

Zinc oxide nanoparticles are well known metal oxide nanoparticles having numbers of applications in the field of cosmetology, medicine, and chemistry. Numerous chemical and physical techniques were used to prepare ZnO-NPs, but biological techniques, which are considered “green,” have the potential to be more environmentally friendly than chemical and/or physical techniques when applied to various substrates (such as bacteria, enzymes, microorganisms, and plant extracts). There have been reports of therapeutic advantages for zinc oxide nanoparticles. Zinc oxide nanoparticles have been shown in several studies to have antibacterial, anticancer, antioxidant, and immunomodulatory properties. Zinc oxide nanoparticles were also added to sunscreens, Furthermore, it has been claimed that zinc.

KEYWORDS : Zin oxide, Nanoparticles, Anticancer, Antioxidant.

INTRODUCTION :

The term “nanotechnology” described the capacity to precisely engineer materials at the nanoscale. This is actually how the term is currently understood; it now refers to the design, characterization, production, and application of materials, with the scope having expanded to include devices and systems in addition to materials.(N.Taniguchiet al., 2005).Therefore, the design and manufacture of materials, tools, and systems with control at nanoscale dimensions is referred to as nanotechnology. Therefore, size and control are fundamental to nanotechnology. Some people prefer to refer to them as “nanotechnologies” in plural due to the wide range of applications; however, they all have control at the nanoscale scale in common.(Jeremy J. et al.,2005).

Nanoparticles have gotten relatively less attention than other planetary materials. This is mostly due to the fact that their structures are challenging to examine using standard techniques. The careful synthesis of homogeneous materials, in-depth experimental investigations, and sophisticated computational modeling are necessary for the analysis of nanoparticle reactivity. Numerous issues that were previously virtually unsolvable are now solvable thanks to recent advancements in techniques and strategies. The earth science community is paying more and more attention to nanoparticles due to growing awareness of

their unique and significant physical, chemical, magnetic, and optical properties—a subset of which only “emerge” at the nanoscale. (Moore et al.,1998).

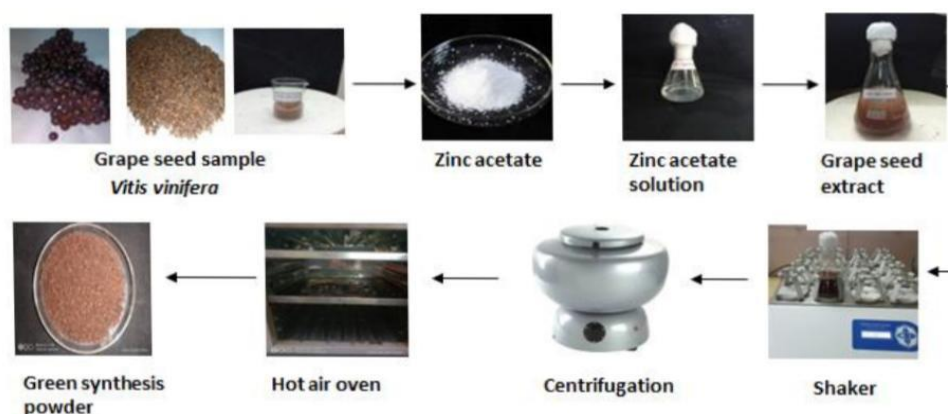
Zinc oxide nanoparticles are highly significant among metal nanoparticles because they are used in drug delivery systems, gas sensors, biosensors, cosmetics. In terms of how they are made, ZnO NPs can be made chemically using a variety of techniques, including the hydrothermal process, vapor transport method, and precipitation method. These days, it is also typical to produce ZnO NPs through biogenic synthesis utilizing various plant extracts. Compared to chemical synthesis, this green synthesis is much safer and more environmentally friendly. (Sidra Sabir et al., 2014).

Grape seeds are among the food waste and extract of it was being utilized in the synthesis of nanoparticles. Rich in secondary metabolites and polyphenolic compounds, grape seed extract (GSE) exhibits strong antibacterial properties against a variety of pathogens, including both Gram-positive and Gram-negative bacteria. (Shahad K. et al.,2021).

MATERIALS AND METHODS :

Preparation of grape seed extract :

Grape seeds were collected from Thoothukudi. The collected seeds were washed 3-4 times using distilled water. Then they were being dried in the shade for 7-14 days. The well dried seeds were made into powder by using mortar and pestle. The collected powder was stored in an airtight container. 1 gram of grape seed powder was dissolved in distilled water and boiled for 5 to 10 minutes at 60-70 degree centigrade. The solution was filtered by using Whatman no. 1 filter paper. The filtered extract was collected and stored in 4°C for further use.



Synthesis of zinc oxide nanoparticles :**Figure 1 : Synthesis of Zinc oxide nanoparticles using grape seed extract****CHARACTERIZATION OF ZINC OXIDE NANOPARTICLES :****UV visible spectroscopy :**

The UV-Visible spectroscopy is a characterization technique that is inexpensive, straightforward, quick, and sensitive (Rajeshkumar, et al., 2018). It is used to assess the optical properties, stability, formation, absorbance, and stability of bio-nanoparticles in solution (Talamet al., 2012,).

Fourier transform infrared spectroscopy (FTIR) :

This method uses nanoparticles to identify the structural characteristics and functional groups of biological extracts (Gangadooet al., 2014,). The study of the vibrational characteristics of the nanoparticles is made possible by FTIR, which compares the wavelength of light with the infrared intensity (Heeraet al., 2015,).

Scanning electron microscope (SEM) :

A concentrated beam of high-energy electrons is used by the scanning electron microscope (SEM) to produce a range of signals at the surface of solid specimens. The signals that result from interactions between the electrons and the sample provide details about the sample, such as its external morphology.(Claflin, Y. et al., 2004).

X-ray diffraction method :

X-ray diffraction is a flexible, non-destructive analytical technique that can be used to identify and quantify different crystalline forms, or “phases,” of a compound that are present in powder and solid samples. When waves interact with a regular structure whose repeat distance is roughly equal to the wavelength, diffraction occurs. The phenomenon is widespread and occurs on a wide variety of scales in the natural world.

Antibacterial activity - well diffusion method :

ZnO-NPs were tested for their antibacterial activity against Gram positive bacteria, *Escherichia coli*, *Staphylococcus aureus*, and *Pseudomonas aeruginosa*. In order to prepare stock cultures, the strains were inoculated onto Tryptone Soya Agar (TSA) and then incubated for 24 hours at 35 °C. Until the working cultures were ready, these cultures were maintained at 4 °C. A loopful from the stock culture was transferred into 5 ml and incubated for 24 hours at 35 °C to obtain working cultures.(Duffy. L et al.,2018).

Antioxidant activity :

Antioxidant activity was carried out by DPPH assay. The chemicals like 2,2-Diphenyl-1-picrylhydrazyl (DPPH) and ascorbic acid was purchased from Sigma-Aldrich. Phosphate

buffer (pH- 7.4) and Methanol. All the chemicals and solvents used were of analytical grade. (Blois, M.S et al.,1958).

DPPH radical scavenging activity :

DPPH scavenging activity was carried out by the method of Blois (1958). DPPH solution (0.004 %), sample extracts and standard (vitamin C) was prepared in methanol. Sample extract and standard (vitamin C) solution were prepared in different concentrations 20, 40, 60, 80 and 100 µg/ml. 0.5ml of different concentrations of standard solution or sample extracts was taken in different test tubes and then 0.5 ml of DPPH (0.004 %) solution was added and kept in dark for 30 min.

And absorbance was recorded at 517 nm. The decrease in absorbance of the DPPH radical caused by antioxidant was due to the scavenging of the radical by hydrogen donation. It was visually noticeable as a colour change from purple to yellow. (Majo et al., 2008) The percentage inhibition activity was calculated using the formulae below:

% DPPH free radical scavenging = $(\text{Absorbance of control} - \text{Absorbance of test}) \times 100$. (Blois, M.S et al.,1958).

Anti – inflammatory :

Diclofenac sodium was used as Standard for anti-inflammatory activity. SD fine grade and the solvents methanol of SD fine grade were used in this experiment.

Animal used

Adult Wistar albino rats of either sex weighing between 150 and 180 gm were used. The selected animals were housed under standard environmental conditions (temperature of $22 \pm 10^\circ \text{C}$) in a 12 hours light- dark cycle. The animals were fed on standard laboratory animal diet (Amruth animal feed company, Sangli, Maharashtra) and the animals were fasted overnight before the experiment (Blois, M.S., et al 1958).

Experimental study

Anti – inflammatory testing

Anti – inflammatory activity was assessed by the method suggested by Winters et al., (1962) using carrageenan as phlogistic agent. The adult Wister albino rats of either sex weighing between 150 & 180 gm were housed in groups of four animals each. They were starved overnight during the experiment but had free access to water. The volume of paw of each animal was determined before giving any drug. Animals are divided into four groups each consisting of four animals. Group I served as control which received normal saline [1ml/Kg, (p.o)], Group II received standard drug Diclofenac sodium [10 mg/Kg (p.o)], Group III

received 400mg/kg p.o. Acute inflammation was produced by sub plantar injection of 0.1 ml of 1% suspension of carrageenan in normal saline, in the right hind paw of the albino rats. One hour after oral administration of the drugs, the paw edema was measured with the aid of a standard plethysmometer (Inco, Chennai) at 1, 2, 3 and 4 hours after the injection of carrageenan. The difference between the readings at time 0 minutes and the different time intervals was taken as the thickness of edema volume. Percentage inhibition of paw edema was calculated by comparing the control for each dose at different hours as given below.

$$\text{Percentage inhibition} = 1 - V_t/V_c \times 100$$

Where,

V_t = volume of paw edema in treated animals.

V_c = volume of paw edema in control animals.

Wound healing activity

Ointment formulation (british pharmacopoeia, 1993)

A control ointment base was formulated without any drug content. Creams was formulated by using 10% extract (10 gm of sample I was incorporated in 100gm of cream base). The standard drug for screening wound healing activity is Povidone iodine ointment (5%w/w) which was bought commercially.

Animal model

Albino rats (150-250gm) of either sex were procured from animal house used for the present study. The Albino rats were divided into four groups of six rats. Group I rats were treated with simple ointment base (control). Group II rats were treated with a reference standard Povidone iodine ointment. Group III rats were treated with 10% sample I ointment respectively.

Wound healing activity

The excision wound healing activity was studied by the method described by Luisa A DiPietro., (2003) . The skin area on the dorsal thoracic region of the mice was removed by using a suitable depilatory (Anne French hair removing cream) one day prior to the experiment. Alcohol (70%) was used as antiseptic for the shaved region before making the wound. The surgical procedures were carried out under sterile conditions. The experimental animals were anesthetized with anesthetic ether. After successful anesthesia mice were fixed in a dorsal posture on a surgery table. Circular, full thickness surgical wounds with diameters of 5mm, 1 cm away from the backbone were made using 5mm biopsy punch. Using this excision wound method, the epidermal, dermal, hypo-dermal and panniculus carnosus layers were removed completely. After making surgical wounds, all mice were randomly marked

using a non-toxic colour. The animals were divided into the following four groups of six animals each (both male and female) and were treated as given below

Group I – Normal control group received petroleum jelly

Group II – Standard group received Povidone iodine ointment

Group III – Drug treated group received 10% w/w of Sample

Incision wound model :

Animals were anaesthetized and para vertebral incisions (2.5-3.0 cm long) were made through the entire length of skin. After the incision was made, the parted skin was kept together and stitched with nylon thread at 0.5 cm apart with curved needle (No. 11). The two test formulations, cream base and povidone iodine ointment were applied on wound once daily for 7 day. The sutures were removed on day 8 and wound tensile strength was measured on day 10 by using constant water flow technique.

RESULT AND DISCUSSION:

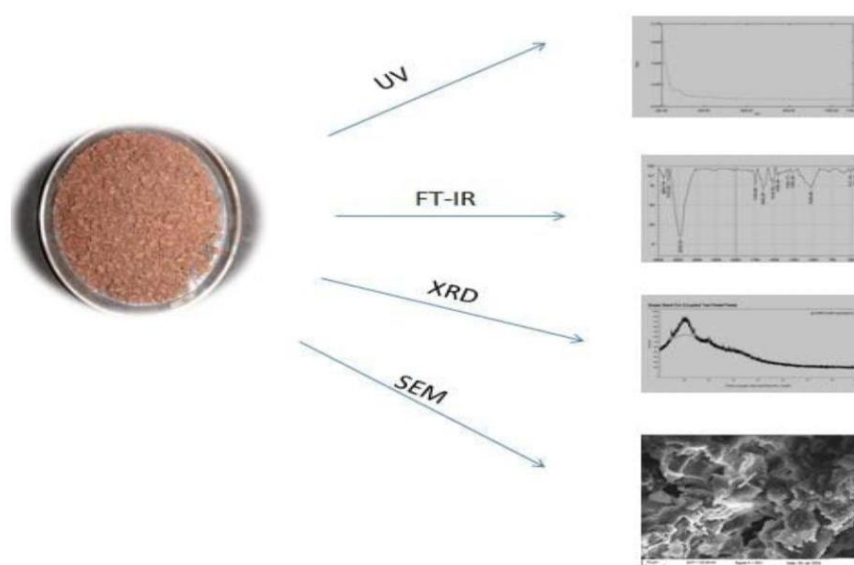


Figure 2 : characterization of Zinc oxide nanoparticles

Antibacterial – Well diffusion method

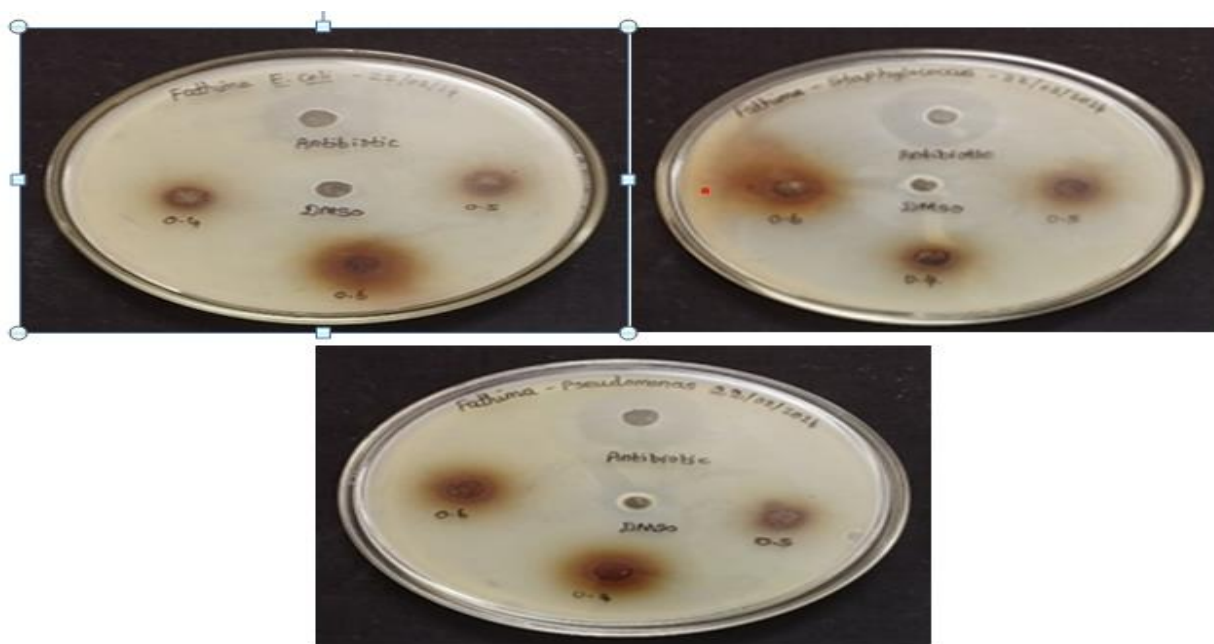


Table:1 Antibacterial activity of Synthesized ZnO nanoparticles by Well Diffusion

S.NO	Bacterial Strain	Concentration (mg)	Zone inhibition (mm)	
			Synthesized ZnO nanoparticles	Streptomycin Control
1	<i>E.coli</i>	0.4	1.5	7
		0.6	3	7
		0.8	5	7
2	<i>S.aureus</i>	0.4	5	5
		0.6	6	5
		0.8	3	5
3	<i>P.aeruginosa</i>	0.4	2	8
		0.6	3	8
		0.8	2	8

Method

Antioxidant Activity :

Table 2: Anti oxidant activity of synthesized ZnO nano particles by DPPH Assay

Treatment	Dose (µg/ml)	Absorbance @517 nm	% activity against DPPH radicals
Control	----	DPPH control= 0.993	----
Vit C	100	0.188	80.36
Sample	20	0.486	50.35
Sample	40	0.420	57.70
Sample	60	0.365	62.54
Sample	80	0.298	69.20
Sample	100	0.226	76.54

Treatment	% wound contraction in excision wound model		
	0 day	8 th day	16 th day
Group I Control (simple ointment)	359.04±2.08	326.12±2.20 (9.16 %)	186.35±2.28 (48.09%)
Group II Standard	378.06±2.22	312.14±2.00 (17.43%)	48.14±0.65 (87.23%)
Group III Sample -10%	413.24±2.16	326.12±2.24 (21.08%)	130.24±1.24 (68.48%)

Anti-inflammatory Activity

Table: 3 Anti inflammatory activity of ZnO Nanoparticles

Wound healing activity

Table: 4 (a) Effect of Topical Application of Sample on Incision Wound Model

Table : 4 (b) Effect of Topical Application of Sample on Incision Wound Model

Treatment	Tensile strength (gm)
Group I Control (simple ointment)	138.82±0.24
Group II Standard	108.22±0.26
Group III Sample -10%	122.24±0.16

CONCLUSION :

The present study estimated the Zinc oxide nanoparticles are well known metal oxide Nanoparticles having numbers of applications in the field of cosmetology, medicine, and Chemistry. Grape seed extract (GSE) is a natural source of polyphenolic compounds and Secondary metabolites, which have been tested for their possible antimicrobial activities. Synthesized from grape seed extract may lead to opportunities for the discovery of cheaper and more beneficial therapy for wound healing. However, the wound healing effects of ZnO NPs need to be supported by in vivo Findings.

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**ISOLATION OF PLANT GROWTH PROMOTING BACTERIA -
RHIZOBIUM AND DEVELOPMENT OF BIO RHIZOBIUM FERTILIZER USING
VERMICOMPOST CARRIER**

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ABSTRACT:

In recent decades, agricultural production relies on the use of chemical inputs in order to achieve the highest yield, which causing major problems and environmental pollution and subsequently addressed as a major obstacle to achieve a stable yield. To fulfill the demand of increased population it is very essential to enhance crop productivity with precise inputs. Nowadays, people are very aware towards health risks of the use of food products from chemical fertilizers leading to transition for a generative progression on the demand for organic products. But it is quite difficult to produce adequate quantity of organic foods for the raised population in the developing countries that's why development of biofertilizers has arisen to supply nutrients to crops. Nitrogen is a nutrient that is required for plant growth and development. Most legumes can meet their physiological nitrogen requirements. Each major legume crop is nodulated by different species of *Rhizobium*. It is a rapidly-growing bacteria that provides a plentiful supply of nitrogen to the crop. Further, plant growth promoting rhizobacteria- *Rhizobium* has multifaceted advantages in crop nutrient uptake and soil quality improvement. Thus, this paper summarizes that Increasing and expanding the use of biofertilizers like *Rhizobium* would minimize the need for chemical fertilizers while also reducing negative environmental effects.

Keywords: Agriculture, biofertilizer, Legumes, Chemical fertilizers, *Rhizobium*

INTRODUCTION:

Fertilizers, whether natural or synthetic, are applied to soils or plant tissues to provide vital nutrients for plant growth or to overcome plant nutrient insufficiency. In recent decades, agricultural production relies on the use of chemical inputs in order to achieve the highest yield, which causing major problems and environmental pollution and subsequently addressed as a major obstacle to achieve a stable yield (Keeney *et al.*, 1997). Chemical fertilizer can boost plant growth and vitality, contributing to global food security. However, it can also harm the plants. The plant lacks proper root, shoot, and nutritional characteristics, as well as enough growth and maturation time. Continuous use of soil additives can deteriorate soil health and quality, leading to pollution. inorganic fertilizers are known for their high cost

and their negative environmental effects if managed poorly. (Mahajan gupta *et al.*, 2008). All these give rise to reduced crop yields as a result of soil degradation and nutrients imbalance. Therefore, in the recent years numerous organic fertilizers have been produced that work as natural stimulators for plant growth and development (Khan *et al.*, 2009).

Natural stimulators, also known as microbial inoculums, have been used in small-scale compost production for generations (Abdul Halim, 2009). Biofertilizers, also known as 'microbial inoculants', are a type of fertilizer that contains live or latent cells of efficient nitrogen-fixing, phosphate-solubilizing, or cellulytic microorganisms that promote plant growth. Biofertilizers play a significant role in integrated nutrient management. Potential biological fertilizers can significantly boost productivity. They are a cost-effective, environmentally friendly, and renewable source of plant nutrients that can supplement chemical fertilizers in a sustainable farming system.

Biological Nitrogen Fixation (BNF) is the cheapest and most environmentally friendly procedure in which nitrogen fixing micro-organisms interact with leguminous plants, fix aerobic nitrogen into the soil and are able to convert the nitrogen gas into a form that is usable for plant life (Franchet *et al.*, 2009). *Rhizobium* spp. are a well-known group of bacteria that act as the primary symbiotic fixer of nitrogen. The best-known associations are the symbioses of *Rhizobium* bacteria with legumes. Nitrogen fixing leguminous plants not only support plant growth independent of mineral nitrogen in the soil but also improve soil nitrogen status for associated crops through the residues of these plants

Sample collection:

Root nodules:

Healthy groundnut plants were grown and uprooted along with adhering soil. The healthy nodules were transferred to a sterile polythene bag.

Isolation of *Rhizobium* sp:

The root nodules from *Arachis hypogaea* were surface sterilized and the crushed root nodules were spread plated on yeast extract mannitol agar using a sterile L-rod. The plates were incubated at 28-30⁰ C for 3-5 days. Then these were streaked on YEMA plates containing congo red. The distinct colonies were picked up and transferred to the YEMA plate for purification and further characterization. Further streaking, spreading and visual characterization of colony morphology helped in isolation of pure culture. Pure isolates were streaked on YEMA slants for preservation and further analysis.

Identification and characterization of *Rhizobium* sp:

Various test such as morphological, biochemical and confirmatory test was carried out to identify the isolate. the morphological identification methods were, gram staining and motility test. The biochemical identification includes indole test, MR test, VP test, catalase test, urease test, oxidase test.

Confirmatory test for *Rhizobia* isolates:

All the bacteria that grow on YEMA may not be *Rhizobia*. Thus, a presumptive and confirmatory study was done to check the purity of the *Rhizobia* by re culturing the purified isolates on different media types and examining their Gram stain reaction under microscopy (Somasegaran&Hoben, 1994)

Confirmatory test on YEMA containing Congo Red:

The purity of the *Rhizobia* isolate and their ability to absorb the dye were determined by adding congo red (CR) to YEMA media, as most *Rhizobia* absorb the dye weakly, but contaminants such as *Agrobacterium* absorb heavily.

Confirmatory test on peptone glucose agar medium:

The isolated broth culture was streaked and incubated for 5-7 days at 28 ± 2 °C. After 5-7 days of incubation, growth and color changes were seen throughout the colony. *Rhizobia* cells showed little or no growth on peptone glucose agar. This is a confirming test for *Rhizobia*, which cannot use peptone as a carbon source. Heavy growth in this media, especially if accompanied by a considerable change in media color, indicates contaminants (Kucuket *al.*, 2006).

Confirmatory test on keto lactose medium:

In this test, *Rhizobia* isolate was streaked on sterile yeast extract lactose agar (YEMA), which replaces mannitol with the same amount of lactose. A loop of pure culture slant (5-7 days old) was streaked on yeast extract lactose agar medium and cultured for 5-7 days at 28 ± 2 °C. After incubation, a shallow layer of Benedict's solution was added to the plate. The plates were then re-incubated at 28 ± 2 °C without disturbance. In contrast, no such yellow zone was observed around the growth of *Rhizobia* (Lupwayi and Haque 1994).

YEMA media with Bromothymol blue

The BTB agar medium was utilized to distinguish *BradyRhizobium* from *Rhizobia*. The cultures were streaked on BTB Agar plates. BTB agar was created by adding 5 ml of 0.5% BTB in ethanol to 1 liter of YEMA medium. The plates were incubated at 28 ± 2 °C for 2–10 days. The change in hue of the medium was noticed. The isolates were classified as slow growth

Bradyrhizobium (medium goes blue) or rapid growers *Rhizobia* (medium turns yellow) based on their reaction to YEMA supplemented with BTB (Somasegaran and Hoben, 1994).

Mass cultivation of *Rhizobium* sp:

Starter culture:

The starter culture was inoculated into 100ml nutrient broth to prepare starter culture

Mass production:

For mass production of *Rhizobium*, starter culture was transferred to the 250ml of nutrient broth and continuous agitation for 7 days. When cell count reached 10^8 - 10^9 cells/ml, the broth can be used as inoculant. For easy handling, packing, storing and transporting, the broth was mixed with vermicompost carrier material which contains sufficient number of cells.

Formulation of carrier -based inoculum:

1 kg of vermicompost carrier material was weighed, sterilized and the temperature was lowered by air drying. The pH was neutralized by adding calcium carbonate. 200ml of inoculum was mixed with 1kg of processed vermicompost carrier. The carrier -based inoculum was packed in sterile polythene bags and stored at room temperature and named as Bio-*Rhizobium*.

Quality control:

As per the bio specification for biofertilizer the count of *Rhizobia* is 10^7 - 10^8 cells/ml.

Ten grams of Bio-*Rhizobium* was taken for estimating viable cells at the initial day and 10 days after storage using dilution plate technique on YEMA agar and incubated at 37°C for 5-7 days. After incubation, colonies were counted and calculated the total viable count.

Determine the plant growth promoting ability of Bio-*Rhizobium*:

To determine the plant growth promoting ability of Bio-*Rhizobium*, it was applied to tomato seeds. Bio-*Rhizobium* was filled with garden soil and Bio-*Rhizobium*, control pot 1 was filled with garden soil, control pot 2 was filled with garden soil and vermicompost after that tomato seeds were sowed in all three pots and placed outdoor to provide a proper light and air conditions. Growth of the plants were continuously monitored.

RESULTS AND DISCUSSIONS

In this present work the plant growth promoting rhizobacteria (PGPR) *Rhizobium* sp was isolated, characterized and formulated into carrier - based inoculum in a vermicast carrier and its plant growth promoting efficiency was determined.

Isolation of *Rhizobium* sp on CRYEMA media:

In CRYEMA plates the colonies were circular, convex, entire, semi-translucent, gummy, creamy and approximately of 2-3 cm. the colonies had not absorbed congo red developing whitish colonies and confirmed to be *Rhizobium sp.*

Fig 1: Isolation of *Rhizobium sp*



Morphological and biochemical identification of *Rhizobium sp*

The isolate was identified as gram negative, rod shaped, aerobic nitrogen fixing bacteria. It can utilize citrate as sole source of carbon and it can produce an enzyme catalase that breakdown hydrogen peroxide to water and oxygen. The results were tabulated

Table I: Colony morphology

Colony characters	Observations
Shape	Circular
Elevation	Convex
Margin	Entire
Opacity	Semi-translucent
Texture	Gummy
Color	Creamy
Size	2-3 cm

Table II -Identification and characterization of *Rhizobium sp*

Characteristics	<i>Rhizobium sp</i>
Morphological characteristics	
Gram staining	Gram -negative
Motility	motile
Biochemical characteristics	
Indole	Negative
Methyl red	Negative
Voges- Proskauer	Positive
Urease	Negative
Citrate	Positive
Catalase	Positive
Oxidase	Positive

Confirmatory test for *Rhizobium*

Congo red absorption test

The colonies did not absorb the red color of the dye indicating the isolate to be *Rhizobium sp*

Keto-lactose agar test

The isolate was being streaked on to keto-lactose agar plate and after incubation of 3-5 days the Benedict's reagent was flooded over the plate. Absence of yellowish zone was observed indicating the presence of *Rhizobium*.

YEMA with bromothymol blue

The YEMA plates inoculated with bromothymol indicator was incubated and after incubation the plates turned yellow colour indicating that their fast-growing *Rhizobia*.

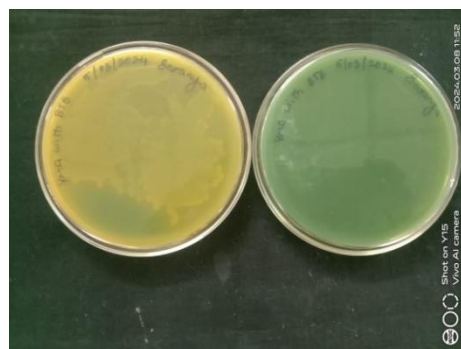
Glucose peptone agar test

After incubation, the plates were observed where there was poor growth indicated the presence of *Rhizobium*.

FIG 2: *Rhizobium* on CRYEMA **Fig 3: *Rhizobium* on Glucose peptone agar**



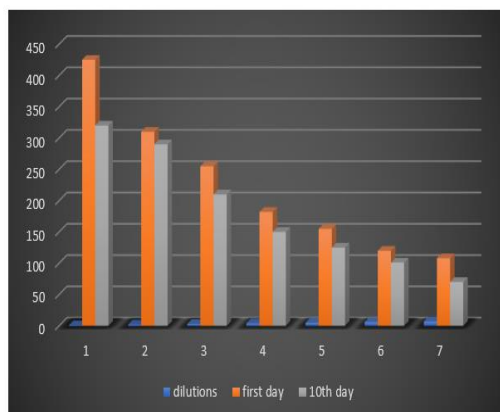
Fig 4: *Rhizobium* on keto lactose agar **Fig 5: *Rhizobium* on YEMA with BTB**



Quality control:

The quality control was determined using plate count technique for the initial and 10th day

Graph I : Determination of the initial day and 10 Day viable count in Bio-*Rhizobium*



Determination of plant growth promoting ability of Bio-*Rhizobium*:

The plant growth was determined in the first and second week such as the seed germination, Root and shoot length, plant height & number of leaves were observed and measured

Fig 6: Development of growth after first week



Fig 7: Development of growth after second week



In this study, the *Rhizobium* improved the growth of the non-leguminous tomato plant at different stages of growth from seed germination to root & shoot development.

Conclusion:

The present study focused on the isolation and identification of *Rhizobium* sp which was isolated from root nodules of *Arachis hypogaea* using YEMA media and isolate Confirmed morphological by gram staining and motility. The biochemical identification determined positive for Voges-Proskauer, citrate, catalase, oxidase and confirmed using certain confirmatory test. In this study carrier-based inoculum of *Rhizobium* sp was named as Bio-*Rhizobium*. The plant growth promoting ability was determined and showed a better result in promoting plant growth in tomato. The Bio-*Rhizobium* reported excellent growth promoting ability. Tomato seeds treated with Bio-*Rhizobium* showed increased shoot length plant height, leaf length, number of leaves, root length and improved seed germination. The seeds treated with Bio-*Rhizobium* germinated within 4 days while the control took 6 and 8 days respectively. After two weeks of inoculation the shoot length of treated plant was 2.2, 3.4 in cm. the plant height of treated plant was 12cm but control was 5.3 and 8 respectively, whereas the root length was 4.5 cm in treated plant and 3.2 & 1.5 respectively in control pots. Leaf height was to be of treated plant was 3.2cm and control pots had 2 & 1.6 cm respectively. Number of leaves produced was literally higher than the uninoculated ones. Hereby, I conclude from this study that utilizing *Rhizobium* a PGPR can be efficiently used as a biofertilizer from tomato plant when applied as carrier-based inoculum. The use of Bio-*Rhizobium* -a formulated biofertilizer will be solution for eco-friendly environment reducing the utilization of chemical fertilizer and thereby preventing soil and ground water pollution and will be boon for farmers to have an organic agriculture and to increase to crop yield in agricultural crops.

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SYNTHESIS OF TiO₂ NANOPARTICLES USING CASSAVA STARCH AS REAGENT AND THEIR CHARACTERIZATION

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ABSTRACT:

The simple process for synthesizing TiO₂ with cassava starch as the reagent. Cassava starch is a tasteless, odourless, white powder that has good gelling, binding, and thickening qualities. When dissolved in water, it possesses a high viscosity and clarity that make it ideal for a variety of food and industrial uses. XRD is used to characterize the prepared sample. The average crystallite size of TiO₂ nanoparticles was found to be 49 nm using the Debye Scherrer formula. Water is often used as a solvent and mild reaction conditions are used in green synthesis methods employing cassava starch, minimizing environmental effect and waste generation.

KEYWORDS: Synthesis and characterization, cassava starch, TiO₂ nanoparticles.

INTRODUCTION

Nanotechnology is one of the key technologies had been developed in all fields including textile industries for medical, hygienic, and technical textiles [1]. Nanomaterials belongs to the range of below 100 nm has unique chemical, physical, electrical, and mechanical properties and also diversely utilized in the field of medical, biotechnology, microbiology, pharmaceuticals and chemistry, engineering, inexpensive catalyst, cytotoxicity study, etc. [2–4]. Owing to its large surface area, nanomaterial synthesis methods are classified into the physical and chemical methods. However, these methods are not suitable for medicinal and biological applications because of its harmful nature to the environment. Therefore, researchers are going for a green synthesis route to prepare nanomaterials because the green synthesis approach is simple, eco-friendly, and cost-effective [5, 6]. Nanoparticles (NPs) have received substantial attention for their possible applications in many sciences and engineering fields including environmental remediation [7]. When compared with bulk materials, NPs possess unique physical and chemical properties like high specific surface area, a high number of surface activation sites, a good affinity to other species, and therefore, high sorption capacity for inorganic and organic compounds [8-10].

. With the development of nanotechnology, TiO_2 nanoparticles (NPs), with attractive properties, have been widely fabricated and developed. In the past decades, the demand of titanium dioxide NPs observed remarkable growth because of its specific properties. In recent years researchers are focussed on the green synthesis route. The aim of this work is to use starch instead of chemicals. Starch is natural polymers that are abundant, renewable, inexpensive and widely available. They contain two types of bio polymers, amylose, and amylopectin. Starch granules swell when heated in the presence of the water and smaller amylose molecules start leaching out of the granules. The polyhydroxylated macromolecules of amylose and amylopectin present interesting dynamic supramolecular associations facilitated by inter and intermolecular hydrogen bonding resulting in molecular-level capsules, which can act as templates for nanoparticles growth. Because of their specific surface area, high porosity and low density, porous material has been attracting attention and are widely used in electronics, photonics, catalyst, sensors, and life sciences.

MATERIALS AND METHODS:

Materials:

Titanium dioxide, with the chemical formula TiO_2 , is one of the most valuable raw materials and has been used in several applications including photo catalysis, medicine, sensors, paints, environment, solar energy, and others. TiO_2 has excellent corrosion resistance, good thermal and chemical stability, and low cost [11]. Moreover, titanium is accepted as a pharmaceutical and food additive [12]. It is also used in destruction of viruses and bacteria, inactivation of cancerous cells, as well as clean-up of oil spills [13]. Titanium oxide, an important semiconductor with a direct band gap (3.2-3.5eV) and relatively high excitation binding energy [14].

