

**A STUDY ON STUDENTS' PREFERENCE TOWARDS
ONLINE PAYMENT WITH SPECIAL REFERENCE TO
DON BOSCO ARTS AND SCIENCE COLLEGE,
ANGADIKADAVU**

A PROJECT REPORT

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In partial fulfilment of the award of bachelor degree in

COMMERCE



DON BOSCO ARTS & SCIENCE COLLEGE OF KANNUR

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MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON STUDENTS’ PREFERENCE TOWARDS ONLINE PAYMENT WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE, ANGADIKADAVU**” is the bonafide work of **JEO PAUL, AMITHA MERIN AUGUSTINE AND SANUSHA GEORGE** who carried out the project work under my supervision.

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DECLARATION

We, JEO PAUL, AMITHA MERIN AUGUSTINE AND SANUSHA GEORGE, students of Sixth Semester B.Com Finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the Project Work entitled “**A STUDY ON STUDENTS’ PREFERENCE TOWARDS ONLINE PAYMENT WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE, ANGADIKADAVU**”, is an authentic and original work done by us under the guidance and supervision of **Mrs. AMBILY C**, Assistant professor, Department of Commerce, in partial fulfillment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur university.

We also declare that this Project Work has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other Degree, Diploma or any other recognition earlier.

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ACKNOWLEDGEMENT

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. Nishamol N V**, Head of the Department In-charge and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our thanks to guide **Mrs. Ambily C**, Assistant professor, Department of Commerce for her valuable advice and timely assistance during the period of the study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their grate support and care.

JEO PAUL

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Online payments refer to the electronic exchange of currency through the internet. These payments usually consist of the transfer of monetary funds from a customer's bank account using debit or credit card or any other mode, into the seller's bank account, in return for the provision of products or services. These funds can come directly from a customer's credit card or checking account, or from an online payment system that is linked to both the buyer and seller's bank accounts.

The payment system in any country needs to pass the litmus test of safety, security, soundness, efficiency, and accessibility. In order to address all these, payment systems have evolved from barter to currency, to digital systems. Various modes of digital payment include mobile wallet, banking cards such as debit and credit cards, UPI and mobile banking etc. Online payment system works effectively because they are linked to user's bank account.

Indian government has also taken a step to make India digitally sound and as result promoting cashless India motive. Nowadays almost everyone has a smartphone and mankind is more dependent on technology. In todayworld, smartphone has become essential part of daily life. Due to technology, mobile users can nowadays use their smartphones to make money transaction or payment by using applications installed in the phone. When smartphones can function as leather wallets, it is called "Digital Wallet" or widely known as "Mobile Wallet". The present study tries to study the various factors that can affect a consumer's decision to adopt digital wallet as a mode of online payment. In today's digital era the usage of internet has increased dramatically. Nowadays the customers are adopting the digital devices in order to spend less time on banking. This digital payment is very useful for transferring funds without taking any risk and also easy to handle and make use of it. Through the Government of India's flagship program 'Digital India' that aims to transform India into a digitally empowered society and knowledge economy, the government has been taking several measures to promote digital payments in the country. India's digital leap is further augmented by the announcement Finance Minister Nirmala Sitharaman announced during her Budget 2022 speech to set up 75 digital banking units in 75 districts. It also stated the inclusion of all 1.5 lakh post offices under the core banking system, digital currency, and financial support to promote the use of digital payments. The government measures

indicate its commitment towards a "Faceless, Paperless, Cashless" economy. A Digital payment, also known as electronic payment, is a transfer of money from one account to another using an electronic medium. So, there is no exchange of physical money or instruments like cash, cheque, etc. However, you should know that digital payment is not limited to online payments as it also covers payments made on brick-mortar premises, at a physical location. For example, payment done through UPI to the grocery store or salon also qualifies for digital payment.

Modern era has developed rapidly due to the growth of E-Commerce. E-Commerce is doing business electronically where there is no scope for physical or traditional system of transaction. More and more people are choosing ecommerce because it ensures accuracy in transactions. When people are engaging in purchase and sale of goods and services there is need for medium of payment. Paper transactions are losing its importance as people want to go cashless. Digital payment system is a way of dealing through electronically equipped medium which helps in making transaction and ensures the safety of the transactions. Urgency of a man and shortage of a time makes this system important. In digital payment both payer and payee use digital modes to send and receive money. Generally, no hard cash involved in digital system. Making cash payment is a time consuming process and to avoid this digital payment system came into existence. Various modes of digital payment include mobile wallet, banking cards such as debit and credit cards, UPI, mobile banking etc. digital payment system works effectively because they are linked to user's bank account. Whenever the payment is made user will be identified through notification and similarly if can credit is made to users account he will get an intimation. Mobile wallets are popular among youths as it gives attractive rewards such coupons, cash back, discount etc. Smart card looks like a plastic card with microprocessor that can be loaded with funds to make transaction. Benefits of using online modes includes it attracts clients from all over the world. More efficient transaction can be made with one click. Over the years bank cards are more popular because they are user friendly. Debit card is generally linked to customer's bank account and it is issued to every account holder of the bank. Debit card has details such as name, expiry, CVV for security of transactions. Indian government has also taken a step to make India digitally sound and as result promoting cashless India motive. Nowadays almost everyone has a Smartphone and man is more dependent on technology.

Digital payment is a financial exchange that takes place online between buyers and sellers. E-payment system in India, has shown tremendous growth, but there is still a lot to be done to increase its usage. Still 90% of the transactions are cash based. So, there is a need to widen the scope of digital payment. Innovation, incentive, customer convenience and legal framework are the four factors which contribute to strengthen the E-payment system. Studies show that Kerala has 96.97% literacy rate but has this helped in improvement of digital payments and similar transactions.

Students usually make mobile payments for e-payment as most of them are carrying their mobile phones often and it is the most suitable mode for them to make payment. The education system is also moving towards online payment and every transaction is being carried out online. Many online payment modes are available which enables simple and fast payments. This payment method is available for all devices (mobile phones and computer), irrespective of the operating system and web browser. Google pay, Amazon pay, Paytm and PhonePe are some of the popular mobile payment's app in India. The free apps allow you to send and receive money and also pay utilities bills on the go.

1.2 SIGNIFICANCE OF THE STUDY

The study will enhance the researcher's knowledge about student's preference towards online payment in Don Bosco Arts and Science College Angadikadavu. The present study aims to find out the preference of college students towards online payment system. It is used in many areas such as shopping, fee payment, mobile recharging, bill payment, and more. All these uses attract students as their day to day activities gets more improved and a lot easier. One of the most significant advantages of digital payment is the seamless experience they provide to customers. Reduced dependency on cash, fast transfer speed, and the ease of transacting make online payments a preferred option.

1.3 STATEMENT OF THE PROBLEM

Online payment has become very popular in recent years due its convenience, speedy transaction, time-saving benefits, attractive sales promotional offers, and more. Previous studies have shown that the current generation is up-to-date with technological innovations, as everything is at their fingertips. Therefore, E-wallets

should make use of this to create more awareness about the usability of their applications, especially among those who are not literate about technology and the internet. This can help India move towards a cashless future. The study, titled “A STUDY ON STUDENTS’ PREFERENCE TOWARDS ONLINE PAYMENT WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE, ANGADIKADAVU” is conducted to understand the reachability of digital payments among students and their level of satisfaction.

1.4 SCOPE OF THE STUDY

The study is limited to 50 students among the students of Don Bosco Arts and Science College, Angadikadavu.

1.5 OBJECTIVES OF THE STUDY

- To analyze the importance of online payment in student’s daily life.
- To analyze the most preferred digital payment among the students.
- To know the perception of students towards the security of digital payment.

1.6 RESEARCH METHODOLOGY

A research methodology is an outline of how a given piece of research is carried out. It defines the techniques or procedures that are used to identify and analyze information regarding a specific research topic. The research methodology, therefore, has to do with how a researcher designs their study in a way that allows them to obtain valid and reliable results and meet their research objectives.

1.6.1 RESEARCH DESIGN

Research design is a blueprint of a scientific study. It includes research methodologies, tools and technique to conduct the research. It helps to identify and address the problem that may rise during the process of research and analysis. The topic titled " A STUDY ON STUDENTS’ PREFERENCE TOWARDS ONLINE PAYMENT WITH SPECIAL

REFERENCES TO DON BOSCO ARTS AND SCIENCE COLLEGE" is an analytical study

1.6.2. SAMPLING TECHNIQUE

For data collection convenience sampling technique was used. Convenience sampling is one in which a sample is obtained by selecting such units of the universe which may be conveniently located and contacted.

