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SOCIAL VALUES AND SUSTAINABLE DEVELOPMENT: PROBLEMS AND PROSPECTS

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Dr. D. Paul Dhayabaran
Principal

November 9, 2022

MESSAGE

I am delighted that Deanery of Research & Development, Deanery of Academics and all Arts Departments of our College in collaboration with BODHI International Journal of Research in Humanities, Arts and Science, INDIA organize a Two-Day International Conference on "Social Values and Sustainable Development : Problems and Prospects.

I congratulate and appreciate Dr. Suresh Frederick, Dean of Research & Development and Dr. S. Balakrishnan, Publisher and Managing Editor, BODHI International Journal, Conveners of the conference, Dr. S. Sobana, Co-convener of the conference, Organizing Committee members and all the Heads of Arts Departments of our College who lead from the front in organizing an International Conference.

I am sure that this event will provide a platform for all the members of faculty of different disciplines of Arts departments to get an opportunity to present papers in their area of research and also for all the budding research scholars, PG students and all the participants to get exposed to the new emerging trends in Arts and its applications in various fields.

May the Lord Almighty guide and strengthen the Deanery of Research & Development, Academics and all Arts departments for the successful conduct of this event and my wishes to the entire Arts fraternity.

PRINCIPAL

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Dr. SURESH FREDERICK, M.A., M.Phil., Ph.D., PGDJMC.,
Associate Professor & UG Head
Dean, Research & Development

Message

"Your core values are the deeply held beliefs that authentically describe your soul."
– John C. Maxwell

Happy and warm greetings to all.

I am greatly pleased that the Deanery of Research and Development in collaboration with the Deanery of Academics (Arts) and BODHI International Journal of Research in Humanities, Arts and Science, is organizing an International Multidisciplinary Conference on "Social Values and Sustainable Development: Problems and Prospects" on November 14 & 15, 2022.

Social values and sustainable development, which aim to work on preserving the resources for the future, can be seen as a similar vein connecting literature, culture, society, organization, firms and agencies. This Multidisciplinary conference has tasted resounding success as it has stipulated a blend of world-class thought-provoking content, inventing new social standards for an equitable, sustainable, and affirmative future.

The conference has invited research minds from all disciplines for deep discussions and a wide range of interactions on the social values of the past decade and the challenges that lie ahead. The conference has also invited experts with social value as resource persons and practitioners from a wide range of sectors and industries across the world. The research papers received from various disciplines have provided excellent opportunities for the readers to exchange new vistas to establish inter-disciplinary research relations.

On this occasion, I would like to thank all the authors of research articles, volunteers and persons who directly or indirectly contributed to the conference. Without their cooperation and full support, this conference would not have been possible. I record my sincere thanks to the organizing committee for their strenuous efforts. I congratulate the Deans of various disciplines, Heads of the Departments, faculty members. Research scholars and students for their progressive endeavours.

Dr. Suresh Frederick
Convener

EDITORIAL

"The man who never alters his opinion is like standing water, and breeds reptiles of the mind." — William Blake

Happy and warm greetings to all.

We are greatly pleased that the Deanery of Research and Development in collaboration with the Deanery of Academics (Arts) is organizing an International Multidisciplinary Conference on "Social Values and Sustainable Development: Problems and Prospects" on 14th and 15th of November 2022.

Changes towards robust development in Social values and Sustainable development are the prominent areas to invest the focus and attention. Preserving the resources for the future has to be the primal focus of the academicians and researchers. Looking at the structure in which we utilize the resources in this society, it is obvious that the twenty-first century generation hasn't shown much enduring spirit to preserve the future. It's time we show some concern towards the future generation. The conference aims to pool in diverse minds connecting literature, culture, society, organization, firms and agencies. This Multidisciplinary conference has stipulated a blend of world-class thought-provoking content, inventing new social standards for an equitable, sustainable, and affirmative future. William Blake, when talking of one's power of the mind, says "The imagination is not a state: it is the human existence itself."

The conference has invited research minds from all disciplines for deep discussions and a wide range of interactions on the social values of the past decade and the challenges that lie ahead. The conference has also invited experts with social value as resource persons and practitioners from a wide range of sectors and industries across the world. The research papers received from various disciplines have provided excellent opportunities for the readers to exchange new vistas to establish inter-disciplinary research relations.

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CONTENTS

WORK LIFE BALANCE OF WOMEN AT BPO SECTOR - A STUDY

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Abstract

The main aim of the study is to analysis and understands the effectiveness of work life balance of women at BPO sector. Career and goals are the most essential factors in everyone's life. Most of the women are coming forward to work in order to support their family some women are ambitious towards work. The biggest challenge for women is to make balance between family life and work life. This paper identifies the various aspects of women family and work life, career advancement, Work Stress, in context with Work Life Balance and its impacts. And also helps to overcome the problems faced by the working women at BPO sector.

Introduction

The expression "Work-Life Balance" was first used in the United Kingdom in the late 1970's to describe the balance between an individual's work and personal life. In the United states this phrase was first used in 1986.Work-life balance educate us that we all have the right to be ambitious in pursuing our career goals, but not at the cost of losing important emotional and personal ties with people with whom you are going to share relationships with throughout your life. (Tutorial points)

Work life balance is creating and maintaining healthy and positive environment. Work life Balance was effective and interesting that when work becomes a hobby and co-workers become family, there would be sufficient time to give to both career and family. Work and life should not be enemies. Work and family conflict is the push and pull between work and family responsibilities. (Mr. D. Babin Dhas 2015) Organizations are increasingly adopting work practices that aim to support employees to fulfill both their employment and family related responsibilities.

The Indian culture with regard to career development of women was undergoing rapid changes due to the increased pace of urbanization and modernization. Indian women belonging to all classes are entered into paid occupations. (Balaji 2014)

Gender bias against working women started right from the stage of recruitment. Most of the Indian men are not ready to accept that women are capable enough to work side by side with men in all the sectors, other than in a few limited ones like teaching, nursing, and in clerical sectors. (Dr. Shambunath 2017).

BPO sector in India is doing very good and there are more job opportunities. The pay and perks are encouraging in this sector. But the work life is highly complicated and there are many pulls and pressures during the work life. There are lot of commitments and deadlines and there are too much of unpredictable peaks and troughs during the course of the working time. (Deivasivagamani 2014)Several shifts and long working hours are may leads to stress and imbalance of Work and Life. Employer were expected to work 24/7 × 365 days of the year. To prevent such a work style from affecting worker health and productivity. (Dr. S. Suman Babu 2011) Women are usually face role conflict more than men and they are struggling to go job after marriage and child birth. Work life balance of employees helps in reducing the stress level at work and increases job satisfaction.

Indira Nooyi, the CEO of Pepsico has been continuously ranked among the World's 100 Most Powerful Women. In 2014, she was ranked at 13 on the list of Forbes World's 100 most powerful women and she was ranked the 82nd most powerful woman on the Fortune list in 2016.

In her talk on Why Women Can't Have It All, she has distinctly captured the difficulty of being a woman in a world that has built workspaces by and for men with little consideration for the needs of women. "My observation…is that the biological clock and the career clock are in total conflict with each other. Total complete conflict when you have to have kids you have to build your career." "You know stay at home mothering was a full time job. Being a CEO for a company is three full time jobs rolled into one and how can you do justice to all? You can't."

Review of Literature

Increasing demand for work-life balance have forced BPO companies to take some of the initiatives such as alternative work arrangements, flexible working hours, leave policies and benefits in lieu of family care responsibilities and employee oriented programmes. Such policies are known as 'work-life benefits and practices'. This studies suggest that WLBPs help to improve employee commitment, morale, satisfaction and performance as these reduce the level and vigorous of stress that employees experience (Bruck, et al., 2002).

India is one of the most prefer outsourcing destinations. Indian IT and BPO industry has been increasingly contributing to the domestic economy over the years. It is also provide valuable contribution to the services sector (NASSCOM, 2011).

Work life balance is the joint responsibility of the employer and the employees to ensure strong work-life balance that can bring in fruitful results to organisation as well as employees also (K. Thriveni Kumari 2015)

Most of the working women said that as working women you will definitely suffer from problems. Health related problems like physical and mental stress, general weakness, excessive work load because of work pressure, family pressure etc. are all very real issues. Sometimes the stress is so profound that they feel like leaving their jobs but then they realize that these are all a part of life that they have to fight and endure, which ultimately makes them stronger. (Varsha Kumari 2014)

Working women of today fulfill family responsibilities and also try to remain fully involved in their careers coping up with the competing demands of their multiple roles. The caring responsibilities that working mothers have lays a heavy stress on them when it is combines with their professional duties. (G.Delina 2005)

BPO companies are trying to bring in work life balance of the employees by taking care of the factors like working from home, flexi time and swap in order to retain talents, enhance quality of work and to keep the employees happy. The flexibility of work reduce stress and helps in better time management. Employees living with joint families are more comfortable when compare to those from nuclear families. Work life balance requires cooperation and coordination at national, governmental, organizational, as well as the individual level. (**Mrs. Vanishree**, 2012)

The findings of the study emphasized that the need to formulate guidelines for the management of work life balance at organizational level as it is related to job satisfaction and performance of the employees. (R. Balaji 2014)

Rashida Banu (2011) explicit that three major factors contribute to the interest and the importance of, serious consideration of WLB: (i) global competition, (ii) renewed interests in personal lives/family values and (iii) an aging workforce. Research suggests that forward thinking human resource professionals seeking innovative ways to augment their organization's competitive advantage in the marketplace may find that WLB challenges offer a win-win situation.

Issues in Work Life Balance

- Decrease the productivity.
- Employees are doing a lot of overtime.
- Employees taking a lot of time off to deal with emergencies involving children or other dependants.
- High levels of stress.
- Increase rates of absenteeism or staff sickness.
- Large level of staff turnover.

Benefits of Work Life Balance

There are several benefits of work life balance. Some of the benefits are listed below:

1. Work life balance **increases the motivation** of employees and helps to perform better at job.
2. It **helps people to relieve their stress** as they can spend leisure time with their friends and family.
3. Companies can **maximize productivity** from an employee who is rejuvenated and refreshed as compared to an over worked employees.
4. **Healthy lifestyle** can be maintained by have a work life balance. This includes a good diet, regular exercises, Time management, etc.
5. Employees who are highly motivated can **help the business grow** as they are more attachment to their job and careers.

Objectives

- To study the level of Work life balance among the Women employees in the BPO sector.
- To find out the factors influencing Work life balance of Women Employees.
- To examine the relationship between demographic factors and work life balance.
- To recommend areas for improving work-life balance among employees.

Sample Design

The present study was carried out in Trichy city by selecting BPO professionals. A sample of 83 employees was selected for gathering primary data. To carry out the study in a more accurate and easier way convenience sampling method was adopted.

Data Collection

Both primary and secondary data have been used to draw appropriate conclusion. The primary data was collected by using interview and questionnaire methods. The secondary data was drawn from available literature pertaining to the field of knowledge.

Analysis and Interpretation of the Study

Table 1

- Ho-there is no significance differences between marital status with work life balance
- H1- There is a significance differences between marital statuses with work life balance.

Result

P-value is less than significance value then we accept the null hypothesis hence we conclude that there is no significance differences between marital status with work life balance.

Table 2 Level of Work Life Balance

S No	Level of Work life balance	No of respondent	%
1.	Low	10	12%
2.	Medium	61	73.5%
3.	High	12	14.5%
	Total	83	100

From the table, it is cleared that out of 83 respondents, 10 of them fall under the category of low level work life balance, 61 of them come under the category of medium level work life balance and the remaining 12 of them fall under the category of high perception.

Table 3 Frequency of Depression due to Work

S No	Depressed	No of respondents	percentage
1.	Never	11	13.3%
2.	Rarely	33	39.7%
3.	Sometimes	28	33.7%
4.	Often	9	10.9%
5.	Always	2	2.4%
	Total	83	100

Table 3 express that 13.3 percent of the respondents do not get nay depression, 39.7 percent of the respondents depress rarely 33.7 percentage of the respondents depress sometimes, 10.9 percent of the respondents depress often and 2.4 percent of the respondent always depress because of work.

Findings

- Employees need to interact with different types of customer and some of whom may be overbearing and irate, at the same time the quality of the service needs to be maintained. All this may lead to burn-out and stress in the employees.
- Employees living with joint families are more comfortable when compared to those from nuclear families.
- Family support and organisational support leads for maintaining good work life balance.

Suggestions

- Try to bring in work life balance of the employees by taking care of the factors like work from home, flexi time and swap in order to retain talent, enhance quality of work and to keep the employees happy.
- Non-work domain within their premises such as gymnasiums, day-care facilities, canteen facilities, Small breaks, even futons to sleep on if felt like a nap.
- To eradicate gender bias, male dominated society and financial independency is also necessary for betterment of women employees.

Conclusion

Women have been playing important roles in households since ages. Now women are also recognized for their value in the workplace and they are engaged in wide range of activities of work in addition to their routine domestic work. Flexible working time and consideration in decision making may create positive impact. Work life balance is not a problem it is ongoing issue to be managed.

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A STUDY ON STRESS MANAGEMENT AMONG WOMEN POLICE IN TRICHY CITY

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Abstract
Today stress and anxiety are inseparable features of the women's life, particularly in "Women Police". Women Police suffer much mental and physical health at work places and also in their family life. Police women have dual responsibility both at home and at work place. Hence the double work load creates a stress for Police women. Police woman gets tired and feels exhausted at the work place. She feels physically and mentally drained. Women police have more stressed than men police. The physical threats in police operational duties have been regarded as the inherent causes of stress in police work. It is manifested in different ways, such as mental ill-health problems and burnout. It mainly depends on the frequency, the intensity and how that particular experienced situation is perceived. Frustration, aggression and complex are acute in their profession. Women police have night duties, which is not convenient for them. As far as the police personnel are concerned, they have stress within their own organization as well as from the community. All working women are stressed by their job. Women police are particularly susceptible to stress, mainly because of nature of their work, their dress, night shift and so on. The findings were based on the Research hypothesis, demographic profile and various dimensions of stress management among women police in Trichy city.
Keywords: *Stress, women police, mental and physical impacts of stress*

Introduction

Policing is perhaps the most stressful occupations. It includes many difficulties such as encountering with dreaded elements while handling crimes. These jobs expose police officers to various work situations which require different physical and mental capacity to deal with situations firmly and effectively. Police force in any civil society is concerned with enforcement of the law in order to safeguard its people and property, and to prevent crime and civil disorder. Police personnel's who carry out these tasks are frequently presented to physical, mental and social stressors as a part of their job, like long and unpredictable working hours-nonstop obligation, constant pressure on work, over responsibility, burden of work and noxious physical environment.

Review of Literature

Amita Singh (2010) has communicated Work Life Balance on "The belief of labor lifestyles stability regulations, among software specialists. A review had been made to assess their attitude in order to enhance the Work Life Balance policies of hard work and lifestyles.

Shikha Tiwari and Dr. Shalini Agarwal (2019) expressed that stress is an inevitable part of police personnel. The purpose of this research is to identify causes of stress and furthermore empirically examine the stress level among police personnel. The outcomes stresses the causes of stress and stress level among police personnel.

Research Methodology

Statement of the Problem

Women police work is highly stressful, since it is one of the occupations where a woman police is faced continually to physical dangers. Pressures are due to negative working environment, long working hours, lack of time for family, improper meal intake, need to take tough decisions, sleepless nights, poor living conditions, torture by seniors, disturbed personal life and the dwindling public confidence in the police force etc.,. The police officer is exposed to critical aggression, and often required to make extremely crucial decisions in high pressure situations. Apart from job related pressures that are inherent in the law enforcement-career, unusual working hours, scattered weekends, excessive overtime, court appearances seems to cause a significant stress and problems in a marital relationship. Some other problems which they face include poor pay, excessive working hours, inadequate training and equipment, changing shift, limited promotional opportunities, lack of administrative support and negative public image. Thus, this study aims at research on stress management among women police in Trichy city.

Objectives of the study

The research has been undertaken with the following objectives:

1. To find-out the level of the stress among women police.
2. To list out the various demographic profile of the women police personnel.
3. To examine the level of mental & physical impacts of stress.
4. To analyze various factors of stress management among women police.
5. To find out suitable suggestions for women police to reduce their stress level.

Research Design

Research design proposed for the study is 'Descriptive' type of research design. This type of research deals with stress management among women police in Trichy City. In this paper the researcher attempts to analyze the various dimensions of stress management among women police such as stress of women police from family environment, stress of women police from work environment, stress of women police from social environment, mental impacts of stress and physical impacts of stress level. Hence descriptive design was adopted.

Research Hypothesis

1. There is a significant correlation between respondents' age and various dimensions of stress management among women police.
2. There is a significant inter correlation matrix among various dimensions of stress management among women police.
3. There is a significant difference between respondents' type of family and various dimensions of stress management among women police.
4. There is a significant difference between respondents' educational qualification and various dimensions of stress management among women police.
5. There is a significant variance among the respondents' designation with regard to various dimensions of stress management among women police.
6. There is a significant variance among the respondents' shift work with regard to various dimensions of stress management among women police
7. There is a significant association between respondents' monthly income and various dimensions of stress management among women police.
8. There is a significant association between respondents' experience and various dimensions of stress management among women police.
9. There is a significant association between respondents' number of dependents and various dimensions of stress management among women police.

Sampling Techniques

Sample size: 98. The sample data was collected from the Women police who are working at Trichy City in Tamil Nadu. Stratified sampling technique has been used to select the sample.

Period of Study

The study on Stress management at Trichy City in Tamil Nadu was carried out for the period of September 5th to October5th 2022.

Analysis of Data

The analysis of the collected data was carried out using percentage analysis and Correlation-test, Inter correlation matrix, 't' test and ANOVA test.

Table 1 Karl Pearson's Co-Efficient of Correlation between Respondents' Age and stress management among women police in Various Dimensions

Stress Management among women police	Correlation value	Statistical Interface
Age and Stress of women police from Family environment	**0.354****	**P < 0.01 Significant**
Age and Stress of women police from work environment	**0.374****	**P < 0.01 Significant**
Stress of women police from Social Age and environment	**0.382****	**P < 0.01 Significant**
Age and Mental impacts of stress	**0.272****	**P < 0.01 Significant**
Age and Physical impacts of stress	**0.283****	**P < 0.01 Significant**
Age and Overall Stress Management among women police	**0.315****	**P < 0.01 Significant**

****** Correlation is **significant** at the **0.01** level
***** Correlation is **significant** at the **0.05** level

Table 1 There is a significant correlation between respondents' age and various dimensions of Stress Management among women police such as stress of women police from family environment, stress of women police from work environment, stress of women police from social environment, mental impacts of stress, physical impacts of stress and overall Stress Management among women police.

Table 2 't' Test between Respondents' Type of Family and Various Dimensions of Stress Management among Women Police

Stress management among women police	X	S.D	Statistical Inference
Stress of women police from Family environment			
Joint **(N:23)**	18.0000	4.74821	**t =10.584** p < 0.001 **Significant**
Nuclear **(N:75)**	28.6267	4.03958	
Stress of women police from work environment			
Joint **(N:23)**	26.7391	4.31927	**t =10.107** p < 0.001 **Significant**
Nuclear **(N:75)**	38.4133	4.99214	
Stress of women police from Social environment			
Joint **(N:23)**	10.5217	1.87979	**t =11.667** p < 0.001 **Significant**
Nuclear **(N:75)**	22.1867	4.66642	
Mental impacts of stress			
Joint **(N:23)**	36.0000	1.70561	**t =9.036** p < 0.001 **Significant**
Nuclear **(N:75)**	41.7200	2.87844	
Physical impacts of stress			
Joint **(N:23)**	36.6957	1.39593	**t =9.055** p < 0.001 **Significant**
Nuclear **(N:75)**	41.5867	2.46650	
Overall Stress Management among women police			
Joint**(N:23)**	139.0870	6.42377	**t =11.384** p < 0.001 **Significant**
Nuclear**(N:75)**	169.1200	12.11093	

Table 2 There is a significant difference between respondents' type of family and various dimensions of Stress Management among women police such as stress of women police from family environment, stress of women police from work environment, stress of women police from social environment, mental impacts of stress, physical impacts of stress and overall Stress Management among women police.

Table 3 One Way Analysis of Variance among the Respondents' Designation with Regard to Various Dimensions of Stress Management among Women Police

Source	Df	SS	MS	$\bar{X}$	Statistical Inference
Stress of women police from Family environment					
				G1=20.9778	**F=57.486**
Between Groups	3	2389.088	796.363	G2=29.2414	P < 0.001
Within Groups	94	1302.187	13.853	G3=33.1765	**Significant**
				G4=29.2857	

Stress of women police from work environment					
				G1=29.3778	**F=81.935**
Between Groups	3	3366.243	1122.081	G2=40.0345	P < 0.001
Within Groups	94	1287.308	13.695	G3=41.8824	**Significant**
				G4=43.0000	
Stress of women police from Social environment					
				G1=13.4889	**F=100.517**
Between Groups	3	3113.655	1037.885	G2=23.1034	P < 0.001
Within Groups	94	970.590	10.325	G3=26.9412	**Significant**
				G4=24.4286	
Mental impacts of stress					
				G1=37.3111	**F=151.645**
Between Groups	3	1038.461	346.154	G2=41.1034	P < 0.001
Within Groups	94	214.569	2.283	G3=44.5294	**Significant**
				G4=47.0000	
Physical impacts of stress					
				G1=37.8000	**F=96.391**
Between Groups	3	689.878	229.959	G2=41.4483	P < 0.001
Within Groups	94	224.255	2.386	G3=44.6471	**Significant**
				G4=43.0000	
Overall Stress Management among women police					
				G1=146.7333	**F=133.234**
Between Groups	3	22376.190	7458.730	G2=168.6552	P < 0.001
Within Groups	94	5262.310	55.982	G3=181.2941	**Significant**
				G4=186.7143	

G1=Constable, G2= Head constable G3=Sub Inspector and G4=Inspector

Table 3 There is a significant variance among the respondents' designation with regard to various dimensions of Stress Management among women police such as stress of women police from family environment, stress of women police from work environment, stress of women police from social environment, mental impacts of stress, physical impacts of stress and overall Stress Management among women police.

Findings and Suggestions

Findings based on Socio-Demographic Profile

1. Exactly half (i.e.) 50.0 per cent of the respondents were up to 40 years.
2. Nearly three-fourth (i.e.) 70.4 per cent of the respondents was under Graduates.
3. Nearly half (i.e.) 45.9 per cent of the respondents were constables.
4. High majority (i.e.) 100.0 per cent of the respondents were working in alternate shift.
5. Nearly half (i.e.) 44.9 per cent of the respondents received monthly income of Rs.10000 to Rs.20000.
6. Nearly three-fourth (i.e.) 70.4 per cent of the respondents got more than 15 years experience.
7. High majority (i.e.) 84.7 per cent of the respondents were Hindu.
8. More than three-fourth (i.e.) 76.5 per cent of the respondents belong to nuclear family.
9. More than half (i.e.) 57.1 per cent of the respondents had dependents more than 5 members.

Findings based on Low and High Level of Various Dimensions of Stress Management among Women Police

1. High majority (i.e.) 86.7 per cent of the respondents got high level with respect to stress of women police from family environment.
2. High majority (i.e.) 82.7 per cent of the respondents had high level with respect to stress of women police from work environment.

3. High majority (i.e.) 81.6 per cent of the respondents obtained high level with regard to stress of women police from social environment.
4. High majority (i.e.) 84.7 per cent of the respondents acquired high level with regard to mental impacts of stress.
5. More than three-fourth (i.e.) 79.6 per cent of the respondents got high level with regard to physical impacts of stress.
6. High majority (i.e.) 84.7 per cent of the respondents had high level with respect to overall stress management among women police.

Findings based Hypotheses

1. There is a significant correlation between respondents' age and various dimensions of stress management among women police.
2. There is a significant inter correlation matrix among various dimensions of stress management among women police.
3. There is a significant difference between respondents' type of family and various dimensions of stress management among women police.
4. There is a significant difference between respondents' educational qualification and various dimensions of stress management among women police.
5. There is a significant variance among the respondents' designation with regard to various dimensions of stress management among women police.
6. There is a significant variance among the respondents' shift work with regard to various dimensions of stress management among women police
7. There is a significant association between respondents' monthly income and various dimensions of stress management among women police.
8. There is a significant association between respondents' experience and various dimensions of stress management among women police.
9. There is a significant association between respondents' number of dependents and various dimensions of stress management among women police.

Suggestions

1. Night duty is one of the major causes of stress. So, the Government has to avoid assigning frequent night duties especially for women police.
2. Police department work round the clock. Granting leave is one the major sources for reducing the stress. Hence government should take necessary steps to give leave for the women police particularly for their personal functions and festivals.
3. Women police should be provided with safe working place.
4. Low level of salary is associated with high stress. As the women police are given low salary for risky work, government should take necessary steps to enhance the salary.
5. Government should organize training programs, counseling and medical checkups at regular intervals.
6. Women police need not be hurry to make decisions in action. Constructive thinking may help them stay away from stress.
7. Women police may be conscious of health and timely food to maintain their physical and mental health.

Conclusion

This paper aims to study on stress management among women police in Trichy City. The paper concludes that the stress among women police were high which were related to their family environment, work environment, social environment, Mental impacts of stress and Physical impacts of stress. Stress among women police will never end unless Women Police should seek by themselves ways and means to control and reduce their stress due to the above causes. Still, if they follow suggestions, their stress will be reduced. It will take time to reduce their stress. Government has to implement adequate action for proper environment to reduce stress for women police.

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AN ANALYTICAL STUDY ON EMPLOYEE MOTIVATION AND EMPLOYEE WORK PERFORMANCE OF TRICHY BUILDERS ASSOCIATION

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Abstract
Employee Motivation is an associate degree integral half of Human Resource Management and it plays a vital role in the long-run growth of a corporation. Motivation is often outlined because of the inherent enthusiasm and thrust to accomplish a task. They are often employed in guiding employees' behavior and actions for a constructive vision or goal. Correct motivation turns associate workers into the loyal quality and helps in maintaining the retention rate. The factors that stimulate the behavior of the folk's square measure as follows; Success and advancement in Life, Desire to cash', Work Satisfaction, Recognition within Society, etc. The population of this study was the 40 employees of Trichy Builders. The sample was selected comprising both males and females.
Keywords: *Employee Motivation, Human Resources, Facilities, and work performance*

Introduction
Employee motivation is outlined because of the commitment, energy levels, and also creativeness that the workers wake up their job. Although employees' motivation doesn't directly influence an organization's growth, it's sort of a necessary pre-condition and a result of lack of motivation among the workers will have a harmful result on their performance.

Impact of Well-Motivated Staff
Well-motivated staff square measure associate degree quality to the organization and that they write the success of the organization and thus, each organization ought to accord utmost attention to employees' motivation. A well-motivated worker stays with the organization through its thick and skinny. Motivation is crucial for establishing an efficient relationship between the leader and also the staff.
In the fashionable management system, several ways of motivation are placed in applying to reinforce the productivity of the workers. except for numerous ways of motivation, there square measure sure well-acknowledged motivators like job style, nature of the job, and system of incentives and rewards for the workers that play adecisive role in making certain employees' longevity, productivity and potency.

Motivation is integral to employees' performance particularly and also the growth of the organization generally. However, the fore most vital question must be associated with decrease dis the way to inspire an employee. Human behavior is kind of advanced to grasp. Before knowing the way to inspire staff, it's essential to grasp what motivates them. Staff square measure motivated by each monetary and non-financial motivators.

Employee Work Performance
Performance management isn't merely a once-a-year analysis. Sensible performance management may be a continuous, positive collaboration between you and your supervisor. By staying connected with your supervisor all year spherical, you'll be able to build changes to your work performance pro-Renata, and your supervisor will assess and support your performance and skill to satisfy your annual goals.

Written Evaluation
Your department could have a typical kind of performance evaluation. Raise your supervisor for a blank copy of the shape in order that you'll higher perceive how you're being assessed.

Evaluation forms generally cowl the subsequent to pics:

- Quality of labor (accuracy, pain stakingness, competence)
- Quantity of labor (productivity level, time management, ability to satisfy dead lines)
- Jobdata (skills and understanding of the work)
- Working relationships (ability to figure with others, communication skills)
- Achievements

Performance Management Supplements the Annual Performance Review

This prepares each staff and manager concerning what to expect throughout the annual appraisal. It keeps each manager and also the worker with in the loop concerning current changes to the performance management method, what each will do to contour it, and the way performance overall will be improved. To staff, continuous performance management indicates that managers price them. Staff believes that their managers have an interest in their work and care concerning their goals and any problems they will face in the course of their job. They con jointly become additionally receptive to receiving constructive feedback.

The performance management method or cycle could be a series of 5 key steps. These steps square measure imperative, no matter how typically you review worker performance.

1. Planning
2. Monitoring
3. Financial Motivators
4. Non-financial Motivators

Role of Human Resource

An organization is basically engineered upon 3 basic edifices physical, money, and human resources. Motivating the workers, World Health Organization represents the human resource of a corporation, is important for the effective functioning of the organization.

Increase Efficiency

The proper and timely motivation of workers facilitates an increase in the productivity and potency of workers. Once workers are impelled they create energy and speed to the functioning of a company constitutes motivation in workers will cause will

- Increase in Production
- Reduction in the price of operations
- Improvising the general potency

Organizational Goal Achievement

Motivation is the necessary issue for achieving the structure goals. These goals are achieved with the subsequent.

- An effective and economical utilization of resources
- Congenial and higher work setting with higher cooperation among the staff where as operating towards realizing structure goals
- Employees are to be object - oriented in achieving goals
- Good coordination between the staff and also the management

Enduring Relationship

When workers are extremely impelled they show a good deal of satisfaction in operating for the organization. The management or the staff ought to commit to striking a cordial relationship with the staff by providing bound attainable money and business enterprise motivators as mentioned higher than.

Workforce Stability

Work place and man power stability is an incredibly necessary side of any organization. It'll project goodwill and also the name of the organization. Being loyal to the organization and utilizing their abilities and being economical towards their several works the staff will write success once success for the organization they work for. Hence, worker motivation is incredibly necessary.

Social Needs

A man could be a social animal. A she starts living healthy, safe, and secure, he seek slove, friendship, heart, and belongingness from different people in general like his social group and kin. These wants encourage the employees' behavior to a good extent a teach aware and sub-conscious level.

Esteem Needs

Esteem-related wants to belong to the best order wants. People in general powerfully need power, authority, accomplishment, and position that offers them names and esteems with in society.

Self – Actualization Needs

It is the upper order would like in Maslow's would like hierarchy. It's a need to become what one desires in life. The necessity to steer a meaningful and sated life belongs to the current level. A way of self-realization that motivates someone to try to higher achievements. Town Herzberg's Theory of Motivation is often primarily based upon 2 necessary factors of motivation like Hygiene Factors and Motivation Factors. Hence, Herzberg's theory evolved in the Fifties and is otherwise referred to as the 2 issue Theory of Motivation. It brings size able modification in Maslow's would-like hierarchy.

Research Gap

Motivation refers to how driven and happy an employee is in their role. If an Employee is Motivated, they are more likely to do a good job and work hard. Motivation is very important for attracting employees, retaining employees, and general levels of productivity in a business.

Objectives of the Study

- To study the employee's motivation and work performance in improving productivity.
- To identify the importance of Motivation among employees.
- To identify the effect of motivation on employee productivity.
- To establish a relationship between motivation and performance. To identify how work performance improves productivity.
- To increase loyalty to the company.

Limitations of the Study

The sample size was limited in number. 40 respondents were chosen because of time constraints. Some of the response was biased. It was difficult to meet the respondents and gain information as they were busy with their work.

Sampling method

There are two different types of sampling methods. Probability sampling involves random selection, allowing to make of strong statistical inferences about the whole group. Non-probability involves non-random selection based on convenience or other criteria, allowing you to easily collect data. The sampling method used in this study is convenience sampling under the non-probability sampling method.

Data Analysis and Interpretations

Motivation Techniques are Adopted for Employees

		Frequency	&	Valid %	Cumulative %
Valid	Allowances	7	17.5	17.5	17.5
	Bonus	13	32.5	32.5	50.0
	Incentives	20	50.0	50.0	100.0
	Total	40	100.0	100.0	

The Company helps in with a Personal Problem

		Frequency	%	Valid %	Cumulative %
Valid	In some cases	25	62.5	62.5	62.5
	Not at All	3	7.5	7.5	70.0
	Often	12	30.0	30.0	100.0
	Total	40	100.0	100.0	

The Motivation Facilities Provided by the Organization

		Frequency	Percent	Valid %	Cumulative %
Valid	Agree	10	25.0	25.0	25.0
	Disagree	2	5.0	5.0	30.0
	Neutral	13	32.5	32.5	62.5
	Strongly agree	15	37.5	37.5	100.0
	Total	40	100.0	100.0	

The Recreation Facilities Provided by the Organization

		Frequency	Percent	Valid %	Cumulative %
Valid	Agree	12	30.0	30.0	30.0
	Disagree	2	5.0	5.0	35.0
	Neutral	8	20.0	20.0	55.0
	Strongly Agree	17	42.5	42.5	97.5
	Strongly Disagree	1	2.5	2.5	100.0
	Total	40	100.0	100.0	

Interpretation

- The Table and Bar Charts represents 17.5% of respondents voted for Allowances type of Motivation techniques, 32.5% of respondents voted for Bonus type of Motivation techniques,50% of respondents voted for Incentives type of Motivation techniques adopted for employees regular to the work
- The Table and Bar Charts represent 62.5% of respondents voted in some cases the company helps with personal problems, 7.5% of respondents voted not at all the company helps with personal problems, and 30% of respondents voted often the company helps with personal problems.
- The Table and Bar Charts represents 25% of respondents Agree with the motivation facilities provided by the organization, 5% of respondents Disagree with the motivation facilities provided by the organization, 32.5% of respondents are Neutral about the motivation facilities provided by the organization, 37.5% of respondents Strongly agree with motivation facilities provided by the organization.

Suggestions

After conducting a study on job satisfaction among the employees of Trichy Builders There are some facts that are identified based on the Questionnaire.

- The Management can provide opportunities to develop their personal and professional growth.
- They can conduct training programs to develop.
- There can be rewards and appreciation for their work.
- Organization trips and games at work on special occasions.
- Rewarding will motivate the employees.

Conclusion

Employee Motivation and Work Performance is an important aspect of an organization. There should be training, appreciation, and feedback about their work on a continuous basis from the organization. It is related to various aspects such as salary, environment, working, culture, and communication with superiors and co-workers. The staff are a unit is happy with the medical facilities, incentive packages, and canteen facilities provided by the Trichy Builders. Bound recommendations area unit has given which can be thought-about by management to satisfy their staff. Thus, the in valuable price of human resources is unconcealed, and there lies the requirement to satisfy them

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AN ANALYSIS ON THE PERCEPTION OF BICYCLE FROM THE GOVERNMENT AND PUBLIC IN AND AROUND TIRUCHIRAPPALLI DISTRICT

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Abstract
The study is about the perception of bicycle among the cyclist, and government. Around the world, there is a significant level of increasing the usage of bicycles over than the motorized vehicles. Bicycles are a more economical way of transportation. The socio-demographic variable is determined by the customer perception of the bicycle. The cyclers are more conscious about their health and fitness. The study was conducted in and around the Tiruchirappalli district with 56 bicycle users. As a result, the customer's place of living is the main factor for the perception of the bicycle. In rural areas, the bicycle plays the main mode of transportation as the same way in urban areas the usage of the cycle for sports, social status, and fitness. The bicycle owners are not predicted with the annual income because everyone has a different use of the bicycle but the income of the family has been raised when they are using the bicycle as their primary transport.
Keywords: *Bicycle, mode of transportation, customer perception, health and fitness.*

Introduction

In worldwide the transportation policies were focused on reducing motorized vehicles and increase the usage of sustainable alternative transportation. (European Commission, 2014; Lois, Moriano, & Rondinella, 2015). These types of changes in transportation will improve the environmental conditions like the quality of air increase, decrease in traffic congestion, and effective transportation and also develop the motivating connections among the road users and personal health and fitness. (Karanikola, Panagopoulos, Tampakis, & Tsantopoulos, 2018; Pucher & Buehler, 2017). Increasing the usage of cycles by implementing strategies is the way to achieve these goals. (Yang et al., 2010; Stewart, Anokye, & Pokhrel, 2015).Cycling is the mode of transportation that is more likely to develop and provide the change of transportation mode and its include both commuting and physical activity in the most desirable way and make sure to reach the long-distance also which can't be attained through the foot. (Moudon et al., 2005). To improve the cycling way of transportation and recreation purpose the strategies like bike-sharing systems, riding facilities in the road, parking facilities and provide motivations like incentives, discounts who use the bicycle for encouraging the green transportation. (Caulfield, 2014; Zhou, 2015).

In India, cycling is one of the prominent forms of transport and has excellent positive motivate for society and individuals. The usage levels of the cycle are needed by the country targeting to encourage comprehensive development and sustainable mobility. There is no direct correlation between the ones who have cycle had positive and growth trends. There is very slow growth in ownership of the cycle. Even in large urban centers, there is negative cycle ownership of the cycle. There is a negative correlation between the economic level of the people and growth in cycle ownership trends. It shows that one who develops in income moved to other modes of transportation.

The change of attitudes, views and advantages about the usage of bicycles in urban areas are changed. The transport policies and schemes are attractive to encouraging cycling and it is related to the health concerns, decrease in the risk of cardiovascular disease, type II diabetes, and different chronic conditions and live longer. (Yang et al., 2010; Fishman, Schepers & Kamphuis, 2015; Oja et al., 2011). The cyclists are live longer than the motorized vehicle drivers and even with help to maintain the BMI. (Andersen, 2017; Donsetal., 2018). From the economic point of view, cycling reduces transportation costs and provides large macro-economic advantages to countries. The usage of cycling for the short and mid-long purpose there is a decrease in the traffic congestion and parking issue compared to the motorized vehicles. (Acheampong, 2017; Moudon et al., 2005).

Review of Literature

Angela Pui-Cheung Au, Walden University (2015) The development of social media was very much a boon to the business owners that they develop their business through social media marketing. It is more cost-effective and 75% of the small business units are reported that they are using social media as a platform for their business. At the same time, most of them are not effectively using social media. The Small and microenterprise owners were facing problems to maintaining social media like time constraints, financial problems, knowledge in social media marketing, and adoption of new technology. The study was conducted in the Southwestern U.S state bicycle frame builders through primary research and take consider the secondary research about the companies. Based on the research 7 models are evolved and they are the ability to technology, presence of social media, effective application of social media, good communication, brand identity, time management, and getting external resources. Microenterprise owners are moving towards the social media platform due to the competition, new technologies, peer support, and additional advantages from social media. This would be agreed upon among all the business owners. From the analysis, the owners are interested in developing the business in the social media platform to increases the sales, reach of the brand and they get materials from locally and avoiding the money leaving from the local economy, leads to building strong groups.

Taylor Reed Randall (1999) This thesis analyzes the relationship between the variety of products, structure of supply chain, and company performance in the bicycle industry. For analysis the key areas have to be tested like strategic planning for the supply chain management in a variety of product, the relationship between the product variety and supply chain management, affect the company's performance with related to supply chain and product variety, and influence of product variety in the equity of the company. From analyzing the hypothesis, the costs of a variety of products in the supply entire chain management like production costs, operation costs, marketing costs, etc. In product variation, each attribute of the product in different types of products is analyzed and has different impacts on the cost of production. When the company manufactures a variety of products in centralized, it impacts the increase in production costs and decentralized impacts marketing costs. The results recommended that logically similar with supply chain management to the product variety offer overtake to fail the varieties. The brand price is positively correlated with the lowest quality model in the product line. The premium quality segments and the brand price is positively correlated with the highest quality model.

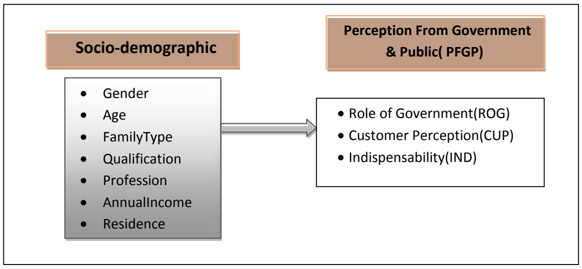
Uppuliri Srinivasa Venu, Vijay Kumar Singh, A. Ramachandra Aryasri (2018) The research deals with the increasing trends of the foreign bicycle over than the Indian brands in India and all over the world. The bicycles are not only for transportation, but they also showed wellness, fitness, and sports. The Indian brands are catching up with the trends of the world market and losing their dealers because they prefer more foreign brands. The research work was conducted through analyzing SWOT analysis, Porter Five Force analysis, and competition analysis in the market. The key factors of the preferences are models, price, technology, and services provided. The Company which has considered the new models and upgraded features will make a high impact on the sales. Hero cycles are actively involved in the world market but lack in brand building. Indian companies make tying up with several clubs, teams, and even with the players. b-Twin a decathlon company, with 800 worldwide store and cycles was one of the products with a large collection of models like this Hero cycles want to had a tie-up with the large retailers to enhance their brand values and make changes in the technology and upgrading features

Akash Krishna Srivastava, Shashank Mishra, Debalina Chakravarty (2017) In India, bicycles are the economical and easily accessible mode of transport that can reduce pollution and other environmental problems. Most of the Indians who are having bicycles as the primary mode of transport are in the average income group to afford motorized transport. In the serve change in climatic conditions and emission of GHG, it is highly suggested to promote the usage of the bicycle by the government and others stakeholders. The study is about the pattern of using the bicycle and GHG saving potentials. The lower-income class, backward households, and communities are mostly having a bicycle to commuting their daily usage and to cover smaller distance even though doesn't have proper transit systems. Meanwhile, in Urban and semi-urban areas they are using motorized two-wheelers to their usage and to cover the shorter distance. Instead of using a two-wheeler to a shorter distance using a bicycle will reduce the GHG. The potential of saving GHG in urban and rural are replacing all the two-wheeler by the bicycle, 46% in the rural area and 54% in urban area was reduced. It has a significant change in health due to a decrease in air pollution, GHG emissions, and increased physical activity. The government also provides support in infrastructures like separate roads, awareness programs on health and environmental benefits.

Research Methodology

An extensive review of literature on the concepts of **PFGP** and analysis of research developments in the field of Customer Perception in the Central District of Tamil Nadu. A research methodology was framed to answer the research questions raised in the study. The proposed model considers Socio-demographic variables as Independent Variables (IV) and PFGP - ROG, CUP & IND as the Dependent Variable (DV).

Conceptual Framework



Hypothesis

Based on the review of the literature, the following main and supportive hypotheses were formulated to meet the research questions.

H1: There is a significant relationship exist between socio-demographic data and perception from government and public (PFGP) in the usage of bicycles.

The significant hypothesis has tested the relationship between the various dimensions of socio- demographic variables like gender, age, family type, qualification, profession, annual income, and residence with the dimensions of perception from government and public (PFGP) in the role of government, customer perception, and in dispensability.

Data Samples

The study was conducted among bicycle users in and around the central district of Tamilnadu provided with the questionnaire. 56 respondents supported the study.

Statistical Implements

From the collected samples the data has been statistically analyzed using Anova Test. The SPSS version 18.0 was used in testing the hypothesis.

Results and Discussion

To examine the relationship between dimensions of the socio-demographic and dimensions of perception from government and public (PFGP), using ANOVA Test.

Table 1 One Way Analysis among Respondents' Residence and Role of Government

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.319	1	3.319	5.173	.024
Within Groups	96.234	150	.642		
Total	99.553	151			

There is a significant difference between the residence of the respondents and the role of the government. Most of the urban area bicycle users are interested in participating in programs like health benefits, environment, women's harassment.

Table 2 One Way Analysis among Respondents' Annual Income and Customer Perception

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.928	3	2.309	4.456	.005
Within Groups	76.697	148	.518		
Total	83.625	151			

There is a significant difference between the annual income of the bicycle users and their perception. They use bicycles for their primary transport, refreshment, health-conscious. Cyclers are more enjoyable to cycling. They always cycle with keep distance between the other vehicles. In adverse climatic conditions and during a sick period they avoid cycling.

Conclusions

As the results from the analysis show that the residence of the bicycle owners plays a major role in the usage of the cycles. The semi-urban and rural areas are using the bicycle as the primary transportation for the shorter distance and to reach nearer public transport. In urban areas, most bicycle users are using the bicycle for relaxation, social status, and health consciousness. The Income of the bicycle owners has not been determined properly because the lower in annual income bicycle owners using as their daily life usage and higher in annual income they use the bicycle for fitness, hobby, and riding.

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A STUDY ON RELATIONSHIPS AMONG JOB SATISFACTION, ORGANIZATIONAL COMMITMENT AND TURN OVER INTENTION IN HEALTHCARE INDIA PVT LTD, CHENNAI

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Abstract
Human resource is perceived as the valuable asset of the company with an increasing value over time; human resource is today considered one of the most crucial factors of the business success and has received increasing attention from the management. A number of organizations have currently built up their competitive advantages by concentrating on the integration between human competency and organization development. How to develop and continually improve the skill and knowledge of the firms' employees as well as, most importantly, how to maintain those the valuable persons with the business have become the key of today's business success. Identifying in trinsic and extrinsic motivational variables influenced the retention and reduction of employee turn over in both skilled and unskilled employee is beneficial to every business. In this study, an attempt is made to examine the content of the employee in service industry sector to improve the effectiveness of human resource management.
Keyword: *Job Satisfaction, Organization Commitment, Turnover Intention.*

Introduction

The survival of businesses critically depends on the ability of the managements in creating and maintaining the competitiveness of their organizations. To build up the business competitiveness, many firms in the past decades paid most of their attentions to improve their productivities. Production management, such as the use of new technology and innovation for production, therefore became the first priority among the other business functions (Panuwatwanich, 2008). However, when the time goes by the business competition has become more aggressive. A certain firm cannot win over the others by relying solely on its high productivity. The other functions of the business, which used to receive less attention from the management, then now also become the critical parts of the firm's success which the management cannot overlook.

