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, Indian Citation Index (ICI), J-Gage, India (link of the same is duly available at Inflibret of University Grants Commission (U.G.C.)],

Indian Citation Index (ICI), U-Gage, India [link 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 (2012) & number of libraries all around the world. Circulated all over the world & Google has verified that scholars of more than 6303 Cities in 195 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

CONTENTS

Sr.	TITLE ℓ NAME OF THE AUTHOD (S)	Page
No.	TITLE & NAME OF THE AUTHOR (S)	No.
1.	JOB SATISFACTION, JOB STRESS & PROFESSIONAL DEVELOPMENT	1
	AMONG COLLEGE TEACHERS: A STUDY WITH REFERENCE TO	
	GOVERNMENT COLLEGES IN SHIMOGGA REGION	
	KARIBASAPPA T & Dr. LAXMANA P	
2 .	AN ANALYTICAL STUDY OF CUSTOMER'S BUYING BEHAVIOUR	5
	TOWARDS LIFE INSURANCE PRODUCTS	
	Dr. ANIL CHANDHOK & Dr. BHAVET	
3 .	A STUDY ON THE VARIOUS PRODUCTS, SERVICES AND PERCEPTION	9
	OF POLICY HOLDERS OFFERED BY LIC FOCUSING ON NILAMBUR	
	BRANCH OF MALAPPURAM DISTRICT	
	FEBINA. K (KALLIDUMBAN)	
4.	DEMONETIZATION AND ITS IMPACT ON MSME SECTOR IN INDIA	12
	ARAVINDA M.N. & Dr. HIRIYAPPA B.	
5.	EFFECTIVENESS OF EMPLOYEE WELFARE FACILITIES AT PRIVATE	19
	CHEMICALS ORGANIZATION	
	KINJAL GOVINDBHAI PARMAR & NIMISHA JARIWALA	
	REQUEST FOR FEEDBACK & DISCLAIMER	26

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/

<u>FOUNDER PATRON</u>

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

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

<u>ADVISOR</u>

Prof. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

<u>EDITOR</u>

Dr. PARVEEN KUMAR

Professor, Department of Computer Science, NIMS University, Jaipur

<u>CO-EDITOR</u>

Dr. A. SASI KUMAR

Professor, Vels Institute of Science, Technology & Advanced Studies (Deemed to be University), Pallavaram

EDITORIAL ADVISORY BOARD

Dr. 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, USA

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. KAUP MOHAMED

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

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

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

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/ VOLUME NO. 9 (2019), ISSUE NO. 05 (MAY)

Dr. SHIB SHANKAR ROY

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

Dr. SANJIV MITTAL Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

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

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., 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 Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

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

Professor & Dean, 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

Dr. LALIT KUMAR

Course Director, Faculty of Financial Management, Haryana Institute of Public Administration, Gurugram

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

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

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

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. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

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

FINANCIAL ADVISORS

DICKEN 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

DATED:

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:

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 HYPOTHESIS (ES) 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

EFFECTIVENESS OF EMPLOYEE WELFARE FACILITIES AT PRIVATE CHEMICALS ORGANIZATION

KINJAL GOVINDBHAI PARMAR **STUDENT B.V. PATEL INSTITUTE OF MANAGEMENT** SURAT

NIMISHA JARIWALA TEACHING ASST. **B.V. PATEL INSTITUTE OF MANAGEMENT** SURAT

ABSTRACT

In any organization, welfare facilities are important that directly reflects on employees' productivity. The main purpose of the study is to examine effectiveness and factors effects on welfare facilities. The research design of the study is descriptive in nature. The research based on primary as well as secondary data. The research is based on non-probability judgmental sampling method. The sample size is 100 employees. The data are collected through the employee of organization by using questionnaire. The data analysis, frequency and T-test have been used. It is found that welfare facility is effective in the organization. The study is indicating that employees are satisfied with the present welfare facilities provided at the organization.

KEYWORDS

satisfaction level, effectiveness of welfare facilities.

JEL CODES J26, J28, J29.

INTRODUCTION

Translovees welfare facilities in the organization effects on the behavior of the employees as well as on the productivity of the organization. If proper welfare facilities are provided to employees, then it leads to improve their job satisfaction. The management should provide good facilities to all employees in such way that employees become more satisfied and they work harder and more effectively and efficiently. Welfare is a broad concept which shows the art of living of an individual or a group which should be in a desirable relationship. It aims at social development by the means of social legislation, social reform social service, social work and social action.

