INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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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

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BOOKS

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● 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.

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

TOURISM - LEISURE AND HOSPITALITY MANAGEMENT

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ABSTRACT

Tourism is defined as travel for pleasure or business, movement from one place to another with an intention to return for a minimum period of 24 hours for leisure or pleasure, and has become a major source of income to many countries. The world of travel has changed, Mass tourism is the concept of tour companies, hotels and airlines working in conjunction to provide tour packages. Things can be done easier, faster and better now, booking flights, hotels from the place of stay has become easier now

KEYWORDS
tourism, pleasure, movement, mass tourism, conjunction.

JEL CODES
F63, L83, Z30, Z39.

INTRODUCTION
Tourism& Hospitality sector has become the key source of revenue and economy and have an impact of development of the country. Tourism is gaining more jobs and many youngsters are pursuing this for better career opportunities. Modern tourism is closely linked to development and encompasses a growing number of new destinations. Travellers today are more aware of global destinations that they need to explore. Good technology is being used to sharpen marketing and outreach efforts, refresh tourism offerings and drive greater productivity. Tourism and hospitality sector are the two key drivers of growth among the service sector in India.

IMPORTANCE OF STUDY OF TOURISM, LEISURE AND HOSPITALITY MANAGEMENT
Wide variety of occupations are available for students to choose occupation and expose themselves at international level and put their academic learning into practice and get inspired by the exciting and dynamic changes in the global tourism and leisure industry

OBJECTIVES OF STUDY
1. To increase employment in tourism, leisure and hospitality management.
2. To respect, conserve culture and tradition of other countries.
3. Getting to experience really good destinations through immersing the travelers deeply in the culture of destinations.

RESEARCH METHODOLOGY
Secondary data is being used to give a greater understanding and insight into the issues in the field of leisure and hospitality management and to present with challenging demands that are required for skilled leisure and hospitality professionals to have competitive edge in the industry.

DISCUSSION
The chart depicting the foreign tourists arriving in India is given below, which shows that the same is rapidly increasing:

CHART 1: TOURISM- LEISURE AND HOSPITALITY MANAGEMENT

GOVERNMENT INITIATIVES
Major initiatives planned by the Government of India to give a boost to the tourism and hospitality sector of India
- The Government of India is working to achieve one per cent share in world's international tourist arrivals by 2020 and two per cent share by 2025.
- Under Budget 2018-19, the government has allotted Rs 1,250 crore (US$ 183.89 million) for Integrated development of tourist circuits under Swadesh Darshan and Pilgrimage Rejuvenation and Spiritual Augmentation Drive
- In CY2017, foreign tourist arrival in India stood at 10.177 million and reached 2.12 million in CY 2018 (up to February).
- Foreign tourist arrivals into the country is forecast to increase at a CAGR of 7.1 per cent during 2005–25

- The number of Foreign Tourist Arrivals (FTAs) in February 2018 were 1.05 million as compared to FTAs of 956,000 in February 2018 and 849,000 lakhs in February 2016.
- The growth rate in FTAs in February 2018 over February 2017 was 10.1 per cent.
- The Government of India has set a target of 20 million foreign tourist arrivals (FTAs) by 2020 and double the foreign exchange earnings as well.
- The Government of India is working to achieve 1 per cent share in world's international tourist arrivals by 2020 and 2 per cent share by 2025.
- The launch of several branding and marketing initiatives by the Government of India such as 'Incredible India!' and 'Athiti Devo Bhava' has provided a focused impetus to growth. The Indian government has also released a fresh category of visa - the medical visa or M visa, to encourage medical tourism in the country. Incredible India 2.0 campaign was launched in September 2017. The Government of India is working to achieve one per cent share in world's international tourist arrivals by 2020 and two per cent share by 2025.

FACTORS RESPONSIBLE FOR GROWTH

- Rising income in households
- Increase in niche tourism such as eco-tourism, luxury tourism and medical tourism
- Tourism and hospitality sector attracted second highest FDI i.e. US $3.2 billion in the year 2013
- 100 percent FDI allowed through automatic route in hotel and tourism sector
- Diversity of the country attracts an ever increasing number of tourists every year
- Government initiatives in improvement of infrastructure like airports, highways, ports and railways
- India is a labor intensive country
- India has been ranked as the fourth most preferred travel destination by Lonely Planet selecting the country among the top five destinations from 167 countries.

KEY PLAYERS

The industry is very competitive and includes some of the top players such as

- TCS World Travel
- DuVine
- Gray & Co
- Air BnB
- Aban Offshore Ltd
- Crown Ltd.
- Accor Group
- Balkan Holidays Ltd
- G Adventures
- Fred Harvey Company
- Adris Group

CHALLENGES IN TOURISM – HOSPITALITY, LEISURE AND MANAGEMENT

1. Though the sector is growing rapidly, there is dearth of skilled labor, Education and training to be provided to the employed to become skilled and adapt new challenges.
2. Recruiting retention of employees faces many issues, less salaries are paid, workers change their jobs rapidly resulting is loss of information and visitors contact them who are now not a part and again giving training to newly recruited is difficult, in addition to on-the-job training, certification, apprenticeship, and academic programs, the industry has implemented an array of innovative strategies to address its workforce challenges.
3. Over rules and regulations difficult to manage and puts the tourism business in jeopardy and fail to help customers
4. Marketing - Businesses have to fight to get market attention and resort to either exaggerate or simply fabricate. Which makes the people to lose confidence?
5. Infrastructure industry to better plan, design build, maintain roads, etc. by leveraging technology for better outcomes
6. while the sector is growing, companies operating in the hospitality industry face an increased exposure to fraud, data theft and bribery and corruption risks, visitors' privacy and incidents of fraud will be greater and daunting challenge

FUTURE TRENDS IN TOURISM INDUSTRY

The past few years, tourism industry has seen major changes will have a significant impact on future tourist demand. Workforce plays an important role as it is the human element that creates their competitive advantage and what makes or breaks a tourism experience, aiming at reducing the gap between what is offered and what is needed and focusing on quality control and related issues will help this sector to grow which in turn will help in growth of country's economy. Global campaigns have been set in place to promote more sustainable forms of travel, hospitality and leisure and industry professionals should expect a shift in the mindset of travelers everywhere. They will be more interested in the environmental, economic and social impact they're making at the destination they visit and are likely to support companies that embody these values. Tourism in India has generated immense employment opportunities and is a vital source of foreign exchange for the country. The travel and tourism industry contributed Rs 2.17 trillion (US$ 36 billion) or 2 per cent to the country's gross domestic product (GDP) in 2013.The figures are expected to rise to Rs 4.35 trillion (US$ 72.17 billion) by 2024.

THE FUTURE OF HOSPITALITY

The Indian economy is opening up its horizons as it continues to integrate with the world economy. Therefore, the advantages of conducting business with and in India are many. This has led to the maneuvering of variety of jobs to the shores of India, bringing in its wake transit travelers, business travelers, business meets and holiday seekers.

India is the ninth largest civil aviation market in the world in 2014. The sector is projected to be the third largest aviation market globally by 2020. India's aviation market caters to 117 million domestic and 43 million international passengers in 2014. Over the next decade the market could reach 337 million domestic and 84 million international passengers.

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CUSTOMER SATISFACTION TOWARDS THE NATIONALIZED BANKS

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ABSTRACT
The purpose of the present study was to analyse the customer satisfaction towards the nationalized banks in Tirunelveli District. To achieve the purpose of the study, the total of 378 customers representing 7 from each of the 54 nationalized bank branches in Tirunelveli district were selected for the study for collection of data by adopting the convenient sampling method. In the light of the specific objective set, all information and data were collected from the sample respondents through direct personal interviews employing structured interview schedule. The application of one sample t-test is used to compare the computed mean value based on the perception of customers. In this one sample t-test, the computed mean value of the customer is compared with the hypothesized mean value 15 to obtain the significance or insignificance value. The primary data collected were analyzed using the Statistical Package for Social Sciences (SPSS 21). The results revealed that most of the customers satisfied with the nationalized banks regarding its attitude of staff members and the products whereas they have not satisfied on the service provided and communications and after-care of the nationalized banks. Keeping in view of the above it is suggested that the nationalized banks should develop their services and communications and after-care with means of modern technologies.

KEYWORDS
Tirunelveli district, customer satisfaction, nationalized banks.

JEL CODES
M31, D18.

INTRODUCTION
In the context of high fiscal regulation and global financial integration, the biggest challenge before public sector banks is to match market demand rather than encouraging government needs or regulation. Foreign banks and new private banks have embraced technology since the beginning of their operations, so they are easily adapted to technology changes. Organizing, liberalization, and globalization have created a stiff competition in the banking industry. As a result, the decline in traditional trade declined, cost cuts and increased risk. Market performance, intermediate and service delivery costs should be determined by banks' performance, depending on the competitiveness of banks. In the changed environment, creating new customers and maintaining existing ones has become a difficult task for the banks. To meet the competition, creating customer satisfaction has become the main goal of each bank (Jobber, 2004).

Cheerful customers cannot reject the importance of customer satisfaction, just like free advertisements for the banks. According to its strategies, events, and processes, the client should keep the customer in the center. In fact, it is easy to sell and more profitable to offer to customers than new ones. The banks have set up their strategies to ensure customer satisfaction and retention; so their employees should be customer-focused and service-based to satisfy their customers (Bose, 2002).

REVIEW OF LITERATURE
Alok Kumar Srivastava and Chatterjee (2012) aimed to analyze the customer satisfaction of the commercial bank of the State Bank of India. SERVQUAL scale was used to determine customer satisfaction. Primary data have been calculated for persons having an account in SBI in Gorakhpur city by filling up a well-structured questionnaire and through personal meetings with a customer. The findings revealed that 'Responsiveness' were the main dimension governing customer satisfaction with SBI.

