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AN ANALYSIS OF FINANCIAL STRUCTURE IN INDIAN FARMERS FERTILIZER COOPERATIVE LIMITED

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ABSTRACT

A firm's Capital structure is the mix of debt and equity used to finance its activities. This mix will always include common stock and will often include debt and preferred stock. In addition, the same firm can have different types of common stock, debt, and preferred stock. The firm have several types of common stock for example with the different rights and possibly, different claims on the cash flow available to stockholders. The debt at a firm can be long term, short term, secured, unsecured, convertible, not convertible into common stock. Preferred stock can be cumulative, noncumulative, convertible and not convertible into common stock. The fraction of the total financing that is represented by debt is a measure of the financial leverage in the firm's capital structure. The capital structure or financial leverage decisions are to be examined by the point of its impact on the value of the firm. If capital structure decision can affect a firm's value, then it would like to have a capital structure, which maximizes its market value. The main theme of the paper is to examine the quantum and structure of long term and short term funds and to ascertain the extent and the justification for the use of debt.

KEYWORDS

long term funds, short term funds, long term solvency.

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INTRODUCTION

The term Capital Structure refers to the relationship between the various long-term forms of financing such as debentures, preference share capital and equity share capital, financing the firm's assets is very crucial problem in every business and as a general rule there should be a proper mix of debt and equity capital in financing the firm's assets. The use of long-term fixed interest bearing debt and preference share capital along with equity shares is called financial leverage or trading on equity. The long-term fixed interest bearing debt is employed by a firm to earn more from the use of these sources than their cost so as to increase the return on owner's equity. It is true that capital structure cannot affect the total earnings of a firm but it can affect the share of earnings available for equity shareholders.

OBJECTIVES OF CAPITAL STRUCTURE

The overall capital structure of the IFFCO as represented by the studying keeping in view the following objectives:

1. to examine the quantum and structure of long term and short term funds.
2. to evaluate the adequacy of long term funds.
3. to examine the total assets and
4. to ascertain the extent and the justification for the use of debt.

FACTORS DETERMINING THE CAPITAL STRUCTURE

A variety of factors are to be considered while determining the capital structure. Basically, the three basic factors i.e., Risk, Cost and Control determine the capital structure of a firm. The finance manager should attempt to design the capital structure in such a manner that the risk and cost are the least and the control of the existing management is diluted to the least extent. In addition to Risk, Cost and Control, there are also other factors like flotation costs, marketability, flexibility etc.

- Financial Risk: Financial risk is two types as follows:
 - 1). Risk of Cash Insolvency
 - 2). Risk of Variation in Expected Earnings available to Shareholders.
- Trading on Equity
- Effect of No Debt

REVIEW OF LITERATURE

Alam and Hossain (2000) Found that the capital structure and management of khulne shipyard Ltd. KSL was in a poor shape because the interest coverage ratio was negative, as there is the possibility of non-payment of interest charges to creditors.

Lee (2009) Examined the capital structure. In this investigation, he made use of return on assets and the return on sales as the performance benchmarks. They concluded that there is negative and harmonious relationship between the financial performance and leverage and the short term debt ratio. Thus Chinese companies utilize the short term debt much less than those of other nations.

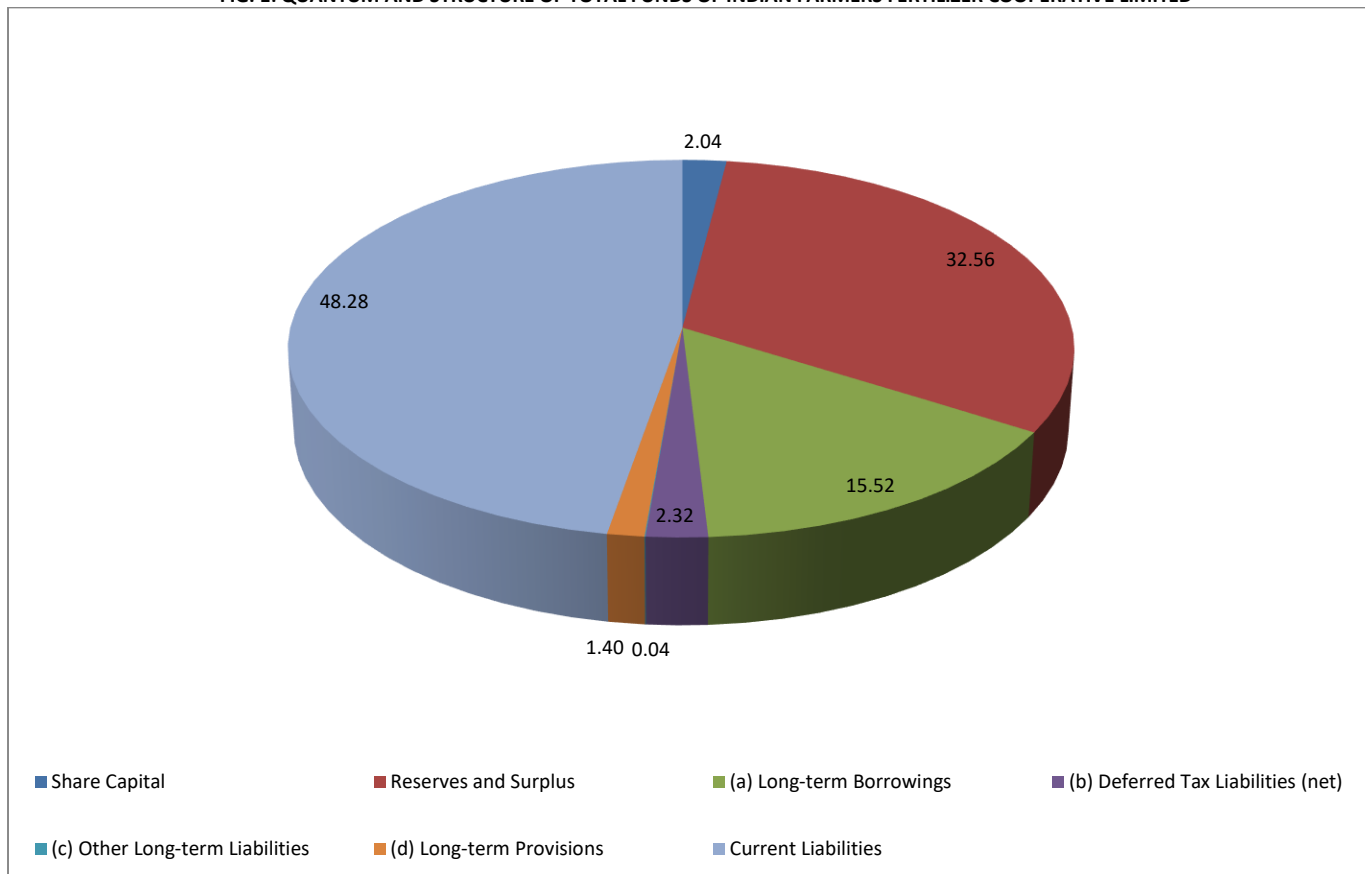
Sudipta Ghosh (2008) Has conducted a case study on liquidity management of Tata Iron and steel company (TISCO). During the period of the study, it was found that the liquidity position of the company, on the basis of current ratio as well as quick ratio. Was not satisfactory. It was suggested that to maintain overall control of liquidity position, the company should give special attention to the management of current assets. He found that the degree of influence of liquidity on its profitability was low and insignificant.

Khan (1990) Has undertaken the study of working capital analysis, with the objective of analysing and evaluating the performance of the type of industry in India. He discovered that solvency and liquidity were not satisfactory in many companies under study. And he suggested that solvency position should be improved by increasing the current assets.

TABLE 1: QUANTUM AND STRUCTURE OF TOTAL FUNDS OF INDIAN FARMERS FERTILIZER COOPERATIVE LIMITED

Particulars	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Share Capital	426.24 (2.61%)	425.95 (2.54%)	425.8 (2.07%)	425.88 (2.12%)	425.78 (2.31%)	424.98 (2.06%)	424.39 (1.70%)	420.85 (1.85%)	420.55 (1.39%)	627.57 (1.79%)
Reserves and Surplus	3844.26 (23.56%)	4542.09 (27.14%)	5219.57 (25.41%)	5855.31 (29.15%)	6084.34 (32.99%)	6471.05 (31.37%)	7087.26 (28.37%)	7686.53 (33.76%)	14886.32 (49.21%)	15641.91 (44.63%)
Long-term Borrowings	11278.2 (69.11%)	11099.27 (66.31%)	354.13 (1.72%)	353.83 (1.76%)	342.48 (1.86%)	290.59 (1.41%)	127.83 (0.51%)	1509.02 (6.63%)	1125 (3.72%)	750 (2.14%)
Deferred Tax Liabilities (net)	516.78 (3.17%)	416.33 (2.49%)	447.14 (2.18%)	485.47 (2.42%)	400.22 (2.17%)	372.65 (1.81%)	369.23 (1.48%)	599.46 (2.63%)	770.7 (2.55%)	808.75 (2.31%)
Other Long-term Liabilities	2.54 (0.02%)	2.24 (0.01%)	8.56 (0.04%)	4.03 (0.02%)	7.49 (0.04%)	14.96 (0.07%)	19.67 (0.08%)	16.5 (0.07%)	13.88 (0.05%)	6.54 (0.02%)
Long-term Provisions	251.43 (1.54%)	251.43 (1.50%)	251.02 (1.22%)	272.92 (1.36%)	301.84 (1.64%)	320.85 (1.56%)	346.66 (1.39%)	320.58 (1.41%)	374.14 (1.24%)	401.45 (1.15%)
Total Long Term Funds	14127.83 (86.57%)	15375 (91.86%)	6706.22 (32.64%)	7397.44 (36.83%)	7562.15 (41.01%)	7895.08 (38.27%)	8375.04 (33.53%)	10552.94 (46.35%)	17590.59 (58.15%)	18236.22 (52.03%)
Short-term Borrowings	125.45 (0.77%)	72.88 (0.44%)	12523.59 (60.96%)	10244.96 (51.01%)	9154.26 (49.64%)	10445.23 (50.63%)	14116.05 (56.51%)	10123.96 (44.46%)	9412.78 (31.12%)	13282.17 (37.89%)
Trade Payables	1497.86 (9.18%)	586.81 (0.04%)	634.31 (3.09%)	1566.34 (7.80%)	1006.27 (5.46%)	1378.03 (6.68%)	1322.85 (5.30%)	955.03 (4.19%)	1521.32 (5.03%)	1537.29 (4.39%)
Other Current Liabilities	176.09 (1.08%)	271.49 (0.02%)	473.57 (2.31%)	639.11 (3.18%)	473.85 (2.57%)	634.7 (3.08%)	862.34 (3.45%)	814.4 (3.58%)	1382.35 (4.57%)	1548.67 (4.42%)
Short-term Provisions	392.22 (2.40%)	431.23 (2.58%)	207.31 (1.01%)	237.56 (1.18%)	245.01 (1.33%)	277.84 (1.35%)	303.11 (1.21%)	323.99 (1.42%)	341.06 (1.13%)	445.83 (1.27%)
Current Liabilities and Provisions	2191.62 (13.43%)	1362.31 (8.14%)	13838.78 (67.36%)	12687.97 (63.17%)	10879.39 (58.99%)	12735.8 (61.73%)	16604.35 (66.47%)	12217.38 (53.65%)	12657.51 (41.85%)	16813.96 (47.97%)
TOTAL	16319.45 (100%)	16737.31 (100%)	20545 (100%)	20085.41 (100%)	18441.54 (100%)	20630.88 (100%)	24979.39 (100%)	22770.32 (100%)	30248.1 (100%)	35050.18 (100%)