The main objective of economics welfare is to promote the economic production and productivity through development by increasing equitable distribution. Employee welfare is an area of social welfare which is conceptual as well as operational. It covers a broad field and develops a state of wellbeing, happiness, satisfaction, commitment, loyalty and development of human resources. Employee welfare is an area of social welfare in conceptual and operational framework. The basic propose of employee welfare is to enrich the life of employees and to keep them happy and conducted. There are mainly two types of welfare measures Statutory and Non statutory.

Organization provides welfare facilities to their employees to keep their motivation levels high and make them more loyal towards the organization. The welfare schemes can be classified into two categories viz. statutory and non-statutory schemes. The statutory schemes are those schemes that are compulsory to be provided by an organization to their employees by keeping in mind the laws governing employee health and safety these include: canteen facilities, drinking water, proper and sufficient lighting, facilities for sitting, changing rooms, first aid appliances, latrines and urinals, washing places, spittoons and rest rooms. Personal health care, flexible time, assistance programs, harassment policy, employee referral schemes, and medi-claim insurance schemes are all covered under the welfare facilities. The non-statutory differ from organization to organization and from industry to industry.

The term 'labour welfare' refers to those facilities provided by organization to their workers in and outside the factory premises such as canteen, rest and recreation facilities, housing and all other services that contribute to the wellbeing of workers. Welfare measures are concerned with the general wellbeing, efficiency and effectiveness of workers. In the early stages, welfare activities for factory workers did not receive adequate attention and it is not much better. Employees were not ready to accept the financial burden of welfare activities. Wherever employers provided for such amenities, it was more with paternalistic approach to labour rather than recognition of workers' needs.

The Organization provide the welfare facilities to their employees are as above,

- According to factories act 1948 -
- Washing facilities section 42
- Facilities for storing & drying clothing section 43
- Opportunities for rest section 44
- First aid box for every 150 workmen / employees section 45
- Provided and maintain ambulance provided to 500 employees charge of such medicate and nursing staff section 45(4)
- Canteen facilities are provided to more than 250 section 46
- Suitable shelters or rest rooms and a lunch room provision for drinking water provided to more than 150 employees section 47
- Housing loan
- **Education** loan

INTRAMURAL FACILITIES BY ORGANIZATION

The facilities provided inside the firm are known as intra- mural facilities. These facilities include activities relating to marinating of industry, safety measures like fencing and covering of machines, proper layout structure of the plant and machinery, sufficient lighting and working conditions, provisions of first aid appliances etc. The provision of such facilities is also obligatory in all industrial establishments and that too all over the world.

- Healthiness and medical facilities
- Drinking water facilities
- Canteen
- Crèches
- Facilities for storing and drying clothing

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

EXTRA-MURAL FACILITIES BY ORGANIZATION

The facilities offered to the employees outside the workplace, it is known as extra mutual facilities. These include better housing accommodations, indoor and outdoor sports, educational facilities, rest rooms etc. The provisions of these facilities are voluntary. Earlier, due attention was not given to the provisions of extramural facilities are very important for the general welfare and up liftment of the workers.

- Housing and quarter
- Recreational & Sports facilities
- Transport facilities
- Educational Facilities

STATUTORY FACILITIES

Under this category, welfare facilities are provided according to the labour laws and legislations passed by the Government. The nature and coverage of these facilities vary from country to country and changes from place to place. Again these facilities may be either intra- mural facilities or extra- mural facilities. These facilities must be provided by all the employers and should be maintained properly. Any contravention of the statutory provision in those facilities shall render the employer punishable under the act which is concerned.

VOLUNTARY

The facilities which are voluntarily and freely provided by the employers come under this category. Hence these are not concern with statutory requirements. The activities under this category ultimately lead to increase in the efficiency of worker.

NEED/ IMPORTANCE OF THE STUDY

Measuring the effectiveness of welfare facilities affects on employee's morale in an organization. Welfare facilities are very important for employees. It leads to make them happy and satisfied. Therefore, it is essential to identify effectiveness of welfare facilities.

- 1. This study helps to found the huge impact on productivity of the employees in the organization.
- 2. In the org anization, welfare facilities are essential for retention of employees.

STATEMENT OF THE PROBLEM

If sufficient welfare facilities are not provided to employees then it leads to increase employees' turnover. It reflects negatively on the image of the company.