1.6.3 SAMPLING SIZE

The sampling size is 50.

1.6.4 AREA OF THE STUDY

The area of the study is the students of Don Bosco Arts and Science College, Angadikadavu.

1.6.5 SOURCES OF DATA

- **Primary data**

Primary data is the data that is collected by the researcher. This type of data is new, original re-search information. Primary data are the first-hand information from a person who witnessed or participated in an event. Primary data are those data which are gathered or collected for the first time, and they are likely to have less error. Primary data was collected from students from Don Bosco Arts and Science College, Angadikadavu through questionnaires.

- **Secondary data**

Secondary data refers to the using of information that has already been collected and published by other people. Secondary data is usually used to analyze and interpret the findings out of research that already exists which may help the new research. The secondary data are those data that are already been collected. For the purpose of study data has been taken from various websites.

1.6.6 TOOLS FOR DATA ANALYSIS AND INTERPRETATION

- Percentages, charts and graphs are used for the study.

1.6.7 PERIOD OF THE STUDY

The study is conducted for a period of January 2023 to March 2023.

1.7 LIMITATIONS OF THE STUDY

1. The information supplied by the respondent may not be true.
2. Personal bias of respondents might have affected the quality of the result.
3. Study was based on 50 respondents and hence the finding can't be generalized.

1.8 CHAPTER SCHEME

CHAPTER I – INTRODUCTION

CHAPTER II – REVIEW OF LITERATURE

CHAPTER III – THEORETICAL FRAMEWORK

CHAPTER IV – DATA ANALYSIS AND INTERPRETATION

CHAPTER V – FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER II
REVIEW OF LITERATURE

Shamsher Singh & Ravish Rana (2014) studied the consumer perception of digital payment mode. The structured questionnaire was used as research tool for understanding consumer perception of digital payment. Primary data were collected from 150 respondents in Delhi. F test and frequency analysis was used to analyze the responses. The results showed that there is no significant variance in consumer perception based on the demographic factors such as gender, age, profession and annual income of the respondents. It was only education level of the respondents where significance difference is perceived by the respondents.

Doan (2014) he conducted a study to understand consumer adoption on mobile wallets in Finland area. This research was designed in a quantitative method using questionnaire which was sent to potential respondents in Finland. The study measures the market condition of mobile wallets users. The study findings reveal that the usage of mobile wallet is only in the initial stage and respondents are showing positive attitudes towards usage of mobile wallets. Research concluded that the trust factor reveals the positive or negative impact on adoption of user, depending on the user satisfaction and user's situation.

Miss. R. Elavarasi (2014) in her study on Customer Awareness and Preference towards E-Banking Services of Banks studies about way us to customer awareness & to find out what they most preferred e-banking services of banks. The researcher has identified which commercial bank provides better service with regards to e-banking services to customers and also identified satisfaction level of customer view about internet banking website of banks. The data analysis shows that age, educational qualification, occupation, income level of customer is significant factor that decide usage of e-banking services of various banks in the study area.

Karamjeet Kaur & Dr Ashutosh Pathak (2015) gives a detailed study about the role E payment system and its impact on E commerce in India. It gives a theoretical aspect about the types of E payment system, the limitation of age-old payment system with in the concept of electronic payments which includes lack of usability, lack of security, lack of efficiency and consistency as well as the various requirements in digital payment, Components of effective electronic payment system. The study gives a emphasize on scope of E payment system in the future which could be possible by the impact of technology which would be reachable to all common people in the country.

Dr. Hem Shweta Rathore (2016) in her research paper “Adoption of digital wallet by consumers” found that customers use mobile wallet because of convenience, one touch method, and because of its time saving technology. Risk, Challenges and factors influenced consumers in adoption of digital wallet were also discussed in this paper. In today-world, smart phone has become essential part of daily life. Due to technology, mobile users can nowadays use their smartphones to make money transaction or payment by using applications in the phone. When smart phones can function as leather wallets, it is called “Digital Wallet” or widely known as “Mobile Wallet”.

Oladejo, Morufu. O (2016) in his study on E-payments Adoption and Customers’ Service delivery in Nigerian Deposits Money Banks analyses the use of e-payment is expected to improve financial transaction in Nigeria and serve as a pointer to digital economy. It remains pertinent by exploring the influence of e-payments adoption on customer’s service delivery in Nigeria Deposits Money Banks (DMBs). Data were collected through a structured questionnaire administered on ten quoted DMBs and financial statements of the sampled banks to elicit information on adopted e-payments and combined effect on service delivery measured by customers’ deposits between 2005 and 2012. The overall result from data analysis shows that when bank adopt e payment systems, their performance level measured by customer deposits changes. With exception of mobile transactions, the result indicates that high volume of ATM transactions is an evidence of high customer deposits.

DR.S. Manikandan may (2017) in present world smartphones play an important role in the daily life of the people. The technological advancement has made smart phone as devices were the mobile users can make money transaction or payment by using application installed in phone. The present study aims to explain the application and usage of wallet money endorsed by different companies and various factors that affect the consumer’s decision to adopt mobile wallet and various risks and challenges faced by the users of mobile wallet.

Dr. V. Josephine Lourdes De Rose (2017) The evolution of technology revolution has opened the door of new modes of delivery and processing channels as well as more innovative product and services in the market. It has expanded the market to the world level enhancing the consumers to purchase any product or service from one corner of the world to another. With increased educational qualification and growing wealth

consumers' need and expectations are continually changing and they are involving themselves more and more in their financial decisions. E-Payments has made their approach easier through Debit Card, Credit Card, ECS, EFT, RTGS and NEFT. The aim of the study is to analyze the various preference factors which affect their purchase decision through online mode.

Adharsh et al., (2018) found in the study of "Transformation towards E-wallet payments Systems pertaining to Indian Youth" that there are approximately 80.5 million users of digital wallets in India and the major group who uses the digital wallet services is the youth. The objective of the researcher is to analyze the impact of digital payments after demonetization on the daily expenses of students, for which they have conducted a survey by asking various questions to a sample size of 160 respondents. They found that approximately two-thirds of youth use mobile recharges and ticket bookings from online modes as it's less time-consuming and more convenient to make transactions. They also noted that various cash backs, freebies, loyalty points, or redemptions attract them to make digital payments and avail the best offers out of them.

Linnet Christilda Gnana Lilly R (2018) she conducted a study on the customer satisfaction and preference towards electronic payments and clearing system in Chennai city. This study displays the greater picture of the banking industry enclosing customer perception, behavior and threats towards the same. The level satisfaction towards electronic payment and clearing system is not related to the positive impact of E-banking. There is significant difference between the customers perception towards overall performance of various types of bank. The study revealed that E- banking is both constructive and obstructive. The obstacles in banking development include technological difficulties, misuse of information, incomplete information about e-products/services and cybercrimes.

Shivathanu B. (2019) in his study adoption of digital payment system in the era of demonetization emphasized on how the digital payment system was used by the people or accepted by the people during demonetization. It was based on a conceptual framework where the sample size was 766. The data analyzed suggested that behavioral intentions and innovation resistance had an impact on the actual usage.

Thi & Diep (2021) Different from study's findings indicate that perceived security and trust mediate the influence of technical protection, transaction method, security

statement, prior experience, and perceived advantage on E-Payment System (EPS) retention in Vietnam. Additionally, the results indicate a solid and conclusive relationship between perceived security, perceived trust, technical protection, and retention when the EPS is used.

CHAPTER III
THEORETICAL FRAMEWORK

3.1 ONLINE PAYMENT

Online payment is a digital transaction method that allows individuals and businesses to transfer money electronically through the internet. It provides a convenient and secure way to pay for goods and services or to send and receive money. Online payment processes typically involve using a credit or debit card, bank transfer, or digital wallet, and the transaction is processed through a secure payment gateway. The benefits of online payment include increased convenience, faster processing times, and improved security compared to traditional payment methods. It eliminates the need for physical cash or checks, reduces the risk of fraud or theft, and allows for real-time tracking of transactions. Online payment is widely used by e-commerce platforms, service providers, and individuals around the world, and it has become an essential part of modern-day transactions.

