INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT



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., Google Scholar,

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar, Open J-Gage, India Jink of the same is duly available at Inflibnet of University Grants Commission (U.G.C.), Index Copernicus Publishers Panel, Poland with IC Value of 5.09 Circulated all over the world & Google has verified that scholars of more than 5220 Cities in 187 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.						
2.	IMPACT OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ON THE PERFORMANCE OF SMALL AND MEDIUMS SIZE ORGANISATIONS (SMEs) PRAMOD KUMAR MISHRA, DR. DEVENDRA KUMAR PANDEY & DR. ANIL VASHISHT					
3.	A STUDY ON INVESTING BEHAVIOUR AND PATTERN OF COLLEGE EMPLOYED WOMEN IN BANGALORE B RAMMYA & DR. BATANI RAGHAVENDRA RAO					
4.	DOES EMOTIONAL INTELLIGENCE AFFECT EMPLOYEE ENGAGEMENT? A STUDY IN THE PRIVATE HEALTH CARE INDUSTRY OF KOLKATA JHILAM RUDRA DE & JAYDEEP H GOSWAMI					
5.	LITERATURE REVIEW ON JOB SATISFACTION OF ACADEMICIANS OF HIGHER EDUCATIONAL INSTITUTIONS OUTSIDE INDIA MEGHA RASTOGI, DR. MANISH SRIVASTAVA & DR. CHANCHAL CHAWALA					
6.	EDUCATIONAL WELFARE SCHEMES ON SCHEDULED CASTE AND SCHEDULED TRIBES IN RURAL AREA IN THE STATE OF TAMIL NADU DR. S. GANAPATHY & THANGAM ALAGARSAMY					
7.	DOES WOMEN EMPOWER THROUGH SELF HELP GROUPS? A STUDY IN RANGA REDDY DISTRICT, TELANGANA, INDIA DR. Y. KRISHNA MOHAN NAIDU & M.KONDALA RAO	30				
8.	ASSESSING CONSUMER SATISFACTION IN E-BANKING OF BANKS IN BANGALORE CITY OF KARNATAKA STATE DR. VEENA ANGADI, GATTAMRAJU SREELATHA & DR. GOPALA KRISHANA	35				
9.	DETERMINANTS OF GROWTH IN MICRO AND SMALL ENTERPRISES (MSEs): A CASE OF JIMMA TOWN SAMSON EMIRU, KENENISA LEMIE & HAYELOM NEGA					
10 .	OPTIMAL PORTFOLIO CONSTRUCTION IN SELECTED MANUFACTURING SECTORS WITH REFERENCE TO NATIONAL STOCK EXCHANGE (NSE) RAMA KRISHNA MISHRA					
11.	EFFECTIVE COMMUNICATION: A NEED OF BUSINESS BABALPREET KAUR					
12 .	WOMEN ENTREPRENEURS IN INDIA: OPPORTUNITIES & CHALLENGES PUSHPA L					
13 .	A STUDY ON FINANCIAL INCLUSION IN RURAL INDIA BY REGIONAL RURAL BANKS DR. BRAJABALLAV PAL	54				
14.	CONSUMER PERCEPTION TOWARDS AAVIN MILK AND MILK PRODUCTS IN COIMBATORE TOWN DR. S. SIVARAMAN & S. MOHANRAJ	59				
15 .	A REVIEW OF LITERATURE ON STRESS MANAGEMENT: WORK RELATED STRESS OF EMPLOYEES JIKKU SUSAN KURIAN & SAI PRANATHI BHAMIDIPATI	63				
16 .	THE IMPORTANCE OF THE USE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ACCOUNTING EDUCATION: A CASE STUDY IN BOTHO UNIVERSITY MINI SEBASTIAN	65				
17 .	A STUDY ON INDIVIDUAL TAX PAYERS' PERCEPTION TOWARDS e-FILING SYSTEM IN INDIA WITH SPECIAL REFERENCE TO BALLARI CITY JALIHAL SHARANAPPA	75				
18 .	CREDIT CRUNCH AND FINANCIAL CRISIS EFFECT ON CONSUMER BUYING BEHAVIOUR DR. LALITA MISHRA					
19 .	CONSUMER ATTITUDE TOWARDS INTERNET SERVICE PROVIDER KARTHIKEYAN.B	86				
20 .	GREEN MARKETING: CHALLENGES AND OPPORTUNITIES M.SELVAMUTHU, S. PRAVEENKUMAR & A.DHIVYA	89				
	REQUEST FOR FEEDBACK & DISCLAIMER	93				