Deepti Kanojia and Yadav (2012) conducted a study on customer satisfaction in commercial banks. The study has been undertaken on the basis of sample surveys. The research approach was Qualitative and Quantitative Research design. A sample of 100 respondents was used in the research. The finding revealed that 60% of the customers are satisfied with the behavior of the staff and 28% are very satisfied and no one is highly satisfied. The customer reported that the behavior and attitude of the staff in the bank is the first reason for customer dissatisfaction.

Kingshuk Adhikari & Mounita Nath (2014) assessed the status of customers' satisfaction with respect to select dimensions of service quality in commercial banks operating in Silchar town of Assam. The rankings showed that the customers are on the whole satisfied with all the service quality dimensions selected for the study. According to the rankings, out of the five dimensions tabled above, it was evident that the customers are substantially satisfied with the assurance dimension.

NEED OF THE STUDY
The significance of customer satisfaction cannot be dismissed while happy customers are like free advertising for the banks. It is necessary to put the customer at the centre of the business, according to its strategies, events and processes. In fact, it is easier and more profitable to sell to present customers than find new ones. Banks are setting their strategies to ensure customer satisfaction, retention; therefore, their employees should be more customer-focused and service-oriented in order to satisfy their customers.[6]

STATEMENT OF THE PROBLEM
Nationalized banks have understood that customer satisfaction is imperative for their continued existence in the banking sector. By preserving good satisfaction with existing customers, banks can enhance the profit in the long-run. Keeping this point, the study intends to test the customer satisfaction in nationalized banks in Tirunelveli district in Tamilnadu. Moreover, most of the studies have analyzed the CRM practices in nationalized banks. There is no exclusive study on the customer satisfaction. Hence, a research on customer satisfaction in nationalized banks has been taken to fill up the research gap. The research focused on Tirunelveli district and analyzed the customer satisfaction in nationalized banks. Based on the needs and gaps in the domain of the customer satisfaction in nationalized banks, the objectives were framed. The foremost aim of this study is to expand the growing research customer satisfaction of banks.

OBJECTIVE OF THE STUDY
The main objective of the study is to evaluate the customer satisfaction on nationalized banks in Tirunelveli district.

HYPOTHESIS

The following null hypothesis (H_0) is framed to test the satisfaction of the customers on nationalized banks.

H_0: There is no significant satisfaction of customers towards the Nationalized Banks.

RESEARCH METHODOLOGY

The researcher followed the descriptive and analytical approach in conducting the research. To achieve the purpose of the study, the total of 378 customers representing 7 from each of the 54 nationalized bank branches in Tirunelveli district were selected for the study for collection of data by adopting the convenient sampling method. In the light of the specific objective set, all information and data were collected from the sample respondents through direct personal interviews employing structured interview schedule. The application of one sample t-test is used to compare the computed mean value based on the perception of customers. In this one sample t-test, the computed mean value of the customer is compared with the hypothesized mean value 15 to obtain the significance or insignificance value. The primary data collected were analyzed using the Statistical Package for Social Sciences (SPSS21).

ANALYSIS AND RESEARCH FINDINGS

Customer satisfaction is important for the long-term success of any banking sector. With the importance of customer satisfaction in mind, banks should maintain a stable and close relationship with customers. Customer satisfaction levels must be determined. Here in this study, the effort is given to study the customer satisfaction towards the nationalized banks in the study area. This study concentrates on 4 variables of customer satisfaction towards the nationalized banks such as services provided, the attitude of staff members, communications and after-care and products. The application of one sample *t*-test is used to compare the computed mean value based on the satisfaction of customers. In this one sample *t*-test, the computed mean value of the customer is compared with the hypothesized mean value 20 to obtain the significance or insignificance value. Further, to calculate an effect size, called *d* or Cohen's *d* is used. Cohen's *d* above 0.5 is very good, a value between 0.2 and 0.5 is good, and a value below 0.2 is fair. The result of the one-sample *t*-test is explained in table 1.

TABLE 1: ONE-SAMPLE t-TEST – CUSTOMER SATISFACTION TOWARDS THE NATIONALIZED BANKS

Customers Satisfaction	Test Value = 20					Std. Deviation	Effect Size Cohen's d
	t Value	df	*p* Value	Mean	Mean Difference		
Services Provided	1.92	377	.060	20.20	.20	1.99	0.10
The attitude of Staff Members	4.46	377	.000**	20.64	.64	2.79	0.23
Communications and After-Care	.51	377	.610	20.08	.08	3.02	0.03
Products	7.14	377	.000**	21.10	1.10	3.01	0.37
Overall Satisfaction	7.78	377	.000**	20.61	.61	1.53	0.40

Source: Primary Data

**Significant at.05 level of confidence

A one-sample *t*-test was run to determine whether the customer satisfaction towards the nationalized banks score in recruited subjects was different to normal, as defined as a hypothesized mean value of 20. Table 1 reports the result of one sample *t*-test on the customer satisfaction towards the nationalized banks.

It is found in table 1 that the mean value of 'Service provided' (20.20 ± 1.99) was higher than the hypothesized mean value of 20 (Test value). But it is found that the *t* value of the variable 'Service provided' is statistically insignificant at 5% level (*t* (377) = 1.92, *p* =.060 >.05, d = 0.10. Since the p-value is higher than.05, the null hypothesis (H_0) can be accepted regarding the variable of 'Service provided'. There is enough evidence to conclude that there is a statistically insignificant satisfaction of customers towards the nationalized banks in case of service provided at the 0.05 significance level. It is found that the nationalized banks do not satisfy the customers by providing the services.

It is shown in table 1 that the mean value of 'Attitude of Staff Members' value (20.64 ± 2.79) was higher than the hypothesized mean value of 20 (Test value). It is found that the *t* value of the variable 'Attitude of Staff Members' is statistically significant at the 5 % level (*t* (377) = 4.46, *p* <.05, *d* = 0.23). Since the p-value is less than.05, the null hypothesis (H_0) can be rejected regarding the variable of 'Attitude of Staff Members'. There is enough evidence to conclude that there is a statistically significant satisfaction of customers towards the nationalized banks in case of the attitude of staff members at the 0.05 significance level. Based on Cohen's *d*, it is found that the customers have good satisfaction towards the nationalized banks in case of the attitude of staff members.

The table 1 revealed that the mean value of 'Communications and After-Care' (20.08 ± 3.02) was higher than the hypothesized mean value of 20 (Test value). But it is found that the *t* value of the variable 'Communications and After-Care' is statistically insignificant at 5% level (*t* (377) =.51, *p* =.610 >.05, *d* = 0.03). Since *the p*-value is higher than.05, the null hypothesis (H_0) can be accepted regarding the variable of 'Communications and After-Care'. There is enough evidence to conclude that there is a statistically insignificant satisfaction of customers towards the nationalized banks in case of communications and after-care at the 0.05 significance level. It is found that the nationalized banks do not satisfy the customers by communications and after-care.

The table 1 explained that the mean value of 'Products' value (21.10 ± 3.01) was higher than the hypothesized mean value of 20 (Test value). It is found that the *t* value of the variable 'Products' is statistically significant at the 5 % level (*t* (377) = 7.14, *p* <.05, *d* = 0.37). Since the p-value is less than.05, the null hypothesis (H_0) can be rejected regarding the variable of 'Products'. There is enough evidence to conclude that there is a statistically significant satisfaction of customers towards the nationalized banks in case of products at the 0.05 significance level. Based on Cohen's *d*, it is found that the customers have good satisfaction towards the nationalized banks in case of products.

The overall satisfaction is measured by summarizing all variables. It is shown in table 1 that the mean value of 'Overall Satisfaction' value (20.61 ± 1.53) was higher than the hypothesized mean value of 20 (Test value). It is found that *t* value of 'Overall Satisfaction' is statistically significant at the 5 % level (*t* (377) = 7.78, *p* <.05, *d* = 0.40). Since the p-value is less than.05, the null hypothesis (H_0) can be rejected regarding the 'Overall Satisfaction'. There is enough evidence to conclude that there is a statistically significant satisfaction of customers towards the nationalized banks in case of overall at the 0.05 significance level. Based on Cohen's *d*, it is found that the customers have good satisfaction towards the nationalized banks in case of overall.

The proposed null hypothesis (H_0) was tested by one sample *t*-test. The significant level of confidence was fixed at.05. Using this significance level, it is possible to reach a decision with regard to whether to reject or accept the proposed null hypothesis. The decision made, based on this *p*-value, is presented in table 2.

TABLE 2: NULL HYPOTHESIS (H_0) TEST SUMMARY

Null Hypothesis	Test	Variable	*p*-value	Decision
There is no significant satisfaction of customers towards the Nationalised Banks.	One-Sample *t*-Test	Services Provided	.060	Accepted
		Attitude of Staff Members	.000**	Rejected
		Communications and After-Care	.610	Accepted
		Products	.000**	Rejected
		Overall Satisfaction	.000**	Rejected

**Significant at 0.05 level

The table 2 revealed that the null hypothesis (H_0) is rejected at the 5% level of significance with regard to the attitude of staff members, products and overall due to the *p*-value is less than 0.05. The null hypothesis (H_0) is accepted at the 5% level of significance with regard to services provided and communications and after-care due to the *p*-value is more than 0.05.

RESULTS & DISCUSSION

The study found out that the customers of the study area have not satisfied on the nationalized banks regarding their service provided. This finding contradicts with the research works of Sunita Yadav and Ravindra (2017), which pointed out that most of the customers satisfied with the services provided by the bank like deposit services, ATM services, ECS, Fund transfer, online banking, card services, and loan. The study reported on its finding that the customers have good satisfaction towards the nationalized banks in case of the attitude of staff members. This finding agrees with the research report of Kainat Kapadia (2017) which noted that most of the customers of the nationalized bank are more satisfied with employees' attitude. It is found out that the nationalized banks did not satisfy the customers by communications and after-care. This finding is supported by the research work of Batra (2017) which revealed that communication was not satisfactory for respondents of private and foreign banks. It showed that the customers have good satisfaction towards the nationalized banks in case of products. This result is in line with the research report of Rifaya Meera (2012), which noted that the banks in Tirunelveli district satisfy its customers through the valuable, various products.

FINDINGS

The key findings of the study are as follows:
1. The customers of the study area have not satisfied on the nationalized banks regarding their service provided.
2. The customers have good satisfaction towards the nationalized banks in case of the attitude of staff members.
3. The nationalized banks did not satisfy the customers by communications and after-care.
4. The customers have good satisfaction towards the nationalized banks in case of products.

SUGGESTIONS

The following suggestions are recommended based on the result of the study.
1. The nationalized banks should make more concentrate on the service provided such as clean & well-cared facilities, efficient & no wait service, no long lineups at the counter, availability of information brochures, pleasant & attractive decor and automatic bank machines in convenient locations.
2. The nationalized banks should communicate to their customers in good manners such as sent out reliably and on time, a complete record of transactions, accurate and easy to read and understand.
3. They should take follow up care towards their customers as call handled promptly, kept on hold, courteous and professional manner and quickly connected to the right person.

CONCLUSION

Most of the customers satisfied with the nationalized banks regarding its attitude of staff members and the products whereas they have not satisfied on the service provided and communications and after-care of the nationalized banks. The research on customer satisfaction of nationalized banks is providing new insights and wisdom to the bank officials, employees and the policymakers in the banking sectors. The ultimate goal of the research in customer satisfaction of nationalized banks is to help to develop the business in the banking sectors, to improve the relationship of banking employee with customers, to retain and increase the customers, to enhance the customer relationship and to minimize the constraints for the development of the banks based on the results of the study.

LIMITATIONS

1. The research only focuses on nationalized banks, other banks like Foreign and Micro financial institutions have not been included in this research.
2. The sample size was limited due to the limited time period.
3. Permission to carry out the study in inside banks has not been given so the data collection was done in outside the banks.

SCOPE FOR FURTHER RESEARCH

The followings can be researched in future in the connection with the present study.
1. Customer satisfaction may be analyzed based on the demographic characters.
2. Customer satisfaction may be analyzed based on the geographical regions.
3. Compare the customer satisfaction of public, private and foreign banks.

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A STUDY ON HERBAL COSMETIC PRODUCTS TOWARDS CUSTOMER PERCEPTION IN BANGALORE CITY

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ABSTRACT

An herbal cosmetic has growing demand in the world market and is on invaluable gift of nature. The concept of beauty and cosmetics is an ancient as mankind and civilization women are obsessed with looking beautiful. So they use various beauty products that have herbs to look charm and young. Theoretical frame work of the research revolves around the customer perception as how cosmetics consumers based on brand personality association, differ in their perception towards brands. The research helps herbal cosmetic companies to know the factors that revolve around the potential consumers while making the herbal cosmetic purchase decisions. According to the research, products physical qualities, price, advertisement and promotion plays in important role. Consumers of this millennium have become more concerned about their health and also inclined to maintain quality of life which is reflected through the preferential consumption of those products that protects the good state of their health as well as provide maximum satisfaction. A healthy lifestyle Indian has become more inclined to Ayurvedic or Herbal cosmetic therapy as alternative health care for natural cure.

KEYWORDS
herbal, cosmetic product, customer perception and health.

JEL CODES
M31, L65, L69

INTRODUCTION

Customer satisfaction has become the key operational goal for every organization. The thing that counts today is customer satisfaction, if the customers are not satisfied they will stop doing business with that organization. All the things that are organization do to achieve quality and provide. Excellent service is not important at all if it does not result into customer satisfaction.

Herbal product refers to items that are prepared and processed with the help of the herbs. Herbs are considered to be food rather than medicine because they're complete, all natural and pure, as natural intended. Herbal products are medicines derived from plants. They are used as supplements to improve health and well being, and may be used for other therapeutic purpose. Herbal product is available as tablets. Capsules, powders, extract teas as so on. Herbal health products and supplements are available in many forms, including in tea bags, capsules, tablets, liquids, and powders. Examples of common herbal health products and supplements included Echinacea, garlic, ginkgo, saw palmetto etc.

TOP 10 HERBAL COSMETIC PRODUCTS BRAND IN INDIA
1. Himalaya Herbal
2. Lotus Herbal
3. Khadi Natural
4. Vaadi Herbals
5. Just Herbs
6. Biotique
7. Forest Essentials
8. Ayur Herbals
9. VLCC
10. JOVEES Herbal

OBJECTIVES OF THE STUDY
1. To study the level of customer perception towards herbal cosmetic products.
2. To determine how well the company and it is competitors are satisfying the customer expectations and requirements.
3. To study the socio-economic factors affecting the customer perception of herbal cosmetic product.

METHODOLOGY
The study is based on questionnaire method: Both primary data and secondary data have been used for this study.
➤ Primary data has been collected from various customers in Bangalore city.
➤ Secondary data have been collected from related journals, magazines and textbooks.

LIMITATIONS OF THE STUDY
1. The research is based on the convenient sampling and hence all the limitation of sample survey and randomly sampling method are applicable to this work.
2. The result of the study is based upon the views expressed by the customers.

STATISTICAL TOOLS USED FOR THE STUDY
➤ Simple percentage analysis
➤ Chi-square analysis
➤ Friedman's Ranking Test

REVIEW OF LITERATURE

Gurmmet Kaur (2016) examine the customer satisfaction towards selected herbal cosmetic products. The present study is based on primary data collected through questionnaire administered on 100 female respondents using herbal cosmetic products. The study depicts that majority of the respondents are satisfied with quality and price of herbal cosmetic products. First use experience, repeat purchase experience and usages experience also satisfy the respondents.

M.Banu Rekha and K.Gokila (2015) analyzed the consumer perception and satisfaction of women towards cosmetics with special reference to herbal products. The primary objective of this study is to understand the consumer perception and satisfaction Studying the awareness of the products within the consumer and the number of consumers who consumers the herbal cosmetics.

Yasmin Singaporewala (2008) observed that with the increasing globalization, the young Indian women have realized the importance of always looking good. Both the skin care and color cosmetic have seen steady growth throughout the past 5 years. According to the Euro monitor report on the Indian cosmetics and toiletries market, the color cosmetics market stands at $113.4 million and skin care at $346.9 million.

Sawant (2013) the research conducted by Sawant, (2013) the study mentioned that consumers perception towards ayurvedic cosmetic products. The absence of side effect is the most important factor that influence women in the purchase of skin care products.

Sinha and Singh reported (2015) she said that, competition in the cosmetic market in India between nation land international brand, and between herbal and chemical product. The increase tendency and attraction of younger generation especially female are towards the natural products.

Rekha and Gokila (2016) found that consumers are well aware with various herbal cosmetics and now no longer considered as luxury items. The perception of side effect and the chemical is the reason to over to herbal based cosmetics.

Sen and Chakraborty (2015) Ayurveda and other traditional herbal medicines are capable of addressing some modern unmet medical needs, and can provide the basis for developing potential. Processing of herbal products is a complex process. Quality control, prevention of adulteration and other harmful chemicals is a challenge.

ANALYSIS AND INTERPRETATION

Table 1 shows the classification of the respondents based on their Age, Gender, Educational Qualification, Occupation, Family Monthly Income, Marital Status, Nature of Family and Residential Area.

TABLE 1: PERSONAL PROFILE OF CUSTOMER

Particular		No of Respondents	percent
AGE	Up to 25years	20	40
	26-35 years	12	24
	36-45 years	14	28
	Above 45 years	04	08
Gender	Male	10	20
	Female	40	80
Educational Qualification	Illiterate	03	06
	School level	08	16
	College level	30	60
	Professional	09	18
Occupational	House wife	15	30
	Employed	28	56
	Business	05	10
	Professional	02	04
Family monthly Income	Up to Rs.10000	05	10
	Rs.10000 -20000	15	30
	Rs.21000-40000	10	20
	Above Rs. 40000	20	40
Marital Status	Married	18	36
	Unmarried	32	64
Nature of family	Joint Family	28	56
	Nuclear Family	22	44
Total		350	100

Source: computed

It is inferred from above table that 24 percent of the respondent is in the age group of below 26 to 35 years, 80 percent of the respondents are female, 60 percent of the respondents are in college level, 04 percent of the respondents are professionals, 40 percent of the respondents are belonging to the income group of above Rs.40000, 64 percent of the respondents are unmarried and 44 percent of the respondents are in nuclear family.

TABLE 2: LEVEL OF SATISFACTION TOWARDS HERBAL PRODUCTS

Source	No. of Respondent	Percentage
Low	10	10
Medium	40	40
High	50	50
Total	100	100

Source: computed

Inference: the above table shows that, out of 100 respondents. Level of satisfaction is found to be low with regard to 10 percent customers, in case of 40 percent customer's level of satisfaction in medium and 50 percent customers are highly satisfied towards Herbal products.

TABLE 3: SOURCE OF KNOWLEDGE ABOUT HERBAL PRODUCTS

Source	No. Of Respondents	Percentage
Own	20	20
Friends & Relatives	15	15
Media	65	65
Total	100	100

Source: computed

Inference: the above table shows that, out of 100 numbers of respondents 20 percent customers came to know about this herbal product through their own knowledge, 15% through friends & Relatives, 50% through media.

SUGGESTIONS

1. Advertisements to be required for Herbal cosmetic products.
2. Demonstration of Herbal cosmetic products may be improved.
3. The company provides more discount for their product. This should be increasing the customer the company can provide more discount for their product.

CONCLUSION

In the present scenario Herbal cosmetic products are one of the very essential products for all walks of people. Herbs are one of the oldest, widely accepted, and highly appreciated herbal products. It should reach each and every man for their health. There is a need for educating the consumers and awareness about herbal products. Today herbal products believe to help people build their good health with the help of natural source. Herbs do not produce instant cures, but rather offer a way to put the body in proper tune with nature. For thousands of years, humans have used herbs. Herbal medicines are thought to be safe as it is natural, but in fact it can cause serious adverse effects and interaction with other drugs and supplements. The research concludes that customer satisfaction plays a vital role in determining the usage of herbal products.

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PERCEPTION OF MOTHER TOWARDS BABY FOOD PRODUCTS

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ABSTRACT
Food is an important component of health care for infants. Parents always try to give their baby nutritious food. Commercially produced infant food has a different taste profile and nutritional content compared to homemade baby food and its consumption is now very widespread. Baby food behaviour has been expressed in various ways because of recent changes in the family environment. Thus, this study was performed to investigate quality research on the mother's perception on baby food products. It describes the result of the data collected through survey, 250 mixed category respondent consisting married women. The major findings were that that respondent does not consider all the variables to fulfilled their dependent variables. Likert scale is used to collect data and to enter the data to excel sheet, SPSS is software used to analyse the collected data. The statistical tool used is factor analysis, descriptive, regression, reliability, ANOVAs. This study was designed in four steps of planning, collection of participant's process and analysis. Due to lack of time, home prepared foods cannot be given to the children always by the parents, so they go for tinned foods available in the market. The parents prefer tinned food not only for quality but also for some additional nutrients provided by the manufacturers. Hence at this point, it is essential to study the mother's perception towards the baby food and the factors determining their satisfaction. The major focus areas of the baby food industry are mothers. This has resulted in this highly competitive environment of baby food products laying all their emphasis and concentration in providing quality products at nominal prices to their customers which in turn improves their level of satisfaction.

KEYWORDS
baby food product, nutrition, supplements, brand image, food safety.

JEL CODES
M31, L69.

1. INTRODUCTION
The baby food market in India witnessing rapid growth. It is an industry that is gaining importance all over the world. There are many factors like increasing awareness, increasing number of working women, and the increasing in income levels and shift in consumer behaviour have led to baby food industry growth. The baby's health at any point is the top priority for its parents. Every parent will want to make their baby strong and healthy by giving them notorious food. Due to various reasons, parents are not able to feed their babies exclusively with homemade food. This makes them search for readymade food for their baby without much trouble. Hence they purchase different types of baby food which are available in the market to meet their requirements. According to Joseph Reitz "Perception includes all those process by which an individual receives information about his environment – seeing, hearing feeling tasting and smelling. The study of these perpetual processes shows that their functioning is affected by three classes of variables – the objectives or events being perceived, the environment in which perception occurs and the individual doing the perceiving." In simple words we can say that perception is act of seeing what is there to be seen. But what is seen is influenced by the perceiver, the object and its environment. The changing food environment is the reason for increasing Varity of food forms available for purchase. Nutrition is one the most important aspect for which parents gives more importance. A nutrient is any substances that are absorbed and either provides you with energy or enables growth, repair or proper functioning of our body. Nutrients are substances intended primarily to nourish your body and treat diseases. In the present scenario baby's health is the major thing where parents give more priority. Every mother wants his baby to be very strong and healthy for this purpose parents always try to give their baby nutritional food as they don't have time they cannot always give their baby home prepared food so parents search for nutritious readymade food for their baby without much annoyance. Hence they purpose different types of baby food product. Quality of the baby food products is also an extremely important aspect for the mothers. Quality represents the sum of all properties and assessable attributes of a food item. Food quality is the quality characteristics of food acceptable to consumer. The definition of quality includes the precise." The distinctive trait, characteristics, capacity or virtue of a product that gets it apart from all." According to the 1970 yearbook agricultural," is the measure or expression of goodness." Food buyers are concerned about some of these characteristics of excellence they express them differently it includes external factors as appearance, (size, shape, colour, gloss, and consistency) texture and flavour, factors such as federal grade standards and internal (chemical, physical, microbial). Food safety and environment issues that determine the mother's acceptance of baby food products. They give more concern to the quality baby food product rather than other type of food product. Quality of baby food products can be determined by its colour, value, fragrance, flavour and ingredients used. Quality of baby food products can also be evaluated by the brand, price, production process etc. While advertising has more or less shaped mother's perception and attitude towards baby food products. Their purchase decision is not entirely based on information from the advertisements or other means of marketing communication. Their best interest is always the safety and health of their babies therefore other factors might play significant role in purchase decision such as expert opinion, other mothers experience, baby performance etc. Becoming a parent can be daunting endeavour which is why guidance from trusted advisors. A recommendation from health care experts tops the list of most influenced information sources. Brand name is very important while comes to selection of baby food products. Trusted brand names are most important developing markets. While consumer knows what they looking for when it comes to price they are they are not opposed to switching brands if another products better suits their needs. If the less expensive product fails to deliver on basic expectations of leakage protection, gentleness, comfort and absorption, consumes will not likely to buy it again. The above variables are leads to the mother's satisfaction towards baby food products performance. Satisfaction refers to customer level of approval when comparing a product's perceived performance with his or her expectations. Also could refer to discharge, extinguishment, or retirement of an obligation to the acceptance of the obligor, or fulfillment of a claim. While satisfaction is sometimes equated with performance, it implies compensation or substation whereas performance denotes doing what was actually promised. Providing quality products at nominal prices to their customers which in turn improve their (customers') level of satisfaction. An important factor to take into consideration when examining the usage of commercial baby foods is the parental experience of weaning and reasons for choosing and introducing particular foods. Commercial baby foods are, in general, an accessible, non-perishable and portable option of feeding. The increase in their usage may be a reflection of modern lifestyles becoming busier, with less home cooking taking place, leading to an overall increased reliance on readymade food. Several firms had been engaging in production and marketing of infant food product. Hence the consumer (mothers) had greater options to choose from various options. Undertaking the mother's perceptions and behaviour towards baby food products would help the firms in formulating the strategies to cater the needs of the consumer (other). In this context study on mother perception towards baby food products was deemed to be important to understand the buying behaviour and preferences of different consumers and also elucidated the perception of mothers on food quality of baby food products. Not all the variables are considered, which is used in this study are effectively influenced while buying a baby food products.

2. THEORETICAL BACKGROUND
HISTORY OF THE PRODUCT (BABY FOOD PRODUCT)

Baby food is any soft, easily consumed food, other than breast milk or infant formula that is made specifically for babies, roughly between the ages of four to six months and two years. The food comes in multiple varieties. In the Western world until the mid-1900s, baby food was generally made at home. The industrial revolution saw the beginning of the baby food market which promoted commercial baby foods as convenience items. In developed countries, babies are now often started with commercially produced iron-fortified infant cereals, and then move on to mashed fruits and vegetables. Commercial baby foods are widely available in dry, ready-to-feed and frozen forms, often in small batches (e.g. small jars) for convenience of preparation. On the contrary, in developing countries, breastfeeding is more widely accepted and socially tolerated in public, thus creating a societal contrast. Amy Bentley, author of inventing baby food product talks about how infant feeding reflects one's "position in the post-war era of the American Century" because in developed countries, families are able to purchase processed baby foods to feed their children, whereas in developing country, natural breastfeeding is more popular. Commercially prepared baby foods in the Netherlands were first prepared by Martinus van der Hagen through his NV Nutricia company in 1901. In United States they were first prepared by Harold Clapp who sold Clapp's Baby Food in the 1920s.The Fremont Canning Company now called the Gerber Products Company started in 1927. The Beech-Nut company entered the U.S. baby food market in 1931. The first precooked dried baby food was Pablum which was originally made for sick children in the 1930s. Other commercial baby food manufacturers include H. J. Heinz Company Nestle Nutricia and Organix Heinz produced dehydrated baby food in the 1980s. The demand from parents for organic foodbegan to grow in the 1960s; since then, many larger commercial manufacturers have introduced organic lines of infant food. At the beginning of the 20th century in America, most babies began eating baby food around the age of seven months. During and shortly after World War II, the age at which solid food was first introduced dropped to just six weeks. This age has since increased to four to six months. By the mid-20th century, manufactured baby food was readily used and supplemented previous infant feeding practices. Author of inventing baby food products. Amy Bentley argues that the excessive additives of sugar, salt, and MSG in overused manufactured baby food conditioned infants to prefer processed foods later in life. Also, it is believed that exposing infants to solid foods at an earlier age well help them get used to foods later on in life. This subsequent misuse of salt and sugar was also feared to effect issues of weight and nutrition based diseases. In China and other East Asian countries, homemade baby food remains common, and babies are started on rice porridge called xifan then move on to mashed fruits, soft vegetables, tofu and fish. In Sweden, it is common to start with mashed fruit, such as bananas, as well as oatmeal and mashed vegetables. In western Africa, maize porridge is often the first solid food given to young children.

3. HISTORY OF THE AREA (FUNCTIONAL FOOD AREA)

A functional food is a food given an additional function (often one related to health-promotion or disease prevention) by adding new ingredients or more of existing ingredients. Functional foods may be "designed to have physiological benefits and/or reduce the risk of chronic disease beyond basic nutritional functions, and may be similar in appearance to conventional food and consumed as part of a regular diet". A large-scale, grant-aided research project on food factions that was conducted in Japan from the early 1980 to 1990s brought about the world's first policy that legally approved functional food as "food for specified health we (FOSHU). Each functional food products approved as a FOEHU is subjected to strict inspection data regarding the products effectiveness and safety.

4. CURRENT SCENARIO

Today baby food product industry in India, rapid urbanization, growing population, increasing disposable income and growing number of women workforce has led to the fact paced growth in this industry where the availability of good quality food in gradually increasing with innovation in product variants. In terms of evaluation of baby food industry, the usage of innovative packaging techniques has given rise in the investment and research and development is carried out by major companies to offer better quality products. Now a day's consumers judge the baby food products and functional food products not only in terms of taste and nutritional needs but also in terms of their ability to improve the health and well-being

5. PURPOSE OF THE STUDY

To know how a customer (mother) perceives a baby food product specifically regarding quality, nutrients, supplements, brand image and influences them to buy the baby food products and know if they using any baby food product is it worth for their money. To know their satisfaction level towards baby food products. To know is there expected product performance matches with the exact product performance. By analysing the data with the help of various statistical tool. To know the factors considered while perceiving about baby food products. To know the important factors which play a significant role in forming a perception towards a baby food products?

6. OBJECTIVES OF THE STUDY

1.   To study the perception of mothers towards baby food products.
2.   To identify the factors, which determine the satisfaction and measure their level of satisfaction.
3.   To study the need and desire of mother's regarding the consumption of baby food products.
4.   To find out the motivational factors to buy the baby food products.
5.   To know the opinion of mothers regarding commercially produced baby food products.
6.   To offer the valuable suggestions for the improvements of infant food industry.

7. STATEMENT OF PROBLEM

It is an emotional bonding occasion for every mother when she feed her baby. However, in the present age, mothers finding it extremely difficult to exclusively to feed their child due to various reasons like busy life, sickness, Physiological problems, modernization family financial situation etc. Whereas here baby food products act as a substitutes due to a steep increase in literacy levels majority of women are forced to be strongly career oriented it is evident that a majority of mothers are moving towards infant food products for some reason or other. Many brands with different prices and quality are available in the market in this case mothers also face difficulties in choosing an appropriate brand with good quality at the same time marketers are facing stiff competition from their competitor so it becomes essential for marketers to study the perception of mothers towards the baby food products for further survivals and success as well as to fulfill the quality of requirement of mothers. Therefore, to know mother's perception on the baby food products this study has been undertaken

8. LIMITATIONS OF THE STUDY

1.   The area of the study is restricted to Mysore city.
2.   The number of respondents in the study is limited to 250.
3.   The accuracy of the study depends on the data provided by the respondent.
4.   This study is made based on primary data.
5.   The respondent views and opinions may vary in future.
6.   The respondent is considered below age group of 40 years married women.
7.   As many of the respondent furnished the data on recall basis.

9. SCOPE OF THE STUDY

The scope of the study is restricted to selected category of respondent. The present study titled "The mothers perception towards baby food products." Aims to assess the different perception regarding the baby food products. To know what are all the variables which influences to buy the baby food products. To also assess the extent of variation in the perception of the mothers towards baby food products.

10. LITERATURE REVIEW

Mariesa Miley and Ann Mack (2009), in their study "The rise of the real mom" has revealed that how mothers differ from their older counterparts and examine how markets can and should improve communication about infant food product to its target consumer.

Dr. S. Kalasiselvi and Mrs. S. Mohanapriya (2013), in their study "women's perception towards baby food with special reference to erode town" has revealed consumer (mother) behaviour was deemed to be important to understand the buying behaviour and preferences of different consumers.

Kate Birmingham and Susan Venna (2013), in their study "New motherhood a moment of change in everyday shopping practices" has revealed the ways in which modes and meaning of everyday shopping may shift through of transition to mother because of environment impacts associated with positive moves.

Febrina Fitriyanti Tambunan and Mustika Sufiati (2015), I n their study "mother's perception, attitude, and willingness to purpose towards baby formula" has revealed that growth benefits made by baby formula significantly influence the willingness to purchase baby food products as substitutes for breastfeeding but does not build baby's intelligence as claimed in many advertisements.

Nielsen (2015), in the study "Trends in the baby food and Diaper markets" has revealed that word of mouth communication is the most commonly cited source for information about baby food product and brand name, nutrients and safety are the most important purchase criteria for baby food. Price is an important purchase consideration in developing market.

Kate Maslin, Audrey Dunn and Galvin and Carina Venter, (2015) in their study "A quantity study of mother's perception of weaning and use of commercial infant food" has revealed that commercial baby food product was perceived as more convenient to homemade baby food by the majority and superior and safer to baby.

Dr. V. Pradeepa and Dr. P. Pandurangan (2016), in their study "Mother's perception towards the quality of baby food products in Coimbatore district" has revealed that the highly competitive environment the baby food industry lays down it emphasize on providing quality products at a nominal price to their customer in order to improve their level of satisfaction.

11. GAP OF THE FINDING

Major finding in this study is majority of mothers considered the baby food product as a substitution. They get information from medical practitioners and friends, relatives and neighbors. The mothers prefer more Pharmacy store for purchasing and they buy frequently like once in a

12. RESEARCH DESIGN AND METHODOLOGY

The data has been collected from primary data through survey method. The sample size of the respondent is calculated under slovin's formula. The Slovin's Formula is quite popularly use in our country for determining the sample size for a survey research, especially in undergraduate thesis in education and social sciences, may be because it is easy to use and the computation is based almost solely on the population size. The Slovin's Formula is given as follows: $n = N/(1+Ne^2)$, where n is the sample size, N is the population size and e is the margin of error to be decided by the researcher. Where confidence level is 95% and the level of error occurrence is 0.05. Total population is considered is 1000 members which suggest the final 250 respondents to conduct the survey. Where questionnaire was design on the basis of variables. Variables are bifurcated as dependent variables and independent variables in which it consists 5 questions each.

DEFINITION OF VARIABLES

Nutrients and supplements: A substance that provides nourishments essential for the maintenance of life and growth. A substance design to make up for a deficiency in one's diet. Nutrients are molecules in food that all organisms need to make energy, grow, develop, and reproduce. Nutrients are digested and then broken down into basic parts to be used by the organism. There are two main types of nutrients, macronutrients and micronutrients. The three main categories of macronutrients include carbohydrate, protein, and fat. The two types of micronutrients are vitamins and minerals, and these are extra molecules that cells need to make energy.

Labelling: Display of information about a product on its contains, packaging or the product itself. Which also explains about products usage and what exactly product contain. Labelling involves attaching a small piece of paper, fabric, plastic, or similar material that is part of the package, to identify it or give instructions or details concerning its ownership, use, nature, destination, etc. Protection and preservation Information Transmission Containment Product Promotion Product Identification Convenience Product Positioning Enhances product image and Appeal.

CONCEPTUAL MODEL OF VARIABLES

FIGURE 1
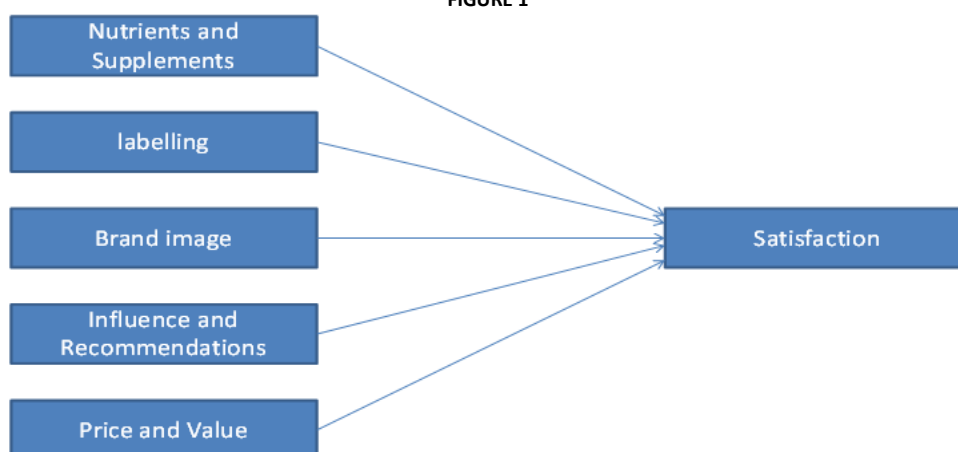
HYPOTHESIS

Variable one: Nutrients and Supplements

H0: There is no significant relationship between Nutrients and supplements and Satisfaction

H1: There is a significant relationship between Nutrients and supplements and Satisfaction

Variable Two: Labeling

H0: There is no significant relationship between labeling and Satisfaction

H1: There is a significant relationship between Labeling and Satisfaction

Variable Three: Brand image

H0: There is no significant relationship between Brand image and Satisfaction

H1: There is a significant relationship between Brand image and Satisfaction

Variable Four: Influence and Recommendations
H0: There is no significant relationship between Influence and Recommendation and Satisfaction
H1: There is a significant relationship between Influence and Recommendation and Satisfaction
Variable Five: Price and Value
H0: There is no significant relationship between Price and Value and Satisfaction
H1: There is a significant relationship between Price and Value and Satisfaction

13. DATA ANALYSIS AND INTERPRETATION

TABLE 1: DESCRIPTIVE STATISTICS MEAN AND STANDARD DEVIATION

	N	Range	Minimum	Maximum	Sum	Mean	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
Nutrition	250	4.00	1.00	5.00	898.00	3.5920	.04816
Value	250	4.00	1.00	5.00	965.00	3.8600	.05754
Commercial available	250	4.00	1.00	5.00	808.00	3.2320	.06445
Labelling	250	4.00	1.00	5.00	823.00	3.2920	.07121
Communicate	250	4.00	1.00	5.00	866.00	3.4640	.05167
Influence buying	250	4.00	1.00	5.00	938.00	3.7520	.05296
Examine	250	4.00	1.00	5.00	824.00	3.2960	.06000
Buying Decision	250	4.00	1.00	5.00	858.00	3.4320	.06578
Experiment	250	4.00	1.00	5.00	801.00	3.2040	.05871
Buy Branded	250	4.00	1.00	5.00	850.00	3.4000	.05696
Reorganization	250	4.00	1.00	5.00	862.00	3.4480	.05551
External Aspects	250	4.00	1.00	5.00	841.00	3.3640	.06310
Recommendation	250	4.00	1.00	5.00	984.00	3.9360	.06598
Celebrity endorsement	250	4.00	1.00	5.00	834.00	3.3360	.07031
Price sensitive	250	4.00	1.00	5.00	907.00	3.6280	.06517
Hikein Price	250	4.00	1.00	5.00	807.00	3.2280	.06849
Comparison	250	4.00	1.00	5.00	741.00	2.9640	.06786
Products Price	250	4.00	1.00	5.00	740.00	2.9600	.07494
Information	250	4.00	1.00	5.00	938.00	3.7520	.04581
Supplements	250	4.00	1.00	5.00	792.00	3.1680	.06011
Buy healthy	250	4.00	1.00	5.00	930.00	3.7200	.04287
Brand image	250	4.00	1.00	5.00	845.00	3.3800	.05957
Feasibility	250	4.00	1.00	5.00	742.00	2.9680	.07212
Valid N (list wise)	250						

TABLE 2: DESCRIPTIVE STATISTICS SKEWNESS AND KURTOSIS

	Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Nutrition	.76148	.580	-.094	.154	-.026	.307
Value	.90979	.828	-.751	.154	.353	.307
Commercial available	1.01898	1.038	-.019	.154	-.562	.307
Labelling	1.12597	1.268	-.033	.154	-.806	.307
Communicate	.81693	.667	-.373	.154	.096	.307
Influence buying	.83744	.701	-.581	.154	.519	.307
Examine	.94867	.900	-.254	.154	-.428	.307
Buying Decision	1.04005	1.082	-.098	.154	-.699	.307
Experiment	.92835	.862	-.205	.154	.021	.307
Buy Branded	.90069	.811	.020	.154	-.487	.307
Reorganization	.87771	.770	-.002	.154	-.365	.307
External Aspects	.99774	.995	.001	.154	-.516	.307
Recommendation	1.04320	1.088	-.556	.154	-.586	.307
Celebrity endorsement	1.11178	1.236	-.076	.154	-.702	.307
Price sensitive	1.03047	1.062	-.093	.154	-1.061	.307
Hike in Price	1.08292	1.173	.224	.154	-.867	.307
Comparison	1.07299	1.151	.072	.154	-.653	.307
Products Price	1.18491	1.404	.370	.154	-.710	.307
Information	.72429	.525	-.799	.154	1.066	.307
Supplements	.95047	.903	-.059	.154	-.203	.307
Buy healthy	.67782	.459	-1.071	.154	2.077	.307
Brand image	.94189	.887	-.158	.154	-.518	.307
Feasibility	1.14025	1.300	.276	.154	-.732	.307

N=the responses collected were 250. The Likert was used to measure the response of the respondent. Descriptive statistics was done using SPSS software as shown in the table. Descriptive included Range, mean standard deviation, variance, kurtosis, and skewenees. Range=the range of the scale of the dependent and independent variable is most of 4 and 3 as in the table Range = H-L. Mean=Mean the average of the variables is also ranging from 4 and 3. Standard error=the deviation between the sample mean and population is measured using standard error. Stand error the test made to check the accuracy; it should be least in number. As the sample size increases the standard error decreases. Standard deviation=the statistical measure to measure the dispersion of the set of data values. Whereas the variance is square root of it.

Skewness: **values** of skewness should be near to 1. It measures the degree and direction of asymmetry. From the above table the factors are negatively skewed. Hence the data is skewed to left. This means the mean is less than mode, median is less than mode.

Kurtosis: The **kurtosis** of 2.96 is near the expected **value** of 3. The closer the kurtosis value to zero, the more normal the distribution of scores. A distribution is more leptokurtic (peaked) when the kurtosis value is a large positive value as the item from the table has (10.547-point of view) as the value of kurtosis, and a distribution is more platykurtic (flat) when the kurtosis value is a large negative value (interpret—1.202).

FACTOR ANALYSIS OF INDEPENDENT VARIABLE

TABLE 3: KMO FOR INDEPENDENT VARIABLE

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.805
Bartlett's Test of Sphericity	Approx. Chi-Square	490.826
	Df	66
	Sig.	.000

KMO test measures sampling adequacy for each variable calculated as 0.805 as the above table. The sampling size to be adequate the KMO value should be greater than 0.5. A value ranging from 0.80 to
0.85 says that the adequacy is mediocre. Hence the sampling adequacy for items of Independent variable is mediocre. Stating it is acceptable.

TABLE 4: ROTATED COMPONENT MATRIX

	Component			
	1	2	3	4
Labelling	.757			
Commercial available	.743			
Products Price	.737			
Competition	.726			
HikeinPrice	.614			
Celebrity endorsement		.718		
Price sensitive		.684		
External Aspects		.536		
Influence buying			.800	
Buying Decision			.655	
Recommendation				.699
Reorganization				.617

Finally Rotated Component Matrix show the factors for each variables and highlighted the factors that each variables loaded most strongly. Based on these loaded factors it represents
1. First five subset component loaded strongly on factor one that is Nutrients and Supplements
2. Followed by next components loaded on second factors that is Labeling
3. Followed by next two components are loaded on third factor Brand image
4. The last two components are loaded in fourth factor which is Influence and Recommendation

FACTOR ANALYSIS FOR DEPENDENT VARIABLES

TABLE 5: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.598
Bartlett's Test of Sphericity	Approx. Chi-Square	80.150
	Df	10
	Sig.	.000

KMO test measures sampling adequacy for each variable calculated as 0.598 as the above table. The sampling size to be adequate the KMO value should be greater than 0.5. A value ranging from 0.50 to 0.598says that the adequacy is mediocre. Hence the sampling adequacy for items of dependent variable is mediocre. Stating it is acceptable.

TABLE 6: ROTATED COMPONENT MATRIX

	Component	
	1	2
Brand image	.736	
Feasibility	.734	
Supplements	.714	
Information		.750
Buy healthy		.727

Finally Rotated Component Matrix show the factors for each variables and highlighted the factors that each variables loaded most strongly. Based on these loaded factors it represents
1. First Three subset component loaded strongly on factor one that is Nutrients and Supplements.
2. Followed by next Two components loaded on second factors that is Labeling.

RELIABILITY TEST

Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. Here reliability test is done for independent variables. Where it divided in to four components. Here I considered the components which have the Cronbach alpha more than 0.5 is more reliable component. Component 1 having a more consistency and which can be relied more compare to other components which as 5 items in it.

TABLE 7: RELIABILITY STATISTICS

Cronbach's Alpha	N of Items
.787	5
.428	3
.257	2
.092	2

ANOVA TEST

A method for assessing the contribution of an independent variable or controllable factor to the observed variation inan experimentally observed dependent variable to determine whether any of the differences between the means are statistically significant, compare the p-value to your significance level to assess the null hypothesis. The null hypothesis states that the population means are all equal.
Usually, a significance level (denoted as α or alpha) of **0.05** works well. If p-value is less than significance level then Null hypothesis is rejected.

TABLE 8: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.691[a]	.477	.469	.72878181

TABLE 9: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	118.875	4	29.719	55.955	.000[b]
	Residual	130.125	245	.531		
	Total	249.000	249			

TABLE 10: COEFFICIENTS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.000E-013	.046		.000	1.000
	ind 1	.655	.046	.655	14.193	.000
	ind 2	-.025	.046	-.025	-.536	.592
	ind 3	.169	.046	.169	3.649	.000
	ind 4	.137	.046	.137	2.965	.003

As dependent variables id divided in to 2 components. Here annova is done based on first components. Here I considered the Null hypothesis is as rejected whose valve is less than 0.05 that is p valve is less than significance value.

TABLE 11: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.345[a]	.119	.105	.94620265

TABLE 12: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	29.652	4	7.413	8.280	.000[b]
	Residual	219.348	245	.895		
	Total	249.000	249			

TABLE 13: COEFFICIENTS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.001E-013	.060		.000	1.000
	ind 1	-.234	.060	-.234	-3.903	.000
	ind 2	-.069	.060	-.069	-1.153	.250
	ind 3	.172	.060	.172	2.874	.004
	ind 4	.173	.060	.173	2.880	.004

As dependent variables id divided in to 2 components. Here annova is done based on second components. Here I considered the Null hypothesis is as rejected whose valve is less than 0.05 that is p valve is less than significance value.

HYPOSTASIS

Variable one: Nutrients and Supplements

In both the case P<alpha where,0.00<0.05 and 0.00<0.05

Therefore, Null hypothesis is rejected

H0: There is no significant relationship between Nutrients and supplements and Satisfaction

H1: There is a significant relationship between Nutrients and supplements and Satisfaction

There is a significant relationship between Nutrients and Supplements and satisfaction

Variable Two: Labeling

In both the case P<alpha where,0.592>0.05 and 0.250>0.05

Therefore, Null hypothesis is accepted

H0: There is no significant relationship between labeling and Satisfaction

H1: There is a significant relationship between Labeling and Satisfaction

There is No significant relationship between Labeling and satisfaction

Variable Three: Brand image

In both the case P<alpha where,0.00<0.05 and 0.04<0.05

Therefore, Null hypothesis is rejected

H0: There is no significant relationship between Brand image and Satisfaction

H1: There is a significant relationship between Brand image and Satisfaction

There is a significant relationship between Brand image and Satisfaction

Variable Four: Influence and Recommendations

In both the case P<alpha where,0.03<0.05 and 0.04<0.05

Therefore, Null hypothesis is rejected

H0: There is no significant relationship between Influence and Recommendation and Satisfaction

H1: There is a significant relationship between Influence and Recommendation and Satisfaction
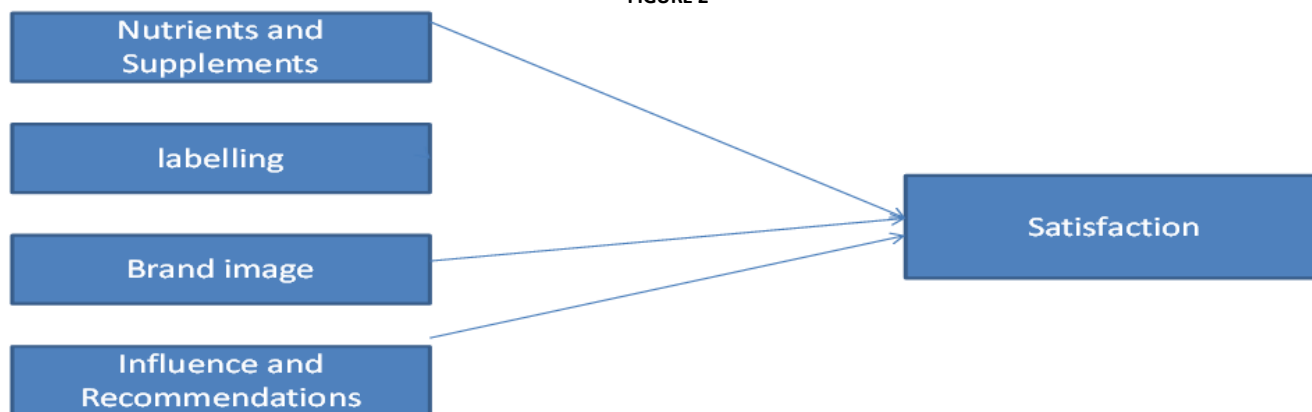
There is a significant relationship between Influence and Recommendation and Satisfaction

Variable Five: Price and Value

H0: There is no significant relationship between Price and Value and Satisfaction

H1: There is a significant relationship between Price and Value and Satisfaction

FINAL CONCEPTUAL MODEL

FIGURE 2

As we did the ANOVAs test for both the dependent components where second independent variables Labeling show its P value more than its significant value so in the both the case independent variables has no significant relationship between its dependent variables satisfaction.

14. SUGGESTIONS

1. Educate the people about baby food product by creating awareness
2. The baby food product manufacturing firms should the survey to understand the customer requirements
3. The baby food products manufacturing firms should interpret their strategies with regard to the customer preferences
4. They should ensure that their product is accessible every where
5. The firms should sell their baby food product in economic level so that every income level people can buy their product
6. The government should also involve in the process of creating awareness among people regarding baby food products
7. They also tryout the best promotional practices to gain more customer and to retain the existing customer
8. It is better to come out with innovative and diversification baby food products
9. The baby food manufacturing firms should also look after the quality of baby food product.
10. The baby food manufacturing firms should communicate the importance and usage of baby food products to its respected customers.

15. CONCLUSION

As the study is about the identified the Mother's perceptions towards baby food products on various dimension like Nutrients and Supplements, labeling, Brand image, Influence and recommendations, Price and Value of the baby food products to assessed their level of satisfaction towards baby food products. The mothers' have been considered as the vital focus area in the sector of the baby food industry. As a result, in this highly competitive environment, the baby food industry lays down its emphasis on providing quality products at a nominal price to their customers in order to improve their level of Satisfaction. By offering better, diversified and customized products to fulfill the needs and wants of the mothers and creating a trust in the minds of Mothers, the baby food industry can improve the level of satisfaction of Mothers towards baby food products. As per the survey the mothers won't give much importance to labeling of the baby food product but for Nutrients in food, so the firms should concentrate on Nutrients of baby food products. Mothers take utmost care of their children's health. Mothers try their Maximum to fulfill the nutrient requirements of their children. So the baby Food industry should supply products in such a way that it satisfies the taste & preference, quality requirements, product variety requirements, etc of the Mothers. In today's world of rapidly changing technology, consumers taste, need and preferences are also characterized by fast change. But baby's health is the prime factor in the changing world. If the above stated suggestions are considered by the baby food manufacturers, it would certainly help to preserve baby's health and also to boost their market.

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AN ANALYTICAL STUDY OF ROLE OF FINANCIAL LITERACY IN RURAL DEVELOPMENT WITH SPECIAL REFERENCE TO KALMESHWAR DISTRICT IN MAHARASHTRA STATE

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ABSTRACT
India has around 6lakh villages, and 7933 towns. The total rural population of India accounts for almost 70 % of the total population of the country. Therefore, a huge part of India lives in its villages. This population contributes for more than 50% of the nation's total GDP. Therefore, owing to its size, its ability to supply raw materials, its GDP contribution, its literacy rate and rate of computer literacy, huge developmental measures are to be focused on the rural India's population for the overall development of the nation. Literacy cannot always be measured in terms of educational qualification, but even the fact that the people have a basic understanding of managing their needs, expenses and most importantly 'money'. Many people are seen to have no knowledge of managing their money, where to invest and many such problems. This results in them being deceived. It even hampers their development. Financial literacy is nothing but the knowledge about finance. Financial literacy involves imparting knowledge about the risk and return of financial products to the users and providers of these products. The paper highlights the role and contribution of financial literacy in the development of rural areas and analyzes the level of financial literacy in a specific area and the impact it has had on the development of that specific area.

KEYWORDS
financial literacy, rural development, financial products, financial knowledge.

JEL CODE
I25

INTRODUCTION
Since rural economy in India faces problems of poverty, unemployment, poor and inadequate infrastructure, lack of basic minimum facilities, etc., rural development is a process which aims at improving the well being and standard of living of people living in the rural areas, In simple words, it can be said that rural development is a process of bringing a change in the rural areas from the traditional way of living to a progressive one. The Ministry of Rural Development in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry and dairy are the primary contributors to the rural business and economy.

MEANING OF FINANCIAL LITERACY
Financial Literacy is the possession of the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources. Financial Literacy is often ignored, underrated, but is an essential life skill. It is the result of an individual's capacity to combine the financial knowledge, skills, attitude and behavior necessary to make sound financial decisions that provide short term and long term benefits. These financial decisions vary based on personal circumstances, which change along the different stages of life. Yet, when the financial decisions are made appropriately from an informed perspective, these decisions enable one to improve their financial and personal wellbeing.

IMPORTANCE OF FINANCIAL LITERACY
Financial Literacy is an essential ingredient in every individual's life-skills toolkit. The capacity to assess and understand what will have positive and negative financial outcomes in a fast-paced consumer society is crucial. Ensuring that you have the know-how to manage your money and financial risks effectively will not only help you to avoid financial pitfalls, but also will give you a solid foundation which will help making confident choices about how to live your life. Financial Literacy has secured a vital role in rural development. Development is only possible if the population is aware of the financial aspects and financial knowledge. With proper financial literacy, it becomes possible for the individuals to know how to use the money that is available with them. Not only the supply of financial products is important for the development, but the demand of financial products also plays a crucial role. Thus, financial literacy is the base for rural development.

OBJECTIVES
1. To study the present level of financial literacy in Rural India with special reference to Kalmeshwar District.
2. To analyze the initiatives undertaken by the government towards financial literacy in Rural India.
3. To determine the role of financial literacy in rural development and the impact of change in financial literacy levels on rural development.
4. To suggest some measures for improving the level of financial literacy in rural areas.

RESEARCH METHODOLOGY
To study the level of Financial Literacy in Kalmeshwar, a survey was conducted among 100 citizens of different villages under Kalmeshwar. The survey was conducted amongst respondents of various age groups, Professions and income levels. To collect the primary data a small schedule containing 20 questions was designed and data was collected. The questionnaire consisted of basic financial questions about their knowledge of the financial services and products and their preferences for saving their income, if the financial services were available to them. For this purpose, researchers have applied convenience sampling method.

LIMITATIONS OF THE STUDY
1. The study is limited to the area of Kalmeshwar district of Maharashtra.
2. The sample size is limited to 100 respondents.
3. The literacy level of respondents may not be high resulting into unawareness about government policies and agendas.

REVIEW OF LITERATURE

•   Financial Literacy in India by Dr. J. Gajendra Naidu. (Source- International Journal of Research in Business Studies and Management, Volume 4, 2017)
It was found that even though many initiatives regarding financial literacy improvement were taken by the RBI, the level of financial literacy was still low. New initiatives should be taken to mend the same.

•   Assessment of Financial Literacy in rural areas of Sonepat district of Haryana by Madhulata. (Source- International Journal of Research in Finance and Marketing, November, 2016)
The overall literacy in the area was found to be very low and many respondents were not even able to calculate simple interest.

•   Analysis of the Level of Financial Literacy and Financial Inclusion among Rural Households in Krishna District: Andhra Pradesh by Dr. P. Raja Babu. (Source- IOSR Journal of Economics and Finance (IOSR-JEF), July-August, 2015)
It was found that Financial Literacy enhances peoples' skills and abilities to make more informed economic choices.

•   Financial Literacy: The Indian Story by Lavanya Rekha Bahadur. (Source- World Journal of Social Sciences, September, 2015)
Stated that financial literacy is the way to a strong financial system. Financial literacy and financial education should be given special attention by the educators, government agencies, NGOs and policy makers at national level.

•   Relationship between Financial Literacy and Investment behavior of Salaried Individuals by Bhushan Puneet. (Source- Journal of Business Management & Social Sciences Research, 2014)
It concluded that the individuals with higher financial literacy have a higher awareness about the available financial products.

DATA ANALYSIS AND INTERPRETATION

Considering the level of financial literacy across the globe, the figure below shows that financial literacy stands the highest in Norway, Sweden and Denmark i.e. 71 percent. In BRICS (Brazil, Russia, India, China and South Africa) countries, the level of financial literacy is as low as 28 percent. Among the BRICS countries, India has the lowest rate of financial literacy (24 percent).

According to the survey conducted by Standards & Poor's, over 76 percent Indian adults lack basic financial literacy and they don't understand the most basic and key financial concepts.

CHART 1

Financial Literacy
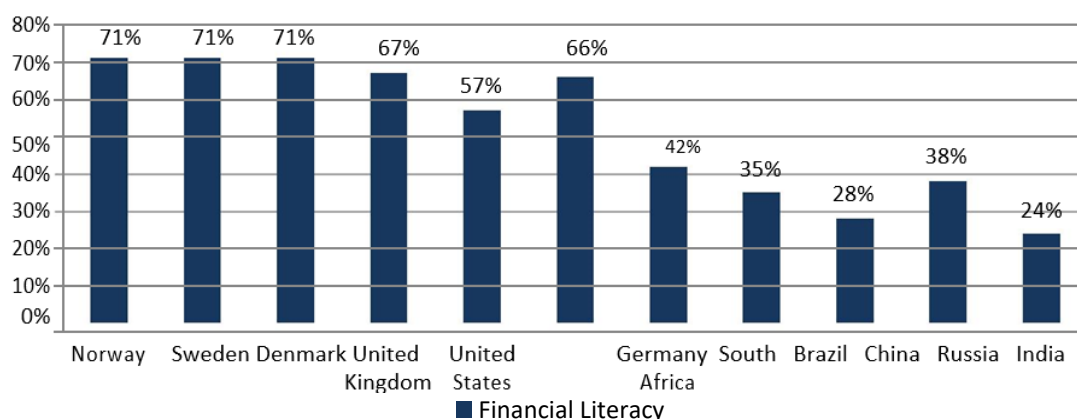
(Source: S&P Global Financial Literacy Survey)

As per a global survey by Standard & Poor's Financial Services LLC (S&P) only 25 per cent of adults or less are financially literate in South Asian countries. For an average Indian, financial literacy is yet to become a priority. India is home to 17.5 per cent of the world's population and nearly 76 per cent of its adult population does not understand even the basic financial concepts. The survey confirms that financial literacy in India has consistently been poor compared to the rest of the world. It can be detrimental to India's ambition of becoming an economic super power in the coming years. Moreover, around 70% of the Indian population lives in rural areas where the facilities are poor as compared to those in the urban areas. The literacy rate in these rural areas is even lower. This acts as a barrier when it comes to the overall development of the rural areas.

In accordance with the Data compiled from the National Centre for Financial Education Report, 2015 Kerala being the highly literate state in India has the second highest level of financial literacy i.e. 36 percent. States like Goa, Manipur and Gujarat stands the highest level of financial literacy at 50 percent, 36 percent, 33 percent respectively, which is still considered very low. Whereas states like Chhattisgarh, Mizoram, Bihar, Nagaland, Sikkim, Odisha, Arunanchal Pradesh, Uttar Pradesh, Punjab, Jharkhand, Himachal Pradesh and Maharashtra have the lowest level of financial literacy i.e. below 20 percent.

Similarly, in case of Union territories, Chandigarh has the highest level of financial literacy with 38 percent followed by Delhi, Dadra and Nagar Haveli with 32 percent and 31 percent respectively, whereas Andaman and Nicobar Islands shows the lowest level of financial literacy.

A study was conducted in Kalmeshwar Taluka in Maharashtra state. Kalmeshwar is a Taluka in Nagpur District of Maharashtra State, India. Kalmeshwar consist of 100 Villages and 52 Panchayats. Dorli (bhodji) is the smallest Village and Bramhni is the biggest Village. In terms of development, Kalmeshwar has seen tremendous growth. Starting from the earlier days where Kalmeshwar lacked some of the basic facilities, now it is equipped even with the advanced ones. Kalmeshwar has not only seen emerging of new schools, colleges, hospitals and banking facilities, but also a multiplex is being constructed which is a sign of huge development.

As per census 2011, the population of Kalmeshwar is 19578 with around 97 villages coming under the Kalmeshwar administrative division.

Of the total respondents in the survey, 54% were male and 46% were female. The age groups were evenly distributed between the ages of 26 and 65 with a slightly higher concentration of people aged 36 to 55. Women were more represented in the age group between 18 and 45 and men were more represented in the age group above 46 years of age.

The following table shows the association between gender and basic financial literacy:

TABLE 1

		Basic Financial Literacy		Total
		Illiterate	Literate	
Gender	Male	16	38	54
	Female	27	19	46
Total		43	57	100

(Source- Primary Data)

In the data collection process, it was seen that almost every individual had knowledge about the basic financial products like bank accounts, loans, etc. But it was seen that many were not aware about the investment methods, some better loan opportunities, etc. This scenario was more common among the females. Males comparatively had a better understanding of the financial products and services. Also, one fact observed was that some of the respondents preferred keeping cash at home inspite of having bank accounts. Similarly, many were unaware about the rate of interest on their savings bank accounts and most of them were females.

The following table shows the association between age and basic financial literacy:

TABLE 2

		Basic Financial Literacy		Total
		Illiterate	Literate	
Age	18-35	9	25	34
	36-50	14	21	35
	51 & Above	20	11	31
Total		43	57	100

(Source- Primary Data)

It was seen that the literacy among the age group 18-35 was the highest. Almost everyone had a bank account and they knew how to operate it. But some had a little less awareness about the rate of interest and some of the investment methods and options. Considering the age group 36-50, it was seen that they had financial literacy but it was not good among females and some had their literacy level restricted to bank accounts. The age group of 51 and above had the least financial literacy and it was poor among females.

The following table shows the association between profession and basic financial literacy:

TABLE 3

		Basic Financial Literacy		Total
		Illiterate	Literate	
Nature of Work	Unemployed	9	8	17
	Farmer	17	20	37
	Service	5	12	17
	Business	7	11	18
	Retired	5	6	11
Total		43	57	100

(Source- Primary Data)

In the data collection process, it was found that farmers were comparatively less financially literate and the same with those who were unemployed. In the areas which were less developed, it was seen that some of the farmers preferred keeping cash at home inspite of having bank accounts. The literacy among those in service and business was good. But they lacked knowledge about investment opportunities and some other factors.

The above survey is a perfect measure to say that the villages in Kalmeshwar have shown a good development and it can be said that the major credit for this development goes to the increase in financial literacy in the villages. Kalmeshwar has always been receptive to the changes with the advancement in technology and modernization. It is seen that the people there in the villages indulge in various drives undertaken by the government or even the private organizations for financial literacy. Thus, Kalmeshwar has seen tremendous growth. From the above, it can be said that the increase in financial literacy among the individuals has played a vital role in the development of the area.

MAJOR FINDINGS AND CONCLUSIONS

- From the analysis of the data above and various inferences, it can be concluded that financial literacy has a role in rural development. It can be seen that when the financial literacy in the rural areas was very low, the rate of development was also low. Whereas, as in case of Kalmeshwar, the rate of financial literacy is rising and so the rate of development of the area is also good.
- Financial Literacy has association with gender, income, nature of work, level of education. It was seen that men are more financially literate as compared to the females in that area. Similarly, it was seen that those who were engaged in service and business were comparatively more financially literate than those engaged in farming and even those who were unemployed.
- The level of financial literacy was a bit related to the level of education of the respondents. The respondents who had a higher level of education had a good basic understanding of financial literacy.

SUGGESTIONS

- It is suggested that schools should consider including financial literacy in their curriculum and also encourage their students to participate in financial literacy contests. To seep the efforts to the grass root level, the delivery channels for financial education can be summed through school curriculum, social marketing, resource persons, adult education, self-help groups, microfinance institutes, helpline and other channels.
- Government should focus more on these rural areas as the basic financial literacy is not achieved by many of them. More of campaigns are required, financial educations weeks or months to be organized.
- The plans and policies formulated by the government should be well implemented as and when decided.
- Measures should target the family as a whole and include elements which are targeted at women specifically. As women are in a disadvantaged position in several of the above mentioned points, measures to improve financial literacy and to raise awareness should always seek to reach them.

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ANNEXURE

QUESTIONNAIRE

Please fill the details given below. The data collected will be used purely for academic purpose. (Tick wherever applicable)

1.   Name of the Respondent:
2.   Age:

18-35	36-50	50+

3.   Gender:

Male	Female

4.   Marital Status:

Married	Unmarried

5.   What level of education you have completed?

None	Primary	Lower Secondary
Higher Secondary	Graduation	Informal

6.   Occupation?

Unemployed	Farmer	Business
Service	Retired	

7.   How many people live in your household including yourself?
8.   How many people in your household are earning?
9.   What is your annual income? (Optional)
10.   What is your most important form of saving?

Keep it Cash	Save it in Bank	Others (Please specify)

11.   Do you have a bank account? Which?

Yes	No	don't know

12.   Do you know the interest rate in your bank account?

Yes	No

13.   Do you keep a note of your income and/or expenditures? (Tick the appropriate code)
a)   No, I am not able to keep track of my expenditures and income
b)   Yes, I have a broad idea of my expenditures and earnings
c)   Yes, I keep a written record of important expenses and earnings
14.   Do you maintain Fixed Deposits or Recurring Deposits?

Yes	No	Don't Know

15.   What is the safest place to keep your money?

Bank	Microfinance Institution	Back at Home
Don't know		

16.   Do you have information about the schemes for financing or loans?

Yes	No	Don't Know

17.   Do you have an Insurance Policy?

Yes	No	Don't Know

18.   Has any financial literacy campaign organized in your village?

Yes	No	Don't Know

19.   Have you attended the Financial Literacy Program?

Yes	No	Don't Know

20.   Are you aware of SHG's? Are they approachable?

Yes	No	Don't Know

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