Methods:

The process was carried out by washing 100gm of cassava tubers peeling and shredded by liquefying with 200ml of water. Then screening with muslin cloth and filter the shredded cassava. The filtrate was decanted for 24hours, and supernatant was dismissed. The starch content was settled at the bottom of the beaker.

Titanium oxide nanoparticles using cassava starch:

Take 100ml starch solution in a beaker. Add 1g of gelatine into 25ml of double distilled water and stirred for 30 minutes under constant stirring in a magnetic stirrer. Maintain the temperature of the solution between 40°C - 60°C . The starch solution and gelatine mixture were added together and stirred about 1 hour. Add 10ml of Titanium oxide

to the mixture and stir the solution for 2 hours. Wash the solution five times with ethanol and double distilled water. The precipitate was dried in hot air oven for 10 hours at 600C. Anneal the sample at 7500C for about 3 hours. White colour powder is obtained.

RESULT AND DISCUSSION:

Characterization using XRD

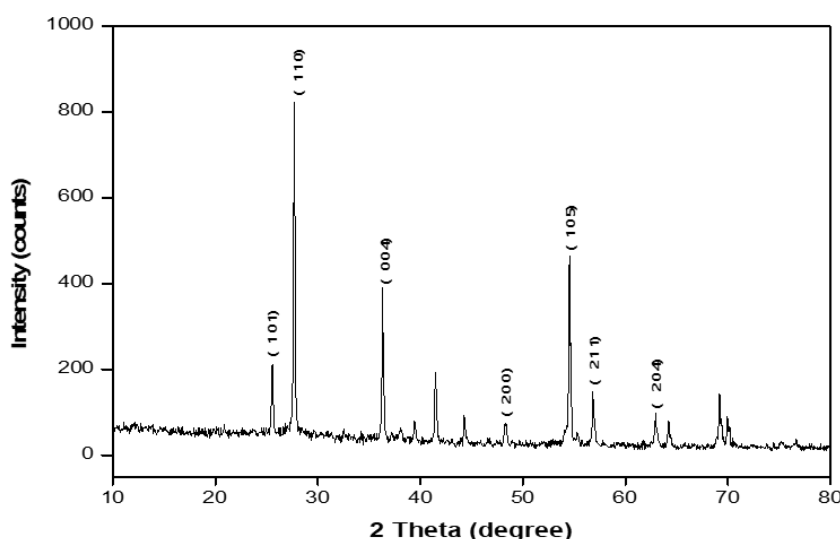
The structural characterization of the TiO₂ nanoparticles synthesized using Cassava starch are carried out by the XRD method. The X-ray diffraction experiments are carried out with the XPERTPRO diffraction system using the CuK α radiation of wavelength 1.5406Å°. The type of the scan used is continuous and range from 10° to 80°.

The average grain size is calculated using the Debye Scherrer formula,

$$D=K\lambda/\beta\cos\theta \text{ (m)}$$

λ - X-ray wavelength

β - line broadening at half the maximum intensity (FWHM) θ - Bragg angle



XRD pattern of TiO₂ nanoparticles

The XRD results for the TiO₂ nanoparticles exhibit strong peaks around $2\theta = 27^\circ$ along (1 1 0) plane, $2\theta = 36^\circ$ along (0 0 4) plane, $2\theta = 48^\circ$ along (2 0 0) plane, $2\theta = 54^\circ$ along (1 0 5) plane, $2\theta = 55^\circ$ along (2 1 1) plane, $2\theta = 62^\circ$ along (2 0 4) plane and $2\theta = 75^\circ$ along (2 1 5) plane is in well agreement with that of the literature [16]. The peak values are in good agreement with the JCPDS cards. The absence of impurity peaks denotes the high crystalline nature of the material. The average crystalline size of the particle is 48 nm which is calculated using Debye Scherrer formula.

CONCLUSION:

Nanomaterials have become an inevitable material in today's world. Titanium oxide is a versatile and widely used material with applications in various industries, environmental protection, healthcare, and everyday products. The main aim was to be to reduce chemicals at the time of synthesis TiO_2 nanoparticles and achieve a better efficiency to be use use in different applications. The TiO_2 nanoparticles have been synthesized using Cassava starch as reagent. Cassava starch is a white, odourless, tasteless powder with excellent thickening, binding, and gelling properties. It has a high viscosity and clarity when dissolved in water, making it suitable for various food and industrial applications. As prepared TiO_2 nanoparticles are highly crystalline in nature which is confirmed from the absence of impurity peaks. The Debye Scherrer formula was used to determine the average crystallite size of TiO_2 nanoparticles, which came out to be 49 nm.

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Synthesis and Structural Characterization of As-Deposited and Annealed MnO Thin Films Prepared by SILAR Method

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ABSTRACT

Manganeses Oxide was coated on glass substrates using a SILAR process at 100 deposition cycles in this study. To further understand the structural and morphological behaviour of the produced samples, X-ray diffraction and scanning electron microscopy were used to characterize them. The thickness of the films was also calculated.

Keywords: XRD, SEM, SILAR, Thickness

1. INTRODUCTION

Historically Bunsen and Grove first obtained thin metal films in a vacuum system in 1852. The limit of thickness varied from a nano meter to a few micro meters depending upon the field of application.[1] Thin film studies have directly or indirectly advanced many new areas of research in solid state physics and chemistry, which are based on characteristic of the thickness, geometry, and structure of the film. At the initial stages, investigation on the thin films was made out of scientific curiosity, particularly for their significantly different properties from those of the same material in bulk form.[2] However, the acquired capability of controlling properties of the thin films in subsequent years, helped immensely the use of thin films in electronic optoelectronics and other devices and as a result the electronics industry has become the greatest beneficiary of thin film technology.[3]

In this work, MnO thin films were coated by SILAR method and its structural properties and thickness were studied.

2. MATERIALS AND METHODS

Silar method has been chosen in this work as it is inexpensive, simple and capable of deposition of optically smooth uniform and homogenous layers[4].Mno thin films were coated by Silar method using glass subtrates. Before deposition, substrates were cleaned in ethanol. Later they were rinsed with distilled water.

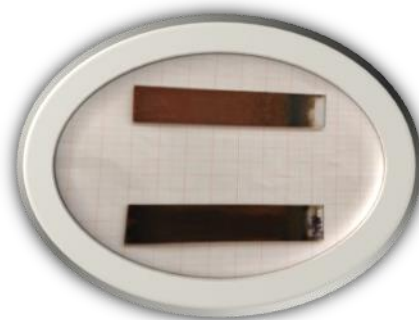


Fig 2.1 Image of As- Deposited and Annealed MnO Thin films

For this deposition, cationic precursor was prepared by dissolving 0.1M of Manganese (II) chloride tetrahydrate and 4g of sodium hydroxide in 100ml of distilled water. The glass substrates were cleaned by using an ultrasonicator. The glass substrates were dipped into solution of Manganese (II) chloride tetrahydrate for 20s. It was then immersed in distilled water for 10s. Then it was immersed in NaOH for 20s followed by again dipping in distilled water. This formed one SILAR deposition cycle. Films were deposited by repeating SILAR cycles for 100 cycles. The prepared sample was annealed for 300 degrees Celsius in muffle furnace for two hours. The crystallographic properties were investigated by XRD (XPERT-PRO). The morphology of the films was analysed using SEM (ZEISS).

3. RESULTS AND DISCUSSION

The structural characterisation and thickness of MnO thin films are thoroughly explored.

3.1 XRD Analysis for Structural Characterization

The XRD patterns of MnO thin films were explored in depth in structural characterisation. [5] Using a CuK α radiation source and an XPERT – PRO diffractometer, the XRD patterns of the deposited MnO films were examined in the region of 20° to 80° with a 0.0170 step size. 30 mA and 40 KV were the accelerating voltage and emission current, respectively.

To study the structural properties of the deposited MnO thin films X-ray diffraction (XRD) study was carried out. Fig 3.1, 3.2 show the XRD pattern of MnO deposited by SILAR Method for 100 deposition cycles for two samples respectively. The observed XRD pattern shows the prominent peak at (220) [6] plane orientation for both the as deposited and annealed films prepared by 100 deposition cycles. However all diffraction Peaks of the MnO thin film correspond to the characteristic cubic structure of MnO thin films. The observed 'd' values were compared with standard 'd' values using joint Committee on Powder Diffraction Standards (JCPDS card no 24-0734).

The crystallite size of thin films were calculated from XRD patterns by using Scherrer's formula given below

$$D = k\lambda / \beta \cos \theta$$

Where,

D = Crystallite size

K = Constant

β = Corrected FWHM of the most intense peak

θ = Bragg's angle Using these formula grain sizes can be determined.

The dislocation density has been calculated using crystallite size, by the equation

$$\text{Dislocation} = 1/D^2$$

The microstrain has been calculated by the given formula,

$$\text{Microstrain} = \beta \cos \theta / 4$$

The lattice parameter calculated for MnO by the given formula

$$1/(d_{\{hkl\}}^2) = (h^2 + k^2 + l^2) * 1/(a^2)$$

The lattice parameter has been calculated and reported. The grain size, [7]dislocation density, micro strain [10]and lattice spacing[11] of MnO thin film for both as deposited and annealed films for 100 deposition cycles have been given below. For both the films prominent peaks were obtained at (103), (211) and (220).

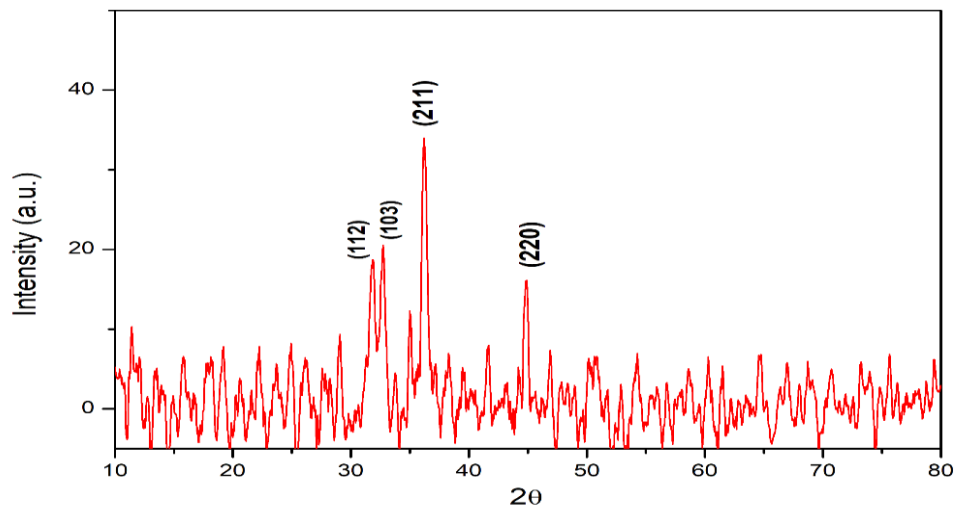


Fig 3.1 XRD pattern of As- Deposited MnO thin film

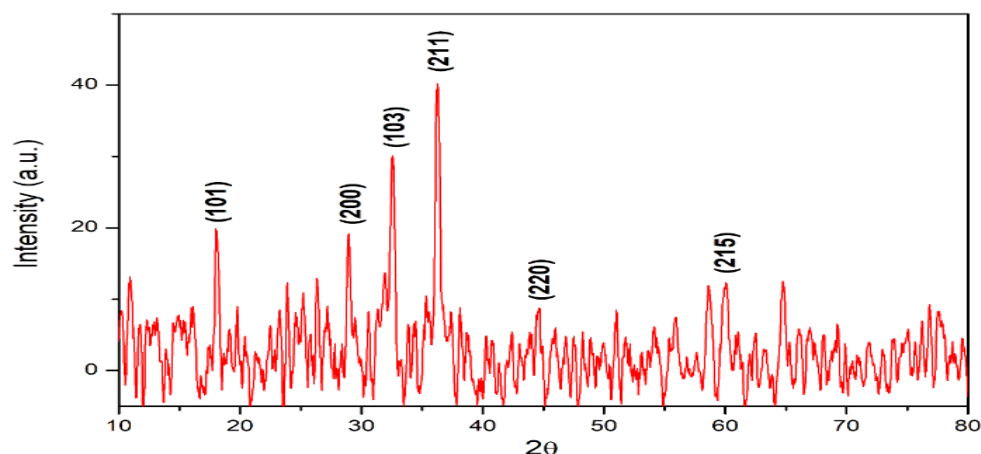


Fig 3.2 XRD pattern of Annealed MnO thin film

TABLE 3.1 For As Deposited MnO Thin Film

hkl	2θ	FWHM (β)	Grain Size(D) nm	Dislocation Density 10 ³ nm ⁻²	micro strain 10 ⁻³	Lattice constant (a=b=c)
112	31.7	0.5	17.24	3.36	2.10	5.562
103	32.9	0.61	14.41	4.81	2.57	
211	36.3	2.9	10.38	9.28	2.03	
220	44.8	0.5	17.94	3.11	2.02	

TABLE 3.2 For Annealed MnO Thin Film

Hkl	2θ	FWHM (β)	Grain Size(D) nm	Dislocation Density 10 ³ nm ⁻²	Micro strain 10 ⁻³	Lattice constant (a=b=c)
101	18.2	0.3	27.99	1.28	1.29	5.615
200	29	0.4	21.42	2.18	1.69	
103	33	0.5	17.30	3.34	2.09	
211	36.1	0.5	17.45	3.29	2.08	
220	45	0.4	22.44	1.99	1.61	
215	60	0.7	13.68	5.34	2.65	

3.2 SEM Analysis for Structural Characterisation of MnO Thin Films

SEM images of as deposited and annealed MnO thin films were found .They provide detailed views of surfaces of the object at very high magnification[8] .SEM Images involves analyzing the structures, textures[13] and features visible in the images to understand the morphology, composition and characteristics of the MnO sample.[9]The materials properties such as its microstructures, surface roughness,[12] porosityare also determined. Fig 3.3 and 3.4 show the SEM images of as deposited and annealed MnO thin films.

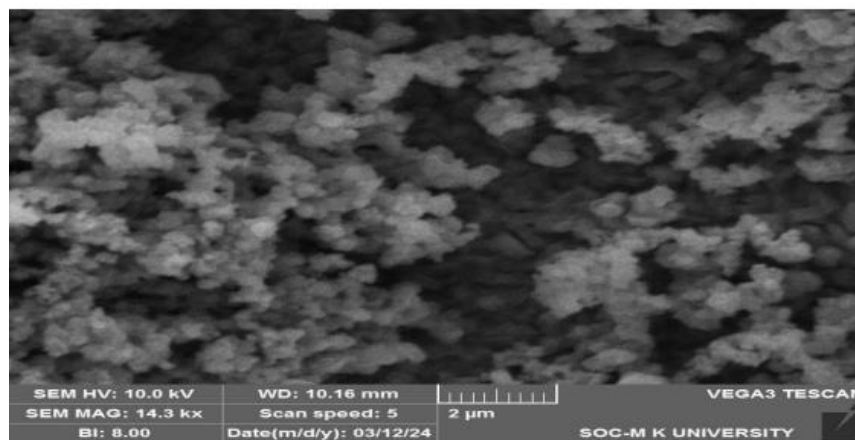


Fig3.3 SEM Image of as deposited MnO Thin Film

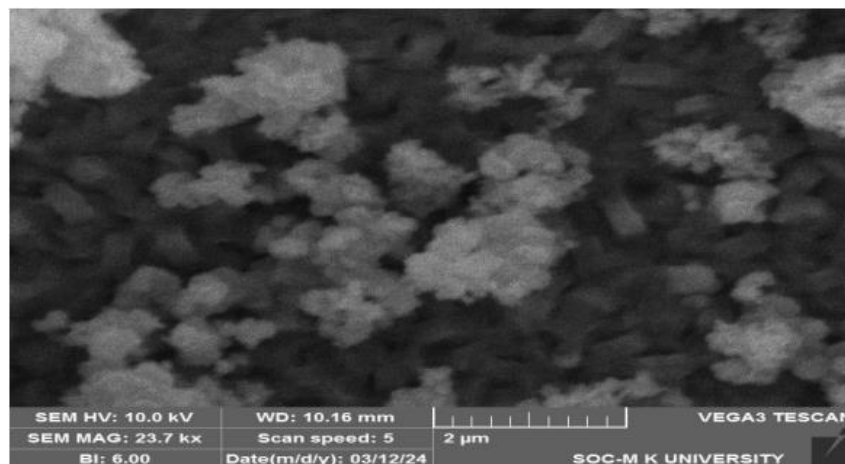


Fig 3.4 SEM Image of annealed MnO Thin Film

3.3 Thickness Measurement

In the present study thickness measurement were done by the weight gain method for 100 deposition cycles .

$$t=m/ (A \rho)$$

where

m- mass of the coating

A- area of the film coated

ρ - Density of film (Mno)

TABLE 3.3 Thickness Measurement of as deposited and annealed MnO Thin Films

Sample Name	Deposition cycles	Thickness(microns)
MnO (as deposited)	100	0.003806
MnO (annealed)	100	0.0015

4. CONCLUSION

MnO thin films have been examined structurally and the film thickness has been calculated. The films deposited at 100 cycles are fairly homogeneous and polycrystalline, according to SEM analysis. The existence of Mn and O in the produced MnO thin films was confirmed by papers. MnO has good application as a supercapacitor. This would be confirmed by optical and electrical studies in future.

5. ACKNOWLEDGEMENT

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LOAN MANAGEMENT SYSTEM

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ABSTRACT:

The Loan management system is important and helps to ensure success or failure of any credit institution. Mortgage loan problems have always been a key note on the risk of loan loss. The scope of this project is to provide good communication and communication between the customer and the manager. The current system can be a user-friendly system, which does not store data in the proper security and can easily track information and contains the operation of fast- recovery information, such as customer data, all loan details and includes many documents. The Financial Management System is designed to perform the functions of the back offices of a bank and a non-cash financial institution offers any sort of loan. The system can make daily operations more efficient and provide faster response. Including adding, editing, retrieving customer information, maintaining and issuing new loans, change the loan rate. The scope of this project isto use the loan in a very smart way. The project includes a system analysis and style for obtaining a loan details process, settlement process, and approving the payment process. the existing system identifies issues arising from the functionality of the book. This project is designed to hit many issues such as data shortage, data inaccuracy, time, etc.

KEYWORDS:

Loan Management, Data process, Finance, Payment, Banking.

INTRODUCTION:

The loan management system is intended to simply preserve the details of the direct lenders. It's created to keep records about consumers who have taken out bank loans. A registered user can sign in to the Loan system using their email id or user id and password. After logging in to this process there are decisions to add new customers, manage old customer account and check other details etc. Many new customers are visiting this bank, so adding new customer information and keeping records is very easy to use. There are many other ways like changing the repo rate, adding new accounts etc. New and unique ids are provided to everyone who subscribes in this way and to their borrowers. There are decisions to evaluate the customer's loan amount, rate and unpaid amount. The amount paid by any

customer or can be kept there and it is easy to calculate daily how much money is collected. Bank employees are a type of manager, the cashier can also assess their customer's key points if any customer has not paid a monthly instalment for the past three months. It's easy to calculate money with a hosting account every month. this method also has the option of running a backup, which means that if we back up the database it will never be lost. It can even take away the working class and can even manage their account for wages. An employee may have taken out a loan that the bank may appear to have. Therefore, this whole loan management system can be the solution to all of the issues we face in the industry at large.

MATERIALS AND METHODS:

Module Details:

User Registration and Login: This module allows users to create accounts and login to access the loan management system.

Loan Application Management: This module enables users to apply for loans and track the status of their loan applications.

Loan Approval Workflow: This module manages the loan approval process, including the verification of the borrower's information and the approval or rejection of loan applications.

Loan Disbursement: This module handles the disbursement of approved loans to borrowers.

Loan Repayment: This module manages the repayment of loans, including payment schedules, payment processing, and payment reminders.

Loan Payment History: This module tracks the loan payment history of borrowers, including the dates and amounts of each payment.

Loan Balance Tracking: This module keeps track of the outstanding balances of loans, including principal, interest, and fees.

Loan Types and Products: This module defines the different types of loans and loan products offered by the institution.

Interest Rates and Fees: This module defines the interest rates and fees associated with different loan products.

Reporting and Analytics: This module generates reports and provides analytics on loan portfolio performance, including loan delinquencies, default rates, and profitability.

Customer Relationship Management: This module manages interactions with borrowers, including communication, complaints, and feedback.

System Administration: This module provides the tools and functionality to manage the

loanmanagement system, including user management, security, and system configuration.

RESULTS AND DISCUSSION:

The Loan Management System presented in this project encompasses a comprehensive approach to streamline the processes involved in managing loans within a credit institution. Addressing crucial aspects such as mortgage loan risks and effective communication between customers and managers, this system prioritizes user-friendliness and data security. By enabling efficient tracking of customer data, loan details, and associated documentation, it ensures smoother operations for both bank and non-cash financial institutions. Moreover, the system's functionality extends to daily operations enhancement, facilitating tasks such as customer information management, loan issuance, and rate adjustments.

One of the key objectives of this project is to leverage smart loan utilization, emphasizing a structured approach to loan acquisition, settlement, and payment approval. By analyzing and addressing existing system shortcomings, such as data scarcity and accuracy issues, the project aims to enhance overall efficiency and effectiveness. Through features like real-time data processing, streamlined loan approval workflows, and robust payment tracking mechanisms, it seeks to mitigate common industry challenges like data management, processing time, and accuracy.

The materials and methods employed in the project are meticulously outlined, focusing on key modules essential for comprehensive loan management. These modules cover a spectrum of functionalities ranging from user registration and login to loan disbursement, repayment management, and reporting. By integrating modules such as loan application management, approval workflows, and customer relationship management, the system ensures a seamless and transparent experience for both borrowers and institution stakeholders.

Furthermore, the project underscores the importance of system administration, providing tools for user management, security enforcement, and system configuration. This holistic approach to loan management not only addresses immediate operational needs but also sets a foundation for scalability and adaptability in the face of evolving industry requirements. In conclusion, the Loan Management System detailed in this project represents a significant step towards enhancing the efficiency, transparency, and security of loan operations within credit institutions. By leveraging modern technologies and a user-centric design philosophy, it aims to optimize processes, mitigate risks, and ultimately contribute to the overall success and sustainability of financial institutions.

CONCLUSION:

Due to the enormous increase in technology and in environment has been in urge to be in a digitalized manner. Ultimately in the loan management system, the result of all diligence in a solid loan management system is here. is software that helps the user to find out about various banks and their branches easily. This software reduces the amount of manual data import and provides more performance. Its system is very friendly and can easily be used by anyone. It also reduces the amount of time it takes to document customer information and other modules. Finally, we can say that this software performs all the tasks correctly and performs the task.

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SPEECH EMOTION RECOGNITION

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ABSTRACT:

Emotion recognition from speech has emerged as a pivotal area of research with profound implications across various domains, ranging from human-computer interaction to mental health monitoring. The ability to decipher emotional cues embedded within speech not only enhances our understanding of human communication but also holds the potential to revolutionize the way we interact with technology. In this context, the project titled "Speech Emotion Recognition" endeavors to develop an advanced system capable of accurately detecting and categorizing emotions expressed in audio samples. At its core, the project aims to bridge the gap between human emotion and machine intelligence by leveraging cutting-edge techniques from signal processing, deep learning, and natural language processing. By harnessing the power of data-driven approaches, the system seeks to extract meaningful features from audio signals and employ sophisticated algorithms to decode the underlying emotional states. Through a series of meticulously designed modules, including audio upload, playback, and emotion detection, users are provided with an intuitive platform to contribute to the dataset and interact with the system's functionalities seamlessly.

KEYWORDS:

Emotion recognition, Speech emotion, Deep learning, natural language processing, Detect speech emotion.

INTRODUCTION:

The significance of this project lies in its potential to revolutionize various facets of human-computer interaction. From virtual assistants capable of understanding and responding to users' emotional states to sentiment analysis tools facilitating deeper insights into customer feedback, the applications are myriad. Moreover, in fields such as healthcare and education, the ability to accurately detect emotions from speech can aid in early diagnosis of mental health conditions, personalized learning experiences, and therapeutic interventions.

As technology continues to evolve, the need for empathetic and responsive systems becomes increasingly apparent. By delving into the realm of speech emotion recognition,

this project endeavors to lay the foundation for a future where machines not only understand what we say but also how we feel, paving the way for more empathetic and intuitive human-machine interactions.

The proposed system aims to develop a robust Speech Emotion Recognition (SER) model utilizing deep learning techniques. Leveraging advances in deep learning architectures, the system will process speech data to accurately detect and classify underlying emotional states. Initially, the system will preprocess raw audio data to extract relevant features, such as Mel-Frequency Cepstral Coefficients (MFCCs) or spectrograms, which capture key characteristics of speech signals. These features will then serve as input to a deep learning model, possibly a Convolutional Neural Network (CNN), Recurrent Neural Network (RNN), or a combination thereof, designed to effectively learn intricate patterns and temporal dependencies within the data. Training the model will involve utilizing labeled datasets encompassing various emotional expressions across different speakers and contexts.

Additionally, techniques like data augmentation and transfer learning may be employed to enhance model generalization and performance. The system will undergo rigorous evaluation through metrics such as accuracy, precision, recall, and F1-score, ensuring its efficacy in real-world scenarios. As technology continues to evolve, the need for empathetic and responsive systems becomes increasingly apparent. By delving into the realm of speech emotion recognition, this project endeavors to lay the foundation for a future where machines not only understand what we say but also how we feel, paving the way for more empathetic and intuitive human-machine interactions.

MATERIALS AND METHODS:

Dataset Description:

The project entitled "Speech Emotion Recognition" utilized the following datasets:

- CREMA-D
- RAVDESS
- SAVEE
- TESS

1. Crowd Sourced Emotional Multimodal Actors Dataset (CREMA-D)

CREMA-D is a data set of 7,442 original clips from 91 actors. These clips were from 48 male and 43 female actors between the ages of 20 and 74 coming from a variety of races and ethnicities (African America, Asian, Caucasian, Hispanic, and Unspecified). Actors

spoke from a selection of 12 sentences. The sentences were presented using one of six different emotions (Anger, Disgust, Fear, Happy, Neutral, and Sad) and four different emotion levels (Low, Medium, High, and Unspecified).

2. Ryerson Audio-Visual Database of Emotional Speech and Song (RAVDESS)

Speech audio-only files (16bit, 48kHz .wav) from the RAVDESS. Full dataset of speech and song, audio and video (24.8 GB) available from Zenodo. Construction and perceptual validation of the RAVDESS is described in our Open Access paper in PLoS ONE. This portion of the RAVDESS contains 1440 files: 60 trials per actor x 24 actors = 1440. The RAVDESS contains 24 professional actors (12 female, 12 male), vocalizing two lexically-matched statements in a neutral North American accent. Speech emotions includes calm, happy, sad, angry, fearful, surprise, and disgust expressions. Each expression is produced at two levels of emotional intensity (normal, strong), with an additional neutral expression.

3. Surrey Audio-Visual Expressed Emotion (SAVEE)

The SAVEE database was recorded from four native English male speakers (identified as DC, JE, JK, KL), postgraduate students and researchers at the University of Surrey aged from 27 to 31 years. Emotion has been described psychologically in discrete categories: anger, disgust, fear, happiness, sadness and surprise. A neutral category is also added to provide recordings of 7 emotion categories. The text material consisted of 15 TIMIT sentences per emotion: 3 common, 2 emotion-specific and 10 generic sentences that were different for each emotion and phonetically-balanced. The 3 common and $2 \times 6 = 12$ emotion-specific sentences were recorded as neutral to give 30 neutral sentences. This resulted in a total of 120 utterances per speaker.

4. Toronto emotional speech set (TESS)

There are a set of 200 target words were spoken in the carrier phrase "Say the word _" by two actresses (aged 26 and 64 years) and recordings were made of the set portraying each of seven emotions (anger, disgust, fear, happiness, pleasant surprise, sadness, and neutral). There are 2800 data points (audio files) in total. The dataset is organized such that each of the two female actor and their emotions are contain within its own folder. And within that, all 200 target words audio file can be found. The format of the audio file is a WAV format.

Project Description:

The project entitled "Speech Emotion Recognition" has the following modules:

- Upload Audio
- Play Audio
- Detect Audio

1. Upload Audio

This module enables users to upload audio files easily. Users can submit their recorded speech or conversation samples to the system for emotion analysis. The module ensures a user- friendly experience, allowing individuals to seamlessly contribute to the dataset used for training the speech emotion recognition model.

2. Play Audio

The Play Audio module allows users to listen to the uploaded audio samples directly within the application interface. This feature facilitates a quick review of recorded content and helps users confirm the accuracy of the uploaded data. It enhances user engagement by providing a convenient way to interact with the processed audio files.

3. Detect Audio

The Detect Audio module is the core of the speech emotion recognition system. Using deep learning algorithms, this module analyzes the uploaded audio samples to identify and categorize the emotional content. To detect audio the following steps are performed,

i. Feature extraction:

- **Zero Crossing Rate (ZCR):** Calculate the rate at which the audio signal changes its sign. This is done by counting the number of times the signal crosses zero within a given frame. ZCR provides insights into the speech signal's abrupt changes and can be indicative of certain emotional expressions.
- **Chroma Shift:** Utilize chroma features to represent the distribution of energy across different pitch classes. Chroma Shift involves shifting the chroma feature vectors to capture temporal variations in pitch content. This helps in capturing musical characteristics and emotional nuances related to tonal changes in speech.
- **Mel-Frequency Cepstral Coefficients (MFCC):** Apply the Fourier Transform to convert the audio signal into the frequency domain. Then, the Mel filter banks are used to extract the MFCCs, representing the spectral characteristics of the signal. MFCCs are widely used in speech processing for their effectiveness in capturing relevant information related to speech

production.

- **Root Mean Square (RMS) Value:** Compute the RMS value of the audio signal within each frame. RMS provides information about the overall energy level of the signal. In speech emotion recognition, variations in energy levels can be associated with the intensity of emotional expression.
- **Mel Spectrogram:** Generate a Mel spectrogram by applying the Mel filter banks to the power spectrum of the audio signal. The Mel spectrogram represents the distribution of energy across different frequency bands over time, providing a detailed view of the spectral content. It helps in capturing both the temporal and frequency characteristics of the speech signal.

ii. Stretching and pitching:

Stretching and pitching are crucial steps in the speech emotion recognition process. During stretching, the temporal characteristics of the audio signal are adjusted, altering the duration of speech without changing its pitch. This step helps standardize the time domain features, ensuring consistency in the analysis. On the other hand, pitching involves modifying the frequency of the audio signal while maintaining its duration. This adjustment in pitch allows the system to focus on variations in vocal tone, which can be indicative of different emotions. Together, stretching and pitching contribute to the extraction of relevant features from the speech signal, enhancing the deep learning model's ability to discern subtle nuances in emotional expression and improving the overall accuracy of emotion recognition.

iii. CNN:

The audio data undergoes a series of transformations to extract meaningful features for emotion analysis. Initially, the raw audio signals are converted into spectrograms or Mel-frequency cepstral coefficients (MFCCs), which represent the frequency content over time. These spectrograms or MFCCs serve as input to the CNN. The network comprises convolutional layers that apply filters to detect local patterns and hierarchical features within the spectrogram, capturing both low and high-level representations. Pooling layers are then employed to down-sample the spatial dimensions, reducing computational complexity while retaining essential features. The processed information is flattened and fed into fully connected layers for classification. The CNN learns to recognize patterns associated with different emotions during the training phase, adjusting its parameters to optimize

performance. Once trained, the CNN can efficiently classify emotional states in unseen audio data, providing a powerful tool for Speech Emotion Recognition.

iv. Speech emotion recognition:

Angry, calm, disgust, fear, happy, neutral, sad, and surprise are the labels assigned to audio classes that are identified in the Detect Audio module.

RESULTS AND DISCUSSION:

The "Speech Emotion Recognition" project exhibits promising results in accurately detecting and categorizing emotional content within audio samples. Through the integration of various modules, the system offers a comprehensive framework for users to upload, review, and analyze audio data seamlessly.

The "Upload Audio" module provides users with a straightforward interface to contribute audio samples, enhancing the dataset used for training the emotion recognition model. This feature promotes user engagement and ensures a diverse range of data for robust model training. In the subsequent "Play Audio" module, users can conveniently listen to uploaded samples directly within the application interface. This functionality facilitates quick review and validation of the recorded content, enabling users to confirm the accuracy of their contributions. Moreover, it promotes a user-friendly experience by providing easy access to processed audio files. The core of the system lies in the "Detect Audio" module, where deep learning algorithms are employed to analyze uploaded samples and categorize emotional expressions. Through a series of steps including feature extraction, stretching, pitching, and CNN-based analysis, the system effectively captures and interprets subtle nuances in speech signals associated with various emotions.

Feature extraction techniques such as Zero Crossing Rate (ZCR), Mel-Frequency Cepstral Coefficients (MFCC), and Mel Spectrogram enable the system to extract relevant information from the audio signal, representing both temporal and spectral characteristics. These features provide valuable insights into the speech signal's properties, aiding in emotion classification. The CNN architecture plays a pivotal role in learning hierarchical representations from the extracted features, allowing the model to discern patterns associated with different emotions. By leveraging convolutional and pooling layers, the CNN effectively captures local patterns and spatial information within spectrograms or MFCCs, enabling accurate classification.

The system successfully categorizes audio samples into eight emotional classes: Angry, Calm, Disgust, Fear, Happy, Neutral, Sad, and Surprise. This comprehensive range of emotion labels ensures that the model can accurately capture a wide spectrum of

emotional expressions, enhancing its utility in real-world applications.

Overall, the "Speech Emotion Recognition" project demonstrates significant potential in accurately identifying and categorizing emotional content within audio samples. By leveraging deep learning techniques and comprehensive feature extraction methods, the system provides a robust framework for emotion analysis, with implications for various applications including sentiment analysis, virtual assistants, and human-computer interaction. Further refinement and validation of the model with larger and more diverse datasets could potentially enhance its performance and generalizability in real-world scenarios.

CONCLUSION:

The "Speech Emotion Recognition" project presents a comprehensive framework for analyzing and categorizing emotional content in audio samples. Through a series of meticulously designed modules, including Upload Audio, Play Audio, and Detect Audio, users are provided with a seamless and intuitive interface for contributing to the dataset and interacting with the system's functionalities. The core module, Detect Audio, leverages advanced deep learning techniques such as feature extraction, stretching, pitching, and Convolutional Neural Networks (CNNs) to discern subtle emotional nuances embedded within speech signals. By extracting relevant features and employing a CNN architecture trained on diverse emotional states, the system demonstrates robust performance in accurately classifying emotions including angry, calm, disgust, fear, happy, neutral, sad, and surprise. This project not only showcases the potential of deep learning in understanding human emotions but also underscores its practical applications in various domains such as mental health monitoring, human-computer interaction, and sentiment analysis in customer feedback. Moving forward, continued research and development in this field hold the promise of further enhancing the accuracy and versatility of speech emotion recognition systems, ultimately enriching human-machine interactions and fostering more empathetic and responsive technologies.