Because human resource is perceived as the valuable asset of the company with an increasing value over time, human resource is today considered one of the most crucial factors of the business success and has received increasing attention from the management. A number of organizations have currently built up their competitive advantages by concentrating on the integration between human competency and organization development (macris, 2008). How to develop and continually improve the skill and knowledge of the firms' employees as well as, most importantly, how to maintain those the valuable persons with the business have become the key of today's business success.

Employee turnover rate can be used as one indicator of the business competitiveness. The high turnover rate can cause the business to lose their cost competitiveness. High turnover rate generates a significant amount of costs to the company including costs arising during the recruiting process, training costs, and opportunity costs such as work delay during the recruiting and training process. The prior study shows that in some labour intensive industries, the companies have to spend on average 3-6 months in training the new-hired employees, depending on the work difficulty (Vakola, 2007).

A skilled employee is one who has comprehensive knowledge and ability in their work. An unskilled employee is one who does operations that involve the performance of simple duties. Unskilled and middle level of employee often have high turnover due to can get a new job easily. In any industry, there are two employee classes, unskilled employee and skilled employee. There are many different characteristics between this two groups such as training period, work's objective and other substantial factors. Since the performance of skilled and unskilled employee is the key success in this industry, the employee retention strategy should be designed to support and challenge the business objective.

Identifying intrinsic and extrinsic motivational variables influenced the retention and reduction of employee turnover in both skilled and unskilled employee is beneficial to every business. In this study, an attempt is made to examine the content of the employee in service industry sector to improve the effectiveness of human resource management.

Scope of the Study

The study will identify the employee job satisfaction and their impact towards organization commitment. Based on the level of job satisfaction and commitment, the study will identify the employee intentions of turnover from the organization.

Statement of the Problem

The level of employee's job satisfaction and commitment towards the organization vary from time to time. It is essential for the organization top level management to ensure the level of job satisfaction and employee commitment is at optimum level. The job satisfaction and organizational commitment are work related attitudes and these are the factors are responsible for affecting employees attitudes and behaviors. This study is made an attempt to study the impact of work related attitudes towards turn over intentions of employees.

Objectives of the Study

- To study the selected personal profiles of the employees and their association towards job satisfaction, organization commitment and turnover intentions.
- To study factors related to job satisfaction and organization commitment.
- To identify the relationship between job satisfaction and organization commitment.
- To examine the relationship between job satisfaction, organization commitment and turnover intention.

Methodology

The Study is descriptive in nature. The study is made to measure the relationship between job satisfaction and organization commitment and turnover intention in Kolors Health Care India Pvt. Ltd. The population of the study consists of the entire employee working in Kolors Health Care India. Hence the population of the study is 70 employees. The sample size for the study is 60 by adopting simple random sampling technique. Scaling involves ranking individuals according to a classificatory system. It is ordering of a number of related items (descriptive characteristic or attitude statements) to form a continuum in order to provide a means of quantitative measurement of qualitative variables. It requires assigning scores or numbers to the variables or attributes being measured. For the present study, five point scaling technique were used for getting responses from the respondents (employees) in the study area through appropriate scoring pattern and it was collected in the form of questionnaire type of research tool.

Both Primary and Secondary data were considered for the study. The primary data were collected from questionnaire, which consists of four parts. The first part consists of questions related to measure Job satisfaction. The Second part consists of questions related to organization commitment which is further sub divided into 3 sections affective commitment, continuance commitment and normative commitment. The third part consists of dimension turnover intention and the fourth part of the questionnaire consists of personal details about the employees.

Appropriate Statistical technologies are used to supplement the analysis and data interpretation. Statistical techniques like Chi-square, Correlation are applied with the help of SPSS (Statistical Package Tools for Social Science) at the appropriate juncture.

Analysis of Interpretation

To identify association between selected personal profile and Employee Satisfaction, Organization Commitment and Turnover Intention.

Sl.No	Hypothesis	Chi Square Value	df	Sig	Result
01.	There is no association between Gender and Employee job satisfaction	2.825	4	.588	Accepted
02.	There is no association between Gender and Organizational Commitment	1.544	4	.819	Accepted

03.	There is no association between Gender and Turnover Intention	.282	4	.991	Accepted
04.	There is no association between Employee Educational Qualification and Employee Job satisfaction	11.339	8	.183	Accepted
05.	There is no association between Employee Educational Qualification and Employee Organizational Commitment	16.531	8	.035	Rejected
06.	There is no association between Employee Educational Qualification and Employee Turnover Intention	8.222	8	.412	Accepted

The above table shows that there is no association between gender and Job satisfaction, Organization Commitment and Turnover Intention. The Educational Qualification also shows that it has no association with Job Satisfaction and Turnover Intention. But Educational Qualification has significant association with Organizational Commitment.

To identify the Strength, Magnitude and Direction among the dimensions of the study

		Job Satisfaction	Organizational Commitment	Turnover Intention
Job Satisfaction	Pearson Correlation	1	.409**	-.240
	Sig. (2-tailed)		.001	.008
	N	60	60	60
Organizational Commitment	Pearson Correlation	.409**	1	-.086
	Sig. (2-tailed)	.001		.017
	N	60	60	60
Turnover Intention	Pearson Correlation	-.240	-.086	1
	Sig. (2-tailed)	.008	.017	
	N	60	60	60

**. Correlation is significant at the 0.01 level (2-tailed).

The above correlation table shows the inter relationship between the dimensions Job Satisfaction and Organization Commitment and Turnover Intention. The correlation between job satisfaction and organizational commitment is .409 which is mildly correlated and highly significant and the correlation between job satisfaction and turnover intention is -.240 which is negatively correlated and significant. The correlation between organizational commitment and job satisfaction is .409 which is mildly correlated and highly significant and the correlation between organizational commitment and turnover intention is -.086 which is negatively correlated and significant. The correlation between turnover intention and job satisfaction and organizational commitment shows negative correlation i.e. -.240 and -.086 respectively and is highly significant.

Results and Discussion

Age distribution of the respondents shows that 45% of the respondents belong to the age group of Below 30 years. Gender classification of the respondents shows that 62% of the respondents were male. Education qualification of the respondents shows that 65% of the respondents were Under Graduates. Income distribution of the respondents shows that 55% of the respondents belonged to the income level of Rs.25, 001 to 35,000. Employees considered their job pleasant in the organization to this 45% of the respondents strongly agreed

Each day of work seemed interesting to employees to this 28% of the respondents strongly agreed. 35% of the respondents were satisfied with their present job. Most days employees were enthusiastic about their work to this 42% of the respondents strongly agreed. Employees found real enjoyment in their work to this 28% of the respondent's responded moderate. Very happy to spend the rest of their career with this organization to this 33% of the respondents agreed. Feeling as if the organizations problems were their own 30% of the respondents responded moderate they really.

Feel like "part of the family" in the organization to this 38% of the respondent's responded moderate. Feel "emotionally attached" to the organization to this 28% of the respondent's responded moderate. Staying with the organization was a matter of necessity as much as desire right now to this 27% of the respondents agreed. It would be very hard to leave the organization right now, even if they wanted to this 25% of

the respondent's responded moderate and strongly agreed. Too much of their life would be disrupted if they decided to leave their organization now to this 25% of the respondents disagreed. One of the few negative consequences of leaving this organization would be the scarcity of available alternatives to this 32% of the respondent's responded moderate and agreed.

Even if it was to their advantage, they don't felt it would be right to leave the organization now to this 38% of the respondents disagreed. They would not leave their organization right now because they had a sense of obligation to the people in it to this 31% of the respondents strongly disagreed. They owe a great deal to their organization to this 35% of the respondents strongly disagreed. They would feel guilty if they left their organization now to this 42% of the respondents strongly disagreed. Intend to leave the organization to this 35% of the respondent's responded moderate. Intent to make a genuine effort to find another job over the next few months to this 33% of the respondents disagreed. Often think about quitting to this 25% of the respondents responded moderate.

Managerial Implications

The top level management should ensure to formulate strategies, that employee should always consider that the job they perform give continuous pleasant. The managers should always be responsible to make the job interesting to the employees, by assigning different types of job to employees to avoid monotonous. The organization should arrange for appropriate training program to make the employee to work with more enthusiastic. The employee should always feel that the organization is part of their family, and spend rest of their career in this organization. The employees should emotionally attached to the organization, and make them to feel that organization problems are their own problem. Employees should work with desire for the organization, not for the matter of necessity. The organization should ensure at appropriate times to ensure the level of job satisfaction and organization commitment is at optimum level, which will reduce the turnover intentions.

Conclusion

Job satisfaction is thought to influence their work outcomes such as organizational commitment and turnover intentions. In the current study, it is identified the potential relationships of job satisfaction, organizational commitment, and turnover intentions. Organizations must be aware of organizational commitment and turnover intentions among employees who vary in job satisfaction levels.

In other words, it was found in this study that job satisfaction is one of the most important antecedents of organizational commitment and turnover intention of employees. Within this context of managing organizational behavior, the results of the present study have a number or practical implications. Especially, the job satisfaction's of employees is important issue. The effectiveness of selection, training, and supervisory programs should be gauged in part by their effect on employees' satisfaction with their work. Managers should try to increase of job satisfaction of employees. Findings of this study would help managers and policy makers of organizations as well as practitioners to formulate strategies and program to overcome turnover problem among employees as well as to ensure organizational commitment and job satisfaction.

IMPACT OF SOCIAL VALUES ON EMPLOYEE MOTIVATION AND THEIR JOB PERFORMANCE

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Abstract
Social values are very significant for well-being at work. This study investigates social values and motivational factors that have an impact on well-being at work. The employee motivation is not only driven by the salaries and benefits but also the social impact and personal values. The study was carried out using a structured questionnaire to find out whether the social values and motivational factors that have an impact on the performance of employee. The findings show the five social values like respect, trust, equity with no discrimination, help and gratitude have on impact on their motivation as well as their performance. Social values were found to be an extrinsic motivational factor which would be directly linked with the employee performance.
Keywords: *Human Resource management, Employee Motivation, Social Values, Job Performance, Extrinsic motivation*

Introduction
Motivation is important in the organization to enhance morale among employees in order to accomplish their goals. Motivated employees help the organization to become more successful because motivated employees are consistently looking forward to improve their work performance (Ali & Ahmed, 2009). The result of a driven employee who pronounce their social values will produce high level of efficiency since they are enjoying their work. Therefore, they feel contented in the workplace which results in lower absenteeism and reduces the turnover rate. It is not an easy task specifically for the managers to retain highly motivated employees within the organization as they are the valuable assets of the organization to accomplish success in the future (Kreisman, 2002). Employees are the human capital to the organizations, and performance of them within an organization which can lead to organizational prosperity or failure (Salleh et al., 2011). The growing consideration given to ethics in the organizational context is part of a management model that considers non-material purposes for organizations (Dickson et al. 2001), valuing the relationship with people, the community, and the adoption of citizenship behaviors (Hamel 2009). The processes associated with human resource management are highly sensitive to beliefs in organizations, as they have direct effects on people and are operated by them in the organizational context (Greenwood 2013). The study proposes to answer the following research questions: What are the social values that can most influence employee performance at work? What was the impact of the social values on the motivation of employees? The study aims to contribute to identifying the knowledge about the social values associated with motivation at work and overall job performance of the employee. Greater knowledge about the social values associated with motivation and overall performance will be of great importance to strengthening the alignment and efficacy of HRM.

Literature Review
The literature defines social values in the organizational context as a collective set of norms, values, and beliefs that express people's views in the work (Collins and Smith 2006) and guide how they evaluate, decide, and act on other people and conditions (Schwartz 1999). All organizations have social values, although some are more outcome driven and others are more instrumental (Schein 2004). In the context of the organization, morals signal what is right or wrong, and desirable or undesirable (Zwetsloot et al. 2013). Social values result from the perceptions that employees gather from the behaviours they see in the work context (Walsh et al. 2018) and are fundamental to consolidate the sense of belonging to the group (Winter and Jackson 2014), as well as formalizing

the psychological contract with the organization (Rousseau 2001). Values communicated and not practiced by the organization are highly disparaging for organizational effectiveness and are associated with several negative outcomes such as employee dissatisfaction, leadership disbelief or loss of customers (Lencioni 2002). The alignment of employees with the real social values of the organization emphasizes the intrinsic motivation and performance levels of employees (Beer 2009). The lack of unity associated with social values strongly penalizes performance at work (Kazemi 2017).

Social values are, therefore, important instruments of human resource management, with a high capacity to affect performance at work, mainly through the quality, consistency, and coherence they give to social interactions that occur at work (Mowles 2008). The literature has identified some social values with relevance at work, for example interconnectedness, participation, trust, justice, responsibility, development and growth, resilience, respect, and competent and responsible behavior (e.g., Strickland and Vaughan 2008; Zwetsloot et al. 2013). However, there is still a lack of research that, based on the perceptions reported by employees, contributes to illuminate the social values with more impact on the motivation and performance of employee at work and to strengthen HRM policies and practices.Job performance refers to how well someone performs at his or her work. Job performance has been defined as work performance in terms of quality and quality expected from each employee (Khan et al., 2009). Besides, Chaudhary and Sharma (2012) defined job performance as the behavior executed in line with the set objectives of the organization. Crucial in a high job performance is the ability of the employee himself (Salanova et al., 2005).

Materials and Methods

The descriptive study was carried out at 'N.Mohamad Mian Rowther Tanning company Pvt. Ltd., Sembattu, Trichy and 75 samples were selected using simple Random sampling technique. Data collection was carried out using a self developed questionnaire having three main dimensions Social values, Motivation and Job performance.

Research Hypothesis

- There is a significant Association between Age of the respondents and social values.
- There is a significant correlation between social values and employee motivation
- There is a significant correlation between social values, motivation and job performance

Results and Discussion

Table 1 Association between the Age of the Respondents and Employee Social Values in Various Dimensions

Social Values	Age				Statistical Inference
	Below 25 years (n:10)	25 to 35 years (n:41)	36 to 45 years (n:15)	Above 45 years (n:09)	
Respect					
					x^2=9.183
Low level	1	24	6	6	df =3
High level	9	17	9	3	$p < 0.05$
					Significant
Trust					
					x^2=16.138
Low level	3	24	-	4	df =3
High level	7	17	15	5	$p < 0.01$
					Significant
Equity and non discrimination					
					x^2=12.099
Low level	5	19	-	5	df =3
High level	5	22	15	4	$p < 0.05$
					Significant
Help					

					x^2=11.311
Low level	5	18	-	2	df =3
High level	5	23	15	7	p < 0.05
					Significant
Gratitude					
					x^2=18.854
Low level	3	26	-	4	df =3
High level	7	15	15	5	p < 0.001
					Significant

It was found that there is **a significant** association between the age of the respondents and social values like Respect, Trust, Equity and non discrimination, Help and Gratitude. Past research demonstrates that older employees are more likely to prefer having warm and cooperative work relationships than are younger employees (Greller & Simpson, 1999; van Vianen et al., 2007). The meta-analytic study by Kooij and colleagues (2011) also showed that the relationship between age and social values for the Traditional and Baby Boomer cohorts was positive, revealing that older workers exhibit greater affinity to social values than younger workers.

Table No 2 Karl Pearson's Co-efficient of Correlation between social values and Motivation

Variables	**Statistical Inference**
Social Values	
Respect and motivational factors	P<0.05 **Significant**
Trust and Safety	P<0.05 **Significant**
Equity and Non discrimination & Salary	P<0.05 **Significant**
Help and Welfare Facilities	P< 0.05 **Significant**
Gratitude and Relationship	P>0.05 NotSignificant
Social Values and Overall Motivation	P< 0.05 **Significant**

It was found that there is **a significant** difference between the social values dimensions of the respondents and motivation in various dimensions. The social values seem to have a correlation on the various dimensions of motivation. Motivated employee is also a belief – driven employee who significantly has a connect with the social values. . The identification of social values associated with well-being at work is an important contribution to HRM, which is increasingly concerned with valuing well-being at work (Azizi et al. 2021; Guest 2017; Kowalski and Loretto 2017)

Table No 3 Inter correlation matrix between social values, Motivation and Job Performance

	Social Values	**Motivation**	**Job Performance**
Social Values	1		
Motivation	-.190**	1	
Job performance	.510**	.322**	1

** Significant at 0.01 level

The above table indicates that there is a significant relationship between Social Values, Motivation and Overall Job Performance. In a study MARS model there are four central points affecting the performance of the employees in an organisation, and the acronym of those points used to build the name of the model namely Motivation, Abilities, Role Discernment and Situational Factors (MARS) (Devito et al., 2016). So Social Values or individual values can also shape the overall performance of an employee.

Conclusion

As a result, these findings highlight the need for human resource management to include social values as an important factor to contribute towards employee's motivation and their overall performance. Efficient management of selection, compensation management, performance evaluation, training and development and career management become critical to guarantee non-discrimination of employees and to satisfy their legitimate expectations of career progression and salary increase through merit and good performance as well keeping in mind that they can trust and respect being an attribute considered to improve their performance at work place. When employees are motivated, it will increase the performance as well as morale of employees in the organization.

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VARIABILITY AMONG ONLINE TOOLS IN CALCULATING LIFE COVER OF LIFE INSURANCE POLICYHOLDERS IN INDIA

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Abstract
Life Insurance is a contract between the policyholder and the insurance provider. The contract promises to pay a lump sum upon the death of the policyholder, in exchange of that the policyholder should pay the regular premium to the life insurance company. Life insurance is a powerful risk management in the world of uncertainty. It is very important that every bread winner of the families should be adequately insured. Life cover for which an individual to be insured can be calculated using various online tools. Many insurance companies websites and financial services portals are having life cover calculators. These online portals are using different methodologies for calculating the life cover. The variability in the results provided by these portals is confusing the prospect who want to get insured. The objective of the study is to identify and analyse the variance in the results provided by these online tools. For which sample profiles of the customers are taken and entered in various portals. The results provided by these portals are analyzed using percentage analysis and t -test. The results showed that the variance is huge for customers in the age between 30 to 40 years. This paper provided suitable suggestions to reduce the variability in the results provided by this online tools.
Keywords: *Life cover, Human Life Value, Online Tools, Life Insurance, Adequacy in Life Insurance.*

Introduction
Life Insurance is a contract between the policyholder and the insurance provider. The contract promises to pay a lump sum upon the death of the policyholder, in exchange of that the policyholder should pay the premium to the life insurance company. Life insurance is a powerful risk management in the world of uncertainty. It is very important that every bread winner of the families should be adequately insured.

Adequacy of Life Insurance
Life insurance cover is the amount for which a life insurance policyholder is insured. There are various ways through which life insurance cover can be calculated. The five important approaches for calculating the life cover are multiplier approach, Human Life Value (HLV) approach, Need based approach, Income replacement approach and capital retention approach. Before buying an insurance policy, the prospect can calculate the required amount to which he/she to be insured using any of these methods. There are various online life cover calculators available in India.

Online Life Cover Calculators
Life cover for which an individual to be insured can be calculated using various online tools. Many insurance companies websites and financial services portals are having life cover calculators. For example, insurance companies like HDFC life, SBI Life, ICICI Pru life are having online life cover calculators and similarly portals like moneycontrol.com, policyX.com are also having life cover calculators. All these online portals are using different methodologies for calculating the life cover. For instance, money control.com is using the following formula for calculating the life cover in which age of the individual not taken into account

Insurance cover = Planned Expenses + Outstanding Loan – Investments + 10*(annual cost) – 10*(annual income).

Similarly, every portal is using different methodologies to calculate the life cover of an individual.

Need for the Study
The variability in the results provided by these portals will definitively confuse the prospect who want to get insured. This will also lead to mis-selling of life insurance products to the customers. This study focuses on the variability in

the life cover calculated to the same profile of the customer. The amount of variability in the results and the corrective actions need to be taken to reduce the variability is also discussed in this paper.

Review of Literature

Khalid (2012) aimed to identify the factors that causes inadequacy of life insurance coverage in Malaysia. To discuss about these factors, the author used Karou Ishikawa Fish Bone diagram, which consists of four broad factors namely methodology factor, men factor, tools factor and material factor. While discussing about methodology factor, the paper stated the advantages and disadvantages of methods used for calculating the life insurance cover. The methods discussed are rule of thumb, capital need analysis, need analysis method, multiple earning method and human life value method. The author mentioned that the results from Human Life Value (HLV) method would be more accurate and reliable than other methods. In men factor, the author discussed about the factors such as low financial literacy of prospects, attraction towards investment linked products, non updating of life insurance cover according to the changes in needs, biased suggestions of agents, insurance companies not assisting their policyholders in updating life covers. In tools factor, variability in the online tools available for the policyholders to calculate life cover was discussed. In material factor, factors such as changes in economic rates, changes in future life style, changes in career development were discussed as the reasons for inadequate life cover of the policyholders in Malaysia.

Robinson (2012) in his research on 'How much life insurance do you need?' presented formal models of the different methods of estimating a person's required life insurance coverage. These models used the critical parameters such as after tax income of the insured, consumption of the family, existing insurance coverage, discount rate and date of retirement of the insured person. The author initially specified two methods of estimating the life insurance coverage namely income method and expenses method. Then the paper mentioned that the human life value or net human capital method likely to serve the needs of the family better than the income or expenses method. The author attempted to express the calculation of life insurance coverage using income method, expenses method and human life value method as mathematical expression. In this research, 23 US based life insurance companies practical application of life insurance need model was analyzed. It was found that 39% of the companies provide on-line calculator to help customer to calculate the life insurance coverage. The paper found huge variation in the results provided by these on-line calculators. The authors finally suggested to use formal models and conduct in-depth investigations in determining the models to be adopted to calculate life insurance coverage of the customers.

These papers discussed about the variability in online tools, but in-depth research in needed in this topic. Hence, the analysis on the variability of life cover calculation was found as research gap and taken for this study.

Objectives

- To identify various online tools available for calculating the life cover of an individual.
- To analyse the variance in the result provided by these online tools.
- To suggest some standards that can be used by the online tools for the calculation of life cover.

Methodology

This is a descriptive research to find the variability in online tools in life cover calculation. The data used for this research is a secondary data collected from the online portals by entering the sample customer profiles A, B and C. The period of the study is in the month of November 2020.

Tools Used for Analysis

For analysis the life cover, the tool used is one sample t - test. It is used to analyze the variance in life cover calculated through various online portals.

Data Analysis and Discussion

For the purpose of analyzing the variability in online tools in life cover calculation. A profile of a customer was assumed with 3 different in ages.

Customer Profile A

Age - 30 Yrs, Annual Income - 5 Lakhs, Annual Expense - 4 lakhs, Loans - Nil, Existing life cover - Zero, Retirement Age - 60 yrs, No. of Dependents - 3, Future plans - Nil, Spouse income - Zero, Amount Spent for self - 10% of annual income.

Customer Profile B

Age - 40 Yrs, Annual Income - 5 Lakhs, Annual Expense - 4 lakhs, Loans - Nil, Existing life cover - Zero, Retirement Age - 60 yrs, No. of Dependents - 3, Future plans - Nil, Spouse income - Zero, Amount Spent for self - 10% of annual income.

Customer Profile C

Age - 50 Yrs, Annual Income - 5 Lakhs, Annual Expense - 4 lakhs, Loans - Nil, Existing life cover - Zero, Retirement Age - 60 yrs, No. of Dependents - 3, Future plans - Nil, Spouse income - Zero, Amount Spent for self - 10% of annual income.

With the above customer profiles the following online calculators are used and life cover was calculated.

Table 1 Online Life Cover Calculators of Life Insurance Companies

Name of the Life Insurance Company	A (in Lakhs)	B (in Lakhs)	C (in Lakhs)
HDFC Life	150	150	60
SBI Life	75.60	60.48	40.32
ICICI Prudential Life	127	102	76.50
Max Life Insurance	449	181	57.37
Bajaj Allianz Life	193	117	47.77
Ageon Life	125	100	75
Canara HSBC Life	125	125	65
Exide life	82.75	55.17	27.58

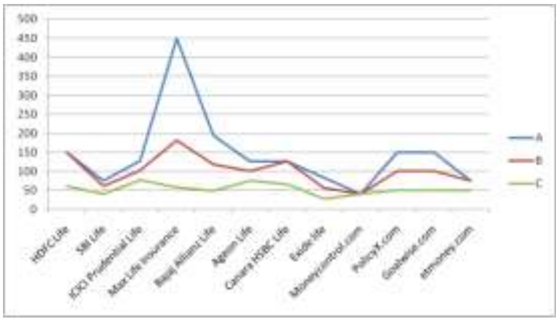
The table no.1 shows the life covers of customer profiles A, B and C by various life insurance providers in India. India's largest life insurance provider Life Insurance Corporation of India (LIC) does not have online calculator for calculating the life cover, instead calculator available for calculating the premium. The minimum life cover calculated for customer profile A is 75.60 lakhs and the maximum life cover is 4.49 crores. The minimum life cover calculated for customer profile B is 55.17 lakhs and maximum life cover is 1.81 crores. Similarly, the minimum life cover calculated for customer profile C is 27.58 lakhs and the maximum life cover is 76.50 lakhs.

Table 2 Life cover calculators in online portals

Name of the online portal	**A** (in Lakhs)	**B** (in Lakhs)	**C** (in Lakhs)
Moneycontrol.com	40	40	40
PolicyX.com	150	100	50
Goalwise.com	150	100	50
etmoney.com	75	75	50

The table no.2 shows the life cover calculated by online portals. Age not taken into account while calculating life cover in Moneycontrol.com, so it gives equal values for all the customer profiles. The minimum life cover calculated is 40 lakhs and the maximum life cover calculated is 1.5 crores. Both these tables shows that there is a huge variability in the life cover calculations performed in the life insurance provider websites and online portals.

Chart 1 Comparison of Life Cover Calculations by Online Portals



The above chart no.1 shows the comparison of life cover calculated online for customer profiles A, B and C. It shows that the variability is high in the customer profile A when compared to B and C. It is inferred that the life cover calculations provided through online gives more variable results for young customers in the age of 30s compared to the old customers in the age of 50s.

One - Sample t - Test

The above data collected from online portals are analyzed using one sample t - test.

H_0: There is no significant difference between the life cover calculated by online portals

One-Sample Test						
Customer Profile	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
A	4.805	11	.001	145.19583	78.6859	211.7058
B	8.659	11	.000	100.47083	74.9315	126.0102
C	12.830	11	.000	53.29500	44.1524	62.4376

In the above table the significance levels are less than 0.05, which shows that the Null hypothesis H_0 is rejected and there is a significant difference between the life cover calculation results given by various online portals.

Findings

1. Online calculators are available for checking premium for 1 or 1.5 crore life cover, but taking a 1 crore policy without need analysis is not advisable.
2. HLV calculators is available on ICICI prudential website, SBI life insurance website, Ageon Life insurance.
3. Many insurance providers and online portals provide premium calculators, where people have to enter the sum assured for which they want to be insured.
4. There is a huge variability in the life cover calculations performed in the life insurance provider websites and online portals, with the minimum life cover calculated for customer profile A is 40 lakhs and the maximum life cover calculated is 4.49 crores.
5. The life cover calculations provided through online portals gives more variable results for young customers in the age of 30s compared to the old customers in the age of 50s.
6. The results of t -test shows that, there is a significant difference between the life cover calculation results given by various online portals.

Suggestions

1. Australian government is having a website called moneysmart.gov.au, which helps the Australians to calculate the Life cover. Similarly, Ministry of Finance, Government of India can created such portal for providing financial advises, creating awareness about various financial products and for providing tools and calculators for life cover determination.
2. Insurance Regulatory and Development Authority of India (IRDA) plays a major development and control role in life insurance operations in India. IRDA can provide guidelines for maintaining uniformity in life insurance calculators available in the online portals.
3. IRDA can have a life cover calculator in its online portal, which will be useful for all the citizens of the country to know the amount for which they have to be insured.
4. Life Happens - A Non Profit Organization in Texas, US provides an online life insurance calculator using Human life Value method. Similarly, there is a website called as confused.com in UK, which helps the confused customers to calculate the life cover and other insurance covers. In the same way, some Non Governmental Organization (NGO) in India can take up the initiative to launch such portal for providing financial advises to the customers.

Conclusion

Life Insurance is a major tool in human risk management. The risk due to uncertainty in human life can be managed effectively only if an individual is insured for a right sum assured. Improper life cover will ultimately affect the livelihood of the dependents in the family. This paper analyzed about the variability in the life cover calculated in different online portals and websites of life insurance providers. There is a huge variability among the results provided for customer with the same profile. This paper suggested ways to eliminate this variability, the Insurance Regulatory and Development Authority (IRDA) and ministry of finance should take necessary steps to help the citizens to calculate the right life cover.

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AN ANALYSIS ON THE IMPACT OF SOFT SKILL TRAINING PROVIDED TO THE MASTER OF BUSINESSADMINISTRATION COLLEGES IN AND AROUND TIRUCHIRAPPALLIDISTRICT

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Abstract
This study evaluates the impact of soft skill training provided to the candidates who are looking for the job. The training has been provided to develop in various areas like communication, behavior, interview techniques, case study solving, body language, presentation skills, etc. The study was conducted with a valid questionnaire in MBA college students from in and around the Tiruchirappalli district. 49 samples are taken and analyzed using correlation and ANOVA tests are carried out. As a result, the self-confidence of the candidates has been raised when they are attending the interview. The candidates can choose the company based on their skills. The company has able to choose the right candidate easily. The candidates get job satisfaction while they onboard for the job.
Keywords: *Soft skill training, Job satisfaction, Communication, Personality, and Training.*

Introduction

At present, the competition for employment is increasing every day and placement has become a challenging task. The responsibility of the institution is to give training to students and equipping them with life skills. To meet out these responsibilities a training and placement cell is important in all Universities, professional colleges, and art colleges.

Training is not only given to students. It also can be given to employees who work to strengthen their field and to promote them into the companies. For student training and placement, the cell is a bridge between students and their first job. Placement is all about placing a student in a job for which they are opting for. And training is all about making a student fit for being placed in an organization or company where they can be selected for their job.

Every university and colleges have their placement cell where the student would get the opportunity to get placed in very good companies. The placement cells play a crucial role in every college in locating job opportunities for both UG and PG passing out students by keeping in touch with reputed firms. The placement cell organizes carrier guidance programs and training for all students starting from the first year of college or the 12th Standard.

Many placement cells of colleges and universities train the students with training programs like mock interviews, Group discussion, communication skills, workshops, etc., and they also organize public sector exam training for students who are interested to join in government sector.

Training and Placement

In training and placement, Training consists of notification, training programs, and mock interviews. Same way placement consists of a pre-placement drive, Internship, and final placement. Training cells invite experts from the best organization and give training to the student to improve their skill development, body language, Time management, Presentation skill, attending the mock test, listening skill, Interview facing skill, etc.

Placement cell

For placement, a student can apply to any number of companies as per eligibility criteria. After receiving the first offer from the company he or she would be out for placement. Eligibility for the placement process will be based on the attendance and academic performance of an individual student.

The Students should be known about the job description, company profile before appearing for the drive. Once shortlisted he or she should not back out, because it will affect the relationship between the industry and the institutions adversely. Now, let us further see elaborately about training and placement in the following context.

Soft Skills Training

Let us see, what soft skills are. Skills are personal attributes headed for success on the job. Soft skills are often considered to include networking, teamwork, creative thinking, problem-solving, conflict resolution, communication, adaptability, etc., Some most valued soft skills are ambition, focus, Common sense, situational awareness, enthusiasm, and Optimism, etc.,

Soft skills are the mixture of all the necessary skills which help an individual to live a quality life. It involves the way of speaking, the way of behaving, and the way of dealing with all the situations which individual deals with. Soft skills are defined as „the qualities which make a person unique when compared with other persons who have the same skills and experiences (Perrault, 2004). It covers one's personal life, Professional life, and social life as well. In personal life, soft skills help an individual to have quality thoughts which give his/her more confidence. In professional life, everyone is dealing with all kinds of people. The organization never forgets to appreciate the employee who has all the good qualities such as organizational communication, decision-making skills and, problem-solving skills, etc., these skills are gained only through soft skills. In social life, every people tend to be known as the best person or the good person by others. Therefore soft skills provide them good capabilities to gain. Soft skills are essential furthermore providing soft skill training is considered as the basic need for an individual to grow more.

Training is considered important when individuals pay attention to his/her future. When there is fear about„ what next? that will be the best phase of life to learn new kinds of stuff. For this, the researcher has chosen college life especially the post-graduate time.

Evaluation of the Job Offer

When the candidate receives a job offer it's important to take the time to evaluate it, so the candidates are making an educated decision to accept or reject the offer. When reviewing a job offer, consider the entire package including job content, salary, benefits, working hours, flexibility, company culture, pension plan, the work environment, and the management. The candidate should be sure that the company meets their criteria for what he would consider an ideal employer. Money matters, salary is an important one. So the candidate has to find out if the salary can accept by you without feeling insulted? Will the candidate be able to pay his bill? If the candidate's answer is no, then don't accept the offer. Make sure that you are getting paid what you are worth and you're happy with the compensation. The compensation packages sent what you expected; consider negotiating your salary with their future employer. Another thing to consider is whether not the candidate will be challenged in this new role. Though being overworked and over-stressed is never been a good thing, a role that provides new challenges, learning, opportunities, and a platform for professional development is a big positive for the candidate carrier.

Job Exposure

Learning skills on the job refers to learning ability all developing knowledge by performing tasks at work. Most people will learn some skills on the job during the on boarding process, while others will need to be extensively trained on the job-specific technical skill.

You can learn skills on the job practicing a task, shadowing others who are taking advantage of professional development opportunities. While you may have a specific skill goal you want to learn at work, many people develop their skills on the job simply by completing their work and looking for ways they can grow their position. Learning job skills is a large part of adjusting to a new work environment in many different industries.

Job satisfaction

Job satisfaction or employee satisfaction is a measure of workers contentedness with their job, whether they like the job or individual aspect or facet of the job, such as nature of work or supervision. Job satisfaction is a work attitude. It can be measured in cognitive, affective, and conation components. Cognition is a part of attitude comprises thought, believes, Opinion about something. Effective is the part of attitude related to the feeling and the emotion about something. Conation is an inclination to take action about something. It is referred to a person's Feeling of satisfaction on the job, which acts as a motivation to work. It is not self-satisfaction, happiness, or self-contentment but the satisfaction on the job

Review of Literature

Soft skill Training (SST)

Susan A. Dean and Julia I. East (2019) stated in their study titled„ Soft skills needed for the 21st-century workforce" that soft skills are essential when compared with technical skills. This study mainly deals with the logistics industry and discovered soft skill training strategies. The successful techniques in the soft skills in the logistics industry are identified through provide training in group and person training, individual training needs, emotional performance in the work, and communication.

Carlos Ernesto Ortega Santos and Vivian Estrada Sentí (2017) researched the objective of providing soft skill training at an early stage. They concluded that soft skills are the most needed ones for the employees belong to their research area. The parents of the students made a point that soft skills are not only for early-stage but also can be used in the social and family environment too. This study also conveyed that creating a strategy is playing a vital role in delivering soft skill training.

Mitchell, Geana W., Skinner, Leane B., White, Bonnie J. (2010). Team building, communication, morals, time management, appreciation for diversity are the soft skills attributes employees should have in the company and it is important in all business units. The new employees are lacking in soft skills. The study deals with the perception of Alabama business educators' importance of soft skill training. There is a significant variation in the importance of the soft skill training will make success in the workforce and location. The importance of soft skill training depends upon demographic factors.

Ellis, Maureen & Kisling, Eric & Hackworth, Robbie. (2014). The study deals with the office technology course training provided in the community colleges and decides the skills are matching with the soft skills employer's requirements in entry-level office work. The positive results are shown by the soft skills office technology training are effective in today's entry-level work.

Job Offer (JOO)

Dr. Jessy John (2009) conveyed the importance of soft skills especially when comes to employment in her research paper titled "Study on the nature of the impact of soft skills training program on the soft skills development of management students". She concluded her study with the point that new generation managers are expected their employees to have the best soft skills and she also suggested colleges introduce soft skills training as a part of management student's curriculum.

Job Exposure (JOE)

Piyawan Charoensap-Kelly (2016) conducted a research study on, Evaluation of a soft skills training program‟. He proved that soft skills training program impacts the employee's behavior. He helped employees through this study to know about„ flex‟ their behaviors and improve their professional bond with other colleagues.

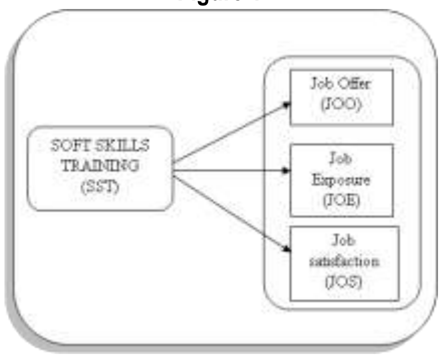
Job Satisfaction (JOS)

Mitashree Tripathy (2020) in her research study titled significance of soft skills in career development, she conveyed that soft skills are essential for the workplace. She mentioned few soft skills and examined the existence and effectiveness of these in the workplace. Employees who are well in soft skills were found effective in their work output.

Model

The proposed model has two variables such as SST (soft skills training) and (IOE) impact on employability. IOE is a term to refer to a group of three independent variables names as Job offer (JOO), Job exposure (JOE), and Job satisfaction (JOS).

Figure 1



Methods

After finding the research gap from the collected literature reviews, a well-structured 5 point Likert scale questionnaire was developed. Demography variables, soft skills training (SST), Impact on employability (IOE) – Job offer (JOO), Job exposure (JOE) and Job satisfaction (JOS) are the parts of the questionnaire.

Data and Samples

The researcher focused on MBA students in Tiruchirappalli colleges. The average strength of the MBA students from all the colleges is 49. Snowball sampling is applied in this research paper.

Hypothesis

Based on the review of the literature, the following hypotheses were framed to meet the research questions.

- **H1:** There is a significant relationship exists between Soft Skills Training (SST) and the Job Offer(JOO).
- **H2:** There is a significant relationship exists between Soft Skills Training (SST) and Job Exposure(JOE).
- **H3:** There is a significant relationship exists between Soft Skills Training (SST) and Job satisfaction (JOS).

Statistical Implements

From the collected samples the data has been statistically analyzed using Correlation and T-test. The SPSS version 18.0 was used in testing the hypothesis.

Results and Discussion

To examine the impact of soft skills training (SST) and job offers, job exposure, and job satisfaction of the candidate.

Table 1 One Way Analysis Among Soft Skills Training (Sst) and Job Offer (Joo)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.410	3	1.470	3.237	.024
Within Groups	67.215	148	.454		
Total	71.625	151			

There is a significant difference between the soft skill training and the job offer. The soft skill training provides the candidate to improve the body language, communication skills, presentation skills this will impact directly to get the job offer. It makes the candidates feel proud among other mates, the company chooses the best candidate. The soft skill training improves the candidates can able to evaluate the offer letter and choose the company and position looking for as their own. In soft skill training provides effective decision-making skills, the importance of time management, and adaptability.

Table 2 Correlation Test

Variable	Pearson correlation	P value	Significant
SST- CET	0.278	0.006	P<0.05 Significant
SST- JOO	0.166	0.045	P<0.05 Significant
SST- JOE	0.168	0.038	P<0.05 Significant

There is a significant relationship between softskill training and job offers, job exposure, and job satisfaction. The soft skill training improves the candidate's level in various areas like communication, body language, case study solving, listening, team building, and flexibility. By implementing these skills they can able to perform well in the interviews. The companies are get satisfied with the candidate's performance and provide the offer to the best. After joining in the job they can able to understand the conditions of the working place. They can able to perform well in their tasks and get recognized in the company.

Conclusions

The soft skill training is provided for the candidates who are ready to go for the interview will impact more than those who aren't taken it. The training improves the candidate's skill set in different areas like communication, leadership, team building, presentation skills, and case study solving potentials. The company has been satisfied with the right candidate to be chosen. The candidate can adapt to the conditions and work easily. The office environment is not to be new for the candidates who are all taking the training. The candidates can choose the right job profile at the right company even after they get the job offer they can able to evaluate the offer letter with confidence. The soft skill training provides job satisfaction and a better understanding of their skills

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A STUDY OF GREEN HUMAN RESOURCE MANAGEMENT PRACTICES AND ITS RELATIONSHIP WITH EMPLOYEE ENGAGEMENT IN KARUR INDUSTRIES

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Abstract
Green HRM includes tending to the organization carbon footprint by cutting down on usage of papers, reducing un-wanted travel. Green HRM is about the all-encompassing use of the concept of sustainability to organization and its workforce. Greening of HR study examines the types of environmentally friendly 'green' drives that organizations are using involving their workforce and human resource practices. Green control management is a pre- imperative in corporate environmental management. In ensuring green employee behaviour in the workplace, organizations may need green discipline management practices to achieve the environmental management objectives and strategies of the organization. Green human resource management ensures that the environmental targets set by the organizations are met. Execution the executives is an on-going interaction of correspondence among director and a representative that happens over time on the side of achieving the essential goals of the organization. Green performance management includes the issues related to polices of the organization and environmental responsibilities. For statistical analyses, SPSS-25 version used and Statistical tools like percentage analysis and 't' test applied. The findings were based on the demographic profile and Green human resource management practices and its relationship with employee engagement. Suggestions and Conclusion are based on these findings.
Keywords: *Green Recruitment and Selection, Green Training and Development, Green Reward Management, Green Employee Involvement, Employee motivation, Job satisfaction and Organizational commitment*

Introduction
Today everybody is concerned with environmental issues as they impact all human activities. One business region where environmental issues have received a great deal of conversation is training of human resource for green organizations with the natural environment management and employees have effectively started to modify their behaviour in an attempt to address society‘s new concerns.

As it is employees who are the agents that execute organizational green policies, it is necessary for organizations to promote and ultimately oversee to manage and change employee behavior so that they are aligned with organizational green objectives (Anderton and Jack, 2011). Progressively, associations are thinking about the appropriation of Green HRM rehearses, for example ‗HRM parts of green administration', to advance worker green conduct in the working environment (Renwick et al., 2013).

Green HRM began its journey through green management applications, in order to address the developing concern from corporate stakeholders (Roberts, 1992), in response to the negative impacts of organizational operations on the environment (Waddock, 2004). By accepting green management policies and strategies, and Green HRM practices and cycles, firms are expected to receive direct and peripheral gains such as improved sales, productivity gains and competitive advantages (Wee and Quazi, 2005). In addition, advantageous employee behaviors (Shultz and Holbrook, 1999) and expansions in corporate efficiencies including enhancements in water and energy usage and waste reduction (Klassen and McLaughlin, 1996), are likely to occur.

Corporate social responsibility is presently perceived as a crucial channel between corporate strategy and social responsibility outcomes. It unmistakably exhibits to employees, governments, stakeholders and communities, what are the firm‘s values and policies and the organization‘s essential plan (Garavan and McGuire, 2010).

Employees are as a rule logically perceived as significant resources in organisations, through their contributions to firm performance (Zutshi and Sohal, 2003). Organizations need to enhance their methodologies and invest in the people management side of their company, to take advantage of a worth adding asset to help a company's upper hand (Luthans and Youssef, 2004). Leading executives Carly Fiorina, (former) Senior Executive of Hewlett-Packard, and Bill Gates of Microsoft (cited in Luthans and Youssef, 2004), guarantee that ―the generally mysterious and substantial and at last the main fixing in the transformed landscape is people‗ and ‗our most important asset walks out the door every night‖.

As per Suhaimi Sudin (2011), research shows that green management initiatives has become a significant factor in forward thing organizations all throughout the planet. Researchers argued that employees should be inspired empowered and environmentally aware of greening in or-der to carryout green management initiatives. The paper focuses on development of a new model of strategic Green HRM which includes relationship with employee motivation, job satisfaction and organizational commitment in Karur industries.

Review of literature

Aragon-Correa and Sharma, (2003) states that Over the last three decades, organization‗s relationship with the environment has been a great extent defined by environmental regulations. How organizations, primarily in developed nations, respond to the demands of environmental law has determined their relationship with the environment.

Boselie, Dietz and Boon (2005) suggests that the Ability-Motivation-Opportunity (AMO) framework can explain how the objectives of HRM and potentially GHRM, are inferred through the implementation of HR activities and practices. The AMO framework suggests that individual‗s process information through three specific factors: ability, motivation and opportunity

Kramar (2014) states that the term ‗sustainable HRM‗ has not been clearly defined, but encompasses several terms that link sustainability with HRM. The terms exploited within the sustainable HRM construct are: sustainable work systems; HR sustainability; sustainable management of HR; sustainable leadership and sustainable organizations.

Opatha and Arulrajah (2014) mentioned four roles for an employee to become a green employee; which are: a preservationist, conservationist, non-polluter, and maker. The preservationist is the one who protect the natural environment from harm loss, or negative change and keep it in its original; Conservationist is the one who treat natural environment very carefully and use it at the minimum level in order to let it last as long as possible so that future generations will be able to utilize it.

Dubois and Dubois (2016) also support the argument that HRM is key to implementing a successful GHRM agenda. Embedding environmental sustainability programs into an organization requires HR managers to be ―design architects for the varied HRM systems, policies and activities that are needed to prepare employees to engage and contribute meaningfully to the accomplishment of environmental sustainability goals‖.

Renwick et al. (2017) have identified a range of GHRM activities related to employee rewards and compensation that are expected to positively contribute toward the achievement of green goals.

Research Methodology

Need of the Study

This paper deals with Green HRM which includes relationship with employee engagement. This paper examines the level of awareness of Green HRM Practices, type of Green HRM Practices offered by various Organizations and the problems faced by organizations while adopting Green HRM Practices. Thus this study is needed for every organization in the world.

Objectives of the Study

1. To find-out the level of Green HRM practices and its relationship with employee engagement.
2. To describe socio-demographic profile of the employees.
3. To examine the green recruitment and selection.
4. To study the Green training and development.
5. To analyze Green HRM practices and its relationship with employee engagement.
6. To find out suitable suggestions for Green HRM practices and its relationship with employee engagement.