FIG. 1: QUANTUM AND STRUCTURE OF TOTAL FUNDS OF INDIAN FARMERS FERTILIZER COOPERATIVE LIMITED



QUANTUM AND STRUCTURE OF TOTAL FUNDS OF INDIAN FARMERS FERTILIZER COOPERATIVE LIMITED (IFFCO)

An analysis of Table reveals that the long term funds on an average constituted 51.72 percent from the lowest of 32.64 percent in the year 2011-12 to the highest of 91.86 percent during the 2010-11. Short term funds increased from 66.47 percent in the year 2015-16 to the lowest of 8.14 percent in during the year 2010-11. The major contribution comes from the Net Worth whereas, borrowed funds constituted belongs to long term borrowings increased from 69.11 percent in the year 2009-10 to 0.51 percent in the year 2015-16 and short term borrowing increased from the 60.96 percent in the year 2011-12 to lowest at the year of 2010-11 is 0.44 percent.

The total short term funds are started at 2191.62 crores and it continuously decreased up to 10879.39 crores in the particular year 2013-14 and again continuously increased from the year of 2014-15 to 2018-19. The total current liabilities are average percentage is 48.28 percent.

The IFFCO preferred to rely more upon the Long term funds to finance their expansion and growth activities. The extent of Net Worth was more than the borrowed funds in the long term funds. Among short term funds, sundry creditors have been significantly used as spontaneous sources of financing working capital needs in the IFFCO.

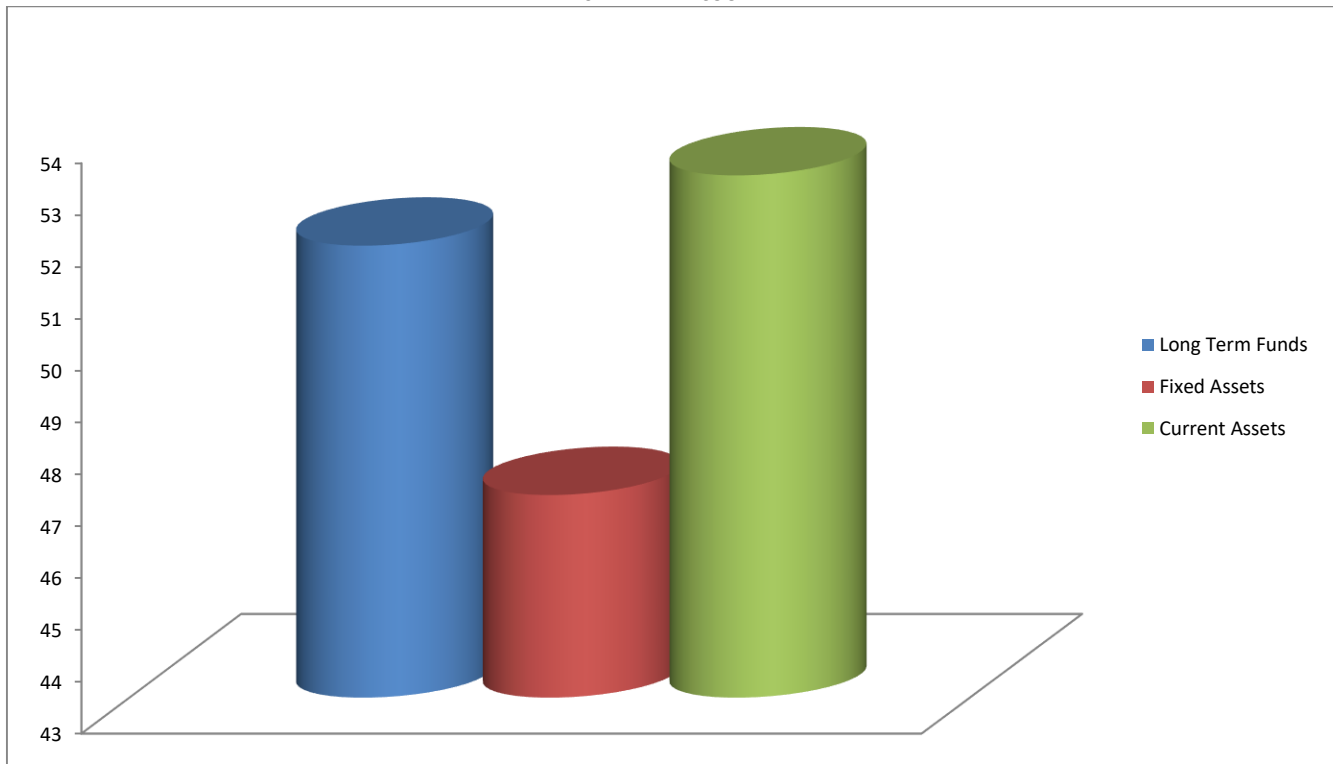
ADEQUACY OF LONG TERM FUNDS

The long term funds are to be used for the fixed assets and current assets. The funds are raised from the different sources of long term sources, fixed and current assets.

**TABLE 2: QUANTUM OF LONG TERM FUNDS, FIXED ASSETS AND CURRENT ASSETS AS A PERCENTAGE OF TOTAL ASSETS
INDIAN FARMERS FERTILIZER COOPERATIVE LIMITED**

Particulars	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	Total	Average
Long Term Funds	86.57	91.86	32.64	36.83	41.01	38.27	33.53	46.35	58.15	52.03	517.24	51.72
Fixed Assets	77.75	60.89	36.49	38.34	41.89	37.38	32.76	40.68	54.32	48.77	469.27	46.93
Current Assets	22.25	39.11	63.51	61.66	58.11	62.62	67.24	59.32	45.68	51.23	530.73	53.07

**FIG. 2: QUANTUM OF LONG TERM FUNDS, FIXED ASSETS AND CURRENT ASSETS AS A PERCENTAGE OF TOTAL ASSETS
INDIAN FARMERS FERTILIZER COOPERATIVE LIMITED**



QUANTUM OF LONG TERM FUNDS, FIXED ASSETS AND CURRENT ASSETS AS A PERCENTAGE OF TOTAL ASSETS

The summary of the Long term funds is constantly during the years of study period. Thereby it may be summarised the long term funds are very sufficient to the finance for the IFFCO and it was part of industrial development. The part of long term funds will be used for the assessment of the Fixed Assets and Current Assets requirement as observed from the table 3.2. The decreasing trend of Long term funds with small fluctuations in the between the overall years and Fixed Assets and Current Assets having constant some the years and minor fluctuations due to diminished value of current assets.

An analysis of the Table indicates that the proportionate of long term funds majorly equal to the fixed assets and current assets. During the year 2014-15 and 2015-16 the long term funds are lowest from the current assets and most of the equal to fixed assets. How the IFFCO were able to finance current part of assets too through long term funds. But the average proportions of current assets were more than the fixed assets. The long term funds are declined from the 91.86 percent in the year of 2010-11 to 33.53 percent in the year of 2015-16. The fixed assets are increased from the 77.75 percent in the year of 2009-10 to fall down 32.76 percent in the year of 2015-16 and the current assets are declined from the 67.24 percent in the year 2015-16 to 39.11 percent in the year 2010-11. This has resulted in the decreased percentage of fixed assets also. It is because of the diminished value of fixed assets of the IFFCO.

FINDINGS

- The long term funds on an average constituted 51.72 percent from the lowest of 32.64 percent in the year 2011-12 to the highest of 91.86 percent during the 2010-11.
- Short term funds increased from 66.47 percent in the year 2015-16 to the lowest of 8.14 percent in during the year 2010-11.
- The major contribution comes from the Net Worth whereas, borrowed funds constituted belongs to long term borrowings increased from 69.11 percent in the year 2009-10 to 0.51 percent in the year 2015-16 and short term borrowing increased from the 60.96 percent in the year 2011-12 to lowest at the year of 2010-11 is 0.44 percent.
- The total short term funds are started at 2191.62 crores and it continuously decreased up to 10879.39 crores in the particular year 2013-14 and again continuously increased from the year of 2014-15 to 2018-19.
- The total current liabilities are average percentage is 48.28 percent.
- During the year 2014-15 and 2015-16 the long term funds are lowest from the current assets and most of the equal to fixed assets.
- The long term funds are declined from the 91.86 percent in the year of 2010-11 to 33.53 percent in the year of 2015-16.
- The fixed assets are increased from the 77.75 percent in the year of 2009-10 to fall down 32.76 percent in the year of 2015-16 and the current assets are declined from the 67.24 percent in the year 2015-16 to 39.11 percent in the year 2010-11.

CONCLUSION

The study finds out that management is interested in evaluating every aspect of the firm's performance. The Long term funds to finance their expansion and growth activities. The extent of Net Worth was more than the borrowed funds in the long term funds. Among short term funds, sundry creditors have been significantly used as spontaneous sources of financing working capital needs in the IFFCO. The decreasing trend of Long term funds with small fluctuations in the between the overall years and Fixed Assets and Current Assets having constant some the years and minor fluctuations due to diminished value of current assets.

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A STUDY ON CUSTOMER EXPECTATION TOWARDS CAR WITH SPECIAL REFERENCE TO MIDDLE INCOME GROUP IN COIMBATORE DISTRICT

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ABSTRACT

The automobile sector is a key performer in the global and Indian economy. The automotive industry in India is one of the largest in the world and one of the fast growing globally. The study covers consumer expectation towards car with special reference to middle income group in Coimbatore city. Sample size is 100 in all obtained through simple random sampling and Chi-Square Analysis in Coimbatore. The study found that the important factors such as exterior, convenience, performance, safety, economic aspect, attitude to mark and after sales & service are considered and expectation by the consumers before decision making. So the manufacturers have to analyze all these factors and find out the best suitable tools for promoting their cars in India. Hence it is concluded that in order to fulfill the expectations of the consumers a proper market survey should be conducted to ascertain their needs and expectations, and accordingly they should be fulfilled to satisfy the customers and entice this lot to buy cars.

KEYWORDS

Coimbatore, customer expectations, car choices, middle income group.