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HELPING HAND

(NGO)

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ABSTRACT:

Helping hand is an independent, nongovernmental, social development organization and active application which creates and maintains communication between volunteers and other mobile users. Due to COVID -19, many people experienced a scarcity of resources. In addition, taking the poverty line of the country and the recent natural disasters into consideration, there are many helpless and deprived people. Majorly there is a scarcity of some basic resources like food, clothes, utensils, etc. Our main goal is to eradicate the wastage of such useful resources by providing a platform for donating them. Our website Helping Hand aims to make the most of the process online, from creating and running campaigns to supporting social causes. Thus, attempting to solve all the above problems. To help the volunteers we have created a digital solution to it. We have developed a website named "Helping Hand". Helping Hand allows volunteers to showcase the help which they need, and people know their difficulties and help they need, people can donate their belongings to the helpless and deprived people.

KEYWORDS:

Donations, Volunteers, Donar, NGO, Helping hand, Non-Government organization, Money Donations.

INTRODUCTION:

Helping Hands will show the ability of NGO related activities via this application. NGOs are performing activities for helping purpose. A non-governmental organization (NGO) is a not-for-profit organization that is independent from states and international government. NGOs are highly diverse groups of organizations engaged in a wide range of activities and take different forms in different parts of the world. Some may have charitable status, while others may be fronts for political, religious, or other interests. They are usually funded by donations, but some avoid formal funding altogether and are run primarily by volunteers.

Helping Hands is NGO Related Activity via this application. People who really want to help someone, but they can't. Now they can help them with this online Helping

Hands application. They will connect with many NGOs via Helping Hands to help someone.

Existing System:

For NGO there are some online services and more offline services are there. Non-governmental organizations are working with papers work from different states in India. Even Donation are taken manually from the member so it difficult to keep all record manually.

Need for the new system:

Current system all work is done manually so it difficult to manage all the data. To make the Donation online a new computer-based application is required. No such system for generating Reports it difficult to make decisions. Sometimes it might be possible that someone really wants to help peoples but, they can't. This online social media will be helpful to that person. They will now help people with sharing the captured image, videos, or audio clips.

Objective of the New System:

System can manage Members, Events and Donation etc. easily. Visitors or Member can view allUpcoming & Headed Events easily.

1. Time Efficiency: This will take less time to help someone, with this website we can know thehelpless people from the NGO that are information by this website.
2. Provides Security: With the application security the data which will give to the website fromthe user will not disclose with unauthorized person by the privacy provided from the application.
3. Provides Facility: Facility for different kind show the information for handed Donation withthe website will provide a great experience of create account on website to the user.
4. Observation: Daily uploads from the different NGO related to the activities will be a great wayof observation on the helpless people.

MATERIALS AND METHODS:**Software Description:****HTML:**

The Hyper Text Markup Language, or HTML is the standard markup language for documents designed to be displayed in a web browser. It can be assisted by technologies such as Cascading Style Sheets (CSS) and scripting languages such as JavaScript. Web browsers receive HTML documents from a web server or from local storage and render the

documents into multimedia web pages. HTML describes the structure of a web page semantically and originally included cues for the appearance of the document.

CSS:

Cascading Style Sheets (CSS) is a style sheet language used for describing the presentation of a document written in a markup language such as HTML. CSS is a cornerstone technology of the World Wide Web, alongside HTML and Java Script. CSS is designed to enable the separation of presentation and content, including layout, colors, and fonts. This separation can improve content accessibility, provide more flexibility and control in the specification of presentation characteristics, enable multiple web pages to share formatting by specifying the relevant CSS in a separate .css file which reduces complexity and repetition in the structural content as well as enabling the .css file to be cached to improve the page. load speed between the pages that share the file and its formatting.

JAVASCRIPT:

Java Script often abbreviated as JS, is a programming language that conforms to the ECMA Script specification. JavaScript is high-level, often just-in-time compiled, and multi-paradigm. It has curly-bracket syntax, dynamic typing, prototype-based object-orientation, and first-class functions. Alongside HTML and CSS, JavaScript is one of the core technologies of the World Wide Web. Over 97% of websites use it client-side for web page is, often incorporating third- party libraries. All major web browsers have a dedicated JavaScript engine to execute the code on the user's device.

PHP:

PHP is a general-purpose scripting language especially suited to web development. It was originally created by Danish-Canadian programmer Rasmus Lerdorf in 1994. The PHP reference implementation is now produced by The PHP Group. PHP originally stood for Personal Home Page, but it now stands for the recursive initialism PHP: Hypertext Preprocessor.

RUNTIME:

Wamp Server is a Windows web development environment. It allows you to create web applications with Apache2, PHP and a MySQL database. Alongside, PhpMyAdmin allows you to manage my databases easily.

APPLICATION FRAMEWORK:

A web browser (commonly referred to as a browser) is a software application for accessing information on the World Wide Web. When a user requests a web page from a

particular website, the web browser retrieves the necessary content from a web server and then displays the page on the user's device.

Project Description:

The Helping Hand NGO PHP project aims to develop a robust web application to facilitate the operations of a non-governmental organization (NGO) focused on humanitarian efforts. The project will streamline various aspects of NGO management, including donor management, volunteer coordination, project tracking, and communication.

Targeted Users:

Admin: Admin are creating event and items manage.

- This system admin is generating report donate items are managed.
- Manage items.
- Manage Event.
- Manage User.

Donor: This system is donor it donates items and manages profiles.

- Donor has view event and gallery for generate admin.
- Manage personal profile.
- Donate items.

Requirement Specification:

The most requirement of making this website for the NGOs Events.

1.Functional Requirements:

- Event detail is sent by news, so it requires register in Helping Hands.
- A Hand-to-Hand Donation items for trust the Donor because Donor doubts are clear for frauds.
- There is some functionality of the proposed system or “Helping Hands(NGO)” which full fills the determined requirement like Helping Hands(NGO) module, add Donate related to Donor.

2.Non-Functional Requirements:

- Security:

Only authorized user can access the system with username and password.

- Performance:

Donor is donating in admin create event.

➤ User Friendly:

The system is very interactive.

3.Description and Identification of the Functional Modules:

➤ Sign Up

The Donar and the Volunteer can create account for the first time by signing up and providing personal details and the registration will be confirmed.

➤ Login

The Donar and Volunteer will be able to sign in to the system and can use the features by accessing the website.

➤ Forget Password

The users who don't remember their password can get a chance to get a new password by the help of security questions.

➤ Searching

The users can search about the events organized by the NGO, they can also search the blogs maintained.

➤ Donate

The Donor can pledge donation after logging in to his/her account and can view previous donation history.

➤ Volunteer

The Donar can become volunteer to the NGO by registering himself.

➤ Enquiry

The Donor/Volunteer can enquire about his/her query by submitting the enquiry online and the managers will act upon it precisely.

➤ Media and Blog

This module displays gallery and written blogs of Helping Hands

➤ Profile

This module displays the Users Profile where he can update his/her profile.

➤ Dashboard

This module shows all the Donors and Volunteers list with their profile, it also shows the donation list. So that the Admin or the staff can easily go through the data.

RESULTS AND DISCUSSION:

Helping Hand is committed to improving the lives of marginalized communities

through sustainable development initiatives, emergency response, and advocacy efforts. Our mission is to provide a helping hand to those in need, empowering them to build brighter futures for themselves and their communities. Helping Hand swiftly responds to natural disasters, conflicts, and other emergencies, providing essential supplies, shelter, and medical assistance to affected populations. We believe in the transformative power of education. Through our educational programs, we provide access to quality schooling, vocational training, and literacy classes, equipping individuals with the knowledge and skills they need to break the cycle of poverty. Access to healthcare is a fundamental human right. Helping Hand operates mobile clinics, health camps, and nutrition programs, ensuring that even the most vulnerable members of society receive the care they need to thrive. We are dedicated to advancing gender equality and women's rights. Our women's empowerment initiatives include vocational training, microfinance programs, and awareness campaigns to combat gender-based violence and discrimination.

- **Quantitative Impact:** Over the past year, Helping Hand has reached over 100,000 individuals with emergency relief assistance, including food aid, clean water, and shelter. Our educational programs have enabled 5,000 children to enroll in school, while vocational training has empowered 2,000 adults to gain sustainable employment. Additionally, our healthcare initiatives have provided vital medical services to 50,000 people in underserved communities.
- **Qualitative Impact:** Beyond the numbers, Helping Hand's impact is felt in the stories of transformed lives. We've seen children once trapped in the cycle of poverty now aspiring to become doctors, engineers, and teachers. Women who were once marginalized and oppressed are now entrepreneurs, leading change in their communities. These stories of resilience and hope inspire us to continue our work with renewed dedication.
- **Challenges and Future Directions:** Despite our successes, Helping Hand faces challenges such as funding constraints, logistical hurdles, and the ever-evolving nature of humanitarian crises. Looking ahead, we aim to expand our reach, strengthen our partnerships with local organizations and government agencies, and invest in innovative solutions to address the root causes of poverty and inequality.
- **Sustainability:** Our commitment to sustainability guides everything we do. By empowering communities to be agents of change in their own development, we strive to create lasting impact that extends far beyond our interventions. Through



capacity building, community engagement, and advocacy, we work towards a future where every individual can thrive.

CONCLUSION:

Donation for the underprivileged children in India can bring a sustainable change. Donate off- line for child rights & get 100% tax exemption on these donations. Support us to make Their Lives Happier & More Meaningful for giving bright further & transform lives of street children. Give the gift of literacy when you donate my money to charity.

My web application not only makes donations easy and accessible for everyone but also increases the number of people donating through its user-friendly interface, simple step processes, and secure payment functionalities. My website acts as a reliable mediator in the proceedings and when used.

Although this section on effectively, it can be the most powerful medium to combat social issues and maintain balance within communities gender and NGOs in the management and sustainable use of the environment has been only exploratory, it is hoped that it will serve as a basis for further research into the gender and NGO issue, with special reference to women's access to critical rescues such as training in farming systems, extension services, land, technology, credit, farming inputs and strategies for wood-fuel management to stem the environmental degradation.

The link between women and environmental management Is becoming increasingly recognized in sustainable development. However, this connection tends to be underplayed when environmental issues are studied within a general context, with negative repercussions on effective development in local communities. It is for this reason that non-governmental agencies are currently targeting women in their development goals, and that this section of the paper is focused on the role of women and NGOs in managing the environment.

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ZOO MANAGEMENT SYSTEM

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ABSTRACT:

The information system for communication with zoo management system mainly focuses on keeping track of visitors, sponsors, and animals records with respect to categories. Also, the system displays all the available vacancies. In addition, the system allows ticket reservations for the visitors. This project contains a client-side with an admin panel, employee panel, sponsorship panel and visitor's panel. In an overview of this web application, visitors have to register in order to use the services. Here, registered visitors can view upcoming events, book the tickets and may be able to send feedback. In terms of sponsorship accounts, he/she can sponsor animals. Before that, each sponsor has to provide detailed information including their annual revenue and others. An admin has full control over the system. He/she can manage animals, system users, employees, upcoming events, classifications and so on.

KEYWORDS:

Zoological Park, animal health records, interactive map, breeding programs, donation management, CRUD operations.

INTRODUCTION:

Zoo Management System mainly focuses on keeping track of visitors, animals, and more. The system helps to keep track of visitors, sponsors, and animal records with respect to categories. Also, the system displays all the available vacancies.

An administrator has full control over the system. He/she can manage animals, system users, employees, classifications, events, and so on. Here, each and every section has its own respective details such as name, image, and other important details. Here, an admin first has to set up classification, locations for maintaining further processes. Second the admin can manage animals with their respective details. Diving more into the animals section allows the administrator to archive/unarchive records, set animal of the week. This particular section plays an important role for the client-side in order to display animal records. Both the users' levels are to be managed by the admin from the account section. The user can register themselves as zoo visitors. Here, the administrator can mark visitors as archives.

In vacancy section, the user can make vacancy announcements. For this, the user has to provide details such as job title, description, type, contract start, and ending date. All this vacancies are displayed on the client-side where any users can apply for them by uploading their CV. Also, the administrator can list out all the job applications and take action against it. Here, action refers to approving and declining the application of the job applicants. Also, the user can download the CV of each applicant in order to view it.

The visitors are the ones that make ticket reservations from the client-side. For this, the visitor has to provide minor information such as visiting date, the number of children, students and others. Here, ticket price varies according to age groups and students. After making reservations, the admin can list out all the ticket reservation information. This includes the name of the visitor their total ticket, total amount, and visiting date.

In terms of sponsorships, the administrator has the right to approve/reject sponsorship requests. Without approval from the admin, the sponsors won't get any access to the website's feature. Similarly, the same procedure goes towards animal sponsorship applications.

MATERIALS AND METHODS:

Software Description:

The project entitled "Zoo Management System" utilized the following software specifications:

➤ **HTML**

The Hypertext Markup Language (HTML) is the standard markup language for creating web pages and web applications. With CSS and JavaScript, it forms a triad of cornerstone technologies for the World Wide Web. Web browsers receive HTML documents from a web server or from local storage and render the documents into multimedia web pages. HTML describes the structure of a web page semantically and originally included cues for the appearance of the documents.

➤ **CSS**

CSS is the language for describing the presentation of Web pages, including colour, layout, and font. It allows one to adapt the presentation to different types of devices, such as large screens, small screens, or printers. CSS is independent of HTML and can be used with any XML-based mark-up language. The separation of HTML from CSS makes it easier to maintain sites, share style sheets across pages to different environments.

➤ **Java Script**

Java Script is a cross-platform, object-oriented scripting language used to make Web Pages interactive. There are also more advanced server-side versions of JavaScript such as Node. Js which allow you to add more functionality to a website than simply downloading files (such as real time collaboration between multiple computers. Inside a host environment, JavaScript can be connected to the objects of its environment to provide programmatic control over them. Client-side JavaScript extends the core language by supplying objects to control a browser and it's Document Object Model (DOM).

➤ **PHP**

PHP is a server side scripting language that is used to develop Static websites or Dynamic websites or Web applications. PHP stands for Hypertext Pre-processor, that earlier stood for personal Home Pages. PHP is supported by a wide range of commercial and open- source web servers, including Red-Hat Linux, and can also be installed as an Apache module. Its widespread availability and its relative simplicity mean that it is an excellent way to introduce dynamic features into your Web Pages. As it is an open, non-proprietary standard, PHP developers are not restricted by the limitations imposed by some commercial suppliers of server- side scripting software; neither do they have to purchase expensive licenses in order to use it.

➤ **MySQL**

It handles large databases much faster than existing solutions. It consists of multi-threaded SQL server that supports different back ends, several different client programs and libraries, administrative tools, and application programming interfaces (APIs) its connectivity, speed, and security make MySQL server highly suited for accessing databases on the internet. MySQL database server offers several advantages:

- MySQL is easy to use, yet extremely powerful, fast, secure and scalable.
- MySQL runs on a wide range of operating system, including UNIX or Linux, Microsoft Windows, Apple Mac OS X, and others.
- MySQL is ideal database solution for both small and large application
- MySQL is developed, and distributed by Oracle Corporation.

Project Description:

The Zoo Management System is a comprehensive software solution designed to streamline the operations and administration of modern zoological parks. This system offers a centralized platform for managing various aspects of zoo activities including

animal records, visitor management, staff scheduling, financial transactions, and conservation efforts. Zoo administrators can easily maintain detailed profiles for each animal, including species information, medical records, diet plans, and behavioral observations. Through integrated RFID tracking, staff can monitor the movement and health status of animals in real-time, ensuring their well-being and safety. This feature not only improves animal care but also aids in research and conservation efforts by providing valuable data for scientific analysis.

It has the following modules:

ADMIN SIDE:

Login page: The page where system admin will submit their system to view and control the system design.

Animal's page: The website where the admin can add, edit, view and manage the details of the animals and recommend them for a watchlist.

Location page: The website where the admin can add, edit, view the details of the locations.

Classification page: The website where the admin can add, view and update the animal's type.

Vacancies page: The page where the admin can add, view the job application. And based on their qualification, the admin has the authority to approve or reject the application.

Employee page: The page where the admin can add, view the employees of the zoo.

Vacancies page: The page where the admin can add, view the vacancies and view the application details and download CV.

Visitor page: The page where the admin can view the total number of visitor who visit the zoo.

Gallery page: The page where the admin user will manage the gallery images and data.

USER SIDE:

Home page: The default page where the user will be redirected when browsing the website and after logging in.

Gallery page: The page where the images posted by the admin is being shown.

Animal page: The page where the different type of animal images and details of the animals are posted by the admin is being shown.

Book ticket page: The page where the user can book the ticket.

Vacancies page: The page where the user can apply for the job.

Event page: The page where the events posted by the admin is being shown.

Contact us page: The page where the user can contact and send message to the zoo.

Register page: The page where the user can login as visitor or login as sponsor.

RESULTS AND DISCUSSION:

Evaluate the satisfaction level of zoo visitors and staff members with the newly implemented system. Conduct surveys or interviews to gather feedback on the usability, functionality, and overall experience. Measure the efficiency gains achieved with the implementation of the zoo management system. Compare the time and resources required for various tasks before and after the system deployment. Analyze the cost-effectiveness of the system by comparing the expenses associated with manual processes versus those incurred with the automated system. Evaluate the security measures implemented within the system to protect sensitive information such as visitor records, financial transactions, and animal health data.

CONCLUSION:

The zoo management system developed in PHP offers a comprehensive solution for efficiently managing zoo operation. Through its intuitive interface and robust feature, it streamlines tasks such as animals tracking, staff management, and visitor engagement. Additionally, its customizable nature allows zoos to adapt to evolving needs and enhance overall efficiency. Overall, the implementation of this system signifies a significant step towards modernizing zoo management practices and ensuring a seamless experience for all stakeholders involved.

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MOVIE RECOMMENDATION SYSTEM

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ABSTRACT:

This project implements a movie recommendation system using collaborative filtering techniques within a web application framework built with Flask. The system utilizes a dataset containing information about various movies, including titles, release years, genres, IMDb ratings, and more. The dataset is preprocessed to select relevant columns and split into training and testing sets. A user-item matrix is then created, and user-user similarity is calculated using cosine similarity. Recommendations are generated based on user interactions and similarities, allowing users to discover new movies based on their preferences. The web application provides features such as browsing a list of movies, viewing detailed information about specific movies, and searching for movies by title. The system aims to enhance user experience by providing personalized recommendations tailored to individual preferences, ultimately improving engagement and satisfaction with movie content.

KEYWORDS:

Movie recommendation system, Collaborative filtering, Personalized recommendations, User engagement, Cosine similarity, Flask web application.

INTRODUCTION:

Modern technology has revolutionized the volume, variety, and velocity at which data are generated. Digitalization of day-to-day experiences has led to the big data era. However, the enormous data have also led to the problem of information overload. Information overload may be defined as the state of being overwhelmed by the sheer volume of data presented to an average human for processing and decision making. Data mining methods can aid in obtaining and processing the relevant data and deal with the issue of information overload. Perhaps the most widely exploited tool among data mining methods is recommender systems.

Recommender systems work by assessing the available information about the likely patterns of the users and making suggestions from the information available. The suggestions from the recommender systems help the system users find what is most

suitable for them. Recommender systems are designed to ease product or service searches based on the least information available about the features. A combination of various factors is used to assess the correlations in patterns and user characteristics to determine the best product suggestions for the customers.

The development of recommender systems depends on the field of application. The major application is in e-commerce websites where they suggest to the users the products or services based on the information available such as past search, age, gender, and other preferences. They are also applied in job search platforms where the website suggests to a candidate the best possible positions fit for the skills. Since various industries have moved from an age of little available data to the era of big data, the junk information available is so much that it can delay the decision-making process. The recommender systems are typically made to ease the information search over the online systems so that the users find a more convenient way to connect to their preferences.

One of the applications of recommender systems is suggesting movies to watch to customers based on their preferences data. Movie recommender systems work by assessing the characteristic features of the users to make endorsements to the customers on what is best suited for them. It works by assessing the age, the previous preferences, gender, the content, context, and other demographic data to propose the movies. It checks the similarity among the users and items in the system to determine what could best fit the new user. For example, a child will most likely receive recommendations for movies that children watch such as cartoons and animations based on the best similarity index for the children. Apart from that, children of various ages have different types of cartoons/animations to watch, and the recommender systems will propose the best depending on what other children of the same age are watching.

Movie recommender systems have helped the users overcome the chunk of information online to find only what is suited for them. They use data mining techniques that match the similarities and help users find what is best suited for them. Various criteria determine how the recommender systems work. The criteria are based on machine learning or deep learning algorithms that are used in matching the similarities before the suggestions are made. The algorithms achieve different levels of accuracy and require different computational times to retrieve the suggestions. Various computational algorithms have been proposed and used to increase the efficiency of recommender systems. However, each algorithm has its advantages and disadvantages; these make using the systems meet various needs based on their strengths. To reduce the limitations of each, the algorithms may be

combined so that they perform better in making the recommendations.

MATERIALS AND METHODS:

DATASET DESCRIPTION:

The dataset used in the movie recommendation system project likely contains information about various movies, including details such as title, genre, release year, IMDB rating, Meta score, director, and starring actors. Here's a detailed description of the dataset attributes:

1. **Series Title:** The title or name of the movie or series
2. **Released Year:** The year in which the movie or series was released.
3. **Genre:** The genre or categories to which the movie belongs (e.g., action, comedy, drama, etc.).
4. **IMDB Rating:** The IMDB (Internet Movie Database) rating of the movie, representing its overall user rating.
5. **Overview:** A brief summary or description of the movie's plot or storyline.
6. **Meta Score:** The meta score of the movie, which is an aggregate score based on reviews from various critics.
7. **Director:** The director(s) of the movie.
8. **Star1:** The name of the first starring actor or actress in the movie.
9. **Star 2:** The name of the second starring actor or actress in the movie.

The dataset provides comprehensive information about each movie, allowing the recommendation system to analyze user preferences and similarities between movies for generating personalized recommendations. Attributes such as genre, rating, and release year are commonly used as features for recommendation algorithms, enabling the system to suggest relevant movies based on users' preferences and viewing history.

Additionally, the dataset may contain additional attributes or features depending on the specific requirements of the recommendation system and the source of the dataset. These attributes could include additional metadata, such as runtime, language, country of origin, and production studio, among others, which could further enhance the recommendation algorithm's effectiveness and accuracy.

PROJECT DESCRIPTION:

In this project code for the movie recommendation system, neither supervised learning nor unsupervised learning is explicitly used. The main technique employed in the code is collaborative filtering, which falls under the umbrella of unsupervised learning. Collaborative filtering is an unsupervised learning technique because it doesn't require

labeled data; instead, it learns patterns and similarities from the interactions (ratings) between users and items (movies) without explicit supervision. Specifically, the code implements user-user collaborative filtering, which involves finding similarities between users based on their interactions with items. The cosine similarity calculation used in the code is a method to measure similarity between users in an unsupervised manner.

While supervised learning involves learning from labeled data, where the model is trained on input-output pairs, and unsupervised learning involves discovering patterns and structures in unlabeled data, collaborative filtering operates differently by finding similarities in user behavior without needing explicit labels or predefined classes. Therefore, it falls under the category of unsupervised learning.

The project entitled "Movie Recommendation System" has the following modules:

Data Handling Module

The Data Handling Module serves as the backbone for the movie recommendation system, responsible for managing the dataset containing movie information. It begins by loading the dataset, typically stored in a CSV or similar format, into memory. Once loaded, the module performs various preprocessing tasks to ensure the data is in a suitable format for analysis. This includes handling missing values, encoding categorical variables, and selecting relevant features. Additionally, the module splits the dataset into training and testing sets, facilitating model training and evaluation. Overall, the Data Handling Module lays the groundwork for subsequent steps in the recommendation process by providing clean, structured data for analysis.

Collaborative Filtering Module

The Collaborative Filtering Module is the heart of the movie recommendation system, employing collaborative filtering techniques to generate personalized recommendations for users. It begins by constructing a user-item matrix, where rows represent users, columns represent items (movies), and entries correspond to user ratings for movies. Using this matrix, the module calculates similarities between users based on their rating patterns. Cosine similarity is a common metric used for this purpose. With the calculated user-user similarity matrix, the module can make predictions for unrated movies for a given user. These predictions form the basis of movie recommendations, enabling users to discover new movies based on their preferences and similarities with other users.

Flask Web Application Module

The Flask Web Application Module transforms the movie recommendation system into an interactive web application accessible to users through a web browser. Leveraging

the Flask framework, this module defines routes and views to handle different aspects of user interaction. For instance, it defines routes for displaying the main page (series list), showing series details, and handling series search queries. By integrating the movie recommendation system with a web interface, the module enhances user accessibility and usability, allowing users to explore movie recommendations seamlessly through a user-friendly interface.

User Interface (UI) Module

The User Interface (UI) Module is responsible for designing the visual presentation and layout of the web application's user interface. It comprises HTML templates and CSS style sheets that define the structure, appearance, and behavior of the web pages presented to users. Through thoughtful design and layout, the module ensures a visually appealing and intuitive user experience. Elements such as navigation menus, search bars, and recommendation displays are crafted to optimize user engagement and satisfaction. By prioritizing usability and aesthetics, the UI Module enhances the overall appeal and effectiveness of the movie recommendation system.

Static Assets Module

The Static Assets Module houses static resources used in the web application, including images, audio files, and CSS stylesheets. These assets are integral to enhancing the visual presentation and functionality of the user interface. Images may be used for movie posters or decorative purposes, while audio files could accompany interactive elements such as the welcome page. CSS stylesheets define the visual styling and layout of web pages, ensuring consistency and coherence across the application. By centralizing static assets within this module, the system streamlines management and delivery, optimizing performance and user experience.

Recommendation Display Module

The Recommendation Display Module governs the presentation of movie recommendations and related information to users within the web application. It formats and displays recommended series titles, accompanied by pertinent details such as IMDB ratings, Meta scores, and genres. Additionally, the module may incorporate features for suggesting similar series titles based on a user's selection, enriching the browsing experience and encouraging further exploration. Through thoughtful design and presentation, the Recommendation Display Module enhances user engagement and satisfaction, facilitating informed decision-making and discovery of new movies.

These modules work together to create a cohesive movie recommendation system integrated into a Flask-based web application. Each module contributes to different aspects of the project, including data handling, recommendation generation, user interaction, and UI design, ultimately providing users with personalized movie recommendations based on their preferences. The type of machine learning used in the provided code is collaborative filtering. Collaborative filtering is a technique commonly used in recommender systems to make predictions or recommendations about items based on the preferences of a group of users. Within collaborative filtering, the code employs a specific approach known as user-user collaborative filtering. In this approach:

User-Item Matrix: The dataset is structured into a matrix where rows represent users and columns represent items (in this case, movies). The entries in the matrix represent user ratings for the respective items.

Similarity Calculation: Cosine similarity is calculated between users based on their ratings of items. Cosine similarity measures the cosine of the angle between two vectors and is used to determine how similar users are to each other in terms of their preferences for movies.

Prediction Generation: Once user-user similarity is calculated, predictions are made for items (movies) that a user has not rated yet. These predictions are generated based on the ratings of similar users for the same items.

RESULTS AND DISCUSSION:

The provided Flask application implements a movie recommendation system, offering users a platform to explore series titles, view their details, and discover similar series based on content similarity. Upon starting the application, users are greeted with a welcoming page displaying a message and an image, which automatically redirects to the main page after 5 seconds. The main page lists series titles along with their IMDb ratings, meta scores, and genres, providing users with a comprehensive overview of available options. By clicking on a series title, users can access detailed information, including release year, genre, IMDb rating, overview, meta score, director, and stars. Moreover, the application suggests 5 similar series titles based on cosine similarity, enhancing user engagement and facilitating discovery. Additionally, users can utilize the search functionality to find specific series titles, which yields detailed information and relevant suggestions. Under the hood, the application employs Pandas for data manipulation, Scikit-learn for cosine similarity calculation, and Flask for web framework implementation. The combination of user-friendly interface design, informative content presentation, and

recommendation functionality makes this application a valuable tool for movie enthusiasts seeking personalized recommendations and detailed insights into series titles.

CONCLUSION:

The movie Recommendation System project aims to provide users with personalized and relevant movie recommendations, enhancing their movie-watching experience and facilitating the discovery of new and interesting movies. By leveraging collaborative filtering techniques and integrating them into a user-friendly web application, the project strives to deliver a seamless and engaging recommendation experience for users.

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A STUDY ON IMPACT OF QUALITY MANAGEMENT SYSTEM ON EMPLOYEE EMPOWERMENT

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ABSTRACT

The main purpose of the study is to explore the impact of Quality Management System (QMS) on employee empowerment based on the concept of change management. The role of Implementing a Quality Management System (QMS) plays a crucial role in organizations. It helps to ensure consistent product or service quality, enhances customer satisfaction, and promotes continuous improvement. By establishing processes, setting standards, and monitoring performance, organizations can achieve operational excellence and meet customer expectations. In this study, statistical tools such as ANOVA and t-test has been used to examine the results and determine any significant differences or relationships between variables with validates research questionnaire. The proposed study on quality management systems is to ensure that organizations consistently deliver products or services that meet customer requirements and expectations. It helps to improve efficiency, reduce errors, and enhance customer satisfaction. The results of this study confirm that there are some positive effects on quality management system establishing training and explanation courses & meetings. By setting standards, establishing processes, and monitoring performance, Ramaussys Technologies can achieve operational excellence and stay ahead in the competitive market.

KEY WORDS:

- ✓ Quality Management System
- ✓ Employee Engagement
- ✓ Job satisfaction

INTRODUCTION

A quality management system (QMS) is a collection of business processes and procedures which aims to ensure that the quality of products or services meets - or exceeds - customer expectations. Such systems are typically repeatable and measurable, and rely on continuous improvement.

The purpose of implementing a QMS is to ensure consistent quality of products or services, especially as the organization grows and must verify that everyone is consistently meeting standards while manufacturing products or providing services. Having a QMS is key for most companies in the life sciences sector, but even companies in other manufacturing and service lines of business can benefit from having a QMS in place. Building an effective QMS seems like a lot of tedious paperwork and documentation, which can be time consuming and expensive, but, when implemented effectively, a QMS can result in cost savings throughout the business.

THE CONCEPT OF QUALITY MANAGEMENT SYSTEM:

- **Consistency:** A quality management system ensures that product or services consistently meet customer requirement and expectations.
- **Standards and processes:** It involves implementing standardized procedures and processes to maintain quality throughout the organization.
- **Continuous improvement:** A QMS encourage continuous improvement by identifying areas for enhancement and implementing corrective actions.
- **Customer focus:** The primary goal of a QMS is to meet customer needs and enhance customer satisfaction.
- **Error reduction:** It helps in identifying and reducing errors, defects, and waste in the production or service delivery process.

SCOPE OF THE STUDY:

In quality management systems encompasses various aspects related to ensuring and improving the quality of products or services. It can include examine the implementation and effectiveness of quality management methodologies, such as Total Quality Management (TQM) or Lean Six Sigma, within different industries and organisations. The study may also explore the role of leadership, employee involvement, and organizational culture in successfully implementing quality management system. Additionally, researchers may investigate the impact of quality management on customer satisfaction, operational efficiency, and overall business performance. The scope can also extend to examining the use of technology and data analytics in quality management systems. Ultimately, the study aims to provide insights and recommendations for organisations to enhance their quality management practices and achieve sustained success.

OBJECTIVES:**Primary Objective:**

The primary objective of the research is to examine the impact of quality management system on employee empowerment at Ramaussys Technologies Pvt Ltd.

Secondary Objective:

- To analyse employee engagement in productivity and performance.
- To know the various quality improvement techniques used in the organisation.
- To provide valuable insights to employee through QMS.
- To measure employee satisfaction and engagement levels within the organisation.
- To know the impact of quality management system in the organisation growth.

REVIEW OF LITERATURE:

Ishikawa (1989): “quality control consists of developing, designing, producing, marketing and servicing products and services with optimum cost -effectiveness and usefulness, which customers get satisfaction. To achieve these aims, all the separate parts of a company must work together”

Hyczyniski, (1993) Since the 1980s, quality management QM has become one of the most commonly used management acronyms. As a change management tool, QM has been well-accepted by managers as it is seen as providing a “unified set of principles which can guide them through numerous choices it might even makes choosing unnecessary”

Mohamed Elashri (2008) “quality is defined as the level to which a collection of natural attributes satisfies the requirements”

CONSTRUCTION OF TOOLS:

The researcher had a discussion with a group of students. Based on the discussion the researcher constructed a questionnaire. Then it was circulated to respondents, 50 samples were distributed among respondents.

SAMPLING DESIGN:

The data collected are original in nature. The sampling technique used in this study was random sampling.

TABLE 1.1
TABLE SHOWING THE AWARENESS OF THE QUALITY MANAGEMENT SYSTEM IN THE ORGANISATION

S.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	YES	50	100%
	TOTAL	50	100%

INFERENCE:

From the above chart, it can be inferred that 100% of the respondent says yes, that all of them make awareness of the quality management system.

TABLE 1.2
TABLE SHOWING THE TYPE OF QUALITY MANAGEMENT SYSTEM PRACTICED.

S.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	Customer satisfaction	18	36%
2	Continuous improvement	13	26%
3	Meeting regulatory requirements	14	28%
4	None of the above	5	10%
	Total	50	100%

INFERENCE:

From the above chart, it can be inferred that 36% of the respondents choose customer satisfaction and the 28% of the respondent choose meeting regulatory requirements and 26% of the respondent choose continuous improvement, 10% of the respondent choose none of the above.

TABLE 1.3
TABLE SHOWING THE CHALLENGES IN IMPLEMENTING QUALITY MANAGEMENT SYSTEM

S.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	Lack of training	12	24%
2	Lack of resources	10	20%
3	Emphasis on short term objectives	14	28%
4	Too much of documentation	14	28%
	Total	50	100%

INFERENCE:

From the above chart, it can be inferred that 28% of the respondent choose emphasis on short term objectives and too much of documentation, and the 24% of the respondent choose lack of training, 20% of the respondent choose lack of resource.

TABLE 1.4
TABLE SHOWING THE BENEFITS OF EMPLOYEE EMPOERMENT IN RELATION TO QMS

S.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	Improved employee satisfaction	6	12%
2	Increased productivity	2	4%
3	Increased quality of work	5	10%
4	All of the above	37	74%
	Total	50	100%

INFERENCE:

In the above chart, it can be inferred that 74% of the respondent were chosen all the above, and the 12% of the respondent were chosen improved employee satisfaction, and the 10% of the respondent were chosen increased quality of work, 4% of the respondent were chosen increased productivity.

TABLE 1.5

TABLE SHOWING THE PERSONALLY EXPERIENCED THE POSITIVE EFFECTS OF EMPLOYEE.

S.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	Yes	44	88%
2	No	6	12%
	TOTAL	50	100%

INFERENCE:

From the above chart, it can be inferred that 88% of the respondents agreed yes on personally experienced, and the 12% of the respondent were choose no.

FINDINGS OF THE STUDY:

The study has revealed the following findings.

- ❖ The study reveals that 100% of the respondent say yes that they aware of the importance of quality management system in their organisation.
- ❖ The analysis reveals 68% of the respondents said that improvement, enhancement and standardizing of the quality is the purpose of implementing a QMS.
- ❖ From the study it is found that 56% of the respondent state that participating in training helps to follow standardizing procedures on QMS.
- ❖ It is found that 28% of the respondents felt that emphasis on short term objective and too much of documentation of the challenges faced in organisation.
- ❖ It is understood from the study 46% of the respondents' pointed out the results of audits in evaluated implementing of QMS.
- ❖ The study reveals that 56% of the respondents said there are less opportunities for growth and development in the organisation.
- ❖ From the study it is found 56% of the respondents' state that involving them in decision- making process as encouragement to take ownership.
- ❖ It is found that 58% of the respondents felt that a sense of accountability among employees by setting clear performance expectation and measures.