3.2 HISTORY OF DIGITAL PAYMENTS

The roots of electronic payment can be traced back to 1871, when Western Union debuted the electronic fund transfer (EFT) in the U.S. It was the first time it became possible to pay for goods and services without having to be present during the transaction process. Forms of payment have continued to transform since then, including the launch of the first modern credit card by the Bank of America in 1958. However, it was not until the 1960s when the U.S. Advanced Research Projects Agency Network (ARPANET) was launched, laying the foundation for the internet that we're familiar with today and paving the way for the next evolution of payment methods.

3.3 METHODS OF PAYMENT

Amazon pay: Amazon Pay is a digital payment service that enables customers to make payments on third-party merchant websites or applications using payment methods already associated with their Amazon account. Meanwhile, Amazon Pay Later is a convenient way to acquire credit for purchases made via EMI on Amazon.in. Amazon Pay is a reliable service for making payment, and adding your KYC requires only a few steps. However, if you are not an avid Amazon user, it's recommended to check the number of sites that accept Amazon Pay before registering.

Google pay: Google Pay is a digital wallet and payment platform from Google. It enables users to pay for transactions with Android devices in-store and on supported websites, mobile apps and Google services, like the Google Play Store. Google Wallet was the company's first mobile payment system, developed for Android devices in 2011. In 2015, it was renamed Android Pay, with Google Wallet refocused to strictly peer-to-peer (P2P) payments. In 2018, Google announced that Google Wallet would join the other payment offerings under the Google Pay branding. Google Wallet was then renamed Google Pay Send. Google Pay is available for contactless payments on Android devices. The peer-to-peer functions and account access are available on iOS. However, when using an iPhone or Apple Watch for NFC payments, only Apple Pay is eligible for this use case.

PhonePe: The world is fast moving towards automation and it is only apt to call this age a digital era. Whether it is groceries or apparel shopping, almost every need is available at our fingertips. This change in the way we shop is due to the advancement in e-commerce space. The shift in the trend of physical shopping from stores to online shopping resulted in the idea of e-wallets. E-wallets have now made online shopping convenient and have also eliminated the need to carry around cash for any kind of shopping. With e-wallets, we can easily transfer cash from one account to another without involving physical money. As long as the buyer and seller have e-wallets, this is easy and quick. PhonePe is a leading digital wallet using which you can transfer money through UPI, recharge prepaid mobile, make utility bill payments, and much more.

Paytm: Paytm stands for "Pay through Mobile." It's an e-commerce website based in Noida, Uttar Pradesh, India. It begins with mobile recharge and utility bill payments, and today it has become a full-fledged marketplace with around 100 million registered users. In a short span of time, it has managed to reach 60 Million orders per month. Paytm is a consumer brand of One97 Communication, a mobile internet company, and its CEO is Vijay Shekhar Sharma. As of January 2017, it has more than 13,000 employees and 3 million offline merchants across India. Paytm was founded by One97 Communications Limited in 2010 as a mobile recharge website. Later, during his visit to China, its founder, Vijay Shekhar Sharma, noticed that some vegetable vendors were using their mobile phones to receive payments from the customers. It inspired him to

start a similar service in India. In 2013, Paytm introduced the Paytm Wallet. As of November 2016, it was the largest mobile payment platform with more than 150 million wallets and 75 million Android app downloads. In March 2015, the Indian Industrialist, Ratan Tata made a personal investment in the Paytm. In the same month, Alibaba Group invested \$575 million in Paytm. In March 2016, Paytm borrowed 300cr from ICICI Bank as working capital. In May 2017, Japan's Softbank invested \$1.4 billion in the Paytm, which was the single largest investment by Softbank in India to date. In 2015, Paytm received a license from RBI to set up Paytm Payments Bank Limited which is the first payment bank in India. It launched operations on 23 May 2017. On 16 March 2017, Paytm launched mobile payment services in Canada, allowing users to pay for mobile, internet, water and electricity bills, among other things. In February 2017, Paytm launched its separate e-commerce app, called Paytm Mall.

3.4 CHARACTERISTICS OF ONLINE PAYMENT

1. Acceptability

The payment infrastructure should not only be robust but also available and accessible to a wide range of consumers and sellers of goods and services. The value stored in the electronic cash should be honored and accepted by other banks and financial institutions for reconciliation.

2. Reliability

Users and businesses want a reliable payment system because the availability of services and smooth running of an enterprise will depend on the availability and successful operation of the payment infrastructure. Users should be completely shielded from a system or single point failure.

3. Security

Digital currency should be stored in a form that is resistant to replication, double-spending, and tampering. At the same time, it should offer protection from the intruders trying to tap it to unauthorized use, when transmitted over the internet.

4. Usability

The users of the payment mechanism should be able to use it as easily as real currency. This requires the payment system to be well integrated with existing applications and processes that play the role of transacting parties in e-commerce.

5. Scalability

The payment system infrastructure should be scalable, to be able to handle the addition of new users and merchants, so that systems will perform normally without performance degradation and maintain the quality of service. It should be able to offer the same performance and cost per transaction overheads with a growing number of customers and transactions.

6. Anonymity, privacy

This characteristic refers to the desire of users to protect their privacy, identity and personal information. In some transactions, the identities of the parties could be protected by anonymity. Anonymity means that it is not possible to discover someone's identity or to monitor an individual's spending patterns.

7. Applicability

Applicability of a payment system is defined as the extent to which it is accepted for payments at points of sale, or at online e-commerce sites. Debit cards and credit cards have high applicability, as one can pay with them in a variety of places. The applicability of a payment system may vary from country to country.

8. Authorization type

Authorization type is defined as the form of control over the validity of transactions. The authorization type can be offline. Offline authorization means that users of the system can exchange money while not connected to a network, without a third party facilitating the transaction. Paper cheques are the example of offline authorization.

9. Convertibility

Funds represented by one payment system should be easily convertible into funds represented by other payment systems. Users should be able to transfer money from one electronic payment system to another or convert it to another accepted form of currency, such as receiving it in cash, or transferring it to a bank account. The electronic currency should be interoperable and exchangeable with other forms electronic cash, paper currencies, and deposits in the bank accounts, bank notes or any other financial instrument.

10. Interoperability

A payment system is interoperable if it is not dependent on one company, and is open to allow other interested parties to join. This can be achieved by means of open standards for data transmission protocols and infrastructure. An interoperable system can more quickly gain the necessary customer base for future development and will have a higher level of applicability.

11. Multi-currency

Effective and efficient payment systems between countries are possible when a system allows processing multiple currencies, as it is currently done with credit cards. This feature is not implemented in the payment systems of many countries, binding them to a particular region. Multi-currency payments are required for payments in cross-border e-commerce.

12. Traceability

Traceability indicates how easy it is to trace money flows and sources of funds that are going through a payment system and used for purchases. In electronic payment systems, money can be traced by records that are kept of payment activity.

13. Link ability

Link ability of an electronic payment system implies that payments can be associated with a particular user, or that it is possible to recognize several payments originating from some user. Users can be linked to their spending even if the system they use is anonymous. A relation between the user and his payments can be established.

14. Trust

Trust refers to the degree of customer's confidence that their money and personal information will be safe, and that all parties involved will not be act against users' interests. Users need to trust that payments will be not be stolen or misused.

15. Flexibility

Payment systems should be in a position to accept several forms of payment rather than limiting the users to a single form of currency.

16. Efficiency

Efficiency here refers mainly to the cost overheads involved in the operation of digital payments. The cost of payment per transaction should be negligible.

3.5 ADVANTAGES OF ONLINE PAYMENTS

1. Speed of transactions

For both the seller and the customer, online payments save a lot of time. People don't have to wait in lines, take time to write checks, or wait for paper bills. They don't have to wait for banks to clear their checks so that they can access the money.

For sellers, it saves a great deal of time since they don't have to waste time printing and mailing bills. Online payments also decrease the chances of late payments. Since it takes less than a few minutes to complete a transaction, people will not forget it or put it off for later.

2. Convenience

People can pay for goods and services at any time of the day from any part of the world. It is easier to click a feature on your smartphone than to collect the correct amount of cash for your purchase.

3. Reaching global audience

One of the biggest advantages of having online payment gateways is that businesses can operate globally and have a customer base irrespective of geographical limitations.

4. Low transaction cost

In a traditional payment setup, businesses have to hire front-desk employees or cashiers to manage sales and payments. But with online payments, transactions take place in an automated environment. Merchants can set up online payment gateways with minimal investment and lower transaction costs.