OBJECTIVES

- 1. To know the effectiveness of various employees' welfare measures provided in the organization
- 2. To find out the levels of satisfaction among employees with respective to various welfare measures providing to them.
- 3. To suggest which factors affects workers to perform their tasks effectively at workplace.
- 4. To identify remedial measures to improve the employee welfare.

LITERATURE REVIEWS

- 1) Lonah Moruri, Dr. Ogoti Evans, and Dr. Munyua Jennifer (2018) studied the influence of employee welfare facilities on their performance in this study discussed about the relationship between employee welfare practices and employee performance. The study concluded that if the employee welfare facilities are continuously enhanced, so the performance of employees is improving.
- B.R.Manasa, Dr.C.N.Krishnanaik (2015) studied on employee welfare measures A study on cement of India unit. Objectives of study are to know various welfare facilities and satisfaction level of the employees. This study concluded that the employee welfare facility provided by the organization is to satisfy the employees but there is more scope for further improvement.
- 3) Srinivat KT (2013) studied on employees welfare facilities. The objectives of the study to understand the extent of awareness of among the employees for various statutory and non-statutory facilities and to find out satisfaction level of the employees in the organization. This study concluded that the fundamental propose of labour welfare facilities is to enrich the employee's life and make more joyful and conducted that helps to development of the organization.
- 4) Dr. M Surat Kumari (2014) studied on impact of employee welfare facilities on job satisfaction. Objectives of this study are to boots up employee morale and to protect from health and safety and provide facilities to protect them. The study concluded that employees are satisfied with the facilities and improvement of the facilities is raising the standard of employee's performance.
- 5) **R.Ramamoorthy, K.P.Thooyamani, Karthick K (2017)** studied on effectiveness of employee welfare measure and employee morale. Objectives of this study are to find out the satisfaction level of the employees and to evaluate the effect of the welfare measures on morale of employees in the organization. This study concluded that the worker's confidence helps the running to know the fulfillment level of welfare facilities in the organization.

RESEARCH METHODOLOGY

DATA COLLECTION SOURCES

Descriptive research design is used for the purpose of the current study.

Primary data collected through direct observation and questionnaires provided to the 100 employees of spectrum dyes and chemicals Pvt. Ltd. SAMPLE DESIGN

A sample design is the framework or road map that serves as the basis for the selection of a survey sample and affects many other important aspects of a survey as well.

- Sample Element: Employees at spectrum dyes and chemicals pvt. Ltd.
- Population: 1200
- Sample size: 100 samples
- Sampling methods: judgmental sampling.
- RESEARCH ANALYSIS TOOLS
- Frequencies, T- test

RESULT AND DISCUSSION

TABLE 1						
Gender	Percentage					
Male	84					
female	16					

Interpretation: From the total respondents 84% are males and 16% are females.

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/

ISSN 2	2231-5756
--------	-----------

TABLE 2	
Awareness of welfare facilities	Percentage
Yes	100
No	0

Interpretation: All the respondents are aware with welfare facilities provided by the company.

	TABLE 3							
	Percentage					Percent	age	
Questions No.	Neutral	Satisfied	Highly Satisfied	Questions No.	Neutral	Satisfied	Highly Satisfied	
2A	11	81	8	4	0	100	0	
2B	4	92	4	5A	74	25	1	
2C	9	84	7	5B	69	29	2	
2D	66	27	7	5C	12	80	8	
2E	69	25	6	5D	16	78	6	
2F	70	22	8	7A	19	79	2	
2G	30	67	3	7B	8	90	2	
2H	8	84	8	7C	14	83	3	
21	15	84	4	7D	61	35	4	
2J	9	80	11	7E	16	77	7	
3A	61	28	11	7F	61	36	3	
3B	17	77	6	7G	16	79	5	
3C	8	88	4	7H	8	86	6	
3D	54	34	12	71	11	80	9	

TABLE 4						
Questions No.	Moderate	Agree	Strongly Agree			
8A	7	89	4			
8B	5	93	2			
8C	9	88	3			
8D	9	88	3			

TABLE 5							
Questions No.	Moderately Appropriate	Appropriate	Absolutely Appropriate				
9A	0	97	3				
9B	4	91	5				
9C	3	92	5				
9D	7	83	10				
9E	6	87	7				
9F	4	89	7				

HYPOTHESIS

One-Sample Statistics

	Ν	Mean	Std. Deviation	Std. Error Mean
Q.8A	100	3.97	.332	.033

One-Sample Test

		Test Value = 4							
	95% Confidence Interval of the D								
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper			
Q.8A	904	99	.368	030	10	.04			

H0: Employees are not agreeing with the statement that my company has effective welfare facility.