- ❖ The majority 50% of the respondents very often apply plan-do-check-act cycle for problem solving.
- ❖ The study reveals that 32% of the respondents agree that biggest benefit of employee empowerment is increasing in job satisfaction.
- ❖ It is found that 56% of the respondents have positive impact on job satisfaction of employee.
- ❖ From the study it is found that 74% of the respondent state that benefit of employee in relation to QMS was show by improved satisfaction, increased productivity and quality of work.
- ❖ The majority 68% of the respondent's state that they enhance in providing clear goal, fostering ownership and offering opportunities for skill development.
- ❖ The study reveals that 42% of the respondents agree the standardizing processes is the most beneficial for employee empower.
- ❖ It is found that 36% of the respondent's state that employee contribution to organization improves customer satisfaction.
- ❖ The majority 88% of the respondents have personally experienced the positive effects of QMS.

SUGGESTIONS:

- ❖ The Organization shall make few updates in QMS,so that it instils positive work environment and empower their employees to reach their full potential.
- ❖ Employees can be given more training as they feel that training enhances productivity and performance.
- ❖ Communication of information must be clear with the employees for better performance.
- ❖ Opportunities for career growth and development can be made more effective for those who feel a gap between their career's development and that of their co-workers.
- ❖ They feel butter all levels of employee involve in implementation QMS process.
- ❖ Processes should be Standardize to ensure consistency and facilitate continuous improvement.
- ❖ Management can conduct some activity to relieve from the work pressure.
- ❖ The employees requires when the management praise the work done by the employees which creates a involvement and dedication in the minds of the employees to perform even more better.

CONCLUSION:

Implementing a Quality Management System (QMS) is essential for organizations striving for excellence in today's competitive business environment. Through this comprehensive framework, organizations can systematically manage and improve the quality of their products, services, and processes, ultimately leading to enhanced customer satisfaction, increased operational efficiency, and sustainable business success. By implementing standardized processes, rigorous quality control, and continuous improvement initiatives, organizations can consistently deliver high-quality products that meet or exceed customer expectations. A focus on quality ensures that products and services consistently meet customer requirements and resulting in increased customer satisfaction.

A culture of continuous improvement is fostered through the QMS, encouraging innovation, problem-solving, and learning from both successes and failures. Organizations that successfully implement a QMS differentiate themselves from competitors by demonstrating a commitment to quality thereby gaining a competitive edge in the marketplace. the adoption of a QMS is not just a regulatory requirement or a checkbox exercise but a strategic decision that can significantly impact organizational performance and success. By embracing the principles of quality management, organizations can position themselves for long-term growth and leadership. It is concluded that all the employees of Ramaussys technologies Pvt Ltd. Are highly satisfied with Quality management system benefits provided to them.

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ANALYSIS OF EMPLOYEES'S PERCEPTION OF WORKPLACE SUPPORT AND LEVEL OF MOTIVATION AT SIBAFLORE NATURAL DECORATIONS PRIVATE LIMITED

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Abstract:

In today's dynamic and competitive business landscape, organizations recognize that their most valuable asset is their workforce. The study explores the dimensions of workplace support, including managerial support, coworker support, and organizational support, and assesses their influence on employee motivation. The aim is to provide a comprehensive understanding of how perceived support from the workplace influences employees' motivation levels. Furthermore, the study identifies key areas for improvement within organizational structures to enhance support mechanisms and subsequently boost employee motivation. Utilizing a mixed-methods approach, quantitative questionnaires and qualitative observations were conducted to gather data. Findings reveal a significant positive correlation between perceived workplace support and motivation levels, suggesting that a supportive work environment fosters higher employee motivation. The implications of these findings for organizations aiming to enhance employee motivation and promote overall workplace satisfaction also these findings extend to HR practitioners and organizational leaders, offering insights into designing strategies that foster a supportive work environment conducive to maximizing employee motivation and overall productivity.

Keywords: Employee perception, Workplace support, Motivation, Job satisfaction, Work environment.

Introduction:

Employee motivation, the drive to perform optimally and contribute effectively to organizational goals, is pivotal for sustained success. Understanding the intricate interplay between workplace support and employee motivation is essential for organizational leaders striving to cultivate a thriving workforce and achieve strategic objectives. By explaining the complex relationship between workplace support and employee motivation, organizations

will be better equipped to design policies, practices, and interventions that foster a culture of support, empowerment, and motivation.

Employee perception is a pivotal aspect of organizational dynamics, encapsulating how individuals interpret and make sense of their work environment. This topic delves into the subjective experiences, attitudes, and beliefs of employees, shedding light on how various factors such as organizational culture, leadership, and job satisfaction influence their perceptions. Understanding employee perception is crucial for businesses aiming to cultivate a positive workplace environment and enhance overall productivity.

Perception is a complex process and differs from person to person. People's behavior is influenced by their perception of reality, rather than the actual reality. Perception can be understood as the process through which information or stimulus is received from the environment, then selected, organized, and interpreted to assign some meaning to it.

Workplace support has been measured along eight dimensions. These were supervisor's support, reward policies, job security, working environment, availability of required resources, career growth opportunities, support in personal issues, and flexible working hours.

Employee Motivation means the drive or inspiration that an individual has to perform at work. It's what makes a person want to get up in the morning and be excited to go to work. When employees are motivated, they're more likely to be productive, creative, and engaged in their jobs.

Statement of the problem:

This project aims to analyze employees' perception of workplace support and its correlation with their level of motivation within the organization. The primary objective is to investigate the various factors that contribute to employees' perception of support in the workplace, including managerial practices, organizational culture, and the availability of resources. Additionally, the study seeks to examine how employees' perceived level of support influences their motivation levels, as reflected in their job satisfaction, productivity, and commitment to the organization.

Objectives of the study:

- To explore the factors of workplace support and employees' motivation.

- To focus the employee's perception towards overall satisfaction on their job.
- To measure the impact of employee perception on workplace support and motivation.

Need of the study:

This study is essential to identify potential gaps in support systems and to implement strategies that foster a positive work environment. Moreover, exploring the relationship between perceived support and motivation levels can inform strategies to enhance employee engagement, satisfaction, and productivity.

Scope of the study:

The scope of this study encompasses an in-depth analysis of employees' perceptions of workplace support and its correlation with their level of motivation. It aims to investigate various dimensions of workplace support, including managerial support, coworker support, and organizational support, and how these factors influence employees' motivation levels. By examining employees' perceptions through questionnaires and observation, the study intends to identify patterns, trends, and factors that contribute to or hinder motivation within the workplace environment. Additionally, the research may explore how demographic variables such as age, gender, job role, and tenure impact employees' perceptions and motivation levels. The proposed study aims to investigate the correlation between employees' perception of workplace support and their level of motivation within an organizational context. The study will also explore potential demographic and organizational factors that may influence these perceptions and motivations.

Company profile:

Sibaflor Natural Decorations Private Limited is an export-oriented unit with easy access to world-class raw materials. Their company is popular for its design, quality, and product concepts in home decoration. 90% of the products manufactured are in ready-to-retail packaging and they cater to customers all over the world. Sibaflor meets all necessary quality, environmental, health & safety, supply chain security, and legal requirements. Experienced workers 500 and 80+ staff to take care of day-to-day operations.

Sibaflor is committed to achieving a self-reviewing organization in perpetuity by adopting QMS as a way of life. They believe in the importance of the process. Products will

be evaluated both by their results and the process adopted. Their focus will be on 'innovating products for the circular economy. They believe in integrating safety, health, and environmental practices into business activities. They strive to build long-term relationships based on trust and interdependence between, customers, employees, and suppliers.

Manufacturing and supply of natural decorations and aligned products are Rectangle Flower Arrangements, Bowl Potpourri, Acetate Box Potpourri, Round Flower arrangements, Broad Bouquets, Wreath Regular Flower, Lara Stick Bunch, SIBAFLOP Potpourri and Plaster of Paris.

Review of Literature:

Charles g. Andrews, b. A., m. S. found that there are no statistically significant differences in job satisfaction between management and non-management employees, as measured by the job satisfaction subject. The results of this study show that the group means of priority for job satisfaction-related items do not differ significantly depending on management status.

However, none of the differences were statistically significant.

Charles R. McConnell discovered that when there is a mismatch between what employees are told or encouraged to believe will happen and what they see directly, the result is usually a negative perception. A higher concentration of negative impressions reduces management's trust in the employee-manager relationship, making it more difficult to attract employees' cooperation and commitment. Although the "door is always open," senior management can make things more difficult, and first-line supervisors have the majority of the duty of lowering employees' negative views.

Md. Shafiqul Azam, Pro-Tech Search, Inc. Illinois State University found that supervisors see and evaluate the work attitudes of information employees in different ways than information employees view and evaluate their work attitudes. Employees who lack information perceive their workplace attitudes differently from their bosses. Employees with and without information do not perceive their work attitudes in the same manner. Employees with information were more likely to be ambitious and dependable, whereas those without information were more likely to be self-controlling and collaborative.

Carroll M. Graham and Fredrick MuiyiaNafukhodiscovered how employees thought about the role culture plays in organizational learning readiness. The study also examines the

amount of time workers have worked, the shifts they have worked, and how they see the significance of culture in promoting organizational learning readiness. The relationship between lifetime, work shift, and perception of the significance of culture in facilitating organizational learning was investigated using ANOVA.

Barbara B. Brown found that relation-oriented leadership behaviors better represented the diversity in affective commitment than normative commitment. The task-oriented leadership behaviors explained the same, but smaller, variance in the two types of organizational commitment. There was no discernible difference in ongoing commitment between task- and relationship-oriented leadership practices. Though not statistically significant, affective and normative commitments were positively connected with relationship-oriented leadership actions.

Research Methodology:

The research was made by the survey by the convenience of the workers. The sampling technique used was convenience sampling. By adopting a random sampling method, a sample of 50 respondents was selected from Sibafloor Natural Decorations Private Limited. And the questionnaire was distributed to get the primary data from them.

Data Collection:

To accomplish the objective of the study both primary data and secondary data were utilized. Primary data refers to the collection of first-hand data. The information was collected from the respondents by A structured questionnaire, Observation, Interview and direct conversation with the measurement. Secondary data refers to the past primary data collected data was collected through Textbooks, Records of industry, Journals from the library, Academic reports, and Webster.

Tools for analysis:

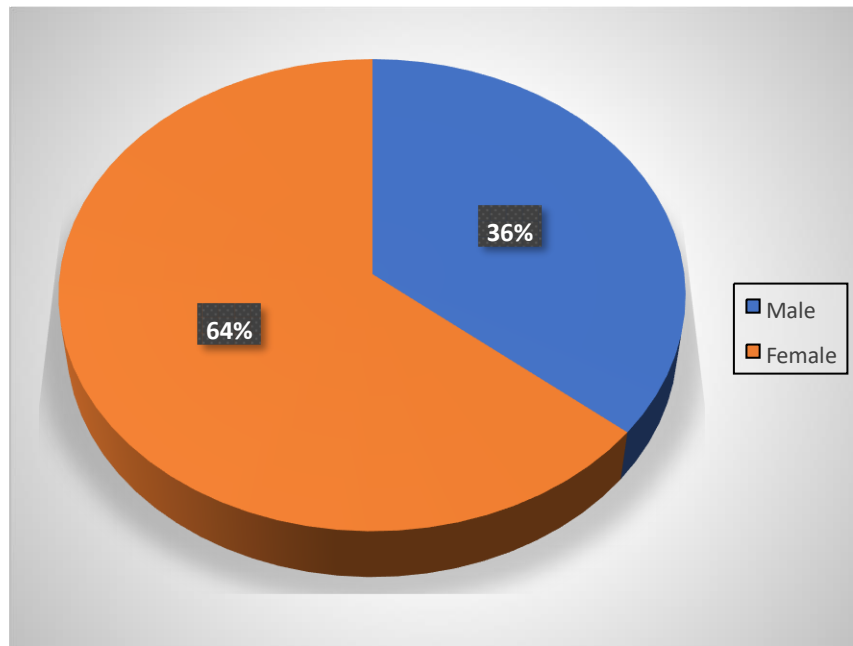
After the data have been collected it has to be analyzed the data obtained from the questionnaire is consolidated. Tabulation is a part of technical procedure where classified data are put in the form of tables two tables obtained should be analyzed with statistical techniques and tools so that interpretation would be precise. After the project's completion, the results and suitable suggestions are given the statistical tools used for analyzing the data collected

are, Simple percentage analysis, Bar graph, Pie chart, Scatter diagram, Funnel Diagram, t-test, and

ANOVA.

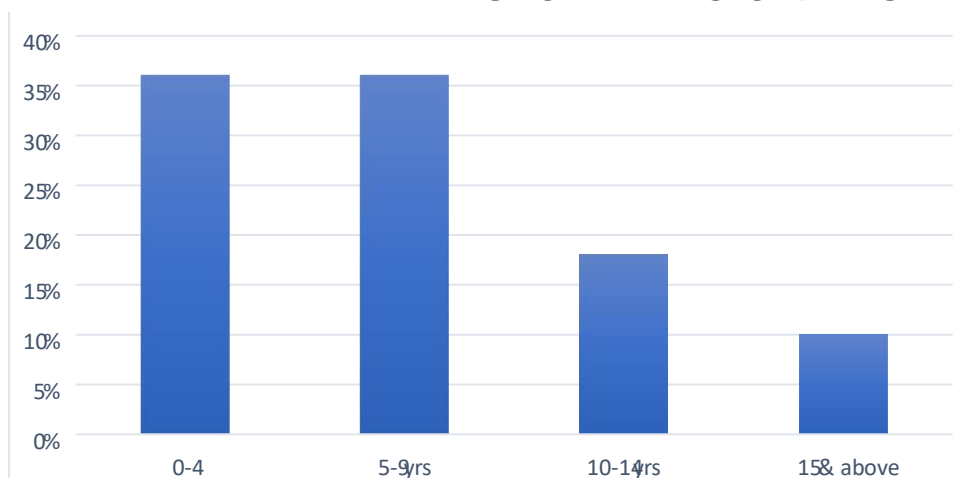
Data Analysis and Interpretation:

GENDER CLASSIFICATION OF THE RESPONDENTS



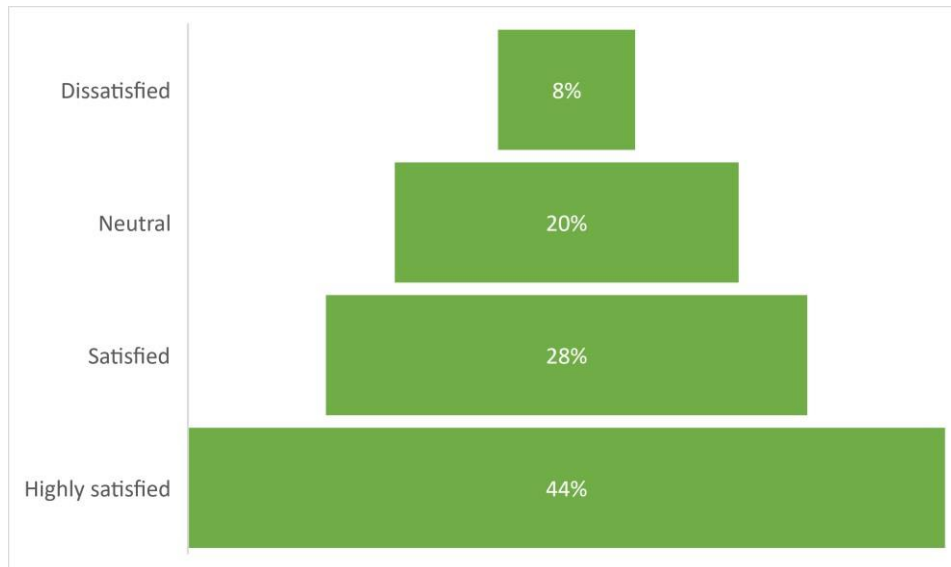
INFERENCE: The data from the demographic study indicates a higher proportion of females than males in the organization. Specifically, 64% of the population identified as female, while only 36% identified as male.

EXPERIENCE OF THE RESPONDENTS



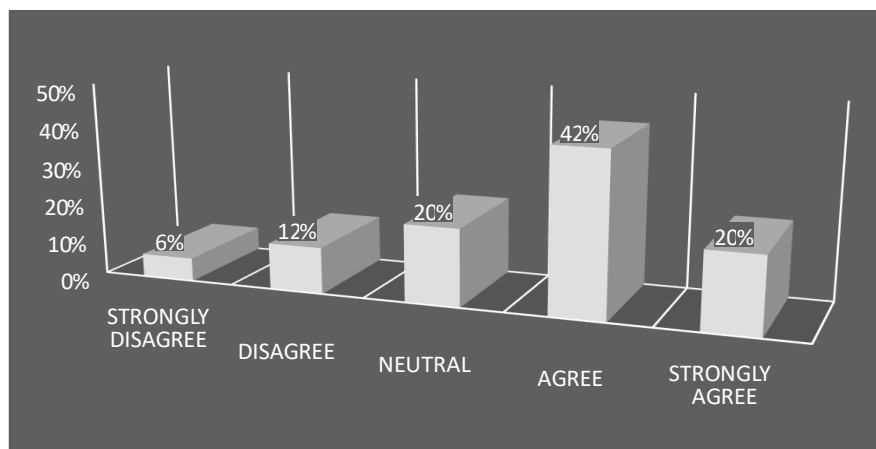
INFERENCE: There is an even distribution of respondents across the different experience brackets, with a slightly higher concentration in the 0-9-year range. This suggests that the surveyed population consists of individuals at various stages of their careers, with a significant portion having relatively less experience 0-9 years (i.e. 72%) compared to those with more extensive experience 10 years and above (i.e. 28%).

JOB SATISFACTION OF THE EMPLOYEES IN THEIR WORK



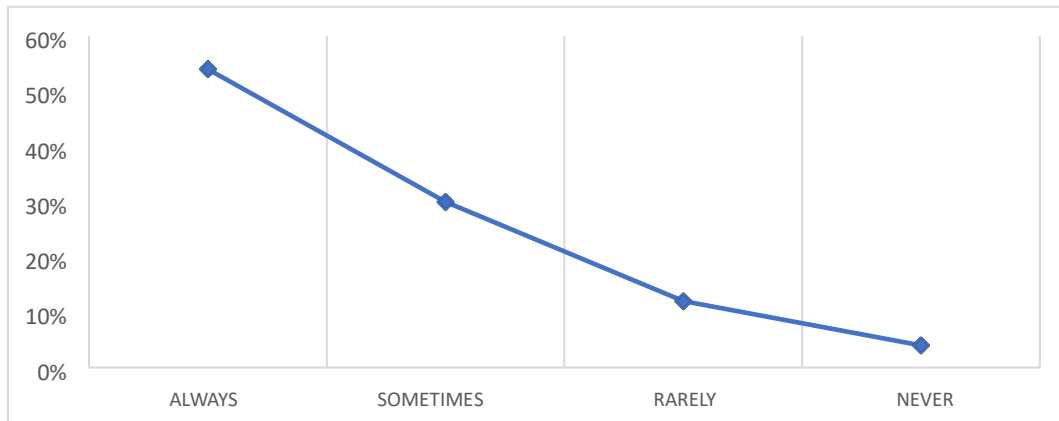
INFERENCE: A significant portion of employees are highly satisfied with their work (44%), followed by those who are satisfied (28%) and neutral (20%). Dissatisfaction is relatively low at 8%

APPRECIATION LEVEL OF THEIR SUPERVISORS



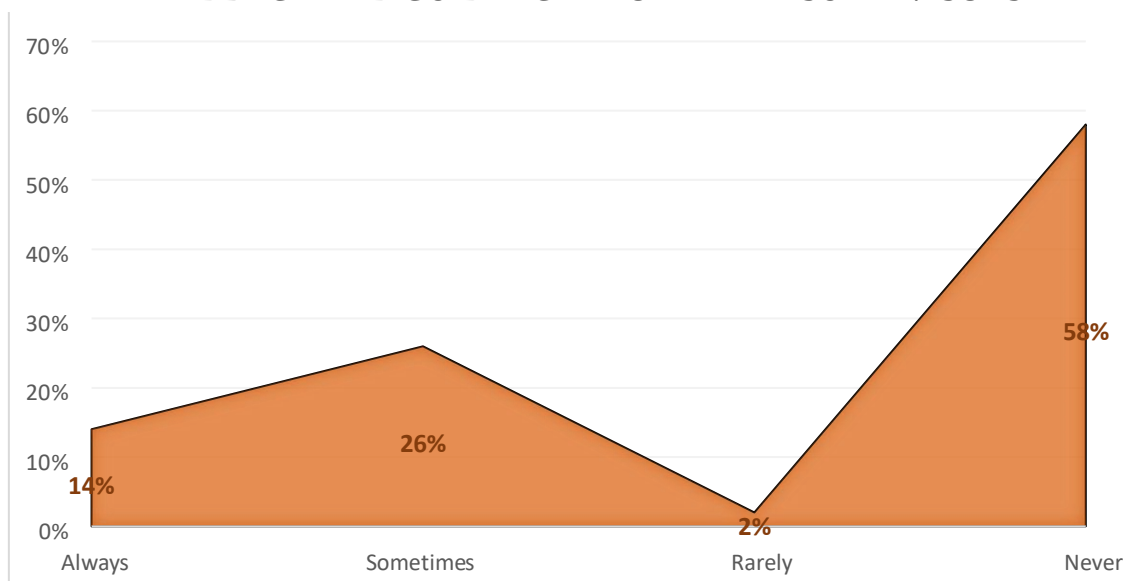
INFERENCE: Based on the provided data, it can be inferred that the majority of respondents (62%) either agree or strongly agree with their supervisors, while a smaller proportion (18%) either disagree or strongly disagree. A significant portion (20%) remain neutral.

FEEDBACK WHICH IS GIVEN BY THE SUPERVISORS



INFERENCE: The data indicates that a majority of respondents, 54%, receive feedback from their supervisors "always." Additionally, a significant portion, 30%, report receiving feedback "sometimes," suggesting that a majority of respondents generally receive feedback from their supervisors regularly. However, it's worth noting that 16% of respondents either receive feedback "rarely" or "never."

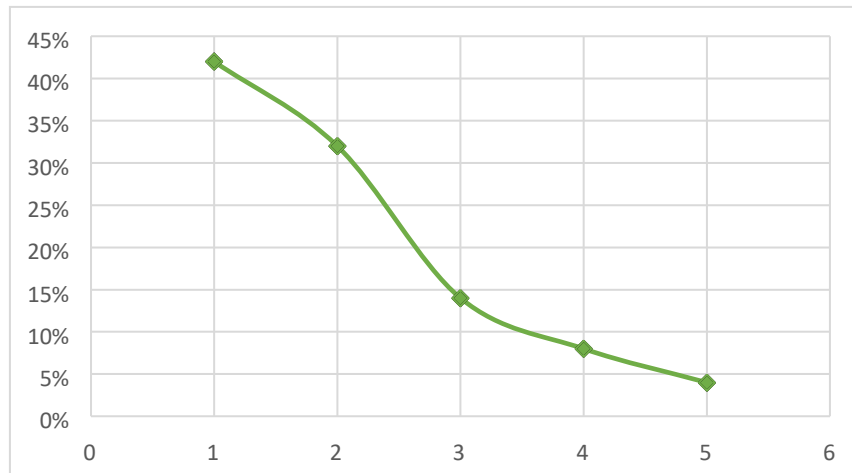
FEEDBACK AND GUIDANCE FROM THEIR SUPERVISORS



INFERENCE: Based on the data provided, it's concerning that the majority of respondents, 58%, report never receiving feedback and guidance from their supervisors. Additionally, 26%

report receiving feedback sometimes, while only 14% receive it always. This suggests a significant gap in communication and support between supervisors and employees in terms of providing feedback and guidance.

MENTORING OR COACHING PROGRAMS OFFERED BY THE ORGANIZATION



INFERENCE: While a significant portion (12%) either agree or strongly agree with the existence of such programs, a larger proportion (74%) either disagree or strongly disagree. Additionally, a notable portion (14%) remain neutral. Overall, the inference suggests that there may be room for improvement or clarification regarding the availability or effectiveness of mentoring or coaching programs within the organization.

ANOVA- EXPERIENCE AND THE AGREED STATEMENT OF EMPLOYEES

H0: There is no significant difference between experience and agreed statement

H1: There is a significant difference between experience and opportunities for career growth and development.

H2: There is a significant difference between experience and improve the employee working schedule.

H3: There is a significant difference between experience and performance appraisal activities that are helpful for employees.

STATEMENTS	EXPERIENCE	MEAN	SD	F VALUE	P VALUE
Opportunities for career growth and development	0-4	2.7222	0.66911	32.210	0.001
	5-9	1.5556	0.51131		
	10-14	1.0000	0.00000		
	15 & above	1.0000	0.00000		
	Total	1.8200	0.87342		
Review and improve the employee working schedule	0-4	4.8333	0.38348	135.712	0.001
	5-9	3.8889	0.32338		
	10-14	3.0000	0.00000		
	15 & above	1.8000	0.44721		
	Total	3.8600	1.01035		
Performance appraisal activities are helpful for employees	0-4	5.0000	0.00000	59.183	0.001
	5-9	4.5000	0.51450		
	10-14	3.4444	0.52705		
	15 & above	2.6000	0.54772		
	Total	4.3000	0.88641		

Note: p-value < 0.05 is significant at the 0.05 level (2-tailed)

p-value > 0.05 is not significant at the 0.05 level (2-tailed)

INTERPRETATION:

The tabulated value is 0.001 for the significant difference between Experience and Opportunities for Career Growth and development (H1), Experience and improve the employee working schedule (H2) and Experience and Performance appraisal activities are

helpful for employees (H3) which is less than 0.05. Therefore, there is a significant difference between experience and all agreed statements.

Hence, the null hypothesis is rejected

INDEPENDENT SAMPLE t TEST – GENDER AND SATISFACTION LEVEL OF THE EMPLOYEES

H0: There is no significant difference between gender and satisfaction level of the employees

H1: There is a significant difference between gender and overall work experience of the employees

H2: There is a significant difference between gender and compensation and benefits for the employees

H3: There is a significant difference between gender and support from the HR department.

PARTICULARS	GENDER	MEAN	SD	t value	P VALUE
Overall work experience	Male	4.7778	0.42779	6.407	0.001
	Female	3.4688	0.80259		
Compensation and benefits	Male	4.0556	0.72536	7.226	0.001
	Female	2.6875	0.59229		
Support from the HR department	Male	4.8333	0.38348	7.594	0.001
	Female	3.6250	0.60907		

Note: p-value < 0.05 is significant at the 0.05 level (2-tailed)

p-value > 0.05 is not significant at the 0.05 level (2-tailed)

INTERPRETATION:

The tabulated value is 0.001 for the significant difference between Gender and Overall work experience of the employees (H1), Gender and Compensation and benefits for the employees (H2), and Gender and Support from the HR department (H3) which is less than 0.05. Therefore, there is a significant difference between gender and the satisfaction level of the employees.

Hence, the null hypothesis is rejected

MEAN RANK CALCULATION FOR THE OVERALL ORGANIZATION'S CULTURE

PARTICULARS	MEAN	SD	MEAN RANK
Work environment	2.7200	1.03095	4
Work-life balance	3.7800	0.84007	3
The overall quality of management and supervision	4.0800	0.77828	2
Medical benefits	4.2400	0.91607	1

INTERPRETATION:

Based on the mean rank calculation, medical benefits are tied for the highest rank, indicating they are the most preferred options among the respondents.

Findings:

The study has revealed the following findings:

- It is found that 44% of employees are highly satisfied with their work.
- It is understood from the study that the majority 42% of respondents agreed with the appreciation level of their supervisors in the organization.
- The majority 54% of respondents receive feedback from their supervisors always.
- It was found that the majority 58% of respondents never received feedback and guidance from their supervisors.
- The analysis reveals that a majority 42% of respondents strongly disagree about the mentoring or coaching programs offered by the organization.

Suggestions:

- Management must foster a supportive environment where employees feel heard and valued is essential in boosting overall job satisfaction.

- Management must prioritize regular and constructive feedback loops to support employee growth and development.
- Regular check-ins and feedback sessions can also provide a platform for employees to express concerns and suggestions for improving team dynamics.
- Management must urgently address this gap to ensure employees receive the necessary direction and mentorship to thrive in their roles.
- Implementing structured mentorship programs or coaching sessions can also help bridge the gap by pairing employees with more experienced mentors who can provide guidance and support.

Conclusion:

In conclusion, the analysis of employees' perception of workplace support and level of motivation at Sibafloor Natural Decorations Private Limited has highlighted the critical importance of fostering a supportive and motivating work environment. Through this study, it is evident that addressing concerns such as the lack of supervisor guidance, dissatisfaction with mentoring and coaching programs, and challenges related to work-life balance and workload management. The findings emphasize the importance of implementing strategies to enhance workplace support, such as promoting open communication and recognizing employee contributions. By prioritizing initiatives aimed at enhancing workplace support and motivation, Sibafloor Natural Decorations can not only improve employee morale and retention but also foster a culture of continuous growth and success within the organization.

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- https://scholar.google.co.in/scholar?q=employees+organizational+commitment+and+their+perception+of+supervisors+relations+oriented+and+task+oriented+leadership+behaviors&hl=en&as_sdt=0&as_vis=1&oi=scholar

A STUDY ON GENDER EQUALITY AT WORK PLACE IN RAMAUSSYS TECHNOLOGY PRIVATE LIMITED KOVILPATTI

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ABSTRACT:

Gender equality is a fundamental principle of human rights and a cornerstone of sustainable development. It is the concept of providing equal rights, opportunities, and treatment to all individuals regardless of gender. Achieving gender equality involves addressing the systemic discrimination and biases that have historically disadvantaged women and marginalized genders. This abstract explores the multifaceted dimensions of gender equality, including access to education, economic empowerment, political participation, healthcare, and representation in decision-making processes. Despite significant progress in recent decades, gender disparities persist globally, with women and girls disproportionately affected by poverty, violence, and discrimination. Efforts to advance gender equality require comprehensive policies, legislation, and social norms changes that challenge gender stereotypes and promote inclusivity and diversity. By fostering gender equality, societies can unlock the full potential of all individuals, contribute to economic growth, and build more equitable and just communities.

KEYWORDS: Gender equality, Workplace, Equality

INTRODUCTION:

Gender equality is a fundamental human right that promotes the equal participation and representation of all genders in all aspects of society. It encompasses the belief that individuals should not be discriminated against or treated differently because of their gender identity or expression. This includes challenging societal norms and stereotypes that perpetuate inequality and advocating for policies and practices that ensure equal opportunities and treatment for everyone, regardless of gender. Achieving gender equality not only benefits individuals but also contributes to the overall social, economic, and political development of communities and nations.

PROMOTING GENDER EQUALITY IN THE WORKPLACE:

Achieving equal pay for equal value:

- Ensuring commitment and leadership from the top adoption of policies and practices
- Social dialogue and collective bargaining helps to acquire information, develop partnership solutions to create inclusive employment systems and close gender wage gap

- Pay equity policy pay equity committee, sex-disaggregated pay data collection, job evaluation, recruitment and selection policies, and pay adjustments
- Evaluation of gender pay gap and gender neutral job assessment identification of skills, qualifications, effort, responsibility and working conditions of jobs and determination of wage gaps
- Pay transparency and reporting helps to assess gender discrimination and rectify pay gaps; negotiate fair remuneration.

Preventing and ending gender-based violence at work:

- Leadership and zero tolerance approach ensures serious treatment
- Workplace policy on violence and harassment definition, rights and responsibilities, complaints and investigative procedures, right to privacy.
- Inclusion of violence and harassment in the management of OSH assessment of policies, hazards and risks, enforcement mechanisms and the prevalence and nature of complaints
- Awareness-raising and training activities tailored to specific needs and relevant to workplace; tackle particular harmful practices and improve workplace culture
- Mitigating impact of domestic violence in the world of work measures to support the victims and incorporation of domestic violence into workplace risk assessments and policies
- Addressing unequal gender-based power relations.

SCOPE OF THE STUDY:

The scope of a study on gender equality can include examining various aspects, such as equal representation in decision-making, access to resources, and opportunities for both men and women. It can also explore the impact of gender equality on social, economic, and political systems. The goal is to understand the barriers, challenges, and benefits of achieving balanced participation and creating a more inclusive society. When studying gender equality, the scope can involve analyzing factors like equal opportunities in education, employment, and leadership positions. It can also explore the impact of gender stereotypes, societal norms, and policies on achieving gender equality. The study may examine the importance of promoting women's empowerment and the benefits of creating a more inclusive and diverse society. By considering a wide range of factors, we can gain a comprehensive understanding of gender equality and work towards creating positive change.

OBJECTIVES OF THE STUDY:

Primary objective:

The primary objective of the research is to examine the gender equality at workplace in Ramaussys Technologies Pvt Ltd.

Secondary Objective:

- To know a balanced participation of women and men in decision making
- To ensure the equal pay and benefits for comparable roles with similar responsibilities
- To access the equality of women to justice
- To ascertain gender mainstreaming in all policies and measures

REVIEW OF LITERATURE:

Paul Blyton & Jean Jenkins (2010) examine the fate of redundant workers and their community in the industrial region of South Wales, U.K., where redundancy has been a ‘normal rather than exceptional feature’ of life since the middle of the last century. It analyses the experiences of workers made redundant by the international clothing company Burberry, as it closed its manufacturing plant in the Rhondda Valleys and moved its production to China. The chapter begins by considering redundancy in the context of contemporary capitalism. It then briefly examines the particular experience of the South Wales valleys, followed by an evaluation of the impact of job loss on the lives of the individual employees, their families and their community

Kat Banyard (2011) argues passionately and articulately that feminism continues to be one of the most urgent and relevant social justice campaigns today. She looks at the facts. Forty years after the Equal Pay Act, women are paid on average 22.6% less per hour than men, and 30,000 of them are sacked every year simply for being pregnant. Women make up only 12% of FTSE 100 directors, and remain starkly in the minority in parliament and the legal profession. In the workplace, they continue to be victims of sexual harassment; at home, they are likely to be victims of violence.

CONSTRUCTION OF QUESTIONNAIRE:

The researcher constructed a questionnaire. Then it was circulated to respondents, to collect primary data from them.

SAMPLING DESIGN:

By adopting random sampling method, 50 respondents was selected from Ramaussys Technologies Pvt Ltd and the questionnaire was distributed to get the primary data from them.

DATA ANALYSIS AND INTERPRETATION:

Data analysis and interpretation are fundamental processes in any project or research endeavor aimed at extracting meaningful insights from raw data. Data analysis involves examining, cleaning, and organizing data to uncover patterns, trends, and relationships. It encompasses various techniques such as statistical analysis, machine learning algorithms, and visualization methods to explore, summarize, and derive actionable conclusions from data.

TABLE 1

ABLE SHOWING THE AGE OF THE RESPONDENTS

S.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	20-30 Years	24	48%
2	30-40Years	18	36%
3	40-50Years	6	12%
4	Above 50Years	2	4%
	Total	50	100%

INFERENCE:

From the above chart, it reveals that 48% of the respondent were 20-30 years, and the 36% of the respondent were 30-40 years, and the 12% of the respondent were 40-50 years, 4% of the respondent were above 50 years.