5. Quick and easy setup

Instead of spending time on setting up a whole payment process that involves certain equipment and some extra employees, you can easily and quickly integrate online payment gateways for your business. However, before you choose the services of a particular vendor, you can evaluate the different options available in order to choose the best one.

6. Variety of payment choices

With online payment features, you can offer your customers a wide variety of payment options to choose from. People have their own preferences, and if they can find that option while purchasing from you, there are obviously more chances of them actually getting through with the transaction.

7. Availability of more distribution channels

As a business, having online payment options can benefit your distribution channels a lot. If you are ready to accept online payments, you can enter the affiliate domain and branch out your sales by displaying your products or services on other websites. It is a great way to increase sales.

8. Easy management

Online payments make it easier to manage and store your money and other financial data. For both vendors and customers, there are a lot of tools available on the internet that will help you with transactions.

9. Better customer experience

If customers feel it is convenient to purchase from you while also being able to save money and time, then that automatically translates to a positive customer experience. And as a business, you must put customer experience above everything else. Implementing online payment options for your business is a great way to achieve it, as many people nowadays prefer online payments over cash or card transactions.

10. Recurring payment capabilities

Online payments have made subscription markets operate with ease. Earlier, people used to make cash/card payments at regular intervals. Now, payments are automated and people don't have to actually remember to pay or take the effort to go all the way to the physical place of business to make their payments. This has made receiving and accepting payments easier for both the seller and the customer.

3.6 DISADVANTAGES OF ONLINE PAYMENTS

1. Technical problems

Online payments are subject to technical failures or downtime, just like any other software that is dependent on technology. Though tech maintenance operations are

announced in advance and usually take place during the night, sometimes, it can cause frustration among online shoppers. Especially when it takes place without prior warning, a lot of businesses experience heavy bounce rates.

2. Password threats

If you are a registered user with a website who uses online payments pretty often, there are high chances that the online portal can have access to your personal information or bank account details. Though most transactions use OTPs (one-time passwords), the need for password protection arises in such situations. Especially if you are someone who deals with different banks, you might face the risk of a privacy breach.

3. Cost of fraud

Just as more and more people are shifting to online payments and preferring them over other traditional forms of payment, so are cybercriminals. ID thefts, phishing attacks, and database exploits are becoming more common. To prevent these security breaches, businesses need to install a lot of payment-security software, which can lead to higher costs.

4. Security Concerns

Without proper security measures, fraudsters can easily hack important financial information and data. And since there aren't any verification systems like facial recognition or biometrics, criminals can easily get away without getting caught.

5. Technological illiteracy

One of the main disadvantages of online payments is the technological illiteracy among many people, especially the older generation. Since they don't have enough knowledge on how to go about using technology or smartphones, they refrain from using online payment methods. A lot of them also fear the complexities of it and continue to use traditional methods of payment. This is a huge drawback in developing countries like India.

6. Limitations on amount and time

Some banks limit the number of transactions you can do in a day or the maximum amount you can transfer in a day. Most online transactions also have a time limit under which you need to complete the process (like receiving and accepting OTPs). All these limitations can prove to be pretty inconvenient to some users.

7. Service fees and other additional costs

While implementing online payment gateways, some services may require setup costs or even processing fees for customers using those facilities. Setting up online payment options obviously requires access to the internet and other associated services, which can result in extra costs. Both sellers and customers can find it tiresome.

8. Disputed transactions

If you find someone using your electronic money, you can file a complaint with your bank or online payment processor. However, if you are unable to find the personal details of the person or for that matter, any details about them, then you cannot file a complaint or receive a refund. It gets tricky in such situations.

9. Loss of smart cards

Most online payments are done with the help of credit/debit cards, ATM cards, or identity cards. So, if you lose any of these, automatically, your online payment accounts that are linked to your cards will be at risk too. Of course, you can block your cards after informing the bank, but the time between losing your card and blocking it may prove to be risky as many transactions by fraudsters can take place during that time period.

10. False identity

Unlike physical transactions, there are no ways to identify if the person making the online payment is the one he/she is claiming to be. Since there are no verification methods like photographs or signatures, most online payments are done behind a veil of anonymity. This can lead to a considerable amount of forgery and identity theft.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

This chapter deals with the analysis and interpretation of the collected data. Analysis and interpretation of data are two major steps in the process of research. Analysis of data is the most skilled task in research process. It is the area of critical examination of the assembled and grouped data for studying the characteristics of the object under study and for determining the pattern of relationship among the variables relating. Analysis of data means studying the tabulated material in order to determine inherent facts or meanings. It is the process of extracting, compelling and modelling raw data for purposes of obtaining constructive information that can be applied to formulating conclusions, predicting outcomes or supporting decisions in business, scientific and social science settings.

4.1 GENDER WISE CLASSIFICATION

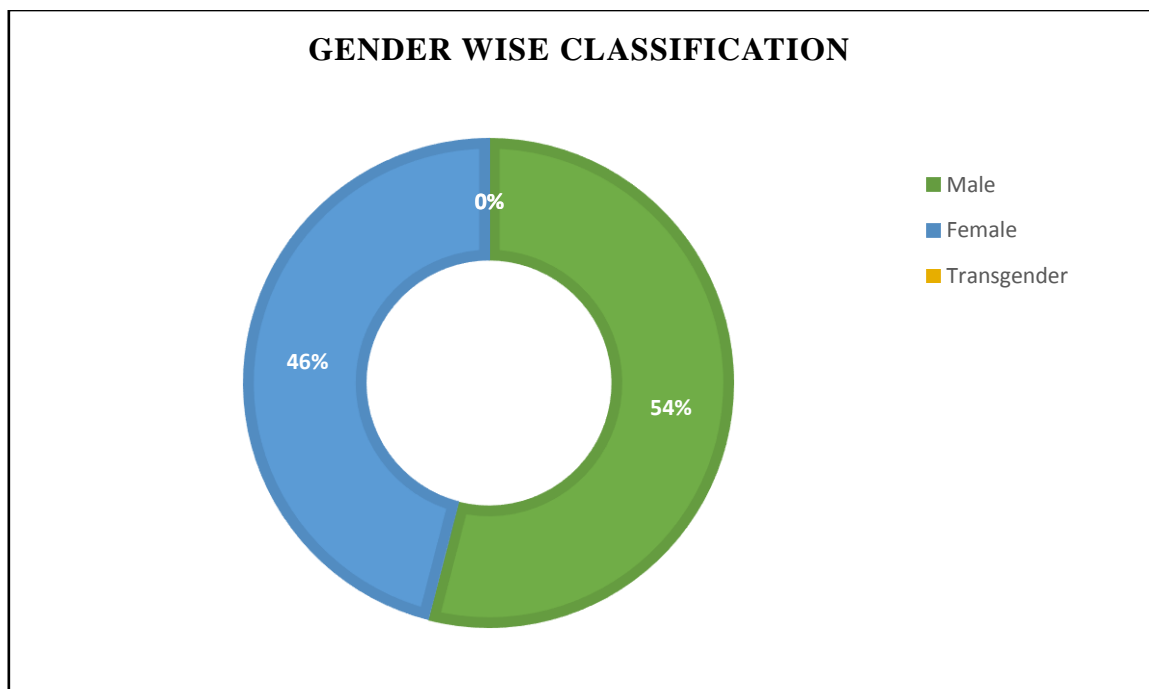
Table No 4.1

GENDER WISE CLASSIFICATION

Gender	No. of respondents	Percentage
Male	27	54
Female	23	46
Transgender	0	0
Total	50	100

Source of data: Primary data

Figure No 4.1



INTERPRETATION:

The Table No 4.1 and Figure No 4.1 shows that 54 percent of the students are male and the balance 46 percent are female. There are no transgender respondents.