Research Design

Research design proposed for the study is 'Descriptive' type of research design. This type of research deals with employees working in Karur industries. Sample size: 97. The sample data was collected from the employees who are working in Karur industries in Tamil Nadu. Simple random sampling technique has been used to select the sample.

Period of Study

The study on Green HRM practices and its relationship with employee engagement at Karur Industries in Tamil Nadu was carried out during the period of September 3rd to October 4th 2022.

Table 1 Low and High Level of Green HRM Practices and its Relationship with Employee Engagement

Green HRM practices and its relationship with employee engagement	No of Respondents (n:97)	%
Green Recruitment and Selection		
Low level	48	49.5
High level	49	50.5
Green Training and Development		
Low level	48	49.5
High level	49	50.5
Green Reward Management		
Low level	36	37.1
High level	61	62.9
Green Employee Involvement		
Low level	41	42.3
High level	56	57.7
Employee motivation		
Low level	31	32.0
High level	66	68.0
Job satisfaction		
Low level	36	37.1
High level	61	62.9
Organizational commitment		
Low level	35	36.1
High level	62	63.9
Green human resource management practices and its relationship with employee engagement		
Low level	45	46.4
High level	52	53.6

Table 1: It is inferred from the above table that More than half (i.e.) 50.5 per cent of the respondents had high level with regard to Green recruitment and selection. More than half (i.e.) 50.5 per cent of the respondents had high level with regard to Green training and development. Majority (i.e.) 62.9 per cent of the respondents had high level with regard to Green reward management. More than half (i.e.) 57.7 per cent of the respondents had high level with regard to Green employee involvement. Majority (i.e.) 68.0 per cent of the respondents had high level with regard to employee motivation. Majority (i.e.) 62.9 per cent of the respondents had high level with regard to job satisfaction. Majority (i.e.) 63.9 per cent of the respondents had high level with regard to Organizational commitment. More than half (i.e.) 53.6 per cent of the respondents had high level with regard to Green human resource management practices and its relationship with employee engagement.

Table 2 't' Test Between the Respondents' Gender and Green HRM Practices and its Relationship with Employee Engagement

Green HRM practices and its relationship with employee engagement	$\bar{X}$	S.D	Statistical Inference
Green Recruitment and Selection			
Male **(N:74)**	16.3514	1.74727	**t =3.023** p < 0.05 **Significant**
Female **(N:23)**	17.6087	1.72519	
Green Training and Development			
Male **(N:74)**	18.3243	2.80463	**t =5.036** p < 0.001 **Significant**
Female **(N:23)**	21.5217	2.10777	
Green Reward Management			
Male **(N:74)**	19.8378	3.40035	**t =4.195** p < 0.001 **Significant**
Female **(N:23)**	22.9130	1.53484	
Green Employee Involvement			
Male **(N:74)**	15.3378	2.22856	**t =3.205** p < 0.05 **Significant**
Female **(N:23)**	17.0870	2.46637	

Green HRM practices and its relationship	$\bar{X}$	S.D	Statistical Inference
Employee motivation			
Male **(N:74)**	19.7973	2.28143	**t =2.792** p < 0.05 **Significant**
Female **(N:23)**	21.3913	2.72595	
Job satisfaction			
Male **(N:74)**	18.1622	3.11438	**t =5.207** p < 0.001 **Significant**
Female **(N:23)**	21.7826	2.10964	
Organizational commitment			
Male **(N:74)**	15.6216	2.63123	**t =4.034** p < 0.001 **Significant**
Female **(N:23)**	17.9565	1.55149	
Green human resource management practices and its relationship with employee engagement			
Male **(N:74)**	123.76	12.66406	**t =5.289** p < 0.001 **Significant**
Female **(N:23)**	139.22	10.73210	

Table 2: There is a significant difference between respondents' Gender and various dimensions of Green human resource management practices and its relationship with employee engagement such as Green Recruitment and Selection, Green Training and Development, Green Reward Management, Green Employee Involvement, Employee motivation, Job satisfaction and Organizational commitment.

Findings and Suggestions

Findings based on Socio-Demographic Profile

1. Nearly half (i.e.) 42.3 per cent of the respondents were in the age group of 41 to 50 years.
2. More than three-fourth (i.e.) 76.3 percent of the respondents were male.
3. More than three-fourth (i.e.) 76.3 percent of the respondents were married.
4. Majority (i.e.) 62.9 per cent of the respondents were mangers.
5. More than half (i.e.) 51.5 per cent of the respondents were living in urban area.
6. High majority (i.e.) 84.5 per cent of the respondents belong to nuclear family.
7. Nearly half (i.e.) 45.4 per cent of the respondents had experience of 5 to 10 years.
8. Nearly half (i.e.) 41.2 per cent of the respondents were Post Graduates.
9. Majority (i.e.) 61.9 per cent of the respondents got monthly income of Rs.20000 to Rs.30000.

Findings based on Low and High Level of Various Dimensions of Green Human Resource Management Practices and its Relationship with Employee Engagement

1. More than half (i.e.) 50.5 per cent of the respondents got high level with respect to Green recruitment and selection.
2. More than half (i.e.) 50.5 per cent of the respondents had high level with respect to Green training and development.
3. Majority (i.e.) 62.9 per cent of the respondents obtained high level with regard to Green reward management.
4. More than half (i.e.) 57.7 per cent of the respondents acquired high level with regard to Green employee involvement.
5. Majority (i.e.) 68.0 per cent of the respondents got high level with regard to employee motivation.
6. Majority (i.e.) 62.9 per cent of the respondents had high level with respect to job satisfaction.
7. Majority (i.e.) 63.9 per cent of the respondents had high level with regard to organizational commitment.
8. More than half (i.e.) 53.6 per cent of the respondents had high level with respect to Green human resource management practices and its relationship with employee engagement.

Suggestions

1. Secure job environment enhances the degree of job satisfaction. Management has to create an environment of job security among employees apart from job security, management must provide job stability.
2. Human resource management of the organizations should offer extensive Green Training and Development programs for the employees for better satisfaction of the employees.
3. Employees should be recognized and rewarded for green innovations.
4. Segregation of waste and disposal of waste should be streamlined in the organization.
5. Organization must give environmental training and education to the employees as these are vital, in order to provide knowledge, change attitudes and behavior and acquire new skills.

Conclusion

Today, Organizations are trying to focus on profit maximization and environmental obligation at the same time. In today's world organization that has more focus on environment has higher acceptance in society. HR profession being the advocates of organizational culture and policies are critical to inculcate a sense of responsibility in each employee towards a sustainable green human resources management. However, still greater change needs to happen so that employees and organizations take that big leap in ensuring greening process in all their activities.

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A STUDY ON GREEN HRM, WORK-LIFE AND ENVIRONMENT PERFORMANCE TOWARDS IT COMPANIES IN TRICHY

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Abstract
Due to growing global environment concern, there is a necessity for the companies to implement formal green initiatives. In the current years, the organizations have become more awareness of the vital role played by green activities. In this paper investigation how green human resource management contributes to the environmental performance through worker work-life. Green drives allude to use and implementation of product, process and systems to maintain the environment, for example, such processes might engross emergent of new power resources to fulfil the need of society, developing new innovative ideas and techniques that assistance in reducing the cause of environmental degradation. The organizations need to implement corporate green strategy, program or event in various units of an organization such as human resource, marketing, finance, research and development, information technology and so on. The data are collected through questionnaire and the sampling technique is Disproportional sampling technique. For measurable investigations, SPSS-25 version used and Statistical tools like percentage analysis and 't' test applied. The findings were based on the Research hypothesis, demographic profile and various dimensions of Green HRM, work-life and environment performance. Suggestions and Conclusion are based on these findings. This paper aims on the Green HRM, work-life and environment performance in IT Companies in Trichy.
Keywords: *Green Training and Development, Green pay and Reward, Energy efficient workspace, Working life, Private life and Environmental Performance*

Introduction
Green HRM integrates environment-friendly HR initiatives and practices for sustainable use of resources that ensuing in more efficiency, reduced amount of wastage, enhanced job allied attitude. Due to growing global environmental concern, there is a necessity for companies to implement formal green initiatives. Traditionally, most companies across the world were not concerned about the environment; they followed green management initiatives driven by laws and regulations. But from the last previous year's companies around the world focusing on various green initiatives and their impact on environment.

They change their strategies from control to prevention. Green initiatives refer to use and implementation of product, process and systems to maintain the environment, for example, such processes might engross emergent of new power resources to fulfill the need of society, developing new innovative ideas and strategies that help in reducing the cause of environmental degradation. Adoption of green practices in companies can result better performance, improvement in organization culture, reduction of cost, effective utilisation and improve company goodwill.

To resolve the present situation, the organizations need to implement corporate green strategy, program or event in various units of an organization such as human resource, marketing, finance, research and development, information technology and so on. Unlike the some other great revolutions such as green marketing, green retailing, green finance, the green human resource revolution is growing very rapidly. There is a need of integration between human resource and environmental management.

Human resource management (HRM), deals with the most valuable and important asset of an organization, (i.e.) Human. Effective implementation of green practices can only be done if the companies have the right persons with the right competencies. Further, to address the development and fostering of new environmental innovation, the company will need to increase the employee environmental awareness and course by energy efficient workplace, green pay and reward (GPR) like monetary and non-monetary-based reward system to motivate employee for adopting environmental practices, training and development program. This study presents empirical evidence of a positive link between green HRM and environmental performance (EPF). The Findings have better understanding of the driving factors in the institutional field that activate firms awareness to the importance of EPF, and offers new insight by highlighting environmental issues.

Review of literature

Zhang (2011) defined green HRM is the exercise of HRM policies and practices for sustainable utilisation of resources within business organisations and usually promotes the source of environmentalism.

According to **Opatha and Arulrajah (2014)**, green HRM is defined as the process of making green employee with the use of green human resource policy and practices, and this is for the benefit of individual, society, community, and for the whole planet. The HRM function acts as driver of sustainability by insertion or implicating its green HRM policies and practices with the objective of EPF.

Jackson el al., (2015), stated that, the concept of green HRM is promoting greater concern among corporate, private sector/public sector, which attempt lightens role of green HRM activities in strengthening and possibly driving EPF. Such a green practices commitment will help to reduce the environmental degradation activities and procure the environment for our existing and future generation.

The study by **Daily et al.** (2016) examined that to manage the effective EPF, it is crucial to promote green training in an organisation, as training is to educate and increase awareness among the employees about various issues related to the environment and develops new skill to meet such issues. It is clearly identified that effective green training mediates the effective EPF.

Jabbour et al. (2017) identify the role of HRM in promoting the green practices in an organisation. They identify the important human dimensions such as training and employee motivation, which play a vital role in the implementation of green practices by the employee.

Fernandez et al. (2018) recognized that effective green practices implementation requires environmental awareness and knowledge of process among the individual employee and this will be done by integrating green practices with training and development. They identify the positive relation between the level of employee green training and EPF. Examples of green training are as follows: In Germany, Siemens provide green training once in a day during working hour to all of their employees to specially focus on those who involve in hazardous and dangerous substance. Such training is a part of an in-house training program and had result in 5,000 suggestions from the firm employee on novel initiative.

Research Methodology

Statement of the Problem

The main problem is to function effectively towards green training and development, what motivates employees to do these green practices, energy efficient workspace, green practices at work, Green HRM practices influenced personal life and Green HRM within firm have. Hence, this paper deals with this and find –out the findings. Therefore, this paper will analyse the Green HRM, work-life and environment performance in IT companies.

Objectives of the Study

The research has been undertaken with the following objectives:

1. To examine the level of Green HRM, work-life and environment performance.
2. To describe the various demographic profile of the employees.
3. To find-out work life and private life.
4. To examine environmental performance.
5. To analyze various factors of Green HRM, work-life and environment performance.
6. To find out suitable suggestions for Green HRM, work-life and environment performance for the companies.

Research Design

Research design proposed for the study is 'Descriptive' kind of research design. The research deals with IT companies towards Green HRM, work-life and environment performance in Trichy. In this paper the researcher attempts to analyze the various dimensions of Green HRM, work-life and environment performance. Hence descriptive design was adopted.

Data Collection

Data was collected in two ways.

i. Primary data and
ii. Secondary data.

Primary Data

The primary data was collected by questionnaire survey method based on a pilot study. The primary data are those data which are collected a fresh and for the first time. It is the first hand data collected directly from the employees who are working in IT companies with a designed schedule for the purpose at Trichy in Tamil Nadu.

Secondary Data

Secondary data was collected from websites, journals and research articles to support the research.

Sample size: 91. The sample data was collected from the employees who are working in IT companies at Trichy in Tamil Nadu. Disproportional sampling is a probability sampling technique which has been used to select the sample. Disproportional sampling technique; the sampling fraction of each stratum varies.

Period of Study

The study on Green HRM, work-life and environment performance in IT companies in Trichy was carried out during the period of September 2nd to October 4th 2022.

Analysis of Data

The analysis of the collected data was carried out using percentage analysis and 't' test.

Sampling Techniques

Table 1 Low and High Level of Green HRM, Work-Life and Environment Performance in Various Dimensions

Green HRM, work-life and environment performance	No of Respondents (n:91)	Percentage
Green Training and Development		
Low level	36	39.6
High level	55	60.4
Green pay and Reward		
Low level	36	39.6
High level	55	60.4
Energy efficient workspace		
Low level	24	26.4
High level	67	73.6
Working life		
Low level	38	41.8
High level	53	58.2
Private life		
Low level	42	46.2
High level	49	53.8
Environmental Performance		
Low level	29	31.9
High level	62	68.1
Green HRM, work-life and environment performance		
Low level	40	44.0
High level	51	56.0

Table 1: It is found from the above table that majority (i.e.) 60.4 per cent of the respondents had high level with regard to Green training and development. Majority (i.e.) 60.4 per cent of the respondents had high level with regard to Green pay and reward. Nearly than three-fourth (i.e.) 73.6 per cent of the respondents had high level with regard to energy efficient workspace. More than half (i.e.) 58.2 per cent of the respondents had high level with regard to working life. More than half (i.e.) 53.8 per cent of the respondents had high level with regard to Private life. Majority (i.e.) 68.1 per cent of the respondents had high level with regard to environmental performance. More than half (i.e.) 56.0 per cent of the respondents had high level with regard to Green Human resource management, work-life and environmental performance.

Table 2 't' Test Between Nature of Job and Various Dimensions of Green HRM, Work-Life and Environment Performance

Green HRM, work-life and environment performance	$\bar{X}$	S.D	Statistical Inference
Green Training and Development			
Full time **(N:47)**	17.9574	1.66756	**t =10.243** $p < 0.001$ **Significant**
Part time **(N:44)**	21.4318	1.56112	
Green pay and Reward			
Full time **(N:47)**	19.4681	1.23096	**t =12.491** $p < 0.001$ **Significant**
Part time **(N:44)**	23.0000	1.46271	
Energy efficient workspace			
Full time **(N:47)**	20.0426	1.66756	**t =8.563** $p < 0.001$ **Significant**
Part time **(N:44)**	22.6136	1.12510	
Working life			
Full time **(N:47)**	17.9149	1.97627	**t =9.012** $p < 0.001$ **Significant**
Part time **(N:44)**	21.9091	2.24974	
Private life			
Full time **(N:47)**	19.1915	3.73374	**t =6.545** $p < 0.001$ **Significant**
Part time **(N:44)**	23.0455	1.18035	
Environmental Performance			
Full time **(N:47)**	17.8298	2.31553	**t =10.282** $p < 0.001$ **Significant**
Part time **(N:44)**	22.1136	1.55841	
Green HRM, work-life and environment performance			
Full time **(N:47)**	114.98	7.86984	**t =11.409** $p < 0.001$ **Significant**
Part time **(N:44)**	131.36	5.54513	

Table 2: There is a significant difference between nature of job and various dimensions of Green HRM, work-life and environment performance such as Green Training and Development, Green pay and Reward, Energy efficient workspace, Working life, Private life and Environmental Performance.

Findings and Suggestions

Findings based on Socio-Demographic Profile

1. One-third (i.e.) 38.5 per cent of the respondents were in the age group of 31 to 40 years.
2. More than half (i.e.) 52.7 per cent of the respondents were male.
3. Nearly half (i.e.) 47.3 per cent of the respondents were Post Graduates.
4. Majority (i.e.) 69.2 per cent of the respondents were working in Private organizations.
5. More than half (i.e.) 51.6 per cent of the respondents were doing full time job.
6. Nearly half (i.e.) 47.3 per cent of the respondents had monthly income from Rs.20000 to Rs.30000.
7. More than half (i.e.) 54.9 per cent of the respondents had 5 to 10 years experience.
8. Nearly three-fourth (i.e.) 74.7 per cent of the respondents were Hindu.
9. More than three-fourth (i.e.) 79.1 per cent of the respondents belong to nuclear family.
10. More than half (i.e.) 59.3 per cent of the respondents had 4 to 5 dependents.

Findings based on Low and High Level of Various Dimensions of Green HRM, Work-Life and Environment Performance

1. Majority (i.e.) 60.4 per cent of the respondents got high level with respect to Green Training and Development.
2. Majority (i.e.) 60.4 per cent of the respondents got high level with respect to Green pay and reward.
3. Nearly three-fourth (i.e.) 73.6 per cent of the respondents acquired high level with regard to Energy efficient workspace.
4. More than half (i.e.) 58.2 per cent of the respondents obtained high level with regard to Working life.
5. More than half (i.e.) 53.8 per cent of the respondents got high level with regard to Private life.
6. Majority (i.e.) 68.1 per cent of the respondents had high level with respect to Environmental performance.
7. More than half (i.e.) 56.0 per cent of the respondents got high level with regard to Green HRM, work-life and environment performance.

Suggestions

1. IT companies should arrange essential Green training for employees at proper interval.
2. IT companies should take action to motivate employees towards Green environment performance. They have to arrange recognition-based rewards (awards, dinners, publicity, external roles, daily praise).
3. IT companies have to continually promote environmental conservation internally.

Conclusion

This paper is an attempt to present the Green Human Resource Management (GHRM), Work-Life and Environment Performance (EPF). In Order to get better EPF, the organization requires employees' active involvement and Participation, management needs to motivate them by providing GHRM practices, such as providing green training to raise awareness among employees, Green Pay And Reward (GPR) for taking green Initiative and provide a green workplace for healthy and satisfactory outcome and creating a sense of responsibility among employees towards the environment. Analysis of the results confirmed that work-life mediates the process through which GHRM has an impact on EPF. This leads to a need to focus more on green training, GPR employees for their environmental-friendly practices in the work-life in order to generate a green culture valuable to an organization EPF and green workplace for occupant workplace satisfaction.

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A STUDY ON GREEN HUMAN RESOURCE MANAGEMENT PRACTICES AND ITS EFFECT ON SUSTAINABLE COMPETITIVE EDGE IN SELECTED CONSTRUCTION CHEMICAL COMPANIES IN CHENNAI

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Abstract
GHRM reflects HRM aspects of environmental management and its attention is on the job of HRM in pollution prevention through the operational cycles of firms. The idea of GHRM may incorporate other HRM practices, such as practices related to strategic, high-performance and high commitment HRM, but GHRM is different. GHRM reflects a company's orientation toward environmental protection and includes a series of specific HRM practices, which centre on the delicacy of ecosystems and the ecological effects of companies' economic activities. Second, aside from upgrades to organizational performance or internal production processes, GHRM may be more directly beneficial to external stakeholders, while general HRM practices mainly focus on improving organization performance or profit. GHRM can energize representatives' commitment and involvement in environmental practices, which can increase their sense of belongingness and pride, motivating them to work harder. In this paper both essential and optional information were gathered. Structured questionnaires were used to collect primary data from the construction chemical companies' employee through questionnaires. For measurable investigations, utilized SPSS and Statistical tools like percentage analysis and't' test applied. The findings based on demographic profile and various dimensions of Human resource management practices and its effect on sustainable competitive edge. Proposals and determinations will be based on these findings.
Keywords: *Green Recruitment and Selection, Green Training, Green performance management, Green pay and reward, Green Involvement and Competitive Edge*

Introduction

GHRM mirrors HRM aspects of environmental management, and its emphasis is on the job of HRM in pollution prevention through the operational processes of companies. The concept of GHRM may incorporate other HRM practices, such as practices related to strategic, high-performance, and high-commitment HRM, but GHRM is different from these constructs in the following several ways.

First, GHRM reflects companies' orientation toward environmental protection and incorporates a progression of explicit HRM practices, which focus on the fragility of ecosystems and the ecological effects of companies' economic activities. Different ideas of HRM, such as strategic HRM that relies on organizational strategic goals, have ignored the natural environment. High-performance HRM is a combination of single practices that collectively affect organizational performance, such as the provision of job security and extensive skills training. High-commitment HRM refers to a series of practices that affect performance by creating an organizational commitment environment that stimulates employees' behaviour and capabilities, to increase a company's competitive advantage.

Second, aside from upgrades to organizational performance or internal production processes, GHRM may be more directly beneficial to external stakeholders, while general HRM practices mainly focus on improving organizational performance or profit. GHRM can encourage employees' commitment and involvement in environmental practices, which can increase their sense of belongingness and pride, motivating them to work harder. These environmentally friendly practices can therefore help a firm develop a good reputation, reduce the pressure from stakeholders, and benefit future generations in the long run.

Organizations can attract and choose candidates who will commit to environmental issues. Green recruitment and selection (GRS) has been viewed as an important component in GHRM practices. GRS in the three aspects of candidates' green awareness, green employer branding, and green criteria attract candidates.

Green training (GT) refers to a system of activities that motivate employees to learn environment protection skills and pay attention to environmental issues, which is key in accomplishing environmental objectives. Training can increase employees' awareness, knowledge, and skills in environmental activities. Green training should be provided along with education programs to all members of the company, not only those linked with environmental departments. In this study, we consider green training to include three aspects: awareness enhancement, knowledge management, and climate building.

Green performance management (GPM) refers to a system of evaluating activities of employees' performance in the process of environmental management. Research has focused on specific aspects of GPM, such as delivering feedback and balancing metrics. It has also been argued that these methods of measuring GPM are not effective, as different firms have different structural attributes, and resources that use uniform standards across firms will be arbitrary. Firms need to identify a systematic method of implementing GPM. Adopting a common GPM standard is therefore a priority for several types of firms. In this study, we collected GPM activities using a generic and systematic view and summarized them into four aspects: setting green targets for all members, creating green performance indicators, evaluating employees' green outcomes, and using dis-benefits.

In line with a strategic approach to reward management, green pay and reward (GPR) is a system of financial and non-financial rewards, aiming at attracting, retaining, and motivating employees to contribute to environmental goals. It has been argued that employees may feel more motivated by non-financial rewards through GPR, such as recognition and praise suggested that incentives and rewards may be more powerful measures of aligning employees' performance with the firm's goals than other practices in the HRM system. However, generally most researchers acknowledge that combining monetary and non-monetary rewards is more effective in motivating employees. In this study, we suggest that non-financial rewards should be offered alongside financial incentives, in the form of green travel benefits, green tax, and green recognition.

Employees can be provided with opportunities to participate in environmental management, which stimulates them to support the prevention of pollution and identify environmental opportunities. A great deal of research has shown that members' green involvement (GI) is crucial in improving the performance of EM systems, such as reducing waste and pollution in workplaces, and making full use of resources.

Review of Literature

Rana and Jain (2014) perceived GHRM from a model perspective, which is defined as an employment model designed to assist industry professionals in retaining, recalling, preserving and developing the talent needed to ensure future business initiatives and strategies are met.

Opatha and Arulrajah (2014) define GHRM as the policies, practices and systems that make employees of the organization green for the benefit of the individual, society, natural environment, and the business.

Ullah, (2017) stated that Green recruitment is defined as the process of recruiting new talent who are aware of the sustainable process, environmental system and familiar with the words of conservation and sustainable environment.

Guerci, Longoni & Luzzini (2016) define that some organization practically engage their employees on both green training and green involvement in order to achieve a context whereby the employees green behaviors are modified.

According to Khurshid & Darzi (2018) two types of compensation structure are generally popular for use. The first is monetary rewards and the second is non-monetary rewards. Where monetary rewards entail pay allocations such as salary increment, cash premiums, bonuses, special discounts on the company's goods and others. While the non-monetary rewards include a habit of conferring special recognition awards to employees on their green achievement or specially organized party for Mr. Green of the year, special holiday leave, gifts, promotions etc. Meanwhile, both compensation structure is suitable for allocation and for employees towards encouraging them to uphold green behavior in their endeavors.

Research Methodology

Need of the Study

Claim that environmentally friendly practices lied mostly in the manufacturing companies. On this note, this study would be focusing on Chennai industries and the environmental precautions the companies adopted to maintain and sustain a harm-free HRM practice. The flaws (if any) and the significant impacts investigated would serve as a measure to avoid or benchmark by other state companies operating in the same industry or other industries across the global businesses. Also, where the GHRM serves as an essential tool for all employees and the avenue of information to all the customers and general stakeholders, "it is an important issue for HR managers". Thus, this study is needed for every organization in the world.

Objectives of the Study

The research has been undertaken with the following objectives:

1. To examine the level of Green Human resource management practices and its effect on sustainable competitive edge.
2. To describe the various demographic profile of the employees.
3. To find-out Green recruitment and selection
4. To study the Green Involvement of the employees.
5. To examine the Employees' Perceived Sustainable Competitive Edge
6. To analyze various factors of Green Human resource management practices and its effect on sustainable competitive edge.
7. To find out suitable suggestions for the Green Human resource management practices and its success.

Research Design

Research design proposed for the study is 'Descriptive' kind of research design. This type of research deals with employees working in the construction chemical companies in Chennai. In this paper the researcher attempts to analyze the various dimensions of Green Human resource management practices and its effect on sustainable competitive edge. Hence descriptive design was adopted.

Data Collection

Data was collected in two ways.

iii. Primary data and
iv. Secondary data.

Primary data

The primary data was collected by questionnaire survey method based on a pilot study. The primary data are those data which are collected a fresh and for the first time. It is the first hand data collected directly from the employees who are working in the construction chemical companies with a designed schedule for the purpose at Chennai in Tamil Nadu.

Secondary Data

Secondary data was collected from websites, journals and research articles to support the research.

Sampling Techniques

Sample size: 93. The sample data was collected from the employees who are working in the construction chemical companies at Chennai in Tamil Nadu. Stratified random sampling technique is used for the study.

Period of Study

The study on Green Human resource management practices and its effect on sustainable competitive edge in construction chemical companies in Chennai were carried out during the period of September 2nd to October 5th 2022.

Analysis of Data

Analysis of the collected data was carried out using percentage analysis and 't' test.

Table 1 Low and high level of Green Human resource management practices and its effect on sustainable competitive edge

S. No	Green Human resource management practices and its effect on sustainable competitive edge	No of Respondents (n:93)	%
1.	**Green Recruitment and Selection**		
	Low level	6	6.5
	High level	87	93.5
2.	**Green Training**		
	Low level	17	18.3
	High level	76	81.7

3.	**Green performance management**		
	Low level	23	24.7
	High level	70	75.3
4.	**Green pay and reward**		
	Low level	33	35.5
	High level	60	64.5
5.	**Green Involvement**		
	Low level	26	28.0
	High level	67	72.0
6.	**Competitive Edge**		
	Low level	26	28.0
	High level	67	72.0
7.	**Green Human Resource management practices**		
	Low level	43	46.2
	High level	50	53.8

Table 1 It is inferred from the above table that vast majority (i.e.) 93.5 per cent of the respondents had high level with regard to Green recruitment and selection. High majority (i.e.) 81.7 per cent of the respondents had high level with regard to Green training. More than three-fourth (i.e.) 75.3 per cent of the respondents had high level with regard to Green performance management. Majority (i.e.) 64.5 per cent of the respondents had high level with regard to Green pay and reward. Nearly three-fourth (i.e.) 72.0 per cent of the respondents had high level with regard to Green involvement. Nearly three-fourth (i.e.) 72.0 per cent of the respondents had high level with regard to Competitive edge. More than half (i.e.) 53.8 per cent of the respondents had high level with regard to Green Human resource management practices and its effect on sustainable competitive edge.

Table 2 't' test between the respondents' Gender and Green Human resource management practices and its effect on sustainable competitive edge

S.No	Green Human resource management practices and its effect on sustainable competitive edge	$\bar{X}$	S.D	Statistical Inference
1.	**Green Recruitment and Selection**			
	Top Management **(N:35)**	11.4857	1.14716	**t =6.322** p < 0.001 **Significant**
	Middle management **(N:58)**	13.0862	1.20357	
2.	**Green Training**			
	Top Management **(N:35)**	12.6571	.48159	**t =4.868** p < 0.001 **Significant**
	Middle management **(N:58)**	13.2931	.67561	
3.	**Green performance management**			
	Top Management **(N:35)**	15.1143	2.59832	**t =6.037** p < 0.001 **Significant**
	Middle management **(N:58)**	17.7931	1.68334	
4.	**Green pay and reward**			
	Top Management **(N:35)**	12.0286	1.09774	**t =4.348** p < 0.001 **Significant**
	Middle management **(N:58)**	13.3448	1.57337	
5.	**Green Involvement**			
	Top Management **(N:35)**	22.0857	3.10001	**t =7.925** p < 0.001 **Significant**
	Middle management **(N:58)**	26.1207	1.81686	
6.	**Competitive Edge**			
	Top Management **(N:35)**	18.7429	3.29298	**t =7.717** p < 0.001 **Significant**
	Middle management **(N:58)**	22.5862	1.47535	
7.	**Green Human Resource management practices**			
	Top Management **(N:35)**	94.8857	3.73199	**t =9.406** p < 0.001 **Significant**
	Middle management **(N:58)**	104.55	5.33828	

Table 2: There is a significant difference between Type of management and various dimensions of Green Human Resource management practices and its effect on sustainable competitive edge such as Green Recruitment and Selection, Green Training, Green performance management, Green pay and reward, Green Involvement and Competitive Edge.

Findings and Suggestions

Findings based on Socio-Demographic Profile

1. More than half (i.e.) 51.6 per cent of the respondents were in the age group of 41 to 50 years.
2. More than three-fourth (i.e.) 77.4 percent of the respondents were male.

3. High majority (i.e.) 84.9 percent of the respondents were married.
4. Majority (i.e.) 65.6 per cent of the respondents were Professionals.
5. Nearly half (i.e.) 47.3 per cent of the respondents got monthly income of more than Rs.50000.
6. A considerable few (i.e.) 30.1 per cent of the respondents had experience of more than 30 years.
7. Majority (i.e.) 62.4 per cent of the respondents belong to Middle management.
8. Majority (i.e.) 67.7 per cent of the respondents were living in urban area.
9. Nearly three-fourth (i.e.) 71.0 per cent of the respondents belongs to nuclear family.

Findings based on Low and high level of various dimensions of Green Human Resource management practices and Its effect on sustainable competitive edge

1. Vast majority (i.e.) 93.5 per cent of the respondents had high level with respect to Green recruitment and selection.
2. High majority (i.e.) 81.7 per cent of the respondents got high level with respect to Green training.
3. More than three-fourth (i.e.) 75.3 per cent of the respondents acquired high level with regard to Green performance management.
4. Majority (i.e.) 64.5 per cent of the respondents obtained high level with regard to Green pay and reward.
5. Nearly three-fourth (i.e.) 72.0 per cent of the respondents got high level with regard to Green involvement.
6. Nearly three-fourth (i.e.) 72.0 per cent of the respondents had high level with respect to Competitive edge.
7. More than half (i.e.) 53.8 per cent of the respondents had high level with regard to Green Human Resource management practices and Its effect on sustainable competitive edge.

Suggestions

1. Organizations should embrace the process of business operation, while diverting attention to the environment under which the business operates in such a way that would be friendly and harm-free of pollution to the residence.
2. Industries should endeavour to prioritised employee engagement in green activities as a way of measuring and evaluating performance in the organization.
3. Organizations should motivate their employees while they embrace green practices in their HRM activities.

Conclusion

Today, Organizations should design strict rules, policies and compliances on Green HRM matters that would serve as a watchdog to every employee that failed to apply green motives and initiatives to green HREM practices in the organizations. The organization should try as much as possible to engage in periodic research towards investigating its green practices both from employees and society's perspectives.

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A STUDY ON DEGREE OF APPLICATION OF HR ANALYTICS TOWARDS ORGANIZATIONAL EFFECTIVENESS

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Abstract
This paper aims to contribute to the literature on human resources (HR) digitalization, specifically on HR analytics, disentangling the concept of analytics applied to HR and explaining the factors that hinder companies from moving to analytics. Therefore, the central research questions addressed during this study are: what does HR analytics encompass? What impedes the adoption of analytics in HR within organization and its organisational effectiveness? We define HR analytics as demonstrating the direct impact of individual's data on important business outcomes, but landing on an accurate definition of HR analytics is a smaller amount important than using the method to affect the overall role of HR in a corporation.
Keywords: *HR analytics, metrics, organizational effectiveness, digitalization.*

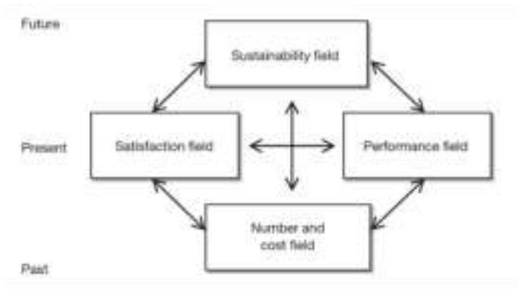
Introduction to HCM

HCM, or human capital management, is the framework of logic that is used to gather, organize, and interpret data, and subsequently also knowledge, for the purpose of assessing the probability of upcoming events. HCM takes the gambling out of decision making. It helps you overcome are liance on past data and obsolete experience, and replace it with insights regarding the future and the tools for influencing it. This is called "Managing tomorrow, today." man capital management (HCM) is made up of all the process implemented by HR, both core tasks and strategic initiatives, that help employees in their roles. It is the collection of processes designed around the topics of recruitment, management, development, and improvement to add value to a company.

Human capital management, importantly, focuses on both employees and the structures of different groups, teams, or entire departments. It is concerned with the entire process, rather than just the individual. In that sense, HCM is all-encompassing, while still focused on the skills and abilities of people within your workforce.

Human Capital Management vs. Human Resource Management

HCM and HRM might be close, they are not the same thing. HRM is more about the core administrative tasks that help manage people (storing their data, tracking their time, etc.), while HCM is about maximizing the value of employees.



Value Chain for HCM

HR analytics

HR analytics is a data-driven process used by the HR department to optimize workforce management. By collecting and analyzing critical HR data, companies can generate action able insights and improve workforce, people, and talent management performance.

HR analytics is a method used to create and assess insights into the workforce, to determine the contribution of every employee towards generating revenue for the organization, reducing overall costs, modifying risks, as well as accomplishing strategic plans.

HR analytics is a handy tool for an organization to understand where its strengths and weaknesses lie. Considering that the workforce is the major driving factor of an organization, understanding the contributions of this workforce, using quantifiable metrics, will help an organization understand what works and what doesn't. Furthermore, this data can be used to create strategies to push the organizational agenda and bring in more success. The goal of HR analytics activities is to understand, quantify, manage, and improve the role of talent in the execution of strategy and value creation. It entails collecting data from internal and external sources, pre-processing, storing, and analysing it to get insights about people on whose competence and commitment an organization's performance depends.

HR Analytics: HR analytics specifically deals with the metrics of the HR function, such as time to hire, training expense per employee, and time until promotion. All these metrics are managed exclusively by HR for HR.

People Analytics: People analytics, though comfortably used as a synonym for HR analytics, is technically applicable to "people" in general. It can en compass any group of individual seven outside the organization. For instance, the term "people analytics" may be applied to analytics about the customers of an organization and not necessarily only employees.

Work force Analytics

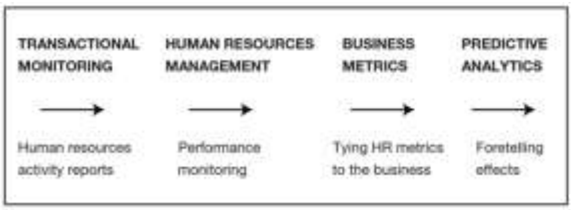
Work force analytics is an all-en compassing term referring specifically to employees of an organization. It includes on-site employees, remote employees, gig workers, free lancers, consultants, and any other individuals working in various capacities in an organization.

Introduction to HR Metrics

HR metrics is benchmark to make sure employees are performing at their peak. Also, monitors all functions are running smoothly. These outlines are known as HR metrics. Human Resource metrics are measurements used to determine the value and effectiveness of HR initiatives, typically including such areas as turnover, training, return on human capital, costs of labour, and expenses per employee.

HR Metrics

Time to hire	Cost to hire	Absenteeism
Talent Acquisition	Training & Development	Reduce Attrition
Employee Experience	Performance Measurement	Workforce planning
Employee Engagement	Succession Planning	Work force Perception



Research Methodology

Scope of the Study

The study focuses on the relation between HR Analytics and various HR Functions of an organization. This study portrays the view point of executives towards HR Analytics, their awareness about the utility value of HR analytics, opinion about the impact of HR Analytics on effectiveness of an organization and their level of satisfaction.

Need of the study

This study is intent to gain insight about HR Analytics to improve organizational effectiveness in order to gain and maintain a competitive advantage. This study allows HR Managers to make informed decisions related to employee life cycle, such as workforce planning, learning and development, performance measurement, compensation and employee engagement.

Objective Of the study

- To measure the degree of application of HR analytics
- To study impact of HR analytics on HR Functions
- To analyze whether HR analytics is practiced effectively in an organization.
- To identify whether relevant HR metrics supports HR analytics

Research Design

Research design is a basic frame work, which guides the total research. In this study, there search attempts to analyze the degree of application of HR analytics towards organizational effectiveness. Hence, Descriptive research design was adopted. Descriptive research includes survey, fact finding enquiry methods of different types.

Sampling Technique

Sample is the subset of the population to represent the population. Sampling technique is method that allows researcher to infer information about the population based on the results from the sample. Here, under the non-probability sampling, the snow ball sampling or network sampling technique was chosen and totally 50 employees were surveyed. The population had unknown chance of being included in the sample.

Statistical Tool

The data collected from the respondents were converted into readable format for processing, classification arguments and analyzed using statistical method of simple percentage analysis and bar graphs are used for data interpretation.

Data analysis and Interpetation

Data analysis and interpetation

Age	31 -40 Years	42.0
	41 -50 Years	92.0
Gender	Male	76.0
	Female	24.0
Marital Status	Married	72.0
	Unmarried	28.0
Qualification	Post Graduate	62.0
	Under Graduate	16.0
Designation	Assistant Manager	28.0
	Manager	38.0
Experience	5 -15Years	68.0
	1 - 5Years	16.0

The demographic data show cased that majority of the respondents belong to the age group of 41 - 50 years. Hence, the study suggests the organizations to recruit adequate young talents to improve their business outcome.

Dimension	Agree %
Overloaded With Work	56.0
HR Planning For Achieving Targets	60.0
The Work Evenly Distributed Among The Employees Because of Existing HR Planning	70.0
Comprehensive Job Description	68.0
HR Planning helps to Measure The Effectiveness	72
Sense of Confidence	56.0
HR Climate	68.0
Understands Employees Critical Needs	64.0
Contribute for Common Objective	60.0
Recognizes and Rewards	52.0

From the findings based on Workforce planning, Majority agreed with the company having sufficient employee and the current employees aren't overloaded with work, the company should highly focus on HR Planning according to the skills, knowledge and ability of existing employee. Managing technology and adapting towards innovation is challenging in an organization. The company should conduct training programs frequently, as it helps to increase the skill sets, motivation, productivity, performance, intra-organizational relationship. Organization should focus on HR Analytics as important in creating value, speeding up and improving HR process which significantly enhances the financial health, productivity and organizational effectiveness

Conclusion

The findings reveal that the organization practices HR analytics on ad hoc basis (when ever needed), which fulfils the objectives and need of providing basic HR reporting, HR value added metrics, integrated talent management metrics and HR business driver analytics. It is found that HR analytics creates positive impact on the overall business performance. HR analytics is seen as emerging trend or approach for organization sustainability. HR analytics increases organizational performance and thus enhances value of an organization.

Some of the key HR Metrics such as Workforce Planning, Performance Measurement, Employee Engagement, and Workforce perception were studied in-depth and It is concluded that the work is evenly distributed among the employees because of existing HR planning process and HR Planning helps measure the effectiveness of human resource. The HR department support and understands critical needs of the employees.

The training and development programme facilitate the growth in career, T&D strategies helps companies remain competitive in global market. The colleagues, team members, superiors and subordinates are receptive to the suggestions and provides with the constructive feedback about the performance. Employee feels that the flexible timing would improve the core working hours and performance.

A STUDY ON MOONLIGHTING VS. IT EMPLOYEES IN INDIA

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Abstract
Online platform employed, Gig working, E-lancing and Moonlighting have become identical in the Industry 4.0. Searching for and practicing substitute employments is an important phase in footage the sequence of employees' withdrawal cognitions (WC). WC have been studied in the past majorly in next of kin with job attitudes for the ultimate significance of turnover but in this virtual era, it is equally substantial to investigate the association of job attitudes with this important cognition sequenced before turnover stage, i.e. moonlighting, which may ultimately lead to turnover. This paper suggests to conduct the research gap of investigating the outcome of Job Satisfaction on Moonlighting Intentions and the mediating effect of Organizational Commitment between these two variables. Smart PLS 3.0 software has been castoff to execute partial least squares structural equation modelling (PLS-SEM) for the research outline on a sample of 161 IT professionals working in the Indian IT hubs of India. In the existing study, four hypotheses have been employed for tentative the relationships among the variables Job Satisfaction, Organizational Commitment and Moonlighting Intentions. PLS –SEM reinforced all of them. Organizational Commitment has a mediating effect among Job Satisfaction & Moonlighting Intentions while Job Agreement puts a very high positive impact on Organizational Commitment. In adding, Organizational Commitment shows a very significant inversely proportional relationship with Moonlighting Intentions.
Keywords: *Moonlighting, motivations, job satisfaction, organizational commitment, second job*

Introduction

In topical centuries, IT souk plasticity takes control to lower employee-employer constancy, mounting joblessness jeopardy, and more rapid job tenancies. As a consequence of these fluctuations, entities must pursue substitute tactics to safeguard hire haven and an unremitting and advanced pay stream. Work-related suppleness has converted further imperative in contemporary profession markets since of swift technical revolution and the prerequisite for incessant expertise apprising. The overhead unpredictability has enforced a substantial numeral of workforces to advance a bouncing stratagem of croft manifold trades or moonlighting to survive.

It is archetypally referred to as a "day job" when an individual's key job is one meant to afford proceeds so that they can hunt a crosswise profession of their prime. For a profounder empathetic of proceeds evolution and profession development, as well as for the determinations of emerging forthcoming IT souk procedure, it is decisive to scrutinise the affiliation between occupational knowledge, moonlighting, and job or occupational agility.

Motivations

People may be narrowed by their primary job's hours or earnings; for example, they may be willing to work supplementary hours or take a higher-paying job but are not given the option to do so. Total wages in principal employment may be affected by laws regarding working hours, short-term working contracts during periods of low economic demand, and the time off of a minimum wage. This condition may degrade the individual's or his or her household's financial constraints, together with paid workers who do not encounter time limits at work but whose pays fall short of their target income. This is also known as monetarist motivation.

- Employees who are worried about losing their main job may take on a second job to shield themselves against the risk of losing their main job and to give themselves more options for remaining in the job souk.
- People who have bad financial amazements may choose to get a second job instead of saving money as a protection net.
- IT workers may choose to take on another job in order to learn new assistances that will allow them to transition to a dissimilar field of work.

Second Job can assist people in making job variations or operate as an effective incubator for entrepreneurial activity, enhancing their prospects of altering careers. This idea emphasizes the investment side of moonlighting rather than the intense side. It is related to the job diversity reason, but it varies in that it takes the money adjacent of moonlighting into accounting.

- Secondary job gratification may differ from primary job gratification. Job array may therefore be another motive for moonlighting.
- Secondary employment drives vary, but most typically involve an appreciation of the non-financial apparatuses of the job. For many people, working numerous jobs is a special approach to achieving or restoring job satisfaction through more tough sorts of work or skill development.

Review of Literature

1. Pouliakas, Konstantinos suggests that Multiple job-holding (MJH) can help workers maintain their chosen standard of living when their primary job does not provide adequate hours or income. Moreover, skills acquired when moonlighting can influence successive occupational mobility—including a change to self-employment. However, a second job may also be related to greater physical and mental destitution. As such, policies related to multiple job-holding should shield defenseless workers from being exposed to dangerous or informal work conditions. Beyond this protectionary role, they can also be part of a tactic that seeks to further stimulate labor market mobility and entrepreneurship.
2. Dr. A. Shaji George, & A.S.Hovan George said that When cloud amenities are used, the control of data is inevitably lost. Even when the cloud service provider (CSP) encodes data during both the journey and when it will be stored in the cloud, it could easily decode it too. A crucial risk is a fact that government works or private organizations that use the courts might force the cloud amenity provider to deliver your data or appropriate encryption keys. This is termed Blind Summons.
3. Iris advises in today's business environment, sustainability is a trend that can allow companies to involve social, economic, and environmental pillars in the strategy and management of the company. Although the sustainability concept is not new, many establishments still do not know how to contrivance or measure its outputs.
4. Business today's newspaper published that there is a rapid transformation in the global atmosphere and the economy. As a result of remote work and inflation, some workers have commenced moonlighting, working secondary jobs either to make ends meet or to earn a little extra spending money. In addition to taking on various magnitudes, human resource management (HRM) observes are also changing.
5. Mohandas Pai highlighted that IT sector companies are making decent profits, especially in light of the denigrating value of the Indian rupee. He also said that IT companies are making good money and they are paying senior persons very high salaries but the industry abusing freshers has no increase in compensation, freshers are being paid the same Rs. 3.5 – 3.8lakh.
6. The author said that it is not infrequent for the administration to respond positively to employees' demands during performance appraisals and increase wages and assistance. But some workers are not satisfied with these benefits, and they wish to slog part-time for extra income, but their exertions may not be fruitful because they lack skills. The term "blue moonlighting" mentions this type of disappointment.
7. Tiwari, Ritu introduced that the common of employees devote more than they earn. Luxury is vital to them as well as redeemable money for the future. In order to get a sufficiently large

extra amount, people spend 50 percent of their available time receiving extra income.

