

## Evaluative Report of the Department

Name of the institution : Sadakathullah Appa College		Name of the Department : Economics	
District :Tirunelveli		State : Tamilnadu	
Total Number of Departments in the institution :		19	
<b>Sl. No.</b>	<b>Name of the Department</b>	<b>Economics</b>	
<b>1</b>	<b>Year of Establishment</b>	1971 (Allied) 2020 (Major)	
<b>2</b>	<b>Is the Department part of a School/ Faculty of the Institution</b>	Faculty of Arts	
<b>3</b>	<b>Names of programmes offered</b>	B.A.	
<b>4</b>	<b>Number of teaching posts Sanctioned/ Filled</b>	<i>Sanctioned</i>	<i>Filled</i>
	<i>2016-17</i>	2+1	2+1
	<i>2017-18</i>	2+1	2+1
	<i>2018-19</i>	2+1	2+1
	<i>2019-20</i>	2+1	2+1
	<i>2020-21</i>	2+1	2+1
	<i>2021-22</i>	2+5	2+5
<b>5</b>	<b>Number of Research Projects:</b>	<i>No.</i>	<i>Total Grants Received</i>
	<i>2016-17</i>	NIL	NIL
	<i>2017-18</i>	NIL	NIL
	<i>2018-19</i>	NIL	NIL
	<i>2019-20</i>	NIL	NIL
	<i>2020-21</i>	NIL	NIL
	<b>TOTAL</b>		

6	Inter –institutional collaborative projects and Associated grants received	<i>National collaboration Number</i>	<i>Grant Received</i>	<i>International collaboration Number</i>		<i>Grant Received</i>
	2016-17	NIL	NIL	NIL	NIL	NIL
	2017-18	NIL	NIL	NIL	NIL	NIL
	2018-19	NIL	NIL	NIL	NIL	NIL
	2019-20	NIL	NIL	NIL	NIL	NIL
	2020-21	NIL	NIL	NIL	NIL	NIL
	2021-22	NIL	NIL	NIL	NIL	NIL
<b>TOTAL</b>						
7	Departmental projects funded by DST-FIST,DBT, ICSSR, etc., : Total grants received	<i>DST-FIST</i>	<i>DBT</i>	<i>ICSSR</i>	<i>_____ Mention name, if others</i>	
	2016-17	NIL	NIL	NIL	NIL	NIL
	2017-18	NIL	NIL	NIL	NIL	NIL
	2018-19	NIL	NIL	NIL	NIL	NIL
	2019-20	NIL	NIL	NIL	NIL	NIL
	2020-21	NIL	NIL	NIL	NIL	NIL
	2021-22	NIL	NIL	NIL	NIL	NIL
<b>TOTAL</b>						
8	<b>Special research laboratories sponsored by/created by industry or corporate bodies:</b>					
	2016-17	NIL	NIL	NIL	NIL	NIL
	2017-18	NIL	NIL	NIL	NIL	NIL
	2018-19	NIL	NIL	NIL	NIL	NIL
	2019-20	NIL	NIL	NIL	NIL	NIL
	2020-21	NIL	NIL	NIL	NIL	NIL
9	<b>Publications:</b>	<i>Number of Papers published</i>	<i>Number of Books with ISBN</i>	<i>Number of Citation Index – range / average</i>	<i>Number of Impact Factor – range / average</i>	<i>Number of h-index</i>
	2016-17	2	NIL			
	2017-18	1	1			
	2018-19	4	NIL		3.996	
	2019-20	3	4			
	2020-21	1	1			
	2021-22	NIL	NIL			
<b>TOTAL</b>		<b>11</b>	<b>6</b>			
10	<b>Details of patents and income generated</b>	<i>Patent details</i>			<i>Income Generated</i>	
	2016-17	NIL	NIL	NIL	NIL	NIL
	2017-18	NIL	NIL	NIL	NIL	NIL
	2018-19	NIL	NIL	NIL	NIL	NIL
	2019-20	NIL	NIL	NIL	NIL	NIL
	2020-21	NIL	NIL	NIL	NIL	NIL

11	Areas of consultancy and income generated	Details			Income Generated		
		2016-17	NIL	NIL	NIL	NIL	NIL
	2017-18	NIL	NIL	NIL	NIL	NIL	
	2018-19	NIL	NIL	NIL	NIL	NIL	
	2019-20	NIL	NIL	NIL	NIL	NIL	
	2020-21	NIL	NIL	NIL	NIL	NIL	
	2021-22	NIL	NIL	NIL	NIL	NIL	
12	Awards/Recognitions received at the National and International level by :	Faculty	Doctoral/Post doctoral fellows		Students		
		2016-17	NIL	NIL	NIL	NIL	
		2017-18	NIL	NIL	NIL	NIL	
		2018-19	NIL	NIL	NIL	NIL	
		2019-20	NIL	NIL	NIL	NIL	
		2020-21	NIL	NIL	NIL	9	
		<b>TOTAL</b>					
13	How many students have cleared Civil Services and Defense Services examinations, NET, SET (SLET), GATE and other competitive examinations						
		2016-17	NIL	NIL	NIL	NIL	
		2017-18	NIL	NIL	NIL	NIL	
		2018-19	NIL	NIL	NIL	NIL	
		2019-20	NIL	NIL	NIL	NIL	
		2020-21	NIL	NIL	NIL	NIL	
		<b>TOTAL</b>	NIL	NIL	NIL	NIL	
14	List of doctoral, post-doctoral students and research associates	From the host institution/university		From other institutions/universities			
		2016-17	NIL	NIL	NIL	NIL	NIL
		2017-18	NIL	NIL	NIL	NIL	NIL
		2018-19	NIL	NIL	NIL	NIL	NIL
		2019-20	NIL	NIL	NIL	NIL	NIL
		2020-21	NIL	NIL	NIL	NIL	NIL
		2021-22	NIL	NIL	NIL	NIL	NIL
15	Number of Research Scholars/ Post Graduate students getting financial assistance from the University/State/ Central	University	State		Central		
		2016-17	NIL	NIL	NIL	NIL	
		2017-18	NIL	NIL	NIL	NIL	
		2018-19	NIL	NIL	NIL	NIL	
		2019-20	NIL	NIL	NIL	NIL	
		2020-21	NIL	NIL	NIL	NIL	
		2021-22	NIL	NIL	NIL	NIL	

Note: Compile data for the last five years



POST BOX No. 607  
**SADAKATHULLAH APPA COLLEGE**

RAHMATH NAGAR,  
TIRUNELVELI - 627 011

Accredited with B+ GRADE by NAAC  
An ISO 9001:2000 Certified Institution



**Rc.No.7-C/2007**

**27.08.2007**

**Proceedings of the Secretary, Sadakathullah Appa College,  
Rahmath Nagar, Tirunelveli - 627 011.**

\*\*\*\*\*

**Present: Hajee T.E.S. Fathu Rabbani**

\*\*\*\*\*

### Appointment Order

Miss. M. Sulthana Barvin, M.A., M.Phil., is temporarily appointed as Lecturer in Economics with effect from the F.N. of 27/08/2007 in the Scale of pay of Rs. 8000 - 275 - 13500 with other usual allowances at Govt. rates.

This appointment order is subject to the approval of the Registrar, Manonmaniam Sundaranar University, Tirunelveli-627 012 and the Joint Director of Collegiate Education, Tirunelveli Region, Tirunelveli - 627 003.

  
**SECRETARY**

**To**

**Miss. M. Sulthana Barvin, M.A., M.Phil.,  
1015/6, Main Road,  
A.K. Jahabar Naachiyar Colony,  
Podakkudi  
Tiruvarur Dist. - 614 103.**

**Copy to B and K1 Sections in the Office  
Committee Office**

**4 Spare Copies.**

**Rasool/Order/Appoint**



# Sadakathullah Appa College

An Autonomous Institution Re-Accredited by NAAC at an 'A' Grade with a CGPA of 3.40 out of 4.0

\* ISO 9001: 2008 Certified \*

Proceedings of the Secretary, Sadakathullah Appa College

Rahmath Nagar, Tirunelveli – 627 011

\*\*\*\*\*

Present: Alhaj. T.E.S. Fathu Rabbani

\*\*\*\*\*

RC.No.12905/UA/2016

Date: 08.08.2016

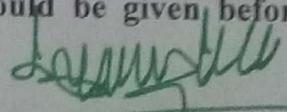
**Sub: Unaided Courses Sadakathullah Appa College- Appointment for the post of Assistant Professor in the Department of Commerce Orders- issued**

**Ref: Interview on 25.05.2016.**

**ORDER:**

Tmy. M. ESAKKIAMMAL, M.A.,(Eco)M.Phil.,(Eco) is temporarily appointed as an Assistant Professor in the Department of Commerce at a consolidated salary of Rs.12,000/-(Rupees Twelve Thousand only) per month with effect from 16.06.2016

This appointment will be governed by the rules and regulations of the Sadakathullah Appa College Managing Committee. If she wishes to leave her service from the College, she will have to give three months' notice in advance or three months' salary in lieu thereof. Notice, if any, should be given before March 31<sup>st</sup> of the particular year.

  
Secretary

To

Tmy. M. ESAKKIAMMAL, M.A.,M.Phil.,(Eco)  
1/152, North Amirthavilai Nagar,  
Sathankulam, Tuticorin.

W  
08.08.16

Copy to H.O.D of Commerce

Copy to the Director of Unaided Courses

Copy Submitted to the Committee Office

Rahmath Nagar, Tirunelveli 627 011. Ph : 0462-2540763, Fax : 0462-2540033

E-mail : principal@sadakath.ac.in, Website : www.sadakath.ac.in



# Sadakathullah Appa College

\*An Autonomous Institution Recognized by UGC in its 'C' Grade with a CGPA of 3.80 out of 4.0 \* ISO 9001: 2015 Certified \*

Date: 23.09.2021

Re.No: 7-3/UA/T/APP/2021

Proceedings of the Secretary, Sadakathullah Appa College (Autonomous),  
Rahmath Nagar, Tirunelveli - 627 011.

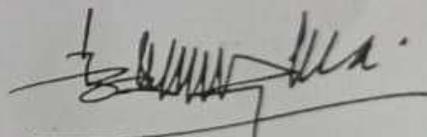
\*\*\*\*\*  
PRESENT: Alhaj. T.E.S. FATHU RABBANI

Sub: Unaided Courses - Sadakathullah Appa College - Appointment for the  
post of Assistant Professor in the Department of Economics - Orders  
Issued.

## APPOINTMENT ORDER

Dr.M.PETCHIAMMAL,M.A.,M.Phil.,Ph.D.,PGDCA., is temporarily appointed as an  
Assistant Professor in the Department of Economics (Unaided) in the College at a Consolidated  
salary of Rs. 25,000/- (Twenty Five Thousand only) per month with effect from 20.09.2021.

This appointment will be governed by the rules and regulations of the Sadakathullah  
Appa College. If she wishes to leave the college, she have to give three months' notice or three  
months' salary (last drawn pay) in lieu thereof. Notice, if any, should be given before March 31<sup>st</sup>  
of the particular year.

  
SECRETARY 6

To  
Dr.M.PETCHIAMMAL,M.A.,M.Phil.,Ph.D.,PGDCA.  
Lajapathi Nagar,  
Malayalamedu, Pettai,  
Tirunelveli - 627004

Copy to the Head of the Department of Economics  
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# Sadakathullah Appa College

\*An Autonomous Institution Re-Accredited by NAAC at an 'A' Grade with a CGPA of 3.40 out of 4.0 \* ISO 9001:2015 Certified \*

Re.No. 6-1/UA/T/App./2021

Date: 18.08.2021

Proceedings of the Secretary, Sadakathullah Appa College (Autonomous),  
Rahmath Nagar, Tirunelveli - 627011.

\*\*\*\*\*

PRESENT : Alhaj. T.E.S. FATHU RABBANI

Sub: Unaided Courses - Sadakathullah Appa College - Appointment for the  
post of Assistant Professor in the Department of Economics - Orders  
Issued.

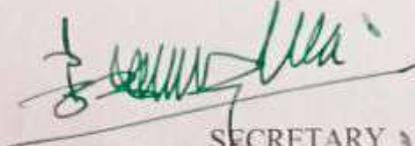
Read: Interview on 10.08.2021 and Connected records.

\*\*\*\*\*

## APPOINTMENT ORDER

Dr. N. SAHAR BAN, M.A., M.Phil., Ph.D., is temporarily appointed as an Assistant Professor in the Department of Economics at a consolidated salary of Rs.25,000/- (Rupees Twenty Five Thousand only) per month with effect from 18.08.2021.

This appointment will be governed by the rules and regulations of the Sadakathullah Appa College. If she wishes to leave the College, she will have to give three months' notice or three months' salary (last drawn pay) in lieu thereof. Notice, if any, should be given before March 31<sup>st</sup> of the particular year.