JEL CODES

M30, L62.

INTRODUCTION

In Indian Economy, the automobile industry occupies a prominent place. Due to its deep forward and backward linkages with several key segments of the economy, the automobile industry has a strong multiplier effect and is capable of being the driver of economic growth.

Today there are a number of new brand cars available in the market. Even though, new brands are available in the market purchasers depends on the product which is for long way around. Before buying a particular brand of car their past experience, advice of others is considered rather than advertisement and others factors.

One of the essential tasks of marketing management is to understand the buying behavior of the target market. It is necessary to know who, how, when and why consumer buys a product and also to know who makes the purchase decisions and also influence such decisions.

For the last few years, India has been witnessing an unprecedented boom in the car market. A number of new brands of cars are being introduced every year by new and popular companies. The companies are marketing their products with some product differentiation in produced features like model, colour, and gear type, high mileage to meet the need variation of multitude customers and to capture substantial shares of market.

The success of any product mainly depends upon the awareness and preference of the consumers towards that product. The awareness and preference of product in turn depends upon many factors such as its functional design, brand name, price, appearance, brand image etc.,

STATEMENT OF THE PROBLEM

Now a day's four wheeler become a basic and rather than a luxury one. There is a rapid growth in four wheelers industries. Number of companies is offering four wheelers in different models and with superior technology.

Marketing of any products whether durable or non-durable involves a systematic and established process through which the business is able to more their products to its consumers.

A number of brands of four wheelers are available in the market with product differentiation in different product feature therefore consumer has a wide choice of four wheelers brands.

There are many numbers of factors that may influence the customer preference such as price, fuel economy, design, driving comfort appearance etc. Small car being an innovation drew the attention of consumers and large part of consumers started buying them initially.

SCOPE OF THE STUDY

Under this study present situation car is a necessity and forms a part of life to even the middle class people. There are many models are available in cars. All models are differentiated in many ways. Therefore, there is a significant of buyers of cars, particularly towards Maruti Company.

OBJECTIVES OF THE STUDY

1. To identify the factors influencing the choice of brands
2. To study the customer opinion of cars.
3. To measure the satisfaction of car owners.

LIMITATIONS OF THE STUDY

1. The study is confined to Coimbatore District only.
2. The study is based upon prevailing consumer's behavior. The consumer behavior may change according to time, fashion technology development etc.,
3. Time and cost constraints.
4. The data collected is based on the questionnaire the result will be vary according to the opinions of individuals.
5. The study areas are limited one.

REVIEW OF LITERATURE

Engil, in his study focused that "consumer behavior means the arts of individual directly involved in obtaining and using economic goods and services, including the decision processes that proceed and determine these arts. It is the process whereby individuals decide whether, what and when, where, how and from whom to purchase goods and services".

Suganya R, (Jan 2012) in her research paper highlights the effect of brand equity on consumer purchasing behavior on car. The paper speaks that brand plays vital role in car sales, not only to attract but also to retain customers. The author concluded that brand awareness and perceived quality proved to influence the brand loyalty. Also brand loyalty and brand association affect customers' attitudes towards brand.

Nikhil Monga, Bhuvender Chaudhary, Saurabh Tripathi, this research attempts to answer some of the questions regarding brand personality of selected cars in India by conducting the market research. This personality sketching will help in knowing what a customer (or a potential customer) thinks about a given brand of car and what are the possible factors guiding a possible purchase. Similarly, the idea of measuring the customer satisfaction will serve the same purpose of determining the customer perception. Thus, by measuring the willingness of exciting users of a car to recommend it to others will help the car manufacturers to check out the entire customer Buying Behavior. The study shows that brand perception is something which starts building up before a car is purchased and goes on with its use and is reflected in the recommendations. The customer makes to his acquaintances for the same car. Also it is seen that the customer might not be using the car still he holds the perceptions about it. Brand personality of a car is enforced by the sellers in the mindsets of the customers and customers react to it by forming their perception about the car and this reflects in the overall brand image of the car. So brand image and brand personality complement each other and the brand perception aids the building of brand images. As per the study findings, dealers play a very important role in building up the brand perceptions of the cars.

ANALYSIS

TABLE 1: DETAILS OF THE CAR OWNED BY THE FAMILY

S. No	Information	No. of Respondents	Percentage
1.	Maruti	37	37
2.	Tata	24	24
3.	Mahindra	01	01
4.	Hyundai	36	36
5.	Hindustan	02	02
Total		100	100

The above table reveals that 37 percent of the respondents are using Maruti car, 36 percent of the respondents are using Hyundai car, 24 percent of the respondents are using Tata cars, and 1 percent of the respondents are using Mahindra cars. Hence a majority of the respondents owing Maruti car.

TABLE 2: OPINION ON THE PRICE OF THE CAR

S. No	Information	No. of Respondents	Percentage
1.	High	10	10
2.	Reasonable	33	33
3.	Moderate	54	54
4.	Low	03	03
5.	Others	-	-
Total		100	100

The above table reveals that the opinion of the respondents on the price of the car. 10 percent of the respondents feel that the price is high, 33 percent of the respondents feels that the price is reasonable and 54 percent of the respondents feels that the price moderate and three percent of the respondents feels that the price is low.

TABLE 3: LEVEL OF SATISFACTION IN THE MILEAGE

S. No	Rank	No. of Respondents	Percentage
1	Excellent	49	49
2	Good	47	47
3	Agree	04	04
4	Disagree	-	-
5	No Idea	-	-
Total		100	100

The above table reveals that the classification of the respondents about the satisfaction level of the car towards mileage. Out of 100 respondents, 49 percent of the respondents consider the mileage as excellent, 47 percent of the respondents consider as good, 4 percent of the respondents consider the mileage as Agree about the mileage level of the car and No respondents consider the mileage level as Disagree and No Idea.

SUGGESTIONS

- The company should regularly conduct market survey to find out the model, colour and problems faced by the consumer.
- Most of the people prefer new cars instead of second hand car.
- The companies establish more number of service stations to provide easy availability of service facilities to the customers.
- The respondents are not satisfied with the resale value of a car. Therefore, the company should take necessary steps to improve resale value of the car.
- The company can provide suggestion box system in the showroom.

CONCLUSION

The finding of this study clearly reveals that the fact depth in market research and all objectives set for the research work has been fully accomplished and the analysis is also performed to maximum extent possible. The study says that Maruti car customer is satisfied with the overall expectation of the other car companies. And the middle class people are highly satisfied with the after sales services provided by the dealers. Thus the overall expectation towards car companies Maruti seems to be good in Tamilnadu District. Consumers prefer Maruti more in the market because it create image of the product as well as the company in the customers.

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EFFECTS OF GREEN MARKETING AND ITS INFLUENCE ON BUYING BEHAVIOUR OF CONSUMERS WITH REFERENCE TO BANGALORE CITY (URBAN)

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ABSTRACT

Green marketing is the phenomenon that has been developed in the whole world to facilitate sustainable development. There has been a change in consumer attitude towards green life style. There is growing need among the consumers all over the world regarding the protection of the environment. As per J. Polansky, green marketing can be defined as, "All the activities designed to generate and facilitate any exchange intended to satisfy human needs or wants with minimal detrimental input on our environment." Green marketing refers to the process of delivering the higher standards of living through the marketing of the products that are presumed to be environmentally safe. Green marketing is also known as environmental marketing and ecological marketing. Adoption of green marketing is not may not be easy in short run but it will give long run impact on society. Green marketing includes a broad range of activities such as product modification, changes to the production processes, packaging changes as well as modifying advertising. The main objective of this paper is to study the concept of green marketing, identify the importance and need of marketing, to identify the Consumer awareness on the availability of environmentally friendly products and to study the challenges and prospects of green marketing.

KEYWORDS

green marketing, eco-innovate, recyclable, eco-friendly products.

JEL CODES

M31, L68.

INTRODUCTION

With the market place becoming single switch to the online world, green marketing practices have made a transmission to social media sites in order to reach out to consumers. Through marketing on social network opportunities such in Facebook, Instagram or linked in, consumers can also gain knowledge through a companies' page and learn more information about the products and/or services they provide. Green awareness is steadily becoming the significant shade towards eco-consciousness in the country. The larger consumer knowledge about the origin of products and the concern over approaching global environmental crunch there are increasing the opportunities to marketers to convince consumers

LITERATURE REVIEW

The increasing environmental concerns have impacted the way in which consumers behave. Green purchase intention (GPI) indicates that people with higher environmental concerns tend to behave in more environmentally friendly ways (Sheltzer, 1991). Nevertheless, in more recent years, some people argue that although many consumers are concerned about the environment and society, their purchasing decisions are not based on the ecological impact that their choices may cause. On the other hand, these purchasing decisions are based on extrinsic motivations rather than intrinsic motivation. As result, many authors have assessed green consumerism differently and many contradictory arguments can be found (Gary, Carolina, & Helena, 2012).

Rajan Saxena (2010) maintained that Green products and services are today increasingly being accepted by both the companies and customers. Following are some of the arguments in favour of green marketing which makes it profitable for the firm/organization.

- An aware customer now insists on a 'green' product and packaging material.
- Aware customers are joining together to form interest groups which lobby for eco-friendly products and legislation to protect their environment.
- Given the choice, customers tend to buy eco-friendly products.

Sandhya Joshi (2011) pointed that Environmental issues have gained importance in business as well as in public life throughout the world. Clearly green marketing is part and parcel of overall corporate strategy; along with manipulating the traditional marketing mix - product, price, promotion and place. Smart business houses have accepted green marketing as a part of their strategy.

Project Guru (2010) indicated that India is still at nascent stage in using eco friendly products. It is the responsibility of the individuals, organizations and Government to take further steps to increase the awareness on benefits of eco-friendly products.

Dharmendra Mehta (2011) indicated that Indians are not only conscious about their environment but also health conscious as well. This paradigm shift in attitude has made Indian consumers attractive to green marketers. It has made the population more responsive and aware towards green marketing appeals.

GREEN MARKETING

Green marketing is the marketing of products that are presumed to be environmentally preferable to others. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging, as well as modifying advertising.

WHY IS GREEN MARKETING IMPORTANT?

Green marketing is important because in the present times most of the companies are focusing on the concept of green marketing due to changing buying patterns and the regulation from the government. Since, the need of the customers is unlimited and the resources are limited on the earth, therefore to fulfill the growing demands of the customer the companies need to focus on the adoption process of the customers and their buying and usage patterns.

OBJECTIVES OF THE STUDY

The main objectives of this paper were to study the:

1. To understand the concept of green marketing.
2. To identify the importance and need of marketing.
3. To study the Consumer awareness on the availability of environmentally friendly products.

RESEARCH METHODOLOGY

In order to study the research objectives, both secondary and primary data have been collected and analyzed.