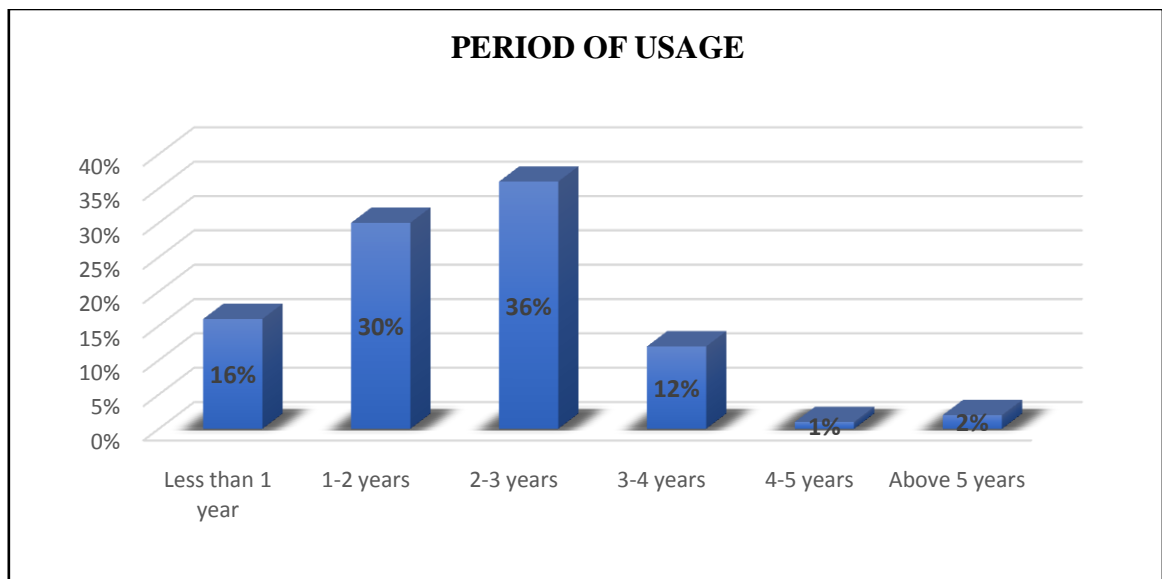
4.2 PERIOD OF USAGE

Table No 4.2
PERIOD OF USAGE

Responses	No. of Respondents	Percentage
Less than 1 year	8	16
1-2 years	15	30
2-3 years	18	36
3-4 years	6	12
4-5 years	1	2
Above 5 years	2	4
Total	50	100

Source of data: primary data

Figure No 4.2



INTERPRETATION:

The Table No 4.2 and Figure No 4.2 shows that 36 percent of the respondents are using digital payment for the last 2-3 years, 30 percent of the respondents are using the digital payment for the last the 1-2 years, 16 percent of the respondents are using the digital payment for less than 1 year, 12 percent of the respondents are using the digital payment for the last 3-4 years, 2 percent of the respondents are using the digital payment for more than 5 years and 1 percent of the respondents are using the digital payment for the last 4-5 years.

4.3 IMPORTANCE IN DAILY LIFE

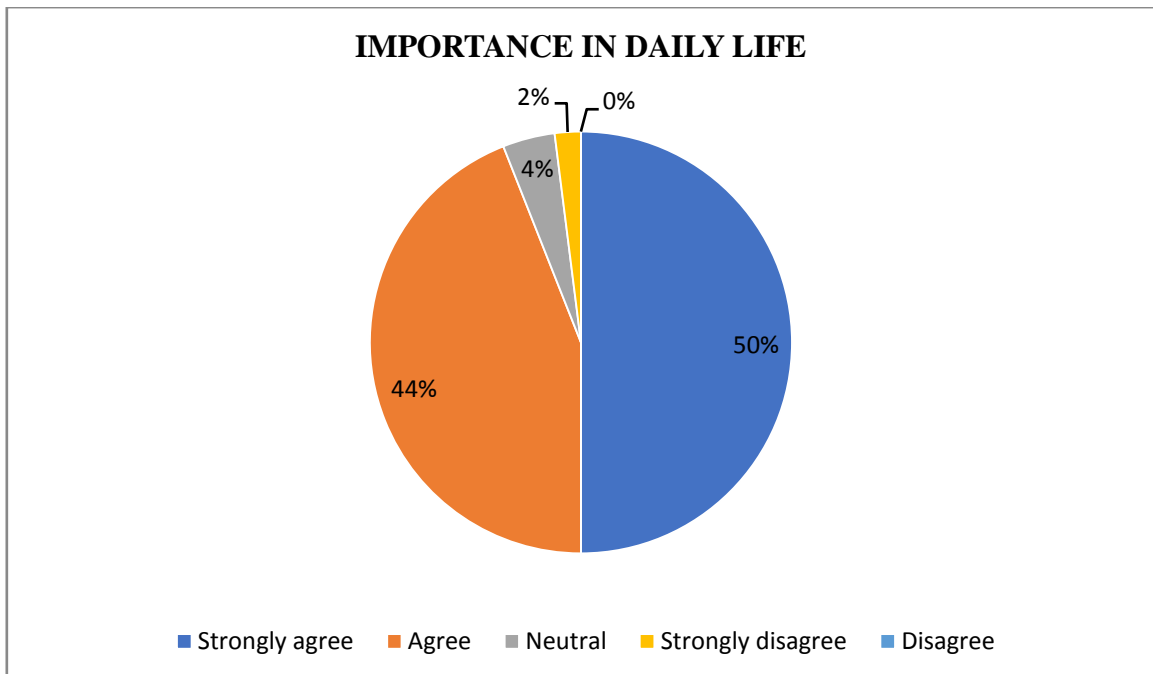
Table No 4.3

IMPORTANCE IN DAILY LIFE

Responses	No. of respondents	Percentage
Strongly agree	25	50
Agree	22	44
Neutral	2	4
Strongly disagree	1	2
Disagree	0	0
Total	50	100

Source of data: Primary data

FIGURE No 4.3



INTERPRETATION:

Table No 4.3 and Figure No 4.3 shows that 50 percent of the respondents strongly agree that the importance in daily life, 44 percent agree of them agree, 4 percent is in a neutral feedback, 2 percent of them strongly disagree and 0 percent of them disagree.

4.4 PURPOSE OF USING ONLINE PAYMENT

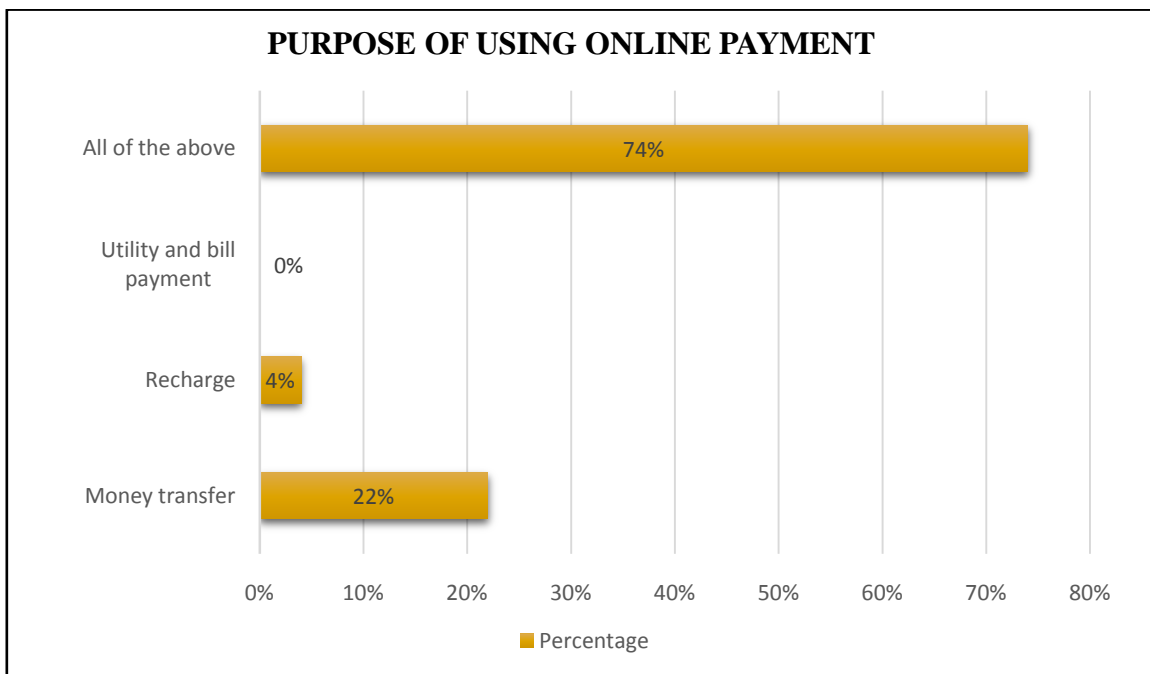
Table No 4.4

PURPOSE OF USING ONLINE PAYMENT

Responses	No. of Respondents	Percentage
Money transfer	11	22
Recharge	2	4
Utility and bill payment	0	0
All of the above	37	74
Total	50	100

Source of data: Primary data

Figure No 4.4



INTERPRETATIONS:

The Table No 4.4 and Figure No 4.4 show that 74 percent of the respondent's state that all of the above-mentioned reasons are a part of the purpose of using online payment. 22 percent of the respondents say that the purpose of using online payment is for money transfer and 4 percent of the respondents say that the purpose of using online payment is for recharging.