  
SECRETARY

To  
Dr. N. Sahar Ban.M.A.,M.Phil., Ph.D.,  
No: 3c/9A,Vallinayagapuram Ist Street,  
Thoothukudi - 628008.

Copy to the H.O.D. of Economics  
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# Sadakathullah Appa College

\*An Autonomous Institution, Re-Accredited by NAAC at an 'A' Grade, \*ISO 9001 : 2015 Certified\*

Rc. No. 395/APP-2C/2022

Date : 09.05.2022

Proceedings of the Secretary, Sadakathullah Appa College (Autonomous),  
Rahmath Nagar, Tirunelveli-627 011.

\*\*\*\*\*

PRESENT : HAJEE T.E.S. FATHU RABBANI

\*\*\*\*\*

## APPOINTMENT ORDER

Dr. K. Hafsal, M.A., Ph.D., is temporarily appointed as Assistant Professor of Economics in our College with effect from the forenoon of 09.05.2022 in the place of vacancy that arose due to the expiry of Thiru. K. Sheik Thamby, Assistant Professor of Economics (an approved post) from the afternoon of 11.05.2021, in the UGC scale of pay Rs.57700-182400 Academic Level 10 and other usual allowances at Government rates.

This appointment is subject to approval of the Manonmaniam Sundaranar University, Tirunelveli – 627 012 and the Joint Director of Collegiate Education, Tirunelveli region, Tirunelveli - 627 008.

SECRETARY

To  
Dr. K. Hafsal, M.A., Ph.D.,  
Kallotika (H) Mampattumoola (PO)  
Malappuram, KERALA.  
Copy to B & J sections  
Copy to Committee Office  
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# Sadakathullah Appa College

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Date: 25.05.2022

Re.No. 31-11/UA/T/App./2022

Proceedings of the Secretary, Sadakathullah Appa College (Autonomous),  
Rahmath Nagar, Tirunelveli - 627011.

\*\*\*\*\*

PRESENT :Alhaj. T.E.S. FATHU RABBANI

\*\*\*\*\*

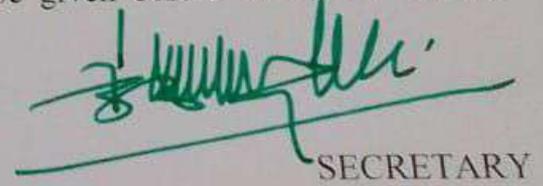
Sub: Unaided Courses - Sadakathullah Appa College - Appointment for the  
post of Assistant Professor in the Department of Economics - Orders  
Issued.

Read: Interview on 24.05.2022 and Connected records.

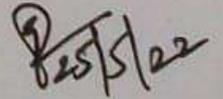
## APPOINTMENT ORDER

Ms. SALMA SHEREEF, M.A., B.Ed., NET., is temporarily appointed as an Assistant Professor  
in the Department of Economics at a consolidated salary of Rs.21,000/- (Rupees Twenty One Thousand  
only) per month with effect from 26.05.2022.

This appointment will be governed by the rules and regulations of the Sadakathullah Appa  
College. If she wishes to leave the College, she will have to give three months' notice or three months'  
salary (last drawn pay) in lieu thereof. Notice, if any, should be given before March 31<sup>st</sup> of the  
particular year.

  
SECRETARY

To  
Ms. SALMA SHEREEF  
G-1, 3<sup>rd</sup> Block, 7<sup>th</sup> Floor, V.B Gardens,  
Chembumukku, Kakkanad West - 682 030.



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# Sadakathullah Appa College

\*An Autonomous Institution, Re-Accredited by NAAC at an 'A' Grade, \*ISO 9001 : 2015 Certified\*

Re.No. 31-12/UA/T/App./2022

Date: 25.05.2022

Proceedings of the Secretary, Sadakathullah Appa College (Autonomous),  
Rahmath Nagar, Tirunelveli – 627011.

\*\*\*\*\*

PRESENT :Alhaj. T.E.S. FATHU RABBANI

\*\*\*\*\*

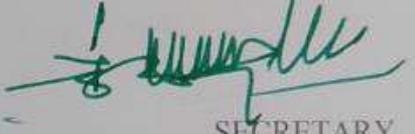
Sub: Unaided Courses – Sadakathullah Appa College – Appointment for the  
post of Assistant Professor in the Department of Economics – Orders  
Issued.

Read: Interview on 24.05.2022 and Connected records.

## APPOINTMENT ORDER

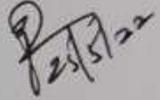
Dr. PEERZADA SHAH FAIZAL, M.A., B.Ed., Ph.D., is temporarily appointed as an Assistant Professor in the Department of Economics at a consolidated salary of Rs.25,000/- (Rupees Twenty Five Thousand only) per month with effect from 01.06.2022.

This appointment will be governed by the rules and regulations of the Sadakathullah Appa College. If he wishes to leave the College, he will have to give three months' notice or three months' salary (last drawn pay) in lieu thereof. Notice, if any, should be given before March 31<sup>st</sup> of the particular year.

  
SECRETARY

12

To  
Dr. PEERZADA SHAH FAIZAL  
T15, Royal Denizen Apartment, Pattabiramanpillai Road,  
Thennur, Trichy – 620 017.



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E-ISSN - 2349-6746  
ISSN - 2349-6738

# International Journal of Management and Social Science Research Review

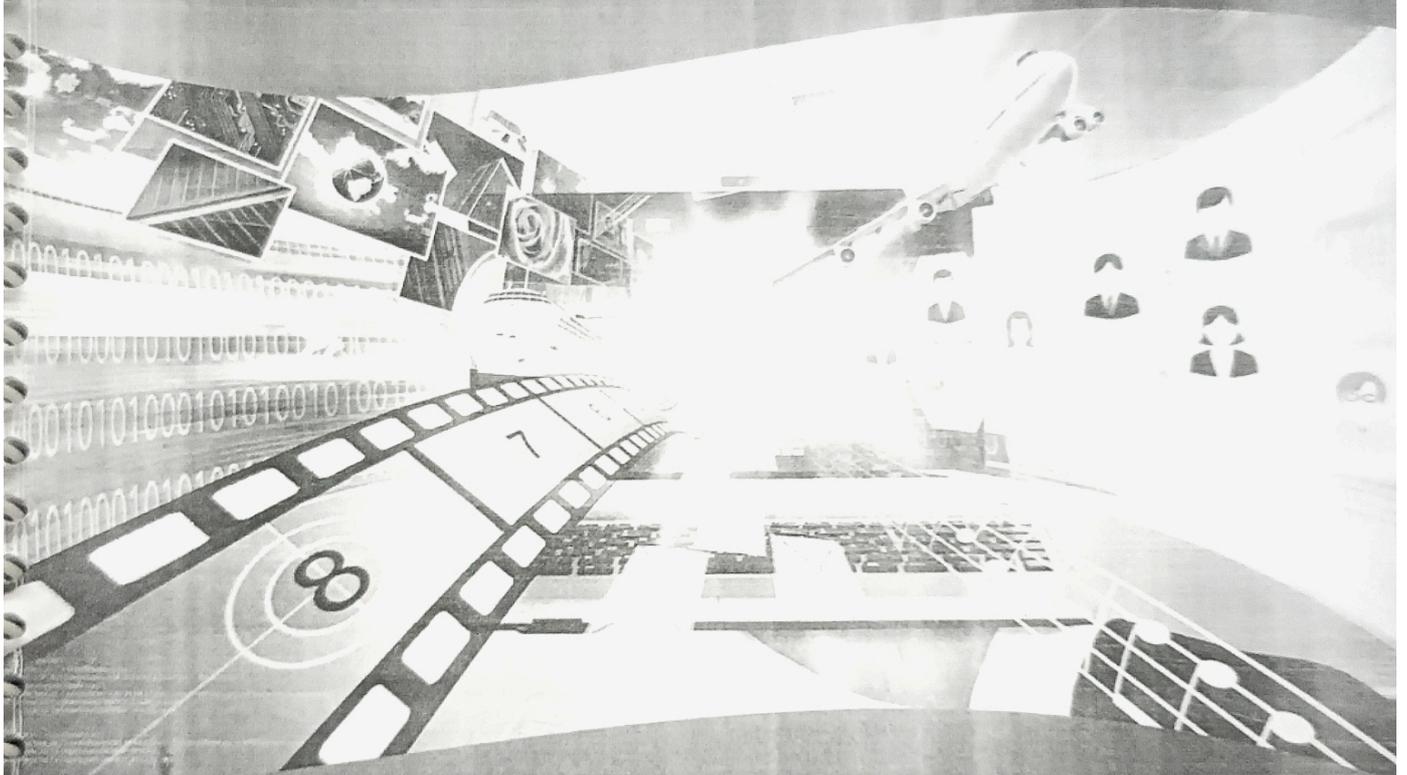
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IJMSRR

Bangalore-32, Karnataka.



# International Journal of Management and Social Science Research Review (IJMSRR)

S.NO	TITLE OF THE ARTICLE	P.NO
1.	FINANCIAL SUPPORT AND SCHEMES AVAILED TO WOMEN ENTREPRENEURS IN DHARMAPURI DISTRICT, TAMIL NADU. Dr. N. Rajendhiran, P. Maniyamorthy	1-5
2.	A STUDY ON AWARENESS AND EFFECTIVENESS OF SELF DEFENSE TRAINING FOR GIRLS AT UTU. Manisha Marwal, Dr. Vijay Gondaliya	6-9
3.	COMMUNITY PARTICIPATION IN MANAGEMENT OF RURAL DEVELOPMENT PROGRAMMES IN UTTARAKHAND-INDIA A CASE OF MNREGA. Rahul Bahuguna, Akhilesh Chandra Pandey	10-14
4.	A STUDY ON FISHER WOMEN SELF HELP GROUPS IN TIRUNELVELI DISTRICT. Dr. M. Sulthana Barvin	15-18
5.	AN ANALYTICAL STUDY OF FINANCIAL INCLUSION FOR DEVELOPING NATIONS. Dr. B. Paramesh	19-23
6.	ORGANIZATIONAL CULTURE AS DETERMINANT OF KNOWLEDGE SHARING PRACTICES OF TEACHERS WORKING IN HIGHER EDUCATION SECTOR. Dr. Santhosh Arcekkuzhiyil	24-30
7.	MICRO, SMALL AND MEDIUM ENTERPRISES INITIATIVES AND FINANCING TRENDS. Jagadeesh S R, Dr. Munivenkatappa	31-39
8.	THE PREDICTABILITY OF DEMORALIZATION FROM STRESS, DEPRESSION AND ANXIETY. Lalfamkima Varte C, Lalbiakzuali	40-44
9.	A CROSS - SECTIONAL STUDY OF CORPORATE SOCIAL RESPONSIBILITY WITH REFERENCES TO GLOBAL CONTEXT AND INDIAN CONTEXT. Jyoti Rani	45-50
10.	INCLUSIVE EDUCATION FOR INCLUSIVE GROWTH. Dr. Satyabrata Mishra	51-57
11.	ANALYSIS OF REFINANCE OPERATIONS OF NABARD. Dr. Vijai Tiwari	58-60
12.	THE IMPACT OF CAPITAL STRUCTURE ON FINANCIAL PERFORMANCE OF LISTED FIRMS IN THE NIGERIAN FOOD PRODUCT COMPANIES. Usman Haruna, Amina S. Mohammed, Baba Saidu Mohammed	61-69
13.	A COMPARATIVE STUDY OF PERSONAL, SOCIAL AND PROFESSIONAL ADJUSTMENT OF TEACHERS WORKING IN GOVERNMENT SCHOOLS OF RURAL AND URBAN AREAS. Prof.(Dr.) Jai Parkash, Dr.( Mrs.) Sushma Hooda	70-74
14.	MICRO FINANCE CREDIT MARKET STRUCTURE IN INDIA - AN OVERVIEW. Mrs. M. Giri Kumari, Dr. G. Latha	75-79
15.	RECENT DEVELOPMENT IN MANAGEMENT SYSTEM. Prin. Dr Rajkumar M.Kolhe	80-83
16.	LITERATURE REVIEW ON THE SELF HELP GROUPS IN INDIA. Dr.V.Vijayalakshmi	84-89
17.	ATTRIBUTE PREFERENCES OF THE SMARTPHONES AMONGST THE SMARTPHONE CONSUMERS OF ANDHRA PRADESH AND KARNATAKA USING CHOICE BASED CONJOINT ANALYSIS. Dr.Prashant Gupta	90-97
18.	CUSTOMER PERCEPTION OF SERVICE QUALITY IN INDIAN PRIVATE SECTOR BANKS: WITH SPECIAL REFERENCE TO BHUBANESWAR REGION. Bharat Chandra Malik	98-103
19.	IMPLEMENTATION OF MNREGS IN INDIA - A CRITICAL ASSESSMENT. Sibin.K	104-109
20.	GROWTH AND PERFORMANCE OF MSMEs IN INDIA. Maturi Bala Krishna Rao, Dr.T.Sree Krishna	110-114
21.	FACTORS INFLUENCING THE PUBLIC TO AVAIL HOME LOAN WITH REFERENCE TO STATE BANK OF INDIA OF THENI DISTRICT. Dr.T.Ramalakshmi	115-118
22.	PERFORMANCE APPRAISAL CLASSIFICATION AND ITS IMPACT. Ankireddy Yenireddy, M.Seethamahalakshmi	119-125
23.	A STUDY ON EFFECTIVENESS OF REWARDS AND RECOGNITION ON THE MOTIVATIONAL LEVEL OF EMPLOYEES: A CASE STUDY OF AN FMCG ORGANIZATION IN HIMACHAL PRADESH. Dr Padmalatha N A, ApoorvaAvasthi	126-130
24.	IMPLICATIONS OF FORCED RANKINGMODEL OF EMPLOYEE PERFORMANCE. Vishwanath A B	131-132
25.	AN EFFICIENCY OF PROFITABILITY AND LIQUIDITY IN INDIA'S SELECT CEMENT COMPANIES DURING THE DECADE 2004-2005 TO 2013-2014. Dr.K. Jagadeesan	133-143
26.	A STUDY ON THE JOB SATISFACTION OF THE EMPLOYEES IN MRF LTD, KOTTAYAM. S.Sannasi	144-147



## A STUDY ON FISHERWOMEN SELF HELP GROUPS IN TIRUNELVELI DISTRICT

Dr. M. Sulthana Barvin

Assistant Professor of Economics, Sadakathullah Appa College (Autonomous), Tirunelveli.