TABLE 2

GENDER COMPOSITION OF THE TOP LEADERSHIP TEAM

S.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	Mostly men	2	4%
2	Mostly women	4	8%
3	Balance with equal representation of men and women	36	72%

4	Not sure	8	16%
	Total	50	100%

INFERENCE:

The overwhelming majority of respondents (72%) perceive the gender composition of the top leadership team as balanced, with equal representation of men and women. A smaller percentage (16%) are unsure, while only a very small fraction indicated that the top leadership team is mostly men (4%) or mostly women (8%).

TABLE 3
EQUAL PAY REPRESENTATION

S.NO	PARTICULAR	NO.OF RESPONDENTS	PERCENTAGE
1	Neutral	16	32%
2	Agree	21	42%
3	Strongly agree	13	26%
	Total	50	100%

ASSOCIATION BETWEEN THE GENDER BALANCE IN DECISION MAKING AND THE EQUAL PAY REPRESENTATION

HO: There is no significant association between the gender balance in decision making and the equal pay representation.

H1: There is significant association between the gender balance in decision making and the equal pay representation.

THE GENDER BALANCE IN DECISION MAKING * TABLE SHOWING THE EQUAL PAY REPRESENTATION OF THE RESPONDENT Crosstabulation					
Count					
		THE EQUAL PAY REPRESENTATION CLASSIFICATION OF THE RESPONDENT			Total
		Neutral	Agree	Strongly agree	
TABLE SHOWING THE GENDER BALANCE IN DECISION MAKING CLASSIFICATION OF THE RESPONDENT	Neutral	4	8	1	13
	Important	8	6	5	19
	Very important	4	7	7	18
Total		16	21	13	50

Chi-Square Tests			
	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.691 ^a	4	0.223
Likelihood Ratio	6.094	4	0.192
Linear-by-Linear Association	2.213	1	0.137
N of Valid Cases	50		
a. 4 cells (44.4%) have expected count less than 5. The minimum expected count is 3.38.			

INTERPRETATION:

Based on the percentages you provided, it seems that opinions on equal pay are somewhat divided. Approximately 32% of respondents expressed a neutral stance, while 42% agreed with the idea of equal pay. A smaller percentage, 26%, strongly supported the concept of equal pay.

TABLE 4
PERFORMANCE EVALUATION

HO- There is no significant association between the gender and performance evaluation

H1- There is significant association between the gender and performance evaluation

SVARIABLE	GENDER	MEAN	SD	t value	p value
PERFORMANCE EVALUATION	Male	3.6957	0.70290	0.583	0.563
	Female	3.8148	0.73574		

$p > 0.05$ is no significant at the 0.05 level (2-tailed)

p value 0.05 there is no significant between gender and performance evaluation.

INFERENCE:

There is no significance different in the performance evaluation of recognition of employee based on the gender.

FINDINGS :

- The study reveals that 38% of the respondents said they were occasionally involved in the decision-making process within their team or department.
- The study reveals that 48% of the respondents said they were fairly balanced in the decision-making process within the organization.
- The study reveals that 38% of the respondents said they were occasionally involved in the decision-making process within their team or department.

- The study reveals that 32% of the respondents said they were offering mentorship and sponsorship programs to encourage more women to participate in decision-making.
- The study reveals that 38% of the respondents said it was important to think about gender balance in decision-making.
- The study reveals that 88 % of the respondent said that have personal experienced any challenge or biases related gender in decision making setting
- The study reveals that 48% of the respondents said they somewhat perceive the workplace to be regarding salary structure and benefits for different roles.
- The study reveals that 24% of the respondents said that disparities in pay and benefit between employees in comparable roles
- The study reveals that 36% of the respondents said neutral to ensure pay and benefit for comparable roles with similar responsibilities.
- The study reveals that 38% of the respondents said it was important to ensure equal pay and benefits for comparable roles with similar responsibilities.
- The study reveals that 88% of the respondents said yes, there is gender-based pay disparity within the organization.
- The study reveals that 52% of the respondents said they occasionally have pay equity reviewed and assessed within the organization.
- The study reveals that 36% of the respondents said that there is a there is a high representation of women in leadership positions.
- The study reveals that 26% of the respondents said that gender bias within the legal system is perceived as the main barrier preventing women from accessing justice equally.
- The study reveals that 42% of the respondents said that yes, with some difficulties, they were able to access the justice system easily.
- The study reveals that 72% of respondents said that, balanced with equal representation of men and women, the gender composition of the top leadership team.

SUGGESTIONS:

- In order to improve diversity Hiring Practices to be alter increase, this will in-turn improve the culture and diversity of the workplace
- A great way to promote gender equality is by granting leadership roles for deserving candidates, irrespective of their gender.

- The gender equality relieve the stress of working mothers and to make them achieve their career goals, paternal leaves should be provided for fathers, as it not only allows mothers to concentrate on their career, even fathers will get involved in the upbringing of the child.
- Companies should ensure they provide strict punishment for such offences.
- Employees should be appreciated based on their talent and performance, and not by the employer's personal favorites.
- The workplace have to Support women's leadership and participation in decision-making roles in politics, business, and community organizations.

CONCLUSION :

Achieving gender equality in the workplace is not only a moral imperative, but it is also essential for creating a more equitable and just society. The project “Gender Equality in the Workplace: aims to identify the key barriers and propose evidence-based recommendations for implementing inclusive policies and practices that support women in the workplace..Through a comprehensive analysis of the current state of gender equality in the workplace, the project has identified key barriers, including discrimination, unconscious bias, lack of access to leadership positions, and inadequate family-friendly policies. The project has also proposed a set of inclusive policies and practices that address these barriers and support the advancement of women in the workplace.

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**THE EMPLOYEE BENEFITS AND WORKPLACE SAFETY AT
GENERAL MOTORS INDIA PVT LTD,CHENNAI.**

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ABSTRACT

The main purpose of the study is to explore employee benefits and workplace safety. Based on the concept, the benefits of employees are more than an effective commodity for businesses around the world and often play a vital role in social and economic facilities. Employer insurance plans also fill holes in national health and pension schemes. This paper offers an overview of the theoretical advantages and patterns of workers in the workplace. In theoretical analysis, the paper presents the employee benefits advantage: leveraging a global perspective and the most important benefits objectives in some countries. Part of the article is about the results of research. The purpose of offering employee benefits is to attract and retain talented individuals, enhance employee satisfaction and well-being, and promote a positive work culture. By providing comprehensive benefits, companies demonstrate their commitment to the overall welfare and development of their employees.

KEYWORDS: Employee Benefits ,Workplace Safety, Well- Being, Health and Pension Schemes.

INTRODUCTION

Employee benefits refer to the perks and advantages that employees receive from their employers in addition to their regular salary. This can include health insurance, retirement plans, paid time off, and more. Workplace safety, on the other hand, focuses on creating a safe and healthy work environment for employees, ensuring their physical well-being, and minimizing the risk of accidents or injuries. It's important for employers to prioritize both employee benefits and workplace safety to create a positive and secure work environment.

IMPORTANCE OF EMPLOYEE BENEFITS AND WORKPLACE SAFETY

- **Employee Retention and Attraction:** Offering competitive benefits such as healthcare, retirement plans, and wellness programs can help manufacturers attract and retain skilled workers in a competitive labour market.
- **Productivity and Efficiency:** A safe work environment reduces the risk of accidents and injuries, leading to fewer disruptions in production and higher overall productivity. When employees feel secure in their workplace, they are more likely to focus on their tasks effectively.
- **Cost Reduction:** Investing in workplace safety measures can result in significant cost savings for manufacturers. Fewer workplace injuries mean lower medical expenses, reduced workers' compensation claims, and decreased downtime due to accidents.
- **Compliance and Legal Obligations:** Ensuring workplace safety is not only ethically responsible but also legally mandated. Adhering to safety regulations helps manufacturers avoid costly fines, penalties, and lawsuits, protecting both employees and the company's reputation.
- **Employee Morale and Satisfaction:** Providing comprehensive benefits and prioritizing safety demonstrates that a company values its employees' well-being. This can lead to higher morale, increased job satisfaction, and a more positive work culture.
- **Risk Management:** Implementing safety protocols and offering benefits like disability insurance or paid leave can mitigate risks associated with workplace accidents or illnesses. This proactive approach reduces potential liabilities and safeguards the company's financial stability.

SCOPE OF THE STUDY

- This study would enable the management to provide safety and secured working environment to all the employees and also this will help the company to improve the safety measures provided in company.

- Toprovidingcomprehensivehealthcoverage foremployeesandtheir families,includingmedical, dental, and vision insurance.
- Toofteringretirementsavingsoptionspensionplans,orotherretirementbenef itsto help employees preparefor their future.
- Employee Assistance Programs (EAPs): Providing counselling services,financial advice, and support for employees facing personal or work-relatedchallenges.
- SafetyTraining:Conductingregulartrainingsessionstoeducateemployees onworkplacehazards,emergency procedures,and properuseof equipment.

RESEARCH DESIGN

Quantitative Methods such as surveys and questionnaires to gather data from sample >

Qualitative Methods such as conducting interviews with employees

SAMPLE DESIGN

Convenient sampling method is used to ensure representation from different departments and demographic groups.

SIMPLE PERCENTAGE ANALYSIS

Percentage analysis is a method to represent raw streams of data as a percentage for better understanding of collected data.

Percentage analysis = Number of respondents / Total number of respondents × 100.

CONSTRUCTION OF QUESTIONNAIRE:

The researcher had a discussion with a group of students. Based on the discussion the researcher constructed a questionnaire. Then it was circulated to 71 respondents for data collection.

REVIEW OF LITERATURE

Vanajan, Bultmann, and Henkens (2020) found that access to flexible working hours and a psychologically safe work climate to be associated with improvements in workability amongst older workers with chronic health conditions. Armstrong, Vani, (2006) Explains that incentives provided by the company helped to improve the productivity of the workers which paves the way of all over the industrious performance of the company (Vani, 2006). Employee benefits are part of an employee's total reward package provided along with his/her usual cash payments (Armstrong, 2006).

OBJECTIVES OF THE STUDY

- Discuss the importance of benefits as a part of employee compensation.
- To provide employees with such benefits that are prevalent in similar organizations.
- Ensure the physical and mental well-being of employees.
- To create a productive and positive work environment.
- To prevent accidents, injuries, and illnesses.

TABLE 1.1

TABLE SHOWS WHAT MOTIVATES YOU TO ACHIEVE IN YOUR CAREER

S.NO	PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
1	Success	9	6%
2	Impact	29	20%
3	Recognition	22	15%
4	Learning	11	59%
	TOTAL	71	100%

Source: Primary data

CHART 1.1

CHART SHOWS WHAT MOTIVATES YOU TO ACHIEVE IN YOUR CAREER

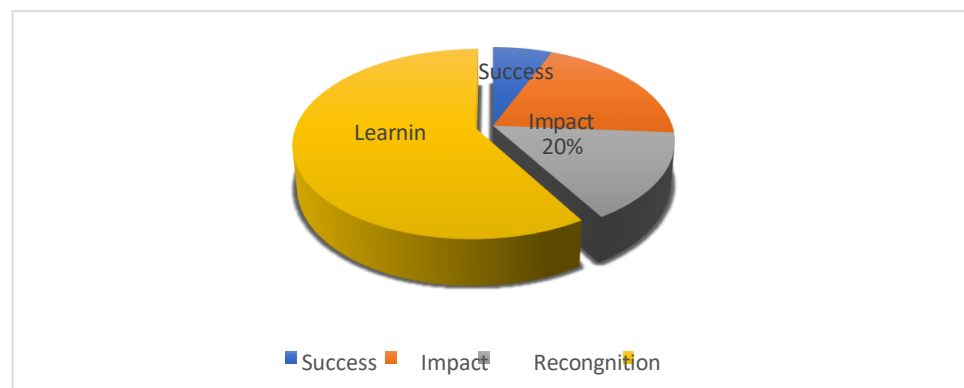


TABLE 1.2

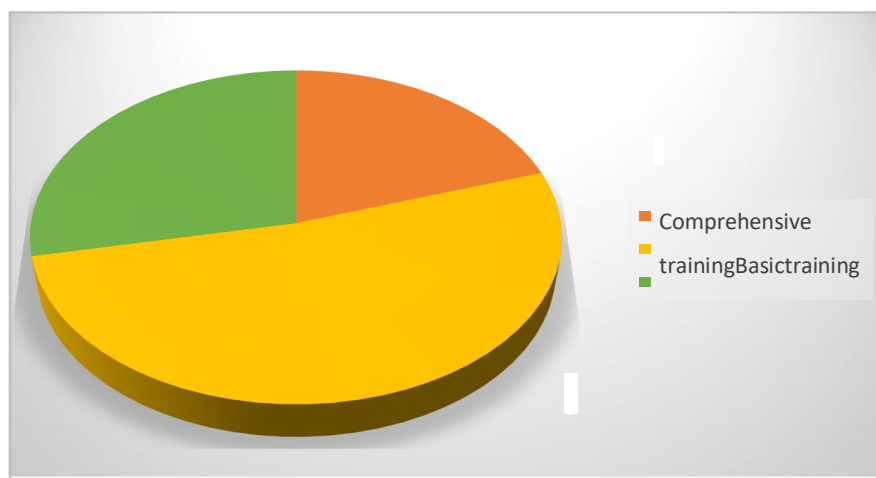
TABLESHOWINGTYPEOFTRAININGTOPREVENTWORKPLACE ACCIDENT

S.NO	PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
1	Comprehensive training	14	20%
2	Basic training	37	52%
3	Limitation training	20	28%
	TOTAL	71	100%

Source:Primary data

CHART 1.2

CHARTSHOWINGTYPEOFTRAININGTOPREVENTWORKPLACEACCIDENT



INFERENCE:

It can be inferred that 52% of respondents choose basic training, 28% of respondents have limited training, and 20% believe that comprehensive training is necessary. This suggests that there are a range of opinions on the level of training required to prevent workplace accidents.

TABLE 1.3

TABLE SHOWING SATISFACTION LEVEL OF HEALTH AND SAFETY MEASURE

H₀- There is no significant association between the gender and health and safety measure

H₁- There is significant association between gender and health and safety measure

VARIABLE	GENDER	MEAN	SD	Tvalue	Pvalue
Satisfaction level of health and safety measure	Male	3.4643	1.12758	1.824	0.073
	Female	2.8000	1.65616		

$P > 0.05$ is no significant at the 0.05 level (2-tailed)

pvalue 0.05 there is no significant and no difference between gender and Health and safety measure

INFERENCE:

There is no significant difference in the health and safety measure, of recognition of employee based on the gender

TABLE 1.4
TABLESHOWINGSATISFACTIONLEVELOFBENEFITSPACKAGE

HO- There is no significant association between the gender and benefits backage

H1-There is significant association between the gender and benefits backage

VARIABLE	GENDER	MEAN	SD	tvalue	pvalue
Satisfaction level of benefits package	Male	2.9107	1.21021	0.476	0.636
	Female	2.7333	1.53375		

P >.05 is no significant at the e.05 level (2-tailed)

pvalue 0.05 there is no significant and no difference between gender and benefit backage.

INFERENCE:

There is no significance different in the benefits backage, of recognition of employee based on the gender

TABLE 1.5
TABLESHOWINGANYDIFFICULTYTOAPPLYIMMEDIATELEAVE

HO- There is no significant association between the gender and difficulty to apply immediate leave

H1-There is significant association between the gender and difficulty to apply immediate leave

VARIABLE	GENDE R	MEAN	SD	tvalue	pvalue
Showing any difficulty to	Male	2.5000	1.11192	2.272	0.026
	Female	3.2667	1.33452		

INFERENCE:

It is inferred from the above table that 59% of respondents choose learning for what motivates them to archive in their career, 20% of respondents are impact, 15% of respondents are recognition, and 6% of respondents are success.

TABLE 1.6

TABLESHOWINGEMPLOYEESATISFACTIONLEVELONBENEFITS

HO- There is no significant association between the gender and employeesatisfaction level

H1-There is significant association between the gender and employee satisfaction level

Satisfactionlevel		Mean	SD	tvalue	pvalue
HealthBene fits		2.2679	0.96278	3.356	0.001
		1.4000	0.50709		
Insurance Benefit		2.5000	1.14416	1.523	0.132
		2.0000	1.06904		
Safetyprotoc		2.6607	1.06646		

ols				1.954	0.055
		2.0667	0.96115		
FinancialIncentives		2.7857	1.60357	1.228	0.224
		2.2000	1.01419		

P > .05 is significant at the e.05 level (2-tailed)

pvalue 0.05 there issignificant and no differencebetween gender and medical provided.

INFERENCE:

There is significance different in the employee satisfaction level, of recognition of employee based on thegender

TABLE 1.7

H0: There is no significant association betweenexperience and work schedules and employee mental health & well-being.

H1: Relationship between experience and flexible work schedules offered to workers inmanufacturing industry

H2: Relationship between experienceand employee assistance programs to support employee mental health and well-being

VARIABLE	EXPERIEN CE	MEA N	SD	FVAL UE	PVALU E
FLEXIBLE WORKSCHE DULES OFFERD TO W	1-3YEARS	2.7600	.92556	1.706	0.189
	4-5YEARS	3.1379	1.1869 6		
	MORETHAN 6 YEARS	3.4118	1.3719 9		
	TOTAL	3.0704	1.1628 0	1.706	0.189
EMPLOYEEASSIAT ANCEPROGRAMS TO	1-3YEARS	2.5200	0.7702 8	1.349	0.266
	4-5YEARS	2.3793	1.0146 7		
	MORETHAN 6YEARS	2.8235	0.8089 6		
	TOTAL	2.5352	0.8917 2	1.349	0.266

INFERENCE:

The results of ANOVA test showed that $p(0.189 > 0.05)$ there was no significant difference of between the flexible work schedules offered to workers in manufacturing industry's ($0.266 > 0.05$) there was no significant difference between the employee assistance programs to support employee mental health and well-being.

FINDINGS

- The study reveals that 45% of the respondents completely agreed with the expansion and prosperity of the manufacturing sector.
- The study reveals that 56% of the safety training for all staff is crucial to maintaining workplace safety in manufacturing.

- It was found that 51% of the respondents felt that safety was important, but there are other factors to consider in determining the importance of workplace safety in the manufacturing sector.
- From the study, it was found that 52% of the respondents had basic training in that type of training to prevent workplace accidents.
- The study reveals that 42% of the respondents were involved in heavy machinery accidents, a common safety concern in the manufacturing sector.
- It is understood from the study that 34% of the respondents stated that guarding was a necessary safety measure.
- The study reveals that 45% of the respondents reported occasional improvement rather than continuous improvement.
- From the study, it was found that 50% of the respondents said that an adequate response was how quickly they responded to reporting incidents or concerns.
- It was found that 47% of the respondents were neutral about the flexible work schedules offered to workers.
- The analysis reveals that 48% of the respondents said wellness was a necessity of health insurance.
- It was found that 38% of the respondents were satisfied with the satisfaction level of the benefits package.
- From the study, it was found that 34% of the respondents satisfied that there was a difficulty in applying for immediate leave.
- It was found that 47% of the respondents were neutral about employee assistance programs to support the mental health of manufacturing employees.
- It was found that 66% of the respondents felt that there was limited feedback in that type of employee feedback system.
- From the study, it was found that 75% of the respondents go with the types of benefits that encourage employees to maintain a work-life balance.
- It is understood from the study that 59% of the respondents stated that learning is what motivates you to achieve in your career.
- The study reveals that 37% of the respondents are satisfied with the health benefit

stheyreceive.

- Majority32%ofrespondentschoseneutral astheirinsurancebenefitssatisfactionlevel.
- Fromthestudy,itwasfoundthat38%oftherespondentsaidtheywereneutral aboutthesatisfaction levelof safetyprotocols atwork.

SUGGESTIONS

1. Organizationmayprovidethenecessarysafetymeasuresforthewell-beingofalltheemployees
2. Timelyissueofthenecessarypersonalprotectiveequipment'scanbeimplemented
3. Themanagementshall makefrequent checksforall theunsafeconditions present in each and every department by conducting frequenthazardsidentificationand risk assessment.
4. Creating safetyawarenessalltheemployeesbyeffectiveperiodicsafetytrainings.
5. Toofferacomprehensivehealthinsurancepackagetoensureemployeeshave accessto quality healthcare.
6. Toprovideemployeerecognitionprogramstoacknowledgeandrewardoutstandingperformance,boosting morale andmotivation.
- 7.Thecompanyprovideemployeediscountsorperks,suchasdiscountedproducts or services, to show appreciation and enhance employeesatisfaction.

CONCLUSION

The study was conducted to determine the effectiveness of the safety and security

availabletotheemployees.Thevarious safetymeasuresthathavebeenimplemented in the factory have been explored, and ways to improve the safetyperformance of the organization have been analyzed through a detailed employee survey. Safety training is more important to all employees. In this study, it wasfoundthattheemployeesaremoderatelysatisfiedwiththeexistingsafetymeasures,

and some changes have to be implemented. Few suggestions such as, creating safety awareness all the employees by effective periodic safety trainings, to offer a comprehensive health insurance package to ensure employees have access to quality healthcare is provided for the better performance of employees as a consequence of high satisfaction level towards employee benefits and safety measures.

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**A STUDY ON LEADERSHIP STYLES IN HUMAN RESOURCES AT
VELAVEN HYPERMARKET PVT.LTD,THOOTHUKUDI.**

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ABSTRACT:

Human Resource Management concerned with people as an element of management. This research delves into the examination of leadership styles within a specific organizational setting. Through a case study approach, it investigates the leadership practices employed within the chosen organization, analysing the predominant leadership style and its impact on organizational culture, employee engagement, and overall performance. Utilizing qualitative research methods, including interviews, observations, and document analysis, the study identifies key leadership behaviours, decision-making processes, and communication strategies. Furthermore, it explores the alignment between the leadership style and the organization's mission, vision, and goals. The findings of this research contribute to a deeper understanding of leadership dynamics within employees in VELAVAN HYPERMARKET PVT. LTD.

KEYWORDS: LEADERSHIP STYLES, PERSONALITY, MOTIVATION, ORGANIZATIONAL CULTURE

INTRODUCTION:

Leadership style is a fundamental aspect of effective leadership, influencing how leaders interact with their teams, make decisions, and navigate challenges. It encompasses a diverse range of behaviours, attitudes, and approaches that leaders employ to guide, motivate, and inspire others towards achieving shared objectives. As organizations evolve and face ever-increasingly crucial challenges, it is imperative for leaders to adapt and thrive in various contexts. A leader's style is deeply rooted in their personality, values, experiences, and the organizational culture in which they operate.

FEATURES:

- Approaches to addressing conflicts and disagreements within the team
- Encouraging ownership and building trust among team members
- Providing feedback and coaching for the growth of team members
- Upholding ethical principles and integrity in leadership actions
- To make decisions independently or involves

STATEMENT OF THE PROBLEM:

One of the major consent in every HR department in industries is conflict among employees and employers. The major cause of this issue is the leader and their leadership style which they follow with their employees. This also impacts the organizational results. Therefore this study is been undergone to analyse the leadership styles following in the organization.

OBJECTIVES OF THE STUDY:

1. To inspire and motivate team members to achieve their full potential
2. To build and nurture a cohesive and high-performing team by fostering collaboration among team members
3. Helps to adapt different styles contingently
4. To develop rapport with team to achieve high performance

SCOPE OF THE STUDY:

1. To inspire and motivate their teams towards achieving common goals
2. To communicate effectively to convey vision, expectations, and feedback clearly to all stakeholders
3. To adapt to changing circumstances and challenges to maintain relevance and effectiveness

4. To prioritizing their needs, development, and wellbeing for the greater good
5. To uphold ethical standards and integrity, making decisions based on ethical principles

REVIEW OF LITERATURE:

Ed Michaels, Helen Handfield-Jones, and Beth Axelrod (2001):

This book highlights the importance of identifying, attracting, and retaining top talent in organizations to gain a competitive advantage in the marketplace. "Talent is overrated What Really Separates World-Class Performers from Everybody Else"

Geoff Colvin (2008):

Colvin challenges the notion that talent is innate and argues that deliberate practice and focused effort are the keys to exceptional performance in any field. "The Talent Masters: Why Smart Leaders Put People before Numbers"

CONSTRUCTION OF TOOLS:

The researcher had a discussion with the group of students. Based on the discussion the researcher constructed a questionnaire. Then it was circulated to respondents, 50 samples were distributed among respondents

Sample design:

By adopting random sampling method, a sample of 50 respondents was selected from we believe logistics. And the questionnaire was distributed to get the primary data from them.

FINDINGS:

· The study reveals that 32% of the respondents sometimes provide adequate support and resources for task · From the study it is found that 64% of the respondents encourage open and honest communication

· Almost found that 84% of the respondents listen to and consider your feedback and suggestions

· 44% of the respondents occasionally seek feedback · The study reveals that 48% of the respondents are always involved in decision-making process

- The analysis reveals that 46% of the respondents are overall satisfied with their supervisor's leadership style
- The analysis reveals that 32% of the respondents always gets guidance and instructions of task
- From the study it is found that 32% of the respondents receive direct leadership style · It is found that 42% of the respondents decision-making skills of leadership could supervisor improve upon.
- 34% of the respondents are open to suggestions to handle leadership feedback
- The study reveals that 34% of the respondents allows self-resolutions to handle conflicts among team management
- From the study it is found that 32% of the respondents assumes responsibilities to encourage accountability
- It is found that 38% of the respondents encourage growth to promote continuous learning
- It is found that 40% of the respondents are consistent in their supervisor's decision making
- From the study it is found that 36% of the respondents organisation culture factors influences leadership style
- The study reveals that 36% of the respondents use direct and assertive ways to communicate with team

TABLE 4.1.1

TABLE SHOWING COMMUNICATION LEVEL

S.NO	PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
1	Yes	32	64%
2	No	18	36%
	Total	50	100%

Source: Primary data

INFERENCE:

From the above table it is inferred that 64% of the respondents encourage honest communication and 36% of the respondents are not encouraged by honest communication.

TABLE 4.1.3

TABLE SHOWING THE SUPERVISOR SEEKING FEEDBACK

ANOVA							
			Sum of Squares	df	Mean Square		Sig.
Between Groups	(Combined)		1.020	3	0.340	.541	0.657
	Linear Term Unweighted		0.881	1	0.881	.403	0.242
		Weighted	0.124	1	0.124	.197	0.659
		Deviation	0.896	2	0.448	.713	0.495
Within Groups			28.900	46	0.628		
Total			29.920	49			

INTERPRETATION:

HYPOTHESIZED ASSOCIATION BETWEEN THE AGE AND THE LEVEL OF GUIDANCE

HO: There is no significant association between the age and level of guidance. H1: There is significant association between the age and level of guidance

The above table 4.1.3 shows that the significance

TABLE 4.1.4

TABLE SHOWING THE LEVEL OF GUIDANCE FOR TASK

Chi- square test			
	alue	f	Asymptotic Significance (2-sided)
Pearson Chi-Square	.924 ^a		.841
Likelihood Ratio	.512		.788
Linear-by-linear Association	.586		.208
N of valid Cases	0		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .30.

INTERPRETATION:

HYPOTHESIZED ASSOCIATION BETWEEN THE AGE AND THE LEVEL OF GUIDANCE

HO: There is no significant association between the age and level of guidance.

H1: There is significant association between the age and level of guidance

The above table 4.1.4 shows that the significance

SUGGESTIONS

- Transformational leadership focuses on inspiring and motivating team members
- Encourages innovation and creativity within the team.
- Creates a positive work environment that fosters growth and development.
- Provides mentorship and support to team members.
- Emphasizes achieving extraordinary results through collaboration and empowerment.
- Transformational leadership revolves around inspiring and motivating team members
- Leaders prioritize the well-being of their team members, promoting open communication, trust, and respect.
- Transformational leaders provide mentorship and support to their team members.
- Leader stake a genuine interest in the personal and professional development of each individual, offering guidance, feedback, and opportunities for skill enhancement.
- By investing in the growth of their team members, leaders empower them to realize their potential and excel in their roles.
- Transformational leadership emphasizes achieving extraordinary results through collaboration and empowerment.

- Leaders inspire their team members to go above and beyond expectations, leveraging their strengths and talents to overcome challenges and drive success.

CONCLUSION:

The journey through exploring various leadership styles reveals a nuanced understanding of leadership dynamics. Effective leadership transcends rigid categorizations, recognizing that different situations demand different approaches. It's not a matter of adhering strictly to one style but rather of possessing the agility to adapt to changing circumstances and the needs of one's team. Each leadership style offers unique strengths and weaknesses. The authoritative approach, for instance, provides clarity and direction in times of uncertainty but may stifle creativity and autonomy. On the other hand, the democratic style fosters participation and collaboration, yet it can slow down decision-making processes. Servant leadership emphasizes empathy and service to others, promoting a supportive environment, while transformational leadership inspires vision and drives organizational change. Successful leaders understand the importance of context and employ a repertoire of leadership styles as needed.

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A STUDY ON THE MEDIATING ROLE OF EMOTIONAL INTELLIGENCE IN EMPLOYEE PERFORMANCE.

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ABSTRACT:

This study helps to know the importance and also the role emotional intelligence in enhancing the individual and groups 'performance and thereby up structure effectiveness. The study additionally helps to spot however appraisal, expression, recognition, regulation and use of emotions facilitate performance. Although the skilled success of a worker in a corporation is also taken as an integrated impact of his or her psychological feature and emotional intelligences, its eighty proportion of contribution is from the emotional part and twenty percentages is from the psychological (cognitive) feature a part of the complete intelligence of a worker. Hence, within the method of performance analysis, emotional intelligence plays a well manifested role. Psychological feature intelligence of a personal could facilitate him to induce entered into a corporation, whereas, emotional intelligence is useful to make sure him to sustain therein workplace with all progressive measures. On average, workers possessing an exceptional degree of emotional intelligence are placed during a distinguished grade. This analysis tries to investigates the link between the size of Emotional Intelligence and also the job performance of the respondents and thereby to cross check whether or not the previous influences the latter during a positive sense or not. This study aims at serving to workplaces build simpler policies with reference to Emotional Intelligence. It additionally helps the workplaces introduce Emotional Intelligence biological process programs and encourages sharing of best practices across workplaces.

Key words: Employee performance, Self- awareness, Self- regulation, Self- motivation, Social skills, Social awareness

INTRODUCTION:

Emotional intelligence refers to the ability to recognize, understand, manage, and effectively express one's own emotions, as well as to recognize, understand, and influence the emotions of others. It involves being aware of and regulating one's own emotions, empathizing with others, and handling interpersonal relationships with sensitivity and understanding. In the workplace, employees with high emotional intelligence are valued for their ability to navigate complex social dynamics, communicate effectively, and collaborate with diverse teams. Leaders with strong emotional intelligence can inspire loyalty, foster innovation, and drive workplace growth.

COMPONENTS OF EMOTIONAL INTELLIGENCE:**SELF-AWARENESS:**

When we are self-aware, we know our strengths and weaknesses, as well as how we react to situations and people. This information can help us to set boundaries and manage our ourselves well, we can be more effective communicators since we are able to better understand the other person and what they might be looking for in a conversation.

SELF-MANAGEMENT:

Self-management is the process of taking charge of one's life and making decisions that affect one self. It is about being proactive and responsible for one's own well-being. Self-management involves setting goals, taking action to achieve those goals, and monitoring progress along the way. It also means being flexible and adaptable, adjusting plans as needed to reach one's goals.

SELF-REGULATION:

Because they are self-aware, emotionally intelligent people can regulate their emotions and keep them in check as necessary.

MOTIVATION:

People with high emotional intelligence tend to be highly motivated as well, which makes them more resilient and optimistic. They find ways to enjoy life even during difficult times, and they're always looking for ways to improve themselves. This makes them more successful in all areas of their lives.

EMPATHY:

People with empathy and compassion are simply better at connecting with other people. They have the ability to see things from other people's perspectives, and this enables them to build relationships that are based on mutual understanding and respect. People with empathy and compassion can also easily relate to other people's emotions, which makes them better at providing support and comfort.

SOCIAL SKILLS:

The social skills of emotionally intelligent people show they genuinely care for and respect others and they get along well with them.

RELATIONSHIP MANAGEMENT:

Relationship management is the process of building and maintaining positive relationships with customers, clients, partners, and others who can help the workplace achieve its goals. Effective

relationship management can result in increased sales, improved customer loyalty, and higher levels of customer satisfaction.

STATEMENT OF THE PROBLEM:

In today's dynamic world of competitive business environment, performance of employees plays the major role in success of any organization. Though many factors impact the performance of employees, emotional intelligence has a typical effect in managing employees' emotions and interpersonal relationships in the workplace. Although it is identified, the topic remains under-explored in this time-bound sector. Hence the researcher aimed to identify the mediating role of emotional intelligence in employee performance in a logistic company.

OBJECTIVES OF THE STUDY:

The primary objective of this study:

- To measure the emotional intelligence of employee

The secondary objective includes:

- To examine the determinants of emotional intelligence of employee at workplace
- To measure the impact of emotional intelligence on employee performance
- To know the level of employee awareness towards emotional intelligence
- To explore the factors of understanding the emotional intelligence

SCOPE OF THE STUDY:

The scope of the study is to extend the employee's emotional intelligence at work place and to see why some workers are outstanding performers whereas others aren't. Emotional Intelligence requires recognizing and understanding of the problems within the workplaces on the idea of the results workplace will select a method and actions to boost the performance of their workers.

REVIEW OF LITERATURE:

Mohanty and Devi, L. (2010), revealed that good education and occupation of parents positively and significantly affects the interpersonal relationship (EI) of the adolescents. It means that parents having good occupation have adolescents having the ability in establishing and maintaining mutually satisfying relationship characterized by emotional closeness and intimacy.

Rexhepi, G., & Berisha, B. (2017) Emotional intelligence has direct association with employee performance as it helps in skill boosting in almost all types of jobs.

CONSTRUCTION OF TOOLS:

The researcher had a discussion with a group of students. Based on the discussion the researcher constructed a questionnaire. Then it was circulated to respondents, 50 samples were distributed among respondents.

SAMPLE DESIGN:

By adopting random sampling method, a sample of 50 respondents was selected from We Believe logistics Pvt Ltd. And the questionnaire was distributed to get the primary data from them.

DATA ANALYSIS AND INTERPRETATION:

Analysis of data means, studying the tabulated material in order to inherent facts or mess Larger divisions of material should be broken down into smaller units and rearranged is combinations to discover new facts, interrelation and cause effects relationship

Analysis of data is the most skilled task of all stages of research, calling for the either's own judgment and skill. It throws light on the various problem areas, enabling the hit identifies ways and means of arriving at a solution. A researcher besides the collection analysis of data has to draw inference and explain their significance.

TABLE SHOWING THE AGE CLASSIFICATION OF THE RESPONDENT

S.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1	20-30Yrs	22	44%
2	30-40Yrs	13	26%
3	40-50Yrs	10	20%
4	50Yrs above	5	10%
	Total	50	100%

INFERENCE:

Based on the provided data, the majority of respondents fall within the 20-30 age range at 44%, followed by 30-40 at 26%, with 20% in the 40-50 range, and 10% aged 50 and above. This suggests a younger demographic dominates the respondent pool.