H1: Employees are agreeing with the statement that my company has effective welfare facility.

Interpretation: From the table, it can be said that P value is 0.368, that is greater than 0.05, so null hypothesis is accepted, it means employees are agreeing with the statement that my company has effective welfare facility.

One-Sample Statistics

	Ν	Mean	Std. Deviation	Std. Error Mean
Q.8B	100	3.97	.264	.026

One-Sample Test

		Test Value = 4								
	95% Confidence Interval of the Differe									
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper				
Q.8B	-1.136	99	.259	030	08	.02				

H0: employees are not agreeing that effective welfare is increasing their job commitment and loyalty.

H1: employees are agreeing that effective welfare is increasing their job commitment and loyalty.

Interpretation: from the table, it can be said that P value is 0.259 that is greater than 0.05, so null hypothesis is accepted, it means employees are agreeing with the statement that effective welfare is increasing their job commitment and loyalty.

One-Sample Statistics						
Ν		Mean	Std. Deviation	Std. Error Mean		
Q.8C	100	3.94	.343	.034		

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

	One-Sample Test										
	Test Value = 4										
	95% Confide					rval of the Difference					
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper					
Q.8C	-1.750	99	.083	060	13	.01					

H0: Employees are not agreeing that the provision of welfare and social security measures adequacy help in controlling employees' absenteeism.

H1: Employees are agreeing that the provision of welfare and social security measures adequacy help in controlling employees' absenteeism.

Interpretation: From the table, it can be said that P value is 0.083 that is greater than 0.05, so null hypothesis is accepted, it means employees are agreeing with the statement that the provision of welfare and social security measures adequacy help in controlling employees' absenteeism.

	One-Sample Statistics						
	Ν	Mean	Std. Deviation	Std. Error Mean			
Q.8D	100	3.94	.343	.034			

One-S	One-Sample Test									
	Test Value = 4									
					95% Confidence Inte	rval of the Difference				
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper				
Q.8D	-1.750	99	.083	060	13	.01				

H0: Employees are not agreeing that welfare is more important than reward system.

H1: Employees are agreeing that welfare is more important than reward system.

Interpretation: From the table, it can be said that P value is 0.083 that is greater than 0.05, so null hypothesis is accepted, it means employees are agreeing with the statement that welfare is more important than reward system.

One-Sample Statistics								
	Ν	Mean	Std. Deviation	Std. Error Mean				
Q.9A	100	4.03	.171	.017				

	One-Sample Test									
	Test Value = 4									
	95% Confidence Interval of the Differe					rval of the Difference				
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper				
Q.9A	1.750	99	.083	.030	.00	.06				

H0: Employees have a view that management is not concern for welfare activities.

H1: Employees have a view that management is concern for welfare facilities.

Interpretation: From the table, it can be said that P value is 0.083 that is greater than 0.05, so null hypothesis is accepted, it means that employees have a view that management is concern for welfare facilities.

One-Sample Statistics							
	Ν	Mean	Std. Deviation	Std. Error Mean			
Q.9B	100	4.01	.301	.030			

	One-Sample Test										
	Test Value = 4										
	9.				95% Confidence Inte	rval of the Difference					
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper					
Q.9B	.332	99	.741	.010	05	.07					

H0: Employees have view that company is not appropriately providing fringe benefits and security schemes

H1: Employees have view that company is providing appropriately fringe benefits and security schemes

Interpretation: From the table, it can be said that P value is 0.741 that is greater than 0.05, so null hypothesis is accepted, it means that employees have view that company is providing appropriately fringe benefits and security schemes.

	One-Sample Statistics						
	N		Mean	Std. Deviation	Std. Error Mean		
Q.9	C	100	4.02	.284	.028		

	One-Sample Test										
	Test Value = 4										
	95% Confidence Interv				rval of the Difference						
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper					
Q.9C	.705	99	.482	.020	04	.08					

H0: Employees have a view that company is not appropriate welfare facilities provided at the right time

H1: Employees have a view that company is appropriate for welfare facilities provided at the right time

Interpretation: From the table, it can be said that P value is 0.482 that is greater than 0.05, so null hypothesis is accepted, it means employees have a view that company is appropriate for welfare facilities provided at the right time.