### Abstract

The present study attempts to examine the socio-economic impact of the Fisherwomen SHGs on the beneficiaries. It examines how far the programme has helped in raising the incomes and levels of living of the rural poor women and in enabling them to cross the poverty line. The present study is from the standpoint of the Fisherwomen SHGs and their members. The National Bank for Agriculture and Rural Development (NABARD) had launched a number of programmes to improve the socio-economic status of women in all sectors with a focus on providing credit support through SHGs. The study is important for the field of rural development. The study would provide a framework for drawing suitable programmes for the upliftment of traditional fisherfolk with particular focus on fisherwomen.

The potential of the fisheries sector has not yet been utilized to the optimum level. The study has shown that women are the appropriate tool for implementing community and self development programmes. Formation of fisherwomen SHGs among the fisherfolk is seen to yield encouraging result. Steps should therefore be taken to adopt a proper financial plan that would hold the key for empowerment of women in coastal communities.

**Key Words:** Concept, Economic Activities of the Fisherwomen, Financial Status of Fisherwomen after Joining SHGs and Reasons for the Success of Fisherwomen SHGs.

### Introduction

Fisheries are an important sector in India. It provides employment to millions of people and contributes to food security of the country. With a coastline of over 8,000 km, an Exclusive Economic Zone (EEZ) of over 2 million sq km, and with extensive freshwater resources, fisheries play a vital role. Presently, fisheries and aquaculture contribute 1.07 per cent to the national GDP, and 5.30 per cent to agriculture and allied activities. According to the CMFRI Census 2010, there are 3,288 marine fisherfolk population was about 4 million comprising in 9 maritime states and 2 union territories. The total marine fisherfolk population was about 4 million comprising in 864,550 families. Nearly 61% of the fishermen families were under BPL category. The average family size was 4.63 and the overall sex ratio was 928 female per 1000 males. Almost 58% of the fisherfolk were educated with different levels of education. About 38% marine fishfolk were engaged in active fishing with 85% of them having full time engagement. About 63.6% of the fisherfolk were engaged in fishing and allied activities. Nearly 57% of the fisherfolk engaged in fish seed collection were females and 43% were males.

Women, who constitute approximately half of the India's population, play a vital role in the operation of the fisheries and their continuing growth as a component of the agriculture sector of the economy. The contributions of the fisherwomen penetrate every aspect of postharvest handling, preservation, processing and marketing of seafood products and provide an integral link between producers and consumers. Fisherwomen play a significant role in the pre and post – harvest operations in capture fisheries while their presence is conspicuous in all the stages of culture fisheries. Their role in household management is far higher than the women of other sectors. Majority of the labour force in the pre-processing and processing plants of shrimp are women. They occupy a very good proportion of the workforce in export oriented processing of cuttlefish, lobsters and finfish varieties.

In Tamilnadu, women engage themselves in seaweed collection in addition to the traditional jobs of fish curing, marketing, net making and prawn seed collection. Salt – pans are another major sector, which employs a lot of women in Tamilnadu, where the ration of women to men is 4:1.

The involvement of women in these activities generates supplemental income to support their families. Even though women are as efficient as men, earnings are not always the same. The wages for men and women are often different with men being paid at least 30 % more than that received by women. Microcredit for self help groups is fast emerging as a promising tool of promoting income generating enterprises for reaching the 'unreached' for credit delivery in rural areas, particularly the women who are often considered to have very low net worth for availing any credit facilities from the formal financial institutions, the banks. Microcredit is also considered as the vehicle for achieving empowerment of the women.

### Concept of Self Help Groups

SHGs are a "small, economically homogeneous affinity groups of rural / urban poor, voluntarily formed to save and contribute to common fund to be lent to its members as per group decision and for working together for social and economic



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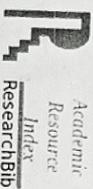
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## CONTENTS

	Page No.
LPG TREND IN GROWING ECONOMIC COMPONENTS OF INDIA	1
DEMOGRAPHIC DIVIDEND AND YOUTH UNEMPLOYMENT: EVIDENCE FROM THE INDIAN STATES	8
A STUDY ON CUSTOMER SATISFACTION TOWARDS SERVICE QUALITY OF VARIOUS MOBILE PHONE NETWORK SERVICE PROVIDERS	18
ECONOMIC ANALYSIS OF CROP INSURANCE: A CRITICAL REVIEW	25
MICRO FINANCE AND POVERTY ERADICATION IN INDIA	22
SPECIAL ECONOMIC ZONE AND REGIONAL DEVELOPMENT	38
IRRIGATION IN TAMIL NADU: TRENDS AND TURNING POINTS	44

## MICRO FINANCE AND POVERTY ERADICATION IN INDIA

## MICRO FINANCE AND

## POVERTY

## ERADICATION IN

## INDIA

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## Abstract

The poverty eradication has been the primary concern of the State and its planners since long time. These poverty alleviation efforts through State driven credit supply schemes produced only sub optimal results. In order to get effective use of these programmes, sufficient arrangements shall be made for provision and delivery of credit to the rural poor. The failure of the formal credit institutions in meeting the credit requirements of rural poor has been the major reason for innovations in micro finance. The most complex problem in rural credit delivery system is serving small loans and making available the credit to the unreachd and uncred so far, that too, on adequate amount at the right time with minimum documentation requirements. In this direction, a non - formal agency for credit supply to the poor, in the name of Self - Help Group (SHG) could emerge as a promising partner to the formal credit system. Thus, the SHGs formed as instruments for the socio - economic development of the rural people. It shows that access and efficient provision of microcredit can enable the poor to smooth their consumption, better manage their risks better, gradually build their assets, develop their micro enterprises, enhance their income earning capacity and enjoy an improved quality of life. Microfinance services can also contribute to the improvement of resource allocation, promotion of markets, and adoption of better technology; thus, Microfinance helps to promote economic growth and development.

## Introduction

Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services. More broadly, it is a movement whose object is "a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers." Those who promote microfinance generally believe that such access will help poor people out of poverty. Microfinance is considered as a tool for socio-economic development and can be clearly distinguished from charity. Families who are destitute or so poor they are unlikely to be able to generate the cash flow required to repay a loan, should be recipients of charity. Others are best served by financial institutions.

The microfinance industry in India emerged in the 1970's to provide poor with access to credit. It has become responsible to fulfil the small financial needs of the core poor of the society. This industry has broken the centuries old social customs of seclusion of people and highly successful in bringing them to the near main stream. To support that microfinance can be an important tool to fight poverty, the UN declared 2005 to be the international year of Micro Credit. The Noble committee also viewed that microfinance can help the people to break of poverty. Poverty alleviation is considered to be socially desirable goal in any developing country. The inclusive micro finance policy wherein the core poor have an easy access where the poor could access savings, credit, insurance and other services is making the core poor to come art of strong clutches of poverty hold.

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## Micro Finance Approaches

Indian micro finance is dominated by two operational approaches viz. Self - Help Groups (SHGs) and Micro Finance Institutions (MFIs) in addition to a few cooperative forms. The first approach is popularly known as SHG- Bank linkage model. This model is the dominant model, initiated by the NABARD through the SHG- Bank linkage programme in the early 1990s. Today the SHG model also links the informal groups of women to the mainstream system and it has the largest outreach to micro financial clients in the world.

The second approach also called financing through MFIs is the emerging model. This model emerged in the late 1990s to harness social and commercial funds available for open - lending to clients. Today there are over 1,000 Indian MFIs. These institutions assume the responsibility of making available much needed micro credit to the poor section of the society. Generally MFIs /NGOs take on the additional role of financial intermediaries. In areas where the formal banking system faces constraints, the NGO are encouraged to approach a suitable bank for bulk loan assistance.

## Role of Microfinance in Poverty Eradication

Microfinance is about providing financial services to the poor who are not served by the conventional formal financial institutions - it is about extending the frontiers of financial service provision. The provision of such financial services requires innovative delivery channels and methodologies. The needs for financial services that allow people to both take advantage of opportunities and better management of their resources. Microfinance can be one effective tool amongst many for poverty alleviation. However, it should be used with caution - despite recent claims, the equation between microfinance and poverty alleviation is not straight-forward, because poverty is a complex phenomenon and many constraints that the poor in general have to cope with. We need to understand when and in what form microfinance is appropriate for the poorest; the delivery channel, methodology and products offered are all inter-linked and in turn affect the prospect and promise of poverty alleviation.

Access to formal banking services is difficult for the poor. The main problem the poor have to take when trying to acquire loans from formal financial institutions, is the demand for collateral asked by these institutions. In addition, the process of acquiring a loan entails many bureaucratic procedures, which lead to extra transaction costs for the poor. Formal financial institutions are not motivated to lend money to them. In general, formal financial institutions show a preference for urban over rural sectors, large-scale over small scale transactions, and non-agricultural over agricultural loans. Formal financial institutions have little incentives to lend to the rural poor for the following reasons.

- **Administrable Difficulties**  
Small rural farmers often live geographically scattered, in areas with poor communication facilities, making loan administration difficult.
- **Systematic Risks**  
Agricultural production is associated with some systemic risks, such as drought and floods, which is reflected in a high covariance of local incomes.
- **Lack of Information**

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# JOURNAL OF MANAGEMENT AND SCIENCE

S.No.	Contents	Page No.
1	SPOTLIGHT ON THE TRANSFORMATION OF INDIAN INFORMATION TECHNOLOGY  DR.P.SARAVANA KUMAR	1-5
2	A STUDY ON RURAL WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS WITH SPECIAL REFERENCE TO THIRUCHENDUR AREA IN THOOTHUKUDI DISTRICT  S.SANGEETHA	6-12
3	EFFECT OF LEADERSHIP STYLE ON EMPLOYEE PERFORMANCE MR.M.MURALIRAJ, MRS. PL.KANAGA AND MR.V.CHINNADURAI	13-18
4	A STUDY ON THE RELATIONSHIP BETWEEN LEADERSHIP STYLE AND EMPLOYEE PERFORMANCE.  F. CISMA	19-25
5	AN OUTLOOK OF DIGITAL INDIA AND ITS IMPACT K. ANNAMALAISAMY AND DR. S. MUTHIAH	26-31
6	A STUDY ON THE RURAL CONSUMERS' PROTECTION TOWARDS DURABLE GOODS IN THOOTHUKUDI DISTRICT T. JESI AND DR. J. ANISHA SHAINNIE THANGAM	32-37
7	GREEN MARKETING  S.MAHARANI AND DR.K.RAJAMANNAR	38-46
8	INFLUENCING FACTORS ON CONSUMER BUYING BEHAVIOR OF HOME APPLIANCE PRODUCT IN TIRUNELVELI DR. C.THILAKAM AND V.SUBRAMANIAN	47-52
9	BUYING BEHAVIOUR OF CONSUMER A STUDY WITH REFERENCE TO HOUSEHOLD DURABLE GOODS IN TENKASI TALUK. DR.V. BHARATHI AND V.SUBRAMANIAN	53-62
10	WOMEN ENTREPRENEURSHIP R. V. SNIGDHA PREETHI AND DR. M. VALLIYAPPAN	63-71
11	CUSTOMER CENTRIC MANAGEMENT  MRS.N.LAVANYALAKSHMI	72-74
12	WOMEN ENTREPRENEURSHIP DEVELOPMENT IN INDIA  M.ESAKKIAMMAL	75-79
13	IMPACT AND IMPLICATION OF GST IN INDIAN AGRICULTURAL SECTOR MS.THANGAMANI AND DR.P.SARAVANA KUMAR	80-84

## WOMEN ENTREPRENEURSHIP DEVELOPMENT IN INDIA

M. Esakkiammal

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Sadakathullah Appa College (Autonomous), Tirunelveli

**ABSTRACT:** Developing countries like India, women entrepreneurship is of vital necessity to achieve rapid, all round and regionally and socially balances economic growth. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The recent trends indicates that women entrepreneurs are sensitive to changing socio-economic conditions in the country. They are keen to take advantage of such positive changes. The present study has been an attempt to generate awareness and to understand meaning, an extensive literature review, socio economic information about India, at the end some major problems faced by Indian women entrepreneurs, and remedial measures.