4.5 PREFERENCE OF UPI APP

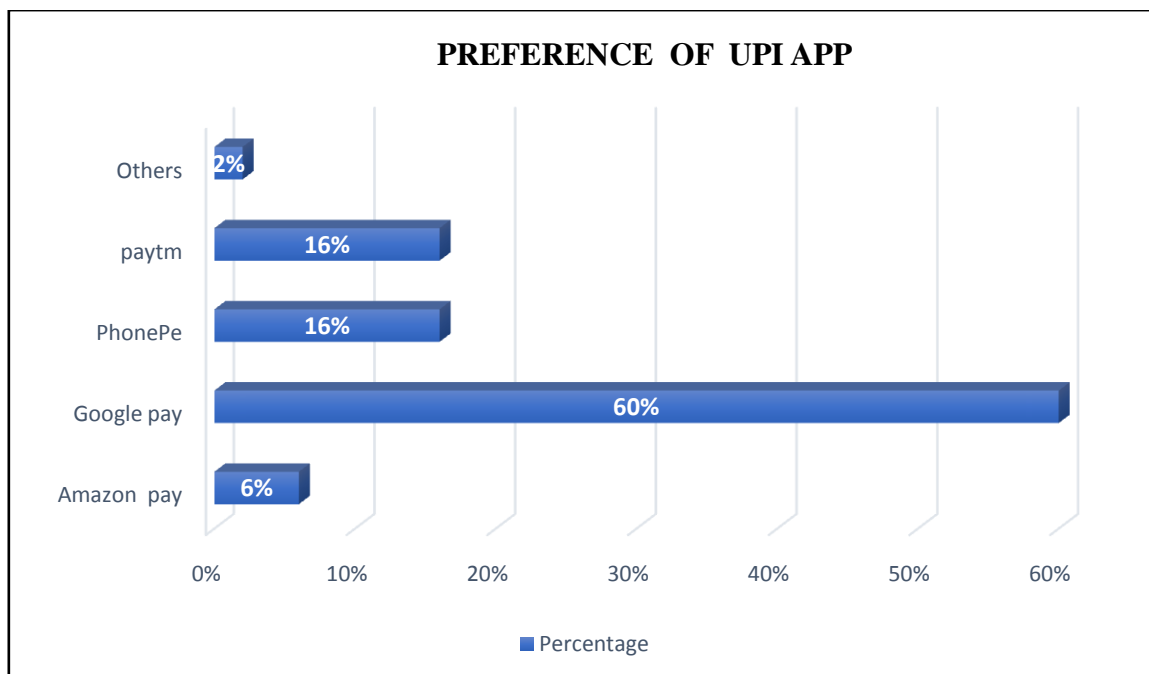
Table No 4.5

PREFERENCE OF UPI APP

Responses	No. of Respondents	Percentage
Amazon pay	3	6
Google pay	30	60
PhonePe	8	16
Paytm	8	16
Others	1	2
Total	50	100

Source of data: Primary data

Figure No 4.5



INTERPRETATION:

In the Table No 4.5 and Figure No 4.5 it is understandable that 60 percent of respondents prefer Google pay, 16 percent prefer PhonePe, 16 percent prefer Paytm, 6 percent prefer Amazon pay and the least preferred is others with 2 percent.

4.6 AWARE ABOUT FUNCTIONALITY OF THE ONLINE PAYMENT

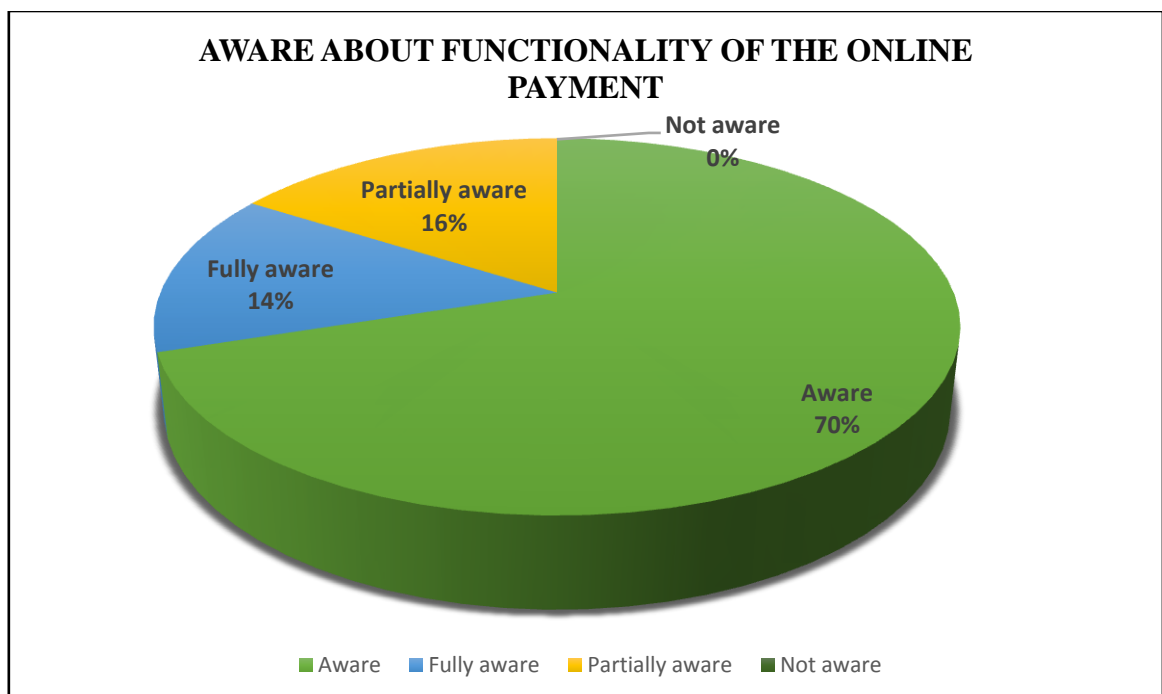
Table No 4.6

AWARE ABOUT FUNCTIONALITY OF THE ONLINE PAYMENT

Responses	No. of Respondents	Percentage
Fully aware	7	14
Aware	35	70
Partially aware	8	16
Not Aware	0	0
Total	50	100

Source of data: primary data

Figure No 4.6



INTERPRETATION:

From Table No 4.6 and Figure No 4.6, it is evident that 70 percent of the respondents are aware of the functionality of online payments, 16 percent are partially aware, and 14 percent are fully aware. Finally, 0 percent are not aware at all.

4.7 DIGITAL PAYMENT ACCORDING TO USABILITY

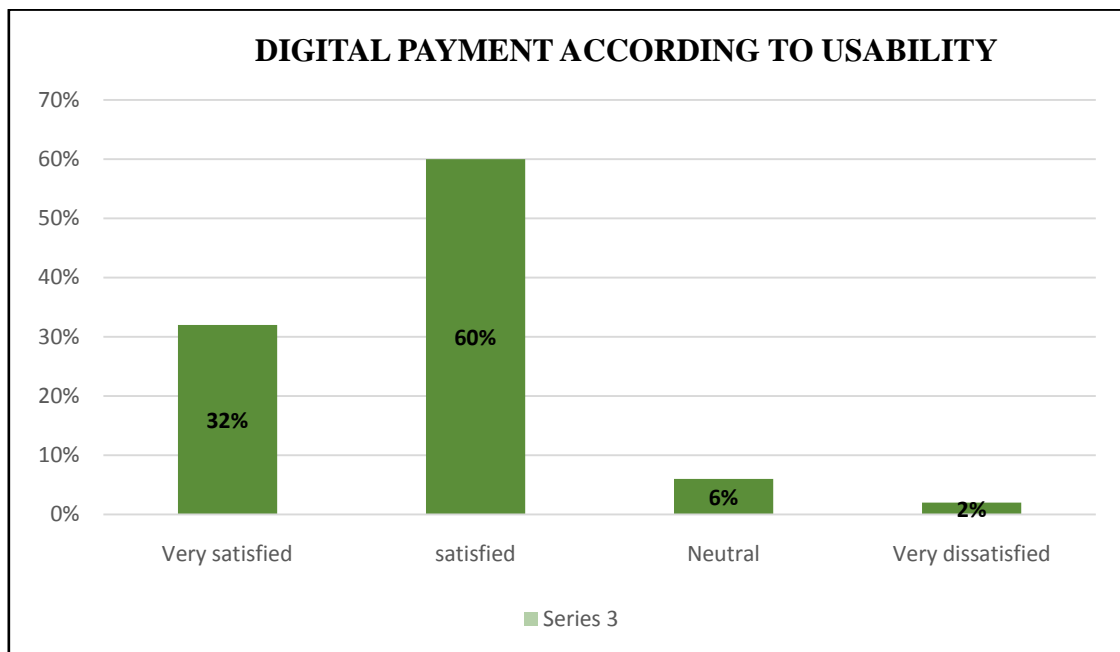
Table No 4.7

DIGITAL PAYMENT ACCORDING TO USABILITY

Responses	No. of Respondents	Percentage
Very satisfied	16	32
Satisfied	30	60
Neutral	3	6
Very dissatisfied	1	2
Total	50	100