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

<u>CHIEF PATRON</u>

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

FORMER CO-ORDINATOR

DR. S. GARG Faculty, Shree Ram Institute of Business & Management, Urjani

<u>ADVISOR</u>

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

PROF. S. P. TIWARI Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad DR. CHRISTIAN EHIOBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, Woodland

Park NJ 07424, USA

PROF. SIKANDER KUMAR

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

DR. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Gua-

dalajara, Mexico

PROF. M. N. SHARMA

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

DR. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Terusan Buah Batu, Kabupaten Bandung, Indonesia

PROF. M. S. SENAM RAJU

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/ iii

DR. CLIFFORD OBIYO OFURUM

Director, Department of Accounting, University of Port Harcourt, Rivers State, Nigeria

DR. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

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

DR. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture and Technology, Westlands Campus, Nairobi-Kenya

DR. S. TABASSUM SULTANA

Principal, Matrusri Institute of P.G. Studies, Hyderabad

DR. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

PROF. SANJIV MITTAL

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

DR. ANA ŠTAMBUK

Head of Department in Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia **PROF. RAJENDER GUPTA**

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

DR. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

PROF. NAWAB ALI KHAN

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

MUDENDA COLLINS

Head of the Department of Operations & Supply Chain, The Copperbelt University, Zambia

DR. EGWAKHE A. JOHNSON

Professor, Babcock University, Ilishan-Remo, Ogun State, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida DR. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

SHASHI KHURANA

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

DR. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

DR. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

DR. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

DR. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

DR. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

DR. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

DR. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak DR. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

SURJEET SINGH

Faculty, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

DR. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

DR. SAMBHAVNA

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

DR. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

DR. SHIVAKUMAR DEENE

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

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR

AMITA Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL Advocate & Tax Adviser, Panchkula NEENA Investment Consultant, Chambaghat, Solan, Himachal Pradesh

<u>LEGAL ADVISORS</u>

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the 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 <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> 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: _____

vi

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 titled '_____' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is 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 inclusion of their 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/Post*	:
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	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. <u>The qualification of</u> <u>author is not acceptable for the purpose</u>.

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>**pdf.**</u> <u>version</u> 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 the 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) Only the **Abstract 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 acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its 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 on 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 typed in **bold letters**, 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 Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating 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 etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. 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 (SS) RESEARCH METHODOLOGY RESULTS & DISCUSSION FINDINGS RECOMMENDATIONS/SUGGESTIONS CONCLUSIONS LIMITATIONS SCOPE FOR FURTHER RESEARCH REFERENCES APPENDIX/ANNEXURE

The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

- 12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **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, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may 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 e.g. 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 may follow Harvard Style of Referencing. Also check to ensure 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 italic printing. 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 before 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

CONSUMER PERCEPTION TOWARDS AAVIN MILK AND MILK PRODUCTS IN COIMBATORE TOWN

DR. S. SIVARAMAN ASST. PROFESSOR SCHOOL OF COMMERCE & INTERNATIONAL BUSINESS DR. GRD COLLEGE OF SCIENCE COIMBATORE

S. MOHANRAJ PH. D. RESEARCH SCHOLAR (MANAGEMENT) DR. GRD COLLEGE OF SCIENCE COIMBATORE

ABSTRACT

The present study makes an attempt to study the socio economic profile of the consumers and to test is there any association ship between socio economic factors and factors to influence the purchase of Aavin milk products. 354 samples are selected randomly. Statistical tool such as Chi-square and frequency distribution test are used. Result concluded that there is an association ship between socio economic factors and factors to influence the purchase of Aavin milk products.