8. Proten careers articles told these workforces often start up their own businesses or industrial unit and endure to work their steady jobs. The second occupation, however, regulates their financial and social uprightness. The term "full moonlighting" denotes this situation.
9. Employees have been started as the most important backers of any association. They can be the game changers for the success or failure of their partnerships as they affect and are affected by the structural set-up (Azim, 2016).
10. The relationship between an employee and his/her consistent organization has been seen as a form of social argument for a significant period of time (Blau, 1964).

Statement of Problem

About 40% of India's workforce will have to work remotely. Statistics may change, as Information technology is on the rise. IT professionals, or those who quit their jobs to work remotely, can now double their wages cheers to a new trend, numerous tasks simultaneously. Working as an IT professional has not only doubled the salaries of employees but also provide them with valuable knowledge. It is worth noting that Moonlighters thought the employer's words. They kept their end of the pact if it did not conflict with their movements. It is not a secret! Many specialists now have two corporate IDs, two email addresses, and two bosses in WFH mode.

Techies know this, particularly in the US. The concept has also progressed into a community called Overwork, which helps professionals lead a double life. Nonetheless, India is a different story. This impression is old in America. To earn more money in the US, they may choose to work for two dissimilar employers on different shifts. Suppose the waiter works in both cafeterias in the morning and in the evening. This allows a person to make more coinage with two jobs than pay the bills.

The Mediating Role of Organizational Commitment

Tett and Meyer (1993) firstly abstracted and investigated the mediation models placing the organizational pledge as a mediator between job satisfaction and withdrawal cognition. They have identified three theoretical perspectives in this area for research consequences.

First is the view that organizational assurance develops from job satisfaction and organizational assurance is the mediating variable with the job satisfaction effects and the withdrawal variables.

The second view is the reverse of the first, which says that organizational assurance mediates between extraction variables and job satisfaction.

The third view describes the unique influence of both job satisfaction and organizational commitment.

It is also worth remarking that in the review of literature, the research regarding job attitudes and turnover has been mounting; various investigators have investigated organizational commitment as a mediator between job satisfaction and turnover Goals (Samad & Yusuf, 2012; Vandenberg & Nelson, 1999; Sager et al., 1998; Meyer & Allen, 1997; Igharia & Greenhaus, 1992; Koslowsk, 1991; Salanick & Pfeffer, 1978). All these researchers have concluded that organizational obligation significantly mediates the suggestion of job satisfaction and turnover intentions. But the turnover intent is only the second last step in the classification of withdrawal cognitions (March & Simon, 1958).

This paper aims to full fill this interplanetary through empirical evidence, by placing organizational commitment as a mediator between job satisfaction and moonlighting intents.

Research Objectives

The present research undertakes to complete the following purposes:

1. To estimate the effect of Job Satisfaction on Organizational Commitment of the IT Specialists.
2. To study the impact of Organizational Commitment on Moonlighting Intentions of the target assembly in the study.

3. To investigate the ramification of Job Satisfaction on Moonlighting Meanings of the sample population of the study.
4. To ascertain the mediating effect of 'Organizational Commitment' linking Job Satisfaction & Moonlighting Intentions.

Research framework and hypotheses development

After expressing the objectives of the study based on the research gaps identified through the literature review, following hypotheses have been anticipated by the researchers:

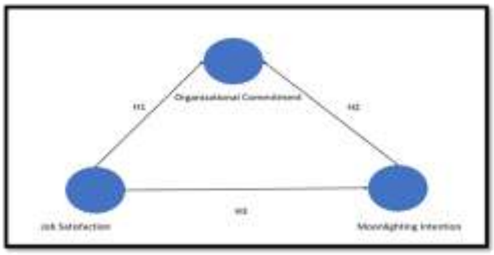
H1: Job Satisfaction has a suggestively high effect on Organizational Assurance.

H2: Organizational Commitment has a meaningly high impression on Moonlighting Purposes.

H3: Job Satisfaction has a knowingly high ramification on Moonlighting Intents.

H4: Organizational Commitment subtends a mediating effect between Trade satisfaction and Moonlighting Intents.

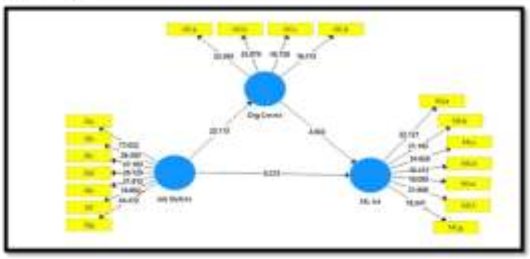
Below figure shows the hypothesized research agenda made by the researcher on the base of review of literature where 'Job Stsfctn' signifies Job Satisfaction, 'Org Cmmt' signifies Organizational Commitment and 'Ml Int' stances for Moonlighting Intentions.



Estimates of Structural Equation Modeling (Hypothesis testing)

Hypotheses of Study	Beta/Path Coefficient	t-statistics	Decision	f2	Effect Size
H1: JS -> OC	[illegible]	[illegible]	Supported	[illegible]	Large
H2: OC -> MI	[illegible]	[illegible]	Supported	[illegible]	Large
H3: JS -> MI	[illegible]	[illegible]	Supported	[illegible]	Medium
H4: OC mediates JS & MI	[illegible]	[illegible]	Supported	NA	Full Mediation

[illegible]



Conclusion

Secondary job (SJ): Hour or income limitations can make additional income from a side job an important basis of financial security for people with limited income or hours at their main job. Important human capital spillover effects also occur between primary and secondary employment, subsequent in a positive association between Second Job and later career options.

SJ provides individuals with a network to learn new skills and knowledge, which may then be used as a stepping stone to a new career path, with self-employment. People who choose a different occupation for their second job than for their main job are more likely to change jobs completely and have a different type of job in their succeeding main job. Those who live in low-income homes or who encounter unforeseen economic shocks, on the other hand, are extra likely to work several jobs.

IT workers to maintain a decent usual of living with a single job, having a second job may be linked to more physical and mental stress or exposure to unsafe or informal working conditions, especially in less developed economies.

In general, policy intervention may not be needed; but, in conditions where market failures may require some action, policy interventions must be carefully tailored to account for the underlying motives and conditions of Second Job. For example, when Second Job work is done on the edge of the IT sector, the government should focus on ending unreported work, shielding lower-threshold income levels, and construction sure that health and safety rules are followed. Furthermore, researchers are now acknowledging that people other than low-income employees conduct Second Job. Conceding and recognizing skills gained through part-time work can be an operative strategy for cumulative job mobility, which is a key goal of employment and skills procedure agendas. Second Job could be added to the procedure tools that are used to inspire entrepreneurs in the IT job markets of today.

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A CONCEPTUAL STUDY ONCONSUMER PERCEPTION ABOUT ORGANIC FOOD PRODUCTS

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Abstract
The increasing awareness of environmental and health dangers is one of the key subjects discussed in this article. People are now interested in this, which is what motivated me to create this research. The demand for organic food items is rising daily as people's concerns for their health and the environment grow. The market for organic foods is developing quickly in India, and demand for organic goods is rising. One of India's most significant and well-liked agricultural areas right now is organic farming. When authoring this essay, health and safety, cost, and other variables were taken into account, and these elements are extensively covered in this work. The only element that determines whether people purchase organic food or not is the main topic of discussion in this article. This research also addresses the problem of environmental safety and friendliness. This study aims to determine how many customers are interested in organic goods.
Keywords: *Customer perception, organic food products*

Introduction

Background of the Study

The study's main goal is to comprehend customer attitudes about organic food items. A significant problem of this century has been recognized as ensuring the sustainability of the world food system. There is now a lot of study being done in many areas of organic foods to determine the best methods to modify one's diet. Using organic agricultural practices to generate food is one of the original possibilities suggested. The majority of buyers look for organically farmed food as a way to demonstrate their worries about their health and the environment. People nowadays are more cautious while purchasing conventional and non-organic food goods because they are more worried about the health of their family members and the quality of the food products they purchase. Research in this field is advancing quickly, and more people are beginning to purchase organic food. This study aims to comprehend how various customers regard organic food. These days, people are getting more and more interested in eating organic food as environmental and health concerns rise.

This research has greatly contributed to our understanding of how different consumers view organic food products. This research has contributed to our understanding of the significant barriers facing organic foods. This study revealed that price is one of the main factors that discourages consumers from buying organic foods. The middle class and lower class of society cannot afford organic food as it costs three times more than non-organic food. As compared to the upper part of the society, awareness of the use of organic products is also very low among the same middle and lower class population.

Price and lack of awareness are the two main barriers preventing customers from purchasing organic goods, according to this poll. This article lists the main difficulties the organic food sector is now experiencing. Consumer anxiety about the distinctiveness of the goods is another important issue holding back the consumption of organic food items. Consumer interest in buying these organic food products is primarily driven by concerns about health, quality, safety, nutritional value, and the environment, and this study has considerably aided in understanding these important factors. My awareness of the changes that must be done to promote the purchase and consumption of organic foods has improved. One of the reasons why many people are unable to purchase organic goods is a lack of availability. This article makes it simple to comprehend how customers regard organic food items as well as the fundamental variables that affect their choice to purchase organic goods.

Organic Farming in India

Over the past few decades, there has been a major shift in how agriculture and food marketing is approached and viewed globally. Today the "market" decides what it wants and what to plant, unlike in the past where the seasons and environment of the region dictate what and when to plant. Nowadays, 'extrinsic' quantity and quality, often called 'vitality', are prioritized over intrinsic or nutritional quality. Pesticides and other chemical residues in food, as well as a general decline in food quality, have contributed to a sharp increase in many diseases, including cancer and a weakened immune system. As a result of this massive commercialization of agriculture, the environment has suffered greatly. Pesticide use causes a huge chemical build-up in our ecosystem, including soil, water, air, wildlife and our bodies. Fertilizers have a short-term effect on production, but have a long-term detrimental effect on the ecosystem, as they contaminate groundwater and other water bodies and persist in the environment for years after leaching and run-off. Local and indigenous varieties are seriously threatened by the introduction of hybrid seeds and monoculture as their genetic material may be permanently lost. The purpose of everything is "productivity". We have chosen the wrong path to sustainability to produce more food to feed the planet. Farmers are committing suicide in increasing numbers every year, a government-owned farm in Kerala that was sprayed with pesticides years ago had dire results, and pesticide-laden water and soft drinks are just a few examples of the fallout that is already evident. The broader picture, rarely reported, is that millions of people are still malnourished, and even if they receive enough food, the food they eat has the potential to kill them in the long run. However, governments and agrochemical and seed companies have painted a positive and promising future. This trend has also had a detrimental effect on the fortunes of agricultural communities around the world. Herein lies the value of organic farming. Both these problems can be solved by organic farming. A farmer can benefit greatly from organic or natural farming by becoming self-sufficient in his agricultural input needs, reducing his costs, improving the environment, with immediate and positive benefits on the environment and food quality. Chemical agriculture has grown, spread and been maintained by the agriculture and food distribution systems and now has a symbiotic relationship that affects each of us in different ways. Organic farming has been practiced in India for thousands of years. The magnificent Indian civilisation flourished on organic agriculture and was one of the most prosperous countries in the world until the British were brought under control. Ancient India had a thriving organic agriculture, using plant and animal products as fertilizers, insecticides, and other agricultural compounds. India's economy is centered on organic farming, and cows have long been considered deities. The cow also produced calves, which were utilized as manure and in addition to milk in farming.

Given Below are Some of The Advantages of Organic Farming For Small Farmers

1. High premium

The price of organic food is often 20-30% higher than the price of conventional food. For a small farmer whose salary only allows him to provide one dinner for his family, this allowance is crucial.

2. Low investment

Compared to chemical farming, organic farming often requires less financial outlay. Additionally, since organic fertilizers and pesticides can be produced locally, farmers pay lower annual costs. External factors such as weather, pests and diseases have a great impact on agriculture. In addition to this, majority of the small farmers are dependent on rain provided by nature for their water needs. In this way, small farmers who practice organic farming suffer less when crops are lost due to natural calamities, insects or diseases and unexpected rains because their investment is less. (It should be noted that switching from chemical farming to organic farming is costly.)

3. Not depending on moneylenders for short-term loans

Many small farmers around the world are committing suicide, as organic farming does not require expensive chemical inputs, small farmers do not depend on moneylenders. Hence, crop failures do not push the organic farmer into debt or take drastic measures.

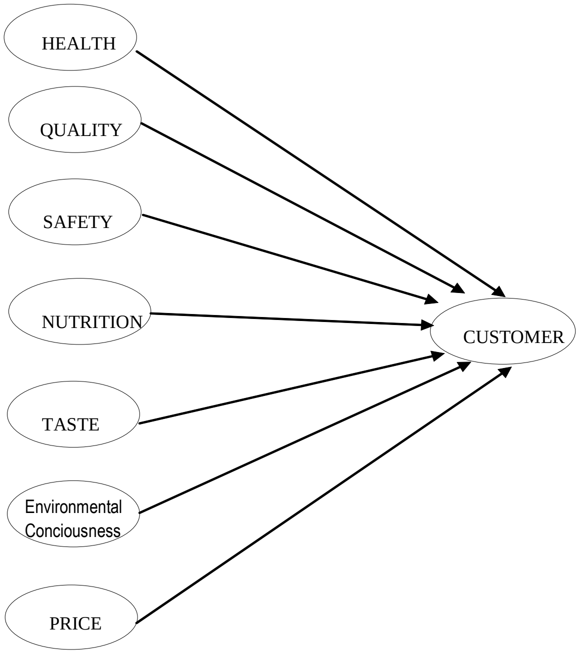
4. Integration with other life forms

Organic farming involves interaction with a variety of animal and plant species. Small farmers can easily adopt these synergies because they can mobilize them quickly.

5. Traditional Knowledge

Small farmers have a wealth of traditional knowledge in and with their communities. For the most part, chemical cultivation has failed to exploit this ancient skill. However, farmers can use their traditional knowledge in case of organic farming. Furthermore, smallholder farmers practicing organic farming do not rely on chemically skilled suppliers.

Framework



How Each Variable Is Linked to Customer Perception

Health

The main reason for buying organic food is revealed by this variable, which is considered as the most important variable in this research. This variable is directly related to consumer perceptions that health is directly related to the food we eat, as organic foods are perceived to be free of any hazardous substances.

Quality

This is a crucial factor to consider because the caliber of foods we eat directly affects our health. This is directly related to consumer perception, as consumers believe that high-quality food items are beneficial to them.

Safety

Another major factor in the growing popularity of organic food is that consumers are increasingly concerned about the safety of their family and friends and are therefore less willing to take the risk of consuming unsafe conventional food products. The variable customer evaluation of safety is directly related to the perception of safety of organic foods.

Nutrition

This factor is only taken into account because consumers believe that organically produced foods have more nutritional value than conventionally produced ones.

Taste

Another reason to consider this variable is consumer belief that organically produced food items are tastier because they are carefully developed by farmers who use organic farming and composting practices.

Environmental Conciousness

Since the production methods and fertilizers used are natural, eco-friendly and do not harm the environment or any other organisms, many consumers including environmentalists and other people concerned with the environment consider this variable as one of the most important factors.

Price

This factor has been taken into account because it is one of the main reasons why many people who want to buy organic foods cannot buy them because they cost two or three times more than conventional foods. Consumers believe that organic food is more expensive, which is also true, but many people do not know or understand the negative consequences of eating conventional food products. In this case customer feedback is accurate, but the blame lies with lack of awareness and financial constraints.

Importance of the Study

Consumer preferences for organic foods are influenced by food safety, human health and environmental concerns, as well as sensory attributes such as nutritional content, taste, freshness and appearance. Demographics can be used to identify organic buyers, although the correlation is not very strong. Customers also identify the production of organic food with natural practices, consideration for the environment and animal welfare, as well as the absence of pesticides and fertilizers. High costs for organic food continue to discourage consumption. Understanding the motivational elements that influence people's consumption of more organic foods is crucial to understanding how the organic food industry is expanding. Organic food is produced using agricultural techniques without the use of pesticides or synthetic fertilizers.

To provide a more sustainable food supply, the fundamentals of agricultural systems make use of modern scientific knowledge and technology (Institute of Food Science and Technology, 2005). Only 30 additives are allowed under the organic criteria for animals, and the use of GMOs and antibiotics is forbidden (Soil Association, 2000). As a result, purchasing organic food may be understood as a decision motivated by beliefs about one's own health, enjoyment of food, respect for the environment, and possible benefits to the welfare of farm animals. The examination of the literature on consumer attitudes toward organic goods is the main goal of this research. Understanding how customers feel about issues with food quality and the food chain is crucial in order to fully explore the potential of organic agriculture. Public perception and knowledge both affect how consumers perceive food. As a result, customers require trustworthy, truthful, and lucid information on organic foods. Consumers feel more educated and modify their perspective when they are aware of organic food.

Literature Review

Review on consumer perceptions towards organic food

(Schroeder, 2003). According to Market & Opinion Research International Limited (MORI), durable goods are always considered the most affordable option. Environmental consciousness is said to be a privilege reserved for the middle class. Instead of choosing between sustainable and unsustainable goods, customers want to choose between sustainable products. To evaluate a product and make decisions, consumers consider both its features and its implications. Their experience influences the perceived participation of those they depend on. Customers' value and preferences determine how important each feature is. Personal significance, importance, and interest increase with experience and come together to form a state of arousal (Schroeder, 2003).

(Urina et al., 2008). An organic customer profile is defined by demographics as well as lifestyle and environmental values. Regular buyers of organic foods are often more educated, wealthy and socially elite (Padel and Foster, 2005; Stobelar et al., 2006). Women and those with higher levels of education and money have better knowledge and understanding of dietary risks

(McIntosh et al, 1994; Torjusen et al, 2001; Stobelaar et al, 2006).A substantial correlation between greater levels of formal education and organic food consumption was discovered by Lackey et al. In 2002. Customers are ready to spend an additional 10% for organic food, with average premiums of 9.5% for women and 11.4% for men (Urena et al., 2008). The typical client pays a premium of roughly 15%, with males paying an average of 18% and women on average 12/6%.

(Urina et al., 2008). This Spanish study also split organic food consumers into three groups depending on how often they eat them: regular, occasional, and non-consumer. Regular consumers, or those who make at least two transactions each week, make up 12% of consumers, while occasional consumers make up 42% of consumers and non-consumers account for the other 46%. 25% of non-consumers want to change their ways in the future and start purchasing organic foods. The discrepancy between client perception and actual use must be taken into account.

(Baker et al., 2002). Generally, pesticides and synthetic fertilizers are not used to produce organic crops. Organic food should contain less chemical residues and veterinary drugs than conventional foods. However, food from both products contains environmental contaminants. Organic foods contain only one-third as many pesticides as conventional foods (Baker et al., 2002). Less exposure means less risk. Almost all products found in conventional foods contain pesticide residues below legally permissible levels. Consumers have expressed concern about agricultural chemicals, hormones and drugs used in animal production, as well as GMOs and industrial additives found in fruits and vegetables

(Naspetti and Zanoli, 2006). Organic fruits and vegetables have more metabolic energy to create beneficial plant secondary metabolites, such as polyphenols, because no pesticides or fertilizers are used in their cultivation.

Conclusion

This research helped us better understand how consumers feel about organic products, as well as the primary motivations behind people buying organic food. The article also helped us better understand the underlying drivers behind people's reluctance to buy organic food. This research has shown us that if we can strengthen the distribution infrastructure for the organic food industry, we will be able to reach more consumers and increase the consumption of organic products. The study also contributes to the awareness that more people should engage in organic farming to get fair compensation for the difficulties faced by farmers while producing organic food products and to reach consumers who are interested in buying organic food products. The study also revealed that increasing the number of organic farmers would benefit the environment and reduce the cost of the biggest problem people are currently facing. As more products enter the market, prices come down, allowing more people from all walks of life to access these products. According to this article, more people engaging in organic farming will reduce soil and land degradation caused by the use of pesticides and fertilizers, allowing the ecosystem to maintain its nutrient levels and land fertility.

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CUSTOMER'S PERCEPTION TOWARDS DIGITAL BANKING WITH SPECIAL REFERENCE TO TRICHY DISTRICT

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Abstract
In this digital era where all information is digitalized, so was the case of banking services. But there were some hesitations with the customers to jump into the digital banking realm due to fear of the new unknown platform. The recent events of demonetization and covid pushed these customers to try the new way of banking. The customers now feel it easy and safe to do banking the digitalized way. From this study it's obvious that most of the customers prefer Digital banking services over branch banking due to reliability, accessibility, short duration, security, economic and user-friendly. This paper investigates the customer's perception, the adoptability trends and the impact of digital banking services.
Keywords*: Customer's perception, digital banking services, digital banking trends, customer's experience and satisfaction level.*

Introduction

Bank plays a vital role in our personal, Professional and Business lives. Though the banking services helped us financially the amount of physical work was more in traditional banking, which includes travelling, waiting in the queue, filling forms etc. This is where Digital banking comes into play, which make our lives much easier and it not only helps people's lives but also paved way for a greener planet.

Digital banking achieved the target of our Digital India vision programme. Its goal is to transform India into a digitally empowered society and a knowledge based economy. Digital banking involves high levels of process automation and web-based services and may include APIs that enables cross-institutional service composition to deliver banking products and provide transactions. It is an innovative thought for banks to retain the customers and grab new customers through best financial services. Cashless transactions through UPI, NEFT, IMPS are done within a minute, which provides 24/7 availability for the customers. For business transactions it gives more opportunity like Pos, QR code based scan and pay, UPI, MICR, Cheques etc. It is a boon for business people in transforming their business for digital methods through cashless transactions and holding records in digitized manner. After demonetization digital banking has a massive growth for using Debit Cards, Credit Card payments, UPI Transactions and Mobile Banking etc..Nowadays customers' adaptability of Digital banking is increased through financial service qualities like enhanced security, better online experience, faster transactions and pay from anywhere and anytime.

Objectives

- To study the customer's perception towards the adaptability of digital banking services
- To analyze the customer's experience and satisfaction level of digital banking services
- To identify the digital banking trends in India.

Research Methodology

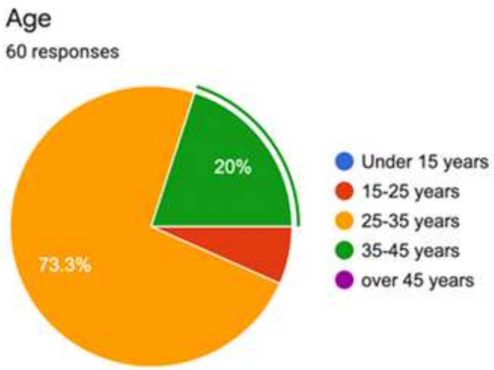
The data used in this research is based on both primary and secondary source of information. The Secondary data was collected from different Journals, Surveys published sources. Data Collection Tool for primary data is a structured questionnaire with categorized questions. This questionnaire was circulated online to gather the required information needed for this research. The survey was conducted from the samples taken from sixty banking customers in Trichy District.

Data Analysis and Interpretation

The data collected was subjected to analysis and interpretation and the findings drawn are as follows:

Table 1 Age group

Age in years	No. of employees	Percentage
Below 15	0	0%
15 - 25	4	6.7%
25-35	44	73.3
35-45	12	20%
Total	60	100

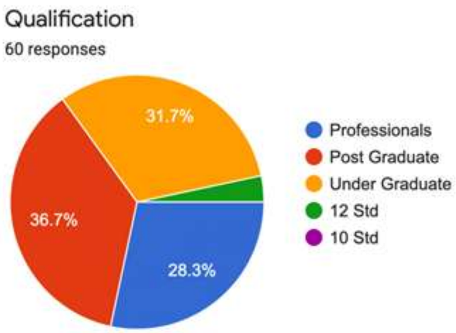


Interpretation

Figure 1 represents the age category of respondents from the above table1, indicated that out of 60 respondents, 6.7% were in the age category of 15-25 years, 73.3% belongs to the age group 25-35 and the remaining 20% belongs to 35-45 years.

Table 2 Educational Qualification

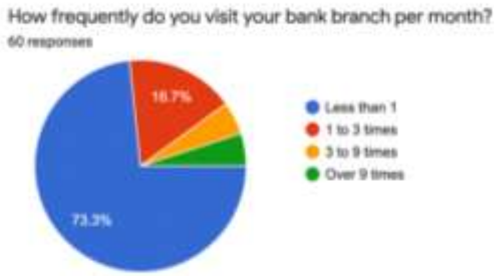
Education level	No. of respondents	%
10 std	0	0%
12 std	2	3.3%
Under graduate	19	31.7%
Post graduate	22	36.7%
Professionals	17	28.3%
Total	60	100%



Interpretation: Figure 2 represents the age educational qualification of the respondents. It showed 3.3% are just 12th passed, 28.3% are professionals,31.7% are Under graduate and rest is 37.7 % who have completed Post graduate.

Table 3 Frequency of respondents visiting the branches

Frequency	No. of respondent	%
Less than 1	44	73.3%
1 – 3 times	10	16.7%
3 – 9 times	3	5%
Over 9 times	3	5%
Total	60	100%

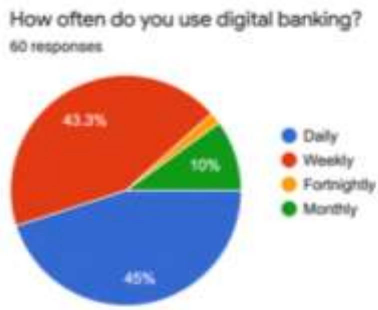


Interpretation

Figure 3 represents the frequency of respondents visiting the branches per month. 73.3 % of the customers visit less than 1 time, 16.7% of the respondents visit 1-3 times a month, 5% of the respondents visit 3-9 times a month and rest 5% are visiting the branches over 9 times**.**

Table 4 Digital banking usage frequency

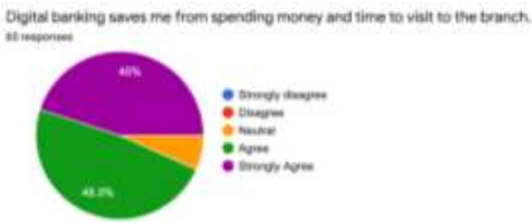
Frequency	No. of Respondent	%
Daily	27	45%
Weekly	26	43.3%
Fortnightly	1	1.7%
Monthly	6	10%
Total	60	100%



Interpretation: Figure 4 represents the frequency of usage of digital banking, It shows 45% of the respondents are using daily, 43.3% are using Weekly, 1.7% are using fortnightly and rest 10% are using monthly once.

Table 5 How fast and economic is digital banking?

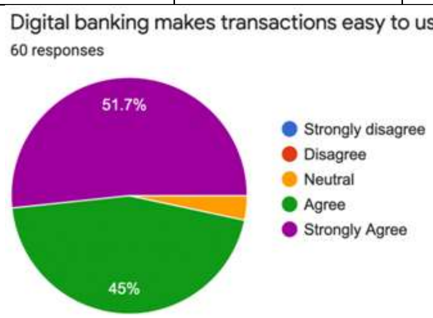
Satisfactory level	No. of respondents	%
Strongly disagree	0	0%
Disagree	0	0%
Neutral	4	6.7%
Agree	29	48.3%
Strongly agree	27	45%
Total	60	100%



Interpretation: Figure 5 represents the satisfactory levels of the respondents for saving money and time. It shows 45% of the respondents strongly agree, 48% are agreed that digital banking reduces the spending money and time to give a physical visit to the branches, rest of the respondent are neutral.

Table 6 User friendly of Digital banking

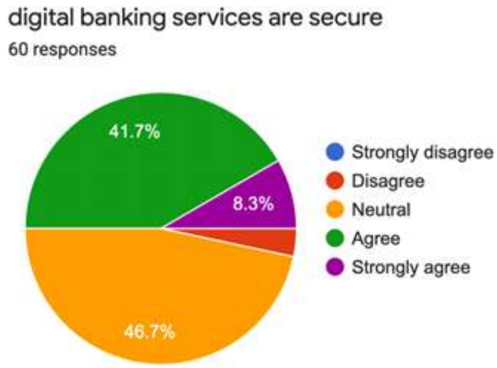
Satisfactory level	No. of respondents	%
Strongly disagree	0	0%
Disagree	0	0%
Neutral	2	3.3%
Agree	27	45%
Strongly agree	31	51.7%
Total	60	100%



Interpretation: Figure 6 represents the satisfactory levels of the user friendliness. It shows 51.7% of the respondents strongly agree, 45% have agreed and 3.3% are neutral that digital banking makes transactions easy to use.

Table 7 Satisfactory level of security

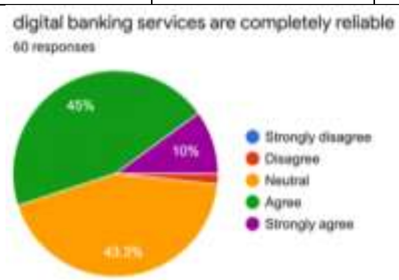
Satisfactory level	No. of respondents	%
Strongly disagree	0	0%
Disagree	2	3.3%
Neutral	5	8.3%
Agree	25	41.7%
Strongly agree	28	46.7%
Total	60	100%



Interpretation: Figure 7 represents the satisfactory levels of the security. It shows 51.7% of the respondents strongly agree, 45% have agreed and 3.3% are neutral that digital banking protects respondents from online vulnerabilities.

Table 8 Satisfactory level of Reliability

Satisfactory level	No.of respondents	%
Strongly disagree	0	0%
Disagree	1	1.7%
Neutral	26	43.3%
Agree	27	45%
Strongly agree	6	10%
Total	60	100%



Interpretation: Figure 8 represents the satisfactory levels of the Reliability. It shows 45% of the respondents agreed, 45% have agreed and 43.3% are neutral, 10% are Strongly agreed and rest of the respondent 1.7% are disagreed that the reliability of the banking transactions.

Chi-Square Analysis

The satisfaction of Digital Banking Services user studied among the selected sample respondents in this study area. The opinion collected from customers are analysed with their personal factors and specific factors for the purpose of measuring their influencing over the level of satisfaction of the respondents.

Summary of Chi-Square Analysis

Sl.No	Attributes	χ^2 Value	d.f.	Table Value at 5% Level	Significant / Not Significant
1	Age	10.088	6	5.348	Not Significant
2	Gender	5.991	2	7.842	Significant
3	Marital Status	8.256	2	7.842	Not Significant
4	Education	4.725	6	5.348	Significant
5	Occupation	4.671	6	5.348	Significant
6	Annual Income	5.054	6	5.348	Significant
7	Size of the Family	12.526	4	9.487	Not Significant

Source: Primary Data

ThIS chi-square table reveals that there is a significant association between the education, gender, occupation and annual income and also insignificant association between the age, marital status and size of family of these attributes and the internet services used.

Findings

1. 6.7% of the respondents were in the age category of 15-25 years, 73.3% belongs to the age group 25-35 and the remaining 20% belongs to 35-45 years.
2. 3.3% of the respondents are just 12th passed, 28.3% are professionals,31.7% are Under graduate and rest is 37.7 % who have completed Post graduate.
3. 73.3 % of the respondents visit less than 1 time, 16.7% of the respondents visit 1-3 times a month, 5% of the respondents visit 3-9 times a month and rest 5% are visiting the branches over 9 times.
4. 45% of the respondents are using daily, 43.3% are using Weekly, 1.7% are using fortnightly and rest 10% are using monthly once.
5. 45% of the respondents strongly agree, 48% are agreed that digital banking reduces the spending money and time to give a physical visit to the branches , rest of the respondent are neutral.
6. 51.7% of the respondents strongly agree, 45% have agreed and 3.3% are neutral that digital banking makes transactions easy to use.
7. 51.7% of the respondents strongly agree, 45% have agreed and 3.3% are neutral that digital banking protects respondents from online vulnerabilities.
8. 45% of the respondents agreed, 45% have agreed and 43.3% are neutral, 10% are Strongly agreed and rest of the respondent 1.7% are disagreed that the reliability of the banking transactions.
9. The chi-square table reveals that there is a significant association between the gender, education, occupation and annual income and also insignificant association between the age, marital status and size of family of these attributes and the internet services used.

Recommendations

Banks should conduct customers meeting regularly to educate the customers on internet banking. It helps to aware the public about internet banking. Introducing core banking should be speeded up because size of the bank is considered an important factor in choosing internet banking. Organization structure has to be changed to accommodate IT experts to give training in computer to the employees.

Conclusion

The Digital transformation of our country assures that, this is the right time to change the traditional methods into digital processes. Our Government's initiative and the individual's cooperation give the success needed for digitization of banking sectors in India. The availability of online banking services improves the accessibility and amount of usage of financial services. The current trend of paperless and cashless transactions has become a cakewalk for customers. From the data collected it shows, most of the Respondents agreed that digital transaction is convenient, efficient and secure to use. Now the customers have a Positive Perception and have a satisfaction towards the Digital transactions.

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AN IMPACT OF EMPLOYEE RETENTION ON ORGANIZATIONAL COMMITMENT – A CONCEPTUAL STUDY

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Abstract
This article seeks to provide a thorough overview of the relevant conceptual and empirical literature despite the fact that organizational commitment has been the subject of a great deal of research. This study's examination of theoretical and empirical viewpoints that aim to explain organizational commitment, with a specific focus on ground-breaking research on factors and dimensions that affect employee retention is one of its key goals. This article offers a road map for future organizational commitment research by academics and working managers, adding to the body of knowledge in the process. It also includes a suggested study agenda.
Keywords: *Organizational commitment, types of commitment, importance*

Introduction

The link between workers and their employer is known as organizational commitment (the organization). The phrase is based on industrial-organizational psychology (I/O psychology) and refers to a person's psychological interaction with an organization. Evaluations of performance, leadership distribution, and employee engagement and happiness may all be based on the amount of organizational commitment.

Employees who have a high sense of organizational commitment comprehend the organization's objectives, share its heart and future vision (both professional and personal), experience a feeling of belonging, and are respected and compensated for their work. This increases the employee's likelihood of staying with the organization for longer as well as their productivity, engagement, dedication and morale. It is crucial for companies to retain their best employees due to the increasingly competitive nature of organizations.

The emotional connection employees have with their organization is referred to as organizational commitment. Commitment is the force that directs activity toward one or more goals (Mayer, 2002). According to one theory, commitment is a multidimensional concept, and its causes, correlates, and effects may vary along a wide range of dimensions (Mayer, 2001). The "three-component commitment model" is a generic model of organizational commitment as a multidimensional term (Meyer J P and Allen N, 1997). Affective, persistent, and normative commitment are the three sorts of commitment in this notion (Meyer J P and Allen N, 1997).

An emotional connection to the organization is what is meant by emotional commitment. As a going concern, we speak about the expenses of dissolving the business. High organizational commitment and job engagement employees are less likely to quit the company on their own, while low organizational commitment and job involvement employees are more likely to do so. The term "normative commitment" relates to the belief that one will stick with an organization (Meyer, 2001). (1991, Hosled).

Organizational commitment is a significant element affecting performance levels in many businesses. The relationship between organizational commitment and work satisfaction, job engagement, or perceived organizational support has been studied (Meyer J P and Allen N, 1997). Only a small number of research, nevertheless, have looked at how these three factors interact to support regulatory commitments. The main problems evident today are workers' dissatisfaction with their jobs, salaries, ownership, dedication, laziness at work and non-compliance with organizational norms, all of which contribute to sub-par organizational performance. The following factors are organized based on observations of the factors that most influence workers' commitment to their employers. The aim of this research, which focused on private companies in Penang, Malaysia, was to find out how workers' organizational commitment is affected by affective, continuance and normative commitments.

- Establish if employees' emotional, continuing, or normative organizational commitment is impacted by their job satisfaction.
- To ascertain how work engagement affects employees' organizational commitment, regardless of whether such commitments are normative, normative, or emotional.
- Analyze how workers' emotional, continuing, or normative commitments to the company are affected by perceived organizational support.
- This study was carried out to identify the correlations between the elements that affect employees' organizational commitment in order to enhance private businesses in Penang and reorganize their initiatives to raise it.

How Commitment Affects Organizational Development

In order to strengthen the organization's capacity for expansion and success, organizational development is a science-based process that focuses on establishing and developing a variety of strategies, structures, and activities inside the company.Organizational growth goals often include increasing profitability or profit margins, customer satisfaction, cultural values, flexibility or agility, and market share. Increasing the company's efficiency and competitiveness in its industry is the major goal here. A company requires committed employees if it wants to succeed.

Types of Organizational Commitment

The first commitment model to include three pieces, each of which is connected to a different psychological state, is the Three Component Model (TCM), which Meyer and Allen originally proposed in 1991.

The three stages are:

1. Sense of obligation to stay (normative commitment).
2. Fear of loss (continuance commitment).
3. Affection for your organization (affective commitment).

1. Affective commitment

Emotional commitment is the term for the "wanting" part of organizational commitment. In this instance, the employee demonstrates a strong commitment to the company. They take part in discussions and meetings, are upbeat, and provide intelligent criticism and suggestions. They do all of these steps in an effort to make a substantial contribution to the business. The employee has a strong probability of remaining with the business for a long period at this point.

2. Continuance commitment

Continuity liability occurs when an employee weighs the benefits and drawbacks of remaining with the organization vs leaving. Their early affection was replaced by loss-related anxiety.They invest a lot of time and energy into the company, and they don't want to quit since they believe it would be expensive to do so. They have a psychological and emotional connection to the company.Benefits of employee housing are contrasted with expenses of leaving, such as pension benefits and contact with coworkers. They also take into account the availability of other work options and the potential disruption that quitting smoking may bring about on an individual level.

3. Normative commitment

During this time, the employee is forced to stay with the company. Regardless of their level of happiness or willingness to look for other opportunities, they are obligated to stay because doing so is not the "right" thing to do. There could be many reasons for this. They take into account the company's time and resources invested in it, the added stress of family ties to the company, or the fact that the company often recognizes and rewards loyalty. They also worry that the company has treated them well, and that the other side will lose their turf.

The final stage of organizational commitment is normative commitment.

Why is Organizational Commitment Important?

For both individuals and employers, organizational commitment, especially emotional commitment, provides many benefits.

Employee influence

One who supports the company's objectives, vision, and purpose is a loyal employee. They are thus inspired to put in more effort and become more productive as a consequence. They want to be self-sufficient, have high standards, and do more chores.

Increased organizational commitment leads to increased productivity.

Additionally, motivated employees boost the output of their team members and other employees. They urged everyone to contribute in order to accomplish shared objectives.

Better performance of the organization

When an employee has strong loyalty to the organization he or she is more likely to cooperate, engage in collaboration and work in teams. This again boosts team morale and productivity.

Workers advocate

A dedicated employee is more inclined to speak up for their company because they are loyal to the bigger picture. On a professional and personal level, they embrace the organization's goals and values. This indicates that they actively support the company's policies, services and products.

Absenteeism reduced

Additionally, motivated employees boost the output of their team members and other employees. They urged everyone to contribute in order to accomplish shared objectives.

Decrease in turnover

Although they experience inevitable dissatisfaction at work, employees are less likely to consider leaving their jobs once they reach a point where they connect with the organization's goals and values.

What Influences Organizational Commitment?

An employee's commitment to the business may be influenced by a variety of circumstances.

Job satisfaction

How much a worker appreciates his or her job is referred to as job satisfaction. Employees have a close relationship with their business when they love their work. Work commitment and job happiness have a substantial link that may be used to predict commitment, according to study done in 2011 by Dirani and Kuchinke.In fact, job unhappiness is one of the primary causes of individuals quitting their employment, thus all organizations should place a high priority on ensuring that their employees are happy with and passionate about their professions.

Managerial support

Hulpia et al. looked studied the link between work commitment and job happiness as well as the distribution of leadership and leadership support among teachers in a 2009 article. High levels of leadership coordination and support for organizational commitment were shown by the results. When workers feel supported at work, they are more likely to be content with their careers, which boosts motivation and productivity. Research has also shown that rather than assigning all leadership responsibilities to one person, managers can increase job satisfaction and commitment by delegating leadership responsibilities to additional employees.

Role Stress and Role Ambiguity

Role stress occurs when a worker receives conflicting instructions from management (role conflict) or lacks the necessary knowledge to accomplish a job (role ambiguity). Stress reduces performance, productivity and satisfaction as well as increases the likelihood of an employee leaving the company. Job satisfaction and organizational commitment are always negatively affected due to role stress and uncertainty.

Empowerment

In the workplace, empowerment involves motivating and motivating workers to achieve goals, improving self-efficacy by removing feelings of helplessness, and encouraging commitment and leadership.

There are two main ideas behind empowerment

1. **Psychological empowerment:** How workers feel about their jobs and organizational responsibilities.

2. **Structural** Empowerment: The ability to organize resources and accomplish tasks. Ahmed and others. (2010) research found a relationship between work dedication, satisfaction and empowerment.

Unemployment and Employment

Employees on fixed-term contracts, or anybody deemed "temporary," expressed greater sentiments of job insecurity than those with permanent work, according to a 2009 poll by De Kuper Research. Job instability is inversely correlated with both job satisfaction and emotional organizational commitment. When workers believe their employment are safe in the long term, they are more likely to be invested in their positions and the business.

Literature Review

A three-part model of organizational commitment involves employee behavior in workplaces (Allen N J and Meyer J P, 1990).

- The term "emotional commitment" refers to the emotional actions of an employee to identify with, connect with, and engage with the company.
- The term 'continuance commitment' describes employee dedication based on the importance of their company.
- The term "standard compliance" refers to holding the employee accountable for his work, keeping him in the same company.

Scale by Meyer and Allen (1991) The connection between an employee and a corporation, in Becker's view, is based on compliance with a "contract" of financial interests. Employees' own hidden interests or side wagers lead to their devotion to the firm. These side bets are valued because they involve expenses that make decoupling difficult. Indeed, organizational commitment is a significant predictor of voluntary departure, according to Becker's theory. Although the side betting hypothesis, the main proponent of the organizational commitment notion, has been rejected, its effect may still be seen in Mayer and Allen's (1991) scale, also known as continuation commitment.

226 from Maude, Steers, and Porter (1979) emphasized the emotional ties people had with the organization during the time of central subordination. This school of thinking has made an effort to define commitment as a convergence of views and consideration for the financial advantages of affiliation with a corporation. Although financial achievement is acknowledged, a key element in employee retention is emotional effect. Porter and his followers define commitment as "the relative degree of engagement to and involvement in a specific organization" (Mowday, Steers and Porter 1979; p.226).

In 1993, Vandenberg and Self It implied that paying closer attention while considering commitment required thinking about time. The invariance of commitment factor structures across time, according to Vandenberg and Self (1993), demonstrated that employees find it difficult to comprehend the relevance of the items often used to gauge commitment in different facets of their organizational careers. The importance of continuous and normative adherence must also be reexamined in light of views of adherence. The two-dimensional continuation commitment and the normative and emotional commitment exhibit substantial relationships, which suggests that these dimensions may need to be adjusted, according to the Mayer etalmeta research. (2002) Meyer et al. Ko et al. (2007).

The three-dimensional method developed by Meyer and Allen (1984; 1997), which divides commitment into three different dimensions, affective, normative, and continuance commitment, is a prominent research in OC. Limitations of these studies have prevented comprehensive development of the OC construct and reduced the predictive validity of measures of organizational commitment, although these concepts have roots in previous studies (Becker, 1960; Porter, Steers, Maude & Bouillon, 1974) and organizationally. commitment (Cohen, 2003; Coe, Price, & Muller, 1997).

Conclusion

After evaluating the current literature, it can be said that the majority of research methodologies in OC have the potential to increase our knowledge about OC and cannot be ignored in retrospect about commitment. Criticisms of these methods can serve as a starting point for expanding the study of organizational commitment. It is also clear from a survey of theories used that OC requires a holistic approach. It has many aspects, so it is necessary to consider the perspective of the organization and the perspective of the individual. Since commitment affects both attitude and behavior, it is necessary to develop a proposal that tries to dive deeper into the relationships between a person and his work.

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PUBLIC PRIVATE PARTNERSHIP FOR A SUSTAINABLE FUTURE IN TECHNICAL EDUCATION

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Introduction

Public Private Partnership (PPP) is a model under the Best Sourcing framework. Best Sourcing encourages public agencies to engage private sector providers in delivering non-core government services if it is more efficient to do so. Public agencies can engage the private sector in many ways, such as contracting for manpower, service outsourcing or Business Process Outsourcing. Public Private Partnership (PPP) is another form of Best Sourcing that can be used to work with private sector to deliver services, particularly services that require the development of new physical assets.

Private-Public Partnership

Public Private Partnership (PPP) is a long-term partnering relationship between the public and private sectors to deliver services. Through PPP, the public sector seeks to bring together the expertise and resources of the public and private sectors to provide services to the public at the best value for money. There are many possible PPP models, including joint-ventures, strategic partnerships to make better uses of government assets, Design-Build-Operate and Design-Build-Finance-Operate.

Public Private Partnership (PPP) envisaged in the form of active participation of the industry / Private Sector in every stage of design and implementation of the scheme. Industry bodies are represented in the Central Apex Committee and State Committees which would have overall responsibility of implementation of the scheme. Other areas of partnership are:

- Forecasting of emerging areas of employment at micro level.
- Development of course curriculum of various trades.
- Development of instructional material for training.
- Assist in the training of trainers, wherever required.
- Making available their training & testing facilities, wherever required.
- Provide on the job training in their establishments.
- Development of assessment standards.
- Monitoring and Quality assurance.
- Assistance in placement of graduates.
- Provide trade experts to work as assessors of competencies.
- Voluntary donation of equipment to the ITIs/other training institutions.
- Providing guest faculty in new trades.