Source of data: Primary data

Figure No 4.7



INTERPRETATION:

From the TableNo 4.7 and FigureNo 4.7 it is understandable that 60 percent among the samples satisfied that rate of digital payment according to usability, 32 percent very satisfied, 6 percent is in a neutral feedback and the remaining 2 percent very dissatisfied.

4.8 SATISFACTION OF USING ONLINE PAYMENT

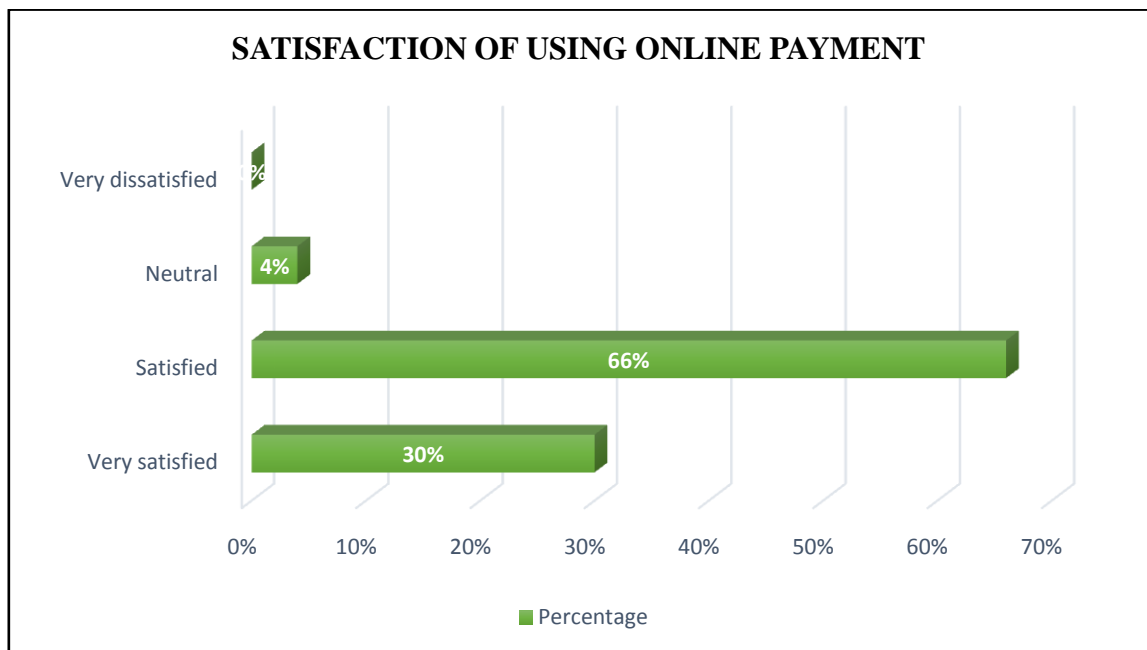
Table No 4.8

SATISFACTION OF USING ONLINE PAYMENT

Responses	No. of Respondents	Percentage
Very satisfied	15	30
Satisfied	33	66
Neutral	2	4
Very dissatisfied	0	0
Total	50	100

Source of data: primary data

Figure No 4.8



INTERPRETATION:

The Table No 4.8 and Figure No 4.8 shows that 66 percent of the respondents are satisfied of using online payment, 30 percent very satisfied, 4 percent is in a neutral feedback, at last 0 percent are very dissatisfied of using online payment.

4.9 USE OF DIGITAL PAYMENT IN A DAY

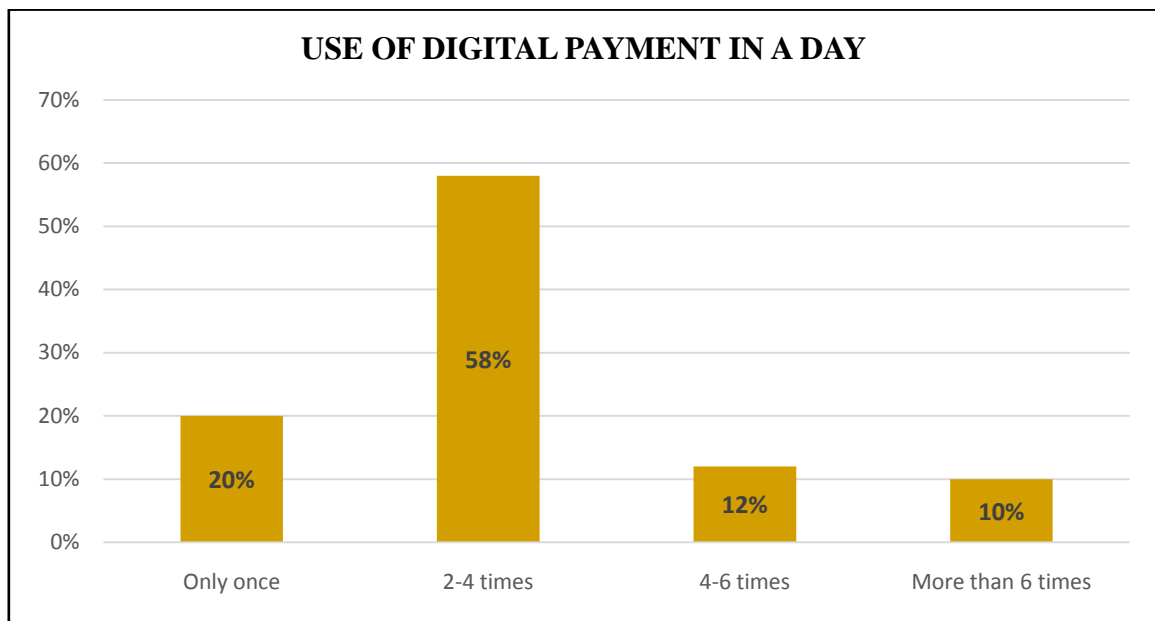
Table No 4.9

USE OF DIGITAL PAYMENT IN A DAY

Responses	No. of Respondents	Percentage
Only once	10	20
2-4 times	29	58
4-6 times	6	12
More than 6 times	5	10
Total	50	100

Source of data: Primary data

Figure No 4.9



INTERPRETATION:

The Table No 4.9 and Figure No 4.9 shows the times that the respondents use of digital payment in a day. shows that 58 percent of the respondents are using digital payment for 2-4 times in a day, 20 percent of the respondents are using the digital payment for only once, 12 percent of the respondents are using the digital payment for 4-2 times in a day and 10 percent of the respondents are using the digital payment for more than 6 times.