### Introduction

Generally speaking, entrepreneur refers to a person who establishes his own business or industrial undertaking with a view to making profit. An Entrepreneur is considered to be an originator of a business venture. He takes the role of an organizer in the process of production.

The word 'Entrepreneur' is derived from the French word 'Entreprendre' meaning to undertake.

### Definition

Richard Cantillon says, "All persons engaged in economic activity are entrepreneurs".

According to Collins Cobuild English Language Dictionary, 1987, "An entrepreneur is a person who sets up business deals in order to make a profit."

### Concept of Women Entrepreneurs

Women entrepreneurs are the women or group of women who initiate, organize and operate a business enterprise.

The Government of India has defined women entrepreneurs as "an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women."

### Categories of women entrepreneurs

#### First Category

- Established in big cities
- Having higher level technical and professional qualifications
- Non traditional items
- Sound financial positions

#### Second Category



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# INTERNATIONAL JOURNAL OF RESEARCH – GRANTHAALAYAH

Volume 6 Issue 6 (June, 2018)

## Table of Content

S. No.	Title	Author Name	Page No.
1.	THE ROLE OF THE AMAIBI IN THE LAI HARA OBA OF MANIPUR	Dr. Salam Shantibala Devi	1-7
2.	THE MEASUREMENT OF HIERARCHICALLY SPATIAL INDUSTRIAL KNOWLEDGE SPILLOVER EFFECTS	Qianting Ye	8-14
3.	AGRICULTURE: PROBLEMS AND SUGGESTIONS OF SATHANKULAM TALUK - TUTICORIN DISTRICT	Dr. M. Esakkiammal	15-20
4.	ONLINE ART GALLERY	Abhilasha Jaiswal	21-23
5.	A STUDY ON "THE EFFECTS PROJECT BASED LEARNING STRATEGY ON ACADEMIC ACHIEVEMENT AMONG HIGH SCHOOL STUDENT"	G. Sudha Elizabeth, Dr. T. Sangeetha	24-37
6.	IMPACT OF PREJUDICE ON SOCIAL BEHAVIOR	Dr. Paras Jain, Roshni Billaiya, Shivangi Jain	38-40
7.	ASSOCIATION BETWEEN DEMOGRAPHIC FACTORS AND ATTITUDE TOWARDS CREDIT CARD USAGE, AMONG THE HOUSEHOLDS IN KARAVEDDY DIVISIONAL SECRETARIAT IN JAFFNA DISTRICT - SRI LANKA	T.Athiyaman, V.A.Subramaniam	41-46
8.	SOCIAL CAPITAL CLASSIFICATION OF SEAWEED CULTIVATORS (CASE STUDY IN LIYA MAWI VILLAGE, SOUTH WANGI-WANGI DISTRICT IN WAKATOBI REGENCY, INDONESIA)	Ine Fausayana, La Nalefo, Samsul Alam Fika, Dian Aris Ani	47-53
9.	IDENTIFICATION AND MAPPING OF HOT SPOT AREAS SUSCEPTIBLE TO SOIL EROSION IN ERAK AL KARAK AREA USING GEOINFORMATICS	Safa Mazahreh, Mohammad Alkharabsheh, Majed Bsoul, Doaa Abu Hammor, Lubna Al Mahasneh	54-66
10.	PARA-AORTIC LN INVOLVED DYSGERMINOMA MASQUERADING AS MYOMA DURING PREGNANCY: CASE STUDY	Eun hyun Lee, Yong-Il Ji	67-70
11.	A MONITORING SYSTEM FOR PETROLEUM PIPELINE VANDALISM IN THE NIGER DELTA REGION OF NIGERIA	Franklin O. Okorodudu, Philip O. Okorodudu, Lawrence O. Atumah	71-81
12.	DOMENICO CRESTI (PASSIGNANO) AND THE FIRST ARTISTIC REPRESENTATION OF THE GALILEAN TELESCOPIC MOON	Josie Agatha Parrilha da Silva, Marcos Cesar Danhoui Neves	82-102

## AGRICULTURE: PROBLEMS AND SUGGESTIONS OF SATHANKULAM TALUK - TUTICORIN DISTRICT

Dr. M. Esakkiammal \*<sup>1</sup>

\*<sup>1</sup> Assistant Professor of Economics Sadakathullah Appa College Tirunelveli, Tamilnadu,  
India

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### Abstract

Agriculture is one of the most important pillars of the Indian economy. The contribution of agriculture and its allied sectors to India's GDP stood at 13.9% during 2013-14. More than half of the Indian population is dependent on agriculture for its subsistence. Since the beginning years of economic development, it has been one of the main drivers of growth of the economy as it supplies was a major source of raw materials to most of the manufacturers. This paper focuses on exploring the socio-economic status of farmer in Tuticorin District, to draw findings, suggestion and conclusion.

**Keywords:** Agriculture; Problems and Suggestions; Tuticorin District.

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### 1. Introduction

Agriculture is the very backbone of the economic system and is her premier national industry. About 70 percent of the population is dependent on it for their livelihood. If we add the number of people indirectly depending on agriculture, the proportion will rise to more than three-fourths. It supplies the people with food as well as raw materials for their industries. Agriculture are a study, self-reliant class of people who are the backbone of the state. With their fixed outlook and attitude, they exercise a great stabilizing influence in the social and political sphere.

But at the same time, the predominance of agriculture in Indian economy is also a serious drawback. With the increasing number of people engaged in agriculture, pressure of population on cultivated land resources, recurring droughts, irregular monsoons and insect plagues, have kept agricultural production low. This is one of the fundamental causes of Indian poverty and her economic instability.

Agriculture is mainly operated by agricultural labourers. So, the role of the agricultural labourers is pivotal in agricultural production. The agricultural labourers are not skilled as industrial workers, yet they are the backbone of agricultural and Indian economy.<sup>1</sup>

### 2. Literature Review

Jens Larches analyzed the differences in agricultural scenario of east and west Uttar Pradesh in terms of 'semi-feudal stagnation and capitalist agrarian development', respectively, equating the former with the prevalence of strong oppressive structures. Rather, the post-independence land reforms have resulted in a split in the landowning class between the





## CONTENTS OF PART - I



S. No.	Title & Author	Page No.
1	A Study on the Financial Performance of Blue Bharath Exim Pvt Ltd, Chennai  <b>J. Abdul Khader</b> <b>M. J. Rajik Farith</b>	1-7
2	A Study on Consumer Perception towards Male Apparel Fashion Brands in Tirunelveli  <b>K. Ahamed Anis Fathima</b>	8-12
3	The Role of Women Entrepreneurs in Palayamkottai Taluk - A Swot Analysis  <b>P. Angel Diana</b>	13-17
4	Leadership Styles in Police Department an Overview  <b>Balasaraswathi S.</b> <b>Dr. Sangeetha R.</b>	18-21
5	A Descriptive Study on Corporate Social Responsibility Practices in India  <b>M. Sathiya</b> <b>S. Chithira</b>	22-30
6	An Economic Study of Land Utilization Pattern in Tirunelveli District  <b>Dr. M. Esakkiammal</b>	31-35
7	Financial Problems Faced by the Muslim Entrepreneurs: A Study with Special Reference to Tirunelveli District  <b>M. Fathima Farhana</b> <b>Dr. S. David Appathurai</b>	36-41
8	A Study on Customer Attitudes in Net Banking at Ambasamudram Taluk  <b>Dr. M. Ganesan</b>	42-44
9	Performance of Khadi and Village Industries in India - An Analytical Study  <b>A. Gayathri</b> <b>Dr. L. Rengarajan</b>	45-52
10	A Study on Attitude of Leadership in Tirunelveli District  <b>Dr. T. Samson Joe Dhinakaran</b> <b>P. Gomathi</b>	53-57

## 6. An Economic Study of Land Utilization Pattern in Tirunelveli District

**Dr. M. Esakkiammal**

Assistant Professor of Economics, Sadakathullah Appa College, Tirunelveli.

---

### **Abstract**

Land is the crucial natural resource for any development activity. Consequently, access to land and control over its uses were the prime sources of conflict within and between communities throughout human history. Land is a distinctly limited resource and one which is central to all human needs and activities. Land provides the base for three fourth of our food, all our timber and all our natural fibres. It provides the space for homes, stores, offices, factories, schools, hospitals and other facilities that make up cities, towns and villages. This paper mainly focused on land utilization pattern in Tirunelveli district.

### **Introduction**

Land is a crucial natural resource for any development activity. Land is a distinctly limited resource and one which is central to all human needs and activities. Land provides the base for three – fourth of our food, all our timber and all our natural fibres. It provides the space for homes, stores, offices, factories, schools, hospitals and other facilities that make up cities, towns and villages. Land is an area of earth's surface, the characteristics of which embrace all reasonably stable or predictable cycle, attribute of the biosphere, the soil and underlying geology, the hydrology, the plant population and animal population, the results of past and present human activities, to the extent that these attributes exert a significant influence on present and future uses of the land by man. With land defined in the above way, land use becomes a very comprehensive concept.

### **Problem under Study**

The problem of the present study is to bring out the salient changes in the land use pattern in Tirunelveli district. Hence the year wise changes in the land use pattern of Tirunelveli district from the subject matter of the present study.

### **Objectives of the Study**

- To examine the pattern of land utilization in the district
- To study the extent of land available for cultivation

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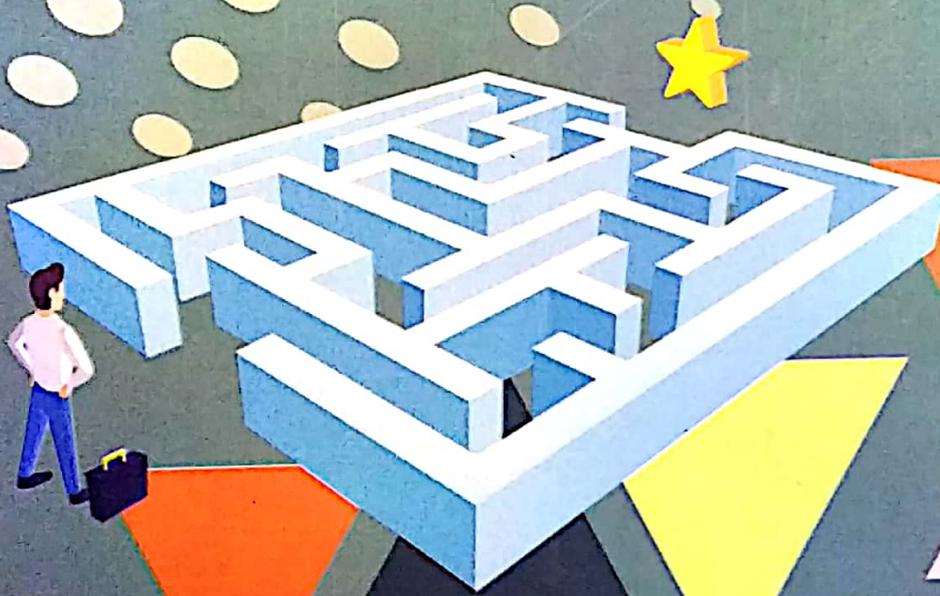
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S. No	Title	Page No.
32	<b>A study on socio economic status of fishermen in Alanthalai Village - Tuticorin District</b> <i>Dr. M. Esakkiammal</i>	185
33	<b>Attitude of subscribers towards the new regulations of TRAI on DTH service</b> <i>J. Mary Jenifer Sharmila and Dr. T. Jesi</i>	190
34	<b>Evolution and impacts of e-commerce on Banking Sectors in India</b> <i>Dr. A. Synthia Selvakumari</i>	196
35	<b>Problems and challenges of Cashless Transaction (with special reference to Tirunelveli City)</b> <i>K. Sivasankar and Dr. V. Ganapathisankarakrishnan</i>	202
36	<b>Impact of Advertisements on Buying Behaviour of Youth towards Cosmetic Products</b> <i>Dr. K. Buvaneswari</i>	207
37	<b>A study on socio economic condition of refugees in Kanyakumari District</b> <i>M. Sugin Raj</i>	212
38	<b>An exploratory study on women's perception towards Boutique Shops in Palayamkottai</b> <i>A. Benazir and Dr. M. Sulthana Barvin</i>	217
39	<b>Micro Finance: A key to sustain Rural Women Empowerment</b> <i>Dr. D. Janis Bibiyana and K. Jasmine Thangamani</i>	223
40	<b>A study on customers perception towards e-banking services of Public Sector Banks in Sathankulam Taluk</b> <i>Dr. R. Mercy Pavun Malar</i>	228
41	<b>A conceptual study on 360-degree Performance Appraisal</b> <i>R. Selvarajan and Dr. M. Mohamed Siddik</i>	235
42	<b>A study on occupational stress among engineers of NLC India Limited, Neyveli</b> <i>Dr. V. Mahalakshmi</i>	240
43	<b>Factors influencing the adoption of mobile banking in Kanyakumari District</b> <i>Dr. M. Subala</i>	248
44	<b>A study on consumer behaviour towards Online Ticket booking in Indian Railways in Tirunelveli City</b> <i>P.N. Mohamed Inzamam-Ul-Haq and Dr. M.N. Mohamed Abusali Sheik</i>	253
45	<b>Impact of Amma Medicals on Retail Medical Stores in Tirunelveli City</b> <i>S. Sam Santhsoh and Dr. A. Hamil</i>	261