**TABLE SHOWING THE FACTORS OF EMOTIONAL INTELLIGENCE
CLASSIFICATION OF THE RESPONDENT**

S.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1	Self awareness	21	42%
2	Social awareness	11	22%
3	Empathy	5	10%
4	Relationship management	13	26%
	Total	50	100%

INFERENCE:

Based on the responses Self-awareness is the most prominent factor among respondents at 42%, followed by relationship management at 26%. Social awareness and empathy are also significant factors, accounting for 22% and 10% respectively.

**TABLE SHOWING THE REFLECT ON YOUR EMOTIONS AND THEIR
IMPACT ON YOUR BEHAVIOUR CLASSIFICATION OF THE
RESPONDENT**

S.NO	PARTICULAR	NO.OF RESPONDENT	PERCENTAGE
1	Never	3	6%
2	Rarely	17	34%
3	Sometimes	18	36%
4	Often	11	22%
5	Always	1	2%
	Total	50	100%

INFERENCE:

Based on the responses, it looks like most people understand that reflecting on their emotions affects their behavior. 36% reflect on their emotions sometimes, and 22% reflect on their emotions often. However, 34% reflect on their emotions and behavior rarely, and only 6% never do. So, it seems like a good number of people recognize the connection between emotions and behavior.

ANOVA

H0: There is no significance association between experience and below mentioned statements.

H1: Relationship between experience and work goal and targets.

H2: Relationship between experience and positive workplace relationship.

H3: Relationship between experience and relationship between emotional intelligence and employee performance.

H4: Relationship between experience and feedback and criticism.

VARIABLE	EXPERIENCE	MEAN	SD	F VALUE	P VALUE
WORK GOALS AND TARGETS	1-4Yrs	4.0435	0.63806	0.520	0.670
	4-8Yrs	4.3077	0.85485		
	8-12Yrs	4.2222	0.83333		
	above 12Yrs	4.4000	0.89443		
	Total	4.1800	0.74751		
POSSITIVE WORKPLACE RELATIONSHIP	1-4Yrs	3.5652	0.66237	1.817	0.157
	4-8Yrs	3.8462	0.80064		
	8-12Yrs	4.1111	0.60093		
	above 12Yrs	4.2000	1.09545		
	Total	3.8000	0.75593		
RELATIONSHIP	1-4Yrs	3.4783	0.94722	0.565	0.641

BETWEEN EMTIONAL INTELLIGENCE AND EMPLOEE PERFORMANCE	4-8Yrs	3.7692	1.01274		
	8-12Yrs	3.3333	1.00000		
	above 12Yrs	3.2000	1.09545		
	Total	3.5000	0.97416	0.565	0.641
THE FEEDBACK AND CRITICISM	1-4Yrs	3.1304	.75705	2.434	0.077
	4-8Yrs	3.7692	1.09193		
	8-12Yrs	2.7778	.83333		
	above 12Yrs	3.0000	1.22474		
	Total	3.2200	0.95383	2.434	0.077

INFERENCE:

The results of ANOVA test showed that $p(0.670 > 0.05)$ there was no significant difference of between the experience and work goals and targets . $p(0.157 > 0.05)$ there was no significant difference of between the experience and positive workplace relationship. $P(0.641 > 0.05)$ there was no significant difference of between the experience and emotional intelligence and employee performance. $P(0.077 > 0.05)$ there was no significant difference of and feedback and criticism.

THE TABLE SHOWING THE EI IMPROVE EMPLOYEE PERFORMANCE CLASSIFICATION OF THE RESPONDENT

H0: There is no significant association between gender and employee performance

H1: There is significant association between gender and employee performance

S.NO	PARTICULAR	GENDER	MEAN	SD	t test	p test
1	EI EMPLOYEE PERFORMANCE	Male	4.3696	0.67852	0.328	0.372
		Female	4.2500	0.95743		

$P > 0.05$ is no significant at the e.05 level (2-tailed)

P value 0.05 there is no significant and no difference between gender and employee performance.

INFERENCE:

There is no significant difference in the performance, on the employee based on their gender.

FINDINGS:

- The study reveals that 30% of the respondents had the ability not to get angry when provided with their opinion
- The study reveals that 42% of the respondents perceived self-awareness as a major factor of emotional intelligence.
- The study identified that 78% of the respondents agreed that they participated in a training workshop provided by the organization.
- The study reveals that 42% of the respondents opted recognizing and understanding one's own emotions.
- The study reveals that 14% of the respondents said that they always apply emotional intelligence skills to their daily work tasks.
- The study shows that 34% of the respondents said that providing resources for self-improvement could better support the development of emotional intelligence skills. among their employees.
- 20% of the respondents agreed that they were always empathetic towards the emotions and experiences of others.
- 34% of the respondents stated that emotional intelligence always has the potential to increase teamwork.
- 36% of the respondents confessed that they always and often reflect on their emotions. and their impact on their behavior.
- The study reveals that 78% of the respondents agreed that emotional intelligence helps to develop their leadership skills.
- The study reveals that 38% of the respondents moderately agreed that they manage their own emotions in challenging situations at work place
- The study reveals that 34% of the respondents said they take a deep breath to manage their own emotions.

SUGGESTION:

1. Because it was analyzed Emotional intelligence among the company managers and staff ought to take up initiatives for enhancing their EI by providing simpler trainings to any or all their staff, particularly their fresher.
2. The roles and responsibilities should be outlined accurately by the company for every worker of the organization, so there's a transparent objective arranged down by the company on who is in charge of what and one doesn't find yourself doing another person's work.
3. By doing this organizations won't solely facilitate win their objectives however conjointly improve their employees' Emotional Intelligence.
4. Team primarily based performance destined work atmosphere is a lot of welcome, an open, trusting and nurturing relationship between the seniors managers, managers and junior associates within the gift world within the company that is a lot of possible to achieve achieving its organizations goals.
5. It not solely helps in enhancing loyalty and satisfaction, however conjointly helps to perform higher. Hence, it's counseled that company recruit manager and staff who possess this quality of emotional intelligence Such knowingness, Self-Regulation, Self-Motivation, Social Skills and Social awareness.

CONCLUSION:

From the analysis of the data collected, the factors of Emotional intelligence such as Self-awareness, Self-regulation, Self-motivation, Social skills and Social awareness were analyzed. It was ascertained that there's a robust correlation between the Emotional Intelligence and therefore the job Performance of associate degree worker. Additionally, it's ascertained that Emotional Intelligence is a lot of in staff with a lot of job expertise than with less job expertise within the company. It is also analyzed that the Factors of Emotional Intelligence are perfectly correlated to each other and has a strong positive relationship People with high EI square measure thus easier to deal with, their additional willing to alter and adapt to new environments and are additional empathic to alternative people's causes. In associate degree structure setting high EI individual's square measure relied upon as moderators and other people are capable of fostering smart operating relationships supported understanding. They're conjointly ready to foster harmony, continuity and stability.

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A STUDY ON EMPLOYEE SATISFACTION AT VARIOUS STAGES OF EMPLOYEE LIFECYCLE AT SRI GANGA MOTORS PASUVANTHANAI.

S. Selvalakshmi and C. S Purnima

ABSTRACT

Employee satisfaction is the terminology used to describe whether employees are happy, contented and fulfilling their desires and needs at work. Many measures support that employee satisfaction is a factor in employee motivation, employee goal achievement and positive employee morale in the work place. Basically, employee satisfaction is a measure of how happy workers are with their job and working environment. In this paper various variables responsible for employee satisfaction has been discussed such as Organization development factors, Job security factors, Work task factors, Policies of compensation and benefit factor and opportunities which give satisfaction to employees such as promotion and career development also has been described. This project also deals the various ways by which one can improve employee.

Employee's satisfaction is considered to have a lot of importance. It benefits the company and increases its productivity. For a company to be successful, employee's satisfaction towards different phases of an employee life-cycle is a key aspect. Employee's satisfaction is considered to have a lot of importance. It benefits the company and increases its productivity. For a company to be successful, employee's satisfaction towards different phases of an employee life-cycle is a key aspect. The satisfaction among employees depicts whether they are happy with the current policies followed by the company. The success of any company will be based on the workers as employees are considered to be an asset to the organization. Any slight damage caused to the employee within the premises will lead to major effects. This topic was chosen because the company is involved with all major aspects of Human Resources functions. Such as from Recruitment, on-boarding, Development, Retaining, till off- boarding. And to learn company's policy and procedures which are followed currently.

INTRODUCTION

Employee satisfaction at different stages of the employee lifecycle is crucial for understanding and improving the overall employee experience objectives within an organization. The employee lifecycle encompasses various stages, including recruitment, onboarding, development, retention,

and departure. Each stage presents unique opportunities and challenges that can significantly impact an employee's satisfaction, engagement, and long-term commitment to the organization. By implementing a systematic approach to measure satisfaction at each stage, organizations can identify areas for improvement, address potential pain points, and enhance the overall employee journey. Through the use of well-crafted surveys, questionnaires, and feedback mechanisms tailored to each stage, employers can gain valuable insights into employees' experiences, perceptions, and needs throughout their employment lifecycle. Effective measurement and analysis of employee satisfaction at various stages can lead to targeted interventions, such as refining recruitment processes, optimizing onboarding experiences, facilitating professional development, creating supportive retention strategies, and conducting meaningful exit interviews. Ultimately, this can contribute to higher employee morale, increased productivity, better retention rates, and a more positive organizational culture. Understanding employee satisfaction across the different stages of the employee lifecycle is instrumental in fostering a workplace environment that values and prioritizes the well-being and satisfaction of its employees. This, in turn, can lead to a more engaged, motivated, and loyal workforce.

Employee satisfaction is a comprehensive term that comprises job Satisfaction of employees and their satisfaction overall with company's policies, company environment. Keeping morale high among workers can be of tremendous benefit to any company, as happy workers will be more likely to Produce more, take fewer days off and stay loyal to the company. Therefore, the Organization should try to supply the employee expectations in order to approach the employee satisfaction. In addition, emotional state of the employees may also affect their satisfaction. This forces the managers to create and sustain the desired working environment in the organizations. Employee satisfaction is one of the bases of organizational citizenship behaviour that is, the well-satisfied employees will work more willingly and this contributes to the effectiveness of the organizations.

There are various factors that contribute to employee satisfaction, it includes treating employees with respect, time to time performance appraisals, providing Regular employee recognition, empowering employees, relationship with immediate Supervisor, providing employee perks, company activities, positive management. Within a success framework of goals, feeling safe in the work environment, Opportunities to use skills and abilities, compensation and benefit,

promotions, Training, work tasks factors, relationship with co-workers, relationship with Supervisors. Some more factors include as follows: interesting work, appreciation of Work, job security, job-specific training, good wages, promotion/growth, good Working conditions, personal loyalty, tactful discipline, sympathetic help with Problems, preferred incentives, flexi-timing, telecommuting, company paid Vacations, accident and health insurance benefits, retired benefits, asset building Loans, company transport and many more. Having good relationships with the colleagues, high salary, good working conditions, training and education opportunities, career development or any other benefits may be related with the increasing of employee satisfaction.

STAGES OF EMPLOYEE LIFECYCLE

The seven stages of the employee life cycle typically include:

1.Recruitment:

This stage involves attracting and hiring suitable candidates for job openings within the organization. It includes activities such as posting job advertisements, conducting interviews, and making job offers.

2. Onboarding:

Once a candidate is hired, the onboarding stage begins. This phase involves introducing new employees to the company culture, policies, procedures, and their roles and responsibilities. It aims to help new hires feel welcomed and prepared for their positions.

3.Development:

During this stage, employees undergo training and development to enhance their skills, knowledge, and abilities. This may include formal training programs, workshops, mentoring, or on-the-job learning opportunities.

4.Performance Management:

Performance management involves setting clear performance expectations, providing feedback, evaluating employee performance, and addressing any performance issues. It is an ongoing process aimed at helping employees succeed in their roles.

5.Career Progression:

Career progression involves providing opportunities for employees to advance in their careers within the organization. This may include promotions, lateral moves, or opportunities for additional responsibilities and challenges.

6.Compensation and Benefits:

This stage focuses on rewarding employees for their contributions through competitive compensation and benefits packages. It includes salary adjustments, bonuses, incentives, and benefits such as healthcare, retirement plans, and other perks.

7.Offboarding:

The offboarding stage occurs when an employee leaves the organization, either voluntarily or involuntarily. It involves conducting exit interviews, completing necessary paperwork, and transitioning responsibilities to other team members. Off boarding aims to ensure a smooth transition for both the departing employee and the organization.

These stages collectively form the employee life cycle, and effectively managing each stage is crucial for attracting, retaining, and developing talent within an organization.

STATEMENT OF THE PROBLEM

- Maintaining high levels of satisfaction during the ongoing employment period requires continuous efforts in providing career growth opportunities, fair compensation, a supportive work environment, and avenues for skill development.
- Challenges arise in providing clear pathways for career progression, offering promotions based on merit, and ensuring that employees feel valued and recognized for their contributions.

- Managing employee exits gracefully and maintaining positive relationships during offboarding processes is crucial for both departing employees and the organization's reputation.
- Organizations may struggle with creating a culture that promotes continuous feedback, open communication, and employee involvement in decision-making processes.
- Failure to prioritize employee well-being, recognition, and work-life balance can lead to diminished satisfaction levels and low morale.
- The challenges related to employee satisfaction at various stages of the employee lifecycle is essential for organizations striving to create a positive work environment and proactively managing these issues can lead to improved employee satisfaction, increased productivity, and long-term success for both employees and the organization.

OBJECTIVES OF THE STUDY

- To measure the satisfaction level of the employees.
- To study the employee's perception towards organization.
- To study the attitude of the employees towards their work.
- To identify the factors that motivates the employees.
- To study best practices and methods to enhance commitment and employee retention.
- To analyse satisfaction levels at different stages, organizations can pinpoint areas where employees might be experiencing dissatisfaction or challenges.

SCOPE OF THE STUDY

- The scope includes the development of surveys, feedback mechanisms, and performance indicators tailored to each stage of the employee life cycle to gather actionable insights.
- It further involves the analysis of data to identify trends, patterns, and areas for improvement.
- Moreover, the scope encompasses the implementation of targeted interventions based on the findings to enhance the employee experience, increase engagement, and improve overall satisfaction throughout the employee life cycle.
- Additionally, the scope involves establishing benchmarks and key performance indicators to monitor changes and improvements in employee satisfaction over time.

- By examining all these aspects, organizations can gain a comprehensive understanding of employee satisfaction and make informed decisions to create a more positive and fulfilling work environment across the various stages of the employee life cycle.

REVIEW OF THE LITERATURE

According to **Nancy C. Morse (1997)** "Satisfaction refers to the level of fulfilment of one's needs, wants and desire. Satisfaction depends basically upon what an individual wants from the world, and what he gets." Employee satisfaction is a measure of how happy workers are with their job and working environment. it is sure that there may be many factors affecting the organizational effectiveness and one of them is the employee satisfaction. Effective organizations should have a culture that encourages the employee satisfaction, Bhatti & Qureshi, (2007).

According to **Hunter & Titmen, (1997)** Employees are more loyal and productive when they are satisfied and these satisfied employees affect the customer satisfaction and organizational productivity, Potter field, (1999). There is no limit for the employees to reach the full satisfaction and it may vary from employee to employee. Sometimes they need to change their behaviours in order to execute their duties more effectively to gain greater job satisfaction, Miller, (2006). Having good relationships with the colleagues, high salary, good working conditions, training and education opportunities, career developments or any other benefits may be related with the increasing of employee satisfaction.

Cranny, Smith & stone (1992)

Employee satisfaction is the terminology used to describe whether employees are happy, contented and fulfilling their desires and needs at work. Many measures support that employee satisfaction is a factor in employee motivation, employee goal achievement and positive employee morale in the work place.

RESEARCH DESIGN AND METHODOLOGY

Introduction:

Research methodology is the systematic way to solve the research problem. It given an idea about various steps in systematic manner. The research method of the study explains the

systematic way to finding to the predetermining objective. This provides the clear path to accomplish and achieve clear solution problem for the stated.

Research design:

A research design is considered as the frame work or plan for a study the guides as well as helps the data collection and analysis of data. The research design in this project is discipline in nature.

Sample design:

By adopting random sampling method, a sample of 50 respondents was selected from Sri Ganga Motors TVS company. And the questionnaire was distributed to get the primary data from them.

Construction tools:**Population:**

There are totally 50 employees working in the organization.

Sampling size:

Out of the total population for the study sample size of 50 respondents were selected.

Sample area:

The research was conducted at Sri Ganga Motors, Pasuvanthanai.

Sampling procedure:

The research was made by the survey in accordance to the convenience of the employees. The sampling technique used was convenience sampling.

Data collection:

To accomplish the objective of the study both primary data and secondary data were utilized.

➤ **Primary data:**

Primary data refers to the collection of first-hand data. The information was collected from the respondent.

- A structured questionnaire
- Observation
- Interview and direct conversation with the management

➤ **Secondary data:**

A part from primary data collected the data was collected through

- Text books
- Records of industry
- Journals from library
- Academic report
- Webster

DATA ANALYSIS AND INTERPRETATION

Data Interpretation:

Analysis of data means, studying the tabulated material in order to inherent facts or learnings. Larger divisions of material should be broken down into smaller units and rearranged new combinations to discover new facts, interrelation and cause effects relationship.

Analysis of data is the most skilled task of all stages of research, calling for the researcher's own judgement and skill. It throws light on the various problem areas, enabling the earth it identifies ways and means of arriving at a solution. A researcher besides the collection analysis of data has to draw inference and explain their significance. The task of drawing conclusion and inference from a careful analysis of data is known as interpretation.

TABLE 1.1

TABLE SHOWING THE CURRENT SALARY STRUCTURE OF THE RESPONDENTS		
Response Rate	Frequency	Percent
Satisfied	16	32.0
Dissatisfied	6	12.0
Neutral	15	30.0
Very satisfied	9	18.0
Very dissatisfied	4	8.0
Total	50	100.0

Source: Primary Data

HYPOTHEZED ASSOCIATION BETWEEN THE GENDER AND SALARY STRUCTURE USING THE CHI -SQUARE TEST

H0: There is no significant association between Age and Salary structure.

H1: There is significant association between Age and Salary structure.

Crosstab								
			TABLE SHOWING THE CURRENT SALARY STRUCTURE OF THE RESPONDENTS					Total
			Satisfied	Dissatisfied	Neutral	Very satisfied	Very dissatisfied	
TABLE SHOWING THE AGE CLASSIFICATION OF THE RESPONDENTS	20-30	Count	10	0	14	8	3	35
		Expected Count	11.2	4.2	10.5	6.3	2.8	35.0
		TABLE SHOWING THE AGE CLASSIFICATION OF THE RESPONDENTS	28.6%	0.0%	40.0%	22.9%	8.6%	100.0%
		TABLE SHOWING THE CURRENT SALARY STRUCTURE OF THE RESPONDENTS	62.5%	0.0%	93.3%	88.9%	75.0%	70.0%
		% Of Total	20.0%	0.0%	28.0%	16.0%	6.0%	70.0%

	30-40	Count	6	6	1	1	1	15
		Expected Count	4.8	1.8	4.5	2.7	1.2	15.0
		TABLE SHOWING THE AGE CLASSIFICATION OF THE RESPONDENTS	40.0%	40.0%	6.7%	6.7%	6.7%	100.0%
		TABLE SHOWING THE CURRENT SALARY STRUCTURE OF THE RESPONDENTS	37.5%	100.0%	6.7%	11.1%	25.0%	30.0%
		Total	12.0%	12.0%	2.0%	2.0%	2.0%	30.0%
Total		Count	16	6	15	9	4	50
		Expected Count	16.0	6.0	15.0	9.0	4.0	50.0
		TABLE SHOWING THE AGE CLASSIFICATION OF THE RESPONDENTS	32.0%	12.0%	30.0%	18.0%	8.0%	100.0%
		TABLE SHOWING THE CURRENT SALARY STRUCTURE OF THE RESPONDENTS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		Total	32.0%	12.0%	30.0%	18.0%	8.0%	100.0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	19.894 ^a	4	.001
Likelihood Ratio	21.791	4	.000
Linear-by-Linear Association	4.099	1	.043
N of Valid Cases	50		
a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is 1.20.			

Symmetric Measures			
		Value	Approximate Significance
Nominal by Nominal	Phi	.631	.001
	Cramer's V	.631	.001
N of Valid Cases		50	
a. Not assuming the null hypothesis.			
b. Using the asymptotic standard error assuming the null hypothesis.			
c. Based on normal approximation.			

INFERENCE:

The above table shows that significance of the F value is error. The Salary Structure is not accepted with age which is inferential testing and P-value is 0.001 that is rejected value five percent level of significance. Hence the hypothesis is rejected.

INDEPENDENT SAMPLE T TEST:

H0: There is no significant associated between gender employee's satisfaction level

H1: There is significant associated between gender employee's satisfaction level

TABLE 1.2

VARIABLE	GENDER	MEAN	SD	T value	P value
Payroll	Male	1.9091	.92113	0.820	0.416
	Female	2.1071	.78595		

P>0.05 is no significant at the level 0.05 level(2-tailed)

P value 0.05 there is no significant level between gender and payroll of employee satisfaction.

INFERENCE:

There is no significant level of the employees based on the gender provided by the Payroll

TABLE 1.3

VARIABLE	GENDER	MEAN	SD	T value	P value
Compensation benefits	Male	1.9091	.92113	0.065	0.948
	Female	1.8929	.83174		

$P > 0.05$ is no significant at the level 0.05 level(2-tailed)

P value 0.05 there is no significant level between gender and compensation benefits of employee satisfaction.

INFERENCE:

There is no significant level of the employees provided by the compensation benefits based on the gender.

TABLE 1.4

VARIABLE	GENDER	MEAN	SD	T value	P value
Working hours	Male	2.0455	.65300	0.048	0.962
	Female	2.0357	.74447		

$P > 0.05$ is no significant at the level 0.05 level(2-tailed)

P value 0.05 there is no significant level between gender and Working hours of employee satisfaction.

INFERENCE:

There is no significant level of the employees' working hours satisfied based on the gender to its organization.

TABLE 1.5

VARIABLE	GENDER	MEAN	SD	T value	P value
Rewards	Male	1.9091	.97145	0.210	0.834
	Female	1.9643	.88117		

$P > 0.05$ is no significant at the level 0.05 level(2-tailed)

P value 0.05 there is no significant level between gender and rewards of employee satisfaction.

INFERENCE:

There is no significant level of the employee's satisfaction recognition of rewards based on the gender and performance.

TABLE 1.6

VARIABLE	GENDER	MEAN	SD	T value	P value
Health insurance	Male	1.9091	.86790	0.082	0.935
	Female	1.9286	.81325		

$P > 0.05$ is no significant at the level 0.05 level(2-tailed)

P value 0.05 there is no significant level between gender and Health insurance of employee satisfaction.

INFERENCE:

There is no significant level of the employee's satisfaction provided by the health insurance based on the gender.

TABLE 1.7

VARIABLE	GENDER	MEAN	SD	T value	P value
Work life balance	Male	2.0909	.92113	0.820	0.416
	Female	1.8929	.78595		

$P > 0.05$ is no significant at the level 0.05 level(2-tailed)

P value 0.05 there is no significant level between gender and work life balance of employee satisfaction.

INFERENCE:

There is no significant level of the employee's satisfaction to work life balance for based on the gender.

FINDINGS

- The table of showing the employee current salary structure 32% of the respondents satisfied and 30% of the respondents neutral of employees.
- Employee satisfaction level of the payroll 54% of the respondents satisfied and satisfied 26% of the respondents highly satisfied.

- Employee satisfaction level of the compensation benefits 44% of the respondents satisfied and 36% of the respondents highly satisfied based on the gender
- Employee working hours gender analysis 20% of the employees satisfied and 26% of the employees dissatisfied, to be work related stress.
- Health insurance satisfied of the employees provided by based on the gender.
- Employee's satisfaction of Health insurance 30% of the respondents satisfied and 32% of the respondents highly satisfied.
- Employees work life balance between the male and female working conditions different ways
- When the 54% of the respondents highly satisfied and 28% of the respondents highly satisfied to his Work life balance.

SUGGESTION:

- Ensure transparent communication about job expectations, company culture, and growth opportunities during the recruitment process.
- Provide a structured and engaging onboarding program to help new employees feel welcomed and prepared for their roles.
- Offer continuous learning and development opportunities to support career growth and skill enhancement.
- Recognize and reward employee achievements to show appreciation and encourage motivation.
- Foster a positive work environment by promoting work-life balance, open communication, and a culture of collaboration.
- Provide clear pathways for career advancement and opportunities for promotion based on merit.
- Conduct regular performance evaluations and feedback sessions to help employees understand their progress and areas for improvement.

- Provide support during the transition period for departing employees, including assistance with job searches or career guidance.
- Encourage a culture of appreciation and recognition within the organization.
- Communicate openly with employees and involve them in decision-making processes when possible.
- By implementing these suggestions throughout the employee lifecycle, organizations can create a positive work environment that values its employees, fosters their growth and development, and ultimately leads to higher levels of employee satisfaction, engagement, and retention.
- Clearly communicate job expectations, provide a positive candidate experience, and ensure a fair and unbiased selection process
- Offer opportunities for skill development, training, and career growth. Provide regular feedback and encourage employees to set goals and pursue professional development.
- Establish clear performance expectations, provide regular feedback and recognition, offer opportunities for employees to contribute their ideas and suggestions.
- Promote work-life balance by offering flexible work arrangements, promoting wellness initiatives, and encouraging employees to take breaks and vacations.

CONCLUSION:

Employee satisfaction plays a crucial role at various stages of the employee life cycle. Starting from recruitment, a positive experience during the recruitment process can enhance the satisfaction of new employees and foster a sense of belonging from the beginning. Onboarding is another critical phase where ensuring that employees have the necessary tools, resources, and support can significantly impact their satisfaction levels.

During the ongoing employment period, factors such as training opportunities, career development, recognition, work-life balance, and the work environment all contribute to employee satisfaction. When these aspects are managed effectively, employees are more likely to feel engaged, motivated, and satisfied in their roles.

As employees progress through their careers within the organization, performance evaluations, promotions, compensation, and benefits also play a significant role in determining their satisfaction levels. Providing opportunities for growth, recognizing achievements, and addressing concerns can help maintain high levels of satisfaction and retention.

At the end of the employee life cycle, offboarding or exit processes are also crucial. Ensuring that employees leave on a positive note, whether through retirement, resignation, or termination, can impact their overall perception of the organization. Conducting exit interviews, providing feedback mechanisms, and maintaining good relationships even post-employment can influence not only the departing employee's satisfaction but also their potential advocacy or criticism of the organization.

In conclusion, managing employee satisfaction at various stages of the employee life cycle is essential for creating a positive work environment, fostering employee engagement, and ultimately supporting the organization's overall success. By addressing satisfaction factors proactively and continuously, employment journey.

A STUDY ON EMPLOYEE ENGAGEMENT AT HERO KARUNYA MOTORS, TUTICORIN

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ABSTRACT:

Employee engagement has become a popular organizational concept in recent years. It refers to the level of commitment and involvement that an employee has toward their organization and its values. When an employee is engaged, they are aware of the business context and actively work with colleagues to improve performance within their job for the benefit of the organizational. Engaged employees are more likely to feel that their work is meaningful and that they are making valuable contributions to both their jobs and the organization as a whole. This sense of engagement leads to higher productivity, better job satisfaction, and ultimately benefits the firm by retaining highly skilled employees. Organizations often focus on strategies to enhance employee engagement, recognizing its importance in achieving overall success.

KEYWORDS: Employee Engagement, Employee Commitment, Hero Karunya Motors

INTRODUCTION:

Employee engagement refers to the emotional commitment employees have towards their organization and its goals. It involves factors such as enthusiasm for work, dedication, and a sense of purpose. Engaged employees are typically more productive, innovative and loyal to their organization. Employers often focus on fostering engagement through various strategies, including communication, recognition, career development opportunities and a positive work environment. Effective employee engagement can lead to higher retention rates, improved performance and overall organizational success.

FEATURES OF EMPLOYEE ENGAGEMENT:

- 1. Commitment:** Engaged employees are committed to the organization's goals, vision, and values. They feel a sense of ownership and responsibility towards their work and the success of the company.
- 2. Motivation:** Engaged employees are intrinsically motivated to perform well and go above and beyond their basic job responsibilities.

- 3. Productivity:** Engaged employees tend to be more productive and efficient in their roles. They are focused and dedicated to achieving their objectives.
- 4. Job Satisfaction:** Engaged employees are satisfied with their jobs and their work environment. They find fulfillment and enjoyment in what they do.
- 5. Open Communication:** Engaged organizations foster open communication channels where employees feel comfortable sharing their ideas, concerns, and feedback.
- 6. Recognition and Reward:** Engaged employees feel appreciated and valued for their contributions. Organizations that recognize and reward employees for their hard work and achievements tend to have higher levels of engagement and loyalty.
- 7. Development Opportunities:** Engaged employees are provided with opportunities for growth and development. They have access to training, mentorship, and career advancement opportunities.
- 8. Work-Life Balance:** Engaged organizations prioritize work-life balance and support employees in achieving harmony between their professional and personal lives.
- 9. Strong Team Dynamics:** Engaged employees collaborate effectively with their colleagues and foster positive relationships within their teams.
- 10. Alignment with Organizational Values:** Engaged employees align with the values and culture of the organization.

REVIEW OF LITERATURE:

Brene Brown's 2018:

In 2018, Brene Brown's "Dare to Lead: Brave Work. Tough Conversations. Whole Hearts." offered profound insights into cultivating employee engagement through courageous leadership. Brown, a renowned researcher on vulnerability and courage, explores how daring leadership fosters trust, creativity, and innovation in the workplace. Drawing on her extensive research and interviews with leaders across various industries, Brown emphasizes the importance of vulnerability, empathy, and authenticity in building meaningful connections with employees. By encouraging leaders to embrace discomfort, have tough conversations, and demonstrate empathy, "Dare to Lead" provides a transformative framework for creating a culture of belonging and empowerment.

Jacob Morgan (2017):

"The Employee Experience Advantage: How to Win the War for Talent by Giving Employees the Workspaces They Want, the Tools They Need, and a Culture They Can Celebrate" by Jacob Morgan (2017): Morgan examines the concept of the employee experience and its impact on engagement, retention, and organizational success. He outlines

key components of a positive employee experience, including physical workspaces, technology, and organizational culture, and provides actionable strategies for creating an exceptional employee experience that drives engagement and competitive advantage.

SCOPE OF THE STUDY:

- Examination of various dimensions of employee engagement, including job satisfaction, organizational commitment, and motivation.
- Analysis of factors influencing employee engagement, such as leadership styles, organizational culture, and communication practices.

OBJECTIVES OF THE STUDY:

- To explore about opportunities for professional development and growth
- To study about the supportive and inclusive work environment
- To encourage open and effective communication channels within the organization
- To study the factors that collaborate both inclusive and productive work environment

CONSTRUCTION OF TOOLS:

Based on the discussion the researcher constructed a questionnaire. Then it was circulated to respondents, 50 samples were distributed among respondents.

SAMPLING DESIGN:

The data collected are original in nature. The sampling technique used in this study was convenience sampling.

TABLE 1.1

**HYPOTHESIZED RELATIONSHIP BETWEEN THE MARITAL STATUS AND
THE LEVEL OF SUPPORT RECEIVED FROM THE MANAGER BY USING CHI-
SQUARE TEST**

H0: There is no significance associated between marital status and the level of support received from the manager.

H1: There is significance associated between marital status and the level of support received from the manager.

Chi square

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.007 ^a	2	0.007
Likelihood Ratio	11.519	2	0.003
Linear-by-Linear Association	8.337	1	0.004
No of Valid Cases	50		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.44.

INFERENCE:

From the above table, it is inferred that the significance level (0.007) is less than the chosen significance level (0.005) we can reject the null hypothesis. This indicates that there is sufficient evidence to conclude that there is a relationship between marital status and the level of support received from the manager.

TABLE 1.2

ASSOCIATION BETWEEN THE GENDER AND THE COMFORTABILITY WHILE EXPRESSING IDEAS AND OPTIONS BY USING t-test.

Null hypothesis (H0): The hypothesis states that there is no significant difference between the means of the two groups being compared.

Alternative hypothesis (H1): The hypothesis states that there is a significant difference between the means of the two groups being compared.

S.NO	PARTICULARS	GENDER	MEAN	SD	t value	p value
1	Comfortability while expressing ideas and options	Male	3.6923	1.40767	0.416	0.679
		Female	3.8333	0.91683		

INFERENCE:

From the above table, it is clear that there's no significance difference in this consideration since $p > 0.05$. The comfortability while expressing ideas and options is not related to gender, regardless of whether someone identifies as male or female, their ability to freely express thoughts and ideas should not be determined by their gender.

TABLE 1.3

ANOVA – COMPARING PROFESSIONAL DEVELOPMENT AND GROWTH SATISFACTION LEVEL WITH EMPLOYEE EXPERIENCE

Null Hypothesis (H0): There is no significant difference in professional development and growth satisfaction level among employees with different levels of experience.

Alternative Hypothesis (H1): There is a significant difference in professional development and growth satisfaction level among employees with different levels of experience.

S. NO	ANOVA TABLE		SUM OF SQUARES	df	MEAN SQUARE	f	sig.
1	Professional development and growth satisfaction level	Between Groups	0.309	3	0.103	0.538	0.659
		Within Groups	8.811	46	.192		
		Total	9.120	49			

INFERENCE:

Since the significance level (0.659) is much greater than the chosen significance level ($\alpha = 0.05$), we fail to reject the null hypothesis. This suggests that there is no statistically significant difference in professional development and growth satisfaction level among employees with different levels of experience.

TABLE 1.4
TABLE SHOWING THE SUPPORT GIVEN BY COLLEAGUES AND
SUPERIORS

S.No	Particular	No of Respondents	Percentage
1	Not supported at all	4	8%
2	Moderately supported	4	8%
3	Supported	28	56%
4	Extremely supported	14	28%
5	Slightly supported	nil	0%
	Total	50	100.0

INFERENCE:

From the data presented above, it can be inferred that 56% of the respondents stated supported, 28% of the respondents stated extremely supported, 8% of the respondents stated moderately supported and 8% of the respondents stated not supported at all by their colleagues and superiors.

FINDINGS:

The study has revealed the following findings.

- The study reveals that 52% of the respondents often felt that the skills and talents are being utilized effectively in their current role.
- It is found that 40% of the respondent awareness level about career path and opportunities was high within the organization.
- The analysis reveals that 40% of the respondents occasionally seek out for new learning opportunities related to their fields.
- From the study it is found that 52% of the respondents will recommend their company as a great place for professional growth and development.
- The study reveals that 28% of the respondents thinks that top-management support is needed for better professional growth.

- Majority 56% of the respondents supported by their colleagues and superior in their daily work in their organization.
- It is found that 56% of the respondents moderately promote diversity and inclusion in the workplace.
- The analysis reveals that 40% of the respondent ideas and opinions are sometimes taken into their consideration by the superiors.
- From the study it is found that 48% of the respondents occasionally recognized and appreciated for their contribution of work in their organization.
- The study reveals that 52% of the respondents think that for some extent their organization values and recognize the diverse backgrounds and perspectives of the employees.
- Majority 64% of the respondents felt that to some extent the communication barriers are addressed within their organization.
- It is found that 48% of the respondents thinks it is very important in creating an inclusion and productive work environment.
- The analysis reveals that 48% of the respondents quite a bit felt that their organization encourages a sense of belonging and inclusivity.

