

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.,

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4700 Cities in 180 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CHALLENGES AND OPPORTUNITIES IN BUILDING THE EMPLOYEES' ORGANISATIONAL COMMITMENT: A STUDY WITH REFERENCE TO THE EDUCATION SECTOR (NCR REGION) <i>SANGEETA RANI & PRABHAT SRIVASTAVA</i>	1
2.	COMMON DENOMINATORS OF WRITING DISABILITY <i>DR. SREEDEVI.V.G.</i>	4
3.	CONSUMERS ATTITUDE AND PREFERENCES TOWARDS DAIRY PRODUCT: A STUDY OF MILMA MILK WITH SPECIAL REFERENCE TO NALLEPILLY PANCHAYATH <i>DR. P. S. CHANDNI & SARANYA .S</i>	10
4.	GOLD JEWELLERY TREND IN INTERNATIONAL GOLD MARKETS <i>GNANADURAI PANDITHURAI & JOJI CHANDRAN</i>	14
5.	IMPACT OF TELEVISION ADVERTISEMENTS OF JUNK FOOD ON CHILDREN WITH SPECIAL REFERENCE TO SALEM CITY <i>DR. S. DHAKSHAYANI & P. V. RAJESWARI</i>	18
6.	FDI IN INDIA: CURRENT TRENDS AND WAY FORWARD <i>BALA DEVI & REKHA RANI</i>	25
7.	WORK STRESS WITH SPECIAL REFERENCE TO EMPLOYEES OF ELANTE MALL (CHANDIGARH) <i>RENU SAINI</i>	28
8.	STOCKHOLM SYNDROME WITHIN THE FRAMEWORK OF GOVERNMENT-VOTER BEHAVIOUR: COALITION YEARS 1991-2002 IN TURKEY <i>CEYHUN HAYDAROĞLU</i>	34
9.	AN INSIGHT INTO THE CONCEPT OF FINANCIAL SOCIALIZATION WITH SPECIAL REFERENCE TO ROLE OF PARENTS <i>SHIKHA SHARMA</i>	41
10.	A STUDY ON ROLE OF MILKFED IN PUNJAB <i>HARPREET KAUR</i>	45
11.	MANUFACTURING SECTOR: AN MISSED OPPORTUNITY & WAY AHEAD <i>BALA DEVI</i>	48
12.	ROLE OF FISCAL POLICY IN ECONOMIC DEVELOPMENT <i>DARSHINI.J.S</i>	52
13.	ANALYSIS OF THE FINANCIAL SUPPORT FOR HOTEL AND LODGING INDUSTRY IN KASHMIR: PERSPECTIVES ON INSTITUTIONAL SUSTAINABILITY INITIATIVES <i>AIJAZ AHMAD DAR & DR. SUSHIL KUMAR MEHTA</i>	60
14.	RESEARCH AND METHODOLOGIES OF RURAL DEVELOPMENT AND EMPLOYEES JOB SATISFACTION <i>G. APARNA & DR. C. SUBRAMANIAN</i>	65
15.	A STUDY ON IDENTIFICATION OF TOP FACTORS IMPACTING EMPLOYER BRANDING IN IT MULTINATIONALS IN INDIA & ITS STRATEGIC IMPLICATIONS <i>DR. SONAL SHREE, APURVA SAXENA, ASTHA AWASTHI & SEEMA KOHAR</i>	68
16.	ANALYSIS OF THE EFFECT OF GOVERNORS' TERM ON MONETARY POLICY: A CROSS-SECTIONAL ANALYSIS OF SELECTED SUB-SAHARAN AFRICAN CENTRAL BANKS <i>DR. IBRAHIM NYABOGA, NYAUNCHO JOSIAH & ELIJAH MAGORI OMOBE</i>	73
17.	VERTICAL INTEGRATION AS GROWTH STRATEGY: AN ANALYSIS IN THE MEXICAN CORN SECTOR <i>JOSÉ G. VARGAS-HERNÁNDEZ, JOSÉ SATSUMI LÓPEZ-MORALES & ROSA PENÉLOPE MARES-GALINDO</i>	78
18.	ANXIETY AND SELF-CONCEPT OF SECONDARY SCHOOL STUDENTS: SPECIAL REFERENCE TO THE STATE OF ASSAM AND SIKKIM <i>RASHMI MILI & NAR MAYA SUBBA</i>	83
19.	MODELING THE CAUSES OF STAGNATION OF A MATURED CAPITALIST ECONOMY <i>SAIKAT BHATTACHARYA</i>	88
20.	RISE OF PLASTIC MONEY IN MODERN ERA AND ITS ECONOMIC DIMENSIONS <i>KIRAN SINGH PARIHAR</i>	92
	REQUEST FOR FEEDBACK & DISCLAIMER	97

CHIEF PATRON**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur
 (An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
 Chancellor, K. R. Mangalam University, Gurgaon
 Chancellor, Lingaya's University, Faridabad
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISORS**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

FORMER CO-EDITOR**DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

FORMER TECHNICAL ADVISOR**AMITA**

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF** _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to their inclusion of names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :

Designation :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) **Abstract alone will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty four hours** and in case of non-receipt of acknowledgement from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be **bold typed, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italicized text**, ranging between **150 to 300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php, however, mentioning JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably range from 2000 to 5000 WORDS.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** *It should be ensured that the tables/figures are referred to from the main text.*
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they are supposed to follow Harvard Style of Referencing. **Also check to make sure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders after the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

CONSUMERS ATTITUDE AND PREFERENCES TOWARDS DAIRY PRODUCT: A STUDY OF MILMA MILK WITH SPECIAL REFERENCE TO NALLEPILLY PANCHAYATH

DR. P. S. CHANDNI
HEAD

PG & RESEARCH DEPARTMENT OF COMMERCE
SREE NARAYANA GURU COLLEGE
K. G. CHAVADI

SARANYA .S
RESEARCH SCHOLAR

PG & RESEARCH DEPARTMENT OF COMMERCE
SREE NARAYANA GURU COLLEGE
K. G. CHAVADI

ABSTRACT

Learning the behaviour of consumers remains imperative for marketers to device marketing strategies. Consumer perception and satisfaction is an undermined human psychology that marks a particular human behaviour. The study focuses on consumers Milma milk product Attitude and preference towards Milma milk products. The study definitely ensures development in the field of co operative dairies that ultimately results into rural development.

KEYWORDS

Consumer attitude, dairy products, Milma milk, Nallepilly Panchayath.

MILK PRODUCTION IN INDIA

India is the highest milk producer in the entire globe. India is well known as the 'Oyster' of the global dairy industry, with opportunities galore for the entrepreneurs globally India is the largest producer of milk producing more than 100 million tons of milk per annum. Yet, her per capita milk consumption is around 250 g per day. India has a population of more than 1 billion with diverse food habits, cultures, traditions and religions. Regional variations within the country can be mind boggling. On one hand, the country has plains with long tradition of milk production and consumption. India had tremendous milk production in 40 years and has become the world's largest milk-producing nation with a gross output of 84.6 million tons in 2001. The Indian Dairy Industry has achieved this strength of a producer-owned and professionally-managed cooperative system, despite the facts that a majority of dairy farmers are illiterate and run small, marginal operations and for many farmers, selling milk is their sole source of income.

REVIEW OF LITERATURE

CHRISTINE M. BRUHN (1992) studied on the topic "Consumer Attitudes and Market Potential for Dairy Products Utilizing Fat Substitutes". He examined about the impact of diet on health has led consumers to reduce the consumption of foods perceived as being high in fat. This study quantifies consumer concern about dietary fat, identifies foods perceived as being high in fat, and explores attitudes toward, and interest in, purchasing dairy foods in which the fat has been reduced by a fat substitute.

SOHAIL AYYAZ, HAMMAD BADAR AND ABDUL GHAFUOR (1993) their study examines the level and determinants of consumer perception of packed milk in Pakistan. In order to seek the objectives of the study, primary data were collected through intercept interviews of 120 consumers of packed milk from three major cities of Pakistan i.e. Lahore, Faisalabad and Multan. The results of the study indicate that consumers mostly perceive packed milk relatively better due to its various quality attributes. The estimated ordered logistic regression model reveal that younger, married and male consumers irrespective of education level have greater preferences for packed milk

RICH PIROG (2004) studied on the topic "Consumer Perceptions of Pasture raised Beef and Dairy Products: AN INTERNET CONSUMER STUDY". He study perceptions that Iowa consumers have regarding pasture-raised beef and dairy products, Gauge the level of awareness Iowa consumers have regarding a set of perceived benefits of pasture-raised beef and dairy products, and determine the level of interest that Iowa consumers have in receiving information about how and where their food products are raised.

RAVINDER FRANK FULLER, JOHN BEGHIN AND SCOTT ROZELLE (2006) Their paper analyzes demographics, cultural factors, and purchasing behaviours influencing the consumption of fresh milk, yogurt, ice cream, and powdered milk in Beijing, Shanghai, and Guangzhou, China. Results from estimation of a double-hurdle model of consumption show that income and marketing channels are the key determinants of milk consumption levels; however, education, advertising, and convenience play a more important role in consumption of other dairy products.

V. S. JONES & M. A. DRAKE (2015) they conducted study on the topic "Consumer perception of soy and dairy products A cross-cultural study". The purpose of this research was to collect consumer views and opinions from New Zealand (NZ) and U.S. consumers about the health benefits and product claims associated with soy and dairy products and to determine if there were any cross-cultural differences.

IMPORTANCE OF THE STUDY

Based on the above reviews an attempt is made to undergo a study focusing on the consumer attitude and preferences towards Milma Dairy products. The results and suggestions of this study will facilitate the manufacture to improve their product. This study useful to the manufactures to take decision and to identify the present consumer trends and problems. It helps to take appropriate decision for improving their performance.

STATEMENT OF THE PROBLEM

Learning the behaviour of consumers remains imperative for marketers to device marketing strategies. Consumers perception and satisfaction is an undermined human psychology that marks a particular human behaviour. In India, dairy industry is a rapidly flourishing industry in FMCG sector. India stands first in its share of dairy production in the international scenario. Contribution of Kerala dairy products to GDP of India is 80%. Milma's share to kerala's contribution is 45%. The role played by the Milma in catering to the needs of rural people and providing live hood are very much imperative. Study on consumer perception on Milma Brand will definitely ensure development in the field of cooperative dairies that ultimately results in to rural development.

OBJECTIVES OF THE STUDY

1. to know the consumers perception on dairy product

2. To study the attitude of consumers towards Milma milk products.
3. To study the preference of consumers towards Milma milk products.

RESEARCH METHODOLOGY

Nallepilly panchayath is selected as a sample area for the research in which a population of 13839 survives. It is comprised of 19 wards. Disproportionate stratified random sampling method is applied. A pilot study was conducted with 50 respondents. Based on the data collected the irrelevant questions are removed and necessary changes are made to the interview schedule. Thus the sample size is finalised with 200 respondents.

TOOLS FOR ANALYSIS

In this research work the following tools are applied

- Chi-square and
- Correlation

CHI-SQUARE

In this research the chi-square test is used to find out whether there is any association of variables namely age, monthly income, educational qualification with purchase behavior opinion, volume of consumption and satisfaction of respondents.

CORRELATION

This tool is used to assess the correlation between age and monthly income and total consumption of milk by the respondents. So that it will be thriving relevant information related to the objectives framed.

RESULTS

ATTITUDE OF CONSUMERS TOWARDS MILMA MILK PRODUCTS

H₀: There is no significant association between Opinion about Milma milk products and educational qualification

TABLE NO. 1: OPINION ABOUT MILMA MILK PRODUCTS AND EDUCATIONAL QUALIFICATION

Educational qualification	Opinion about Milma milk products					Total
	Very Good	Good	Neutral	Poor	Very poor	
Uneducated	24	12	2	2	0	40
School level	15	42	26	8	5	96
Graduate	2	33	2	3	2	42
Post graduate	3	8	6	3	0	20
Others	0	1	0	0	1	2
Total	44	96	36	16	8	200

INTERPRETATION

As the chi square value being 77.04 at 5% level of significance when degrees of freedom remains 16 is greater than the table value 27.587, The null hypothesis is rejected.