## AN EXPLORATORY STUDY ON WOMEN'S PERCEPTION TOWARDS BOUTIQUE SHOPS IN PALAYAMKOTTAI

A. Benazir <sup>1</sup>

Dr. M. Sulthana Barvin <sup>2</sup>

### Abstract

Customer perception refers to the process by which a customer selects, organizes and interprets information to create a meaningful picture of a brand or a product. If a customer is satisfied that means that a product or service has met his expectations. Customer satisfaction is doubtlessly very important, and it leads to repeat purchases. This study focuses on women's perception towards boutique shops in Palayamkottai area. A boutique is a small store that sells stylish clothing, jewellery and other luxury goods. Boutiques remain a vital part of commercial world of fashion. This research work gives a broad framework of women's perception towards boutique shops in Palayamkottai area. The researcher covers five boutique shops in Palayamkottai. The study is a descriptive survey study. Primary data is collected through self-structured questionnaire. Well-structured questionnaire is distributed to 100 respondents and collected back only 96 questionnaires and among that 2 questionnaires were inadequate data. So the sample size is restricted to 94. Secondary data is collected from existing reports, books, journals & magazines and websites. The sample size of the study was 94 respondents and they were selected from Palayamkottai according to the convenience. Statistical tools like percentage analysis, weighted score, Garrett ranking method and chi square were used.

**Keywords:** Boutique shop, perception, factors influencing, physical facilities

### Introduction

Customer perception refers to the process by which a customer selects, organizes and interprets information to create a meaningful picture of a brand or a product. If a customer is satisfied that means that a product or service has met his expectations. Customer satisfaction is doubtlessly very important, and it leads to repeat purchases. A loyal customer however is more than a customer who frequently purchases, and they truly prefer a product, brand or company over competitive offerings. This study focuses on women's perception towards boutique shops in Palayamkottai area. A boutique is a small store that sells stylish clothing, jewelry and other luxury goods. Boutiques remain a vital part of commercial world of fashion. This research work gives a broad framework of women's perception towards boutique shops in Palayamkottai area. The researcher covers five boutique shops in Palayamkottai namely Shivane's boutique, Shree fashion boutiques, Prabhas boutiques, Ria's boutique and Zarah's boutique. This study has been conducted in Palayamkottai covering all the areas with a sample of 94 respondents.

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S. No	Title	Page No.
32	<b>A study on socio economic status of fishermen in Alanthalai Village - Tuticorin District</b> <i>Dr. M. Esakkiammal</i>	185
33	<b>Attitude of subscribers towards the new regulations of TRAI on DTH service</b> <i>J. Mary Jenifer Sharmila and Dr. T. Jesi</i>	190
34	<b>Evolution and impacts of e-commerce on Banking Sectors in India</b> <i>Dr. A. Synthia Selvakumari</i>	196
35	<b>Problems and challenges of Cashless Transaction (with special reference to Tirunelveli City)</b> <i>K. Sivasankar and Dr. V. Ganapathisankarakrishnan</i>	202
36	<b>Impact of Advertisements on Buying Behaviour of Youth towards Cosmetic Products</b> <i>Dr. K. Buvaneswari</i>	207
37	<b>A study on socio economic condition of refugees in Kanyakumari District</b> <i>M. Sugin Raj</i>	212
38	<b>An exploratory study on women's perception towards Boutique Shops in Palayamkottai</b> <i>A. Benazir and Dr. M. Sulthana Barvin</i>	217
39	<b>Micro Finance: A key to sustain Rural Women Empowerment</b> <i>Dr. D. Janis Bibiyana and K. Jasmine Thangamani</i>	223
40	<b>A study on customers perception towards e-banking services of Public Sector Banks in Sathankulam Taluk</b> <i>Dr. R. Mercy Pavun Malar</i>	228
41	<b>A conceptual study on 360-degree Performance Appraisal</b> <i>R. Selvarajan and Dr. M. Mohamed Siddik</i>	235
42	<b>A study on occupational stress among engineers of NLC India Limited, Neyveli</b> <i>Dr. V. Mahalakshmi</i>	240
43	<b>Factors influencing the adoption of mobile banking in Kanyakumari District</b> <i>Dr. M. Subala</i>	248
44	<b>A study on consumer behaviour towards Online Ticket booking in Indian Railways in Tirunelveli City</b> <i>P.N. Mohamed Inzamam-Ul-Haq and Dr. M.N. Mohamed Abusali Sheik</i>	253
45	<b>Impact of Amma Medicals on Retail Medical Stores in Tirunelveli City</b> <i>S. Sam Santhsoh and Dr. A. Hamil</i>	261

## A STUDY ON SOCIO ECONOMIC STATUS OF FISHERMEN IN ALANTHALAI VILLAGE - TUTICORIN DISTRICT

Dr. M. Esakkiammal<sup>1</sup>

### Abstract

'Fisheries' sector occupies a very important place in the socio-economic development of the country. The fish marketing problem faced by fishermen are very debatable topic in our country. This paper mainly focused on the socio-economic status of the fishermen in Alanthalai village of Tuticorin district. The most important problem faced by the fishermen are fuel expenses and marketing. These kinds of problems are occurring day by day in their routine life. So, the Government should be considering their issues and facilitate them to develop their social economic status.

**Keywords:** Fishermen, Socio-economic status, cod liver oil.

### Introduction

Fisheries as a sector is one of the thrust areas in the overall Economic development of the State. Fishermen believe the sea as their god because through which they earn their living. They don't care for their life and they are ready to face any danger for the sake of their family members by risking their life. They have to undergo many difficulties like natural and social calamities which affect their life. Another important aspect is education. There is a lack of literate people because their economic condition.

Fish besides being important food came to be a major raw material for several industries. The manufacture of fish meal which is used as fuel for poultry and swine as a fertilizer. The production of oil for various kind ranging from cod liver oil to those used in soap making and the manufacture of margarine. Fish skin can be converted into fine leather.

### Fishermen activities in Tuticorin District:

Marine, pearl and chunk fishing are famous in Tuticorin district. In this district there is the deep-sea fishing. This district has a lengthy coastline of about 140 km. There are 21107 fishermen are engaged in Fishery activities in Tuticorin District.

**Table No. 1 Number of Fishermen engaged in Fishery activities in  
Tuticorin District 2016-17**

Sl. No.	Fishing Centers	No. of fishermen engaged
1	Vembar	791
2	Keela Vaippar	605
3	Sippikulam	257
4	Pattinamarudur	167
5	Taruvaikulam	1849
6	Vellapatti	359
7	T. Saveriyarpuram	533

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TAMIL NADU

INDIA

# Problems of Women in Unorganised Sector in Tirunelveli Schools

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## ABSTRACT

Women's are occupying first position in education. And in employment also they are retaining their first position. In general they are weak in physical. In present scenario, the women's are mostly worked in schools but they are not satisfied with their job because of some problems.

**Keywords:** Women, Problems, challenges.

## 1. INTRODUCTION

Women's are plays a vital role in unorganized sector especially in schools. In birth also the girls are silent in nature compared with boys. But in education they are in first position. And in employment also they are retaining their first position. In general they are weak in physical. But in knowledge oriented they are equal to men.

In schools most of the teachers are women's . Because they are tolerated and lovable persons. And also caring in children's. Women's plays an important role in schools even though they facing lot of problems. In this present study we identify the problems, challenges, and achievements.

## STATEMENT OF THE PROBLEM

The role of women's in unorganized sector is most important aspects in the society. In this study, how the women's are survived in the schools and what are all the problems faced by them and identify their needs towards their job.

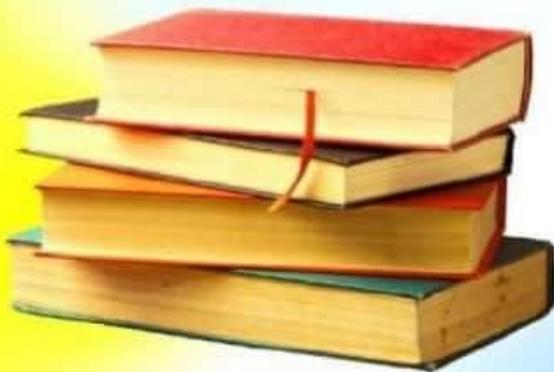
## 2. SCOPE OF THE STUDY

This study confined only women's in unorganized sectors in Tirunelveli schools. And it also analyzes the problems and challenges in working women's in Tirunelveli schools.

## 3. OBJECTIVES OF THE STUDY

- To identify the major problems faced by women's
- To analyze the challenges in working women's especially in schools.
- To gather the needs of working women's in Tirunelveli schools

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## Table of Content

S.NO	Title of Articles and Authors	Page No
1	A Study on Performance Appraisal of Indian Oil Corporation <i>Mr.R.Sankar &amp; Dr.S.Sudalaiyandi</i>	1-7
2	A Study on Customer's Satisfaction Towards Mobile Banking Services offered by SBI in Tenkasi <i>Santhi .Kb &amp; Dr.Velayutham</i>	8-13
3	A Study on Customers Perception Towards Online Shopping with reference to Tirunelveli Corporation <i>Mrs.S.Kanagalakshmi &amp; Dr.C.Poorna Pushkala</i>	14-19
4	Service Quality of Employees in Banking Industry: An Empirical Study in Madurai District <i>Dr. R. Arun Prasath &amp; Dr. P. Meena Prabha</i>	20-22
5	Dimension of Customers' Opinion Towards Social Networking Sites Advertising: An Empirical Study <i>DR. T. Kayal Vizhi &amp; Dr. R. Arun Prasath</i>	23-27
6	A Comparative Study on the Employee Satisfaction of Nationalized Banks and New Generation Banks <i>Dr.E.Joseph Ruberi &amp; Dr.Sanitha K K</i>	28-39
7	An Analytical Review of Educational Status of Slum Inhabitants:A Case of Surat City <i>Dr. Dhaval J. Pandya</i>	40-46
8	Green Marketing Practices in India <i>Dr. M.Veeralakshmi &amp; Dr. B.Revathy</i>	47-56
9	Employer Branding – Employers' Attractiveness <i>Mrs. R. Meenakshi &amp; Dr. B.Revathy</i>	57-67
10	Parenting Style of Adolescent Children in Slum – A Study <i>Sunder Arumugam</i>	68-75
11	Visualization of Animal World in R.Knarayan's A Tiger for Malgudi <i>V.Chandra &amp; Dr.J.Dharageswari</i>	76-78
12	The Myth and Modernity in The Novels of Shashi Deshpande <i>T.Vijaya &amp;Dr.J.Dharageswari</i>	79-82
13	Digital Marketing : A Versatile tool for Business Growth <i>Dr. H. Sajeena</i>	83-91
14	Educators' Awareness and Perception Towards Goods and Services Tax Implementation in India: A Study In Kochi, Kerala <i>Honey Cleetus &amp; Dr.Anitha M.N</i>	92-102
15	A Study on Problems of Women Entrepreneur <i>Ms. M. Deepa &amp; Dr. Ajitha Narendran</i>	103-111
16	Impact of Covid-19 on the Indian Banking Sector <i>Dr.S.C.N.Samuel Anbu Selvan &amp;N. Vivek</i>	112-115
17	A Study on E-Business Integration with special reference to State Bank of India <i>Varsha.K.A &amp; Archana M</i>	116-121
18	Cashless Banking Practices - A Study of Customers' Point of view in Chennai, Madurai and Coimbatore Cities. <i>Karenzo Jean &amp; Dr. D. Ilangovan</i>	122-131
19	A Study on "Out- Of- Home Advertising" and It's Impact on Buying Behaviour of Customers- With Special Reference to Palayamkottai Region <i>Dr. P. Geetha , Dr.A.Benazir &amp; Dr. M. Sulthana Barvin</i>	132-140
20	A Study on Consumers Problems and Prospects of Organic Food Products in Special Reference to Palayamkottai <i>Mr.Manivannan T &amp; DR.A.Thangaraja</i>	141-151
21	Policy holders' awareness and factors influencing purchase decision towards health insurance in Trivandrum district <i>Anjana M J</i>	152-160
22	The Feminine Psyche in Gita Hariharan's <i>The Ghosts of Vasu Master</i> <i>Mrs. T. Ganga &amp; Dr. J. G. Duresh</i>	161-165
23	Determinants of Customer Loyalty in Telecommunication Industry – A Literature Review <i>Dr. Lenin John</i>	166-171