SUGGESTIONS:

- Encourage employees to reflect on their own skills, strengths, and talents. They should evaluate how these align with the requirements and responsibilities of their current role.
- Encourage participation in cross-functional projects or initiatives that provide exposure to different areas of the organization.
- Encourage employees to take advantage of opportunities to enhance their skills and knowledge related to their fields.
- Highlight the company's commitment to employee development through learning and development programs, such as training workshops, seminars, or mentorship initiatives.
- Encourage employees to gather feedback from their colleagues and peers regarding their professional development needs and challenges.
- Support flexible work arrangements that accommodate the needs of respondents, allowing them to maintain a healthy work-life balance.

CONCLUSION:

In conclusion, employee engagement is a vital aspect of organizational success. When employees feel valued, motivated, and connected to their work and colleagues, they are more likely to contribute positively to the company's goals and objectives. By fostering open communication, providing opportunities for growth and development, recognizing and rewarding achievements, and creating a positive work environment, companies can cultivate high levels of employee engagement. Investing in employee engagement not only boosts morale and productivity but also contributes to long-term employee satisfaction and retention. Ultimately, prioritizing employee engagement leads to a more motivated, committed, and effective workforce, which is essential for achieving sustainable success in today's competitive business landscape.

In essence, employee engagement is not a destination but an ongoing journey—a journey toward building a workplace where every individual feel valued, empowered, and inspired to contribute their best. By embracing this journey and committing to the principles of engagement, organizations can unlock the full potential of their most valuable asset, that is their people.

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WEBSITES:

- www.quantumworkplace.com
- www.hrcloud.com
- www.engageforsuccess.org

A STUDY ON EFFECT OF LEADERSHIP ON EMPLOYEE PERFORMANCE AT SIBAFLORE NATURAL DECORATIONS PRIVATE LIMITED., THOOTHUKUDI

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Abstract:

Leadership plays a pivotal role in shaping organizational success by influencing employee performance. This study explores the significance of leadership, defining the leader as a visionary, motivator, and influencer within the organization. It examines the multifaceted role of the leader, encompassing aspects such as setting goals, providing guidance, and fostering collaboration. The study investigates the performance factors associated with effective leadership, including communication skills, decision-making abilities, and emotional intelligence. Through quantitative and qualitative analysis, the research aims to understand the impact of leadership on employee performance. Utilizing surveys, and observations, data were collected and analyzed using statistical tools such as percentage analysis and Descriptive analysis. The findings indicate there is a strong relationship between leadership and employee performance. Utilizing surveys, and observations, data were collected and analyzed using statistical tools such as percentage analysis and Descriptive analysis. The findings indicate there is a strong relationship between leadership and employee performance. Suggestions for improving leadership effectiveness such as providing training programs, fostering a positive work environment, and implementing performance evaluations. However, limitations such as sample size constraints and potential biases are acknowledged. Solutions for this research can contribute to a deeper understanding of the complex relationship between leadership and employee performance, offering valuable insights for organizations striving to cultivate effective leadership practices and maximize employee productivity and satisfaction.

Keywords:Leadership, Motivation, Performance, Communication, Collaboration.

Introduction:

Leadership is a critical aspect of organizational success, as it directly impacts employee performance. The study on impact on leadership performance aims to understand how

different leadership styles, behaviors, and practices influence the motivation, engagement, and productivity of employees within an organization. By examining the relationship between leadership and employee performance, researchers can identify effective strategies for enhancing leadership effectiveness and ultimately improving overall organizational outcomes. This field of study is essential for organizations seeking to maximize the potential of their workforce and achieve sustainable success in today's competitive business environment. A skilled leader communicates clearly and transparently, ensuring that employees understand their roles, responsibilities, and organizational objectives.

Qualities of a Leader:

- ✓ **Personality:** A pleasing personality always attracts people. A leader should also be friendly and yet authoritative so that he inspires people to work hard like him.
- ✓ **Knowledge:** A subordinate looks up to his leader for any suggestion that he needs. A good leader should thus possess adequate knowledge and competence in order to influence the subordinates.
- ✓ **Integrity:** A leader needs to possess a high level of integrity and honesty. He should have a fair outlook and should base his judgment on the facts and logic. He should be objective and not biased.
- ✓ **Initiative:** A good leader takes initiative to grab the opportunities and not wait for them and use them to the advantage of the organization.
- ✓ **Communications skills:** A leader needs to be a good communicator so that he can explain his ideas, policies, and procedures clearly to the people. He not only needs to be a good speaker but also a good listener, counsellor, and persuader.

Types Leadership Styles:

- **Autocratic Leadership:** In this style, the leader makes decisions without consulting team members, maintaining strict control over the group.
- **Democratic Leadership:** Democratic leaders encourage participation from team members in decision-making processes, seeking input and feedback before making final decisions.

- **Transformational Leadership:** Transformational leaders inspire and motivate their team through a compelling vision, encouraging creativity, innovation, and individual growth.
- **Laissez-Fair:** leaders provide minimal guidance and oversight, allowing team members to make their own decisions and take ownership of their work.

Statement of the problem:

- The study aims to examine the challenges in applying leadership on employee performance in Sibafloor natural decorations private limited.
- People are the most important resource in the organization.
- Many studies have explored the impact of leader's behaviour on employee performance, team dynamics, collaboration and overall organizational performance.
- Examine the crucial relationship between leadership and employee challenges for organizational teams.

Objectives of the study:

- To explore the factors of leadership skills
- To analyse the performance levels of employee
- To measure the impact of leadership on employee performance
- To provide guidance to improve performance levels of employees

Need of the study

Leaders today face several challenges in managing factors affecting employee's performance such as uncertainty expectations, inconsistent feedback, insufficient training and development opportunities, and ineffective performance evaluation processes. To overcome these challenges, leaders should set clear goals and expectations for their team members, provide regular and constructive feedback on performance, offer ongoing training and development opportunities to enhance skills and knowledge, and establish a fair and transparent performance evaluation system.

Scope of the study

The purpose of this study is to investigate the role of leadership on employee performance. Researchers and practitioners explore how these styles and behaviors impact organizational

performance, employee motivation, and team dynamics. Leadership has an immense impact on how employees perform, grow and lead to positive organizational outcomes. Effective leaders can enhance the individual employee performance level through proper leadership style and retaining talented employees within the company, as he identifies the fact well performing employees are unique resources to the organization. A motivated workforce is crucial for the success of an organization. Increasing employee performance is a key ingredient for successful organization

Company Profile:

- ◆ Sibafloor Natural Decorations Private Limited started in 14-11-1994, our hard work with passion has resulted in the establishments of a successful business.
- ◆ Our company is popular for its design, quality, and product concepts in home decorations.
- ◆ Sibafloor is an export-oriented unit and has easy access to world class raw materials.
- ◆ 90% of the products manufactured are in ready to retail packaging.
- ◆ And we cater to customers all over the world.
- ◆ We have 15k sq. meter. of world class manufacturing facility.
- ◆ Sibafloor meets all necessary quality, environmental, health and safety, supply chain security and legal requirements.
- ◆ The factory is located at Tuticorin. Tuticorin is a port is only 25kms (16.5 miles) from the factory.
- ◆ Its unique location provides for more than 300 days of sunshine per year which is indispensable for the natural decorations business.
- ◆ Experienced workers 500 and 80+staff to take care of day-to-day operations.

Vision:

To attract the best customers in the world through innovation and continuous improvement in manufacturing practices.

Mission:

We are committed to being a manufacturing company focused on

- ◆ Producing a value for money products.
- ◆ Sufficient profitability to be a sustainable business.
- ◆ Meeting customers quality requirements.
- ◆ Providing a happy work environment.

Review of literature:

Daniel G, (2005) The purpose of this study is to state that understand the effect of different leadership styles autocratic, democratic, and participative style- on employee performance categorized different leadership styles. Suggested that leadership styles could be explained on a scale ranging from autocratic through democratic to participative to show the degree of authority and decision making power of leaders and employees. He observed that autocratic style is characterized by an Autocratic leader tell their staff members what to do. he can give a business a clear direction

but it may also lead managers to under value or ignore input from teams. the democratic approach is characterized by a Decisions are made within teams, with each member having equal inputs.

Wen, Ho, Kelan, Othman, & Syed, (2019) exhibits that leadership styles the effect of influencing employees' job performances. It was observed the many organizations face challenges such as high staff turnover rate, lack of commitment and work-related stress among employees. This has resulted in low productivity and efficiency to align/ achieve the organizations' goals. In fact, it was reported that one of the highest percentages of productivity losses in all over the world.

Research Methodology:

Research methodology refers to the systematic process of planning, executing, and analyzing research to attain meaningful results. It involves selecting appropriate data collection methods, designing experiments or surveys, and applying statistical techniques for analysis.

Sample design:

Utilizing a random sampling approach, 50 respondents were selected from Sibafloor Natural Decorations Solutions. Questionnaires were then distributed to gather primary data from this sample group.

Construction tools:**Population:**

There are totally 200 employees working in the organization.

Sampling size:

Out of the total population for the study a sample size of 50 respondents were selected.

Sampling area:

The research was conducted at Sibaflor Natural Decorations Private Limited

Sampling procedure:

The research was made by the survey in accordance to the convenience of the employees.

The sampling technique used was convenience sampling.

Data collection:

To accomplish the objective of the study both primary data and secondary data were utilized. Primary data refers to the collection of first hand data. The information was collected from the respondent by A structured questionnaire, Observation, Interview and direct conversation with the measurement. Secondary data refers to a past from primary data collected the data was collected through Text books, Records of industry, Journals from library, Academic report, Website.

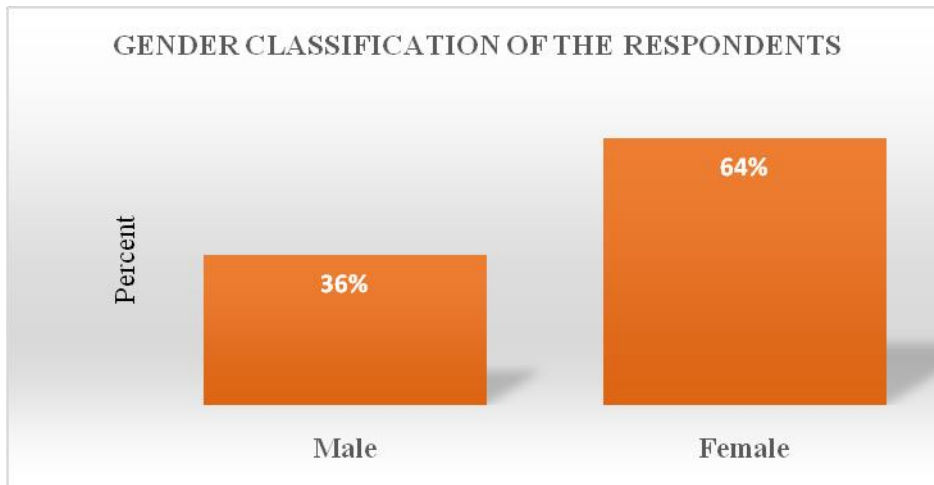
Tools for analysis:

After the data have been collected it has to be analyzed the data obtained from the questionnaire is consolidated. Tabulation is a past of technical procedure where in classified data are put in the form of tables two tables obtained should be analyzed with statistical technique and tools so that interpretation would be precise. After internship the results suitable suggestions are given the statistical tool used for analyzing the data collected are Sample percentage analysis, Bar diagram, Pie chart, Anova, t- test.

Methodology

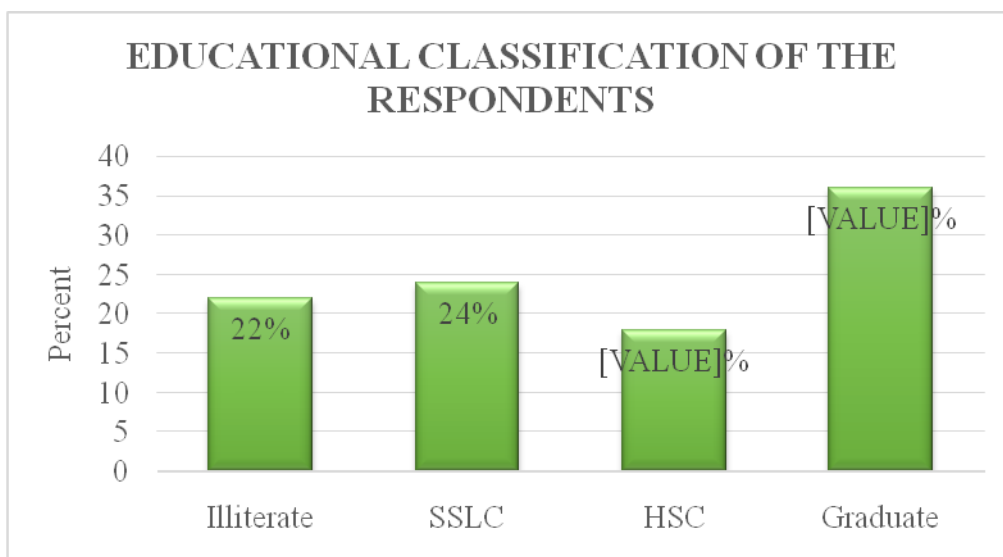
The collected data were analyzed by using the following statistical tools namely percentage analysis and graphical method like bar diagram, pie chart, etc.

Data analysis and interpretation:



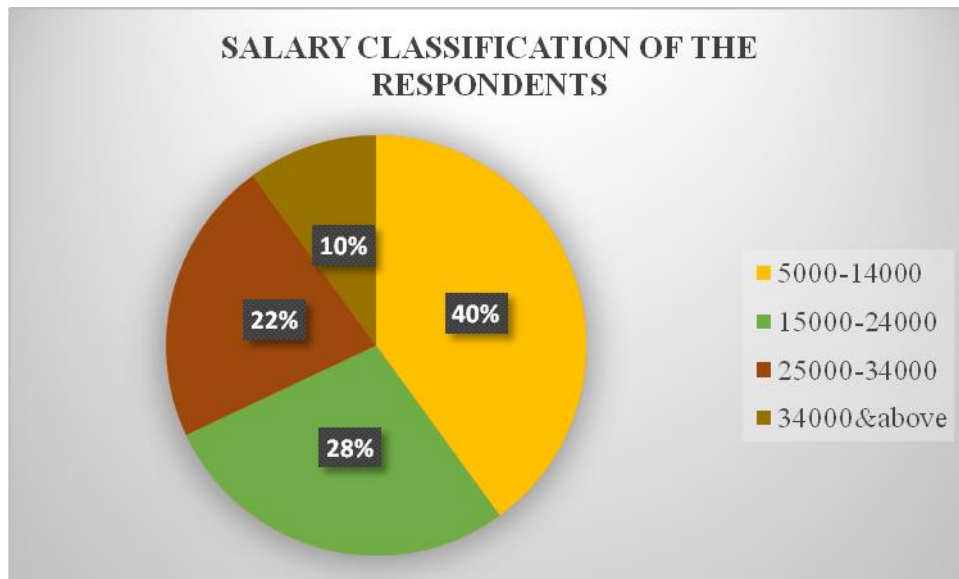
INFERENCE:

From the above chart, we can identify that 64% of employees taken as employees were female, 36% of the respondents taken as a sample were male.



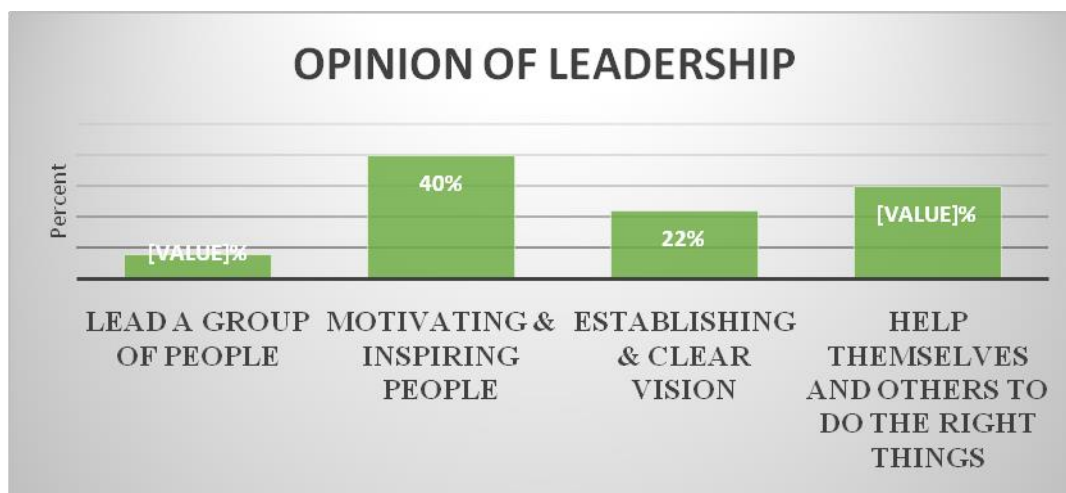
INFERENCE:

From the above table it is inferred that 36% of the respondents were graduate, 24% of the respondents have SSLC qualification, 22% of the respondents were illiterate and 18% of the have HSC qualification. Totally 100 percentage of the respondents have knowledge education



INFERENCE:

Based on above chart, it is inferred that 40% of the respondent's salary was between 5000-14000, 28% of the respondent's salary was between 15000-24000, 22% of the respondent's salary was above 25000-34000 and 10% of the respondent's salary 34000.

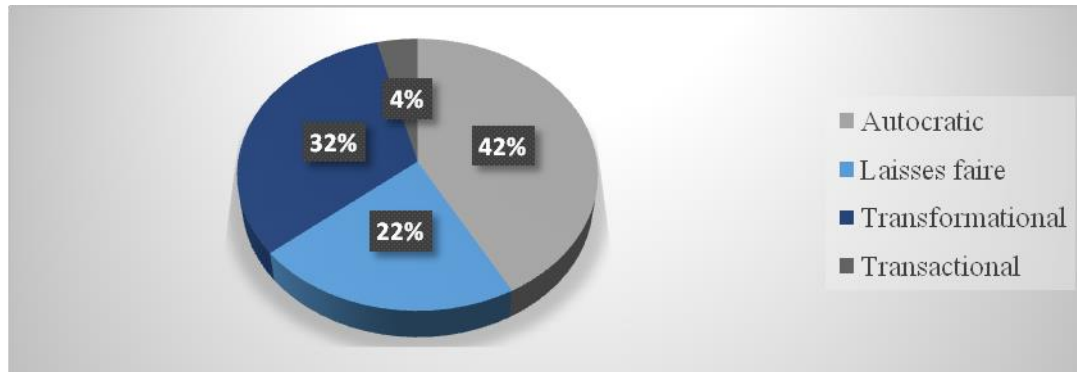


INFERENCE: Based on the chart, it can be inferred that 40% of the respondents felt motivated and inspired by people in the organization, while 8% stated that they lead a group of people, providing their opinion on leadership.



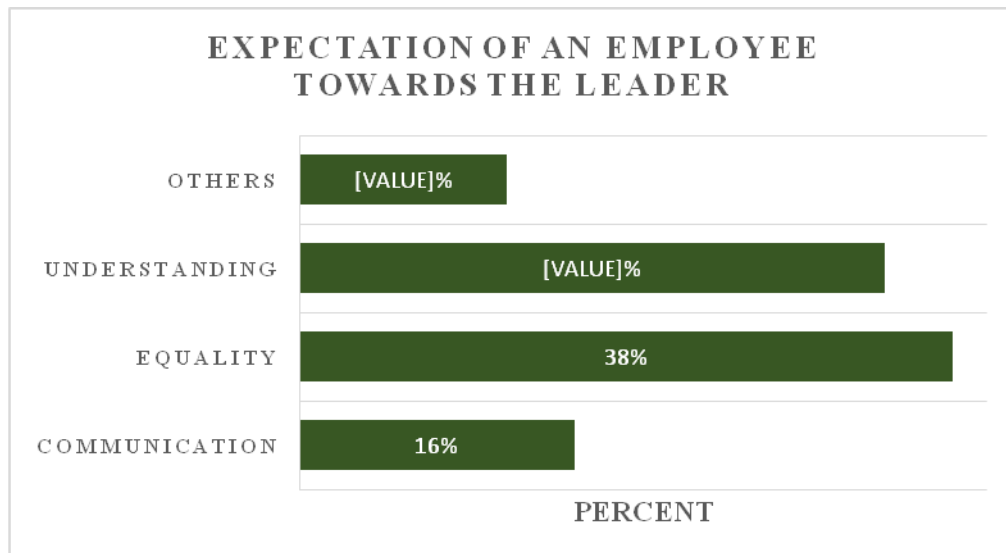
INFERENCE

From the above table it is inferred that 38% of the respondents possessed intelligence, 30% displayed empathy, 18% exhibited confidence and 14% demonstrated all of the above qualities for being a good leader.



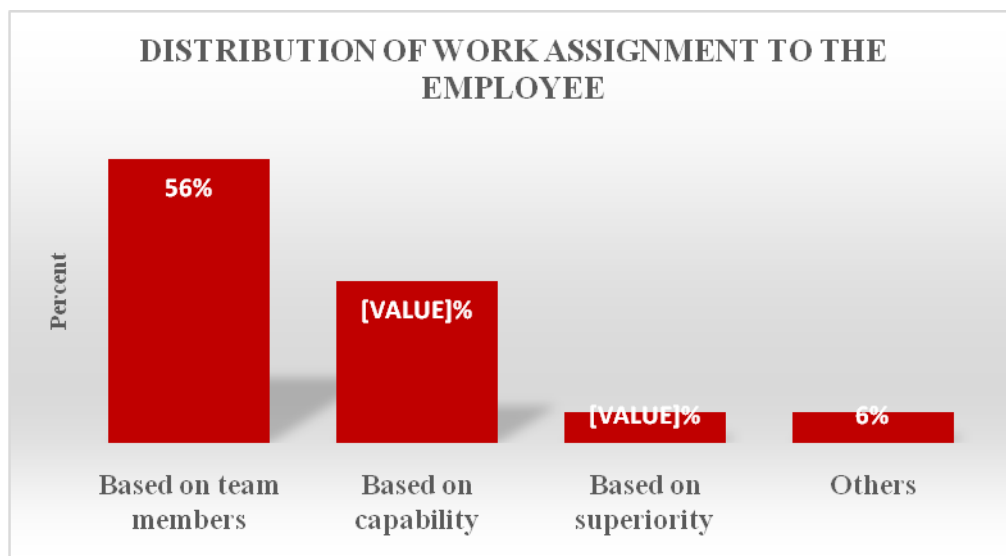
INFERENCE

From the above table it is inferred that 42% of the respondents chose the Autocratic leadership style, 32% perceived Transformational leadership as the most effective leadership style, 22% of the respondents preferred the Laisses faire and 4% attributed autocratic leadership as the reason for the most effective leadership style among employees

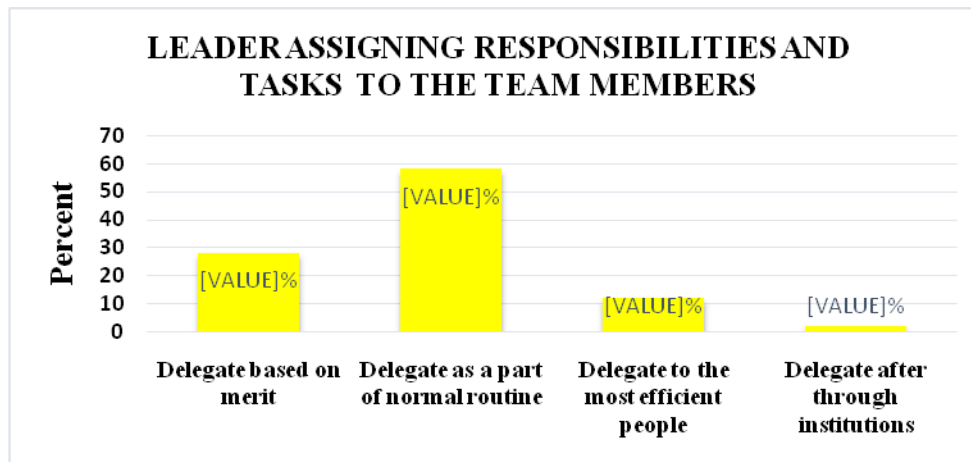


INFERENCE

From the above chart, it can be inferred that 38% of the respondents stated that there is understanding and equality of an employee towards the leader and 16% of the respondents expected communication from employee towards the leader.

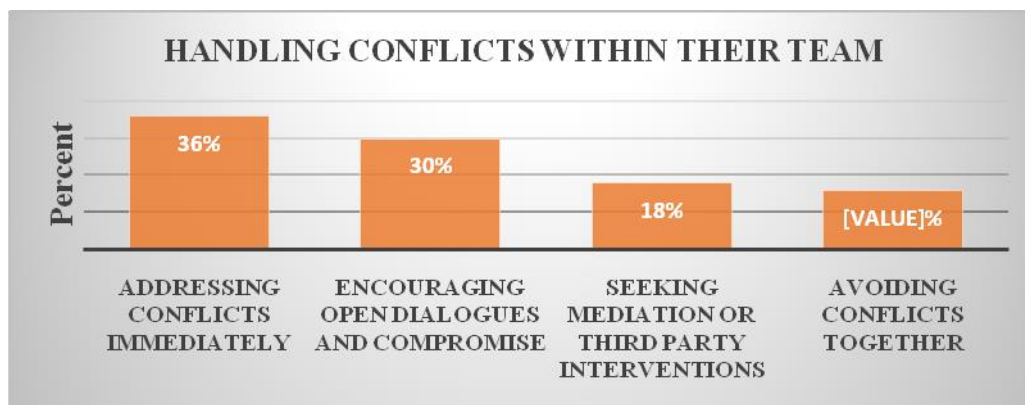


INFERENCE: From the above table is inferred that 56% of the respondents distributed work among team members, while 36% of the respondents allocated tasks based on capability and 6% assigned work based on superiority among employees



INFERENCE

Based on above chart it can be inferred that 58% of the respondents' delegate tasks as of their part of normal routine, and 28% of respondents delegate tasks to team members based on merit.



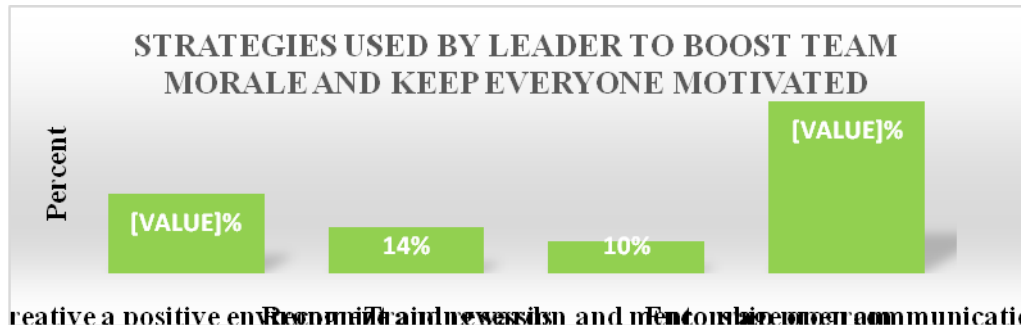
INFERENCE

From the above chart, it is inferred that 36% of the respondents address conflicts immediately, 30% of the respondents stated that they encourage open dialogues and compromise and 18% of the respondents avoid conflicts together within their team.



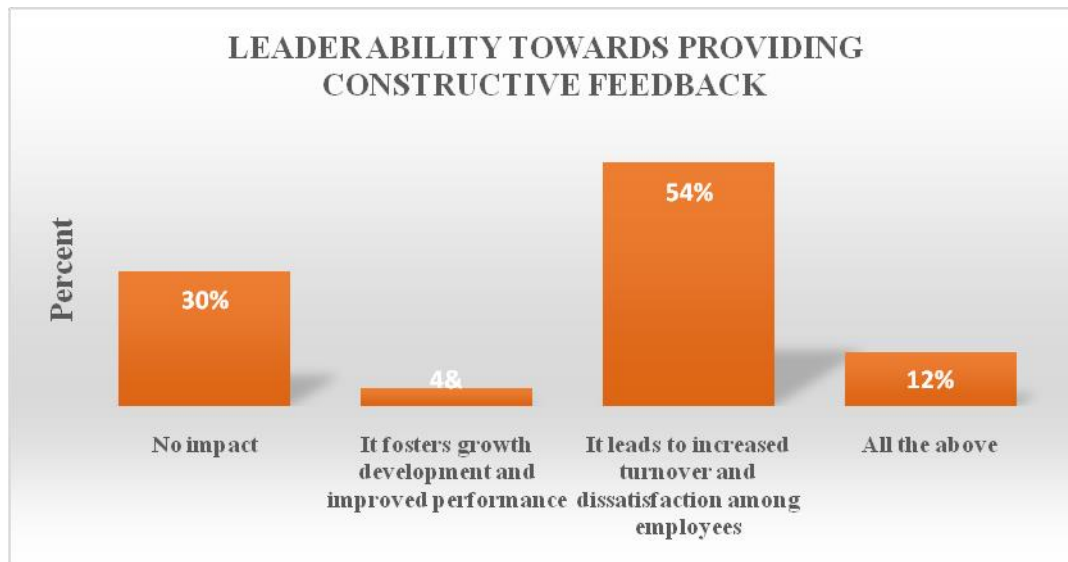
INFERENCE:

Based on the above chart, it is inferred that 30% of the respondents feel that highly motivation and increased job communication impact employee motivation, 20% of the respondents perceive no impact on employee motivation from the innovation of effective leadership.



INFERENCE:

Based on the chart, it is inferred that 52% of the respondents stated that encouraging open communication is important, 24% of the respondents feel that creating a positive environment and recognizing rewards to boost team morale are crucial for keeping everyone motivated.



INFERENCE

Based on the chart, it is inferred that 54% of the respondents stated that it leads to increased turnover and dissatisfaction among employees, 30% of the respondents reported no impact on leader ability to provide constructive feedback, 12% of the respondents indicated that it fosters growth development and improved performance in organizations



INFERENCE:

Based on the above chart, it is inferred that 56% of the respondents feel that creating a positive work culture is essential to motivate employees, 26% of the respondents believe

providing regular training and development opportunities and offer competitive compensation and benefits packages are key factors in motivating employee

ANOVA- GENDER CLASSIFICATION AND ALL AGREE STATEMENTS

Variance	Mean	SD	F value	P value
Lead take ownership of mistakes and avoid shifting blame to other	2.8889	0.92796	0.1632	0.195
	3.6667	1.15470		
	2.8182	1.25045		
	2.8889	1.02262		
	3.0600	1.11410		
Good relationship with other team employees	2.5556	1.42400	1.634	0.194
	3.2500	1.05529		
	3.1818	1.07872		
	3.5556	0.98352		
	3.2200	1.13011		
Effective leadership can improve and motivate employees to perform at their best	3.3333	0.70711	0.428	0.734
	3.4167	0.51493		
	3.7273	1.10371		
	3.6111	1.03690		
	3.5400	0.88548		
Leading to leader employee performance	2.6667	0.86603	2.705	0.056
	3.4167	0.79296		
	3.5455	0.82020		
	3.7222	1.07406		
	3.4200	0.97080		

INTERPRETATION: There is no significance difference between educational qualification and Lead take ownership of mistakes and avoid shifting blame to other(H0), Good relationship with other team employees(H1), Effective leadership can improve and motivate employees (H2), Leading to leader employee performance(H3).

Hence it is failed to reject the null hypothesis

Independent sample t-test

VARIABLES	GENDER	MEAN	SD	t value	P value
Supportive leadership fosters positive work culture that enhancing overall employee performance	Male	3.8333	0.85749	1.202	0.235
	Female	3.5000	0.98374		
They provide clear expectations and support which helps to perform at their best	Male	3.5000	0.78591	0.652	0.517
	Female	3.3438	0.82733		
They promote a positive work environment leading to higher job satisfaction	Male	3.8333	0.70711	0.764	0.449
	Female	3.6563	0.82733		
Leader provides constructive feedback coaching to help employees improved performance	Male	3.5000	0.98518	1237	0.222
	Female	3.1563	0.91966		

INTERPRETATION: There is no significance relationship between gender and Supportive leadership fosters positive work culture that enhancing overall employee(H0), They provide clear expectations and support which helps to perform at their best(H1),They promote a positive work environment leading to higher job satisfaction(H2), Leader provides constructive (H3), feedback coaching to help employees improved performance(H4).

Hence it is failed to reject the null hypothesis

Findings:

The study revealed the following findings.

- ❖ The study reveals that 40% of the respondents felt motivated and inspired by people in the organization.

- ❖ The study reveals that 42% of the respondents chose autocratic leadership as the most effective leadership style among employees.
- ❖ Majority 50% of the respondents felt that conflict resolution is important for fostering teamwork.
- ❖ Majority 56% of the respondents distributed work among team members in the organization.
- ❖ The study reveals that 58% of the respondent's delegate tasks to their team members as part of their normal routine based on merit.
- ❖ Majority 46% of the respondents identify to encouraging team members to influence the leader's attitude towards time management.
- ❖ The study reveals that 36% of the respondents stated that addressing conflicts immediately within the team is crucial.
- ❖ The study reveals that 56% respondents only take risks when supported by their team members.
- ❖ From the study it is found that 30% of the respondents feel that high motivation and increased job communication impact employee motivation.
- ❖ In this found that 52% of the respondents stated that encouraging open communication to boost team morale is crucial for keeping everyone motivated.
- ❖ Majority 54% of the respondents stated that it leads to increased turnover and satisfaction among employees fostering growth development and improved performance in the organization.
- ❖ The study reveals that 56% of the respondents feel that creating a positive work culture is essential to motivate employees in the organization.

Suggestions:

- Employees can be given more training as they feel that training enhances productivity and performance.
- Employees should be given the deserved recognition regularly as it acts as a motivating tool for them.
- Communication of information must be clear with the employees.
- The organization has to praise the work done by the employees which creates a involvement and dedication in the minds of the employees to perform even more better.

- Leadership can bridge the gap in career development by providing personalized growth plans and mentorship opportunities tailored to individual employee needs and aspirations.
- Organization can take some steps to relieve the employees from work related stress.

Conclusions:

Strong leadership is crucial for maximizing employee potential and achieving organizational objectives. Effective leadership significantly influences employee productivity, motivation, job satisfaction, and overall organizational success. Leaders who demonstrate clear communication, provide support and resources, foster a positive work environment, and set attainable goals tend to see improved performance from their team members. Additionally, cultivating a culture of trust, empowerment, and recognition can further enhance employee engagement and performance. Recognizing that different individuals respond differently to various leadership techniques, adaptive leadership that considers diverse personalities, work styles, and communication preferences can yield the most significant improvements in performance. Flexibility, empathy, and a willingness to adjust leadership strategies based on ongoing feedback and observations are essential for creating a supportive and empowering environment where employees can thrive and contribute their best work.