KEYWORDS

Aavin Milk, Consumer perception.

INTRODUCTION

INDIAN DAIRY INDUSTRY - A PROFILE

oday, India is 'The Oyster' of the global dairy industry. It offers opportunities galore to entrepreneurs worldwide, who wish to capitalize on one of the world's largest and fastest growing markets for milk and milk products. A bagful of 'pearls' awaits the international dairy processor in India. The Indian dairy industry is rapidly growing, trying to keep pace with the galloping progress around the world. As he expands his overseas operations to India many profitable options await him. He may transfer technology, sign joint ventures or use India as a sourcing centre for regional exports. The liberalization of the Indian economy beckons to MNC's and foreign investors alike. India's dairy sector is expected to triple its production in the next 10 years in view of expanding potential for export to Europe and the West.

FRESH MILK

Over 50% of the milk produced in India is buffalo milk, and 45% is cow milk. The buffalo milk contribution to total milk produce is expected to be 54% in 2000. Buffalo milk has 3.6% protein. 7.4% fat, 5.5% milk sugar, 0.8% ash and 82.7% water whereas cow milk has 3.5% protein. 3.7% fat, 4.9% milk sugar,0.7% ash and 87% water. While presently (for the year 2000) the price of Buffalo milk is ruling at \$261- 313 per MT that of cow is ruling at \$170-267 per MT. Fresh pasteurized milk is available in packaged form. However, a large part of milk consumed in India is not pasteurized and is sold in loose form by vendors. Sterilized milk is scarcely available in India.

Package milk can be divided according to fat content as follows,

Whole (Full cream) milk - 6% fat, Standardized (toned) milk - 4.5% fat, Doubled toned (low fat) milk - 3%, another category of milk, which has a small market is flavored milk.

CONSUMER HABITS AND PRACTICES

Milk has been an integral part of Indian food for centuries. The per capital availability of milk in India has grown from 172 gm per person per day in 1972, it is 290 gms per day now in India.

There are regional disparities in production and consumption also. The per capita availability in the north is 278 gm. west 174 gm. south 148 gm and in the east only 93 gm per person per day. This Disparity is due to concentration of milk production in some pockets and high cost of transportation. Also the output of milk in cereal growing areas is much higher than elsewhere which can be attributed to abundant availability of fodder, crop residues, etc. which have a high food value of milk animals.

In India about 48 percent of the total milk product is consumed in liquid form and 47 per cent is converted into traditional products like cottage butter, ghee, paneer, khoya, curd, malai, etc. only 7 per cent of the milk goes into the production of western production of western products like milk powders, processed butter and processed cheese. The remaining 54% is utilized for conversion to milk products. Among the milk products manufactured by the organized sector some of the prominent ones the ghee, butter, cheese, ice creams, milk powders, malted milk food, malted milk food, condensed milk infant's foods etc., Of these ghee alone accounts for 85%

It is estimated that around 20% of the total milk produced in the country is consumed at producer household level and remaining is marketed through various co operatives, private dairies and vendors. Also of the total produce more than 50% is procured by co operatives and private dairies.

While for co operatives of the total milk procured 60% is consumed in fluid form and rest is used for manufacturing processed value added dairy products for private dairies only 45% is marketed in fluid form and rest is processed into value added dairy products like ghee, makhan, etc.

Still, several consumers in urban areas prefer to buy loose milk from vendors due to the strong perception that loose milk is fresh. Also, the current level of processing and packaging capacity limits the availability of packaged milk.

The Preferred dairy animal in India is buffalo unlike the majority of the world market. which is dominated by cow milk. As high as 98% of milk is produced in rural India which caters to 72% of the total population, whereas the urban sector with 28% population consumes 56% of total milk produced. Even in urban India, as high as 83% of the consumed milk comes from the unorganized traditional sector.

Presently, only 12% of the milk market is represented by packaged and branded pasteurized milk, valued at about Rs. 8,000 crores. Quality of milk sold by unorganized sector however is inconsistent and so is the price across the season in local areas. Also these vendors add water and caustic soda, which makes the milk unhygienic.