**A STUDY ON “OUT- OF- HOME ADVERTISING” AND IT’S IMPACT ON BUYING  
BEHAVIOUR OF CUSTOMERS- WITH SPECIAL REFERENCE TO  
PALAYAMKOTTAI REGION**

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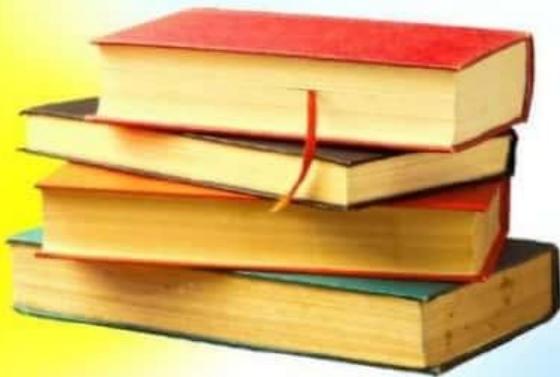
**ABSTRACT**

Out-of-home (OOH) advertising or outdoor advertising is the advertising that reaches the consumers while they are at outside of their homes. Out-of-home media advertising is paying attention on marketing to consumers when they are "on the go" in public places. The purpose of this study is to discuss the effects and scope of outdoor advertisements which, by utilizing outdoor areas and social-spaces most commonly used by consumers, occupy an indispensable place with their size and visual impact and to measure the effectiveness of outdoor advertisements in influencing the purchasing behavior of consumers. The primary data is collected by developing a well structured questionnaire mainly taking into consideration the objectives of the study. The questionnaire is circulated among 125 respondents and 116 were collected back and 9 were found incomplete. So the sample size is restricted to 107. Simple random sampling method was adopted. While analyzing the primary data, statistical tools such as percentage analysis, Garrett ranking, weighted average method, chi square and t test techniques are used in this study. It is concluded that Outdoor advertisements are the only advertisement tools to which the consumers are exposed without paying any charge and which have a significant persuade on purchasing behavior of the consumers and their visual effectiveness.

**KEY WORDS: Out of home advertising, reasons, awareness, perception, impact on buying behavior,**

**INTRODUCTION**

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25	Engaging in Active Life: An Analysis of Physical Activity Engagement of Athletes During The Nation's Lockdown Due To Covid-19 <i>Sandeep Sunny</i>	180-190
26	Work Place Interventions for Reducing Sitting Time at Sarvodaya Sahkari Bank, Surat <i>Desai Tarjani</i>	191-206
27	Quality in Hospital Services – The Need of the Hour. <i>Dr.V. Ramalexmi</i>	207-216
28	Regional Disparity and Local Economic Development in Kerala –An Analysis <i>Dr Thahira K.K</i>	217-225
29	Analysis of Phytoconstituents and antimicrobial activities of <i>Pognatum microstomum</i> – a bryophyte(moss) <i>P. Pushba Bai, S. Sahaya Sathish, S. Senthil kumar, S. Alagendran, S. Bavya V. Thangarajan, S. Wellington Prabu and R. Kavitha</i>	226-231
30	Consumer Awareness on Procter and Gamble Products - A Study with Special Reference at Tirunelveli <i>Dr. P. Geetha, Dr. M. Sultana Barvin &amp; Dr. A. Benazir</i>	232-242
31	Contemporary Perspective of Disaster Risk Management under a Pragmatic Approach Aiming Sustainable Development <i>Prayaga M.A</i>	243-257
32	Napier Museum – An Archive of Kerala Culture <i>Dr. Anand Lali Seena</i>	258-262
33	Janasevanakendrams in Kerala: The New Mode of Serving the Public <i>Dr. Radhika B.C</i>	263-269
34	Origin and Development of the Art Form of Kathakali in the Social Milieu of Kerala <i>Ms. Thushara P.S</i>	270-281
35	Social Exclusion and Discrimination of Koraga Tribes of Kerala <i>Vijaya Kumari.K</i>	282-289
36	Reflections of Caste and Communal Consciousness in the Malayali Memorial of Modern Travancore (1891) <i>Dr. Shaji. A</i>	290-302
37	A Role and Activities of Farm Women in Food Security in Tiruchendur Block of Thoothukudi District <i>Dr.N.Nagalakshmi</i>	303-309
38	A Study on Employee Retention Strategy with Special Reference to Kairali Malayalam Communication Ltd. <i>S Vidya Devi</i>	310-318
39	Education in India : Issues & Remedies <i>Kadia Vaishika R &amp; Dr. Dhaval J. Pandya</i>	319-327
40	Configuration Management in Aerospace Industry: A Review <i>Suresh Kumar C , Dr. Sanitha K K &amp; Dr. Suresh Subramoniam</i>	328-336
41	A Study on Marketing Strategies and Challenges Faced by Pottery Artisans with Special Reference To Trivandrum District <i>Sreelekshmi S R</i>	337-345
42	Work Life Balance as the mediator between Antecedents to Job Outcomes that leads to Employee Well Being: A position Paper <i>Mrs. Tina Blossom Francis &amp; Dr.Ebby Joseph Idicula</i>	346-358
43	Clutches of Care and Intricacies of Relationship in Chitra Banerjee Divakaruni's <i>Oleander Girl</i> <i>Vinothini M</i>	359-362
44	A Study on Customer's Perception of Mobile Banking in Madurai City <i>M. Narayanan &amp; Dr. B. Raja</i>	363-369
45	Awareness and Effectiveness of Educational Schemes for Scheduled Tribes in Eastern Ghats of Tamilnadu <i>N.Sanjaigandhi &amp; Dr.B.Revathy</i>	370-380
46	Impact of Organic Food on Human Health in Tirunelveli District <i>M. Arunkumar Victor &amp; Dr. B. Revathy</i>	381-387
47	Motivational Needs of Women Employees in Unorganised Sector <i>Mrs Janat Jeya Kavitha, Dr.B.Revathy</i>	388-400
48	Perception and Practices of Consumer Protection Act in Southern Districts of Tamil Nadu <i>Mrs. T.Sangeetha Sudha &amp; Dr.B.Revathy</i>	401-411
49	Status of Swachh Bharat Abhiyan in India <i>P.Suganya &amp; Dr.B.Revathy</i>	412-422
50	Fisher Women Self Help Groups <i>S.Veniswari &amp; Dr. B. Revathy</i>	423-428
51	Stress Management-A Conceptual Framework <i>Devi Sathya.V &amp; Dr.B.Revathy</i>	430-437
52	A Study on Buyers' Attitude towards Buying Wedding Cards vis-à-vis E-cards with reference to Madurai city <i>Dr.M.Balaji</i>	438-444
53	Plight Of Women Workers In Unorganized Sector of Tenkasi District <i>Mrs.J.Sutha &amp; DR.V.Anandhavalli</i>	445-453

**CONSUMER AWARENESS ON PROCTER AND GAMBLE PRODUCTS - A STUDY  
WITH SPECIAL REFERENCE AT TIRUNELVELI**

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**Abstract**

Consumer awareness is important so that purchaser can take the accurate decision and make the exact choice. FMCG sector is a very important contributor to India's Gross Domestic Product. It has been contributing to the demand of lower and middle income groups in India. Consumer Awareness is an act of building positive thoughts that the buyer or consumer is conscious of the information about products, goods, services, and consumers' rights.

Keywords: Consumer Awareness , P&G , FMCG

**1.1 INTRODUCTION**

Consumer Awareness is an act of building positive thoughts that the buyer or consumer is conscious of the information about products, goods, services, and consumers rights. Consumer awareness is important so that purchaser can take the accurate decision and make the exact choice.

**1.2 REVIEW OF LITERATURE**

Surinder S. K. (2013) The author has studied the consumers' perception towards the fast moving consumer goods in rural markets. The data are collected with the aid of well prepared questionnaire from 1000 respondents among 40 villages in Haryana state. The results show that the rural buyers perceived that TV commercials followed by print advertisements and word of mouth plays a significant role for taking the decision to purchase these FMCGs and rural buyers perceived that social factors are no so strong that those may influence their decision to purchase these FMCGs.

Srivastava and Kumar (2013) analysed that FMCG sector is a vital contributor to India's Gross Domestic Product. It has been contributing to the demand of lower and middleincome groups in India. Over 73% of FMCG products are sold to middle class households in which over 52% is in rural India. Rural marketing has become the hottest marketing arena for most of the FMCG companies. The rural India market is enormous and the opportunities are unlimited. This research paper provides detailed analysis about the contribution of FMCG industry in growth of Indian rural market and aims to discuss about customer attitude towards better purchasing

**EXPORT OF AGRICULTURAL AND PROCESSED FOOD PRODUCTS FROM  
V.O.CHIDAMBARANAR PORT, TUTICORIN, INDIA – AN ANALYTICAL STUDY**

**Dr. P. Geetha<sup>1</sup>, Dr. M. Sulthana Barvin<sup>2</sup>, Dr. A. Benazir<sup>3</sup>**

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**ABSTRACT**

Export development is seen as a determinant of import capacity, which, in turn, is a determinant of the level of household activity. The raise in revenue that comes directly from exports leads in time to a rise in demand for ample range of products and ultimately involves investment in facilities providing such products.

**KEY WORDS: APEDA ( AGRICULTURAL AND PROCESSED FOOD PRODUCTS), Export , V.O.C. Port.**

**INTRODUCTION**

Export businesses are essential for economic development of any Nation. Apparently it increases foreign exchanges to nation. India as a developing economy our government is concentrating, helping and facilitating export businesses and exporters. Export plays a significant role in a country's growth and development process. The significance of export as one of the contributing factor in the development of any country has long been acknowledged by countless economists. The growth of exports sectors leads to the inflow of foreign direct investment, foreign loans and advance technology. Export activities is developed between the foreign countries which promotes strong political relations among dissimilar economies of the world. Therefore present study is taken on Export of agricultural and processed food products from V.O.Chidambaranar Port .

**REVIEW OF LITERATURE**

Shinoj P et al (2008)<sup>1</sup> examine the relative advantage of India in agricultural export vis-a-vis Asia in the post reform era. From 1991 to 2004, ten major agricultural produce group are measured. India has been able to maintain relative gain in commodities like cashew and oil meals, but tea, coffee, spices, marine goods have been negatively affected. Nageshwara et al (2009)<sup>2</sup>, India is one among the top ten producers in the world for rice, buffalo milk, wheat, cow milk, fresh vegetables, sugar cane, potatoes, groundnut, pepper mint and buffalo meat.

**OBJECTIVES OF THE STUDY**

1. To make out quantity exported from the year 2014- 15 to 2018 -19 from Tuticorin port
2. To know about the value of agricultural and processed food products exported in Tuticorin port from the year 2014 -2015 to 2018 -19
3. To examine the products exported from Tuticorin port individually and totally for the study period
4. To find correlation between quantity exported and vale from 2016- 17 to 2018- 19.
5. To obtain findings based on analysis and make conclusions.

Period of study five years from 2014-15 to 2018-19.

**RESEARCH METHODOLOGY**

This is an analytical research, secondary data are collected from the website of Directorate General of Commercial Intelligence and Statistics (DGCI&S) .

**TOOLS OF ANALYSIS**

Simple Average, standard deviation, co – efficient of variation are used to do analyses for quantity exported. Correlation is used to study the relationship between quantity exported with its value.