PRIMARY DATA was collected through an extensive search of articles, reports and professional information concerning eco-consumer studies and eco-marketing strategies in general using the internet and academic databases.

SECONDARY DATA was collected through a structured questionnaire, which was circulated to 50 respondents. The analysis is done using tables, averages and mode which provided the general context for initiating the collection, analysis and the interpretation of primary data. The study was carried out in Bangalore city urban (India).

ANALYSIS & INTERPRETATION

TABLE 1: SHOWING THE SUMMARY OF DEMOGRAPHIC PROFILE

Demographic profile	Respondents	%	
Gender	Male	22	44%
	Female	28	56%
Age Group	18-25 years	28	56%
	26-40 years	08	16%
	41-55 years	10	20%
	56 years & Above	04	08%
Education	Under graduate	14	28%
	Graduate	18	36%
	Post graduate	16	32%
	Doctorate	02	04%
Employment	In service	04	08%
	Self-employment	14	28%
	Student	15	30%
	Homemaker	17	34%
Monthly income (In. Rs.)	Less than 10,000	15	30%
	10,000-25,000	03	06%
	25,000-50,000	18	36%
	50,000-75,000	12	24%
	75,000 & above	02	04%
Children	One	16	32%
	Two	15	30%
	3 & above	01	02%
	None	18	36%

DESCRIPTIVE STATISTICS OF STUDY VARIABLES

The descriptive data including mode indicating the study of variables that was obtained and shown in the following tables.

TABLE 2: SHOWING THE LEVEL OF AWARENESS ABOUT GREEN PRODUCTS

Very low (1)	02	4
Low (2)	08	
Average (3)	15	
High (4)	18	
Very High (5)	07	

Interpretation: From the above table the value of the variate for which the frequency is maximum (18) is (4) which represents that the respondents were highly aware of green products.

SHOWING THE BENEFITS OF GREEN PRODUCTS FOR HEALTH

TABLE 3.1: DESCRIBES THE LEVEL OF AWARENESS ABOUT FOLLOWING DIMENSIONS OF GREEN PRODUCTS

Very low (1)	-	3
Low (2)	-	
Average (3)	20	
High (4)	18	
Very High (5)	12	

Interpretation: From the above table the value of the variate for which the frequency is maximum (20) is (3) which represents that the respondents were aware of the health benefits of green products.

TABLE 3.2: SHOWING THE BENEFITS OF GREEN PRODUCTS FOR THE ENVIRONMENT

Very low (1)	-	4
Low (2)	02	
Average (3)	18	
High (4)	20	
Very High (5)	10	

Interpretation: From the above table the value of the variate for which the frequency is maximum (20) is (4) which represents that the respondents were highly aware of the benefits of green products for the environment.

TABLE 3.3: SHOWING THE AWARENESS IN POINT OF PURCHASE FOR GREEN PRODUCTS

Very low (1)	-	4
Low (2)	-	
Average (3)	10	
High (4)	28	
Very High (5)	12	

Interpretation: From the above table the value of the variate for which the frequency is maximum (28) is (4) which represents that the respondents were highly aware of the point of purchase for green products.

TABLE 3.4: SHOWING THE AWARENESS OF VARIOUS BRANDS OFFERING GREEN PRODUCTS

Very low (1)	04	4
Low (2)	06	
Average (3)	14	
High (4)	16	
Very High (5)	10	

Interpretation: From the above table the value of the variate for which the frequency is maximum (16) is (4) which represents that the respondents were highly aware of various brands offering green products.

TABLE 3.5: SHOWING THE AWARENESS OF VARIOUS SYMBOLS/ CERTIFICATIONS/ OTHER IDENTITIES WHICH DECLARE THE PRODUCT AS GREEN PRODUCT

Very low (1)	-	4
Low (2)	02	
Average (3)	17	
High (4)	19	
Very High (5)	12	

Interpretation: From the above table the value of the variate for which the frequency is maximum (19) is (4) which represents that the respondents were highly aware of various symbols/ certifications/ other identities which declare the product as green product.

TABLE 4: SHOWING THE SOURCES OF AWARENESS OF GREEN PRODUCTS

T.V (1)	06	7
Magazines (2)	05	
Internet Aids (3)	07	
Friends/ Relatives (4)	06	
Newspaper (5)	04	
Seminars/ Conferences (6)	02	
Super Market Staff (7)	20	

Interpretation: From the above table the value of the variate for which the frequency is maximum (20) is (7) which represents that the respondents were aware of green products through the staff of super markets.

5.1: Preference of green products because I want to contribute in saving my planet earth

TABLE NO. 5.1: SHOWING THE SOURCES OF AWARENESS OF GREEN PRODUCTS

Strongly Disagree (1)	-	4
Disagree (2)	-	
Undecided(3)	04	
Agree (4)	28	
Strongly Agree (5)	18	

Interpretation: From the above table the value of the variate for which the frequency is maximum (28) is (4) which represents that the respondents have rated that they would prefer to use green products to save our planet.

5.2: I prefer to buy products made or packaged in recycled materials.

TABLE 5.2

Strongly Disagree (1)	06	4
Disagree (2)	04	
Undecided(3)	08	
Agree (4)	12	
Strongly Agree (5)	10	

Interpretation: From the above table the value of the variate for which the frequency is maximum (12) is (4) which represents that the respondents prefer to buy products made or packaged in recycled materials.

5.3: I strongly consider the response of people about the performance of the product, who have already used green products.

TABLE 5.3

Strongly Disagree (1)	03	5
Disagree (2)	04	
Undecided(3)	05	
Agree (4)	18	
Strongly Agree (5)	20	

Interpretation: From the above table the value of the variate for which the frequency is maximum (20) is (5) which represents that the respondents strongly consider the response of people about the performance of the product, who have already used green products.

TABLE 5.4: LABELS OF GREEN PRODUCTS SHOULD BE SELF EXPLANATORY TO EXPLAIN ITS GREEN CONTENT

Strongly Disagree (1)	-	4
Disagree (2)	08	
Undecided(3)	10	
Agree (4)	22	
Strongly Agree (5)	10	

Interpretation: From the above table the value of the variate for which the frequency is maximum (22) is (4) which represents that the respondents express that the Labels of green products should be self-explanatory to explain its green content.

5.5: While purchasing a green product, one should spend enough time to read the label in order to ensure that the contents of the product are actually green.

TABLE 5.5

Strongly Disagree (1)	04	5
Disagree (2)	08	
Undecided(3)	02	
Agree (4)	16	
Strongly Agree (5)	20	

Interpretation: From the above table the value of the variate for which the frequency is maximum (20) is (5) which represents that the respondents said that while purchasing a green product, one should spend enough time to read the label in order to ensure that the contents of the product are actually green.

TABLE 6: SHOWING THE MOTIVES OF USING GREEN PRODUCTS

Concern for Health (1)	10	3
Concern for status (2)	02	
Concern for the environment (3)	30	
To use better quality products (4)	08	

Interpretation: From the above table the value of the variate for which the frequency is maximum (30) is (3) which represents that the respondents expressed that motive of using green products was concern towards the environment.

TABLE 7: SHOWING THE PREFERENCES OF BUYING GREEN PRODUCTS

Retail Malls (1)	33	1
Local shops (2)	02	
Internet (3)	-	
Teleshopping (4)	-	
Specialized shops/units (5)	10	
Factory outlet (6)	05	

Interpretation: From the above table the value of the variate for which the frequency is maximum (33) is (1) which represents that the respondents preferred to buy green products from retail malls.

8.1: Lack of awareness about green products.

TABLE 8.1: SHOWING THE MAJOR REASONS FOR NON USAGE OF GREEN PRODUCTS

Strongly Disagree (1)	02	5
Disagree (2)	03	
Undecided(3)	02	
Agree (4)	20	
Strongly Agree (5)	23	

Interpretation: From the above table the value of the variate for which the frequency is maximum (23) is (5) which represents that the respondents expressed that they were not able to use green products due to lack of awareness of green products.

8.2: Green products are expensive.

TABLE 8.2

Strongly Disagree (1)	10	3
Disagree (2)	08	
Undecided(3)	05	
Agree (4)	15	
Strongly Agree (5)	12	

Interpretation: From the above table the value of the variate for which the frequency is maximum (15) is (4) which represents that the respondents expressed that they were not able to use green products as they were expensive.

8.3: Green products are not promoted properly.

TABLE 8.3

Strongly Disagree (1)	18	5
Disagree (2)	02	
Undecided(3)	03	
Agree (4)	07	
Strongly Agree (5)	20	

Interpretation: From the above table the value of the variate for which the frequency is maximum (20) is (5) which represents that the respondents expressed that they were not able to use green products as they were not promoted properly.

8.4: Lack of confidence in the performance of green products

TABLE 8.4

Strongly Disagree (1)	22	1
Disagree (2)	04	
Undecided(3)	02	
Agree (4)	10	
Strongly Agree (5)	12	

Interpretation: From the above table the value of the variate for which the frequency is maximum (22) is (1) which represents that the respondents expressed that they were not able to use green products as they were not confident about the performance of green products.

8.5: Green products are not available in full range of variety.

TABLE 8.5

Strongly Disagree (1)	10	5
Disagree (2)	08	
Undecided(3)	04	
Agree (4)	10	
Strongly Agree (5)	18	

Interpretation: From the above table the value of the variate for which the frequency is maximum (18) is (5) which represents that the respondents expressed that they were not able to use green products as they were not available in full range of variety.

8.6: Green products are not easily available in shopping outlets.

TABLE 8.6

Strongly Disagree (1)	13	2
Disagree (2)	18	
Undecided(3)	-	
Agree (4)	09	
Strongly Agree (5)	10	

Interpretation: From the above table the value of the variate for which the frequency is maximum (18) is (2) which represents that the respondents expressed that they were not able to use green products as they are not easily available in shopping outlets.

TABLE NO. 9: IF YOU DON'T USE GREEN PRODUCTS. WILL YOU CONSIDER USING GREEN PRODUCTS IN FUTURE?

Not at all (1)	03	5
Intend to consider (2)	02	
Consider but not in the immediate future (3)	14	
Consider to use sometimes (4)	10	
Consider to use always (5)	21	

Interpretation: From the above table the value of the variate for which the frequency is maximum (21) is (5) which represents that the respondents expressed that though they were not using green products at present they would definitely consider using in future.

CONCLUSION

Green marketing should not be treated as just additional approach to marketing, but has to be pursued with much greater ability, as it has an natural and communal dimension to it. With the threat of global warming emerging broad, it is exceptionally important that green marketing becomes the benchmark rather than an exception. Recycling of paper, metals, plastics, etc., in a safe and environmentally harmless manner should become more rationalized and universal. It has to become the general norm to use energy-efficient lamps and other electrical goods. The Marketers also have the responsibility to make the consumers understand the need for and benefits of green products as compared to non-green ones. Finally, consumers, industrial buyers and suppliers need to pressurize effects on minimize the negative effects on the environment-friendly. Green marketing assumes even more importance and relevance in developing countries like India.