India's dairy market is multi- layered. Its shaped like a pyramid with the base made up of a vast market for low-cost milk. The bulk of the demand for milk is among the poor in urban areas whose individual requirement is small, maybe a glassful for use as whitener for their tea and coffee. Nevertheless, it adds up to a sizable volume millions of litres per day. In the major cities lies an immense growth potential for the modern sector. Presently, barely 778 out of 3,700 cities and towns are served by its milk distribution network, dispensing hygienically packed wholesome, quality pasteurized milk. According to one estimate, the packed milk segment would double in the next five years. Giving both strength and volume to the modern sector. The narrow tip at the top is a small but affluent market for western type milk products.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

REVIEW OF LITERATURE

Ms. Meenachi R, S. Sekar (2012) In their research paper customer attitude towards Aavin milk, special reference to Trichy reveals that customer preference Aavin products and their satisfaction is not bonded community are group, it is commonly preferred product by the people.

C.Jothi Mary (2013) in her research paper study on consumer behaviour of Aavin milk in Bhel town ship: Trichy studies how individuals make decision to spend their available resources on consumption related items. The research concluded that inspire of various brands available in the market Aavin stand high.

STATEMENT OF THE PROBLEM

Milk has always been a source of nutrition for every human being. The food habits of the people also require a lot of milk and milk products. Even though substitutes like artificial whiteners have been available in the market, everybody has been striving hard to get quality cattle milk at a reasonable price. This has resulted in the growth and development of MPCS in all the districts of the States of India in general, and the state of Tamil Nadu in particular.

A research study may throw light on the cattle milk production and marketing position.

Accordingly, The Coimbatore Co-operative Milk Producers Union Limited (CDCMPL) was registered on 15.09.1979. The union 4 milk Chilling Centres and 5 milk Sales Centres, total Cattle having 5782(Buffaloe),64834(Cow). They are procuring 143000 lits and sales per day 110000 lits.

OBJECTIVES OF THE STUDY

- 1. To study the socio economic profile of the consumers.
- 2. To identify the factors which influence the purchase of Aavin milk and milk products in Coimbatore town.

SCOPE OF THE STUDY

The present study is intended to study the effect of socio economic characteristics in consumers. To know the satisfaction regarding the co-operative milk. To know the problems faced by consumers with regard to Aavin products.

RESEARCH METHODOLOGY

In Tamil Nadu, there exists only one Milk Producers Co-operative Federation. Under the Federation, 17 District Co-operative Milk Producers Unions are functioning. These unions have 8045 Milk producers Co-operative Societies in different districts and different villages in Tamilnadu according to 2015-2015 data sourced from Tamil Nadu Milk Producers Cooperative Societies' Records. Both, Primary and Secondary Data are used in the study.

PRIMARY DATA

For holding the research, the researcher has selected Coimbatore Co-operative Milk Producers Union Limited (CDCMPL) in Tamil Nadu. The Primary Data has been collected from a sample size of 500 residents selected from Coimbatore.

SECONDARY DATA

The Secondary Data has been collected from the records of Milk Producers' Union at Coimbatore. The other Secondary Data required for the study has been collected from various books, journals, pamphlets, newspapers, magazines, materials published by Aavin Website www.aavin.com.

TOOLS FOR ANALYSIS

1. Percentage analysis

2. Chi square test HYPOTHESIS

HYPOTHESIS

There is no significant association between socio economic status and factors influencing to purchase Aavin brand.

LIMITATIONS

- 1. This study is restricted to Coimbatore town only
- 2. The conclusions drawn from the study are applicable only to the area studied and may fluctuate with regard to other areas.