PPP Project Management Team

PPP, being a long-term service-purchase contract, can be more complex than most government procurement projects. Public agencies and potential private sector providers need to address several issues, such as crafting and understanding output/outcome specification, preparing whole lifecycle costing, structuring a viable and realistic payment mechanism, ensuring fair termination rights, etc.

For the success of the PPP project, it is important to have a strong project management team within the public sector agency to oversee the implementation of the project. This team should have competencies in the financial, legal and technical aspects of contracting through PPP. Similarly, private sector bidders should demonstrate that they have a strong management team that is capable of delivering on the contract.

Responsibilities of the Public and Private Sectors

Public Sector

Generally, the public sector project team is responsible for:

a) Evaluating whether it is feasible to structure a PPP model for the project;
b) Structuring the PPP tender that delivers best value for money to Government while providing sufficient business opportunities for the private sector. This could include carrying out a detailed study to recommend a feasible PPP scheme, including the financial arrangements, pre-qualifying criteria of the PPP provider and preparation of the PPP tender documents;

c) Evaluating the tender proposals to select the best provider for the PPP contract;
d) Preparing the final PPP contract document after the preferred bidder has been selected; and
e) Monitoring the progress and performance of the private provider's work.

Private Sector Bidders

Private sector providers who are interested in tendering for a PPP project should also have sufficient competencies to:

a) Understand the PPP model proposed by the public sector and the financial implications on the revenue, cost and cash-flow of the PPP provider;
b) Identify business opportunities and propose innovative solutions that can meet the public sector's needs;
c) Identify the responsibilities of the private sector in the PPP model proposed by the public sector;
d) Identify sources of financing which offer the lowest financing cost;
e) Structure and price a tender proposal that can meet Government's objectives with the best value for money while remaining profitable for the company; and
f) Manage the project (if awarded the PPP contract) to consistently meet agreed performance requirements.

Structure of Public Sector Management Team

Generally, the project management structure of in a public sector will involve:

- A Steering Group or Board – which will consist of key decision makers, such as Permanent Secretaries, Chief Executive Officers and/or other senior managers of the procuring agency;
- A Project Sponsor, who is also a member of the Steering Group/Board. The Project Sponsor is usually also part of senior management and is accountable for the project.
- A project manager and the project team, which will include in-house staff and specialist external advisors on financial, legal and technical aspects; and
- Project Sub-teams (if applicable), which will look into specific issues such as planning and user consultations.

Competencies Needed in the Project Teams

Both the public and private sector project teams (including their PPP advisors) should have competencies to structure and evaluate the (i) financial, (ii) legal and (iii) technical aspects of the PPP deal.

Financial Expertise

Generally, financial experts in the PPP project teams should have a good understanding of project financing, including an understanding of the different financial markets and financial instruments that can provide financing for the PPP project.

In general, financial experts on the project teams should be able to:

a) Build up a robust business case for the PPP project.
b) Identify the responsibilities and risks borne by the public sector and the private sector and the financial implications of such responsibilities.
c) Structure payment mechanisms that offer the optimum balance of responsibilities, risks and rewards for the public agency and PPP provider;
d) Prepare/Review tender proposals. The private sector will have to prepare and submit tender proposals detailing the business model and the financial costs to the public agency. The public agency's team will assess the accuracy of the financial models and the implications on the cost for the public agency.
e) Identify the financial implications of the contract clauses in the PPP contract, e.g. implications of step-in rights and termination clauses.

Legal Expertise

Legal experts play an important role in preparing the PPP contract. The legal experts should be able to identify the implications of contract terms, especially potential "deal breakers", such as payment mechanisms, termination clauses and step in rights. Specifically, Legal experts in the PPP project teams (for the public and private sectors) should be able to:

a) Structure and draft the tender documents, PPP contract and land lease agreements;
b) Advise on the best procurement or bidding; and
c) Provide general legal advice on taxation, property, planning, environmental law, banking, competition law and intellectual property.

If legal expertise is not available in-house, public agencies and potential PPP bidders can consider engaging external legal advisors.

Technical Expertise

Technical expertise includes knowledge of technical requirements for the services purchased by Government. Some technical specialists that might be required include academicians, contractors, project managers and other technical professions. If such technical expertise is not available in-house, public agencies and potential PPP providers can consider engaging external technical advisors to assist in crafting technical specifications.

Key Factors in Effective Project Management

The project managers should ensure that the following key factors are in place to allow them to manage the project effectively:

a) Clear decision-maker and decision-making process, which will ensure that critical decisions, e.g. on whether to proceed with PPP procurement, is taken promptly;
b) Continued involvement and support from the project sponsor;
c) Regular communications between the sub-teams in the project team to ensure that the impact of a decision or change can be estimated accurately, e.g. the financial sub-team can work out the potential increase in costs if the legal sub-team introduces more restrictive terms into the contract;
d) Sufficient stakeholder support through well-managed consultation and communications with stakeholders, e.g. users;
e) Affordable project to the public agency, which means that the project team should keep up-to-date information on the potential costs of the project, to regularly check if the project is still affordable. It is also important to set realistic expectations on the quality of the service given the amount of budget available for the project;
f) PPP can deliver better value for money for the project. The public sector should only proceed with procuring the project with PPP if PPP can deliver better value for money than conventional procurement; and
g) Sufficient competition for the PPP project from the private sector, which will ensure that the public sector will get the best value for money from the deal. The project team also needs to consider if the PPP project will change the industry structure, e.g. create a monopoly in the provider market, and recommend measures to address the new industry structure (if necessary), e.g. through regulations.

Criticisms

Is Public-Private Partnership (PPP) the key to ensuring quality growth in higher and technical education the country? Would it be the mantra that would bring in the crores of rupees needed for rapid expansion in this sector? There has been criticism along the lines that have existed for years now between those who disapprove totally of any private initiative in education and those who have no ideological or conceptual issues with private participation in education, higher or elementary.

Owing to constrained investment, the education sector is unable to cope with growing market demand and global competition. Increased private investment is thus imperative to expand infrastructure and provide greater access to quality higher education in India. E&Y - FICCI report emphasises that PPPs could be an effective mechanism for attracting much needed private sector investment in the Indian Higher education system without diluting the regulatory oversight of the Government and other regulators

Gaping Resource Gap

The Government of India has allocated INR 850 billion for higher technical education in the 11th Five Year Plan. However, considering that the Planning Commission has identified a resource gap of INR 2.2 trillion, it is unlikely that the Government alone can address infrastructure needs in the higher education sector in the near future. While public expenditure on education has increased, the percentage share of Gross Domestic Product (GDP) spent on higher education has come down from 0.77% in 1991 to 0.7% in 2008. Moreover, there is an unequal outlay of resources for Higher Educational Institutions across the Indian states.

Partnership Models in Education

Partnerships between the government and the private sector are established for varied reasons including construction, financing, design and maintenance of public infrastructure. PPP in social sectors such as health and education are sometimes referred to as **Public-Social Private Partnership (PSPP).** A number of PPP models can exist that range from simple management contracts to BOOT formats. These formats vary in the kind of benefits they yield.

The PPP models are typically a variation of the Design-Build-Finance-Operate (DBFO) model or the Design-Build-Operate (DBO) model.

a) Design-Build-Finance-Operate (DBFO) model

DBFO is the most common form of PPP, involving the integration of these four functions, Design, Build, Finance and Operate within one PPP service provider. The PPP provider will raise financing from private financiers, e.g. banks or equity investors, to develop the facilities needed to deliver services to the public sector. The provider will then build, maintain and operate the facilities to meet the public sector's requirements. The private provider will be paid according to the services delivered, at specified performance standards, throughout the entire contract length. The private financing component gives the private sector the flexibility to plan its capital investment to maximise returns. This ensures optimal use of capital resources in government projects.

b) Design-Build-Operate (DBO) model

One possible variation to the DBFO model is the DBO model, i.e. the public sector provides the funds for the design and building of the facility, and then continues to engage the same private vendor to operate the facility. The operator is then paid a management fee. This model may be suitable for very large projects for which the private sector is unable to finance wholly.

Besides these models, the public sector is open to any other variations or new PPP models that may be proposed by the private sector.

Regulatory Framework for PPP

An Higher Education Institute in India can be set up as a Trust, Society or as a Company registered under Section 25 of the Companies Act, 1956 (though the last is not recognised by the HRD Ministry). Several regulatory bodies regulate the functioning of higher education in India. These comprise the University Grants Commission (UGC), All India Council for Technical Education (AICTE), Medical Council of India, etc.

The higher education system suffers from several challenges that act as a hurdle in the growth of the PPP concept in India. These include the conditions imposed for setting up the educational institute as a not-for-profit entity; excessive regulations in the functioning of the HEIs and for the entry of foreign educational institutions into India.

Despite these challenges, the PPP concept in the education sector needs to be explored. Since there are regulations with respect to being a not-for-profit entity, the infrastructure for educational institutions can be created through the PPP model. This could involve creation of a Trust by the Government/ HEIs to offer education services, which collaborates with a private player to avail infrastructure like buildings, hostels, laboratories, etc. This kind of a model would uphold the regulations imposed on educational institutions as well as leverage the partnership between the government and the private sector.

Recommendations

Some specific action steps are recommended by experts which includes:

- PPP can be considered as a potential mechanism to attract private sector financing
- Players with prior experience in developing successful PPP models can assist the Government execute PPP initiatives
- The Government can contribute to such models by facilitating the acquisition of land and other necessary infrastructure
- To ensure that there is no dilution in the quality of education delivered by such educational institutions, appropriate international accreditation standards may be prescribed by the Government
- Private sector partnerships should also be explored to enhance the higher education infrastructure
- The existing regulatory framework should look to accommodate such partnerships.
- The education industry is looking at an increased public-private partnership (PPP) in educational and training initiatives for matching skill-set demands of the industry with the available talent. Education is among a few sectors that has been insulated from the impact of a global economic slowdown but faces a huge challenge of reducing the gap of educated yet unemployable talent.

Conclusion

It is clear that realizing a reliable and sustainable future for the higher education system in India would not be possible without sufficient levels of private sector funding, states the report, while adding that a clear gap exists in the availability of this private sector funding. It emphasizes that there is a need to look at partnerships to create progress on this front in the near term.

A STUDY ON WORKING CAPITAL MANAGEMENT AT VINZASOLUTION PRIVATE LIMITED

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Abstract
Working Capital Management ensures the day-to-day activities of company in regulating its expenses and incomes. It also helps to increase company's cash flow management and earnings. The study examined the working capital management of VINZAS SOLUTIONS. The objectives of the study was to examine the working capital cycle in the firm, to study different ratios related to working capital, to study factors determining the working capital and to develop a practical knowledge towards problem solving by means of applying theoretical knowledge. The study found that the organization has maintained the working capital position in a better way. The study also suggested that the organization needs to improve their working capital turnover and current assets turnover ratio.

Introduction

Working capital management is a kind of strategy which is used in a company to monitor their current assets and current liabilities. It also ensures the day-to-day activities of company expenses and incomes. It also helps to increase company's cash flow management and earnings. The main aim of working capital management is managing or maintaining sufficient cash flow to meet its unexpected cost needs and unexpected short term debts.

Working Capital Management = Current Assets - Current Liabilities

Current Assets are assets which are easily convertible into cash. It means the company holds certain assets which are expected to be easily sold or consumed andfurther lead to the conversion of liquid cash. Current liability is a financial obligation of short term debt or due and it will be paidwithin the one year. The Liabilities will be settled over current assets which are used in that year.

Working Capital Cycle

It shows the company length of period to taking the company converting the net working capital of current liabilities and current assets into cash. Using working capital cycle helps to identify the company's cash flow on project time and this working capital cycle will be change from one company to another according to their company's principles.

Review of Literature

Shin and Soenon, (1998) spotlighted that efficient Working Capital Management (WCM) was very necessary for creating value for the shareholders. The way working capital was managed had a distinguishedimpact on both liquidity and profitability. **Deloof, (2003)** confer about that most firms had a large amount of cash invested in working capital. It can consequently be expected that theway in which working capital is managed will have a important impact on profitability of those firms. Using correlation and regression tests he found a significant negative relationship between gross operating income and the number of days accounts receivable, inventories and accounts payable of Belgian firms. **Ghosh and Maji, (2003)** made an attempt to inspect the regulation of working capital management of the Indian cement companies during 1992 – 1993 to 2001 – 2002. For measuring the regulation of working capital management, performance, utilization, and overall efficiency guide were calculated instead of using some common working capital management ratios. **ELJelly, (2004)** demonstrate that efficient liquidity management involves planning and controlling current assets ad current liabilities insuch a manner that remove the risk of inability to meet due short-term obligations and avoid excessive investment in these assets. **Sayaduzzaman MD. (2006),** examined that the management of British American Tabaco is highly reasonable due to the constructive cash inflows, designed approach in running the major components of working capital by evaluating five years data from 1999-2000 to 2002-2003. **Ganesan (2007)** used a sample of 349 telecommunication equipment companies covering the period 2001-2007. The independent variables used were current ratio, day's receivable, day's inventory, day's working capital and cash conversion efficiency.

Profile of Vinzas Solution

VINZAS SOLUTIONS India private limited a 25 years experienced CAD servicingcompany, popularly known as VINZA CADD with its main office in Chennai, India is having experts in architectural detailing, 3D modeling, animation, walk through and mechanical structural integrity. Vinzas solution was founded by Rathanam Siva in the year of 1987, he has 35 years of experience in architecture filed, he was the man who firstly imported CAD software and introduced in India.

Mission

VINZA SOLUTION mission is designing the future. They don't want to stuck themclients out of trend and uninspiring technologies. Choose VINZA SOLUTION to taste the future filled with opportunities.

Objectives of the Study

- To study and observe the working capital management of VINZA SOLUTION PVT LTD.
- To study the working capital cycle in the firm
- To study different ratios related to working capital
- To study factors determining the working capital
- To develop a practical knowledge towards problem solving by applying theoretical knowledge.

Limitations of the study

The period of research was not sufficient to analyze working capital management of such company. Some financial information is confidential so these data are not available. Information is based on company's balance sheet so it has some innate limitations.

Data Analysis and Interpretation

Working Capital Management

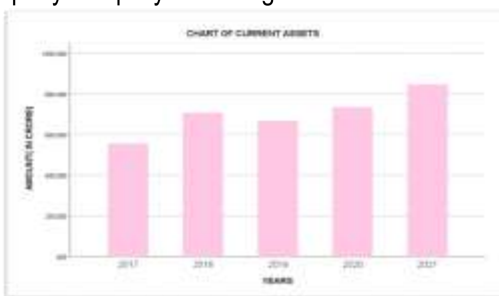
Working capital management (WC) = Current Assets – Current Liabilities

I. Table Showing The Total Current Assets:

Years	Amount (Rs in Crore)
2017	556.330
2018	707.600
2019	667.800
2020	734.300
2021	846.200

Interpretation

The above table shows the overall current assets of a company. These current assets are moderately increasing on every year. In the year 2019-2021 the current assets of company will decrease Rs, 39.80.000 comparatively previous year 2018-2019, then next two years of the current assets of a company is rapidlyincreasing.



II.

Table Showing the Separated Current Assets

S. No	Particulars	2017 -2018	2018 - 2019	2019 -2020	2020 -2021	2021 -2022
1	Inventory	2,10,00,000	2,70,00,000	2,98,00,000	2,87,00,000	3,10,00,000
2	Cash Equivalents	30,00,000	38,60,000	33,50,000	40,00,000	77,50,000
3	Short term loans & advances	2,22,00,000	2,80,00,000	2,34,00,000	2,71,00,000	3,22,00,000
4	Debtors	60,00,000	79,00,000	75,00,000	80,00,000	96,00,000
5	Other current assets	34,30,000	40,00,000	27,30,000	56,30,000	40,70,000
	TOTAL	**5,56,30,000**	**7,07,60,000**	**6,67,80,000**	**7,34,30,000**	**8,46,20,000**

Interpretation

The above table shows the major part of current assets covered by the company through inventory and short term loans& advances. In the year 2019-2020 the other current assets has quietly decreased to Rs.12.70.000 compared to previous year 2018-2019 and some portion of current assets covered by cash equivalents.III.

Table showing the Total Current Liabilities

Years	Amount (Rs in crore)
2017	275.170
2018	320.920
2019	308.090
2020	288.070
2021	337.280

Interpretation

This table shows the overall current liabilities. In the year 2018-2019 the current liabilities was increasing to Rs, 45.75.000 compared to previous year 2017-2018.

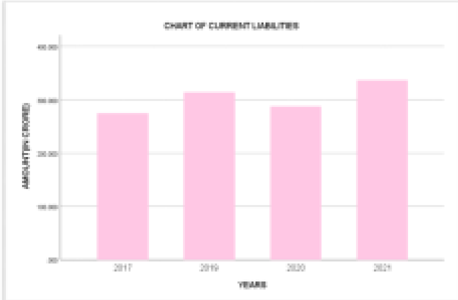


Table showing the Seperated Current Liabilities

S. No	Particulars	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
1	Bank overdraft	1,50,00,000	2,00,00,000	1,86,00,000	1,86,00,000	1,46,00,000
2	Trade payable Creditors	24,00,000	15.20.000	11,22,000	12,95,000	37,00,000
3	Salary payable	6,00,000	6,50,000	6,94,000	8,50,000	14,00,000
4	Rent	60,000	60,000	66,000	66,000	66,000
5	EPF Payable+ESI	62,000	62,000	62,000	62,000	62,000
6	OutstandingExpenses	48,45,000	50,00,000	53,15,000	20,41,000	70,00,000
7	Income tax	45,50,000	48,00,000	49,50,000	58,93,000	69,00,000
	Total	**2,75,17,000**	**3,20,92,000**	**3,08,09,000**	**2,88,07,000**	**3,37,28,000**

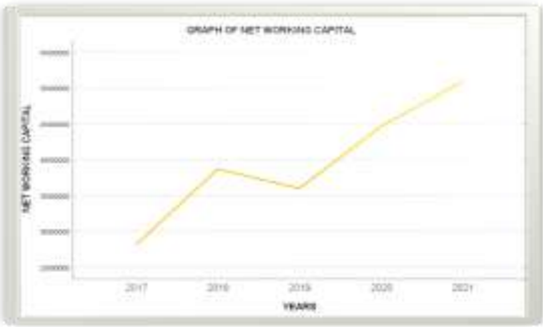
Interpretation

This table shows separated current liability items which are increasing and decreasing there is no adequate decrease in current liability. In the year 2021 -2022 current liabilities are highly increasing. The major parts of current liabilities are covered by bank overdraft and outstanding expenses.

Table Showing the Net Working Capital

S.No	Particulars	2017	2018	2019	2020	2021
1	Inventory	2,10,00,000	2,00,00,000	1,86,00,000	1,86,00,000	1,46,00,000
2	Cash Equivalents	30,00,000	38,60,000	33,50,000	40,00,000	77,50,000
3	Short Term Loan and Advance	2,22,00,000	2,80,00,000	2,34,00,000	2,71,00,000	3,22,00,000
4	Debtors	60,00,000	79,00,000	75,00,000	80,00,000	96,00,000
5	Other Current Asset	34,30,000	40,00,000	27,30,000	56,30,000	40,70,000
	Total (A)	**5,56,30,000**	**7,07,60,000**	**6,67,80,000**	**7,34,30,000**	**8,46,20,000**
1	Bank Overdraft	1,50,00,000	2,00,00,000	1,86,00,000	1,86,00,000	1,46,00,000
2	Trade Payable Creditor	24,00,000	15.20.000	11,22,000	12,95,000	37,00,000

3	Salary Payable	6,00,000	6,50,000	6,94,000	8,50,000	14,00,000
4	Rent	60,000	60,000	66,000	66,000	66,000
5	EPF Payable+ESI	62,000	62,000	62,000	62,000	62,000
6	OutstandingExpenses	48,45,00	50,00,000	53,15,000	20,41,000	70,00,000
7	Income Tax	45,50,000	48,00,000	49,50,000	58,93,000	69,00,000
	Total (B)	**2,75,17,000**	**3,20,92,000**	**3,08,09,000**	**2,88,07,000**	**3,37,28,000**
	Net Working Capital (A-B)	**2,81,13,00**	**3,86,68,000**	**3,59,71,000**	**4,46,23,000**	**5,08,92,000**



Interpretation

The graph of working capital is showing increase trend in the working capital of VINZA SOLUTION, depicting strong and healthy working capital. In the year 2021, it has almost crossed above Rs.5 crores, so the company is representing better working capital management.

Analysis of Working Capital through Different Ratios

Current Ratio

Current ratio is asses the company's short term liquidity of available assetsand remaining liabilities.
Current Ratio = Current Assets/ Current Liabilities

Table Showing the Current Ratio

Years	Current assets	Current Liabilities	Ratios
2017-2018	5,56,30,000	2,75,17,000	2.02
2018-2019	7,07,60,000	3,20,92,000	2.20
2019-2020	6,67,80,000	3,08,09,000	2.17
2020-2021	7,34,30,000	2,88,07,000	2.55
2021-2022	8,46,20,000	3,37,28,000	2.51

Interpretation

Current ratio is wealthy in this company because they have double the output every year. The current ratio is at the same level every year but 2020-2021 the ratio is quietly increase.

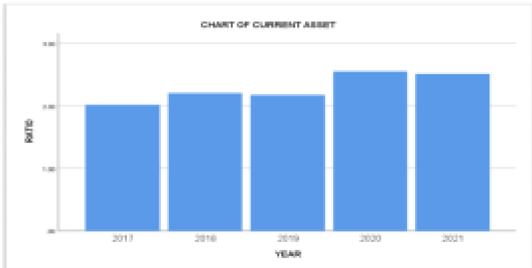


Table Showing the Quick Ratio

Quick Ratio is also called 'Acid Ratio' or quick 'Liquidity Ratio'. The Quick Ratio helps to identify the company's ability to pay the current liabilities without needing additional financial support or sell company inventories. Formula of Quick Ratio = Quick Assets/Current liabilities. Quick Assets = Current assets – Inventory – Prepaid expenses

Years	Quick Assets	Current Liabilities	Ratio
2017-2018	3,46,30,000	2,75,17,000	1.26
2018-2019	4,37,60,000	3,20,92,000	1.36
2019-2020	3,69,80,000	3,08,09,000	1.20
2020-2021	4,47,30,000	2,88,07,000	1.55
2021-2022	5,36,20,000	3,37,28,000	1.59

Interpretation

The company having sufficient funds of amount because the ratio of company is more than 1:1 in the year 2021 the ratio is 1.59 so the company can bear all its financial needs and debts.

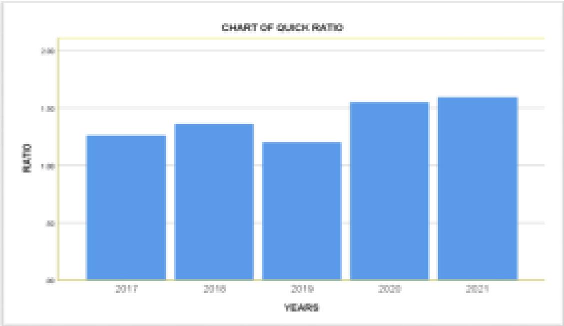


Table Showing the Working Capital Turnover Ratio

Working capital turnover ratio is a ratio between the sales or net revenue of business and its working capital.

Formula of Working Capital Turnover Ratio = Net Annual Sales / Working Capital

Years	Sales	Working Capital	Ratio
2017-2018	2,80,00,000	2,82,13,000	0.99
2018-2019	3,25,00,000	3,86,68,000	0.84
2019-2020	5,56,00,000	3,59,71,000	1.54
2020-2021	3,10,00,000	4,46,23,000	0.69
2021-2022	4,54,00,000	5,08,92,000	0.89

Interpretation

The working capital turnover ratio is less than 1.5 but in the year 2019 the ratio will be increase 0.7the company need to improve their working capital turnover ratio. Inthe year 2020 the ratio is decreased a lot at 0.85 in that year.

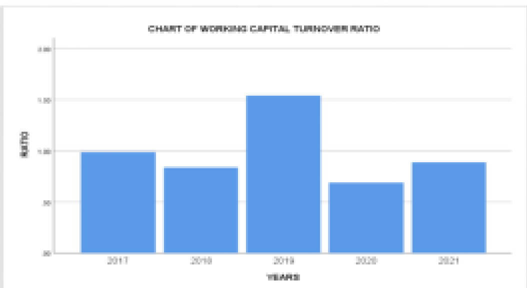


Table Showing the Current Asset Turnover Ratio

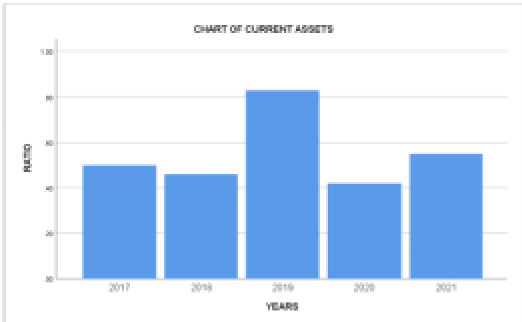
Current Assets turnover ratio shows that company which used their own assets to produce the sales. In other words, the company uses their assets to generate the turnover.

Formula of Current Asset Turnover Ratio = Net Sales/ Average Total Assets

Years	Sales	Current Assets	Ratio
2017 -2018	2,80,00,000	5,56,30,000	0.50
2018-2019	3,25,00,000	7,07,60,000	0.46
2019-2020	5,56,00,000	6,67,80,000	0.83
2020-2021	3,10,00,000	7,34,30,000	0.42
2021-2022	4,54,00,000	8,46,20,000	0.55

Interpretation

The company has very low current assets ratio. In the year 2019 the currentasset ratio increase 0.37 but the ratio eventually decrease in 2020.



Findings of the Study

- VINZA SOLUTION has maintained their working capital position in better way. Hence the working capital of the company is growing on every year but in the year 2019-2020 alone there was decrease in the net profit because of sudden construction loss but they have overcome the loss with the help of other division profit even the same time.
- The current ratio of VINZA SOLUTION was more than 2.00 so the company working capital position is good, hence they have the ability to meet future obligations of working capital. The firm has positive current ratio so they having double amount of asset to cover all its debts.
- The liquid ratio should be 1:1 but in VINZA

Solution it is more than 1:1. So the company is having normalization fund to face its sudden debt need.

- Usually every company has working capital of about 1.5 to 2 but in VINZA SOLUTION the working capital is lower than 1 but in the year 2019-2020 the ratio of working capital turnover has increased but next two years it has continuously decreased.
- Every year the current asset turnover ratio is moderate but in the year 2019-2020 the current assets suddenly increased, the organization needs to improve their currentassets.

Suggestions of the Study

VINZA SOLUTION is an architectural company, so the working capital of the company has moderately increased but in last two years the working capital has suddenly increased. They want to maintain their working capital consequently since the organization faces new challenges every year in order to enter into new divisions, so the working capital of the company will change. In VINZA SOLUTION the working capital turnover ratio is very low and it also increases or decreases every year. So VINZA SOLUTION needs to improve their working capital turnover. Current assets turnover ratio is very low. The company needs to maintain or improve the current assets turnover ratio.

Conclusion of the Study

Thus working capital management ensures the day-to-day activities of company in terms of expenses and incomes. It also helps to increase company's cash flow management and earnings. The main aim of working capital management is managing or maintaining sufficient cash flow to meet its unexpected cost needs and unexpected short term debts. The study thus concludes by suggesting that the organization needs to improve their working capital turnover and the organization also needs to maintain or improve the currentassets turnover ratio.

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THE CURRENT SCENARIO IN EMPLOYEE'S WELFARE MEASURE

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Abstract
Employees are one of an organization's most important assets, and today "employees" are treated more than "employees." Worker well-being therefore directly promotes healthy industrial relations. The research paper should determine the survey of employee benefits measurement. Employees are an organization's most valuable asset. Employee benefits include all of her services, facilities, and benefits provided or implemented by the employer for the benefit or comfort of the employee. It is done to motivate employees and increase their productivity. Its purpose is to know the welfare of the workers, to improve the life of the working class, to bring about the overall development of the worker's personality, etc. Benefit facilities include residential facilities, free medical facilities, retirement benefits, child and adult education benefits, employee family benefits, and loan facilities. The research design used is descriptive in nature. Data collection tools are primary data collected through surveys.
Keywords: *Employee, measure, facilities, benefits*

Introduction

Employee well-being is a concept that is constantly altering the organization's image. Employee welfare refers to the many services, perks, and facilities offered by employers to their employees in order for them to have a worthwhile life. Employee welfare comprises monitoring working conditions, creating industrial harmony through infrastructure for health, and industrial relations, and providing employees and their families with insurance against sickness, accidents, and unemployment. Welfare services are divided into two groups

(a) Welfare services provided within the industrial premises (intra-mural), such as drinking and washing facilities, bathing, canteen, rest room, shelter, fatigue prevention, and safety equipment

(b) Extra-mural welfare facilities include social security measures such as social insurance, social assistance creation, sports, workers' education, and so on.

1. **Work Atmosphere**

An efficient working environment comprises sufficient lighting, temperature, ventilation, safety, sanitation, transportation, cleanliness, seating arrangement, and canteen facilities. Workplace sanitation and cleanliness is critical for making the workplace a pleasant place to work. The following operations are necessary to make it manageable:

- Appropriate ventilation through cross windows and doors, adequate lighting, regulated temperature, regular cleanliness, working tables and chairs configurations, and so on.
- Adequate safety precautions for lifts, elevators, ropes, cranes, electric, and hazardous operations.
- Enough public toilets for men and women, restrooms, and bathing facilities that are cleaned on a regular basis.
- Consistently clean surroundings and proper landscaping with watering facilities.
- Pure water quality facilities, including purification and chilling Well-maintained canteen services with high-quality food at reasonable prices.

2. Health Care

Health is great wealth. To ensure the health of the workers, the necessary health facilities must be kept up to date. It has the following facilities and services:

- A health center for frequent check-ups for employees and their families should be located within the workplace or at a nearby location.
- In the event of an emergency, an ambulance service should be available at phone call.

- Free and frequent medical check-ups for workers, as well as fitness and nutrition counselling.
- The availability of medical personnel and physicians within the plant in the event of an emergency.
- Women's and children's welfare services such as crèches, pregnancy testing, and so on.
- Appropriate recreational and sports facilities on-site.
- Education, vocational training, and library services

3. **General Welfare Services**

- Employees' housing close to work facilities.
- Housing facilities' cleaning and sanitation services.
- Transportation services to and from school for employees and their children
- Indoor and outdoor sports facilities in the residential area.
- Counselling on family planning and care.
- On-campus entertainment for employees and their families.
- Tour, picnic, and festival transportation facilities

4. **Economic Welfare Services**

- Subsidized consumer items such as cereals, vegetables, milk, oil, and other daily necessities are available through cooperative stores.
- Credit society bank, postal services, and credit facilities
- Employer-provided health insurance at no cost.
- Ongoing bonus and profit-sharing plans.

Objectives

- Provides employees with social comfort.
- Encourage workers' overall development.
- Provide employees with indirect financial assistance.
- Assist in the development of a sense of duty and belonging among employees.
- Improve employee working conditions in the workplace.
- Lower the rate of work absenteeism and labour turnover.
- Make workers' life more pleasant and enjoyable.
- Increase staff productivity and efficiency in the workplace.
- Provide safe and healthy working environments.
- Ensure the well-being of employees, families, and society as a whole.

Features

Increase in earnings and salaries. In addition to regular salary and other economic advantages offered to workers under legal rules and collective bargaining, welfare measures are implemented.

Functions

The labour welfare programme involves a range of services, facilities, and amenities supplied to workers in order to improve their health, efficiency, economic well-being, and social standing. Dynamic Labour welfare is a fluid concept. It differs from one country to the next, area to region, and organisation to organisation. Labour welfare activities are determined by the employees' needs, social standing, and social class, among other factors. Labour welfare is a dynamic and ever-changing notion since new welfare measures are added to the current ones on a regular basis. Workforce requirements fluctuate with time and the changing social context.

Voluntary and/or mandatory

Some labour welfare measures are mandated by law, while others are given voluntarily by the organisation for the benefit of the employees. Employers, the government, employees, or any social or a religious organisation may implement welfare measures.

Purpose

The primary goal of labour welfare is to enhance both the social and work lives of the workforce.

Characterization of Labor Welfare Measure

Intra-mural Facilities

Intra-mural facilities are those that are available within the plant. These facilities include activities connected to the reduction of industrial weariness, the supply of safety measures such as fences and equipment wrapping, the layout of the plant & equipment, adequate light levels, the availability of first care equipment, and so on.

Extra-rural Facilities

Extra-mural facilities are those that are available to workers outside of the factory. They include improved housing, indoor and outdoor recreation activities, education programs, and so forth. These services are provided on a volunteer basis. Previously, no attention was paid to the provision of extra- mural amenities to employees, but it is now recognised that these facilities are critical for the common welfare and social advancement of the workers.

Statutory Benefits

Welfare facilities are supplied under this category in accordance with labour regulations enacted by the government. The type and scope of these amenities differ per country. Again, these amenities may be intramural or extramural in nature. These services must be given by all organizations and cannot be overlooked. Any violation of the statutory provisions will result in the employer being prosecuted under the relevant Act.

Mutual Services

These facilities are normally not covered by the legislative provisions. These activities are conducted freely by the workers for their own benefit. As a result, the employer has no voice in the matter.

Volunteer

This category includes facilities that are supplied freely by employers. As a result, they are not statutory. Without a doubt, the actions in this area ultimately contribute to the increase in worker efficiency.

Principles

Integration or Coordination Principle Welfare programmes cannot be compartmentalised. They cannot be completed partly. It is a whole software. Health and welfare, for example, should encompass all elements of health and hygiene, including physical, social, and moral cleanliness. Association Principle Workers should be involved in the formulation and execution of any welfare programme aimed at the development of the workers' community. Workers should collaborate to carry out operations. Responsibility Principle Workers should be included and held accountable for initiatives aimed at their welfare. Workers, for example, serve in safety committees, sports committees, cafeteria committees, and so forth.

Accountability Principle every programme, every individual, and every activity must be held accountable. Social audits and evaluations are performed on welfare programmes. Successful programmes are kept. Weaker programmes are being smoothed out. The Timeliness Principle Help that arrives on time is invaluable. Nine lives are saved by a stick in time. When a worker needs economic support for trading a sick kid or building a house, there should be an acceptable lapse of time, but he cannot wait beyond a certain limit. Appropriate action made for welfare purposes may serve the goal.

Review of Literature

P.V.Satyanarayana (1997) in his work A Study on the welfare measures and their Impact on QWL provided by the Sugar companies declared that improved quality of work life among the employees increases their involvement in job and results in increased productivity in the organization. The organizations make efforts to maintain a smooth relationship between workers and management, which leads to the attainment of organization efforts.

Harikrishnan (2014) in his work A Study on Labour Welfare Measures – With Special Reference to Rubber Board of India, a well-fed, well-clad and satisfied worker is an asset to the organization.

He makes no loss of man hours by absenteeism, strikes etc. and he feels the essence of allegiance to the organization in which he works. A satisfied worker makes other resources meaningful. It is concluded from this study that Rubber Board is very much interested in providing welfare facilities to their plantation workers. Workers have good opinions about Group Insurance Cum Deposit Scheme, Medical Attendance Scheme, Sanitary Subsidy Scheme and Housing and sanitary Subsidy Scheme. Workers are satisfied with Educational Stipend Scheme. They are less satisfied with Merit Award Scheme, and Housing Subsidy Scheme for northeast.

Dr. Usha Tiwari (2014) in her study A Study on employee welfare facilities and its impact on employee's efficiency at Vindhya Telelinks Ltd conducted the study of Employee welfare schemes and its impact on employee efficiency at Vindha Telelinks Ltd. The results appeared positive. It increases productivity as well as quality and quantity. Therefore there is necessity of making some provisions for improving the welfare facility through that employees will become happy, and employee's performance level become increase.

K.Lalitha & T.Priyanka (2014) conducted a study on employee welfare measures with reference `to industry. They concluded that Human resource plays an important role in any organization. Employee welfare facilities are a concern to this department, if the employee is happy with welfare facilities then only the productivity of that organization can be increased. Based on the study of Employee Welfare Facilities in IT industry. It is clear than companies are very keen in the promoting all the welfare facilities provided by IT industry.

A.Saravanakumar & DR.S Akilandeswari (2017) in their work- A study on Employees' Health, Safety and Welfare measures in private industry in Coimbatore city declared that the organisation has provided sufficient health and safety measures. But certain points have been identified that some employees are satisfied and some are not satisfied with the present welfare measures. Welfare refers to physical, mental and emotional- of the individual. So in future, the management can well think of improving the welfare by consulting with the employees.

B.R.Manasa & C.N.Krishnanaik (2015) in their work entitled - Employee Welfare Measures - A Study on Cement Corporation of India Units, in Thandur and Adilabad announced that the employees' welfare facilities provided by the company were satisfactory and it was commendable. Yet there is no scope for improvement in order to enhance efficiency, effectiveness and productivity of the employees that would help organisation accomplish the organizational goals.

Research Methodology

A research design is mainly defined to outline or arrange a study. A research design is a detailed explanation of the conceptual framework that will be utilized to carry out the investigation. The research design explicitly defines the data-gathering procedures. A questionnaire will be employed, and the data-collecting procedures will be specified in the research design. Information is obtained through primary data alone.

Analysis & Interpretation

Transport Facility & Grading of the working environment

H0: There is no relationship between the transport facility and the grading of the working environment.

H1: There is no relationship between the transport facility and the grading of the working environment.

		x	y
x	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		.000
	N	4	4
y	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	.000	
	N	4	5

It is found that from the above table, that there is a significant relation between transport facility and grading of the working environment. From that the value, it is found that they are positively related to each other. Thus there is a positive correlation between transport facilities and the grading of the working environment.

Payment and Comfort with the company's Social security

H0: There is no association between payment and comfort with the company's social security.

H1: There is an association between payment and comfort with the company's social security

Value		df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	7.972[a]	1	.005		
Continuity Correction[b]	5.308	1	.021		
Likelihood Ratio	6.235	1	.013		
Fisher's Exact Test				.017	.017
Linear-by-Linear Association	7.839	1	.005		
N of Valid Cases	60				

In the given table significance value is greater than 0.05. Therefore null hypothesis is accepted and alternative hypothesis is rejected. Thus, there is the relationship between payment provided by the company and comfortable with the company's social security.

Conclusion

The research findings suggested that the labour welfare measure, particularly health insurance, housing, sanitary toilet facilities, transportation, rest and lunch room facilities, death compensation, and recreational facilities, promotes a good approach to the labour welfare measure. According to the study, a percent of employees are happy with the current welfare facilities provided by the organisation; however, in such cases, the organisation must take necessary action against the labour welfare measure that creates a negative attitude among the employees; this will obviously increase the individual's trust as well as the organization's revenue in the future.

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A STUDY ON OBSTACLES FACED BY THE CUSTOMERS IN USING E-BANKING SERVICES OFFERED BY SELECTED PRIVATE SECTOR BANKS IN TRICHY

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Introduction

In the middle 20th century, human being achieved great level in technology. The development of technology has embedded the introduction and use of electrical devices for the soft functioning of banking business called E- banking. Electronic banking is a system where banking services are provided electronically to Bank customers and it has created a new lane in doing the banking business. Electronic banking, popularly known as e-banking, is a service offered by the bankers, that allows customers to carry out all their banking transactions like financial transactions, deposits, withdrawals, paying bills and to access the his/her/its account information, through the use of electronic channels like Computers, Mobiles, ATMs, Television and other Electronic devices. E-banking, is also known as internet banking or virtual banking or online banking or web banking, provides, ease their customers in accessing banking facilities from their home or office without physically visit their bank. It also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash.

Problem of the Study

Customer satisfaction will increase the banks' profitability, hence bank introduce electronic banking in to the banking sector. Unless this technology bring enhance customer satisfaction than the traditional brick and mortar branches customer may perceive as the same as different branches rather than a new means of delivery channels. Daniel and Mols described that compared to ordinary banking system electronic banking is providing the competitive advantage by lowering the cost and providing best satisfaction of customer needs. The old age people are generally shy of use of ATM because of perceived risk of failure, complexity, security, and lack of personalized service. Applegate also described the benefit of e-banking from customer point of view; convenient and valuable source to deal with funding because it provides convenience to access account 24/7 that is access is not limited to banking operation hours and available around the clock, wherever the customer's located. Abraham described several benefits of electronic banking like transferring money, collecting receivable, paying bill, productivity gains, transaction cost reduction, customer service improvement and at the same time establishing a means to control the overall activities on bank accounts.

Objectives of the Study

1. To study the socio economic profile of respondents in Trichy.
2. To study the obstacles countered by the customer while using banking service.
3. To offer suitable suggestions on the basis of findings from the study.

Research Methodology

Source of Data

The present study was based on primary data as well as secondary data. The data were collected from every possible source.

Primary Data

The primary data were collected from the customer of the selected private sector banks. Interview schedule were used to collect primary data. The researcher paid more attention to reduce the sampling errors.

Secondary Data

The secondary data have been collected from the standard books, journals, articles and internet.

Sampling Design

The researcher did the study in Trichy only. More number private sector banks functioning in Trichy. The researcher took 126 sample size and the researcher used convenience sampling technique for collecting the primary data from the respondents.

Tools for Analysis

The collected data were analyzed with help of following statistical tools

1. Percentage analysis,
2. Chi square test.

Hypothesis

There is no significant association between genders with regard to the obstacles faced by them while using E-Banking services.

Findings

- 72.90% of the respondents are male and 27.10% of the respondents are female.
- 37.80% of the respondents are belongs to the age group of 46 to 60 years.
- 38.90% of the respondents are completed their under graduate.
- 32.10 % of the respondents are responded that their family income Rs 15001 to 20000.
- 61.40% respondents are employed and 38.60% of the respondents are student.
- 35.58% of the respondents are private employee and 24.51% of the respondents are Business Man.
- 65.20% of the respondents are having savings bank account and 19.20% of the respondents are having fixed deposit.
- 48.16% of the respondents are fear to use online banking.
- 49.10% of the respondents agree that the E-channel are more confusing them.
- 36.20% of the respondents strongly agree that there are unauthorized access within the network and loss or damage of data by hackers
- 59.40% of the respondents are disagree with the bad network connection
- 52.10% of the respondents are agree that the ATM machine are not functioning properly.
- 63.60% of the respondents are strongly agree that there are too many steps in processing transactions
- The significant value is .870 is more than the acceptance level 0.05. Hence the null hypothesis is accepted and it is concluded that there is no significant association between male and female with regard to the obstacles faced by them in using the E-banking.

Suggestions

1. The bank could have proper operating guidelines to their customers to reduce their fear and confusion when they using E-banking..
2. The bank could do necessary steps to overcome out of cash problem in ATM, by doing so the bank could avoid their customers inconvenient.
3. The customers are not willing to wait for a long time in the bank, hence the bank must simplify the transactions and make ease of accessing banking products to their customers.

Conclusion

The customers are the king of today's all type of business. Since the technology is going fast everyone ready to go along with it. In banking people are thinking using of e-banking quite comfortable to them, it reduce the wastage of time, transportation etc. since the ATM are user friendly customers give more preference to it. E-banking have security facilities like username, password and OTP, which helps the customers to protect them from malpractices.

The competition among the banks increasing day by day, hence they strive lot to retain their customers. Even though the facilities of E-banking is associated with some challenges, the customers are ready to use it. The network failure in internet connection is the major challenge faced by the customers. However, the bank could attract the customers for e-banking services by way of creating awareness, and marketing.

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DOES MONTHLY EFFECTEXIST IN SOCIALLY RESPONSIBLE INVESTING? EVIDENCE FROM INDIAN STOCK EXCHANGE

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Abstract
For several decades, infinite numbers of studies were carried out by the many researchers to check the various types of stock market anomalies. Among the number of stock market anomalies, calendar anomalies are one of the most notable topic for the researchers. Hence there are few studies are carried out to understand the anomalies with respect to sustainability indices. In this study an attempt is made to study the monthly effect of the Indian sustainability indices along with the board market index. In this study daily data from January 2015 to September 2021 are used to analyze the monthly effect. The month-wise descriptive statistics is calculated and the unitroot problem of the data is tested with the help of Augmented Dickey-Fuller test and Phillps-Perron test. Residuals graphs are drawn to study the volatility clustering in data set. ARCH LM test is also calculated to find the ARCH effect in the series. After finding the ARCH effect in the series, GARCH (1, 1) model is implemented to understand the volatility of Indian sustainability indices during the study period. And from the results it is found that the GARCH value is greater than ARCH value which indicates that the reason of the volatility is persistence during the period.
Keywords: *Stock market anomalies, Sustainability Indices, ARCH, GARCH effects*

Introduction

At the present moment, sustainable development and sustainability became a forceful issue in the globe. “The present author takes the view that sustainability and sustainable development are contestable concepts, like democracy, truth and justice” (Jacobs, 1991). Each and every sector needs to redesign their objectives and work models, according to sustainable development theme. Likewise the stock markets are not excluded from it. The stock markets of the globe understand the importance sustainable development and their role in sustainability. Hence the stock markets develop various sustainable investment strategies, methods and models. These investment methods are known as socially responsible investing, sustainable investing, ethical investing and more. The first international recognition on sustainable development was attained at the UN Conference on the “Human Environment” held in Stockholm during 1972. The first global sustainability benchmark index was Dow Jones Sustainability World Index that was launched in 1999. In this year of 2019, over 800 companies from emerging markets were assessed by Dow Jones Sustainably index (DJSI) 2019, out of which 98 companies including 12 from India made it to the Dow Jones Sustainably index of 2019 index. The companies that prove high standards of sustainability based on Social, Environmental and Governance factors were consider for sustainability index. The major stock exchanges of India BSE and NSE is also participating in the sustainable stock exchanges initiative. During 2012 BSE has launched Green Index called BSE Greenex. And then BSE Carbonex and BSE ESG index were launched by BSE. Similarly, NSE has launched Nifty100 ESG Index and Nifty100 Enhanced ESG Index.