	One-Sample Statistics							
	Ν	Mean	Std. Deviation	Std. Error Mean				
Q.9D	100	4.03	.413	.041				

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

VOLUME NO. 9 (2019), ISSUE NO. 05 (MAY)

				One-Sample	Test					
	Test Value = 4									
	95% Confidence Interval of the Difference									
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper				
Q.9D	.726	99	.470	.030	05	.11				

H0: Employees have a view that company is not appropriate health care programs

H1: Employees have a view that company is appropriate health care programs

Interpretation: From the table, it can be said that P value is 0.470 that is greater than 0.05, so null hypothesis is accepted, it means employees have a view that company have appropriate health care programs.

	One-Sample Statistics							
	Ν	Mean	Std. Deviation	Std. Error Mean				
Q.9E	100	4.01	.362	.036				

	One-Sample Test									
	Test Value = 4									
					95% Confidence Interval of the Difference					
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper				
Q.9E	.276	99	.783	.010	06	.08				

H0: Employees have a view that company is not appropriate in motivational programs

H1: Employees have a view that company is appropriate in motivational programs

Interpretation: From the table, it can be said that P value is 0.783 that is greater than 0.05, so null hypothesis is accepted, it means that employees have a view that company is appropriate in motivational programs.

One-Sample Statistics									
	Ν	Mean	Std. Deviation	Std. Error Mean					
Q.9F	100	4.03	.332	.033					

	One-Sample Test									
	Test Value = 4									
					95% Confidence Interval of the Differen					
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper				
Q.9F	.904	99	.368	.030	04	.10				

H0: Employees have a view that company is not appropriate in conducive work environment

H1: Employees have a view that company is appropriate in conducive work environment

Interpretation: From the table, it can be said that P value is 0.368 that is greater than 0.05, so null hypothesis is accepted, it means that employees have a view that company is appropriate in conducive work environment.

FINDINGS

- 84% of respondents are males and 16% of respondents are females from the 100 sample size.
- All respondents are aware with the various welfare facilities in the company.
- Majority of total respondents are satisfied with the drinking water facilities, seating arrangement, first aid appliances, latrine urinals & spittoons facilities, canteen facilities, rest room facilities, housing facilities, health & medical facilities, place, education facilities provided by the company.
- Majority of respondents are satisfied with the Extramural, Intramural, Statutory and voluntary welfare facilities are provided by the company.
- All respondents are satisfied with the motivational facility provided by the company.
- Majority of respondents are satisfied with creates efficiency towards work, Improves physical & mental health, Increases the standard of living, Loyalty
 towards the work perception in company.
- Majority of respondents are satisfied with the training & safety measures, social security benefits, fridge benefits, extramural benefits, statutory facilities, sanitary facilities, grievance handling, career growth activities and motivational activities provided by the company.
- Employees are agreeing with the statement that my company has effective welfare facility.
- All employees are agreeing that effective welfare is increasing their job commitment and loyalty.
- Employees are agreeing that the provision of welfare and social security measures adequacy help in controlling employees' absenteeism.
- Employees are agreeing that welfare is more important than reward system.
- Employees have a view that management is concern for welfare facilities.
- Employees have view that company is providing appropriately fringe benefits and security schemes.
- Employees have a view that company is appropriate for welfare facilities provided at the right time.
- Employees have a view that company is appropriate health care programs.
- Employees have a view that company is appropriate in motivational programs
- Employees have a view that company is appropriate in conducive work environment.

RECOMMENDATIONS

- Improvement in Complete Medical facilities should be providing so as to minimize the absenteeism and to keep the employees more healthy and fit enough.
- Company should be more required to promote effective welfare facilities as it creates more productivity which in return benefits to the organization.
- Annual health checkup, employee counseling, various health camps, hospitalization facilities should be much more improved by conducting the health camps at least once in a month.
- The number of medical practitioners should be increased.

CONCLUSION

The study indicates that employees' welfare measures are responsible to maintain employees in the organization. The employees have effective welfare facilities are effective. The respondents are satisfied from the various welfare facilities provided by the organization. The motivation, carrier development, grievance handling, medical facilities, education are important factors that affects on employees productivity at workplace. It has been concluded that all employees are satisfied with the welfare facilities which are provided to them which in turn would build the morale and increase the productivity of employees.

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

VOLUME NO. 9 (2019), ISSUE NO. 05 (MAY)

LIMITATIONS

- Due to the time constraints only limited population is taken for the study.
- As a student limited finance and resources utilized in the study.