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6<sup>th</sup> September, 2017

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<b>S. No</b>	<b>Title and Authors Name</b>	<b>P. No</b>
32.	Sustainable Business Model – Dupont India <b>K. Meena and Dr. N. Rajalingam</b>	202
33.	Sustainable Development Goals In India <b>T. Whitten Sahaya Raj and P. Yamuna</b>	209
34.	Women Empowerment <b>M. Muthukumari</b>	217
35.	A Study On Digital Governance Moving Towards Good Governance In India. <b>Dr. A. Venkateswaran and Dr. V. Uma</b>	227
36.	Digital Governance <b>S. Rajashri</b>	234
37.	Enhancing Women Empowerment Through Information And Communication Technology <b>Cisma. F</b>	241
38.	Recent Changes In Indian Capital Market <b>T. Jesi</b>	249
39.	A Study On Women Empowerment Of Shg Members Through Entrepreneurship <b>Dr. S. Makesh Kumar</b>	257
40.	Role Of Media In Education System <b>Navies Narmaths and Dr. T. Amutha</b>	265
41.	Role Of Media In A Developed Society <b>Dr. B. Revathy</b>	271
42.	A Study On Social Impact Of E-Commerce – A Way To Success <b>R. Thanga Selvi M</b>	279
43.	Smart Transportation In India <b>Dr. M. Sulthana Barvin</b>	287
44.	Sustainable Development Of Tourism Industry In Tamilnadu <b>R. Lalitha and Dr. N. Raja Lingam</b>	294
45.	Women Empowerment In India <b>Dr. C. Ramalakshmi</b>	301
46.	A Study On Approachability Of Green Advertising Among University Students At Tirunelveli <b>L. Rajeshkumar and Dr. N. Raja Lingam</b>	311
47.	Information Management System <b>V. Gokulanachiyar and Dr. K. Rajamannar</b>	320
48.	Contribution Of Women Challenges On Sugarcane Cultivation In Tamil Nadu <b>Y. Lovely</b>	327

# SMART TRANSPORTATION IN INDIA

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## INTRODUCTION

Smart transportation refers to the integrated application of modern technologies and management strategies in transportation systems. These technologies aim to provide innovative services relating to different modes of transport and traffic management and enable users to be better informed and make safer and 'smarter' use of transport networks. Smart transportation includes the use of several technologies, from basic management systems such as car navigation, traffic signal control systems, container management systems, automatic number plate recognition or speed cameras to monitor applications, such as advanced applications that integrate live data and feedback from a number of other sources.

## CURRENT STATE

As per the Government of India data, the automotive sector is a major contributor to the GDP. Currently its share is close to 6.7% which is expected to grow to about 12% of GDP in 2026. It would be one of the biggest sectors in providing employment. As per Automotive Mission Plan 2006-16, 25 mn jobs have been created in automotive sector over the last decade and 10 mn jobs are expected to be created till 2022 (Source: Automotive Sector Skill Council, National Skill Development Corporation). With increase in GDP per capita, there has been a rise in urbanization along with rising income levels. Currently about 32% of population resides in urban areas (as per the 2014 estimates of World Bank data) and is expected to grow to 40% by 2030 along with a contribution of up to 75% of GDP by urban population in 2030. India has one of the largest road networks of approximately 47 lakh kilometers. Around 65% of the total freight and 80% of passenger traffic is carried by the roads, yet the quality of road infrastructure is a matter of concern. Apart from infrastructure, other challenges are road congestion, air pollution due to automobiles running on combustible fuel, inadequate means of public transportation, and underutilization of water transportation and low usage of technology in transportation systems.

# BUSINESS PERSPECTIVES AND ECONOMIC DEVELOPMENTS IN INDIA

**K. Sheik Thamby**  
**Dr. M. Sulthana Barvin**  
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**Rahmath Nagar, Tirunelveli - 627 011**



# **BUSINESS PERSPECTIVES AND ECONOMIC DEVELOPMENTS IN INDIA**

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# Contents

Sl. No.	Title	Page No.
1	<b>Changes in Indian Agriculture: A Composite Analysis</b> <i>Dr. R. Karthikeyan and S. Barathi</i>	1
2	<b>A Study on job satisfaction with Special Reference to Un-Aided School Teachers in Thoothukudi District</b> <i>K. Chandra, S. Vedha Valli and Dr. V. Sangeetha</i>	10
3	<b>Performance of Spices Export in India</b> <i>Dr. P. Sekar and T. Musthafa</i>	15
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7	<b>Cost, Service Quality and Customer Satisfaction in Indian Airline Industry</b> <i>Dr. P. Anbuoli</i>	38
8	<b>Impact of Social Media Marketing on Performance of Micro and Small Business</b> <i>I.S. Sreekanth and I.S Sreenath</i>	45
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12	<b>An empirical study on evaluating the marketing strategies of Financial and Insurance Service Providers</b> <i>P. William Robert and Dr. M.S. John Xavier</i>	72
13	<b>A study on customer preference towards Mobile Phone in Palayamkottai</b> <i>Dr. M. Esakkiammal and Dr. M. Syed Sulaiga Benazir</i>	82

# 10 A STUDY ON ADVANCEMENT OF KISSAN CREDIT CARD SYSTEM IN INDIA

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## Introduction

Agriculture is the base of Indian economy where majority of the population of the country either rely upon agriculture for their source of revenue or occupied in agricultural occupation. Agriculture has been outpaced by the growing technical and service sector development in the country. Agriculture is a major contributor to the gross domestic product of the country. The Kisan Credit Card scheme was started in the year 1998 on the recommendations of Shri R.V. Gupta committee. It facilitates in providing financial help to the farmers to meet their credit requirements in relation to production, consumption as well as other associated activities all through the year as and when required. The current paper reviews the advancement of Kisan credit card scheme in the country.

## Review of Literature

Mehta et al. (2016) analyzed the role of *Kisan* credit card plan in the rural India. The most important motive of the study was to scrutinize the role of Kisan credit card plan and provide suggestions. It was experiential that Kisan credit card was very efficient accepted tool of rural credit to finance the requirements of farmers in a very thoughtful manner. Gandhimathi and Sumaiya (2015) explained the role of *Kisan* credit card plan in the delivery of agricultural credit in the country. It was established that among the selected variables, rural branches of commercial banks, aggregate deposits, agriculture production, borrowing of commercial banks from Reserve Bank of India and the introduction of KCC scheme were important to find out financial insertion. Further, it was experiential that the regression analysis proved that KCC enhanced the financial insertion in the agriculture area. Godara et al. (2014) analyzed the KCC system in the state of Haryana. The banks so chosen were state regional rural banks and state co-operative banks. The composite annual growth rate was considered to examine the performance. It was established that the performance of regional rural banks was reasonable as compared to co-operative banks.

## Objectives of the Study

- 1) To analyse the region-wise development of Kisan credit card plan.
- 2) To recognize the agency-wise improvement of Kisan credit card plan.
- 3) To observe the state wise growth of Kisan Credit Card plan.

# **DIGITAL INNOVATION – A TRANSFORMATIVE TOOL FOR ECONOMIC GROWTH**



**Edited by**

**Ms. P. Maria Sahaya Rossiyana**

**Ms. O. Sony**

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**Dr. S. Bulomine Regi**

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18	Digital Governance - An Overview <b>D. Saranya &amp; Dr. S. Anthony Rahul Golden</b>	102
19	Digital Innovation in Marketing <b>Dr. A. Sudha</b>	108
20	Digital Innovation in Banking <b>Dr. E. Angel Saral Rose</b>	116
21	Digital Innovation in Digital Marketing for Economic Growth <b>Dr. R. Menaka &amp; V. Sivasubramanian</b>	119
22	E-Banking in India <b>Dr. R. Samundeswari</b>	127
23	Electronic Human Resource Management System - An Overview <b>S. Mari</b>	131
24	Electronic Retailing Trend-Issues and Challenges <b>Dr. D. Elanchelian</b>	141
25	Emergence of Digital Innovation in Retail Marketing in India Challenges and Opportunities <b>R. Sunandha</b>	148
26	A Study on Consumer Behaviour with Special Reference to Four Wheelers in Tirunelveli <b>Dr. M. Syed Sulaiga Benazir &amp; Dr. M. Esakkiammal</b>	152
27	Future Scenario of Banking Technology <b>J. Gethsijose &amp; T. Ajitha</b>	160
28	Glass Ceiling: In the Era of Digital Innovation- A Critique <b>VidyaSaroj</b>	166
29	Improving Logistics Service Quality in Freight Forwarding Based on Employee Perspective <b>S. Kalpana</b>	171
30	E-Marketing - An Overview <b>E. Bharath &amp; M. Prakash</b>	179
31	A Study on Digital Innovation in Green Banking <b>Ms. S. Petchiammal &amp; Ms. T. Shanmuga Arthy</b>	186
32	Green Marketing -Challenges and Opportunitites <b>B. Rama Dhana Vigneshwari &amp; S. Sangeetha</b>	192
33	A Study on Awareness of Green Card in Thoothukudi City <b>Dr. J. Dasnavis Jeyanthi &amp; A. Rajeswari</b>	197
34	Social Entrepreneur <b>P. Jublin Prasanna &amp; Dr. Sridhar</b>	203
35	Impact on Social Networking among College Students in Palayamkottai Area <b>K. Ahamed Anis Fathima</b>	209
36	An Emprical Study on Effective Inbound Logistics in the Automotive Industry <b>R. Vignesh</b>	214

# A STUDY ON CONSUMER BEHAVIOUR WITH SPECIAL REFERENCE TO FOUR WHEELERS IN TIRUNELVELI



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## **Abstract**

Transportation system is a milestone by mankind which satisfies one of the most basic needs of the human being precisely, the mobility. Automobile industry is a major constituent of surface transport and plays a vital role in the economic growth of a country. The human wants are unlimited and always expect more and more, and car models are no exception to this behavior which leads to constant modifications of car models and its features. Today, new models are coming into the market time and again it will go on.

**Keywords:** Four wheeler, Consumer preference

## **Introduction**

Transportation system is a milestone by mankind which satisfies one of the most basic needs of the human being precisely, the mobility. Automobile industry is a major constituent of surface transport and plays a vital role in the economic growth of a country. It is the industry which paves the way for reforms in foreign trade, invites foreign investment and facilitates the exposure of a country on a very broad international platform.

## **Review of Literature**

Vijaya Kumar, S., has conducted a research study titled, "Consumer Behaviour relating to light vehicles in selected Urban centres in Tamilnadu". The objective was to analyse the relationship between Socio- Economic profiles of the buyers and the purchase pattern of light vehicles. He suggested that the manufactures of light vehicles at all times had increase the sales turnover.

## **Statement of the Problem**

Human attitudes are complex in nature. In this complex world, consumer behaviour changes from one to another. Consumer decision making is a dynamic process. The preference of consumers differs from one to another. Majority of the consumers prefer style, high speed, light weight and smooth driving of four wheelers.

## **Scope of the study**

The main scope of the study is to have a clear insight advertisements on consumer behaviour with special reference to four wheelers in Tirunelveli. An attempt has been made to find out the brand preferred by the customers and also identify the factors influencing the purchasing behaviour of customers.

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## Contents

Sl. No.	Title	Page No.
1	<b>Changes in Indian Agriculture: A Composite Analysis</b> <i>Dr. R. Karthikeyan and S. Barathi</i>	1
2	<b>A Study on job satisfaction with Special Reference to Un-Aided School Teachers in Thoothukudi District</b> <i>K. Chandra, S. Vedha Valli and Dr. V. Sangeetha</i>	10
3	<b>Performance of Spices Export in India</b> <i>Dr. P. Sekar and T. Musthafa</i>	15
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Assistant Professor of Economics, Sadakathullah Appa College, Tirunelveli

**Dr. M. Syed Sulaiga Benazir,**

Assistant Professor of Commerce, Sadakathullah Appa College, Tirunelveli

### **Introduction:**

A mobile phone is a communication device, often also known as "Cell Phone". It is a device mainly used for voice communication in olden days. But now technological development in the field of communication have made the mobile phones smart enough to be able to make video calls, internet surfing, playing games, taking high resolution pictures, making videos, downloading various application and even control other relevant gadgets. Mobile phones can be used for a number of purposes like- voice communication, sending e-mails, sending text/ voice messages, browsing internet, taking pictures, making videos, video chatting, social media communication, music player and location finder and so on.

### **Statement of the Problem:**

In this competitive world, various factors influence the customer satisfaction with the mobile phone such as after sales service, brand name, introducing new models, colour, design and reduction of prices of the product. Now a days there is a change among the customers. Even though every teenager buys a mobile phone. So, people think that buying mobile is not a luxury. But it is a necessary. Due to technological development the marketer adopts different modes for promoting his products. To introduce and popularize a product in the market, advertisement plays a major role.

### **Scope of the study:**

The present study is confined only Palayamkottai. The main scope of the study is to have a clear insight A study on customer preference towards mobile phone in Palayamkottai. An attempt has been made to find out the brand preferred by the customers and also identify the factors influencing the purchasing behaviour of customers.

### **Objectives of the study:**

- To identify the popular brand in the market.
- To analyse the satisfaction level of the customer.
- To offer suitable suggestions on the basis of the findings.

### **Sources of Data:**

#### **Primary data:**

The primary data was collected by direct personal interview with the help of structured interview schedule.

#### **Secondary data:**

The secondary data needed for the study have been collected from the standard books, magazines, journals and internet.