1. Efficient Market Hypothesis

The efficient market hypothesis was evolved by Professor Eugene Fama during 1969.Famaassures that share prices in the market, reflects and incorporates all relevant information. Fama suggest three phases of market efficiency; weak-from efficiency, semi-strong form efficiency, and strong form efficiency. Weak-form efficiency refers that all historical prices are reflected in share prices; Semi-strong form efficiency refers to all publicly available information are reflected in share prices; and strong form efficiency refers to all information including public or private information are completely accounted in the stock prices. “A market in which prices always "fully reflect" available information is called efficient market hypothesis.” (Eugene Fama, 1969).

2. Stock Market Anomaly

Stock Market Anomaly is a phenomenon that is contradicts to efficient market hypothesis. The general meaning of the term anomaly refers to "something that is diverged from the normal or expected". The term stock market anomaly is diverging from the concept called efficient market hypothesis. There are many kinds of anomalies exist in the stock market, some anomaly may occur time to time and some may occur rarely or only once. Calendar anomalies are the one among the time to time occurring anomaly. Calendar anomalies include weekend anomalies, monthly effect, turn of the month effect, turn of the year effect and so on. Among these various types the main aim of this research paper is to investigate the existence of monthly effect in Indian social responsible investing method.

3. Data analysis

The seasonal effect is easily detectable in the market indices or large portfolios of shares rather than in individual shares (Officer, 1975; Boudreaux, 1995). Rosenberg, M. (2004) "analyzed the end of the month effect using an efficient estimation procedure that takes into consideration heteroscedasticity in daily stock returns. They found that stock returns in the last-half of the month are consistently lower than in the first-half of the month". This research attempt employs the daily data from the period of January 2015 to September 2021. The sample indices comprise of BSE Sensex, BSE Greenex and BSE Carbonex. "Jain et al. (2019) discovers that the sustainable indices and the conventional indices are integrated and there is a flow of information between the two investment opportunities". Hence, BSE Sensex index is also considered in this study along with other sustainability indices. To examine the monthly effect, returns are calculated from the closing price using log returns formula. Month-wise descriptive statistics is calculated to understand the nature of the data in this study. Before going for volatility test it is essential to test the stationarity of the data. Hence the stationarity of the data is tested with Augmented Dickey-Fuller test and Phillips-Perron test. Residuals graphs are drawn to study the volatility clustering in the data set. ARCH LM test is also calculated to find the ARCH effect in the series. After finding the ARCH effect in the series GARCH (1, 1) model is calculated to find the volatility of the series.

4. Empirical results

The results of month-wise summary statistics are reported in tables 1, 2 and 3. Commonly, February, March and September months mean values are negative for all the three sample indices. March month's standard deviation value is greater than the other month's standard deviation during the study period; it indicates that during the March month the returns deviate more than other months, this may due the end of the financial year effect.

During the months of March, April and August the kurtosis values are greater than 3, it indicates during these months the distributions are highly peaked. Hence during these months the return values are concentrated in the area around the mode. And November, October, July and January month's kurtosis values are close to 3, it shows that the distribution is normal during these months.

Skewness values measures the symmetrical level of the index returns. With respect to Skewness it is noted that April and September month's returns are positively skewed and other months follows negatively skewed distribution. Hence during the April and September months, the return values of mean are greater than the mode, and for other months the mode values are greater than the mean values (Gupta S.P and Gupta M.P, 2009). The financial year starts on 1st of April, the above results shows that there is April effect exist in the sample indices during the study period.

The stationarity test of Augmented Dickey-Fuller (ADF) and Phillips-Perron test results are reported in Table 4. From the stationarity test it is inferred that the computed ADF test statistics of BSE Sensex is -14.514 and -18.417 at level and first difference respectively, similarly Phillip-Perron test statistics for BSE Sensex is -42.026 and -820.806 at level and first difference respectively. From the unitroot test the t-values are smaller than the critical values of -2.5665, -1.941 and -1.6165 at 1%, 5% and 10% significant level respectively. So the null hypothesis of the series has unitroot is rejected, and it is concluded that the BSE returns were stationary during the study period. And the goodness of fit is validated with Durbin-Watson statistics, which is also close to 2. Correspondingly, BSE Greenex and BSE Carbonex test statistics are also lesser than the critical values at 1%, 5% and 10% significant level respectively. Hence the null hypothesis of the series has unit root is rejected and it is concluded that the all the series are stationary. Table 1: Results of month-wise descriptive statistics of BSE Sensex.

Statistics	*Jan*	*Feb*	*Mar*	*April*	*May*	*June*	*July*	*Aug*	*Sep*	*Oct*	*Nov*	*Dec*
Mean	0.00042	-0.0007	-0.0009	0.0014	0.00106	0.00055	0.0012	0.00042	-0.00049	0.00088	0.00087	0.00087
Std.Dev	0.00871	0.0111	0.0220	0.0137	0.011	0.00785	0.0070	0.00949	0.0105	0.00913	0.00806	0.00768
Kurtosis	4.11	6.7085	16.61	13.76	9.28	4.2512	3.533	13.781	7.0523	3.54	3.37	4.500
Skewness	-0.3617	-0.030	-2.314	1.487	-1.002	-0.180	0.4235	-1.7900	0.699	-0.3216	-0.4004	-0.7328
Jarque-Bera	10.97	79.677	1231.7	685.97	266.33	10.528	6.391	790.50	99.53	3.564	3.979	23.282
P-value	0.004	0.000	0.0000	0.0000	0.0000	0.00517	0.040	0.0000	0.0000	0.1682	0.136	0.0000

Table 2 Results of month-wise descriptive statistics of BSE Greenex

Statistics	Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	Nov	Dec
Mean	0.00043	-0.00093	-0.00074	0.001822	0.0011	0.0003	0.00102	0.0002	-0.00059	0.0010	0.00027	0.00096
Std.Dev	0.0089	0.0116	0.0196	0.0129	0.0106	0.00792	0.00783	0.0099	0.0113	0.0093	0.0085	0.0088
Kurtosis	3.554	4.879	17.168	14.23	5.113	3.455	3.129	11.94	4.47	3.757	3.674	5.162
Skewness	-0.327	-0.1666	-2.5805	1.714	-0.233	-0.4832	-0.476	-1.728	0.0185	-0.123	-0.437	-0.7806
Jarque-Bera	4.575	21.106	1354.74	758.5303	28.704	7.084	5.885	563.08	11.845	3.194	6.199	37.64
P-value	0.1015	0.0000	0.0000	0.0000	0.0000	0.02894	0.0527	0.0000	0.00267	0.2024	0.0450	0.0000

Table: 3 Results of month-wise descriptive statistics of BSE Carbonex

Statistics	Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	Nov	Dec
Mean	0.000365	-0.0006	-0.000913	0.0015	0.00096	0.00045	0.00126	0.00047	-0.0004	0.00114	0.000769	0.0008
Std.Dev	0.0087	0.0113	0.0213	0.0131	0.011	0.0078	0.0070	0.0096	0.0110	0.00906	0.00824	0.0080
Kurtosis	3.944	5.83	17.5	14.21	8.24	3.88	3.499	15.57	6.734	3.717	3.943	5.049
Skewness	-0.404	-0.128	-2.508	1.49	-0.89	-0.2412	-0.505	-2.086	0.58150	-0.3824	-0.6487	-0.869
Jarque-Bera	9.59	46.82	1403.88	740.97	188.08	6.315	8.1103	1075.59	82.8526	5.8226	13.079	38.238
P-value	0.0082	0.0000	0.0000	0.0000	0.0000	0.0425	0.01733	0.0000	0.0000	0.05440	0.0014	0.0000

Table: 4 Results of Augmented Dickey-Fuller (ADF) and Phillips-Perron Tests

H_o:The variable is not stationary.

H_a: The variable is stationary.

Stationarity Test		BSE Sensex		BSE Greenex		BSE Carbonex	
		At Level	At Istdiff	At Level	At Istdiff	At Level	At Istdiff
ADF Test	T-Stat	-14.514	-18.417	-41.152	-20.774	-14.209	-21.053
	P-value	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
PP Test	T-Stat	-42.026	-820.806	-41.248	-425.26	-41.616	-575.396
	P-value	0.0000	0.0001	0.0000	0.0000	0.0000	0.0001

*Critical values are -2.5665, -1.941 and -1.6165 at 1%, 5% and 10% respectively

Table 5 Results of ARCH LM test

H_o:There is no ARCH effect in the residuals.

H_a: There is ARCH effect in the residuals.

	BSE SENSEX			BSE GREENEX			BSE CARBONEX		
Variable	Coefficient	t-value	P-Value	Coefficient	t-value	P-Value	Coefficient	t-value	P-Value
Constant	0.000105	6.7007	0.0000	0.00011	8.2784	0.0000	0.00010	6.8960	0.0000
e^2_{t-1}	0.1789	7.3991	0.0000	0.1067	4.3687	0.0000	0.1573	6.4816	0.0000
F-statistics	54.747	p-value (F)	0.0000	19.0862#	p-value (F)	0.0000	42.0118#	p-value (F)	0.0000
Obs. R-squared	53.0586	p-value (Chi-Square)	0.0000	18.8914#	p-value (Chi-square)	0.0000	41.0212#	p-value (Chi-square)	0.0000

#F-Statistics and Observed R squared values

Table 6 Results of GARCH (1, 1) model

MEAN EQUATION												
	BSE SENSEX				BSE GREENEX				BSE CARBONEX			
Month	**Coefficient**	**Std.Error**	**Z-Stat**	**Prob.**	**Coefficient**	**Std.Error**	**Z-Stat**	**Prob.**	**Coefficient**	**Std.Error**	**Z-Stat**	**Prob.**
C	0.001109	0.000568	1.952	0.0509	0.000730	0.000682	1.07131	0.2840	0.001011	0.000599	1.68905	0.0912
FEB	-0.00124	0.000909	-1.3675	0.1715	-0.001418	0.000957	-1.4816	0.1384	-0.00118	0.000889	-1.3362	0.1815
MAR	0.00012	0.000921	0.14025	0.8885	0.000126	0.001043	0.12063	0.9040	0.000242	0.000951	0.25417	0.7994
APRIL	-0.000204	0.000978	-0.20816	0.8351	0.000252	0.001082	0.23309	0.8157	-7.73E-050	0.000992	-0.0779	0.9379
MAY	0.000471	0.000863	0.54507	0.5857	0.000461	0.001002	0.46040	0.6452	0.00021	0.00087	0.24095	0.8096
JUNE	-0.000984	0.000941	-1.04535	0.2959	-0.000710	0.001023	-0.69397	0.4877	-0.00101	0.000952	-1.0617	0.2884
JULY	0.000132	0.000832	0.15896	0.8737	0.000360	0.000977	0.36827	0.7127	0.00029	0.000882	0.32839	0.7426
AUG	3.78E-05	0.000795	0.04754	0.9621	-0.000211	0.000901	-0.23353	0.8153	0.000122	0.000799	0.15212	0.8791
SEP	-0.001301	0.000789	-1.64786	0.0994	-0.001150	0.000947	-1.21506	0.2243	-0.0012	0.000806	-1.4886	0.1366
OCT	0.000176	0.001003	0.17597	0.8603	0.000943	0.001182	0.797349	0.4252	0.00017	0.001083	0.15685	0.8754
NOV	-0.000750	0.000915	-0.81911	0.4127	-0.000897	0.001084	-0.82754	0.4079	-0.00068	0.000946	-0.7227	0.4699
DEC	-0.00069	0.000776	-0.88926	0.3739	-0.000416	0.000891	-0.46685	0.6406	-0.0009	0.000774	-1.1576	0.247
Variance Equation												
	Coefficient	**Std.Error**	**Z-Stat**	**Prob.**	**Coefficient**	**Std.Error**	**Z-Stat**	**Prob.**	**Coefficient**	**Std.error**	**Z-Stat**	**Prob.**
C	2.15E-06	5.89E-07	3.658722	0.0003	4.28E-06	1.02E-06	4.185908	0.0000	2.82E-06	6.88E-06	4.104793	0.0000
ARCH	0.104647	0.010398	10.0645	0.0000	0.10474	0.011673	8.97315	0.0000	0.11127	0.010976	10.13829	0.0000
GARCH	0.87672	0.01368	64.0846	0.0000	0.85623	0.018859	45.4012	0.0000	0.863589	0.015057	57.3553	0.0000

The results of ARCH LM Test are presented in table 5. The null hypothesis for ARCH LM Test is “there is no ARCH effect in the residuals”. Form the table of ARCH LM test results of BSE Sensex, BSE Greenex and BSE Carbonex, it is cleared that the p-value of F-statistics and p-value of Chi-square test is less than 0.05. Likewise the p-value of constant and residuals square is also less than 0.02. Hence the null hypothesis is rejected and it is concluded that the there exist ARCH effect in the residuals of the series.

The results of GARCH (1, 1) model are presented in table 6. The ARCH and GARCH coefficients for BSE Sensex are 0.104647and 0.87672 respectively. Both the coefficients of squared residual and lagged conditional variance terms in the conditional variance are positive and statistically significant at 1% level. The sum of ARCH and GARCH coefficient is also close to 1 (0.981367). The Durbin-Watson values are also around 2. The GARCH value is greater than ARCH value which indicates that the reason of the volatility is highly persistence.

Conclusion

By examining the descriptive statistics of the sample indices, it is noted that all the differences are around March, April and September months. Signifying that means values are negative, standard deviation is greater, kurtosis follows leptokurtic distribution and skewness positive during April. All this signifies that there exists April effect during the study period. GARCH (1, 1) model is applied after checking the stationarity of the data and after scrutinizing the ARCH effect in the data set. It is found that the returns series are stationary during the study period and there exist ARCH effect in the residuals. While examining the GARCH (1, 1) model results, it is found that the sum of ARCH and GARCH coefficient is also close to 1 for both the broad market index and for sustainable indices. The GARCH value is greater than ARCH value which indicates that the reason of the volatility is highly persistence during the study period for both the broad market index and for sustainable indices and it is also found that the sustainable indices follows the same pattern as the broad market index.

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SUSTAINABLE DEVELOPMENT WITH SPECIAL REFERENCE TO SWACHH BHARAT ABHIYAN SCHEME IN ETTARAI VILLAGE, TIRUCHIRAPPALLI

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Abstract
The present study on Sustainable Development with special reference to Swachh Bharat Abhiyan Scheme in Ettarai village,, Tiruchirappalli, is mainly focused on the mission of cleanliness and toilets facility with adequate water in the rural area / village. Cleanliness is being considered as the medium for the success, prosperity and growth of individual, society and nation. Swachh Bharat Abhiyan is the mission of cleanliness in |India, especially in villages which will pave the path of growth of the economy and derive the economy on the path of sustainable development. Three components of the sustainable development include social, economic and environmental related issues like climate change, protecting air, soil, water from regenerative agriculture to zero waste food systems, LEED Green buildings to urban farms etc. So, this study is based on primary data collected from the sample households (48) regarding the benefit of this scheme, construction of toilets with adequate space in every household, water facility, cleanliness and also the construction of public toilets.

Key words: *Sustainable development, scheme. Cleanliness, village, water facility, toilet construction, space, household***.**

Introduction

Swachh Bharat Abhiyan, "A clean India would be the best tribute India could pay to Mahatma Gandhi on his 150 birth anniversary in 2019" said Shri Narendra Modi as he launched the Swachh Bharat Mission at Rajpath in New Delhi. This campaign launched on 2nd October 2014 on Gandhi Jayanti aims to eradicate open defecation by 2nd October 2019, the 150th anniversary of the birth of Mahatma Gandhi by constructing 90 million toilets in rural India at a projected cost of Rs.1.96 lakh crore (US$ 27 billion). The main aim of this scheme includes elimination of open defecation, conservation of unsanitary toilets to pour flush toilets, eradication of manual scavenging, municipal solid waste management and bringing about a behavioural change in people regarding healthy sanitation practices. And it is showed by the statistical evidence by the Government that, increasing sanitation coverage in rural areas to 98 per cent. It is found to be true in the present study namely Ettarai village, where the Government has constructed toilets to all rural households with adequate water facility, with a aim to provide safe sanitation especially in rural areas. It has been declared as "open defecation free" (ODF) in 27 states, 601 districts, 5,934 blocks, 2,46,116 gram panchayats and 5,50,151 villages by providing access to toilet facilities to all rural households in the country.

The Significance of the Study

The present study is the most significant cleanliness campaign by the Government of India, to fulfill Mahatma Gandhi's dream of a clean and hygienic India. The main aim of the present study is to find out the toilet facilities with adequate water facility in each and every rural household in Ettarai village. So, this scheme was launched by the Government of India to solve the problems of sanitation and waste management in India by ensuring hygiene across the country and to create sanitation facilities for all and provide every rural family with a toilet.

Objectives of the Study

- To study the socio-economic characteristics of sample households.
- To find out the number of beneficiaries under this scheme.
- To give suggestions for the better improvement of this scheme especially in rural areas.

Sampling Technique (Methodology)

The present study is an empirical one, where the primary data collected from the sample respondents in selected village named Ettarai. The primary data is collected with the help of structured interview schedule. The data collected from the sample respondents is 48. The interview schedule consists of many questions related to socio-economic variables and all other questions related to the Swachh Bharat Scheme regarding construction of toilets under this scheme, the cost of construction, water facilities, cleanliness and safe sanitation in each sample households. The secondary data is collected from the Trichirappalli Municipal Corporation, Ward office and also from official website.

Statistical Tools

The statistical tools such as simple averages and percentages have been used and applied with related to all socio-economic variables.

Area of the Study

The area of the present study is Ettarai village which is a village panchayat of Andanallur panchayat union situated in the western part of Trichirappalli district of Tamil Nadu state.

History of Sanitation Campaigns in India

A formal sanitation programme was first launched in 1954, followed by Central Rural Sanitation Programme 1986. Total Sanitation Campaign (TSC) in 1999 and Nirmal Bharat Abhiyan in 2012. A limited randomized study of eighty villages in rural (Madhya Pradesh) showed that the TSC programme did modestly increase the number of households with latrines, and had a small effect in reducing open defecation. However, there was no improvement in the health of children. The earlier "Nirmal Bharat Abhiyan" rural sanitation program was hampered by the unrealistic approach. Consequently, Nirmal Bharat Abhiyan was restructured by Cabinet approval on 24th September 2014 as Swachh Bharat Abhiyan. The rural household toilet coverage in India increased from 1% in 1981 to 11% in 1991, to 22% in 2001, to 32.7% in 2011. But, at present (2019) the total toilet coverage increased to 98% in rural India.

Objectives

To bring about an improvement in the general quality of life is the rural areas, by promoting cleanliness, hygiene and eliminating open defecation. To accelerate sanitation coverage in rural areas is a to achieve the vision of Swachh Bharat by 2nd October 2019. (Rural Areas) The Nirmal Bharat Abhiyan has been restructured into the Swachh Bharat Mission (Gramin). The mission aims to make India an open defecation free country in Five Years. It seeks to improve the levels of cleanliness in rural areas through Solid and Liquid waste Management activities and making Gram Panchayats Open Defecation Free (ODF), clean and sanitized. Under the mission, one lakh thirty four thousand crore rupees has been spent for construction of about 11 crore 11 lakh toilets in the country. Incentive as provided under the Mission for the construction of Individual Household Latrines (IHHL) shall be available for all Below Poverty Line (BPL), Household and Above Poverty Line (APL), Household restricted to SCs / STsm Small and Marginal farmers, landless labourers with homestead, physically handicapped and women headed households. The incentive amount provided under SBM (G) to Below Poverty Line (BPL) / identified APL households shall be up to Rs.12000 for construction of one unit of IHHL and provide for water availability, including for storing for hand-washing and cleaning the toilet.

Logo of Swachh Bharat

The Logo with spectacles of Mahatma Gandhi with "Swachh Bharat" written on the two glasses with the bridge of the spectacles in National Tricolour signifies the entire nation uniting to achieve the vision of Mahatma for a "Clean India". This Logo was designed by Shri Anant Khasbardar.

Swachh Bharat symbol signifies that people need to follow the path of Mahatma Gandhi. He was a person who even cleaned the toilets and called the workers who did this work as Harijans. So, it is the picture of the spectacles of Mahatma Gandhi, the father of our Nation.

Study Area – Andanallur Panchayat Union

Andanallur Panchayat Union comprising Andanallur Panchayat and twenty five village panchayats, is situated in the western part of the district along the Tiruchirappalli – Karur road, 8km away from Tiruchirappalli city corporation. The taluk headquarters Srirangam is at a distance of 15km from Andanallur.

In Andanallur village out of total population, 1901 were engaged in work activities. 89.22% of workers describe their work as main work (employment or earning more than 6 months) while 10.78% were involved in marginal activity providing livelihood for less than six months. Of 1901 workers engaged in main work, 116 were cultivators (owner or co-owner) while 812 were Agricultural Labourers. Andanallur is a large village located in Srirangam Taluk of Tiruchirapalli district, Tamil Nadu with total 1137 families residing. The Andanallur village has population of 4923 of which 2743 are males while 2180 are females as per population Census 2021. In Andanallur village population of children with age 0- 6 is 408 which makes up 8.29% of total population of village. Average sex ratio of Andanallur as per census is 846, lower than Tamil Nadu average of 943.Total literates in Tamil Nadu are

51,837,507 people. Total male literates in Tamil Nadu are 28,040,491. Total female literates in Tamil Nadu are 23,797,061.Andanallur village has higher literacy rate compared to Tamil Nadu. In 2011, literacy rate of Andanallur village was 87.77% compared to 80.09% of Tamil Nadu. In Andanallur male literacy stands at 94.57% while female literacy rate was 79.18%. As per constitution of India and Panchyati Raaj Act, Andanallur village is administrated by Sarpanch (Head of Village) who is elected representative of village.

Andanallur Data

Particulars	Total	Male	Female
	1,137	-	- 2,180
Total No. of Houses	4,923	2,743	187
Population	408	221	606
Child Schedule Caste	1,267	661	0
Schedule Tribe Literacy	1	1	79.18%
Total Workers	87.77%	94.57%	634
Marginal Workers	1,901	1,267	94
	205	111	

Source: District Statistical Office, Tiruchirappalli, 2021.

Analysis of Data

The present study makes an attempt to study the socio-economic characteristics of respondents in Ettarai village and also the successful implementation of Swachh Bharat Scheme with an objective to bring about improvement in the cleanliness, hygiene and the general quality of life both in rural and urban areas. The main focus of this study is to find out especially in the study village (Ettarai) whether the households have adequate toilet facilities at home and also public toilet constructed or not, separately for men and women with adequate water facilities.

Tables 1 and 2 show the distribution of Sample Households according to the size of the family and the type of family in which the sample households are living. It is found that the average size of family between 4 – 6 members constituted 81.25 per cent and very few (ie) 6.25 per cent have the family of below four members. With regard to the type of family, it is found that most of the households prefer to live in nuclear type of family (ie) 87.5 per cent and only very few (12.50 per cent) live in a joint family and they are living in farm house.

Table 1 Distribution of Sample Households by Family Size

Size of the Family (in numbers)	Total	Percentage to Total (%)
Below 4	3	6.25
4 – 6	39	81.25
6 – 8	6	12.50
Total	48	100.00

Source: Compiled from Primary data

Table 2 Type of Family of the Sample Households

Type of Family	Total	Percentage to Total (%)
Nuclear Family	42	87.5
Joint Family	6	12.5
Total	48	100.00

Source: Compiled from Primary data

Table 3 Distribution of Respondents by Religion

Religion	Total	Percentage to Total (%)
Hindu	46	95.83
Christian	2	4.17
Muslim	-	-
Total	48	100.00

Source: Compiled from Primary data

Table 4 Distribution of Sample Households by Community

Size of the Family (in numbers)	Total	Percentage to Total (%)
Backward Class	9	18.75
Most Backward Class	39	81.25
Scheduled Caste	-	-
Others	-	-
Total	48	100.00

Source: Compiled from Primary data

From Table 3, it is found that 95.83 per cent belong to Hindu religion, 4.17 per cent are Christians and none belong to Muslim. The Table 4 showed the distribution of sample households according to their community. It is classified as Backward, Most Backward, Scheduled caste and Others. But, it is interesting to note that most of them belong to Most Backward (MBC) Community (ie) 81.25 per cent and 18.75 per cent belong to Backward Community.

The Marital status of the respondents is found in Table 5. Nearly 96 per cent of the respondents are married and four per cent are unmarried.

Table 5 Distribution of Sample Respondents by Marital Status

Marital Status	Total	Percentage to Total (%)
Married	46	95.83
Unmarried	2	4.17
Total	48	100.00

Source: Compiled from Primary data

Table 6 Distribution of Sample Households by Type of House

Type of House	Total	Percentage to Total (%)
Hut	8	16.67
Farm House	6	12.50
Tiled	19	39.58
Terraced	15	31..25
Total	48	100.00

Source: Compiled from Primary data

Table 6 shows the type of house in which the sample households are living. It is observed that majority (ie) 39.58 per cent of the households live in tiled type of house, 32.25 per cent live in terraced building, 16.67 per cent live in hut and very few (12.50 per cent) live in farm house.

Age-wise classification of both men and women is seen in Table 7. It is observed that majority of the women respondents found in the age-group between 25 – 40 (ie) 58.82 percent. Below 25 years (ie) 3.23 per cent have found to be men: 45.16 per cent of men have found in the age-group between 40 – 55, but it is only 17.66 per cent in the case of women folk.

Table 7 Classification of Respondents by Age

Age (in years)	Total number of Responents		Percentage to total (%)	
	Men	Women	Men	Women
Below 25 years	1	2	3.23	11.76
25 – 40 years	9	10	29.03	58.82
41 – 55 years	14	3	45.16	17.66
56 – 70 years	7	2	22.58	11.76
Total	31	17	100	100

Source: Compiled from Primary data

Table 8 Educational Status of the Sample Respondents

Educational Status	Total number of Respondents		Percentage to total (%)	
	Men	Women	Men	Women
Illiterate	4	8	12.90	47.06
Up to Primary school	2	3	6.45	17.66
Up to Middle school	5	2	16.13	11.76
High school & Higher Secondary	17	2	54.84	11.76
College	2	1	6.45	5.88
Others	1	1	3.23	5.88
Total	31	17	100	100

Source: Compiled from Primary data

Table 9 Distribution of Respondents by Occupation

Occupation	Total number of Respondents		Percentage to total (%)	
	Men	Women	Men	Women
Coolie	2	6	6.45	35.29
Agricultural labourers / Farmers	14	5	45.16	29.42
Industrial Workers	2	-	6.45	-
Others	13	6	41.94	35.29
Total	31	17	100	100

Source: Compiled from Primary data

Table 10 Annual Family Income of the Sample Households

Income (in Rs.)	Total no. of households	Percentage to Total (%)
Below 1 lakh	19	39.58
1 lakh – 1.50 lakh	12	25.00
1.50 lakh – 2 lakh	6	12.50
2 lakh – 2.50 lakh	5	10.42
2.50 lakh – 3 lakh	4	8.33
Above 3 lakh	2	4.17
Total	48	100.00

Source: Compiled from Primary data

Table 8 shows the educational status of the sample respondents both men and women. It is found that most of the men (ie) 54.84 per cent studied or completed either X Std. or XII Std., 16.13 per cent have studies up to Middle school, 12.90 per cent illiterates and very few (ie0 3.23 per cent have completed Diploma / ITI or Engineering graduated. But, with regard to women respondents nearly 47.06 per cent are illiterates and 5.88 per cent of them are teachers and working as a Clerk either in Government office or in a private company.

Table 9 shows the distribution of respondents both men and women by their occupation. It is observed that majority of the men (ie) 45.16 per cent work as a agriculture labourers / farmers, 41.94 per cent of serve as drivers, painting contractors and car drivers, and very few (ie) 6.45 per cent work as coolie on a daily wage basis and industrial workers. But, in the case of women respondents, 35.29 per cent have found to be coolie work in a Mahatma Gandhi National Rural Employment Scheme (100 Days Employment Scheme) and teachers. And some work as agricultural labourers / farmers on a daily wage basis.

With regard to the total annual family income of the sample households (Table 10) majority of them 40 per cent are earning an annual income of less than or below Rs. 1 lakh and 25 per cent are earning between 1 lakh to 1.50 lakh; and very few 4.17 per cent are earning an annual income of above Rs.3 lakh. So, they find it very difficult to manage their family with a meager income. Because of their low income, the Government has constructed toilet per household with adequate water facility.

Details regarding Toilet Facility and Water Facility in the Sample Households

It is found in the study billage namely Ettarai that all the households (48) enjoyed with toilet facility and adequate water facility. The Government has spent Rs.12000 per household to construct the toilet with adequate water facility with a tap under the Swachh Bharat Scheme in rural areas. Apart from this, under this scheme the public toilet was also constructed in the year 2017 with the minimum distance between 1 and 1.5 kilometers from their house. The common water tank was fixed at the top of the public toilet. The public toilet was constructed separately for Men and Women. And, it is cleaned everyday with the help of contract labourers appointed by the Trichirappalli Municipal Corporation officials.

Findings, Suggestions and Conclusion

The following are the findings of the present study on the implementation of Swachh Bharat Scheme in Ettarai village.

Socio-economic Characteristics of the Sample Respondents

- 81.25 per cent of the respondents have the family size between 4and 6.
- 87.5 per cent of the sample households live in Nuclear type of family and very few (12.5 per cent) live in Joint family.
- Majority of them belong to Hindu religion (ie) 95.83 per cent, 4.17 per cent belong to Christianity and none of them belong to Muslim religion.
- 81.25 per cent are Most Backward Class (MBC) on the basis of community and only
- 18.75 per cent belong to Backward Class (BC)
- 95.83 per cent have married and 4.17 per cent are unmarried.
- 39.58 per cent of the respondents live in tiled type of house, 31.25 per cent live in terraced, 16.67 per cent live in huts and few (12.5 per cent) live in farm house.
- Majority of them come under the age group between 25 and 40 (ie) 58.82 per cent.
- With regard to the educational status, majority of the women are illiterates (ie) 47.06 per cent and for men it is only 12.9 per cent. And nearly 55 per cent of the men have studied up to high school and higher secondary level.
- It is found that 35.29 per cent of the women working as coolie on a daily wage basis and only 6.45 per cent of men are working as coolie. But, 45.16 per cent of men and 29.42 per cent are agricultural labourers working in a farm. 41.94 per cent of men and 35.29 per cent of women have involved in some other jobs.
- 39.58 per cent are earning an income of below one lakh per annum; 25 per cent are earning an income between Rs.1 lakh and Rs.1.50 lakh and very few are earning an income of above 3 lakh per annum (ie) 4.17 per cent.

Swachh Bharat Scheme

- It is found that all the respondents (100 per cent) enjoyed with adequate water facility in the toilets.
- The Government has sanctioned Rs.12000/- per household to construct the toilet in each household.
- The Government has also constructed toilet with water facility in the Ettarai village within the 1.5 Km. from their house.
- Common water tank is also constructed to keep the villagers.
- Toilet is cleaned twice or thrice a day by the contract labourers from the Trichirappalli Corporation.

Suggestions

- It is suggested that this Swachh Bharat Scheme can be extended to all the villages irrespective of total population.
- More number of common toilets can also be constructed in each village.
- Two or Three water tanks can also be constructed in the villages.
- In each and every street also tap connectivity can be given for the sake of people.
- With regard to cleanliness purpose, the Municipal Corporation can provide adequate floor cleaner, toilet cleaner and Phenyl Bottle.
- Municipal Corporation can also provide Broom sticks to sweep the floor.
- Contract labourers can be appointed a shift basis.
- Provide and fixing of electric bulbs both inside the toilet and as well as outside.
- Water tank has to be cleaned once in three months.

Conclusion

From this present study it is understood that the Swachh Bharat Scheme in Ettarai village sample respondents enjoyed the benefit of using toilet with water facility in each and every household. Apart from this, the Central Government has sanctioned to construct the common toilet in the particular village. Water tank is also constructed to provide the adequate supply of water. The main aim of this scheme is to help the girl children and womenfolk during night time. So in each and every household toilet facility is provided with adequate water. And it is concluded that this Swachh Bharat Scheme helped all the rural masses in villages, to bring an improvement in the quality of life in rural areas by promoting cleanliness, hygiene and eliminating open defecation.

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SOCIAL VALUES AND SUSTAINABLE DEVELOPMENT - WITH EVIDENCES FROM THE NORDIC AND THE AFRICAN REGION

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Abstract
Countries and societies aren't only defined by their institutions, the socio- profitable systems that govern them, or their government programs. They are also made up of the social values that guide them. A value is a group of beliefs and passions that's imbibed with the ethnographic characteristics of a group of people and it also satisfies the ontological pre-requisites of survival. Still, the understanding regarding the relationship between the sustainable development processesand the social values essential in the culture and the histories of the particular populations of our world remain ignored. This paper attempts to put forth the substantiation of the confluence between strong and inclusive social values and sustainable development
Keywords: *Ethno-graphic, Ontological, socio - profitable, gest, weal societies, indispensabledata.*

Introduction

The term "**social values**" can be interpreted as reasons that justify desirable behavior thatincreases not only one's efficiency in surviving the ever challenging situations of one's life, but also proves beneficial to the immediate social group that the person belongs to. Values are the stems from which human behavior blossoms and evolves. They are formed according to the demographic, geographic and the agro - climatic characteristics of the respective populations. More often than not, these are designed to suit the characteristics of a certain social group of people and to serve the ontological needs and situations of the population that upholds the respective value systems. For instance, there are **universal human values and ideals** likegoodness, beauty, truth, justice, etc. It would be rather ungracious to conclude that "value" is confined to the narrow definition that the safest options/ solutions are the elixirs of success or prosperity. A **macroeconomic approach** where the big picture is taken into consideration like the whole-life cycle costs including social, economic and environmental matters in the accounts of production costing, becomes the cure that can expand the thoughts of the decorated bureaucrat, the innovative and the industrial business person, the egalitarian teacher and the inquisitive student, for it is beneficial in many ways like maintaining both the natural order and the law and order in the society. Social values are of great importance while dealing with the greater publicfor it reflects the **sentiments of people,** which in a way helps to understand what to do and what not to do and what is favored and what is not liked, etc.. The differences in the values differentiates the cultures from one another. Development of individual, personal and collective identities are formed by values that are glorified in the respective cultures and play a key role in harmonizing people for the greater good. All human beings are conditioned and socialized into some form of an evolved and a pre-existing values regarding relations of humans, personal behavior, public behavior, mob - behavior etc.

During the times of the past, the values that were upheld tended to be largely affirmative and extremist in nature and were used to bring about and maintain the stability in the society while leaning less towards increasing personal efficiency or enhancing productivity. For instance, the Chinese dynasties, the varna (caste) system in India, the medieval European dynasties of the dark ages laid unreasonable punishments for accidental errors and couldn't care more about the error that is bound to be accounted for in human behavior

Then came, the great epidemics, Natural calamities, Wars for - land, precious - metals, food, trade routes, religious expansion and territorial expansions that amalgamated to give birth to traits or thought processes and tendencies like capitalism, industrialism, individualism, which compelled the former autocratic institutions to weaken. After the Globalization of the early 20 th century and the on - going 21st century, this social value of extreme individualism has in large part become universal but has made the human race pay an equally heavy price like anomie, dysnomia, economic crime and planetary crisis, high rates of mental health disorders, suicides, life dissatisfaction for many, environmental devastation, over-consumption and over-population. Which has caused the present day social values to incline towards conditions such as healing, population control, justice delivery, optimization of resources, creating mutually supportive systems and institutions, global partnerships that all come to create a sense of connectedness to the larger and the global community. Connectedness has become the very essence of sustainable development.

Development refers to the process of fulfilling the conditions that are required to achieve the targeted growth, which has had an impact on the economy and the environment. This situation generates a critical purpose to investigate, while defining and evaluating the value of development, particularly from a social stance. **Sustainable development** is the process of development within the attitudes of the various sections of the society, infrastructure of the economy, strategic partnerships, and institutions of the country without compromising the long term well - being needs of our human kind / group. An example of an integration of upholding of the social values resulting in sustainable development can be that of encouraging the creation of vibrant local economies that ensure the regeneration of such efficient and useful values. It is not a new invention but rather a delayed discovery that proves essential as a frame of mind while working with communities, business, countries, institutions and individuals.

In September 2015, the United Nations Member States collectively agreed upon the adoption of the historic Sustainable Development Goals (SDGs). The adoption of the SDGs are an example where the global population came together to realize the urgent call for action. The 17 interlinked global goals designed to serve as a blueprint to achieve a more sustainable future for the global community is the further assertion that these aspects are crucial to the future of humanity and the planet. As a revised addition to the Goals, the United Nations adopted Agenda 2030 and the SDGs are essentially a socially driven agenda, projecting social values and trajectories.

Objectives

- To gain a deeper understanding of the sustainable social values and their importance to thehuman kind.
- To verify the existing phenomenon of development in various fields using suitable data.

Methodology

A descriptive (non-experimental) comparative analysis that investigates the performance and the progress of the nations in adhering to the standards of sustainable development and enlists the values of the better performing and the least performing states of the world. This paper makes use of secondary data collected, analyzed and published by various international organizations of repute. It is an attempt to know social reality through the examination for similarities and differences between qualitative data gathered for various countries. and since the main objective is to study and recognize the value distribution of experimental community

Cross Country Comparison on The Sustainable Development Goals for the Year 2022 - With Evidences from Around the World

India stands at 60.32 in the overall sustainable development score against China with 72.38, Myanmar with 64.27, Pakistan with 59.34 and Sri Lanka 70.03, where as The Nordic countries have scored on an average, above 80 points and the African block of Nations have scored, on an average below 55.

Evidences from the Nordic Co-Operation

The countries - Denmark, Sweden, Finland, Iceland, Greenland and a few other autonomous territories of the northern European and the northern Atlantic region come together to form the so-called Nordic Region. A long tradition of trust- grounded co-operation stemming from their common literal, artistic, andgeographical heritage is a key component of their political progress. The term “hygge”, which means an approach to living that embraces positivity and enjoyment of everyday gests, is said to be core generalities of stations to life in the Nordic region. In order to establish solidarity and to partake gests in a way that facilitates effective responses to a wide range of issues and provides benefits for the people of all of the Nordic countries, a tradition of summer public meetings in Arendal, Bornholm in Denmark, in Almeda Len, Gotland in Sweden, in Reykjavik in Iceland, and at Suomi Areena, Pori in Finland are organized. People across political confederations and with different views come together for many days to take part in conversations and debates, where they pledge to maintain and develop the spirit of forbearance, battle of minds, freedom of speech, equivalency, collective respect, and trust which are all pivotal in free and equal weal societies.

They also publish the report **Tillit – det nordiska guldet**, which translates to 'a part of trust in Nordic society', that discusses the challenges faced by trust and what Nordic society would lose if distrust should start to take over. It highlights that the nordic values aren't common to all and they 're under pressure. Freedom of speech is challenged by hate- filled expressions, fake news, and indispensable data. The equivalency docket, which over the past century has seen huge and watershed advances, is now passing a real step backwards. And values similar to trust and translucency which are worth further than gold in Nordic societies are at threat of being replaced by distrust and fear.

Moreover, The Nordic Council of Ministers supported the development of independent Russian- languagemedia in the Baltic countries in order to give the large nonage in the region that speaks only Russian the occasion to get factual, unprejudiced news, this was followed by the Baltic governments and the Europeanmates as well.

The African Saga

The African union ranks below 50 points in the overall SDG score. The social values in the temperate climates of African countries tend largely to discipline the society by asserting authority and demanding conformation to the social norm. The traditional political institution is still overwhelmingly totalitarian where it is necessary to maintain checks and balances. The profitable values of the traditional African society are marked by association ties, cooperation, hard work in the structure of houses, farming and fishing. Africans cooperate with nature and don't try to conquer it. The Africans are naturally polygamous as some would say, but because it was associated with wealth, power, influence, social status and the strong African desire to be girdled by numerous children and relations make these intention to appear as blurred. The system of benefactions where children were seen to give the main labor force makes the African men to take pride in having numerous of them, especially males. The synergetic nature of the African society is what made two or more individuals to pool their coffers together and hoist each other economically.

Conclusion

To succeed, sustainable development must be both the product of political choice and encouragement for institutional metamorphosis. The recent swell in public support for phasing out chlorofluorocarbons and reducing hothouse- gas emigrations suggests that political instigation is erecting, indeed if not far and wide or slightly. There's a lot of hard work beyond politics, still, because choices must b e institutionalized if they're to endure; sustainable development will work only as a sustained policy. To achieve sustainability, humans must always pick a path between preservation and profit-maximization. Taking sustainability seriously is aquestion of governance. There are indeed promising leads, but time is short and coffers are abating. Learning what doesn't work is a cost of changing that will. Minimizing that costpreserves humanity's formerly limited capability to pursue sustainability with justice and mercy.

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POVERTY ERADICATION PROGRAMMES IN INDIA

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Abstract
India is a fast developing country with the aim of becoming a superpower, at the same time; our country has large number of people living below poverty line. Poverty is a situation where people are unable to fulfil their basic needs of life like food, clothing, employment, housing, education and other basic human needs, which is measured by committee of experts through data provided by National Sample Survey Organisation (NSSO). Poverty alleviation programmes in India are for development of people in both Urban and Rural areas. Since percentage of poverty is high in rural areas, many programmes were launched by Government for betterment of rural people. Poverty alleviation programmes are grouped under different heads like self employment, food security, social security and wage employment.
Keywords: *Government, Poverty, Poverty alleviation programmes.*

Introduction

Eradication of poverty remains a major challenge of planned economic development. Experiences of different states with economic growth and poverty reduction have been so varied that it is difficult to offer any general policy prescription. There are states that followed the path of high agricultural growth and succeeded in reducing poverty (Punjab and Haryana) and states that focused on human resource development and reduced poverty (Kerala). There have been states that implemented land reforms with vigour, empowered the panchayats, mobilised the poor and implemented poverty-alleviation programmes effectively (West Bengal) and states that brought about reduction in poverty by direct public intervention in the form of public distribution of food grains (Andhra Pradesh).

The first Sustainable Development Goal aims to "End poverty in all its forms everywhere". Its seven associated targets aims, among others, to eradicate extreme poverty for all people everywhere, reduce at least by half the proportion of men, women and children of all ages living in poverty, and implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable

As recalled by the foreword of the 2015 Millennium Development Goals Report, at the Millennium Summit in September 2000, 189 countries unanimously adopted the Millennium Declaration, pledging to "spare no effort to free our fellow men, women and children from the abject and dehumanizing conditions of extreme poverty". This commitment was translated into an inspiring framework of eight goals and, then, into wide-ranging practical steps that have enabled people across the world to improve their lives and their future prospects. The MDGs helped to lift more than one billion people out of extreme poverty, to make inroads against hunger, to enable more girls to attend school than ever before and to protect our planet.

Review of Literature

The effectiveness and sustainability of pro-poor growth process is however, clearly contingent upon whether an enabling environment exists for the realization of purchasing power and basic capabilities like the capability of being free from hunger, ill health and illiteracy for the poor and the disadvantaged. Employment growth, both in terms of quantity and quality, in sectors which are more labour-intensive is critical for a pro-poor growth process (CDHR, 2005).

There has been no uniform measure of poverty in India. The Planning Commission of India has accepted the Tendulkar Committee report which says that 33% of people in India live below the Poverty line (Jay, 2013).

Objectives of the Study

1. To understand the various poverty eradication programmes in India.

Some of the Major Programs Initiated by Government

After India got its independence, various initiatives were taken to reduce the poverty in India such as in 1950 by Min has estimating the poverty rates in India, in 1960 a working group was formed to set up a poverty line for India and various others following that. In the first time after post-Independence history, poverty was considered a national issue under the Chairmanship of India's third prime minister Indira Gandhi. To achieve two main objectives, removal of poverty 'Garibi Hatao' and attainment of self-reliance, D.D. Dhar prepared and launched the 5th Five Years Plan through the better distribution of income, promotion of high growth rate, and significant growth in the rural area.

Poverty Alleviation Programmes in India

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

Indira Gandhi National Old Age Pension Scheme is a social assistance scheme for old people above 60 years of age, living below poverty line. Pension amount is contributed by both central and state governments. Beneficiaries receive pension every month to their Bank accounts and receive cash at their door steps with the help of Business Correspondents of Banks. This scheme is a part of National Social Assistance Programme (NSAP).

National Family Benefit Scheme (NFBS)

If sole earner (bread winner) aged between 18 to 60 years of a family dies, the family will get lump sum amount fixed by Government. This scheme is a part of National Social Assistance Programme (NSAP).

National Maternity Benefit Scheme (NMBS)

National Maternity Benefit Scheme was launched in the year 1995, for below poverty line pregnant women. It provides financial assistance, pre delivery and post delivery support to the beneficiaries and ensures that women deliver baby and go home safely. This scheme is a part of National Social Assistance Programme (NSAP) and implemented by Department of family welfare.

Annapurna Yojana

Annapurna Yojana provides food security (10 kg of rice per month) to senior citizens who are eligible but uncovered under Indira Gandhi National Old Age Pension Scheme.

Pradhan Mantri Awaas Yojana

Pradhan Mantri Awaas Yojana is a scheme launched for both urban and rural people (Pradhan Mantri Gramin Awaas Yojana), whose name is present in 2011 census. Preference is given to people who do not have own houses. Even people who have their own houses, due to poverty their houses are not in good condition, so, financial assistance is provided by Government for the eligible beneficiaries to purchase pucca houses.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), also known as Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) is enacted on August 25, 2005, through legislation. This scheme provides employment guarantee for one hundred days in every financial year to adults willing to do unskilled manual work at the statutory minimum wage. The Ministry of Rural Development (MRD), Govt of India is monitoring the entire implementation of this scheme in association with state governments.