H₀: There is no significant association between Gender and practice of watching ingredients of Milma milk product

TABLE NO.2: GENDER AND PRACTICE OF WATCHING INGREDIENTS OF MILMA MILK PRODUCT

Gender	Practice of watching ingredients of Milma milk product		
	Yes	No	Total
Male	86	30	116
Female	26	58	84

INTERPRETATION

At 5% level of significance, the computed value of chi square is 37.647 at degree of freedom 1 is greater than the table value 3.841 and hence the null hypothesis is rejected.

PREFERENCE OF CONSUMERS TOWARDS MILMA MILK PRODUCTS

As Milma milk is brand as the most popular item among all other Milma products the following hypothesis are framed and analysed.

H₀: Monthly income of respondents does not have significant association with total consumption of milk in a day

TABLE NO. 3: MONTHLY INCOME AND TOTAL CONSUMPTION OF MILK IN A DAY

Total consumption of milk in a day	Monthly income					Total
	5000-10000	10001-20000	20001-30000	30001-40000	Above 40000	
250ml-500ml	22	8	14	4	2	48
500ml-1litre	89	29	2	0	1	122
1litre-2litre	5	2	4	0	0	12
Above 2 litre	4	9	1	4	0	18
Total	120	48	21	8	3	200

TABLE NO. 4: CORRELATION BETWEEN MONTHLY INCOME AND TOTAL CONSUMPTION OF MILK IN A DAY

Monthly income	Total consumption of milk in a day
21	120
55	48
38	21
2	8
60	3
200	200

The correlation co-efficient, r value is 0.38 which shows that monthly income of the respondents is positively correlated with total volume of milk consumption per day.

INFERENCE

The null hypothesis is rejected. Hence it may be concluded that there exists significant association between monthly income and total consumption of milk in a day.

H₀: There is no significant association between age and volume of consumption of milk

TABLE NO. 5: AGE AND VOLUME OF CONSUMPTION OF MILK

Age	Volume of consumption of milk				
	250ml-500ml	500ml-1litre	1litre-2litre	Above 2 litre	Total
Below 20 years	29	18	2	9	58
21-30	3	27	2	0	32
31-40	11	26	1	0	38
Above 41	5	51	7	9	72
Total	48	122	12	18	200

INTERPRETATION

At 5% level of significance, when the degree of freedom is 9, the chi square value is 56.12 which is greater than the table value 16.919

INFERENCE

The null hypothesis is rejected.

H₀: There is no significant association between Gender and practice of watching manufacturing date of Milma milk product

TABLE NO. 6: GENDER AND PRACTICE OF WATCHING MANUFACTURING DATE OF MILMA MILK PRODUCT

Gender	Practice of watching manufacturing date of Milma milk product		
	Yes	No	Total
Male	86	30	116
Female	26	58	84

INTERPRETATION

As the computed value of chi square at 5% level of significance when the degree of freedom is 1 is 37.647 which is greater than the table value 3.841.

INFERENCE

The null hypothesis is rejected.

FINDINGS

- There exists significant association between opinion about Milma milk products and educational qualification. Though majority of the respondents have very good or good opinion on Milma milk products, the respondents educated at school level have very poor opinion on Milma milk products.
- There exists significant association between Gender and practice of watching ingredients of Milma milk product. Most of the women are not bothered about reading the ingredients of the Milma milk product. whereas men are more alert about reading the ingredients of the Milma milk product.
- It is inferred from table no.3 that the consumers' preference towards for the quantity of milk consumption has positive correlation with income earned by the respondents. Majority among 120 respondents whose monthly income is Rs.5000-Rs.20000 consume half to one litre of milk per day.
- Age of the respondents is significantly associated with volume of consumption of milk. It is inferred that respondents categorised under below 20 years and above 41 years consume above two litres of milk in a day. We therefore can derive a conclusion that the age level of consumers is an important factor determining the volume of consumption of milk. Respondents at middle age group namely 21-40 years generally do not prefer consuming greater volume of milk consumption.
- There exists significant association between gender of respondents and their practice of watching manufacturing date of Milma milk product. Most of the women are not much concentrated about watching the manufacturing date of Milma milk product whereas more men have an attitude to notice the manufacturing date of Milma milk product.