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CUSTOMER SATISFACTION TOWARDS AIRTEL AND TELENOR SERVICES: A COMPARATIVE STUDY

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ABSTRACT

Customer satisfaction is the degree of satisfaction provided by the goods or services of a company as measured by the number of repeat customers. Customer satisfaction survey is a process of discovering whether or not a company's customers are happy or satisfied with the products or services received from the company. It may be conducted face to face, over the phone, via email or internet, or on handwritten forms. Customer answers to questions are then used to analyze whether or not changes need to be made in business operations to increase overall satisfaction of customers. It is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services exceeds specified satisfaction goals. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. The purpose of this study is to compare customer satisfaction towards Airtel and Telenor services.

KEYWORDS

customer satisfaction, telecommunication.

JEL CODES

M30, L96.

INTRODUCTION

Customer satisfaction is the degree of satisfaction provided by the goods or services of a company as measured by the number of repeat customers. Customer satisfaction survey is a process of discovering whether or not a company's customers are happy or satisfied with the products or services received from the company. It may be conducted face to face, over the phone, via email or internet, or on handwritten forms. Customer answers to questions are then used to analyze whether or not changes need to be made in business operations to increase overall satisfaction of customers. It is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services exceeds specified satisfaction goals. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy.

CHART 1**REVIEW OF LITERATURE**

Simon GyasiNimako (2012)¹examined the extent to which service quality affects customer satisfaction and behaviour intention in mobile telecommunication industry. The study involved a cross-sectional survey of 1000 respondents using structured questionnaire personally administered. A usable 937 questionnaires were retrieved and analysed using Structural Equation Modelling (SEM) method. The findings indicate that Tangibles, Customer Relations, Real Network Quality and Image quality aspects of service quality positively affect customer satisfaction, which in turn affects behaviour intention in Ghana's mobile telecom industry. Theoretically, it found a strong relationship between service quality, satisfaction and behaviour intention and that service quality and satisfaction may be viewed as two separate constructs. Managers could influence behaviour intentions and satisfaction through the four critical aspects of SQ unique to the mobile telephony industry.

Dr. Mohammed A., et al., (2012)²objective of their research study is to build a customer satisfaction strategy and measuring e-service quality by relating it to the web service quality. This requires formulating a strategy of building the framework for web based e-service quality model in internet banking services. This discussed the literature review of different models related to online banking for the customer satisfaction which can lead to build and measure an innovative e-service model that is applicable to evaluate the web based internet banking service quality.

SaifUllah Malik (2012)³the main objective of his study is to first findout perceived service quality using SERVQUAL and then the role of perceived value as a mediating variable in the service sector of Pakistan. Both descriptive and inferential statistical techniques are used to analyze the effects of independent variables (i.e. perceived service quality) on customer satisfaction (dependent variable) and the role of mediating variable (i.e. perceived value). Stepwise regression analysis is used to examine the effect of the mediating variable (i.e. perceived value) on customer satisfaction. Perceived value was found strongly correlated with satisfaction. Results suggested that perceived value is an important factor in customers' evaluation of satisfaction.

OBJECTIVES OF THE STUDY

1. To study the back ground of customer satisfaction
2. To analyse and compare customer satisfaction in Airtel& Telenor services
3. To draw the findings and conclusions

METHODOLOGY

The study is based on both primary and secondary data, the primary data have been collected from sample respondents i.e., the students of Post-Graduate in Sri Krishnadevaraya University through a structured Questionnaire. The sample selected is randomly and sample size is 60 for both service Airtel (30) and Telenor (30).

The secondary data have been collected different sources such as dailies, Journals, periodicals, Books, different websites, published and unpublished theses.

TOOLS USED

The present study analysed through different statistical tools like weighted average, mean and percentages.

ANALYSIS

TABLE 1: CUSTOMER SATISFACTION ON AFFORDABLE PRICING BOTH SERVICES

S. No	Level of satisfaction	Airtel	Telenor
1	High	7 (23%)	5 (17%)
2	Moderate	20 (67%)	25 (83%)
3	Low	3 (10%)	—
	TOTAL	30 (100%)	30 (100%)

Source: Field survey

CHART 1

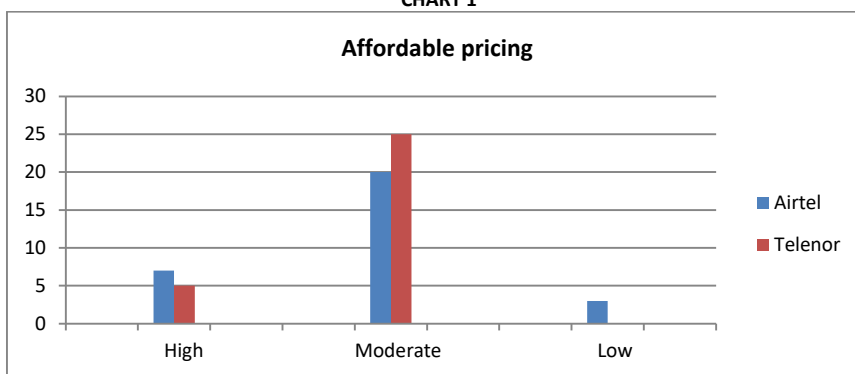


Table-1 Shows that the level of satisfaction of mobile customers on the service of affordable price. The study indicates that majority of the Airtel customers are moderate satisfied on the affordable price, 23 per cent of the respondents are highly satisfied and remaining 10 per cent of customers are low satisfied.

In the case of the Telenor customers, 83 per cent of the customers are moderate satisfied and 17 per cent of the customers are highly satisfied on the service of affordable pricing. There is no indicates the level of low satisfaction in affordable pricing.

It is concluded that based on the table majority of samples respondents are prefer to Telenor service because of best talk-time offers is given than the Airtel services.

TABLE 2: CUSTOMER SATISFACTION ON PROVIDING FEATURES OF SMS – VOICEMAIL- TALKTIME SERVICES

S.No	Level of satisfaction	Airtel	Telenor
1	High	2 (6.7%)	2 (6.7%)
2	Moderate	24 (80%)	27 (90%)
3	Low	4 (13.3%)	1 (3.3%)
	TOTAL	30 (100%)	30 (100%)

Source: Field survey

CHART 2

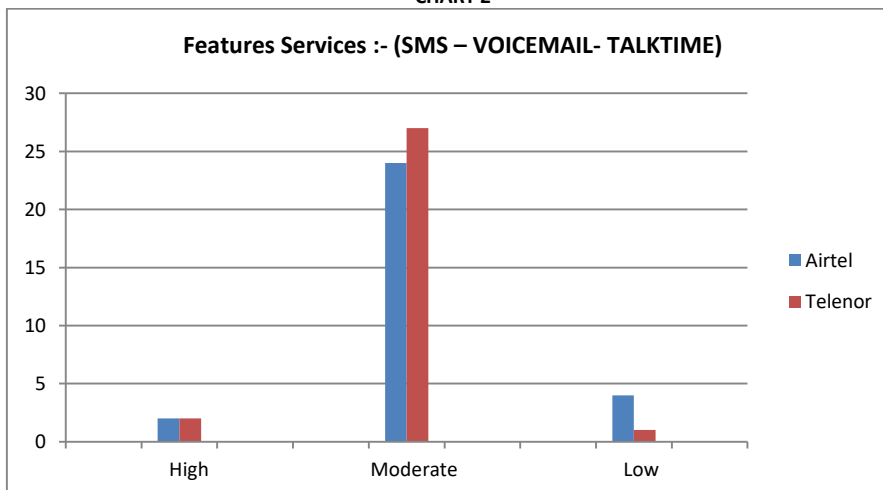


Table-2 Denotes that the level of satisfaction of mobile customers on the Features of the brand. The study indicate that majority of the Airtel customers are moderate satisfied on the sms-voicemail-talk time, 13.3 per cent of the customers are low satisfied and Rest of 6.7 per cent of the samples respondents are highly satisfied with features.

In case of the Telenor customers, 90 per cent of the customers are moderate satisfied and in other words 6.7 per cent of customers has been highly satisfied and remaining 3.3 per cent of the customers low satisfied with the features of the Telenor services.

Over all conclusion of the customers and with samples respondents are in the favour of the Telenor services because of best features are offered than services.

TABLE 3: CUSTOMER SATISFACTION ON FACILITATING EASY ACCESSIBILITY OF BOTH SERVICES

S.no	Level of satisfaction	Airtel	Telenor
1	High	4 (13.3%)	2 (6.7%)
2	Moderate	26 (86.7%)	24 (80%)
3	Low	—	4 (13.3%)
	TOTAL	30 (100%)	30 (100%)

Source: Field survey

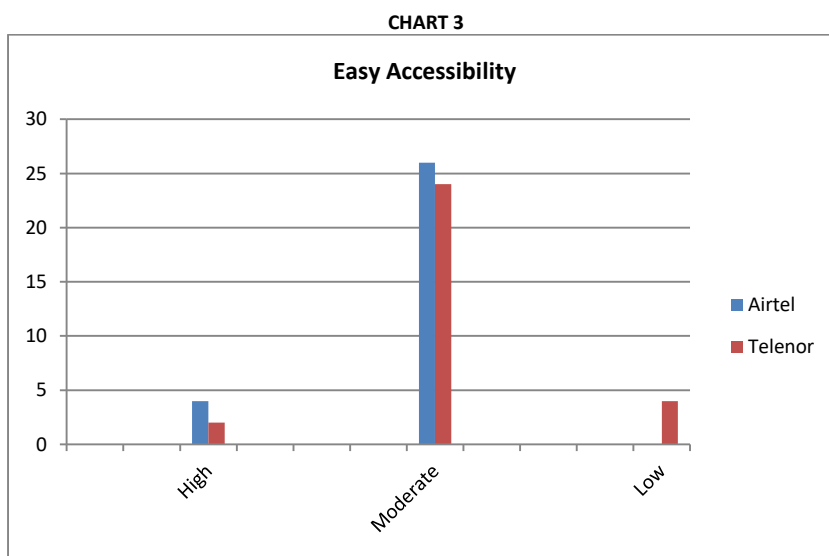


Table-3 indicates that level of satisfaction of the customers on the Easy accessibility of the service. The study denote that majority of the Airtel customers has been moderate satisfied on the accessibility of the Airtel services moreover remaining 13.3 per cent of the customers are satisfied with the low level of the operation In the case of the Telenor customers, 80 per cent of the customers are moderate satisfied and 13.3 per cent of the customers are low satisfied of the easy accessibility for using of the Telenor services remaining 6.7 per cent of the customers are highly satisfied.

It is found that the Airtel services is very easy accessibility compare to the Telenor services because of these reason the students are preferred Airtel services.