Rural Landless Employment Guarantee Programme

Rural Landless Employment Guarantee Programme (RLEGP) was launched during the Sixth Five-Year Plan, was financed by Central Government. This scheme is almost similar to National Rural Employment Programme (NREP), but only landless people are eligible under this scheme and they can get guaranteed employment of 100 days. 25 per cent of funds earmarked for social forestry, 10 per cent for Scheduled Castes / Scheduled Tribes beneficiaries and 20 per cent for housing under Indira Awaas Yojana. In the year 1989, this Programme was merged with Jawahar Rozgar Yojana.

Jawahar Rozgar Yojna

1. National Rural Employment Programme and Rural Landless Employment Guarantee
2. Programme were merged in the year 1989 and named the new scheme as Jawahar Rozgar
3. Yojna. In urban areas, this scheme is called as Nehru Rozgar Yojana. Jawahar Rozgar
4. Yojna was largest National Employment Program of India at that time, aim of this scheme is
5. to provide employment of 90-100 days to below poverty line people in backward districts
6. covered by Panchayati Raj Institutions. District Rural Development Authority is the authority
7. for this scheme and expenditures were shared by central and state governments in the ratio 80:20.

Deendayal Antayodaya Yojana (DAY-NRLM)

Integrated Rural Development Programme(IRDP) was restructured in the tear 1999 by Ministry of Rural Development (MoRD) and launched Swarnajayanti Grameen Swarojgar Yojana (SGSY) for promoting self-employment among rural poor. Later this scheme is restructured after removing shortfalls of SGSY and named as Aajevika - National Rural Livelohood Mission (NRLM) in the year 2011, supported by World Bank. Aim of this scheme is to create a platform for poor people in rural areas through self-managed Self Help Groups (SHGs) to increase their income, sustained livelihood and access to financial services. This program was renamed as Deendayal Antayodaya Yojana (DAY-NRLM) in the year 2015, with the aim of empowering rural people and provide them increased rights and access to public services and give them information, knowledge, skills and finance for their development and development of country.

Conclusion

Poverty alleviation programme plays a vital role in our country. Government may launch more such schemes for eradication of poverty in our country. Many Government schemes are still not reaching end users, even many people are unaware of Government schemes. Government may take initiatives to make all people aware of all schemes. True spirit of all the schemes are in eradication of poverty and development of our country.

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AVAILABILITY AND ACCESSIBILITY OF RURAL HEALTH SERVICES IN SOUTHERN INDIA

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Abstract

Rural Health care is one of the biggest challenges facing the Government of India. With more than 70 percent population living in rural areas and low level health facilities, mortality rates due to diseases are on a high. Healthcare is the right of every individual but lack of quality infrastructure, dearth of qualified medical functionaries and non-access to basic medicines and medical facilities prevent its reach to 60 percent of population in India. This research paper has examined the current status of public health infrastructure and health service available in the rural areas of the southern states. The research had found that there is a significant improvement in rural health-care infrastructure in the southern states of India recently. Even though the states like Tamil Nadu and Kerala are in better position compared to other southern states in terms of progress in physical infrastructure, the rural health-care sector in Karnataka suffers from shortages of doctors, resulting in under-utilisation of facilities available in the existing health centres. The accessibility of public health-care facilities within safe physical reach is a challenge in rural areas. Therefore, there is urgent need for rigorous efforts to strengthen the rural health-care in south India. A roadmap needs to be prepared in order to prioritise the key areas. The state Governments should implement more direct policies towards establishment of new health centres, especially Sub-Centres and upgrading the existing centres to the next level.

Introduction

Rural Health care is one of the biggest challenges facing the Government of India. With more than 70 percent population living in rural areas and low level health facilities, mortality rates due to diseases are on a high. Healthcare is the right of every individual but lack of quality infrastructure, dearth of qualified medical functionaries and non-access to basic medicines and medical facilities prevent its reach to 60 percent of population in India. A majority of 700 million people are living in rural areas, where the condition of medical facilities is terrible. Considering the picture of horrible facts there is an alarming need of new practices and procedures to ensure that quality and timely healthcare reaches the deprived corners of the Indian villages. Though a lot of policies and programmes are being run by the Government but the success of these programmes is doubtful due to gaps in the implementation.

Statement of the Problem

In rural India, where the number of Primary Health Care Centres (PHCs) is limited, 8 percent of the centres do not have doctors or medical staff, 39 percent do not have lab technicians and 18 percent PHCs do not even have a pharmacist. India also accounts for the largest number of maternity deaths. A majority of these are in rural areas where maternal health care is poor. Even in private sector, health care is often confined to family planning and antenatal care and do not extend to more critical services like labour and delivery, where proper medical care can save life in the case of complications (Asok).

Importance of the Study

Access to high quality health care services plays an important part in the health of rural communities and individuals. Resolving the health problems of rural communities will require more than simply increasing the quality and accessibility of health services. Until governments begin to take an ‘upside-down’ perspective, focusing on building healthy communities rather than simply on building hospitals to make communities healthy, the disadvantages faced by rural people will continue to be exacerbated. Underutilization of existing rural hospitals and health care facilities can be addressed by a market-cantered approach, and more effective government intervention for horizontal and vertical hospital integration.

Tele-healthcare, Mobile Health Units and Community-based health insurance are proven helpful in rural areas. Autonomy enjoyed by women and exposure to media also has a significant impact on maternal health care utilization. Accessibility to health facilities is a critical factor in effective health treatment for people in rural areas. Location–allocation models prescribe optimal configurations of health facilities in order to maximize accessibility.

Review of Literature

Nair, A., Jawale, Y., Dubey, S.R. et al. (2022), Workforce problems at rural public health-centres in India: a WISN retrospective analysis and national-level modelling study, Rural India have a severe shortage of human resources for health (HRH). The National Rural Health Mission (NRHM) deploys HRH in the rural public health system to tackle shortages. Sanctioning under NRHM does not account for workload resulting in inadequate and inequitable HRH allocation. The Workforce Indicators of Staffing Needs (WISN) approach can identify shortages and inform appropriate sanctioning norms. India currently lacks nationally relevant WISN estimates. We have used existing data and modelling techniques to synthesize such estimates. This study concludes that we demonstrate the use of WISN calculations based on available data and modelling techniques for national-level estimation. Our findings suggest that prioritising nurses and specialists in the rural public health system and updating the existing sanctioning norms based on workload assessments. Workload-based rural HRH deployment can ensure adequate availability and optimal distribution.

Pavitra Mohan and Raman Kumar (2019), 'Strengthening primary care in rural India: Lessons from Indian and global evidence and experience', India have made significant advances in health of its populations over more than a decade, reducing the gap between rural and urban areas and between the rich and the poor. Huge disparities, however, still remain, and access to healthcare in rural areas remains a huge challenge. A one-day National Consultation, nested within the World Rural Health Conference, was held to share learnings from experiences and evidence of rural primary healthcare within India and from across the world, to identify elements that may guide improvements in healthcare in rural India. From discussions, this article summarizes the evidence on what works for rural primary care, and then provides recommendations for strengthening healthcare in rural India.

Methodology

The present study is based on the information extracted from the recent report, conducted by the Ministry of Health and Family Welfare which was published in 2020-21 in the name of the Rural Health Statistics 2020-21. The authors have planned to study the status of health infrastructure in rural areas in southern parts of India namely Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Telangana. It describes the regional situation of this important variable for policy making which facilitates to achieve the plan targets of rural health problems. In defining the health issues, the authors were used the indicators of estimated birth rate and death rate, infant mortality rate (IMR), number of SCs, PHCs, & CHCs functioning in rural south India and doctors at primary health centres for the selected study area of Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Telangana. With this backdrop, the following important objectives are framed to know about the existing health status in rural areas of Southern India.

Objectives of the Study

1. To analyse the number of SCs, PHCs, & CHCs functioning in rural areas of South India
2. To study about the Doctors of Primary Health Centres in Rural Southern India

Table 1 Percentage of State Wise Rural Population as Per 2011 Census and 2021 Estimated Mid-Year Population in South India

S.No	States	Population 2011 Census	Estimated mid-year Population 2021 (as on 1st July 2021)
1.	Andhra Pradesh	70.4	64.5
2.	Karnataka	61.3	56.4
3.	Kerala	52.3	28.3
4.	Tamil Nadu	51.6	47.1
5.	Telangana	61.3	53.6
All India		**68.9**	**65.5**

Source: Population Census of India, Office of the Registrar General & Census Commissioner, India.

The above table reveals the rural population in southern states of India. It is clear that Andhra Pradesh has recorded more than the national population in the rural areas and other states has recorded less than the national population in terms of rural population percentage as per the 2011 census. However, all the southern states have declined in rural population as compared to the national rural population in the estimated mid-year population of 2021. It is heartening to note that Kerala has recorded only 28.3 percent as compared to 65.5 percent at the national rural population in the year 2021 (estimated mid-year population).

Table 2 State Wise Estimated Birth Rate And Death Rate In Southern States

Southern States	Birth Rate (Percentage)	Death Rate (Percentage)
Andhra Pradesh	16.2	7.1
Karnataka	17.8	7.1
Kerala	17.8	7.1
Tamil Nadu	14.3	7.4
Telangana	17.0	7.2
All India	21.4	6.5

Source: SRS Bulletin October 2021, Sample Registration System, Office of Registrar General, India.

The above table clearly states that Karnataka and Kerala are having highest birth rate in the southern states. Surprisingly all the southern states are having lowest birth rate when compared to all India average of 21.4 percent. But the Death rate percentage of all the southern states are high as compared to the all India average of 6.5 percent.

Table 3 Infant Mortality Rate (IMR) In Southern India

S.No	State	Infant Mortality Rate (IMR)
1.	Andhra Pradesh	28
2.	Karnataka	23
3.	Kerala	7
4.	Tamil Nadu	17
5.	Telangana	26
All India		**34**

Source: SRS Bulletin October 2021, Sample Registration System, Office of Registrar General, India.

Infant Mortality rate is the total number of deaths from a particular cause in 1 year divided by the number of people alive within the population at mid-year. Of all the southern states, Kerala have registered lowest infant mortality rate followed by Tamil Nadu compared to all India average. However, all the southern states have registered lowest infant mortality rate when compared to all India level.

The above table also reveals the details of sub centre, primary health centre and community health centre functioning in the rural areas of South India. In South India, Karnataka is having the highest number of sub centres and primary health centres while Tamil Nadu is having highest number of community health centres in the year 2021. Kerala is having the lowest number of sub centres and Primary Health Centres.

Table 4 Number of SCS, PHCS, & CHCS Functioning In Rural South India

State	2005			2021		
	Sub Centre	PHCs	CHCs	Sub Centre	PHCs	CHCs
Andhra Pradesh	12522	1570	164	7437	1142	141
Karnataka	8143	1681	254	8891	2141	182
Kerala	5094	911	106	5234	782	213
Tamil Nadu	8682	1380	35	8713	1422	385
Telangana	-	-	-	8713	1422	385

Source: Rural Health Statistics 2020-21, Ministry of Health & Family Welfare, Government of India.

The above table reveals the details of doctors' availability at primary health centres in rural south India. Karnataka is having the highest deficiency in availability of doctors in the Primary Health Centres, more than 600 posts are vacant in rural area. In South India, the deficiency of doctors in the rural Primary Health Centres are low in Telengana and Kerala states when compared to other states.

Table 5 Doctors at Primary Health Centres in Rural South India

S.No	State	Sanctioned	In position	Vacant
1.	Andhra Pradesh	2146	2001	145
2.	Karnataka	2406	1801	605
3.	Kerala	1500	1431	69
4.	Tamil Nadu	2991	2725	266
5.	Telangana	1254	1213	41
All India		**40143**	**31716**	**8762**

Source: Rural Health Statistics 2020-21, Ministry of Health & Family Welfare, Government of India.

Conclusion

The health-care system in India has considerable progress in health-care infrastructure, but the improvement has been quite uneven across the southern regions with large-scale inter-state variations. Accessibility to health-care services is extremely limited in many rural areas and backward regions of the country. This research paper has examined the current status of public health infrastructure and health service available in the rural areas of the southern states. The research found that there is a significant improvement in rural health-care infrastructure in the southern states of India recently. Even though the states like Tamil Nadu and Kerala are in better position compared to other southern states in terms of progress in physical infrastructure, the rural health-care sector in Karnataka suffers from shortages of doctors, resulting in under-utilisation of facilities available in the existing health centres. The accessibility of public health-care facilities within safe physical reach is a challenge in rural areas. Therefore, there is urgent need for rigorous efforts to strengthen the rural health-care in south India. A roadmap needs to be prepared in order to prioritise the key areas. The state Governments should implement more direct policies towards establishment of new health centres, especially Sub-Centres and upgrading the existing centres to the next level.

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WOMEN EMPOWERMENT IN TAMIL NADU

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Abstract
The advancement of women's political, social, economic, and health status, together with their increased autonomy and empowerment, is a very significant goal in and of itself. Furthermore, achieving sustainable growth depends on it. Every aspect of productive and reproductive life, including shared responsibility for the upkeep of the home and the care and rearing of children, requires the full participation and partnership of both men and women. Because of their excessive workloads, lack of authority, and influence, women over the world are threatened with losing their lives, their health, and their general well-being. Women typically obtain less formal education than men around the world, yet at the same time, their own skills, knowledge, and coping techniques are frequently undervalued. Power dynamics that prevent women from leading healthy and satisfying lives exist at all societal levels, from the most intimate to the most visible.
To effect change, policy and programme actions are required that will increase women's access to stable employment and financial resources, lessen their heavy domestic burdens, remove any legal barriers to their participation in public life, and increase social awareness through efficient education and mass communication campaigns. The position of women also affects their ability to make decisions at all levels and in all areas of life, particularly in relation to sexuality and reproduction. To ensure the long-term effectiveness of population programmes, this is also crucial.
***Keywords**: Women empowerment, sustainable development. Environment, economic.*

Introduction

The empowerment of women is one of the most important issues for the development of nations around the world. Tamil Nadu has a proud legacy of valuing women's empowerment and has done so for many decades. The contributions of authors and social reformers have a long history. In addition to designating 2001 as the Year of "Women's Empowerment," The empowerment of women is one of the most important issues for the development of nations around the world. Tamil Nadu has a proud legacy of valuing women's empowerment and has done so for many decades. The contributions of authors and social reformers have a long history. In addition to designating 2001 as the Year of "Women's Empowerment," the Indian government made women's empowerment one of the main goals of the Ninth Five Year Plan (1997-2002). Equal opportunity for men and women, universal adult suffrage, and equality before the law are all essential rights that our constitution has granted and protected. It is understood how crucial gender parity is to growth. Appropriate institutional processes and interventions have been purposefully included in the development plan to support the empowerment of women. Separate institutions for women and child development, departments at the central and state levels, the establishment of the National Commission for Women, as well as State Commissions for Women in several states, are just a few of the significant developments for women's empowerment and prosperity. The launch of Rashtriya MahilaKosh, Indira Mahila Yojana, and Mahila Samridhi Yojana, as well as the reservation of one-third of Panchayat and local body seats, are programmes aimed at improving and empowering women on social, economic, and political fronts.

Women, who make up half of the world’s population, have benefited more than men from the progress in economic and social development in the last three decades. Nevertheless they continue to be over represented among the world’s most vulnerable groups, as access to resources and power remains highly skewed towards men. Gender equality is a goal in its own right but also a key factor for sustainable economic growth, social development and environmental sustainability. By providing the same opportunities to women and men, including in decision-making in all kinds of activities, a sustainable path of development can be achieved to ensure that women’s and men’s interests are both taken into account in the allocation of resources. In 1992, the United Nations Conference on Environment and Development (UNCED) made important provisions for the recognition of women’s contributions and their full participation in sustainable development. Principle 20 of the Rio Declaration (quoted at the outset of this paper) and

“Global Action for Women towards Sustainable and Equitable Development” of Agenda 21 make commitments to strengthening the position of women.

The Concept of Empowerment

The concept of empowerment has many facets, dimensions, and layers. Women's empowerment is a process in which they gain more power over resources, including those that are material, human, and intellectual, like knowledge, information, and ideas, as well as financial resources like money. They also gain access to money and control over financial decisions in the home, community, society, and country. The Government of India's Country Report states that "Empowerment involves shifting from a position of enforced powerlessness to one of power.

Empowerment can be defined as a "multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important". Women’s empowerment means women gaining more power and control over their own lives. This entails the idea of women’s continued disadvantage compared to men which is apparent in different economic, socio-cultural and political spheres. Therefore, women’s empowerment can also be seen as an important process in reaching gender equality, which is understood to mean that the "rights, responsibilities and opportunities of individuals will not depend on whether they are born male or female".

Table 1 Growth of the Female Population

Census Years	Tamil Nadu (in million)			All India (in million)		
	Male	Female	Persons	Male	Female	Persons
1951	22.8	7.3	30.1	186	175.6	361.1
1961	16.9	16.8	33.7	226	212.9	439.2
1971	20.8	20.4	41.2	284	264.1	548.2
1981	24.5	23.9	48.4	353	330.0	683.3
1991	28.3	27.6	55.9	439	407.1	846.3
2001	31.4	31.0	62.4	531	495.7	1027.0
2011	36.1	36	72.1	623	586	1210.8

Source: *Director of Census Operations, Tamil Nadu, 2011*

Sex Ratio

The sex ratio, or the number of females per 1,000 males, is a key marker of the status of women. With the exception of 2001 and 2011, the ratio in Tamil Nadu has consistently decreased. The state's sex ratio was 996 in the 2011 Population Census, up from 987 in the 2001 Census. In comparison to metropolitan areas, where the sex ratio is 1000, rural areas have a relatively favourable 993 ratio. Additionally, Tamil Nadu regularly had a higher sex ratio than the national norm. The gender distribution in Tamil Nadu and throughout India is shown in the following table.

Table 2 Sex Ratio in Tamil Nadu and All-India

Year	Tamil Nadu	India
1951	1007	946
1961	992	941
1971	978	930
1981	977	934
1991	974	927
2001	987	933
2011	996	940

Source: Director of Census Operations, Tamil Nadu, 2011.

Life Expectancy at Birth

The life expectancy at birth is frequently a useful summary indicator of the health of mothers. Women typically outlive males. Women often outlive men in high-income nations by six years on average. Only two additional years are added to life expectancy in lower income countries. As a result of advancements in the health sector, the life expectancy at birth for females in the state increased steadily, rising from 66.2 years in 2002–2006 to 70.6 years in 2010–16.

Women Literacy

In any civilization, education is the primary tool for change. Women's education has significant economic and social benefits. The majority of societal evils can be effectively treated by education. A nation may lessen poverty, increase production, relieve population pressure, and provide a brighter future for its children by educating its women. For the advancement of female education, a "package strategy" is needed.

The literacy rates for men and women differ significantly. The literacy rate in the state was 86.8% for men and 73.4% for women in 2011, according to the census. In Tamil Nadu, there is a gender gap in literacy rates between rural and urban areas. 91.8% of urban males and 82.3% of urban females experienced this incidence. In comparison to urban regions, literacy disparities between men and women were noticeably greater in rural communities. This suggests that a targeted approach may be needed to raise the literacy rates of the female population, particularly among less affluent groups in rural areas.

Employment and Work Participation Rate

A significant amount of the economic empowerment of women in society is indicated by the labour participation rate. The economic standing of women, which in turn depends on their ability to participate in economic activities, is closely related to how they are perceived socially. Everyone agrees that education is a key factor in the acceptance of modest family norms, which are necessary for family planning, coupled with women's engagement in the workforce. In all State employment sectors, there has been a noticeable improvement in the entry of women. In Tamil Nadu, female participation in the labour force increased from 31.8% in 2001 to 31.8% in 2011. To achieve better and more comprehensive economic empowerment, this share must be raised. Table 3 shows that the number of workers in Tamil Nadu as well as the participation rate in the labour force.

Women and Political Participation

Political equality for all children, regardless of birth, sex, colour, etc., is one of the basic premises of democracy. The right to access the institutionalised centres of power is just as vital as the equal right to vote in terms of political equality. Therefore, power sharing, joint decision-making, and joint policy-making at all levels are all necessary for women to participate in politics. Women's empowerment and the creation of a society where there is gender equality, as well as the quickening of the process of national development, are both facilitated by their active participation in politics. In terms of political equality, the right to access institutionalized centres of power is equally as important as the equal right to vote. Therefore, for women to participate in politics, power sharing, collaborative decision-making, and joint policy-making at all levels are all important. Their active involvement in politics facilitates women's empowerment, the formation of a society where there is gender equality, as well as the acceleration of the process of national development.

Table 3 Work Participation Rate of Tamil Nadu and India

Category	Tamil Nadu		India	
	2001	2011	2001	2011
WPR – By Demographical Segment (%)				
Rural	50.3	50.7	41.7	41.8
Urban	37.5	40.2	32.3	35.3
Overall	44.7	45.6	39.1	39.8
By Sex (%)				
Male	57.6	59.3	51.7	53.3
Female	31.5	31.8	25.6	25.5

Source: *Directorate of Census Operation, Tamil Nadu, 2011.*

GEI and GDI in Tamil Nadu

The Gender Equality Index (GEI) compares the levels of human development attained by men and women as a percentage. The position of women in TamilNadu significantly improved between 2001 and 2011, according to the state's Gender Equality Index. Thanks to significant investments in the health and education sectors, Tamil Nadu finished second among the main Indian states in the GEI in 1991. According to this summary metric, Tamil Nadu has relatively little gender bias in comparison to the rest of India and other significant states. The Gender Development Index (GDI) is the touchstone of the position of women in society. The GDI for Tamil Nadu in 2017 is 0.784. Tamil Nadu's districts' GDI scores range from 0.994 in Kanyakumari to 0.447 in Perambaluri and 0.282 in Ariyalur. The low GDI indicates that women's status was the lowest in Ariyaur in terms of literacy rate, enrollment ratio, and life expectancy at birth.

Strategies Adopted by Tamil Nadu for Women Empowerment

The primary impediments to liberation were widely acknowledged to be women's poverty and poor educational achievement levels. The Tamil Nadu government has developed a number of policies, created targeted interventions, and launched a number of programmes to combat poverty and give education to the weaker segments of society in light of this fact.

Education of Women

The most effective tool for transforming women's social status is education. Additionally, education reduces inequities and helps people rise in social rank. Schools, colleges, and even universities were founded in the State specifically for women in an effort to promote women's education at all levels and lessen gender prejudice in the delivery and acquisition of education. The government has been offering a package of concessions in the form of free supplies of books, uniforms, mid-day meals, scholarships, boarding and lodging, clothing for hostilities, free by-cycles, and other things to encourage more girl children, especially from marginalised BPL families, to enrol in the main stream of education. The Mother Teresa Women's University was founded to further women's studies and promotes women's social mobility through higher education.

Entrepreneurship Awareness Programme

Entrepreneurship Development Programs (EDP) and Entrepreneurship Awareness Programs (EAP) are designed to help women become self-sufficient by showcasing their talents. Science City has taken on the mission of compiling a database of women scientists across the entire state of Tamil Nadu in order to assess the situation of women scientists. Science City established the Lifetime Achievement Award and Young Women Scientist Awards in order to support female scientists.

Tamil Nadu Corporation for Development of Women

The socioeconomic empowerment of women is the main objective of the Tamil Nadu Corporation for the Development of Women, which was founded in 1983. The Corporation is introducing the Mahalir Thittam among poor rural women as a preamble in order to encourage saving practises, foster entrepreneurial abilities and aptitudes, promote exposure to banking transactions, and liberate them from the control of neighbourhood moneylenders. In collaboration with banks and non-governmental organisations (NGOs), the programme is being executed. Under the programme, NGOs connected to the Tamil Nadu Corporations for the Development of Women organise and oversee SHGs.

Self Help Groups

Self-Help Groups are compact, homogeneous associations formed voluntarily to encourage saving by 12 to 20 women from BPL families. They are self-managed organisations made up of impoverished women who formed them in order to pool their savings and lend the money among themselves to meet each other's credit needs. The specific objectives of SHGs are to:

a. Improve saving habits among women.
b. Increase the total family income.
c. Fulfill the economic needs through the self-employment of women.
d. Utilize bank loans and government welfare schemes.
e. Help the members to escape from the clutches of money lenders and
f. Mobilize financial resources.

Conclusion

The world today needs more empowered women. Women's empowerment has progressively increased. The basic right of women is to be empowered. They each have an equal right to take part in all activities. Women's empowerment is essential to the advancement of civilization. Typically, women have to put forth more effort than males. Despite the crucial role that women play in families and society, they consistently face disadvantages compared to men in all areas of life, including education, income, inheritance laws, partner choice, decision-making processes, property rights, community organisation, and leadership positions in the fields of business, education or politics.

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SOCIAL VALUES AND SUSTAINABLE DEVELOPMENT - A CRITICAL APPRAISAL OF FINANCING INDIA'S SUSTAINABLE DEVELOPMENT INITIATIVES

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Abstract
Seven percent of India's population still do not have access to electricity, 24 percent of the people still do not have access to clean water and sanitation and the present digital access is only 45 percent. The need of the hour is to provide market access to capital to that section of the population that suffers from relative poverty which can multiply the positive effects of such a move. 24 percent of the people still do not have access to clean water and sanitation. India's overall Sustainable Development Goal score has improved by 6 points from 60 in 2019 to 66 in 2020-21. This progress is due to remarkable performance in Goal 6 (Clean Water and Sanitation) and Goal 7 (Affordable and Clean Energy), where the composite Goal scores are 83 and 92, respectively. The progress made in the past two is astonishingly regressive and have given way to counter-productive results due various reasons like the pandemic waves, negative international spillovers, budget pressures, unsustainable trade and supply chains and the like. The Sustainable Development report of 2022 contains figures after subtracting taxes and custom duties. But India hasn't furnished it yet. It is highly essential that the nation makes efforts to furnish such figures in an effort to win over the trustworthiness of the world countries. Even after 7 years of compiling National targets and achievements rather than to actually work with the problem of estimation and analysis, we are in the 117 th position in the SDG Index globally. The sustainable development goals are not yet a legally or constitutionally a mandatory obligation to fulfill but they have become a de-facto internationally common goals that can overrule the domestic spending priorities of the world countries till 2030. This paper aims to explore the reasons for such situations and investment opportunities proposed by various organizations. The paper also proposes policy measures from the common knowledge of best practices from the world countries which could possibly be relevant for our economy for solving the problem.
Keywords*: International spillovers, budget pressures, unsustainable trade and supply chains, G20, Multilateral Development Banks, Sustainable Finance.*

Introduction

In September 2015, 193 countries came together at the United Nations to adopt and commit to a long-term, comprehensive strategy to tackle the world's greatest challenges related to global sustainable development. The result was the SDGs, a list of 17 goals to achieve a better and more sustainable future for all by 2030.

According to the Press Release made by the SDSN in June this year, For the second year in a row, the world is no longer making progress on the SDGs and Multiple and simultaneous international crises like geopolitical and climate crises, rising budget pressures, increased military spending and major shifts in strategic priorities and their spillovers crowd out space for long- term thinking and investments. The member countries of The United Nations Organisation are scheduled to meet in September, 2023 for the SDG Summit where the progress made by the respective countries will be reviewed, the Report of the International Watchdog of the cause will be declared, the penalties will be imposed on nations that default the obligations and the further priorities for restoring and accelerating SDG progress by 2030 and beyond be defined.

It has been observed that the developed nations breed negative international spillovers through unsustainable consumption, unsustainable trade and supply chains. The 2022 International Spillover Index underlines how rich countries generate negative socioeconomic and environmental spillovers.

Objectives

1. To understand the reasons for reduction of the expenditure for achieving the sustainable development goals.
2. To critically assess the performance of NITI Ayog in developing the framework for SDG goals.

Material and Methods

The SDG India Index computes goal-wise scores on the 16 SDGs for each State and Union Territory. Overall State and UT scores are generated from goal-wise scores to measure aggregate performance of the sub-national unit based on its performance across the 16 SDGs. These scores range between 0-100, and if a State or a Union Territory achieves a score of 100, it signifies it has achieved the 2030 targets. The higher the score of a State/UT, the greater the distance to target achieved.

States and Union Territories are classified as below based on their SDG India Index score:

- Aspirant: 0–49
- Performer: 50–64
- Front-Runner: 65–99
- Achiever: 100

Critical Appraisal

No estimation of poverty in post-pandemic India has been made leaving us with no base for comparison and fixation of goals. However, the SDG India Index has taken the percentage of poverty estimated by the Tendular committee in 2009 in India which estimated the figure to be at 21.92 percent and the target that is being set by the NITI Ayog is to reduce existing poverty level below the tendulkar committee's estimated poverty level to 10.96 % by 2030, which is not of statistical prudence and economic significance. NitiAyog also aims to sustain per capita economic growth at a minimum of 7 percent gross domestic product growth per annum. As per the recommendation of the National Afforestation and Eco-Development Board, the forest and tree cover in the country is aimed at 33% of the Geographical area, which currently is at 24.62.

According to NITI Ayog, it is rare data that is being used to track and measure national targets for the Sustainable Development Goals but equally developing countries have made significant progress in estimating the Targets and goals which makes a social science community doubt the claims of the Institute of National Significance.

India needs a whopping USD 2.64 trillion investment to meet the United Nations sustainable development goals, according to a report by Standard Chartered, reported by The Economic Times.

Investment Opportunities for the Private Sector and the Public Sector for Financing the Sustainable Development Goals In India

Total Investment Opportunity for The Private Sector	USD 1.12 trillion
Total Investment Needed From The Public Sector	USD 1.52 trillion
Total Investments Needed	USD 2.64 trillion

(Source: Standard Chartered Investment Map-2022)

Detailed Split-Up of the Required Investments

Projected Cost	Total Investment Needed in Respective Goals 2030	Private Sector
Clean Energy	USD 1,558.8 billion	USD 701.5 billion
Transport Infrastructure	USD 505.5 billion	USD 176.9 billion
Digital Access	USD 377.4 billion	USD 226.5 billion
Clean Water and Sanitation	USD 192.2	USD 19.2 billion
Total Investment Needed by 2030	**USD 2,633.9 billion.**	**USD 1.12 trillion**

(Source: Standard Chartered Investment Map-2022)

Moreover, it is highly unbelievable that no one goes hungry in Chandigarh and Kerala since the SDSN report by NITI Ayog says that the two states have achieved the No Poverty goal. Similarly, Tamil Nadu is the state with the largest number of factories in India, and its capital city Chennai, is the largest industrial and commercial center of South India and it has not been mentioned in the report as a top performer in GOAL 9 which is Innovation in Industry and Infrastructure. Being a peninsular country, we have significant progress to make about improving the life below water of our coastlines. There are no aspirants and there are no achievers of 100% completion of meeting criterions in the recent SDG India Index which is clearly a tall claim.

Policy Implications & Results

1. According to the Sustainable Investment Map of Standard Chartered Bank, 2022 emerging markets altogether offer a total investment opportunity of around USD 10 trillion, out of which, India represents USD 1.124 trillion which accounts for more than 10 percent of the figure which is required to conquer the UN Goals.

2. Investment in achieving and maintaining universal access to electricity is around USD 701.5 billion.
3. Investment Opportunity in the water and sanitation is USD 19.2 billion.
4. In Goal 9, which is Improvement in industry, innovation and infrastructure, transport and digital areas will require USD 226.5 billion, out of which, transport infrastructure itself will consume USD 176.9 billion in investments.
5. According to the FIVE POINT GUIDE, in the Sustainability Development Report, 2022, the G20 should grant larger capital assistance to developing countries.
6. Lending capacity and annual flows of the Multilateral Development Banks (MDBs), mainly through greater paid-in capital and leverage of their balance sheets to be increased.
7. The IMF and the credit- standing agencies need to redesign the assessments of debt sustainability, taking into account the growth eventuality of developing countries and their need for far larger capital accumulation.
8. Accountability, data, and statistics Robust data systems are consummate at the transnational, national, industrial, and corporation levels to track negative impacts throughout the entire force chain and to inform global action to address spillovers. Over time, consumption- grounded criteria should come part of sanctioned statistics. International spillovers must also be included more systematically in voluntary public reviews (VNRs) presented by rich countries, following the illustration of Finland.
9. Working together with the IMF and the MDBs, developing countries need to strengthen their debt management and creditworthiness by integrating their borrowing policies with tax policies, export policies, and liquidity management, all to prevent future liquidity crises.
10. Sustainable finance must be allocated sufficient funds in the Budgets of national, state and local governments in our country, following the Example of Benin and Mexico who have both issued SDG Sovereign Bonds in recent years to scale up their sustainable development investments.
11. Efforts should be concentrated on moving the accumulated capital to places where it matters the most, for instance the opportunities for investment for the private sector in sustainable development of the country must be adequately broadcasted and emphasized.

Conclusion

According to the United Nations Sustainable Report, India ranked 121 out of 163 countries. The report says that India’s decline in sustainable development to the challenges of eradicating poverty, gender equality, protection of environment, development of infrastructure and absence of innovation are some of the reasons for the slow growth of performance of India. Hence the International Funding Agencies could provide sufficient funds to developing countries like India to achieve socio economic development and environmental sustainability.

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A STUDY ON THE IMPACT OF MOONLIGHTING IN THE IT SECTOR FACED BY ORGANIZATIONS IN INDIA

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Abstract
Moonlighting or double-employment is significantly on a rise in the current scenario of exclusive platforms working specifically in the Information Technology (I.T.) sector due to the widely dominant flexible and alternative work arrangements in this domain. There may be many resolutions of moonlighting by the employees but the financial strain is the most discussed and studied motive in the accessed literature. No pecuniary causes are either meagrely discussed or theoretically studied. This paper aims to empirically study the association of 2 no economic drivers of the 'Moonlighting Intentions' of IT professionals. In order to test the statistical and functional significance, primary data from 162 IT professionals have been collected through dependability-tested scales and analyzed using SPSS 22.0 and Smartpls 3.0 software for structural equation modeling. A purposive specimen is used to draw the sample from the target population. The findings show that Organizational Commitment and Entrepreneurial Motivation play a very pivotal role in triggering the moonlighting intentions of the personnel. Two hypotheses have been tested in the present study and PLS-SEM supported both of them.
Keywords: *Moonlighting Intentions, Organizational Commitment, Entrepreneurial motivation, Gig Employed.*

Introduction

In topical centuries, IT market plasticity takes control to lower employee-employer reliability, mounting joblessness jeopardy, and more rapid job occupations. As a consequence of these fluctuations, entities must pursue extra tactics to safeguard hire haven and an unrelenting and advanced pay stream. Work-related agility has converted further imperative in contemporary profession markets since of swift technical revolution and the prerequisite for continual expertise apprising. The overhead randomness has enforced a substantial numeral of workforces to advance a bouncing subterfuge of croft manifold trades or moonlighting to survive.

In accumulation to moralising monetarist constrictions, manifold professions can certify continual employment swearwords and deliver a prospect for extra career progression by accrual occupation-specific proficiency. As the Indian IT market has converted suppler, moonlighting has developed a vital distinguishing.

With remuneration torpor and low wage development, pay hasn't reserved hop with the price of alive, send-off closely a tierce of individuals with crosswise careers incompetent to brand end's chance. Captivating transverse professions is habitually done in order to intensify one-use proceeds.

It is arche typally referred to as a "day job" when an individual's key job is one meant to pay for proceeds so that they can hunt a crosswise profession of their prime. For a more profound empathy of proceeds evolution and professional development, as well as for the purposes of emerging forthcoming IT souk procedure, it is decisive to scrutinize the association between occupational knowledge, moonlighting, and job or occupational agility.

Gradually ground-breaking procedures are being established to inspire workforces to slog added successfully. Wide-reaching, there is the aggressive war for the survival of the highest skilled, and organizations must adjust to the fluctuating work culture and espouse new human resource viewers. People whom junk to change will persist in the yard and face defeat. It is consequently superior that the organization contrivance the latest human resource practices.

Moonlighting

Moonlighting, or holding a second job equivalent to one's existing job, is a persistent repetition that assortments from blue moonlighting to full moonlighting. This article will observe various impacts of employee moonlighting in an organization. In this study, secondary records are compiled from papers, pupill ages, and the internet. There are many explanations employees choose to take a moonlighting job. The obvious reason is economic consideration, but there are other reasons for employees to take on a second job as well.

Moonlighting can be done for a variety of explanations, including An extra foundation of proceeds

Enhancing their competences for different job summaries Companies do not appreciate their workers

1. Taking advantage of extra time
2. Usually, moonlighting can be classified into four categories
3. Blue Moonlighting
4. Quarter Moonlighting
5. Half Moonlighting
6. Full Moonlighting

Motivations

People may be tapering by their primary job's hours or earnings; for example, they may be willing to work supplementary times or take a higher-paying job but are not given the option to do so. Total wages in principal employment may be unnatural by laws regarding working hours, short-term working bonds during periods of low economic demand, and the time off of a minimum wage. This condition may damage the individual's or his or her household's financial constraints, together with paid workers who do not encounter time bounds at work but whose pays fall short of their target income. This is also known as economic impulse.

- Employees who are nervous about losing their main job may take on a second job to shield themselves against the risk of losing their main job and to give themselves more options for enduring in the job market.
- People who have bad financial amazements may choose to get a second job instead of saving money as a shield net.
- IT workers may choose to take on another job in order to learn new aids that will allow them to shift to a dissimilar field of work. Second Job can assist people in creation job variations or operate as an effective in cubator for commercial activity, enhancing their prospects of mutable careers. This idea stresses the investment side of moonlighting rather than the intense side. It is related to the job diversity reason, but it varies in that it takes the money adjacent of moonlighting into accounting.
- Secondary job pleasure may differ from primary job gratification. Job group may there fore be another motive for moonlighting.
- Secondary employment initiatives vary, but mosttypically involve a gratefulness of the non-financial apparatuses of the job. For many people, working several jobs is a special approach to achieving or reinstating job satisfaction through more hardsorts of workor skill development.

The Impact of Moonlighting on Human Resources

The Moonlight Act is an act to cover the cost cumulative by doing two things at once. Moonlighting emerges when a wage earner has a full-time 9to5 job as their primary source of income and works at another job for supplemental income. For example, someone who explains a school through the dayand runs a coaching center in the evening. Some organizations don't care about employees engaged overtime, while others don't allow it because it can affect performance. Many work part-time to earn extra proceeds, but some work part-time to progress their skills in supplementary areas. Some do it for fun. Fatigue is caused by moonlight for plentiful reasons. Dissatisfaction with there muneration looks in the organization. Employees feel that the employer has missing drive and that the company's profits are high. Human resource association has a negative impact on working with employees. In most cases, moonlighting has a negative significance on hiring managers.

Impact on Work-Life Balance

When decisive whether or not to let workers moonlight, it's imperious for decision-makers to contemplate about moonlighting affects employees' health and safety as well as their ability to balancework and life. Multiple careers were linked to enlarged work-andnon-work-related damages. It is believed that this is the result of enlarged fatigue, an insufficient amount of sleep, or irregular work schedules and working positions. Multiple works combined to increase psychosocial stress. In conversion thrifts, moonlighting is common in the informal economy. As a result, ift hese happenings are not carried out in the formal sector, the state is unable to improve social harbor systems and the quality of civic services. Additionally, informal settings provide occasions for entities to mis use civic money. These beings frequently work within the public sector as a secondary activity to private enterprises. Digitalization has also led to more linked ways to make extra money, such as crowd-sourcing and other paid and voluntary events. Employers frequently interrupts lightest wage and hourly wage regulations, and personnel who work for multiple companies often lack insurance rights.

Review of Literature

1. Pouliakas, Konstantinos suggests that multiple job-holding (MJH) can help workers uphold their preferred average of living when their primary job does not afford adequate hours or income. Moreover, skills attained when moonlighting can stimulus successive occupational mobility including a change to self-employment. However, a second job may also be associatedto greater physical and mental insolvency. As such, policies related to multiple job-holding should shield careless workers from being exposed to dangerous or informal exertion conditions. Beyond this protectionary part, they can also be part of a method that seeks to further stimulate labor souk mobility and entrepreneurship.
2. Dr.A. ShajiGeorge,& A.S.Hovan George alleged that when cloud amenities are used, the control of data is inevitably lost. Even when the cloud service provider (CSP) encodes data during both the drive and when it will be stored in the cloud, it could easily decode it too. A key risk is a fact that government works or private organizations that use the courts might force the cloud amenity provider to deliver your data or appropriate encryption keys. This is christened Blind Summons.
3. Iris opines in today's business environment, sustainability is a trend that can allow companies to involve social, economic, and environmental pillars in the strategy and management of the company. Although the sustainability perception is not new, many establishments still do not know how to contrivance or measure its outputs.
4. Business today's daily published that there is a rapid transformation in the global atmosphere and the economy. As a result of remote work and inflation, certain workers have commenced moonlighting, working secondary jobs either to make ends meet or to earn a little extra outlay money. In adding to taking on various magnitudes, human resource management (HRM) observes are also changing.
5. Mohandas Pai highlighted that IT sector firms are making decent profits,especially in light of the denigrating value of the Indian rupee. He also said that IT firms are making good money and they are paying senior persons very high salaries but the industry abusing freshers has no surge in compensation, freshers are being paid the same Rs. 3.5 – 3.8lakh.
6. The author whispered that it is not infrequent forthe administration to respond positively to employees' hassles during performance appraisals and increase wages and assistance. But some workers are not satisfied with these welfares, and they wish to slog part-time for extrain come, but their exertions may not be fruitful because they lack skills. Theterm "blue moonlighting" comments this type of disappointment.
7. Tiwari, Ritupresented that the common of employees devote more than they earn. Luxury is dynamic to them as well as redeemable money for the future. In order to get a sufficiently large extra amount, persons spend 50 percent of their available time receiving extra income.
8. Proten careers articles voiced these work forces often start up their own businesses or industrial unit and endure to work their steady jobs. The second employment, however, regulates their financial and societal uprightness. The tenure "full moonlighting" denotes this situation.
9. Employees have been ongoing as the most important backers of any link. They can be the game changers for thesuccess or failure of their organizations as they affect and are pretentious bythe structural set-up (Azim, 2016).
10. The relationship betweenan employee and his/her consistent organization has beenseen as a method of social argument for animportant period of time (Blau, 1964).

Statement of Problem

About 40% of India's work force will have to laborr emotely. Numbers may change, as Information technology is on the rise. IT professionals, or those who quit their jobs to effort remotely, currently double their wages cheers to a new trend, numerous tasks simultaneously. Working as an IT professional has not only doubled the salaries of employees but also provide them with treasured knowledge. It is worth noting that Moonlighters thought the employer's arguments. They kept their end of the pact if it did not conflict with their activities. It is not a secret! Many experts now have two corporate IDs, two email addresses, and two bosses in WFH mode. It give challenges to the organization to perform well in the market by the employee suffered with lack of concentration, lack in Time schedule etc. Techies know this, particularly in the US. The concept has also progressed into a community called Overwork, which helps professionals lead a double life.

The Mediating Role of Organizational Commitment

Tett and Meyer (1993) firstly inattentive and investigated the mediation models placing the organizational pledge as a mediator amid job satisfaction and withdrawal cognition. They have identified three conjectural perspectives in this area for research consequences.

First is the view that organizational reassurance develops from job satisfaction and organizational assurance is the mediating variable with the job satisfaction things and the withdrawal variables.

The second view is the reverse of the first, which says that organizational assertion mediates between mining variables and job satisfaction.

The third view defines the unique stimulus of both job satisfaction and organizational commitment.

It is also worth remarking that in the review of texts, the research regarding job attitudes and turnover has been mounting; various investigators have investigated organizational commitment as a mediator amongst job satisfaction and turnover Goals (Samad & Yusuf, 2012; Vandenberg & Nelson, 1999; Sager et al., 1998; Meyer & Allen, 1997; Igharia & Greenhaus, 1992; Koslowsk, 1991; Salanick & Pfeffer, 1978). Wholly these researchers have concluded that organizational commitment significantly mediates the suggestion of job satisfaction and turnover intentions. But the turnover set on is only the second last step in the classification of withdrawal cognitions (March & Simon, 1958).

This paper aims to accomplish this interplanetary through empirical evidence, by placing organizational commitment as a mediator between job satisfaction and moonlighting intents.

Research Objectives

This study undertakes to achieve the following objectives:

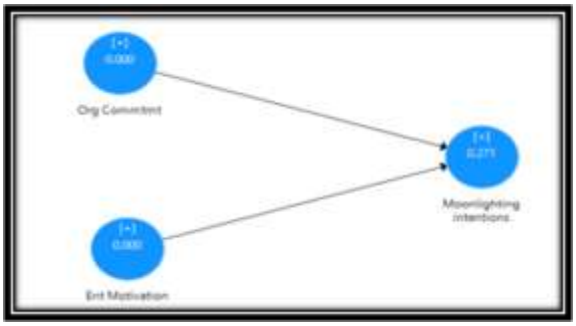
1. To measure the Impact of Organizational Commitment on Moonlighting Targets of I.T. professionals.
2. To study the Impact of Entrepreneurial inspiration on Moonlighting Intentions of I.T. professionals

Research Design

Grounded on the objectives and literature review, following hypotheses were proposed by the researchers:

H1: Organizational Commitment has a major impact on moonlighting intentions.

H2: Entrepreneurial Motivationhas a significant impact on entrepreneurial motivation



Hypothesis	Standardized Beta	T-Statistics	Decision	F square	Effect Size
H1: OC	-0.430	3.677	Supported	0.387	Large
H2: EM	0.495	5.093	Supported	0.513	Large

(Note: Critical t-values for p<0.05) Source: Data Processed

Conclusion

Two hypothesis were tested in the present study to assess the impacts of Organizational Commitment and Entrepreneurial Motivation on the endogenous dormant construct Moonlighting Intentions and both the hypothesis were reinforced by the results of this study. Accordingly, it can be concluded that Organizational Commitment is negatively and significantly impacting the Moonlighting Intentions. A reasonably robust negative relation reflects the inversely proportional relationship between Organizational Commitment and Moonlighting Intentions which concludes that on increase of one, the second decreases consistently. Entrepreneurial Motivation is also very suggestively and positively impacting the Moonlighting Intentions. Further, it is observed from the results of the study that both the Organizational Commitment and Empire-building Motivation are collectively explaining 59.7% of variance in Moonlighting Intentions, which means that both these no budgetary motives contribute around 60% in triggering the moonlighting intentions of an individual. This study was carried out on a limited number of IT Professionals based on purposive specimen, so it is recommended to carefully comprehend the results before further generality. Even thoughpresent-day researches are investigating the extrinsic motivations behind moonlighting intentions, so this study may be contributing in explaining the two non-pecuniary motives behind moonlightingintents. Numerous mediators and moderators may be studied for further scope of this study. Platform working is increasing every day in the existing gig economy, so it is advised for the organizations to look for robust policies for facilitating ethical Moonlighting in the best concern of its human capital management so that there can be a win-win situation between the employees and management.