SUGGESTIONS

- Milma group has to take necessary efforts to attract consumers at age group towards their milk products.
- It has to grab the attention of people at all educated groups initiating effective promotional campaign and impart positive attitudes among them towards their various products.
- They can revise pricing strategy to capture market segmented for higher income group which will fruitfully improve their returns and profitability.

CONCLUSION

In the recent trend the consumption pattern of the consumer has been changing due to their vast exposure to global market. Nallepilly panchayath which already is an established market for Milma milk can also turn as into a successful market for other Milma products provided the company execute right programs towards it.

LIMITATIONS OF THE STUDY

- The research findings are confined to the Nallepilly panchayath and hence may not apply universally.
- The analysis was based on the data collected with help of the designed questionnaire for interview schedule and this might have its own limitation

SCOPE FOR FURTHER RESEARCH

This study provides scope for further research on the advertisement effectiveness and distributors' satisfaction and problems, brand loyalty etc, of Milma products.

REFERENCES

BOOKS

- Dr. C. R. Kothari (2006) "Research Methodology" Second Edition, Wishwa prakashan publishers, New Delhi
- Dr. K. Venugopalan (2011) "Business Research Methods" Calicut University Central Co-operative Stores Ltd., Calicut University.
- Dr. P. C. Tusian, Bharat Jhunjhnuwala (2008), First Edition, S. Chand &Company Ltd, New Delhi.

JOURNALS

- CHRISTINE M. BRUHN (1992), "Consumer Attitudes and Market Potential for Dairy Products Utilizing Fat Substitutes", Journal of dairy science, page no.2569-2577, vol No.75. september 1992
- LECH NIE URAWSKI (2006), "Determinants of customer satisfaction on the markets of selected Dairy products", polish journal of food nutrition, page no.155-160, vol No.15.
- SOHAIL AYYAZ, HAMDAD BADAR AND ABDUL GHAFOR (1993) "Level and Determinants of Consumers Perception of Packed Milk in Pakistan", Journal of business economics, vol No.13, Jan 1993
- V.S. JONES&M.A. DRAKE (2015), "Consumer perception of soy and dairy products: A cross-cultural study", Journal of sensory studies, page no.165-79, vol no.1, January 2008

THESIS

8. RICH PIROG (2004) ‘Consumer Perceptions of Pasture-raised Beef and Dairy Products: AN INTERNET CONSUMER STUDY’, Iowa state university.

WEBSITES

- 9. www.csuchico.edu
- 10. www.indiandairy.co.in
- 11. www.journalofdairyscience.org
- 12. www.malabarmilma.com
- 13. www.Milma.com

ANNEXURE

INTERVIEW SCHEDULE

PART I: DEMOGRAPHIC VARIABLES

- 1. Name
- 2. Age
 - a. Below 20 years
 - b. 21-30
 - c. 31-40
 - d. above 41
- 3. Gender
 - a. Male
 - b. Female
- 4. Educational Qualification
 - a. Uneducated
 - b. School level
 - c. Graduate
 - d. Post Graduate
 - e. Others
- 5. Occupation
 - a. Home Maker
 - b. Business\Agriculture
 - c. Employee
 - d. Professional
 - e. Others
- 6. Monthly Income
 - a. Rs.5000-10000
 - b. Rs .10001-20000
 - c. Rs .20001-30000
 - d. Rs .30001- 40000
 - e. above Rs. 40000

TO STUDY THE PREFERENCE AND ATTITUDE

- 7. Your opinion on Milma milk products?
 - a. Very Good
 - b. Good
 - c. Neutral
 - d. Poor
 - e. very poor
- 8. Do you read ingredients of dairy products?
 - a. Yes
 - b. No
- 9. Did you have the practice of watching manufacturing date?
 - a. Yes
 - b. No
- 10. What is the total consumption of milk in a day?
 - a. 250ml-500ml
 - b. 500ml- 1 litre
 - c. 1 litre-2 litre
 - d. Above 2litre
- 11. How do you feel about the price of milk products?
 - a. Very high
 - b. High
 - c. Normal
 - d. Low
 - e. Very low
- 12. Your Monthly expenditure in Milma milk products? (in Rs.)
 - a. 100-250
 - b. 250-500
 - c. 500-750
 - d. 750-1000
 - e. Above 1000

THANK YOU

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