TABLE 4: CUSTOMER SATISFACTION ON SPECIAL OFFERS FROM THE COMPANY

S.no	Level of satisfaction	Airtel	Telenor
1	High	3 (10%)	6 (20%)
2	Moderate	19 (63.3%)	23 (76.7%)
3	Low	8 (26.7%)	1 (3.3%)
	TOTAL	30 (100%)	30 (100%)

Source: Field survey

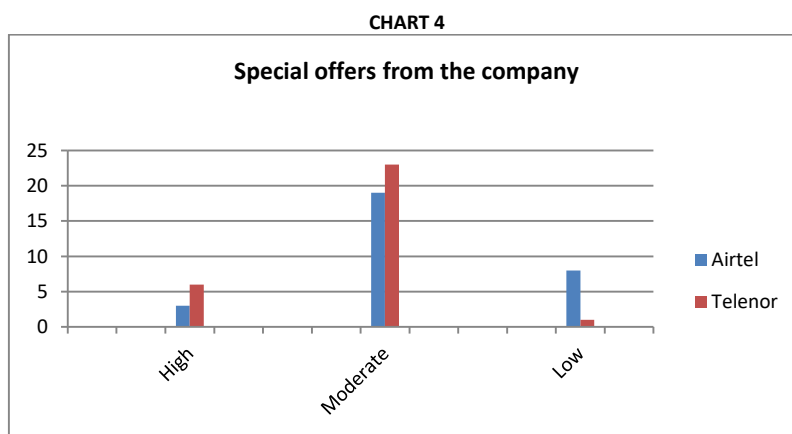


Table-4 The above table show that the customer satisfaction on special offers of both services i.e. Airtel and Telenor services in the study area. It is found that 10 per cent and 20 per cent of the Airtel and Telenor services customers are highly satisfied about special offers are offered by companies. 76.7 per cent of the Telenor customers and 63.3 per cent of the Airtel customers are moderate satisfied and 26.7 per cent of the Airtel customers has been low satisfied. Only 3.3 per cent of the Telenor services are indicate low level of satisfaction on special offers. It is concluded that the Telenor services samples respondents are highly satisfied about special offers are rendered by the company than the Airtel services.

TABLE 5: CUSTOMER SATISFACTION ON PROVIDING ROAMING FACILITY OF BOTH SERVICES

S. No	Level of satisfaction	Airtel	Telenor
1	High	1 (3.3%)	1 (3.3%)
2	Moderate	20 (66.7%)	22 (73.3%)
3	Low	9 (30%)	7 (23.4%)
	TOTAL	30 (100%)	30 (100%)

Source: Field survey

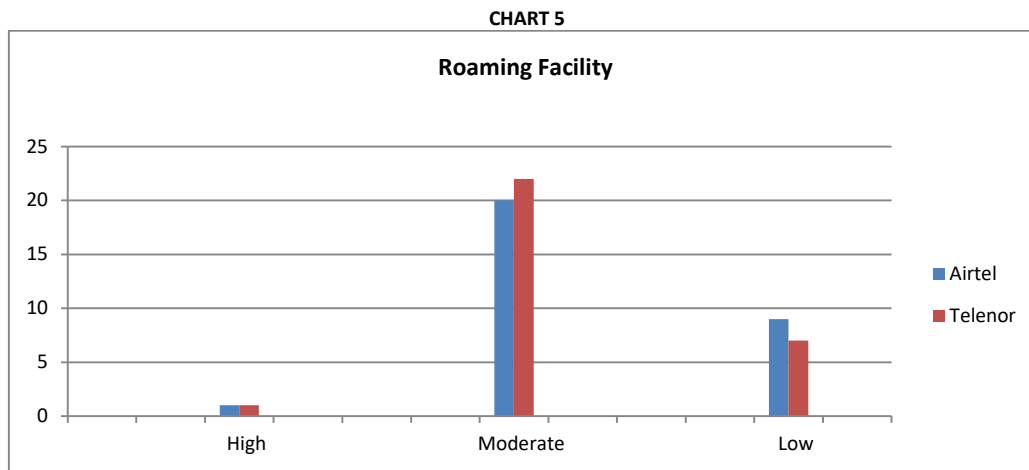


Table-5 Indicates that level of satisfaction of the customers about services of the roaming facility. the study denotes that 66.7 per cent of the Airtel customers are moderate satisfied regarding on the Roaming facility, and 30 per cent of the customers are satisfied is very low in other words remaining 3.3 per cent of the customers are highly satisfied.

In the case of the Telenor services, 73.3 per cent of the customers can be moderate satisfied. and 23.4 per cent of the customers are low satisfied on the roaming facility, and remaining 3.3 per cent of the consumers are highly satisfied. It is concluded that based on the table, majority of sample respondents are preferring to buy the Telenor services because of that company has been provide normal roaming facilities in the study area.

CONCLUSION

The study found that majority of samples respondents are prefer to Telenor service because of best talk-time offers is given than the Airtel services. And it is also found that the customers and with samples respondents are in the favour of the Telenor services because of best features are offered than services. It is concluded that the Airtel services is very easy accessibility compare to the Telenor services because of these reason the students are preferred Airtel services. In the study Telenor services samples respondents are highly satisfied about special offers are rendered by the company than the Airtel services. Finally, it is concluded that based on the table, majority of sample respondents are preferring to buy the Telenor services because of that company has been provide normal roaming facilities in the study area.

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SOCIO LEGAL STUDY OF WOMEN WORKERS IN THE GARMENT INDUSTRY WITH SPECIFIC REFERENCE TO PEENYA INDUSTRIAL AREA, BANGALORE

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ABSTRACT

The garment industry has been part of India's growth story in the manufacturing sector and continues to occupy the primary attention for employment of women workers and for export of garments. The field study attempted to gather empirical evidence on the statutory compliance, health and hygiene support, collective bargaining, effectiveness of Trade Unions, discrimination at the work place. The study attempts to depict the ground realities and suggest remedial measures.

KEYWORDS

statutory compliance, collective bargaining, discrimination, health and hygiene, trade union.

JEL CODES

J50, K31.

INTRODUCTION

This research titled "A Socio Legal Study of Women Workers in the Garment Industry with specific reference to Peenya Industrial Area, Bangalore in the State of Karnataka" is an attempt to understand the problems from the perspective of the women workers in the industry. The aim of the study is to identify the factors resulting in exploitation of workers and their impact on quality of work life and deprivation of benefits to women workers.

THE KEY RESEARCH QUESTION

The key research question in the thesis is *ineffective implementation of hygiene and health measures, lack of strong unions and poor implementation of labour laws impact women workers in the garment industry.*

HYPOTHESIS

1. Gender based abuse or discrimination at the workplace impacts morale of the women workforce.
2. There are inadequate hygiene and health support for women workers at the work place.
3. Work place practices that are not compliant of the statutory regulation result in exploitation of women workers.
4. Owing to lack of strong Union support there is inability to bargain collectively for better wages and benefits.
5. Implementation of labour laws not consistent with the spirit of improving quality of work life or quality of living

SOCIAL CONTEXT

In India, agriculture forms the primary source for employment in the rural and unorganised sector and the women plays an equally important role in income generation in the family. The women face many hardships in society to overcome their social and economic status. It is very common for girls to drop out from school to handle errant jobs at home and support the male folk in their affairs. Child marriage, early motherhood, malnutrition, social backwardness all result in depriving a decent livelihood for women in India. Owing to agriculture not being viable, labourers are now migrating to semi urban and urban markets in search of livelihood and jobs. Most of the women workers are middle school drop outs or uneducated and look for daily wage or jobs in the garment sector. Since they are low on skill levels, they are trained and deployed very quickly. In the garment industry the jobs range from Un-skilled, Semi-Skilled, Skilled to Highly skilled trades. The manufacturing processes involve cutting, sewing, finishing and the special processes involve, washing, embroidery, printing and dyeing.

Majority of the workers are in the age group of 21 years to 40 years on the shop floor. They come mostly from rural backgrounds, Kannada speaking, and some involved in seasonal agriculture. Some workers seem to have deserted farming or in some cases where the spouse is involved in agriculture they add to the income to avoid poverty and mounting of debts.

The women are unaware of their rights and obligations under the labour statutes and general awareness of industry processes, market - industry intelligence is also very low. They supplement the income of the family to ensure their children go to schools for education. The process of managing the homes and balancing work is very stressful and taxing. While the constitution guarantees various fundamental rights, on the ground the situation is still very different owing to poverty, illiteracy and exploitation. Migrant workers whether from outside Bangalore but within Karnataka State or for that matter from outside the State are heavily dependent on brokers or middle men for jobs in the urban areas. These middle men make a living on the exploitation of the women workers and are also partially responsible for the state of affairs. Employers prefer to deal with middle men for constant supply of cheap rural labour.

OBJECTIVE OF THE STUDY

The objective of the study is to understand the challenges faced by the women workers on the shop floor in the garment industry and the facilities available to them at the work place. The wages and benefits paid to them besides the work culture, the treatment meted out to them by the Supervisors and Managers. To understand and evaluate the Trade unions proactive support in collective bargaining, training, efforts in enhancing the quality of work life and quality of life of the workers. To assess the management's commitment to ensuring all benefits are provided as per the labor laws and ensuring there is no discrimination, harassment or abuse in the factories. To also understand the health and hygiene status of the women workers and their motivation levels in the industry. Capture the views of the various stake holders in the industry and collaborate their views on the subject. To study to what extent the labor laws are implemented in the letter and spirit. To assess the commitment of the labor department in the implementation of the labour laws and social security measures.

SCOPE OF THE STUDY

The scope of the study was to restrict the universe and the sample size to the garment factories in the Peenya Industrial Area, Bangalore, Karnataka, India and cover permanent women workers. The study involved workers in the mid size and large factories employing more than 250 workers and in the organized segment. It involved workers and factories were the full value chain in manufacturing was involved. It predominantly involved exporters of readymade garments.

NATURE OF THE PROBLEM

The women workers are low on skill, migratory in nature, are not highly educated are subjected to discrimination, harassment and abuse in many factories. Women workers prefer the garment industry owing to the intrinsic value they derive in stitching of clothes or garments, the lack of necessity of high skills or physical labor. Owing to these reasons the worker is exploited and not provided a fair or living wage. The supervisors or managers who normally men, tend to push very hard for excessive production at the shop floor. The work environment is suboptimal in the industry. The various labor laws have not been implemented adequately by the management and lack of adequate audit and inspection by the labor department is a contributory cause for the poor plight of the workers in the industry.

IMPORTANCE OF THE STUDY

There are close to 1200 garment factories in around Bangalore engaging nearly five lakhs workers. Approximately, 80% of the workers are women. The Garment Exports from the state of Karnataka is around 4000 crores, i.e., 15% of the state's overall exports. Nearly one million workers employed directly in Karnataka by this industry.