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ANALYSIS OF EMPLOYEE MOTIVATION IN MACHADOSON'S PRIVATE LIMITED

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ABSTRACT:

Employee motivation is a critical factor in organizational success, as it directly impacts employee performance, productivity, and job satisfaction. Understanding what motivates employees is essential for managers and organizations to create a positive work environment and enhance employee engagement. This study aims to explore the factors that influence employee motivation in the workplace and their implications for organizational management. Moreover, the study highlights the importance of aligning organizational goals with individual goals to enhance motivation and improve employee performance. In the context of a business, Motivation can be said to be about “**The will to work**”.

Key factors: leadership, organizational culture, paths to advancement, professional development opportunities, recognition, the work environment, flexibility, belonging and work-life balance.

INTRODUCTION:

Motivation is the process of steering a person's inner drives and actions towards certain goals and committing his energies to achieve these goals. It involves a chain reaction starting with felt needs, resulting in motives which give rise to tension which causes action towards goals. It is the process of stimulating people to strive willingly towards the achievement of organizational goals. Motivation may be defined as the work a manager performs in order to induce subordinates to act in the desired manner by satisfying their needs and desires.

Motivation is a driving force which affects the choice of alternatives in the behaviour of a person. It improves, stimulates and induces employees leading to goal-oriented behaviour.

For example, promotion is a motivating factor as employees work to achieve pre-set targets for getting a promotion. Motivation can be monetary, e.g., rewards given in the form of a car or a hike in the salary or it can be non-monetary in the form of public appreciation.

IMPORTANCE OF MOTIVATION:

Greater efficiency:

Motivation enhances the efficiency of the employees and of organization. When employees are motivated, they can perform with commitment and dedication.

Reduction in absenteeism and labour turnover:

Motivated employees may not remain absent or leave the organization. They develop a sense of belonging towards the organization and thus improve their overall performance.

Team spirit:

Motivation improves team spirit of employees, and this improves the work environment and the overall performance of the employee and the organization.

Reduction in wastages and breakages:

Motivated employees take great care in handling machines and other resources. This will reduce wastages and breakages, thus resulting in higher benefits to the organization.

Cordial relations:

Motivation enables cordial and healthy relationship in the organization. Motivation helps reduce labour grievances and disputes. It ensures sound relations between the management and the labour. It improves the overall efficiency of the organization.

Promotion of innovation:

Motivated employees use their initiative to find out innovative ways in the performance of their operations. Such employees are more creative and help the organization to gain the competitive advantage.

Optimum use of resources:

Motivation leads to greater employee involvement and lesser wastages. This leads to optimum utilization of resources.

Interaction between the individual and the situation:

Motivation is not a personal trait but an interaction between the individual and the situation.

Goal-directed behaviour:

Motivation leads to an action that is goal oriented. Motivation leads to Accomplishment of organizational goals and satisfaction of personal needs.

STATEMENT OF THE PROBLEM:

Employee motivation being the basic driver of productivity, job satisfaction and overall success of the organization. Factors of motivation range from financial incentives, career development opportunities, recognition etc. In today's world, managers being more target centric sometimes forget to motivate the employees, which greatly impacts the performance of employees. Hence the researcher aimed to study the

OBJECTIVES OF THE STUDY:

- To identify the motivational factors in the organization.
- To know the impact of Motivation on job satisfaction among employees.
- To analyze which motivation factor encourages the employees to perform well.
- To provide certain suggestions for the improvement of organization's performance.

SCOPE OF THE STUDY:

- The study is intended to evaluate the level of motivation of employees in the organization.
- A good motivational program/procedure is essential to achieve goal of the organization. If efficient provided for employee at regular intervals they would be more productive at organization.
- The organization can achieve its efficiency by developing a good organizational culture.

NEED OF THE STUDY:

- Every successful organization is backed by a committed employee base, and the commitment is the outcome of motivation and job satisfaction.
 - It is the energy that compels employees towards organizational objective. It would be impossible for the organization to generate performance without commitment
 - In order to create a competitive advantage, organization needs to have a competitive employee policies and practices.
- Hence, a project is conducted to see how different variables motivate employees and support the organization to improve the performance of employees.

• COMPANY PROFILE

Machado Sons was made a private limited company during the year 1992 and it was during this period Shri. Vikrant Machado took charge of the company and was at the helm of activities that made Machado Sons Pvt. Ltd. the Leaders of the Industry and made brand “Machado” synchronize with “Shipping & Customs Clearance”. Since then “Machado” has never looked back and has added Freight Forwarding, Steamer Agency Transportation and Fumigation & Pest control to its scope of activities.

COMPANY LOGO:



INFRASTRUCTURE:

SIinfra Structure strengths are as under:

- Highly Qualified and well experienced Staff strength of 45 no's.
- Offices situated within the port area itself.
- 24 hrs working office operating under shifts.
- A warehouse for your storage needs.
- Leased internet line for complete office is WIFI enabled

REVIEW OF LITERATURE

AZASH ET AL, (2011)

Rensis Likert has called motivation as the core of management. Motivation is the core of management. Motivation is an effective instrument in the hands of the management in inspiring the work force. It is the major task of every manager to motivate his subordinate or to create the will to work among the subordinates. It should also be remembered that the worker may be immensely capable of doing some work, nothing can be achieved if he is not willing to work. Creation of a will to work is motivation in simple but true sense of term. Motivation is an important function which every manager performs for actuating the people to work for accomplishment of objectives of the organization.

RISAMBESSY ET AL (2012) realized the importance of motivated and satisfied employees as important contributors towards long term objectives. It has made organizations to cater to the expectations and needs of the employees and could expect the similar response. Motivation also positively influences performance at individual and group level ultimately affecting the organizational performance.

RESEARCH METHODOLOGY

RESEARCH DESIGN:

A research design is considered as the frame work or plan for a study that guides as well as helps

the data collection and analysis of data. The research design in this project is discipline in nature

SAMPLE DESIGN:

By adopting random sampling method, 50 respondents was selected from Machado Sons Private Limited, Tuticorin.. and the questionnaire was distributed to get the primary data from them.**TOOLS FOR ANALYSIS:**

After the data have been collected it has to be analyzed the data obtained from the questionnaire is consolidated Tabulation is a past of technical procedure where in classified data are put in the form of tables two tables obtained should be analyzed with statistical technique and tools so that interpretation would be precise.

After internship the results suitable suggestions are given the statistical tool used for analyzing the data collected are

- Simplepercentage analysis
- ANOVA
- Ttest

❖ SIMPLEPERCENTAGE ANALYSIS:

Percentage analysis is a method to represent raw streams of data was a percentage for better understanding of collected data.

Percentage analysis = Number of respondents / Total number of respondents ×100.

❖ ANOVA:

Theanovatestisperformedbycomparingtwotypesofvariationthevariationbetween samplemeansaswellasthevariationwithineachofthesamples.Ifthep-valueislessthan 0.05 the analystrejects the anova testand vice versa.

Thereare three typesof anovatestoneway analysisanova,twoway analysisanovaandn way analysis of variance.

Formulae,

$F = MST / MSE$

❖ T-TEST:

The t-test for two variables is not a common term in statistics. However, if you are referring to a specific statistical test for comparing means or assessing the relationship between two

variables, it could be either a correlation test or a regression analysis.

Table 1.1

ANOVA-Experienceandagreedstatements

H0: There is no significance association between Experience and below mentioned statements.

H1: Relationship between Experience and Motivational Level of Top Management

H2: Relationship between Experience and adequacy in Opportunities for Professional Growth

H3: Relationship between Experience and Effectiveness of communication within team.

H4: Relationship between Experience and Compensation and benefits is fair and competitive.

VARIABLE	EXPERIENCE	MEAN	SD	F VALUE	P VALUE
Motivational Level of Top Management	Below 1 year	4.6 667	0.577 35	0.293	0.830
	1-3 years	4.3 913	0.722 32		
	3-5 years	4.2 727	0.786 25		
	Above 5 years	4.2 308	1.012 74		
	Total	4.3 400	0.798 21		
Opportunities for Professional Growth	Below 1 year	4.3 333	1.154 70	0.730	0.539
	1-3 years	4.3 043	0.822 12		
	3-5 years	4.4 545	0.687 55		
	Above 5 years	4.6 923	0.630 43		

	Total	4.4 400	0.760 24		
Effectiveness of communication within team	Below1year	4.0 000	1.000 00	0.213	0.887
	1-3years	4.3 913	0.838 78		
	3-5years	4.3 636	0.674 20		
	Above5years	4.3 077	0.854 85		
	Total	4.3 400	0.798 21		
	Below1year	4.3 333	1.154 70		
	1-3years	4.4 783	0.730 48		

Compensation and benefits is fair and competitive.	3-5years	4.5455	0.52223	0.186	0.905
	Above5years	4.6154	0.65044		
	Total	4.5200	0.67733		

$P > 0.05$ is not significant at the 0.05 level (2-tailed).

INFERENCE:

The results of ANOVA test showed that there was no significant difference of P ($0.830 > 0.05$) between the Experience and Motivational Level of Top Management, P ($0.539 > 0.05$) between Experience and adequacy in Opportunities for Professional Growth, P ($0.887 > 0.05$) between Experience and Effectiveness of communication within team and the P ($0.905 > 0.05$) between Experience and Compensation and benefits is fair and competitive.

There is no significant difference between Experience and all agreed statements.

Table 1.2
INDEPENDENT SAMPLE T TEST-Gender and satisfaction level statements
INDEPENDENT SAMPLE T TEST:

H₀: There is no significance relationship between the gender and satisfaction level statements.

H₁: There is significance relationship between the gender and satisfaction level statements.

SATISFACTION LEVEL	GENDER	MEAN	SD	t VALUE	p VALUE
Level of satisfaction	Male	4.4194	0.71992	2.715	0.009
	Female	4.8947	0.31530		
Incentives provided by the organization	Male	4.3226	0.97936	1.025	0.311
	Female	4.5789	0.60698		

Opinion regarding participation	Male	4.4839	0.67680	0.501	0.619
	Female	4.5789	0.60698		
Motivational factors as the Employee performance	Male	4.6452	0.60819	0.224	0.824
	Female	4.6842	0.58239		

$P > 0.05$ is not significant at the 0.05 level (2-tailed).

P value 0.05 there is no significant difference between gender and satisfied statements.

INFERENCE:

There is no significance difference in the satisfactory levels based on the gender

Table 1.3
Agewise classification

S.No	Particulars	No.ofrespondents	Percentage
1	18to25	1	2%
2	26to35	25	50%
3	36to45	18	36%
4	46to60	6	12%
Total		50	100%

Source:PrimaryData

INFERENCE:

From the above table it is inferred that 50% of the respondents belong to age group of 26-35, 36% of the respondents belong to age group of 36-45, 12% of the respondents belong to age group of 46-60 and 2 % of the respondents belong to age group of 18-25.

Table 1.4
Genderwise classification

S.No	Particulars	No.ofrespondents	Percentage
1	Male	31	62%
2	Female	19	38%
Total		50	100%

Source:PrimaryData

INFERENCE
:

From the above table it is inferred that 62% of the respondents were male and 38% of the respondents were female.

Table 1.5
Maritalstatusclassification

S.No	Particulars	No.ofrespondents	Percentage
1	Married	33	66%
2	Unmarried	16	32%
3	Widow	1	2%
4	Divorced	-	-
Total		50	100%

Source:PrimaryDataINFE

RENCE:

Fromtheabovetableitisinferredthat66%of the respondents were married, 32% of the respondents were unmarried, 2% of the respondents were widow and none of the respondents were divorced.

Table 1.6
EducationQualificationwise classification

S.No	Particulars	No.ofrespondents	Percentage
1	SSLC	2	4%
2	HSC	2	4%
3	Graduate	30	60%
4	PostGraduate	16	32%
Total		50	100%

Source:PrimaryData

INFERENCE:

From the above table it is inferred that 60% of the respondents were graduate, 32 % of the respondents were postgraduate and 4% of the respondents have HSC qualification and SSLC qualification. Totally 100% of the respondents have knowledge of education.

Table 1.7
Experience wise classification

S.No	Particulars	No.ofrespondents	Percentage
1	Below1year	3	6%
2	1-3years	23	46%
3	3-5years	11	22%
4	Above5years	13	26%
Total		50	100%

Source:PrimaryData

INFERENCE:

From the above table it is inferred that 4% of the respondents have 1-3 years of experience, 26% of the respondents have more than 5 years of experience, 22% of the respondents have 3-5 years of experience and 6% of the respondents have experience of less than 1 year.

Table 1.8
Designation wise classification

S.No	Particulars	No.ofrespondents	Percentage
1	Manager	6	12%
2	Assistantmanager	9	18%
3	Staffs	29	58%
4	Workers	6	12%
Total		50	100%

Source:PrimaryData

INFERENCE

From the above tableitisinferred that58% of the respondents were Staffs, 18% of the respondents were Assistant manager and 12% of the respondents were Manager and workers.

Table 1.9

Monthlysalarywiseclassification

S.No	Particulars	No.ofrespondents	Percentage
1	Below 10000	5	10%
2	10000-20000	26	52%
3	20000-30000	12	24%
4	Above30000	7	14%
Total		50	100%

Source:PrimaryData

INFERENCE:

From the above table it is inferred that 52% of the respondent's salary was between 10000-20000, 24 %of the respondent's salary was between 20000-30000, 14% of the respondent's salary was above 30000 and 10% of the respondent's salary was below 10000

Table 1.10
Motivational factors of the respondents

S.No	Particulars	No. of respondents	Percentage
1	Awards	9	18%
2	Rewards	24	48%
3	Promotion	8	16%
4	Recognition	9	18%
Total		50	100%

Source: Primary Data

INFERENCE:

From the above table it is inferred that 48% of the respondents choose rewards as their motivational factors, 18% of the respondents choose awards and recognition and 16% of the respondents choose promotion as their motivational factor.

Table 1.11
Work affecting factors of the respondents

.No	Particulars	No. of respondents	Percentage
1	Financial rewards	9	18%
2	Working environment	16	32%
3	Job security	15	30%
4	Others	10	20%
Total		50	100%

Source: Primary Data

INFERENCE:

From the above table it is inferred that 32% of the respondents choose working environment as their work affecting factor, 30% of the respondents choose job security, 20% of the respondents choose others and 18% of the respondents choose financial rewards as their work

affecting factor.

Table 1.12s

Rewardssystemoftherespondents

S.No	Particulars	No.ofrespondents	Percentage
1	Autonomy	9	18%
2	Equity	15	30%
3	Recognition	10	20%
4	Ability	16	32%
Total		50	100%

Source:PrimaryData

INFERENCE:

From the above table it is inferred that 32% of the respondents choose ability as the reason for their reward system, 30 % of the respondents choose equity, 20 % of the respondents choose recognition and 18% of the respondents choose autonomy was the reason for their reward system.

FINDINGS

- Majority of the Employees belong to the age category of 26-35 and 62% of the employees were male.
- The study reveals that 66% of employees were married.
- About 60% of the employees are graduated.
- About 46% of employees have 1-3 years of experience
- Majority 58% of employees were staff.
- The significant portion of respondents reported 52% of the salaries between 10000- 20000 indicating a moderate income level among participant.
- Most of the motivational factors from Machado sons are destined to Rewards, Awards and Recognition.
- Majority 42 % of the respondents choose salary increase was the reason for employee's performance motivation.
- About 32% of the respondents choose working experience in Machado sons was one of the factors which affect their work performance.

- About 32% of the respondents choose Machado sons private ltd for their ability in reward system.

SUGGESTIONS

1. Most of the employees in Machado sons' pvt ltd agree that the performance appraisal activities are helpful to get motivated, so the company should try to improve performance appraisal system, so that they can improve their performance.
2. Nonfinancial incentives plans should be implemented; it can improve the productivity level of employees in Machado sons' pvt ltd.
3. Machado sons' pvt ltd should give importance to communication between employees and gain coordination through it.
4. Skills of the employees should be appreciated in Machado sons' pvt ltd.
5. Better career development opportunities should be given to the employees in Machado sons' pvt ltd for their improvement.

CONCLUSION

The study concludes that, the motivational program procedure in MACHADO SON'S PRIVATE LTD is found effective but not highly effective. The study on employee motivation highlighted so many factors which will help to motivate the employees. The study was conducted among 50 employees and collected information through primary data. The study helped to findings which were related with employee motivational programs which are provided in the organization.

The performance appraisal activities really play a major role in motivating the employees of the organization. It is a major factor that makes an employee feels good in his work and results in his satisfaction too. The organization can still concentrate on specific areas which are evolved from this study in order to make the motivational programs more effective. Only if the employees are properly motivated-they work well and only if they work well the organization is going to benefit out it. Steps should be taken to improve the motivational programs procedure in the future. The suggestions of this report may help in this direction.

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A STUDY ON EMPLOYEE MORALE AT DCW PVT LTD

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ABSTRACT:

Employee morale is a multifaceted concept encapsulating the collective emotional state, motivation, and satisfaction levels of employees within an organization. It reflects their overall attitude towards their work, colleagues, and the organizational environment. High morale among employees is often associated with increased productivity, enhanced creativity, and a greater commitment to organizational goals. It fosters a positive workplace culture characterized by mutual respect, collaboration, and enthusiasm. Conversely, low morale can lead to decreased productivity, higher absenteeism, and a decline in organizational performance. Factors influencing employee morale include job satisfaction, recognition and rewards, opportunities for professional growth, work-life balance, communication, leadership effectiveness, and organizational culture. Strategies for improving employee morale encompass various initiatives such as implementing transparent communication channels, offering meaningful recognition programs, providing opportunities for skill development and career advancement, fostering a supportive work environment, and promoting work-life balance initiatives. Ultimately, prioritizing and nurturing positive employee morale is essential for organizations aiming to attract, retain, and motivate top talent while sustaining long-term success and competitive advantage in today's dynamic business landscape.

KEYWORDS: employee morale, positive workplace culture, increased productivity, work-life balance initiatives, leadership effectiveness.

INTRODUCTION TO STUDY:

Employee morale is defined as the attitude, satisfaction, and overall outlook of employees during their association with an organization or a business. An employee that is satisfied and motivated at workplace usually tends to have a higher morale than their counterparts. Employee

engagement and employee satisfaction play an important role for employees to be happy in their workplace. On the contrary, employees who are not happy in their workplace, who constantly complain and crib about the various attributes in an organization, like employee policies, workplace culture, facilities at work etc. tend to have low employee morale. This is quite evident in their behavior.

Employee morale is a complex concept because it involves a lot of factors that affect their morale. Employee morale is vital to organization culture- a positive collective attitude will create a positive working environment for everyone. If the organization has a poor morale or a culture of suffering, then there is a possibility that in the organization employees have a low or negative morale that can adversely affect the productivity of the organization.”

FACTORS AFFECTING MORALE

Employee Morale is a very complex phenomenon and is influenced by many factors on the shop floor. Several criteria seem important in the determinants of levels of workers Morale such as:

- **Objectives of the organization:** Employees are highly motivated and their Morale is highly if their objectives are in tune with organizational goal and objectives.
- **Organizational design:** Organization structure has an impact on the quality of labour relation, particularly on the level of Morale. Large organization tend to lengthen their channels of vertical communication and to increase the difficulty of upward communication. Therefore the Morale tends to be lower. Against this flat structure increases levels of Morale.
- **Personal Factors:** It is relating to age, training, education and intelligence of the employees, time spent by them on the job and interest in work taken by them, affect the Morale of the employees. For examples if employees are not imparted proper training he will have low Morale.
- **Rewards:** Employees expect adequate compensation for their services rendered to the organization. Good system of wages, salaries, promotions and other incentives keep the Morale of the employees high.

- **Good Leadership and Supervision:** The nature of supervision can tell the attitudes of employees because a supervisor is in direct contact with the employers and can have better influences on the activities of the employees.
- **Work Environment:** The building and its appearance, the condition of machines, tools, available at work place, provision for safety, medical aid and repairs to machinery etc. all have an impact on their Morale.
- **Compatibility with fellow employees:** Man being a social animal finds his words more satisfying if he feels that he has the acceptance and companionship of his fellow workers. If he has confidence in his fellow worker and faith in their loyalty, his Morale will be high.
- **Job Satisfaction:** If the job gives an employee an opportunity to prove his talents and grow personality, he will certify like it and he will have morale.
- **Opportunity to share profit:** one of the requirements of high morale is possibility and opportunity of progress in any concern. All worker should be given an opportunity of the progress and earn high wages without any discrimination.

REVIEW OF LITERATURE

- ❖ Zeal (2011) concluded that there is a long term positive relationship between employee morale and employee retention. Team performance, individual contribution, team evaluation and coordination have long term positive relationship between employee morale and employee retention. Team unity has no significant effect on employee morale and employee retention.
- ❖ According to the individual's psychology, there is an inherent set of needs through which an individual can be satisfied through rewards for his work performance (Ozturk, 2012). The other element concerning this study is productivity. Productivity is defined as the effective and efficient utilization of all resources, material, labour, capital, information and time.
- ❖ Changeup & et al., (2012), exhibits that low morale also causes employees to lose interest, especially when managers don't appreciate their efforts and the tasks performed.

SCOPE OF THE STUDY:

The top management can use the information obtained through the study in the following areas:

- ❖ To identify the drawbacks in the existing system.
- ❖ Adopt as a tool to
 - To enhance the opportunities for improvement and
 - Self development
 - To provide creative job to the employees.
 - To improve participative management techniques.

To improve the system in human resource development area.

OBJECTIVES OF THE STUDY:

- To study factors determining the employee morale.
- To measure the impact of employee morale in the organization growth
- To analyze the steps taken by organization to improve employee morale

RESEARCH METHODOLOGY

Research methodology is the systematic way to solve the research problem. It given an area about various steps in systematic manner. The research method of the study explains the schematic ways of finding to the predetermining objective this provide the clear path to complies and achieve clear solution for the problem stated.

Research design:

A research design is considered as the frame work or plan for a study that guides as well as helps the data collection and analysis of data. The research design in this project is discipline nature.

Sample design:

By adopting random sampling method, 50 sample respondents was selected from DCW Private Limited solution. And the questionnaire was distributed to get the primary data from them.

Tools used for Analysis:

SPSS software

Table 4.1.1

TABLE SHOWING THE AGE WISE CLASSIFICATION OF THE RESPONDENTS

S.NO	PARTICULARS	NO.OF RESPONDENT	PERCENTAGE
1	18-25	7	14%
2	26-35	10	20%
3	35-45	23	46%
4	45-60	9	18%
5	ABOVE 60	1	2%
	TOTAL	50	100%

TABLE 4.1.2

TABLE SHOWING THE GENDER WISE CLASSIFICATION OF THE RESPONDENTS

S.NO	PARTICULARS	NO.OF RESPONDENT	PERCENTAGE
1	Male	50	100%
2	Female	0	0%
	TOTAL	50	100%

TABLE 4.1.3
TABLE SHOWING THE MARITAL STATUS WISE CLASSIFICATION OF THE RESPONDENTS

S.NO	PARTICULARS	NO.OF RESPONDENT	PERCENTAGE
1	Married	27	58%
2	Unmarried	19	23%
3	Divorce	4	9%
	Total	50	6%

TABLE 4.1.4
TABLE SHOWING THE EDUCATION QUALIFICATION WISE CLASSIFICATION OF THE RESPONDENTS

S.NO	PARTICULARS	NO.OF RESPONDENT	PERCENTAGE
1	SSLC	8	16%
2	HSC	8	16%
3	Graduate	22	44%
4	Post graduate	12	24%
	Total	50	100%

TABLE 4.4.5
TABLE SHOWING THE EXPERIENCE WISE CLASSIFICATION OF THE RESPONDENTS

S.NO	PARTICULARS	NO.OF RESPONDENTS	PERCEBTAGE
1	Below 1 yr	10	20%
2	1-3 yrs	12	24%
3	3-5 yrs	20	40%
4	Above 5 yrs	8	16%
	Total	50	100%

TABLE 4.1.6
TABLE SHOWING THE DESIGNATION WISE CLASSIFICATRION OF THE RESPONDENTS

S.NO	PARTICULARS	NO.OF RESPONDENTS	PERCEBTAGE
1	Manager	6	12%
2	Assistant manager	9	18%
3	Staffs	12	24%
4	Workers	23	46%
	Total	50	100%

TABLE 4.1.7**TABLE SHOWING THE FACTORS LEADING TO LOW MORALE OF
THE RESPONDENTS**

S.NO	PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
1	High rate of labour turnover	7	14%
2	Ineffective supervision	18	36%
3	Rigid decision making	5	10%
4	Frustration among workers	20	40%
	Total	50	100%

INFERENCE:

From the above table it is inferred that 40 % of the respondents felt frustration among workers as factor of low morale, 36 % of the respondents felt ineffective supervision, 14 % of the respondents felt high rate labour turnover, 10 % of the respondents felt rigid decision making as factor of low morale.

TABLE 4.2.2

**TABLE SHOWING THE CRUCIAL FOR MAINTAINING LONG TERM
EMPLOYEE MORALE OF THE RESPONDENTS**

S.NO	PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
1	Competitive salary	22	44%
2	Limited opportunities	10	20%
3	Recognition and rewards	9	18%
4	Lack of training programs	9	18%
	Total	50	100%

INFERENCE:

From the above table it is inferred that 44 % of respondents felt competitive salary as a crucial factor , 20 % of the respondents felt limited opportunities, 18 % of the respondents felt recognition and rewards and lack of training programs as crucial factor.

TABLE 4.3.3

ANOVA- EXPERIENCE AND AGREED STATEMENTS

HO: There is no significance association between Experience and below mentioned statements.

H1: Experience and Level of inclusion of perceiving communication.

H2: Experience and Collaboration in teamwork.

H3: Experience and Current incentive plan.

H4: Experience and Recognition received for your contribution and achievements.

VARIABLE	EXPERIENCES	MEAN	SD	F VALUE	P VALUE
Level of inclusion do you perceive communication	Below 1yr	3.4000	1.26491	0.166	0.919
	1-3 yrs	3.2500	1.60255		
	3-5 yrs	3.3500	1.08942		
	Above 5yrs	3.0000	1.51186		
	Total	3.2800	1.29426		
Collaboration and teamwork	Below 1yr	3.2000	1.61933	0.513	0.676
	1-3 yrs	3.5833	1.16450		
	3-5 yrs	3.3000	1.30182		
	Above 5yrs	3.8750	1.24642		
	Total	3.4400	1.31180		
Current incentive	Below 1yr	4.0000	1.05409	1.901	0.143
	1-3 yrs	3.3333	1.61433		
	3-5 yrs	2.8500	1.34849		
	Above 5yrs	3.7500	1.28174		
Recognition you receive for your contribution and achievement	Total	3.3400	1.39401	0.427	0.735
	Below 1yr	3.9000	1.10050		
	1-3 yrs	3.2500	1.42223		
	3-5 yrs	3.4500	1.57196		
	Above 5yrs	3.3750	1.18773		
	Total	3.4800	1.37381		

INFERENCE:

The results of ANOVA test showed that there was no significance difference of P ($0.919 > 0.05$) between the Experience and Level of inclusion do you perceive communication, P ($0.676 > 0.05$) between Experience and Collaboration and teamwork, ($0.143 > 0.05$) between Experience and current incentive, ($0.735 > 0.05$) between Experience and Recognition received for their contribution and achievement.

TABLE 4.4.4**CHI-SQUARE – SATISFIED STATEMENT**

S.NO	PARTICULARS	NO OF RESPONDENTS	PERCENTAGE
1	Highly dissatisfied	5	10%
2	Dissatisfied	7	14%
3	Neutral	10	20%
4	Satisfied	14	28%
5	Highly satisfied	14	28%
Total		50	100%

SOURCE: Primary data

HYPOTHESIZED ASSOCIATION BETWEEN THE EDUCATION QUALIFICATION AND THE MAJOR CONTRIBUTOR FOR EMPLOYEE MORALE.

HO: There is no significant association between the educational qualification and the major contributor for employee morale

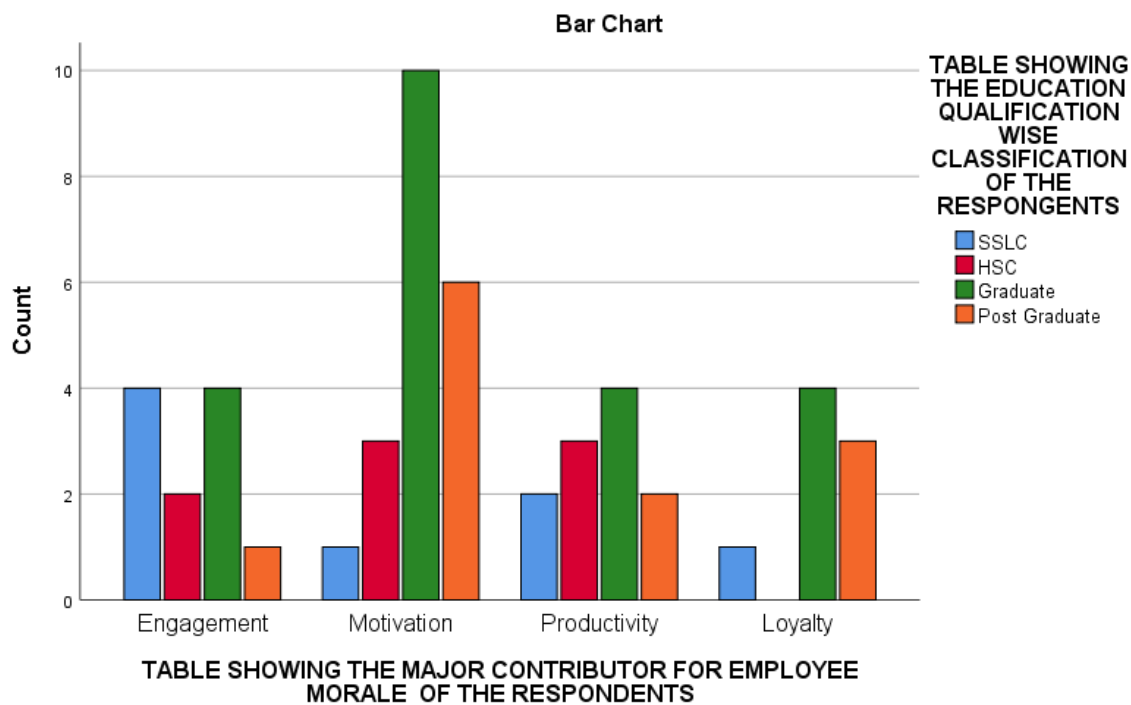
H1: There is significant association between the educational qualification and the major contributor for employee morale

The above table 4.4.4 shows that the significant of the P value for this hypothesis is greater than 0.05, so the null hypothesis is accepted and there no association between education qualification and the major contributor for employee morale.

TABLE SHOWING THE MAJOR CONTRIBUTOR FOR EMPLOYEE MORALE OF THE RESPONDENTS * TABLE SHOWING THE EDUCATION QUALIFICATION WISE CLASSIFICATION OF THE RESPONDENTS Cross tabulation						
Count						
		TABLE SHOWING THE EDUCATION QUALIFICATION WISE CLASSIFICATION OF THE RESPONDENTS				Total
		SSLC	HSC	Graduat e	Post Graduat e	
TABLE SHOWING THE MAJOR CONTRIBUTO R FOR EMPLOYEE MORALE OF THE RESPONDENTS	Engage ment	4	2	4	1	11
	Motivat ion	1	3	10	6	20
	Product ivity	2	3	4	2	11
	Loyalty	1	0	4	3	8
Total		8	8	22	12	50

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.258 ^a	9	0.414
Likelihood Ratio	10.416	9	0.318
Linear-by-Linear Association	1.976	1	0.160
N of Valid Cases	50		

a. 15 cells (93.8%) have expected count less than 5. The minimum expected count is 1.28.



INFERENCE:

Major contributor for employee morale is accepted with the education qualification in which inferential testing p-value is more than 0.05 that is statistically accepted of the significance.

FINDINGS

- Majority of the Employees belong to the age category of 35-45 and 46 % of the employees were male.
- The study reveals that 58% of employees were married.
- About 44% of the employees are graduated.
- About 40% of employee have 3-5years of experience.
- Majority 46% of employees were workers.
- The significant portion of respondents reported 44% of the salaries between 20000-30000 indicating a moderate income level among participant
- The study reveal that 44% of the respondents selected “Helps the organization to grow in employee morale” as a significant factor.
- The study suggest that 36% of the respondents believe that a salary hike is a motivating factor.
- The analysis indicate that 40% of the respondents identified motivation as a major contributor to employee morale.
- It is found that 54% of the respondents felt that the level of workload was manageable.
- The study indicate that 52% of the respondents reported an improvement in their technical skills in a particular area.
- The analysis reveal that 48% of the respondents emphasized the importance of practicing integrity at work for maintaining positive morale.

- From the study it is found that 38% of the respondents identified miscommunication as a factor negatively impacting employee morale.
- It is found that 52% of the respondents indicated that ignoring unethical behavior undermines the promotion and upholding of moral values.
- Majority 46% of the respondents value formal feedback as a preferred type of feedback.
- It is understood from the study that 44% of the respondents consider job satisfaction as an essential factor for an employee.
- The study suggest that 40% of the respondents prioritize providing autonomy and responsibilities to empower employees and boost morale.
- Majority 42% of the respondents believe that improved employee engagement is a potential consequence of high employee morale
- The study reveals that 40% of the respondents attribute frustrations among workers as one of the factors leading to low morale.
- It is found that 42% of the respondents believe that close supervision of employees' morale activities is influenced by higher authorities
- The analysis reveals that 28% of respondents reported being highly satisfied with their growth after joining the company
- The study reveals that 30%, of respondents strongly agree with the level of recognition provided.
- The analysis reveals that 34% of respondents agreed with the level of inclusion.
- It is found that 34% of respondents indicated agreement with the importance of collaboration and teamwork in their work environments.
- The study reveals that 26%, of respondents strongly agree with the current incentive being offered.

SUGGESTION

To boost employee morale at DCW Private Limited, consider implementing various initiatives aimed at fostering a positive work environment. Start by promoting open communication channels where employees feel comfortable sharing their ideas, concerns, and feedback. Recognize and reward employees for their hard work and achievements, whether through employee appreciation programs, bonuses, or public acknowledgments. Organize team-building activities, social events, and wellness programs to encourage camaraderie and alleviate stress. Invest in professional development opportunities to empower employees to grow in their careers and feel valued within the organization. Lastly, ensure transparency in decision-making processes and provide opportunities for career advancement to instill a sense of trust and loyalty among employees. By prioritizing these efforts, DCW Private Limited can cultivate a motivated and engaged workforce poised for success.

CONCLUSION

Employee morale at DCW Private Limited appears to be at a critical juncture, influenced by various factors within the organizational ecosystem. While some employees exhibit high levels of satisfaction and engagement, others seem to be grappling with issues that dampen their morale. Factors contributing to positive morale include effective leadership, transparent communication channels, opportunities for career advancement, and a supportive work environment. However, challenges such as unclear organizational goals, inadequate recognition and rewards, limited avenues for professional development, and a perceived lack of work-life balance have been observed to negatively impact morale among certain segments of the workforce. To bolster employee morale, DCW Private Limited could consider implementing strategies such as conducting regular employee feedback surveys to identify pain points, enhancing communication channels to ensure transparency and alignment with organizational goals, instituting robust recognition and reward mechanisms to acknowledge employee contributions, providing opportunities for skill development and career growth, and fostering a culture that prioritizes work-life balance. By addressing these areas of concern and nurturing a positive work environment, DCW Private Limited can strive towards cultivating a highly motivated and engaged workforce, ultimately leading to improved productivity, innovation, and organizational success.

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