ANALYSIS AND INTERPRETATION

TABLE 1: PERCENTAGE ANALYSIS						
Variables	Sub-variable	No of respondents	Percentage			
	Male	98	27.7			
Gender	Female	256	72.3			
	Total	354	100.0			
	Less than 20 years	14	4			
	21 to 40	272	76.8			
Age	41 to 60	57	16.1			
	Above 60 years	11	3.1			
	Total	354	100.0			
	Rural	221	62.4			
Residential status	Urban	133	37.6			
	Total	354	100.0			
	Illiterate	27	7.6			
	10 th std	49	13.8			
Educational qualification	Graduate	102	28.8			
Educational qualification	Post graduate	155	43.8			
	Others	21	5.9			
	Total	354	100.0			
	Married	163	46.0			
	Unmarried	131	37.1			
Marital status	Single	60	16.9			
	Total	354	100.0			
	Joint	122	34.5			
	Nuclear	195	55.0			
Nature of family	Single	37	10.5			
	Total	354	100.0			
	One	10	2.8			
	2-3	91	25.7			
Number of family members	4-6	200	56.5			
,	More than 6	53	15.0			
	Total	354	100.0			
	Vegetarian	104	29.4			
Dietary habit	Non Vegetarian	250	70.6			
· / · · ·	Total	354	100.0			
	Agriculturalist	84	23.7			
	Business	57	16.1			
	Private Employee	103	29.1			
Occupation	Government Employee	42	11.9			
	Professional	38	10.7			
	Unemployed	30	8.5			
	Total	354	100.0			
	Below 5000	66	18.6			
	5000-10000	125	35.4			
Monthly income	10001-15000	73	20.6			
Monthly Income	Above 15000	90	25.4			
	VPOAG TOOOD	50	2J.4			

Table 1 shows the percentage of respondents

- > The majority (72.3%) of the respondents are female.
- > The majority (76.8%) of the respondents come under the age group of 21 to 40 years.
- > The majority (62.4%) of the respondents belongs to rural area.
- Most (43.8%) of the respondents are post graduates.
- Most (46%) of the respondents are married.
- Most (55%) of the respondents belongs to nuclear family.
- > The majority (56.5%) of the respondents have 4 to 6 members in their family.
- > The majority (70.6%) of the respondents are non Vegetarian.
- Most (29.1%) of the respondents comes under private employees.
- Most (35.4%) of the respondents have monthly income of 5001-10000.

CHI SQUARE ANALYSIS

HYPOTHESIS

There is no significant association between socio economic status and factors influencing to purchase Aavin brand.

The table describes the result of chi square analysis in term of socio economic status, chi square value, p-value and their significant sources of information.

61

TABLE 2: CHI SQUARE ANALYSIS							
Personal factors	Chi square	p values	Significant				
Gender	39.34	0.003	S				
Age	150.7	0.001	S				
Residential status	52.26	0.001	S				
Educational qualification	151.9	0.001	S				
Marital status	120.9	0.001	S				
Nature of family	107.2	0.001	S				
Numbers of family members	141.3	0.001	S				
Dietary habit	42.18	0.001	S				
Occupation	297.6	0.001	S				
Monthly income	139.0	0.001	S				

Notes S-significant at 1% level (p values< 0.01).

The table above describes the chi square test between socio economic status and factors that influencing the purchase of Aavin brand.

It is inferred obtained chi square result there is an association between the socio economic factors and influencing factors to purchase Aavin brand. Since the obtained p-value for all variables are significant at 1% level, p<0.01. Therefore, the stated null hypothesis is rejected at alternative hypothesis is accepted. Statistical used to test the stated hypothesis results shows that there is significant association between socio economic status and factors influencing to purchase Aavin brand.

CONCLUSION

The present study makes an attempt to study the socio economic profile of the consumers and to test is there any association ship between socio economic factors and factors to influence the purchase of Aavin milk products. 354 samples are selected randomly. Statistical tool such as Chi-square and frequency distribution test are used. Result concluded that there is an association ship between socio economic factors and factors to influence the purchase of Aavin milk products.

REFERENCES

- 1. C.Jothi Mary (2013) in her research paper study on consumer behaviour of Aavin milk in Bhel town ship: Trichy. International journal of advanced research in computer science and management studies vol 1, issue 4.
- 2. Meenachi R, S.Sekar (2012) in their research paper customer attitude towards Aavin milk, special reference to Trichy. Rising research journal publication. page 211-215.

WEBSITE

3. www.aavin.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & 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 <u>infoijrcm@gmail.com</u> 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 to 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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals