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WORK LIFE BALANCE OF WOMEN AT BPO SECTOR - A STUDY

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Abstract
The main aim of the study is to analysis and understands the effectiveness of work life balance of women at BPO sector. Career and goals are the most essential factors in everyone's life. Most of the women are coming forward to work in order to support their family some women are ambitious towards work. The biggest challenge for women is to make balance between family life and work life. This paper identifies the various aspects of women family and work life, career advancement, Work Stress, in context with Work Life Balance and its impacts. And also helps to overcome the problems faced by the working women at BPO sector.

Introduction

The expression "Work-Life Balance" was first used in the United Kingdom in the late 1970's to describe the balance between an individual's work and personal life. In the United states this phrase was first used in 1986.Work-life balance educate us that we all have the right to be ambitious in pursuing our career goals, but not at the cost of losing important emotional and personal ties with people with whom you are going to share relationships with throughout your life. (Tutorial points)

Work life balance is creating and maintaining healthy and positive environment. Work life Balance was effective and interesting that when work becomes a hobby and co-workers become family, there would be sufficient time to give to both career and family. Work and life should not be enemies. Work and family conflict is the push and pull between work and family responsibilities.(Mr.D.Babin Dhas 2015) Organizations are increasingly adopting work practices that aim to support employees to fulfill both their employment and family related responsibilities.

The Indian culture with regard to career development of women was undergoing rapid changes due to the increased pace of urbanization and modernization. Indian women belonging to all classes are entered into paid occupations. (Balaji 2014)

Gender bias against working women started right from the stage of recruitment. Most of the Indian men are not ready to accept that women are capable enough to work side by side with men in all the sectors, other than in a few limited ones like teaching, nursing, and in clerical sectors. (Dr. Shambunath 2017).

BPO sector in India is doing very good and there are more job opportunities. The pay and perks are encouraging in this sector. But the work life is highly complicated and there are many pulls and pressures during the work life. There are lot of commitments and deadlines and there are too much of unpredictable peaks and troughs during the course of the working time. (Deivasivagamani 2014) Several shifts and long working hours are may leads to stress and imbalance of Work and Life. Employer were expected to work 24/7 × 365 days of the year. To prevent such a work style from affecting worker health and productivity. (DR. S. SUMAN BABU 2011) Women are usually face role conflict more than men and they are struggling to go job after marriage and child birth. Work life balance of employees helps in reducing the stress level at work and increases job satisfaction.

Indira Nooyi, the CEO of Pepsico has been continuously ranked among the World's 100 Most Powerful Women. In 2014, she was ranked at 13 on the list of Forbes World's 100 most powerful women and she was ranked the 82nd most powerful woman on the Fortune list in 2016.

In her talk on Why Women Can't Have It All, she has distinctly captured the difficulty of being a woman in a world that has built workspaces by and for men with little consideration for the needs of women. “My observation…is that the biological clock and the career clock are in total conflict with each other. Total complete conflict when you have to have kids you have to build your career.” “You know stay at home mothering was a full time job. Being a CEO for a company is three full time jobs rolled into one and how can you do justice to all? You can’t.”

Review of Literature

Increasing demand for work-life balance have forced BPO companies to take some of the initiatives such as alternative work arrangements, flexible working hours, leave policies and benefits in lieu of family care responsibilities and employee oriented programmes. Such policies are known as ‘work-life benefits and practices’. This studies suggest that WLBPs help to improve employee commitment, morale, satisfaction and performance as these reduce the level and vigorous of stress that employees experience (Bruck, et al., 2002).

India is one of the most prefer outsourcing destinations. Indian IT and BPO industry has been increasingly contributing to the domestic economy over the years. It is also provide valuable contribution to the services sector (NASSCOM, 2011).

work life balance is the joint responsibility of the employer and the employees to ensure strong work-life balance that can bring in fruitful results to organisation as well as employees also (K.Thriveni Kumari 2015)

Most of the working women said that as working women you will definitely suffer from problems. Health related problems like physical and mental stress, general weakness, excessive work load because of work pressure, family pressure etc. are all very real issues. Sometimes the stress is so profound that they feel like leaving their jobs but then they realize that these are all a part of life that they have to fight and endure, which ultimately makes them stronger. (Varsha Kumari 2014)

Working women of today fulfill family responsibilities and also try to remain fully involved in their careers coping up with the competing demands of their multiple roles. The caring responsibilities that working mothers have lays a heavy stress on them when it is combines with their professional duties. (G.Delina 2005)

BPO companies are trying to bring in work life balance of the employees by taking care of the factors like working from home, flexi time and swap in order to retain talents, enhance quality of work and to keep the employees happy. The flexibility of work reduce stress and helps in better time management. Employees living with joint families are more comfortable when compare to those from nuclear families. Work life balance requires cooperation and coordination at national, governmental, organizational, as well as the individual level. (**Mrs.Vanishree**,2012)

The findings of the study emphasized that the need to formulate guidelines for the management of work life balance at organizational level as it is related to job satisfaction and performance of the employees. (R.Balaji 2014)

Rashida Banu (2011) explicit that three major factors contribute to the interest and the importance of, serious consideration of WLB: (i) global competition, (ii) renewed interests in personal lives/family values and (iii) an aging workforce. Research suggests that forward thinking human resource professionals seeking innovative ways to augment their organization’s competitive advantage in the marketplace may find that WLB challenges offer a win-win situation.

Issues in Work Life Balance

- Decrease the productivity.
- Employees are doing a lot of overtime.
- Employees taking a lot of time off to deal with emergencies involving children or other dependants.
- High levels of stress.
- Increase rates of absenteeism or staff sickness.
- Large level of staff turnover.

Benefits of Work Life Balance

There are several benefits of work life balance. Some of the benefits are listed below:

1. Work life balance **increases the motivation** of employees and helps to perform better at job.
2. It **helps people to relieve their stress** as they can spend leisure time with their friends and family.
3. Companies can **maximize productivity** from an employee who is rejuvenated and refreshed as compared to an over worked employees.
4. **Healthy lifestyle** can be maintained by have a work life balance. This includes a good diet, regular exercises, Time management, etc.
5. Employees who are highly motivated can **help the business grow** as they are more attachment to their job and careers.

Objectives

1. To study the level of Work life balance among the Women employees in the BPO sector.
2. To find out the factors influencing Work life balance of Women Employees.
3. To examine the relationship between demographic factors and work life balance.
4. To recommend areas for improving work-life balance among employees.

Sample Design

The present study was carried out in Trichy city by selecting BPO professionals. A sample of 83 employees was selected for gathering primary data. To carry out the study in a more accurate and easier way convenience sampling method was adopted.

Data Collection

Both primary and secondary data have been used to draw appropriate conclusion. The primary data was collected by using interview and questionnaire methods. The secondary data was drawn from available literature pertaining to the field of knowledge.

Analysis and Interpretation of the Study

Table 1

Ho-there is no significance differences between marital status with work life balance

H1- There is a significance differences between marital statuses with work life balance.

Result

P-value is less than significance value then we accept the null hypothesis hence we conclude that there is no significance differences between marital status with work life balance.

Table 2 Level of Work Life Balance

Level of Work life balance	No of respondent	Percentage
Low	10	12%
Medium	61	73.5%
High	12	14.5%
Total	83	100

From the table, it is cleared that out of 83 respondents, 10 of them fall under the category of low level work life balance, 26 of them come under the category of medium level work life balance and the remaining 14 of them fall under the category of high perception.

Table 3 Frequency of depression due to work

Depressed	No of respondents	percenta
Never	11	13.3%
Rarely	33	39.7%
Sometimes	28	33.7%
Often	9	10.9%
Always	2	2.4%
Total	83	100

Table 3 express that 13.3 percent of the respondents do not get nay depression, 39.7 percent of the respondents depress rarely 33.7 percentage of the respondents depress sometimes, 10.9 percent of the respondents depress often and 2.4 percent of the respondent always depress because of work.

Findings:

- Employees need to interact with different types of customer and some of whom may be overbearing and irate, at the same time the quality of the service needs to be maintained. All this may lead to burn-out and stress in the employees.
- Employees living with joint families are more comfortable when compared to those from nuclear families.
- Family support and organisational support leads for maintaining good work life balance.

Suggestions

- Try to bring in work life balance of the employees by taking care of the factors like work from home, flexi time and swap in order to retain talent, enhance quality of work and to keep the employees happy.
- Non-work domain within their premises such as gymnasiums, day-care facilities, canteen facilities, Small breaks, even futons to sleep on if felt like a nap.
- To eradicate gender bias, male dominated society and financial independency is also necessary for betterment of women employees.

Conclusion

Women have been playing important roles in households since ages. Now women are also recognized for their value in the workplace and they are engaged in wide range of activities of work in addition to their routine domestic work. Flexible working time and consideration in decision making may create positive impact. Work life balance is not a problem it is ongoing issue to be managed.

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EMOTIONAL INTELLIGENCE BUILDS ORGANIZATIONAL COMMITMENT

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Abstract

This article presents how emotional intelligence builds organizational commitment. It briefly highlights the various types of organizational commitment. Organizational Commitment is an attitudinal or emotive dimension of work motivation, manifesting its form in members' behavior. Organizational Commitment is a subset of employee commitment, which is comprised of Work Commitment, Career Commitment & Organizational Commitment. These components of organizational commitment have been identified in the literature which iseffective as continuance & normative commitment. As a combination of both attitudinal &behavioral approaches, organizational commitment is defined as an employee's acceptance, involvement & dedication toward achieving the organization's goals.

Keywords: Emotional Intelligence, Organisational Commitment, Commitment

Introduction

Emotional Intelligence, usually known as EI, is the ability of a person to control perceive and influence one's emotions and the emotions of other people around him. However, the first definition of EI was given by Salovey and Mayer in 1990, as the ability to monitor one's own feelings and emotions.

The ability-based model sees emotions as information that help navigate social environments. This model says that individuals have different abilities to process emotional information and relate emotional processing to cognition.

Perceiving Emotions- It is the ability to perceive one's own emotions and the ability to detect motion, voices, and pictures of others.

Using Emotions - The ability to make different cognitive activities,like problem-solving and thinking.

Understanding Emotions- How to comprehend emotion language and distinguish complicated relationships between emotions.

Managing Emotions - It is how to control and manage emotions among oneself and others. one can manage even negative emotions and achieve his goals.

Significance of EI

People have started accepting the importance of emotional intelligence which plays a vital role in human life and people need toimprove it in order to understand better their own emotionsand the emotions of others. A person with high emotional intelligence can deal with conflicts, difficult relationships, and crises in a very good way and take the most out of each situation because he can understand the source of his emotions and can put himself in the shoes of the other person. Once an individual has more self-awareness, he can start to understand other peoples' emotions and solve challenges in a more fulfilling way.

The following main points of Goleman's Model have to be considered in this context:

Self-Awareness- which isthe ability to understand one's own emotions and how they impact his own feelings and decisions.

Self-Management- The ability to control one's own emotions and adapt to different circumstances.

Social Awareness- which is the ability to understand, react and sense other people'semotions and comprehend different social networks.

Organizational commitment is defined as 'the degree to which an employee identifies with a particular organization and its goals, and wishes to maintain membership in the organisation (Robbins, 2005) More or less a similar definition is proposed by Muchinsky (2007) who says that it is the extent to which an employee feels a sense of allegiance to his or her employer. OC thus reflects a sense of loyalty and a physiological liking towards one's employer. Though a strong relationship is found between satisfaction and commitment, researchers have treated both of them differently and have established that commitment may lead tosatisfaction. According to Muchinsky (2007), 'the general pattern of results reveals that job satisfaction, job involvement, and organizational commitment are substantially correlated with each other. Meyer and Allen (1991) proposed three components to the construct of organizational commitment which include the affective, the continuance, and the normative components. The affective component is the employee's emotional attachment to and identification with the organization. The continuance component refers to commitment based on the costs that the employee associates with leaving the organization and the normative component refers to the employee's feelings of obligation to remain with the organization

Are individuals with high E.I. more successful?

Research on the predictive significance of E.I. over I.Q. was spurred by Goleman's initial publication on the topic which claimed that emotional intelligence could be" as powerful, andat times more powerful, than I.Q." (Goleman, 1995, p.34). Much of this claim was based on past research revealing that the predictive nature of I.Q. on job performance was not promising, with •

I.Q .accounting from10-25% of the variance in job performance (Hunter & Hunter,1984;Stem burg, 1996). The results of longitudinal studies further implicated emotional intelligence as being important. One study involving 450 boys reported that I.Q. had little relation to workplace and personal success; rather, more important in determining their success was their ability to handle frustration, control emotions, and get along with others (Snarey&Vaillant, 1985). Although this study did not attend to emotional intelligence directly, the elements which it addressed (the ability to regulate one's emotions and understand the emotions of others) are some of the central tenants of the emotional intelligence construct.

While research exists supporting the contention thatemotional intelligence doescontribute toindividual cognitive-based performance over and above the level attributed to general intelligence (Lam & Kirby, 2002), current theories tend to be more judicious regarding the incremental benefits of E.Q. over I.Q. Both Goleman (1998) and Mayer, Salovey, and Caruso (1998) emphasize that emotional intelligence by itself is probably not a strong predictor of job performance. Instead, it provides a foundation for emotional competencies which are strong predictors of job performance.

In later work, Goleman (2001) attempts to theoretically clarify the relationship between I.Q. and E.Q., and their respective applicability to job performance. He describes I.Q. as playing a sorting function, determining the types of jobs individuals are capable of holding. He theorizes that I.Q. is a strong predictor of what jobs individuals can enter as well as a strong predictor of success among the general population as a whole In this circumstance, E.Q. wouldbe the stronger predictor of individuals who outperform others. Thus, the doctors in a particular clinic would all have similarly above-averageI.Q.s. Goleman would hypothesize that what would distinguish the most successful doctors from others would be their levels of emotional intelligence.

In the age of increased globalization and as many corporations are becoming international in scope and scale, organizations are faced with making radical restructuring choices in order to remain competitive and flexible in today's environment. The impact of globalization has altered the manner in which businesses function and conduct their operations, and it has influenced virtually every area of business practice. Technological advancements such ashigh-speed information transfer and videoconferencinghavebrought the world within reach while redefining the traditional viewsof a workplace by allowing employees to perform dutiesfrom home, whileon an international assignment, or on a holiday.

Technology has also enabled consumers from all over the globe to access products and services and in doing, has stimulated the market intoa stateof hyper-competition where producers fromdifferent international locations all participate in the same global market. This state of competition has forced firms to adopt more flexible structures, to reorganize their workforce, to seek out cost efficiencies in other countries and utilize their workforce diversity to an advantage in an effort to stay globally competitive.

As Maznevski, Stager &Amann (2007, pg 2) have stated;'geographic expansion offers the potential benefits of a much larger market area, spread risks, scope and scale, and location-based cost advantages and exposure to a variety of new products and process ideas.

Not every research study examining organizational commitment used the same variables which often leads to contradicting or inconclusive support for previous studies. Organizational commitment though should continue to be studied in all sectors, public, private, and non-profit both domestically and internationally. Thus the modern concept of emotional intelligence is in itself a youthful one. Much work has yet to be done to discover exactly what emotional intelligence encompasses and how it would be most effectively applied. Future research on emotional intelligence might focus on the following areas:

The relationship between emotional intelligence and personality. More research is needed to determine the exact connection between emotional intelligence and personality constructs and if certain models or measures of emotional intelligence are accounting for additional variance in performance or behaviour over and above that of personality factors. Research should consider the use of constructs and measures which may only replicate or rename ideas that are already established.

The validity of modelling emotional intelligence on cognitive intelligence. Considering the debate regarding the validity and applicability of I.Q. tests, additional research is required to establish if emotional intelligence (as proposed by Mayer and Salovey) is best modelled after standard intelligence.

The measurement of emotional intelligence. More research is required on the reliability and validity of the measures of emotional intelligence. In addition, future efforts might look at developing ability measures of Goleman and Bar-On's models of emotional intelligence, considering much of the criticism surrounding the present measures of these constructs revolves around their self-report format.

The extent to which emotional intelligence can be taught. As evidence exists both for and against the ability for emotional intelligence competencies to be developed, it is important that future research determine the extent that such learning may occur before an organization invests considerable funds into a development program. Perhaps hiring on the basisof emotional intelligence may prove to be more effective than attempting to develop its levels after the fact.

The extent to which training in emotional intelligence is more beneficial than other leadership or "people skills" training. If one takes the view that both personality traits and emotional intelligence traits are relatively stable over time, future research could examine whether programming in emotional intelligence accounts for a greater improvement in performance than current programs in place which aim to strengthen leadership characteristics.

The effectiveness of emotional intelligence programs. Several programs touted to increase the emotional intelligence of participants, which are available on the market, are yet to be evaluated. Program evaluation research is necessary in order to determine which programs are effective in general and in specific settings and situations.

The role of emotional intelligence in Public Service. Although a substantial amount of research has been conducted on the role of emotional intelligence in private business, there is a lack of research examining emotional intelligence in the public service sector. The goals and dynamics of these institutions often differ, and it would be interesting to examine whether or not emotional intelligence could make a comparable contribution to the functioning of the Public Service of Canada.

Conclusion

Their Components of organizational commitment have been identified in the literature which is affective Continuance & normative commitment. As a combination of both attitudinal & behavioral approaches, organizational commitment is defined as employee acceptance, involvement & dedication toward achieving the organization's goals. This article presents how emotional intelligence builds organizational commitment.

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COMPARATIVE STUDY BETWEEN ONLINE RECRUITMENT ANDOFFLINERECRUITMENT AT METASPACE SOLUTION PVT LTD

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Abstract
The practice of finding possible applicants for present or anticipated organizational vacancies is known as recruiting. Recruitment is critical process in achieving the organization's objectives. It is a strategic lever that is linked to all other human resource actions that follow.It aids in the development of a pool of potential employees for the organization, so that management can choose the best candidate for the job from this pool and make the choosing process go faster. Recruitment and selection are on going processes. The most important functions of the human resource department and the recruitment process are establishing competitive strength and a strategic advantage for the company organizations. This study has done to compare the recruitment process of online and offline in companies at Trichy.

Introduction

Recruitment is the process of connecting companies and job seekers. Recruitment isthe process of identifying and attracting qualified job candidates. The procedure begins withthe recruitment of new recruits and ends with the submission of their applications. It is the process of identifying sources of manpower to meet staffing schedule requirements and implementing effective tactics to recruit sufficient labor to permit effective selection of an efficient work force. As a result, a pool of applicants is created from which new employeesare chosen. Even if particular vacancies do not exist, recruitment is a continual process in which the company strives to establish a group of potential applicants for future human resource needs. Typically, a manager initiates the hiring process that originates a demand from an employee fora specific or future vacancy.

Objectives of Recruitment

The objectives of recruitment are:

- The recruitment goals are to attract people with a diverse set of talents and experiences that complement the organization's current and future strategies.
- To induct outsiders with new perspectives into the company's leadership.
- To introduce fresh blood into the organizationatal llevels.
- People whose skills match the company's values should be sought out or head hunted.
- To develop methods for assessing psychological characteristics.
- To look for non-traditional talent development opportunities.
- To look for talent outside of the firm and not simply within it.
- To create an entry fee system that competes on quality rather than quantity.
- To predict and recruit candidates for roles those do no tye texist.

Needs of Recruitment

- Planned: Needs deriving from organizational changes and retirement policies.
- Anticipated: These needs are human moves that an organization can anticipate by examining patterns in the internal and external environment.
- Unexpected: The demands arise as a result of resignations, deaths, accidents, and illness.

Purpose and Importance of Recruitment

- Tends to attract and motivates more potential applicants for available positions in the company.
- Provides at a lented work force of prospects from which the best individuals can be chosen for the corporation.
- Employers and employees are linked through these processes.
- Potential applicants are identified.

Goals of Online Recruitment

- Offer Human resource clients (both employees as well as management) the opportunity to improve services.
- Improve the HR department's productivity.
- Allow HR to play a major role in achieving organizational objectives.

Advantages of Online Recruitment

The online recruitment process has numerous benefits for both employers and job seekers.Employers can also reach a larger audience more easily. Organizations receive a greater number of online applications. Furthermore, because of the increased use of the internet today, businesses can boost their brand and attract a bigger number of applicants in a shorter period of time. Also, in an online recruitment process, employers have a larger pool of candidates to pickfrom, thus background checks can help employers determine whether or not a candidate is suitable for the job.

Online application monitoring: In the present economic situation each job posting often attracts a large number of candidates. It's necessary to properly topass applications from one category to the next and follow each one through the recruitment process.

Online Selection: Most firms today hire employees through online job search engines such as Naukari, Monster, and others, and modern selection processes include online assessment tests that assess their level of education, behavior, and attitude. Employers can save money and time by using world wide web information technology (IT).

Online Training: Most companies begin to think of online learning as a more efficient way to provide internal training, making it more convenient "any time"and "anywhere," lowering direct and indirect costs (instructors, printed materials, training facilities) while also reducing travel time, lodging and travel expenses, and work force down times.

Online Learning: It is any process of learning, training, or education in which electronic devices, applications, and processes are used to create, manage, and transfer knowledge. Web-based learning, computer-based learning, virtual classrooms, and digital collaboration are all examples of online recruitment applications and processes. It comprises content distribution via the internet, intranet, audio, and video

Disadvantages of Online Recruitment

Though online recruitment is a relatively simple and effective method, it does have certain drawbacks. That is, in some situations, it may result in an unsuitable candidate, meaning that we may not be able to tell whether a person is qualified for the task without interacting and conversing with him. Although it is a time-consuming procedure, it is occasionally necessary to use the traditional way. Another drawback that we might discuss is that job searchers may receive in adequate information about the organization, and that user can view may occasionally containerrors.

Specialized Understanding: One of the benefits of online recruiting process is that it may help the company save money on HR professionals, while it may also raise the demand for technical staff with specific knowledge of technology and functional areas.

Errors in data entry: The performance of online recruitment is only as great as its human developers and end users.

Threat to HR: The tendency to depend on technology will reduce reliance onpeople, posing a major risk to HR's basic foundation, where human resources areviewed as an asset and capital for achieving organizational goals and fulfilling the vision and goals of the organization.

Disadvantages of Offline Recruitment

For the majority of companies, offline recruitment is an expensive that contributes totheir bottom line. During the campus selection process, companies pay various costs such as travel, boarding, training, and soon.

Offline placements do not allow for the recruitment of seasoned and qualified applicants with real-world experience. Candidates chosen for work through campus recruitment require proper training. This is an added cost for the business. Furthermore, students will not be able to work for their dream company and must be content with the employer that hires them during campus selection.

Advantages of Offline Recruitment

Offline recruitment has various advantages for both new out of college individuals and companies. The following are some of the benefits of offline recruitment:

It gives a platform for selecting the top individuals for various job positions. Employers save time and money by having a larger pool of candidates to choose from. The majority of young job applicants are talented and eager to take on newtasks. As a result, the most difficult duties can be handed to this newcomer. Students can also choose and screen their employers in this manner, based on their talents and interests. So it saves a lot of effort when looking for work

Offline recruitment is a very cost-effective activity because it saves companies a lot oftime. To shortlist hundreds of individuals, the recruitment team only has to visit a few colleges and spend one or two days at each one. If they keep a hiring schedule, it canbe a very cost-effective action in the future. Otherwise, the company will have totravel to several locations and invest significant costs for advertising, screening, executing the final round, and finally finding a suitable candidate. As a result, offline recruitment saves time as well.

The organizations who undertake offline recruitment at a certain institute/college form strong bonds with the college and its students. Students continue to visit these organizations for summer training, internships, and other opportunities. As a result, it builds a strong pipeline for the next year's hiring. As a result, it is the employer's favored activity.

When compared to other types of recruitment activities, offline recruitment has a substantially higher selection percentage.

Review of Literature

Online Recruitment Process

Borck (2018) in his research on, ―Recruiting Systems Control Resume Chaos‖ contended, Internet-based selecting wouldn't supplant customary practices, however a very much carried out e-enlistment procedure can assist the recruitment process become more successful. Internet recruiting should be only one of the tools used to find and recruit applicants.

Cullen (2019) in his study on, ― e-Recruiting Is Driving HR Systems Integration‖ up held that, e-enlistment was not treated as an independent human asset device, yet was coordinated into a generally speaking enrolling and choice procedure that, included, in addition to other things, modern social and abilities appraisal, talking with and extra method for distinguishing needs and and sourcing candidates.

Rozelle and Landis (2020) in their exploration article, An Examination of the Relationship between Use of Internetas A Recruitment Source and Student Attitudes‖ proposed that, online enlistment offered an effective method for distinguishing and classify a virtually unlimited number of job seekers.

Galanaki (2020) in his study on, ― The Decision to Recruit Online: A Descriptive Study‖discovered that, e-enrollment permitted businesses to widen the extent of their pursuit, subsequently fundamentally improving the probability that, top notch up-and-comers would be found. It has additionally been said that, e recruitment can bring the qualified candidates to the employers

Othman and Musa (2020) in their study on, ― E-Recruitment Practice: Pros VS. That's whatcons‖ reasoned, e-enlistment has been taken on in numerous associations either from huge associations to little measure organizations. Most associations were at that point utilizing e-enlistment to post occupations and acknowledged resumes on Internet and compare with the candidates by email. Web has emphatically changed the substance of HR enlistment and the ways, associations pondered the enrolling capacity. Beforel ong, advanced enlisting and recruiting were supposed to proceed with their dangerous development.

Offline Recruitment

Malhotra, M. N. (2013), states that Recruitment and selection is one the main elements ofhuman asset the executives. The current review targets investigating contrasts and likenesses between people in general and confidential area fabricating firm of Bangladesh concerning enlistment and determination rehearses, wellsprings of recruitment and selection devices.

Dr.Sneha Mankikar (2014) in his exploration targets dissecting the impact of variables influencing enrollment and determination. The essential mediations in enlistment it has achieved ocean changes in the strategy of enrollment. As an excellent supporter of the ability securing, HR counseling firms have implied their significance of this industry. The testing procedure utilized for this review is helpful irregular inspecting with an example size of 105 respondents. For this study essential information was gathered through meetings and polls.The sampling technique used for this study is convenient random sampling with a sample size of 105 respondents. For this study primary data was collected through interviews and questionnaires. The hypothesis was tested with Chi square test of independence. Through phiand Cramer's V the strength of the relationship was also as certained. The recruitment policyof an organization is determined by the nature of work and industry in which it operates.There are various internal and external factors that affect the recruitment policy. Employment conditions in the community where the organization is located will influence the recruiting efforts of the organization. Labor Market Communicates the demand supply statistics, industry compensation standards as well as the up-to-the-minute trends in the market etc.

Lee (2015) makes note in his learn about the development of E-selecting that the customary enlistment process follows a bit by bit successive cycle. The Recruitment Process Recruitment basically carries ability to the organization. Recruitment can be a function of an organisation's in-house HR or it can be subcontracted through a Recruitment Processing Outsourced (RPO) company. An RPO replaces or acts as the internal recruiting function, searching and attracting in new workers for an association. One way or the other, enrolment follows an interaction.

Rooyet. al., (2016) in their exploration on, ―In with the New, Out with the Old: Has theTechnological Revolution Eliminated the Traditional Job Search Process? Pointed out that,the Internet enrollment has likewise significantly impacted how, potential candidates search for a task. Before, work searchers needed to counsel papers or contact colleagues to find a reasonable employment opportunity. In modern times, not with standing, position searcher scan quickly look through a large number of accessible employment opportunities.

Lievens and Harris, (2017) in their concentrate on, ―Research on Internet Recruiting andTesting: Current Status and Future Directions‖, saw that as, electronic enrollment has zeroedin on exploring how, the attributes of true enlistment sites influence different responses of likely candidates.

Jones, et. al., (2018) in their examination article on, "Selecting through Job Advertisements: The Effects of Cognitive Elaboration on Decision Making‖ reasoned that, the fringe signs canbe effectively utilized in expanding the productivity of a task commercial, assuming the candidates were supposed to have a low level elaboration probability. This was valid onaccount of show commercials, which were put in different segments than the characterized promotions and generally contain illustrations, pictures and different variables that, made them effectively perceptible and truly alluring.

Research Methodology

Statement of the Problem

Recruitment, as a human resource management function, is one of the activities, that impact most critically on the performance of an organization. Acquiring and retaining high-quality talent is critical to an organization's success.

Recruitment is particularly critical to organizations' effectiveness because it has salient implications for the selection of new employees. Recruitment directly affects the size and quality of organization's applicant pool and there by determines the selection ratio for available positions. Job advertisements are used not only to attract and inform potential job candidates about the job opening but also to provide information to potential clients and customers.

Recruitment is an integral part of human resource, and involves the process of identifying and attracting or encouraging potential applicants with needed skills to fill vacant positions in an organization, matching them with specific and suitable jobs, and assigning them to these jobs.

The effectiveness of many other HR activities, such as selection and training depends largely on the quality of new employees attracted through the recruitment process. Policies should always be reviewed as these are affected by the changing environment. This study analysed Comparative study between online recruitment and offline recruitment in Trichy companies.

Scope of theStudy

This study mainly focuses on the Comparative study between online recruitment and offline recruitment of the respondents taken in Trichy, Tamil Nadu. The outcome of this study will help companies in Trichyat Tamil Nadu, Solutions to identify the various dimensions of online recruitment and offline recruitment process.

Research Objectives

The research has been undertaken with following objectives.

1. To study the level of online recruitment and offline recruitment.
2. To describe socio demographic profile of the respondents.
3. To find-out online recruitment of the respondents.
4. To analyze comparative study between online recruitment and offline recruitment.
5. To find out suitable suggestions for companies to improve their recruitment process for their companies.

Research Design

It is a basic framework, which provides guidelines for the rest of the research process. A research design is purely and simply the framework or plan of a study that guides the collection and analysis of data.

In this study, the researcher attempts to analyze the various dimensions towards online recruitment and offline recruitment. Hence descriptive design was adopted.

Sample Design

Stratified Sampling technique has been used to select the sample Stratified sampling is a type of sampling method in which the total population is divided intosmaller groups or strata to complete the sampling process. The strata isformedbased onsome common characteristics in the population data. After dividing the population into strata, the researcher randomly selects the sample proportionally. Sample size taken was 50 respondents.

Sample Size

This refers to the number of items to be selected from the universe to constitute a sample.The sample size of the study consisted of 50 respondents.

Research Hypothesis

1. There is a significant association between respondents' age and various dimensions of Offline recruitment.
2. There is a significant difference between the respondents' Gender and various dimensions of offline recruitment.
3. There is a significant variance among the respondents' educational qualification with regard to various dimensions of Offline recruitment.
4. There is a significant variance among the respondents' designation with regard to various dimensions of Offline recruitment.
5. There is a significant association between respondents' age and various dimensions of Online recruitment.
6. There is a significant difference between the respondents' Gender and various dimensions of Online recruitment

Reliability Statistics

Reliability Statistics

Cronbach's Alpha	No. of Items
0.867	40

The result indicates that cronbach's alpha reliability coefficient of the variables were obtained. In this study, it is found to be 0.867, which is above the level of 80%. Thus the internal consistency reliability of the measures used in the study is considered to be verygood.

Tools of Data Collection

The researcher prepared the questionnaire that comprises of 47 questions in total. It is split into 3 parts.The first part consists of 7 questions explaining the personal details of the respondents.

The second part comprises of 20 questions pertaining to online recruitment andthe third part comprises of 20 questions pertaining to offline recruitment.

The data collected, as per the guidelines provided under research methodology, is further analysed and interpreted with the help of statistical tools like,

- 'Chi-square'-test
- 't'test
- 'ANOVA' test

Limitation of the Study

The present study is based on the primary data collected from the employees in Trichy only. The bore domand wavering concentration that set in among the respondents while answering the long questionnaire: thus in turn led to the difficulty of preventing incomplete questionnaires.

Time factor was the major constraint because the researcher could not collect more data in a short period.

't' Test Between the Respondents' Gender and Various Dimensions of Offline Recruitment

Offline Recruitment	$\bar{X}$	S.D	Statistical Inference
Reach			**t=5.240** p <0.001 **Significant**
Male **(N:35)**	8.6857	.71831	
Female **(N:15)**	7.4667	.83381	
Communication			**t=6.483** p <0.001 **Significant**
Male **(N:35)**	9.0857	1.03955	
Female **(N:15)**	7.2667	.45774	
Cost and time consume			
Male **(N:35)**	7.4857	1.01087	

Female **(N:15)**	6.6000	.63246	**t=3.131** p <0.05 **Significant**
Accessibility			**t=5.282** p <0.001 **Significant**
Male **(N:35)**	16.1143	1.60462	
Female **(N:15)**	13.8667	.51640	
Suitability			**t=5.838** p <0.001 **Significant**
Male **(N:35)**	9.0286	1.09774	
Female **(N:15)**	7.2667	.59362	

H0: There is no significant difference between respondents' Gender and various dimensions of Offline recruitment.

Statistical Tool: 't'-test

Interpretation

- It is inferred from the table: 5.15 that there is a significant difference between respondents' Gender and Reach.
- It is inferred from the table that there is a significant association betwee nrespondents' Gender and Communication.
- It is inferred from the table that there is a significant association between respondents' Gender and Cost and time consume.
- It is inferred from the table that there is a significant association between respondents' Gender and Accessibility.
- It is inferred from the table that there is a significan tassociation between respondents' Gender and Suitability.
- It is inferred from the table that there is a significant association between respondents' Gender and Employee Satisfaction.
- It is inferred from the table that there is a significant association between respondents' Gender and Offline Recruitment.

H1: It was found that there is a significant difference between respondents' Gender and various dimensions of Offline recruitment.

Hence null hypothesis is rejected.

Table 5.17 One Way Analysis of Variance Among the Respondents' Educational Qualification with Regard to Various Dimensions of Offline Recruitment

Source	Df	SS	MS	_X	Statistical Inference
Reach				G1=7.2000	**F=13.934**
Between Groups	2	15.961	7.981	G2=8.6452	P< 0.001
Within Groups	47	26.919	.573	G3=8.4444	**Significant**
Communication				G1=7.0000	**F=15.616**
Between Groups	2	29.710	14.855	G2=8.9032	P< 0.001
Within Groups	47	44.710	.951	G3=9.0000	**Significant**
Cost and time consume				G1=6.4000	**F=12.862**
Between Groups	2	17.184	8.592	G2=7.6774	P< 0.001
Within Groups	47	31.396	.668	G3=6.5556	**Significant**
Accessibility				G1=13.7000	**F=9.406**
Between Groups	2	41.252	20.626	G2=16.0323	P< 0.001
Within Groups	47	103.068	2.193	G3=15.3333	**Significant**

G1= Under Graduates G2 = Post Graduates G3 = Doctorate

H0: There is no significant difference between the Respondents' Educational qualification with regard to various dimensions of offline recruitment.

Statistical Tool: 'ANOVA'-test

Interpretation

- It is inferred from the table: 5.17 that there is a significant variance among the respondents' educational qualification with regard to Reach.
- It is inferred from the table that there is a significant variance among the respondents' educational qualification with regard to Communication.
- It is inferred from the table that there is a significant variance among the respondents' educational qualification with regard to Cost and time consume.
- It is inferred from the table that there is a significant variance among the respondents' educational qualification with regard to Accessibility.
- It is inferred from the table that there is a significant variance among the respondents' educational qualification with regard to Suitability.
- It is inferred from the table that there is a significant variance among the respondents' educational qualification with regard to Employee Satisfaction.
- It is inferred from the table that there is a significant variance among the respondents' educational qualification with regard to Offline Recruitment.

H1: It was found that there is a significant variance among the respondents' educational qualification with regard to various dimensions of offline recruitment.

Hence null hypothesis is rejected.

One Way Analysis of Variance among the Respondents' Designation with Regard to Various Dimensions of Offline Recruitment

Source	Df	SS	MS	$\bar{X}$	Statistical Inference
Reach				G1=6.4000	**F=19.029**
Between Groups	4	26.948	6.737	G2=8.0000	P< 0.001
Within Groups	45	15.932	.354	G3=8.2727	**Significant**
				G4=9.0000	
				G5=8.8500	
Communication				G1=7.0000	**F=19.159**
Between Groups	4	46.888	11.722	G2=7.4000	P< 0.001
Within Groups	45	27.532	.612	G3=8.2727	**Significant**
				G4=9.0000	
				G5=9.5500	
Cost and time consume				G1=5.8000	**F=4.686**
Between Groups	4	14.285	3.571	G2=7.0000	P< 0.05
Within Groups	45	34.295	.762	G3=7.3636	**Significant**
				G4=8.0000	
				G5=7.4500	
Accessibility				G1=13.4000	**F=9.148**
Between Groups	4	64.725	16.181	G2=14.1000	P< 0.001
Within Groups	45	79.595	1.769	G3=15.3636	**Significant**
				G4=16.0000	
				G5=16.5500	

G1 = HR executive G2 = HR recruiter G3 = HR manager G4 = HR assistant G5 = HR staff

H0: There is no significant difference between the Respondents' designation with regard to various dimensions of offline recruitment.

Statistical Tool: 'ANOVA'-test

Interpretation

- It is inferred from the table: 5.18 that there is a significant variance among the respondents' designation with regard to Reach.
- It is inferred from the table that there is a significant variance among the respondents' designation with regard to Communication.
- It is inferred from the table that there is a significant variance among the respondents' designation with regard to Cost and time consume.
- It is inferred from the table that there is a significant variance among the respondents' designation with regard to Accessibility.
- It is inferred from the table that there is a significant variance among the respondents' designation with regard to Suitability.
- It is inferred from the table that there is a significant variance among the respondents' designation with regard to Employee Satisfaction.
- It is inferred from the table that there is a significant variance among the respondents' designation with regard to Offline Recruitment.

H1: It was found that there is a significant variance among the respondents' designation with regard to various dimensions of offline recruitment.

Hence null hypothesis is rejected.

Association between Respondents' Age and Various Dimensions of Online Recruitment

Online Recruitment	Age		Statistical Inference
	21 - 30 years (N:30)	31-40 Years (N:20)	
Reach			**x^2=17.172**
Low level	17	0	df =1
High level	13	20	p <0.001
			Significant
Communication			**x^2=20.430**
Low level	19	0	df =1
High level	11	20	p <0.001
			Significant
Cost and time consume			**x^2=12.896**
Low level	20	3	df =1
High level	10	17	p <0.001
			Significant
Accessibility			**x^2=9.071**
Low level	19	4	df =1
High level	11	16	p <0.05
			Significant
Suitability			**x^2=15.686**
Low level	16	0	df =1
High level	14	20	p <0.001
			Significant
Employee Satisfaction			**x^2=11.712**
Low level	13	0	df =1

High level	17	20	p <0.01
			Significant

H0: There is no significant association between respondents' age and various dimensions of online recruitment.

Statistical Tool: 'Chi-Square'-test

Interpretation

- It is inferred from the table: 5.27 that there is a significant association between the respondents' age and Reach.
- It is inferred from the table that there is a significant association between the respondents' age and Communication.
- It is inferred from the table that there is a significant association between the respondents' age and Cost and time consume.
- It is inferred from the table that there is a significant association between the respondents' age and Accessibility.
- It is inferred from the table that there is a significant association between the respondents' age and Suitability.
- It is inferred from the table that there is a significant association between the respondents' age and Employee Satisfaction.
- It is inferred from the table that there is a significant association between the respondents' age and online recruitment.

H1: It was found that there is a significant association between respondents' age and various dimensions of online recruitment.

Hence null hypothesis is rejected.

't' Test Between the Respondents' Gender and Various Dimensions of Offline and Online Recruitment

Offline and Online Recruitment	_X	S.D	Statistical Inference
Online Recruitment			**t=5.350**
Male **(N:35)**	60.6857	3.83307	p <0.001
Female **(N:15)**	55.2000	1.47358	**Significant**
Offline Recruitment			**t=5.949**
Male **(N:35)**	58.2571	3.21159	p <0.001
Female **(N:15)**	53.0667	1.53375	**Significant**
Overall Offline and Online Recruitment			**t=5.422**
Male B (**N:35)**	118.4857	6.16619	p <0.001
Female **(N:15)**	109.3333	3.19970	**Significant**

H0: There is no significant difference between respondents' Gender and various dimensions of Offline and Online Recruitment.

Statistical Tool: 't'-test

Interpretation

- It is inferred from the table: 5.35 that there is a significant difference between respondents' Gender and Online Recruitment.
- It is inferred from the table that there is a significant association between respondents' Gender and Offline Recruitment.
- It is inferred from the table that there is a significant association between respondents' Gender and Overall Offline and Online Recruitment.

H1: It was found that there is a significant difference between respondents' Gender and various dimensions of Offline and online recruitment.

Hence null hypothesis is rejected

One Way Analysis of Variance among The Respondents' Educational Qualification with Regard to Various Dimensions of Offline and Online Recruitment

Source	Df	SS	MS	$\bar{X}$	Statistical Inference
Online Recruitment				G1=54.5000	**F=12.717**
Between Groups	2	297.033	148.516	G2=60.7097	P< 0.001
Within Groups	47	548.887	11.678	G3=58.3333	**Significant**
Offline Recruitment				G1=52.3000	**F=19.294**
Between Groups	2	300.500	150.250	G2=58.4516	P< 0.001
Within Groups	47	366.000	7.787	G3=55.5556	**Significant**
Overall Offline and Online Recruitment				G1=107.8000	**F=16.610**
Between Groups	2	958.938	479.469	G2=118.8387	P< 0.001
Within Groups	47	1356.682	28.866	G3=113.8889	**Significant**

G1 = Under Graduates G2 = Post Graduates G3 = Doctorate

H0: There is no significant difference between the Respondents' Educational qualification with regard to various dimensions of Offline and Online Recruitment.

Statistical Tool: 'ANOVA'-test

Interpretation

- It is inferred from the table: 5.37 that there is a significant variance among the respondents' educational qualification with regard to Online Recruitment.
- It is inferred from the table that there is a significant variance among the respondents' educational qualification with regard to Offline Recruitment.
- It is inferred from the table that there is a significant variance among the respondents' educational qualification with regard to Overall Offline and Online Recruitment.

H1: It was found that there is a significant variance among the respondents' educational qualification with regard to various dimensions of Offline and Online Recruitment.

Findings & Suggestions and Conclusion

Findings

Statistical Test

't'-test was applied to the above hypothesis.

Findings

- It was found that there is a significant difference between the respondents' Gender and various dimensions of Offline recruitment.
- It was found that there is a significant variance among the respondents' educational qualification with regard to various dimensions of Offline recruitment.
- It was found that there is a significant association between respondents' age and various dimensions online recruitment.
- It was found that there is a significant difference between the respondents' Gender and various dimensions of online recruitment.
- It was found that there is a significant variance among the respondents' educational qualification with regard to various dimensions of online recruitment.
- It was found that there is a significant association between respondents' age and various dimensions Offline and Online Recruitment.
- It was found that there is a significant difference between the respondents' Gender and various dimensions of Offline and Online Recruitment.
- It was found that there is a significant variance among the respondents' educational qualification with regard to various dimensions of Offline and Online Recruitment

Suggestions

1. Management may consider Offline recruitment process, which is better reach toselectsuitable candidate directlythanonline recruitmentprocess.
2. Organizations should select proper employee through offline recruitment process, by which they can select the candidate face- to –face communication, so as they can select correct person for the right-job.
3. Organization should try to reduce recruiting selection time through offline. In offline there are no technical issues.
4. Use a range of advertising routes such as online advertisements, newspaper adds, advertisementsin trade journal, internal advertisements, word of mouth (ask colleagues to spread the word to other colleagues, friends and family) for effective recruitment processes.
5. Use a rounded selection process that minimizes subjectivity, techniques that could include: panel interview, group exercise, psychometric testing, candidate presentation of their 100-day plan and role-play.
6. Always use a panel of interviewers rather than a one-on-one interview.
7. The companies have to co-ordinate the whole recruitment process and the candidate date of joining.
8. The concept of applicant tracking systems is evolving from a single stage progress of applying online via a job, a website to tracking the complete employment life cycle of the original applicant within an organization. In particular, the ability to use the original source data as the genesis, for hot talent pools containing profiles of an individual's special skills, in order to attract the right talentt of ill vacant posts quickly.
9. Developing e-recruitment systems in a modular way, to enable component parts of the system to be updated, switched on or off independently of one another
10. Advise professional recruiters to consult their organization or professional association's information and library services and trained research staff in public libraries, as a key additional step in researching and reviewing published evidence of best practice and emerging trends in recruitment process

Conclusion

This study deals with Comparative study between online recruitment and offline recruitment in Tiruchirappalli. Offline recruitment methods were superior to online methodsin terms of efficiency (total number of participants enrolled). Online recruitment, unlike conventional recruitment is fastacting, efficient and cost effective. Online recruitment varies from traditional recruitment in many ways. In offline Recruitment all process areperfect like Submission of job request and its approval, Recognition of recruitment needs, resume screening, Job posting, Job applications submission, Pre-employment screening and Interviewing and employment contract and job offers. Both recruiters and hiring managers depend on conventional delivery mechanisms and hardcopy documentst of inish the process of recruiting. The drawback of online is,it cost can spiral, informal, it attracts bad candidates, there is a lot of competition, it could lead to lost labour hours, it attracts fraudulent applicants, it can affect communication and it can lead to technical issues. This study found that the respondents needed Offline recruitment process. When compare the offline and online recruitment process, the result was found that offline recruitment is th ebest.

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