The Garment industry acts as a driver of the economic growth in our country. It has the lowest capital to labour ratio and it employs mainly semi-skilled and unskilled workers. It is the second biggest employment provider next to the agriculture industry. The sector does not depend heavily on specialised machinery or raw material, nor any specific expiry characteristics or shortage of raw material suppliers for production and consumption. It is a preferred industry for women as it focuses on stitching skills without involving hard labour. It is relatively environmentally friendly with not many hazardous operations restricting to the cotton dust, the humming sound of the sewing machines and vibration sound of the embroidery machines. Barring the Washing and Dyeing operations the industry is safe for women workers.

With a large woman work force catering to the export segment, the industry generates a lot of employment and foreign currency. It supports the biggest fashion brands globally. The impact on agricultural labour, consequent migration of labour and their challenges are all important social issues to be studied and problems solved. The garment industry in Bangalore is sizeable and a key player in labour market. Women's Health and socio-economic status has significance in the nation's economy and society and hence the motivation for this study. The various labour laws and their impact on the working class needs to be evaluated from time to time to check the utility value has further motivated me to undertake this research.

ASSUMPTIONS AND LIMITATIONS OF THE STUDY

The study was restricted to the Peenya location, workers from large factories and a sample of 200 workers is a limitation. The garment industry is broadly classified into two categories: Structured and Unstructured. An attempt has been made to only study the problems associated with the workers in the structured environment since the unstructured garment industry is widespread and exposed to various inequities associated with the employment of women workers. Getting access to workers in some of the locations at the workplace was a challenge and hence, it was impractical to observe the ground realities. Inspection of the working condition and compliance of labour laws was partially successful during the course of the study.

METHODOLOGY

This study encompasses both primary and secondary research sources. The inferences from the primary data and the secondary sources have also been examined. To control variation in the composition of workers, the sample was drawn from all the leading garment manufacturing factories.

This research is a blend of theoretical and empirical work and is descriptive in nature and has been carried out with specific objectives resulting in definite conclusions. The population is approximately 150,000 workmen currently working in the targeted organizations. The pilot study was conducted by administering the questionnaire on 10 women workers. The research was conducted in two phases i.e., Exploratory phase and Validation phase. Data was collected from 200 workers through questionnaires/schedules. Apart from collecting data on supervisor's/production manager's attitude at the shop floor, statutory compliance, working conditions, trade union activities, wages, challenges faced by workers were also collected.

DATA COLLECTION

PRIMARY DATA

Interviews were conducted followed by administering the questionnaire to test the hypothesis. Five Interviews with Managers from the Garment Industry were conducted as part of the study to seek their views and their perspectives on challenges faced by the workers. Focussed personal meetings involving representatives of the Clothing Manufacturers Association of India (CMAI), Regional Commissioner, Employee Provident Fund Organisation and also ESI officials, HR Managers, Senior Leaders from targeted organizations, Union leaders, NGOs and Government Labour Department officials was undertaken separately to capture different perspectives. A case study of a woman worker was part of the research study to capture her story of her family, Quality of Work Live and Quality of Life.

SECONDARY DATA

Data from various reports to seek industry statistics was undertaken. Reference to relevant books, journals, periodicals, newspaper articles and extensive search on the internet for relevant literature review was undertaken. Reference to various laws and its implementation was referred to, as a part of the study.

DATA ANALYSIS

The data generated during the course of the research has been utilized to test key questions. The various tests and analysis performed with the raw data using SPSS (Statistical Package for Social Sciences) are as under:

- Cronbach's Alpha reliability test
- Pearson's Correlation technique
- Regression Analysis
- T-Test
- Skewedness and Kurtosis
- Comprehensive Comparative Analysis of demographic data

The Simple Random Sampling Method was followed owing to the large worker base scattered across the industrial area.

Questionnaire Design

The questionnaire was designed to ensure the following:

- Maintaining focus: It is important to refer to the research questions that defined the focus of the research
- Gaining and retaining the respondent's interest on the subject matter
- Stress Confidentiality: To ensure the confidentiality of the responded is maintained owing to the stress it would create by releasing confidential personal views

Contact Method: Respondents were contacted in person at the factory gate before and/or after the shift duty on a working day.

Research tool used for the analysis of data was SPSS (Statistical Package for the Social Sciences)

The research instrument was designed to capture responses on the main perspective or key questions of the research which were validated and tested.

These perspectives could be classified as;

- Gender based abuse or discrimination at the workplace
- Inadequate hygiene and health support at the work place
- Work place practices not statutory compliant
- Inability to collectively bargain for better wages or living conditions
- Implementation of labour laws not consistent with the spirit of improving quality of work life or quality of living

Pearson Co-relation and Single tailed test results are depicted below:

TABLE 7: PEARSON CO-RELATION AND SINGLE TAILED TEST GROUP 1

		Q23	Q2	Q16	Q17
Pearson Correlation	Q23	1	-0.151	-0.022	0.166
	Q2	-0.151	1	0.229	0.523
	Q16	-0.022	0.229	1	0.319
	Q17	0.166	0.523	0.319	1
Sig. (1-tailed)	Q23	.	0.016	0.381	0.009
	Q2	0.016	.	0.001	0
	Q16	0.381	0.001	.	0
	Q17	0.009	0	0	.
N	Q23	200	200	200	200
	Q2	200	200	200	200
	Q16	200	200	200	200
	Q17	200	200	200	200

The ANOVA test results indicating a (If null hypothesis is true F value will be close to 1.0 most of the time- The test is named after Sir Ronald Fisher)

TABLE 8: ANOVA GROUP 1

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.89	3	7.298	7.996
	Residual	196		0.913	
	Total	200.8	199		

GROUP 2 – HR POLICIES AND PRACTICES

Based on the analysis of the data (Tables 9-10), the significant challenge at the work environment is lack of worker friendly HR policies and practices which is impacting the work environment. It is clearly indicating that the Supervisor and Production Managers approach of forcing workers to produce more is impacting the satisfaction levels. Therefore, employee friendly HR policies including the Supervisor and Production Managers role of protecting the interest of workers will have a direct impact on the work environment.

TABLE 9: PEARSON CO-RELATION AND SINGLE TAILED TEST GROUP 2

		Q24	Q9	Q10	Q12	Q14	Q17	Q19
Pearson Correlation	Q24	1	-0.023	-0.057	-0.127	-0.017	0.162	0.013
	Q9	-0.023	1	0.15	0.583	0.529	0.584	0.793
	Q10	-0.057	0.15	1	0.175	0.164	0.232	0.029
	Q12	-0.127	0.583	0.175	1	0.549	0.172	0.695
	Q14	-0.017	0.529	0.164	0.549	1	0.522	0.464
	Q17	0.162	0.584	0.232	0.172	0.522	1	0.427
Sig. (1-tailed)	Q19	0.013	0.793	0.029	0.695	0.464	0.427	1
	Q24	.	0.372	0.213	0.036	0.404	0.011	0.429
	Q9	0.372	.	0.017	0	0	0	0
	Q10	0.213	0.017	.	0.007	0.01	0	0.343
	Q12	0.036	0	0.007	.	0	0.007	0
	Q14	0.404	0	0.01	0	.	0	0
N	Q17	0.011	0	0	0.007	0	.	0
	Q19	0.429	0	0.343	0	0	0	.
	Q24	200	200	200	200	200	200	200
	Q9	200	200	200	200	200	200	200
	Q10	200	200	200	200	200	200	200
	Q12	200	200	200	200	200	200	200
N	Q14	200	200	200	200	200	200	200
	Q17	200	200	200	200	200	200	200
N	Q19	200	200	200	200	200	200	200

TABLE 10: ANOVA GROUP 2

Model	Sum of Squares	df	Mean Square	
1	Regression	11.366	6	1.894
	Residual	143.589	193	0.744
	Total	154.955	199	

GROUP 3 - PROACTIVE STATUTORY AUDIT BY LABOUR DEPARTMENT

Based on the analysis of the data (Tables 11-12), there is a direct co-relation between the rights and entitlement not being protected by the employers and lack of pro-active inspection by labour government officials. It has a direct impact on the working conditions of the worker in the garment industry. Effective Statutory compliance and proactive government audit of all hygiene, health issues will improve the situation on the ground.

TABLE 11: PEARSON CO-RELATION AND SINGLE TAILED TEST - GROUP 3

		Q25	Q11	Q13	Q21	Q15	Q20	Q1	Q4	Q6	Q9	Q22
Pearson Correlation	Q25	1	0.027	-0.013	0.014	-0.123	0.066	-0.043	0.01	0.093	0.071	-0.002
	Q11	0.027	1	0.437	0.767	0.323	0.744	0.43	0.412	0.646	0.7	0.708
	Q13	-0.013	0.437	1	0.357	0.093	0.533	0.412	0.291	0.716	0.559	0.577
	Q21	0.014	0.767	0.357	1	0.073	0.582	0.533	0.548	0.677	0.77	0.763
	Q15	-0.123	0.323	0.093	0.073	1	0.364	-0.07	-0.023	0.075	0.114	0.052
	Q20	0.066	0.744	0.533	0.582	0.364	1	0.453	0.357	0.729	0.661	0.778
	Q1	-0.043	0.43	0.412	0.533	-0.07	0.453	1	0.403	0.533	0.535	0.555
	Q4	0.01	0.412	0.291	0.548	-0.023	0.357	0.403	1	0.53	0.456	0.506
	Q6	0.093	0.646	0.716	0.677	0.075	0.729	0.533	0.53	1	0.648	0.765
	Q9	0.071	0.7	0.559	0.77	0.114	0.661	0.535	0.456	0.648	1	0.721
Q22	-0.002	0.708	0.577	0.763	0.052	0.778	0.555	0.506	0.765	0.721	1	
Sig. (1-tailed)	Q25	.	0.353	0.43	0.421	0.041	0.176	0.274	0.444	0.094	0.159	0.491
	Q11	0.353	.	0	0	0	0	0	0	0	0	0
	Q13	0.43	0	.	0	0.096	0	0	0	0	0	0
	Q21	0.421	0	0	.	0.151	0	0	0	0	0	0
	Q15	0.041	0	0.096	0.151	.	0	0.163	0.375	0.145	0.054	0.232
	Q20	0.176	0	0	0	0	.	0	0	0	0	0
	Q1	0.274	0	0	0	0.163	0	.	0	0	0	0
	Q4	0.444	0	0	0	0.375	0	0	.	0	0	0
	Q6	0.094	0	0	0	0.145	0	0	0	.	0	0
	Q9	0.159	0	0	0	0.054	0	0	0	0	.	0
Q22	0.491	0	0	0	0.232	0	0	0	0	0	.	
N	Q25	200	200	200	200	200	200	200	200	200	200	200
	Q11	200	200	200	200	200	200	200	200	200	200	200
	Q13	200	200	200	200	200	200	200	200	200	200	200
	Q21	200	200	200	200	200	200	200	200	200	200	200
	Q15	200	200	200	200	200	200	200	200	200	200	200
	Q20	200	200	200	200	200	200	200	200	200	200	200
	Q1	200	200	200	200	200	200	200	200	200	200	200
	Q4	200	200	200	200	200	200	200	200	200	200	200
	Q6	200	200	200	200	200	200	200	200	200	200	200
	Q9	200	200	200	200	200	200	200	200	200	200	200
	Q22	200	200	200	200	200	200	200	200	200	200	200

TABLE 12: ANOVA GROUP 3

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.725	10	0.572	2.077	.028 ^a
	Residual	52.095	189	0.276		
	Total	57.82	199			

Hypothesis Test Results (Ref Table 2: Inter Item Co-relation Matrix)

1. Gender based abuse or discrimination at the workplace impacting morale of the women workforce

Issues of Female discrimination at the workplace has correlation when analysing the validated data clearly establishes that there are significant concerns of abuse, discrimination at the shop floor owing to the attitude of the supervisors and production managers and lack of employee friendly HR policies and practices. Weak trade unions or lack of trade unionism is one of the causes. On analysis of the correlation matrix there is a clear correlation among the questions and hence the hypothesis is tested and the results are positive (H1).