# INDIAN BUSINESS AND ECONOMIC TRANSITIONS IN THE GLOBAL SCENARIO

**Dr. A. Hamil**  
**Dr. S.M.A. Syed Mohamed Khaja**  
**Dr. K. Sheik Mydeen**  
**Dr. A. Jesuraj**  
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<b>Sl. No.</b>	<b>CONTENTS</b>	<b>Page No.</b>
42.	A Study on Customer Preference Towards Refrigerator in Palayamkottai <b>Dr. M. Syed Sulaiga Benazir &amp; Dr. M. Esakkiammal .....</b>	189
43.	A Study on the Degree of Awareness and Satisfaction of the Credit Line in Gold by Non-Banking Financial Companies in Tirunelveli <b>S. Palavesakrishnan &amp; Dr. P. Abraham .....</b>	192
44.	A Study on Customers' Satisfaction About Organic Food Products in Tirunelveli <b>T. K. Asan Mydeen &amp; Dr. K. Sheik Mydeen .....</b>	197
45.	A Study on Growth Rate of MSME in India <b>P. Mohammed Buhari Saleem &amp; Dr. M. Mohamed Siddik.....</b>	202
46.	A Study on Consumer Buying Behaviour Towards Horlicks Drinks in Tirunelveli <b>J. Asanya Fathima &amp; Dr. A. Hamil .....</b>	205
47.	Composition Dealers Under Goods and Services Tax <b>G. Nandha Kumar .....</b>	208
48.	Implementation of GST in Special Reference to Cinema Theatre <b>A. Elangovan &amp; Dr. A. Jesuraj .....</b>	210
49.	A Study on attitude of Consumers towards Online Shopping in Rathapuram Taluk <b>S. Shelton &amp; Dr. M. Fatima Rathy .....</b>	213
50.	Impact of Television Advertisement on buying behaviour among College going girls in Palayamkottai with Special Reference to Herbal Cosmetic <b>R. Mano Juliet &amp; Dr. T. Stanley Davis Mani .....</b>	216
51.	A study on Customer satisfaction towards Shivane's boutique in Palayamkottai <b>K. Chitra, T.K. Asan Mydeen &amp; Dr. S.M.A. Syed Mohamed Khaja ....</b>	219
52.	Performance evaluation of rural entrepreneurs in Tirunelveli – an empirical study <b>Dr. N. Vijaiitha Christy &amp; Dr. Angeline Sheba Albert .....</b>	228

## 42

## A STUDY ON CUSTOMER PREFERENCE TOWARDS REFRIGERATOR IN PALAYAMKOTTAI

**Dr. M. Syed Sulaiga Benazir,**

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**Dr. M. Esakkiammal,**

Assistant Professor of Economics, Sadakathullah Appa College, Tirunelveli

### Introduction:

In most of the families both men and women are employed. The women are finished their food preparation, home cleaning and all other works are finished in a two - three hours. So, each and every employed woman are depending upon the electronic devices such as mixer grinder, refrigerator, Washing machine, Induction stove, Vacuum cleaner and so on. These are all the necessary household things in every home.

And the major food storage device is a refrigerator. It is used by all the people like kids to old age people according to their needs. Kids are mostly prepared ice cream and chocolates are kept in a refrigerator. and the women are stored in fruits, vegetables, flour batter, fish, mutton, flowers and so on. the old age people are stored in medicines in the refrigerator. So, it is a necessary household thing of all the people. Therefore, the study is to identify the customer preference towards refrigerator in Palayamkottai.

### Statement of the Problem:

Before buying the refrigerator, the customers are should know the brand, price, colour, Capacity, and door design. Every people buy a refrigerator. It is not a luxury thing it is a necessary thing. People think refrigerator is necessary to all homes. in growing world most of the customers are requiring more models and more colours.

**Scope of the study:** This study mainly focused on customer preference towards refrigerator in Palayamkottai. and also focused on brand preferred by customers and what are all the factors influenced while their purchasing.

### Objectives of the study:

- To analyze the popular brand brands available in the market.
- To identify the colour preferred by the customers.
- To offer suitable suggestions on the basis of findings.

**Sources of Data:** The primary data was collected by direct personal interview and secondary data have been collected from the journals and internet.

**Table 1: Monthly Income of the Family**

Sl. No.	Monthly Income	No. of Respondents	Percentage
1	Below ₹ 15000	13	13
2	₹ 15001 to ₹ 20000	15	15
3	₹ 20001 to ₹ 25000	28	28
4	Above ₹ 25000	44	44
<b>Total</b>		<b>100</b>	<b>100</b>

Source: Primary Data

**PROSPECTS & CHALLENGES OF**

# **SOCIAL MEDIA ADVERTISING**

**J.S. SYED MOHAMED SADATH  
DR. S. SHANMUGASUNDARAM**



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## **A Study on Impact of Advertisement of Social Media Advertisement on Mobile Phones in Tirunelveli**

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Sadakathullah Appa College, Tirunelveli

***Dr. M. Esakkiammal***

Assistant Professor of Economics,  
Sadakathullah Appa College, Tirunelveli.

---

### **Abstract**

Most of people are addicted to social media. Present study analyzes on how they are influenced by social media and how they are purchased. In online mode of purchase there are many benefits and problems. This study is focused on two sides of the social media advertisement that is benefits and drawbacks in this study area.

**Key words:** Social Media, Advertisement

### **I. Introduction**

Now a day's most of the people spend more time with social media. While using social media, the advertisements are shown in between their seeing. After that they are buying the product through online or offline mode. In online mode of purchase there are many benefits to the customers such as availability, choices, easy return and less effort. At the same time they face some problems like low quality, delivery issues, and payment failure and so on. Most of the people prefer online purchase and vice versa. This study concentrates on how the people are influenced by the social media advertisement and their purchasing decision.

**Statement of the Problem:** In this study the main concentration is social media advertisement. Now a days social media plays a crucial role in buying. Social media advertisement has pros and cons itself. This study is focused on two sides of the social media advertisement that is benefits and drawbacks. And also analyzes the mode of purchase where as it may be online purchase or offline purchase in the study area.

**Scope of the study:** The study is particularly focused on how the social media advertisements influence the buyers while purchasing the mobile phones in Tirunelveli.

#### **Objectives of the study**

- To analyze the socio economic profile of the respondents.
- To identify which one is best among the social media applications.
- To find out the preference and problems of online and offline shopping
- To offer findings, suggestions and conclusions.

**Sources of Data:** For this study both primary and secondary data are used.

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2021-2022

No : MSU 075

This is to certify that S. Prabu ..... S/o or D/o P. Solla muthu  
represented Sadaka thullah Appa college Tirunelveli .....  
in the inter-collegiate Men weight lifting ..... Tournament / Competition  
held at T.D.M.N.S. College T. Kallikulam on/from 06/12/2021 to .....  
and secured First ..... position.

a) Time / Distance / Height ..... (if applicable)

b) Weight Category 89 kg Snatch 85 kg Jerk 100 kg

Organising Secretary

  
Convener



  
Director  
Centre for Physical Education

Manonmaniam Sundaranar University  
Abishekapatti, Tirunelveli - 627 012

2021  
8



CERTIFICATE OF MERIT  
2021-2022

No : MSU 158

This is to certify that A. Vishwa S/o or D/o P. Ayyappan  
represented Sadakathullah Appa College Tirunelveli  
in the inter-collegiate Men weightlifting Tournament / Competition  
held at T.D.M.N.S. College T.Kallikulam on/from 06/12/2021 to  
and secured First position.

- a) Time / Distance / Height ..... (if applicable)
- b) Weight Category 102 kg Snatch 90 kg Jerk 100 kg

Organising Secretary

Convener



Director  
Centre for Physical Education

2021 - (7)

# Manonmaniam Sundaranar University

Abishekapatti, Tirunelveli - 627 012



## CERTIFICATE OF MERIT

No : MSU 214

2021-2022

This is to certify that SHANMUGAPRINA S S/o or D/o SHUNMUGAVEL  
represented SADAKATHULLAH APPA COLLEGE, TIRUNELVELI  
in the inter-collegiate ATHLETICS Tournament / Competition  
held at ANNA STADIUM, PALAYAMKOTTAI on/from 17.12.2021 to 19.12.2021  
and secured THIRD position. IN 400m

a) Time / ~~Distance~~ / Height 1:03.7 (if applicable)

b) Weight Category        Snatch        Jerk       

  
Organising Secretary

  
Convener



  
Director  
Centre for Physical Education

2021-21 (B)

# Manonmaniam Sundaranar University

Abishekapatti, Tirunelveli - 627 012



## CERTIFICATE OF MERIT

No : MSU 404

2021-2022

This is to certify that SHANMUGA PRIYA S S/o or D/o SHANMUGAVEL  
represented SADAKATHULLAH APPA COLLEGE, TIRUNELVELI  
in the inter-collegiate ATHLETICS Tournament / Competition  
held at ANNA STADIUM, PALAYAMKOTTAI on/from 17.12.2021 to 19.12.2021  
and secured FIRST position. DN 400M HURDLES

a) Time / Distance / Height 1:14:1 Sec (if applicable)

b) Weight Category — Snatch — Jerk —

  
Organising Secretary

  
Convener



  
Director  
Centre for Physical Education

# NELLAI DISTRICT ATHLETIC ASSOCIATION

Reg. No. : 55 / 2019

(Affiliated to the Tamilnadu Athletic Association)

Cer.No. : 005



21/2/21 - 5

This Certificate is issued to Mr / Mrs S. PRABU OF SADAKATHULLAH  
for Securing  I /  II /  III Place with Performance of 13.15 in Shot-put representing  
Nellai Sports Academy Club / School / College / under 20 Boys / Girls / Men / Women  
Tirunelveli  
Category at the District Level Athletic Championship held at Anna Stadium Palayamkottai  
Organized by Nellore District Athletic Association for the Year 2021

  
**S. AYYA DURAI PANDIAN**  
PRESIDENT  
NDAA

  
**S. CHELLAPANDIAN**  
ORGANISING SECRETARY  
NDAA

# NELLAI DISTRICT ATHLETIC ASSOCIATION

Reg. No. : 55 / 2019

(Affiliated to the Tamilnadu Athletic Association)

Cer.No. : 083



2021 - (4)

This Certificate is issued to Mr / Mrs..... A. VISHWA OF SADAKATHULLAH APPA COLLEGE

for Securing I / ~~H~~ / ~~HH~~ Place with Performance of ..... 41:41 M ..... in Hammer throw representing

Nellai Sports Academy Palai Club / School / College / under..... Boys / Girls / Men / Women

Category at the District Level Athletic Championship held at Anna Stadium Palai

Organized by Nellore District Athletic Association for the Year ..... 2021 .....

S.AYYA DURAI PANDIAN  
PRESIDENT  
NDA

  
S.CHELLAPANDIAN  
ORGANISING SECRETARY  
NDA

# NELLAI DISTRICT ATHLETIC ASSOCIATION

Reg. No. : 55 / 2019

(Affiliated to the Tamilnadu Athletic Association)

Cer.No. : 004



2021-23

This Certificate is issued to Mr / Mrs..... A. VISHWA OF SADAKATHULLAH APPA  
COLETTA  
for Securing  I /  II /  III Place with Performance of ..... 13.40 m ..... in ..... Shot put ..... representing  
..... Nellai Sports Academy ..... Club / School / College / under..... 20 ..... Boys / Girls / Men. / Women  
Tounelveli  
Category at the District Level Athletic Championship held at ..... Anna Stadium Palayamkottai  
Organized by Nellore District Athletic Association for the Year ..... 2021 .....

S.AYYA DURAI PANDIAN  
PRESIDENT  
NDA

S.CHELLAPANDIAN  
ORGANISING SECRETARY  
NDA

# NELLAI DISTRICT ATHLETIC ASSOCIATION

Reg. No. : 55 / 2019

(Affiliated to the Tamilnadu Athletic Association)

Cer.No. : 064



This Certificate is issued to Mr / <sup>✓</sup>Mrs. S. SHANMUGA PRIYA

for Securing I / H / III Place with Performance of ..... 27.3 ..... in ..... 200mts ..... representing  
Nellai Athletic Association ..... Club / School / College / under ..... 18 ..... Boys / Girls / Men / Women

Category at the District Level Athletic Championship held at ..... Anna Stadium Palayam

Organized by Nellore District Athletic Association for the Year ..... 2021 .....

  
S. AYYA DURAI PANDIAN  
PRESIDENT  
NDA

  
S. CHELLAPANDIAN  
ORGANISING SECRETARY  
NDA

Manonmaniam Sundaranar University  
Abishekapatti, Tirunelveli - 627 012

Dec. 2021 - 10



CERTIFICATE OF MERIT  
2021-2022

No : MSU 288

This is to certify that SIVA G S/o or D/o GANAPATHY S  
represented SADAKATHULLAH APPA COLLEGE RAHMATH NAGAR  
in the inter-collegiate SWIMMING (MEN) 100M BUTTERFLY Tournament / Competition  
held at ANNA STADIUM, PALAYAMKOTTAI from 11.12.2021 to —  
and secured SECOND position.

- a) Time / Distance / Height 1:48.68 (if applicable)
- b) Weight Category — Snatch — Jerk —

Devi  
Organising Secretary

Govindan  
Convener



Samy  
Director  
Centre for Physical Education