SCOPE FOR FURTHER RESEARCH

- The study can help organization to know the satisfaction level of employees on welfare measures.
- The study gives important insights to employer about what kind of strategies and policies require improving welfare facilities.
- In this competitive world organization should focus on their employees' priorities by providing different and unique welfare facilities for retaining them into the organization.

REFERENCES

- 1. B. R. Manasa And Dr. C.N. Krishnanaik; Employee Welfare Measures; International Research Journal of Engineering and Technology (IRJET); (2015)
- 2. Dr. M. Surat Kumari and Mr. Mallareddy Tatareddy, Impact of employee welfare facilities on job satisfaction, EPRA International Journal of economic and Business Review, (2014)
- Lonah Moruri, Dr. Ogoti Evans and Dr. Munyua Jennifer; a study on the influence of employee welfare facilities; Global Journal of Human Resource Management; 2018
- 4. R. Ramamoorthy, K.P. Thoojamani, Karthick K., study on effectiveness of welfare measure and employee morale; international journal of pure and applied mathematics; 1(16); (2017)
- Ramya.T.J., Bhavani shree Arepallli, Dr. Lakshmi P.; study on employee welfare facilities and its impact on employee satisfaction; international journal of engineering science and computing; 6(12) (2016)
- 6. Srinivat KT; a study on employee welfare facilities; Research Journal of Management Sciences, 7-11, December (2013)

APPENDIX

Dear Respondents,

The present survey is purely for research purpose only. All information given by you will be kept confidential.

Name:____ Gender: Male female Age: _____

Designation:

Organization name: spectrum dyes & chemicals pvt. Ltd.

1) Do you aware of various welfare facilities provided in your company?

A). Yes B). No

2) Rate the following facilities in accordance to your satisfaction level

(1= highly dissatisfied, 2= dissatisfied, 3=neutral, 4=satisfied, 5-highly satisfied)

Sr no.	Welfare facilities	1	2	3	4	5
1	Drinking water facilities					
2	Seating arrangement					
3	First aid appliances					
4	Latrine urinals, and spittoons facilities					
5	Canteen facilities					
6	Rest room facilities					
7	Housing facilities					
8	Health & medical facilities					
9	Place					
10	Education facilities					

3) Rate the welfare facilities mean more prior for you?

(1= highly dissatisfied, 2= dissatisfied, 3=neutral, 4= satisfied, 5-highly satisfied)

Sr no.	Welfare types	1	2	3	4	5
1	Extramural					
2	Intramural					
3	Statutory					
4	Voluntary					

4) Does a welfare benefit provided by the company play a motivational factor?

Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied

5) According to your perception please rate the following benefits of employee welfare

(1= highly dissatisfied, 2= dissatisfied, 3=neutral, 4= satisfied, 5-highly satisfied)

Sr no.	Welfare benefits	1	2	3	4	5
1	Creates Efficiency towards work					
2	Improves physical & mental health					
3	Increases the standard of living					
4	Loyalty towards the work					

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/ 6) Do you think that welfare facilities are help to increase your productivity and profitability towards your work?

(a) Yes (b) No

Rate your satisfaction level with the following welfare facilities provided by your company 7)

(1= highly dissatisfied, 2= dissatisfied, 3=neutral, 4= satisfied, 5-highly satisfied)

Sr no.	Welfare facilities	1	2	3	4	5
1	Training & safety measures					
2	Social security benefits					
3	Fridge benefits					
4	Extra mural benefits					
5	Statutory facilities					
6	Sanitary facilities					
7	Grievance handling					
8	Career growth activities					
9	Motivational activities					

What is your opinion for following statements? 8)

Sr. No.	Statements	Strongly disagree	Disagree	Moderate	Agree	Strongly agree
1	I think that my company has effective welfare system					
2	Effective welfare is increasing my job commitment and loyalty.					
3	The provision of welfare and social security measures adequacy help in controlling em- ployees' absenteeism					
4	Welfare is more important than reward system?					

State the level of appropriateness with respective to following? (Describe your opinion for company) 9)

Sr.	Statements	Absolutely inappropri-	Inappropri-	Moderately appropri-	Appropri-	Absolutely appropri-
No.		ate	ate	ate	ate	ate
1	Management concern for welfare activi-					
	ties					
2	Fringe benefits and security schemes					
3	The welfare facilities provided at the right					
	time					
4	Health care programs					
5	Motivation programs					
6	Conducive work environment.					

What are your suggestions for improvement in existing welfare measures adopted by your company?

Thank You

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







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