2. Inadequate hygiene and health support for women workers at the work place

The tests have revealed a direct relationship between inadequate health and hygiene support for workers and management commitment to ensure worker benefits as per Factories Act and other social security measures. The conclusive evidence generated through this study has confirmed that these issues are still a low priority for the Employers. On analysis the correlation matrix the data indicates a very strong correlation of the three questions indicating that the hypothesis is tested and the results are positive (H1).

3. Work place practices not statutory compliant resulting in exploitation of women workers

By analysing the response, we find a clear trend of weak implementation of statutes resulting in exploitation of women workers. However, while analysing the responses a neutral response indicating that statutory compliance. The neutral response may be interpreted in the form of positive response since they did not reject the factor in the current context. Also, while taking the overall response to the inter-related questions it is evident that work place practices are connected and need to be viewed holistically. The correlation matrix further helps in interpreting the responses and their direction in proving the hypothesis. Hence the hypothesis is tested to be positive (H1).

4. Inability to collectively bargain for better wages and benefits owing to lack of strong Union support

There is a clear indication while analysing the responses indicating a neutral response and partial disagreement indicating that the Union support is weak and not effective. This indicates that the management does not recognize union activities and thereby not supporting collective bargaining. Analysis indicates that the Unions are not playing an active role in improving the status or quality of life of women workers. While analysing the correlation matrix there is a strong correlation indicating that if management is not keen in encouraging trade union activities and if the Union is not able to collectively bargain, workers will be on the receiving end. This hypothesis is tested to be positive (H1).

5. Implementation of labour laws not consistent with the spirit of improving quality of work life or quality of living

On analysing the responses, there is a clear trend that labour laws are not being implemented consistently resulting in poor delivery of facilities and services to workers in the garment industry. It is also observed from the responses that basis amenities, social security, living wages needs improvement to enhance the satisfaction levels of the workers. On analysing the correlation matrix, the data clearly indicates the correlation among the various variables. There is strong indication that the management needs to implement the provisions of the Factories Act and provide for a living wage as enshrined in the constitution, and implementation of various social welfare and security measures including Bonus, Gratuity payments. Encashment of annual leave, settlement of dues at the time of the exit etc., are required to improve the quality of work life and quality of living. The empirical data clearly proves this hypothesis (H1).

IMPACT OF DISCRIMINATION AND POOR IMPLEMENTATION OF LABOUR LAWS

Emotions are contagious at the workplace and individual behaviours impact groups and the organizations in totality. Group behaviour is shaped by the attitudes and behaviours of the individuals. From the study of the various perspectives and range of past studies, it is very pertinent to note that discrimination, weak unions and poor implementation of labour laws impacts at various levels i.e., individuals, groups, organization and the society.

Frequent job changes result in disturbing the eco-system of the family. Migrating from one place to another could be stressful. Every new job involves a gestation period, learning and contributions for making a mark, which means work related stress, which could also spill over to the family. Loss of Bonus, Gratuity, Leave and other associated benefits owing to frequent job changes. Labour officials to focus more on delivering social justice and equity at the work place. The cause of concern has been of fragmented Unions, inter-union rivalry, political agenda, owners are a very strong lobby able to influence politicians and government officials. The society is also impacted by the health, morale and economic conditions of the women workers. Occupational hazards of injury to fingers and loss of hearing including lung and upper respiratory infections, trends in terms of delayed marriages, couples living away from their spouses and children, individuals living away from the home, their eating habits, health and welfare are all impacted. Lack of stability at work also impacts non-work domain. Broken marriages owing to lack of job stability or delaying the decision to raise a family etc., are all factors that are impacted by weak implementation of labour laws. Organization's growth and success would largely depend on stable, motivated and highly engaged workforce. Organizations with controlled attrition and worker turnover rates are normally more successful and consistent than the rest and hence this social phenomenon impacts the long-term interest of the employees, organizations and the society at large.

THEORETICAL AND EMPIRICAL CONTRIBUTIONS

As part of the study, various ILO studies and other empirical studies have been researched and insights have been gathered to co-relate with the primary research findings. There is a common trail in all the trends and the empirical contributions are relevant to the current context. The empirical contributions would significantly aid Trade Unions, Industry leaders, Labour department, NGOs and HR managers in the organizations to further strengthen their work practices, to manage the impact of this social phenomenon. These empirical findings provide for various insights which could be used to tailor- make HR strategy in the organizations for better performance and results. The research contributions are relevant from the context (present time frame) since the industry is going through a particular phase at the moment.

- Regulatory (export/import policies of the government including GATT etc)
- Market conditions
- Technology Trends
- Attrition and worker turnover
- Lack of consolidation of statutes and social welfare measures and their uniform implementation
- Minimum wage hikes not keeping pace with the economy and living conditions in the society
- Lack of amendments to the Trade Union Act to ensure compulsory Women workers as leaders in women dominated industries
- Audit and rigorous implementation of labour and social welfare measures

Respective stake holders can take the essence of this empirical research work for strengthening their people- worker practices. The model proposed by the researcher based on the research undertaken and on it findings is reproduced below (Ref Figure 1).

DIRECTIONS FOR FUTURE RESEARCH

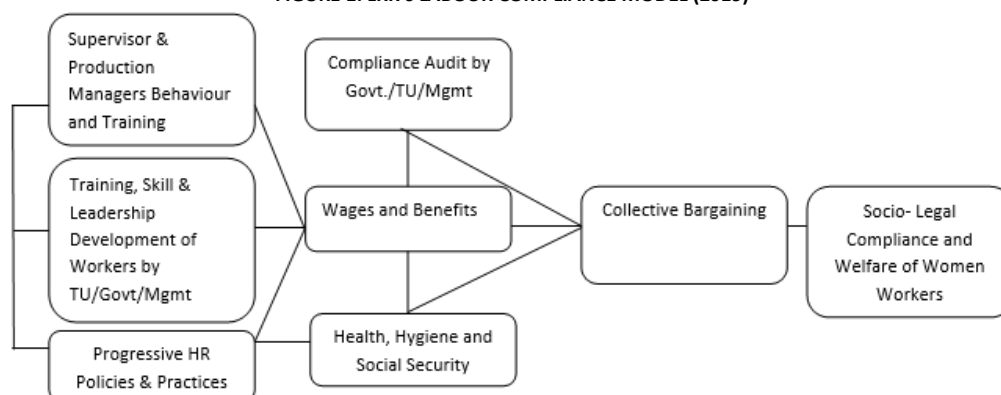
Similar studies should be undertaken for a larger audience, i.e., covering the whole of Bangalore or India. Since bulk of the responses were gathered from participants below the age group of 35 years or below 15 years of work experience it would be relevant to organize an industry - government sponsored study which covers a wider spectrum to further strengthen the outcomes of the current study. Research involving more complex variables and linkages could be undertaken to further assess the impact. A study involving all the constituents be it Government, garment manufacturers, outsourced vendors and global partners could be undertaken to have a larger perspective of this social phenomenon. It would also be appropriate to include non-work domains part of the future research to study its impact on the working women.

SOCIO LEGAL COMPLIANCE

All the stakeholders from the society must participate in the development of women workers engaged in the garment factories. It is difficult to expect only the State Government machinery to play a dominant role. NGO's, Trade Unions, Employer Associations, The Central Ministry of Textile and Labour etc. must actively engage jointly with workers and managements through a common platform to resolve teething issues impacting this industry. It's been a very long period since the development of this industry in our country but majority of the workforce continue to remain engaged in un-organised forms and therefore this requires immediate attention.

The model proposed by the researcher based on the research undertaken and on the findings is reproduced below (Figure 1).

FIGURE 1: LRK's LABOUR COMPLIANCE MODEL (2019)



INTERPRETATION OF THE MODEL AND SUGGESTIONS

- Training of Supervisors and Shop floor production managers will enhance the worker handling skills, reduce the grievances pertaining to discrimination, abuse or harassment and create an environment or culture of co-ownership and worker's participation in management
- Government and Management to provide adequate training on Labour laws, Trade Unionism, Collective Bargaining and rights and obligations as per Articles 38,39, 42, 43, 43A, Part 3, Fundamental rights, Trade Union Act, Factories Act, Maternity Act, Industrial Disputes Act, ESI, PF, Bonus, Gratuity, Payment of Wages-Minimum Wages Act, Prevention of Sexual Harassment at Workplace etc.
- Flexible and progressive HR policies will provide an upward thrust to the workers in scaling their performance and provide a superior contribution with higher levels of discretionary efforts -This will ensure job satisfaction and provide a sound platform higher productivity with less accidents, rework or poor quality
- Compliance audits jointly by Trade Unions, Government, NGOs and Management will ensure transparency aid collective bargaining

- Organizations need to structure their wages and benefits to be statutory compliant, attractive, competitive and provide for a living wage as per Article 43 of the Indian Constitution
- Enhancement of the health, hygiene and welfare of women workers
- Collective Bargaining will enhance the value of co-ownership and sharing of profits
- This will ensure the objectives of a welfare state including legal compliance of labour laws in letter and spirit

This piece of research has established the clear linkage of Shop floor supervisor and Managers behaviour, Trade Union Support, Collective bargaining, government proactive support for living wages, health and social welfare of women workers in the garment industry, Managements commitment to implement labour laws and play a critical role in the social development of women employed in the garment industry.

Hiring from Bangalore and rural Karnataka providing training and skill development, providing for accommodation, transport and canteen facilities will enhance the quality of life of the workers and ensure their health and family welfare.

To prevent excessive hiring of migrant labour for exploitation and deprivation is a very important measure the government agencies must ensure to ensure society progresses in the right direction.

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