4.10 USEFUL FOR DURING COVID-19 PANDEMIC

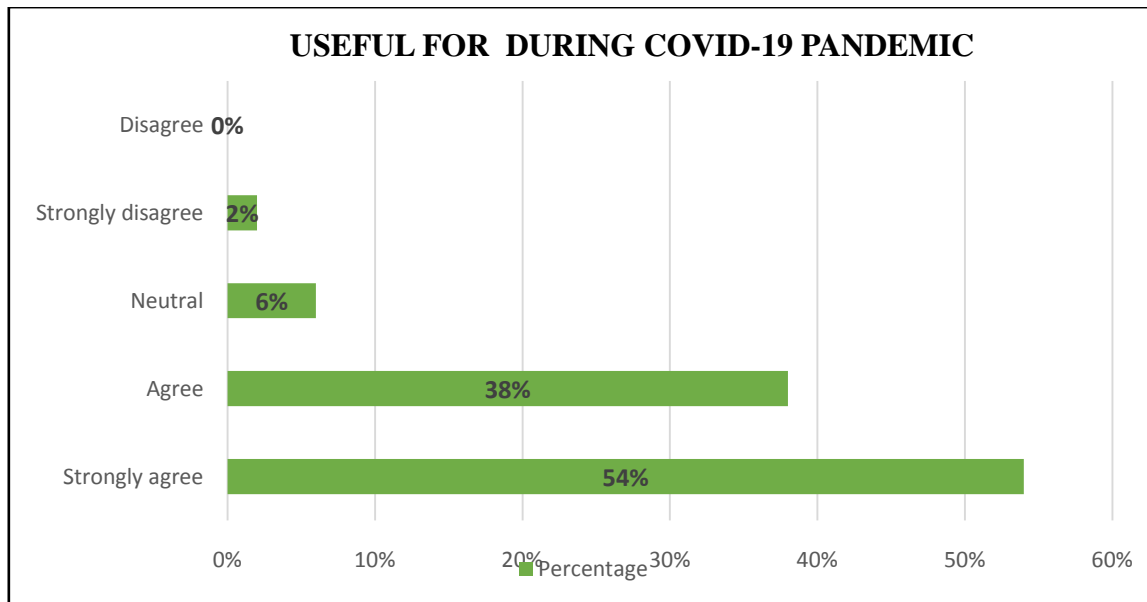
Table No 4.10

USEFUL FOR DURING COVID-19 PANDEMIC

Responses	No. of Respondents	Percentage
Strongly agree	27	54
Agree	19	38
Neutral	3	6
Strongly disagree	1	2
Disagree	0	0
Total	50	100

Source of data: primary data

Figure No 4.10



INTERPRETATION:

The Table No 4.10 and Figure No 4.10 shows that 54 percent of the respondents strongly agree that online payment was useful during the Covid-19 pandemic, 38 percent agree, 6 percent is in a neutral feedback, 2 percent strongly disagree and 0 percent disagree.

4.11 HIDDEN CHARGES

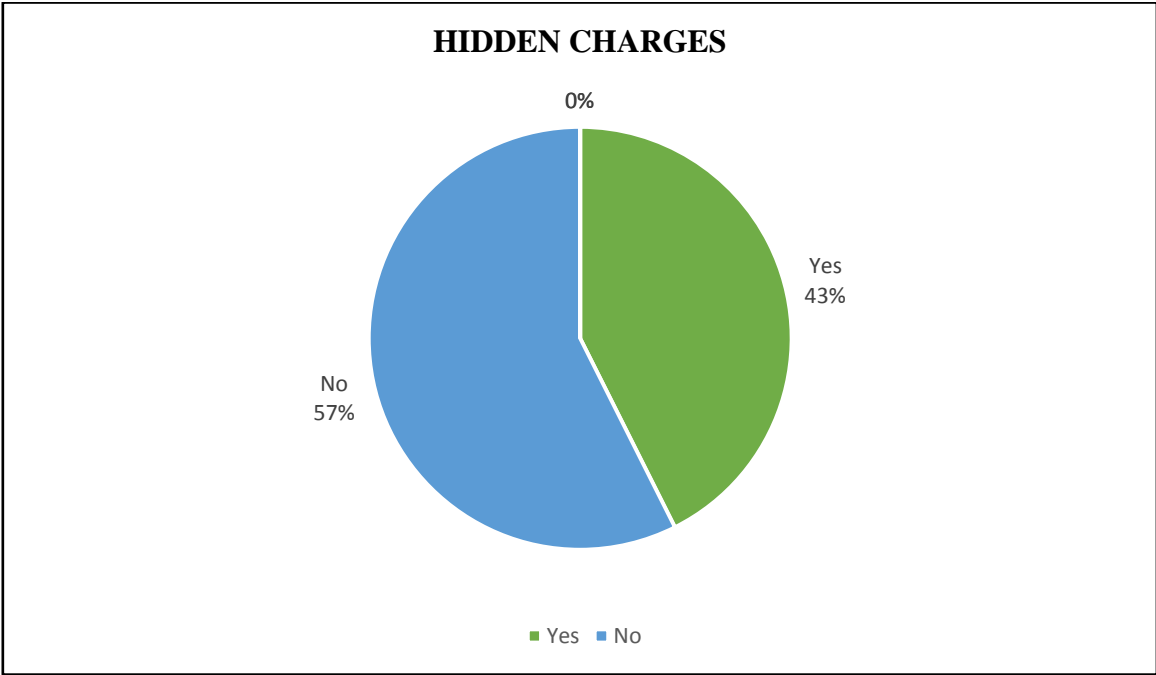
Table No 4.11

HIDDEN CHARGES

Responses	No. of Respondents	Percentage
Yes	20	42.6
No	27	57.4
Total	47	100

Source of data: Primary data

Figure No 4.11



INTERPRETATION:

The Table No 4.11 and Figure No 4.11 shows that 57 percent of the respondents have hidden charges and the remaining 43 percentsay that there are no hidden charges.

4.12 SECURE AND TIME SAVING OF DIGITAL PAYMENT

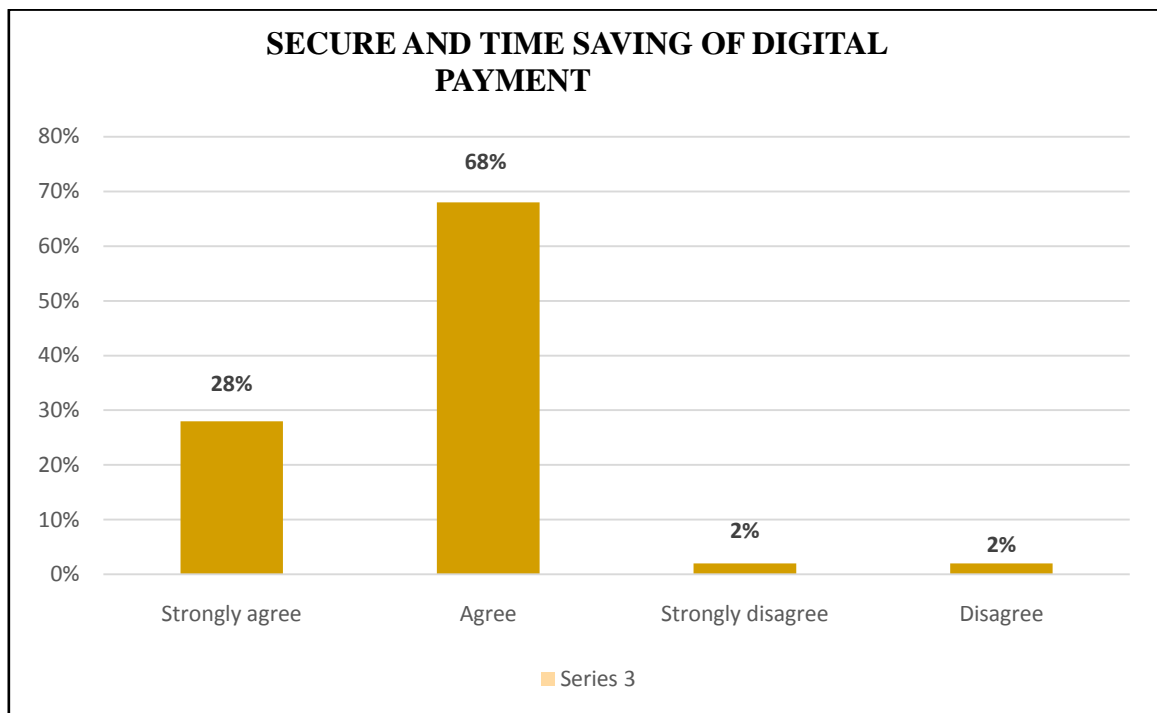
Table No 4.12

SECURE AND TIME SAVING OF DIGITAL PAYMENT

Responses	No. of Respondents	Percentage
Strongly agree	14	28
Agree	34	68
Strongly disagree	1	2
Disagree	1	2
Total	50	100

Source of data: Primary data

Figure No 4.12



INTERPRETATION:

The Table No 4.12 and Figure No 4.12 shows that 68 percent of the respondents agree that digital payment is secure and time saving, 28 percent strongly agree, 2 percent strongly disagree and 2 percent disagree.

4.13 SCAMMED USING ONLINE PAYMENT

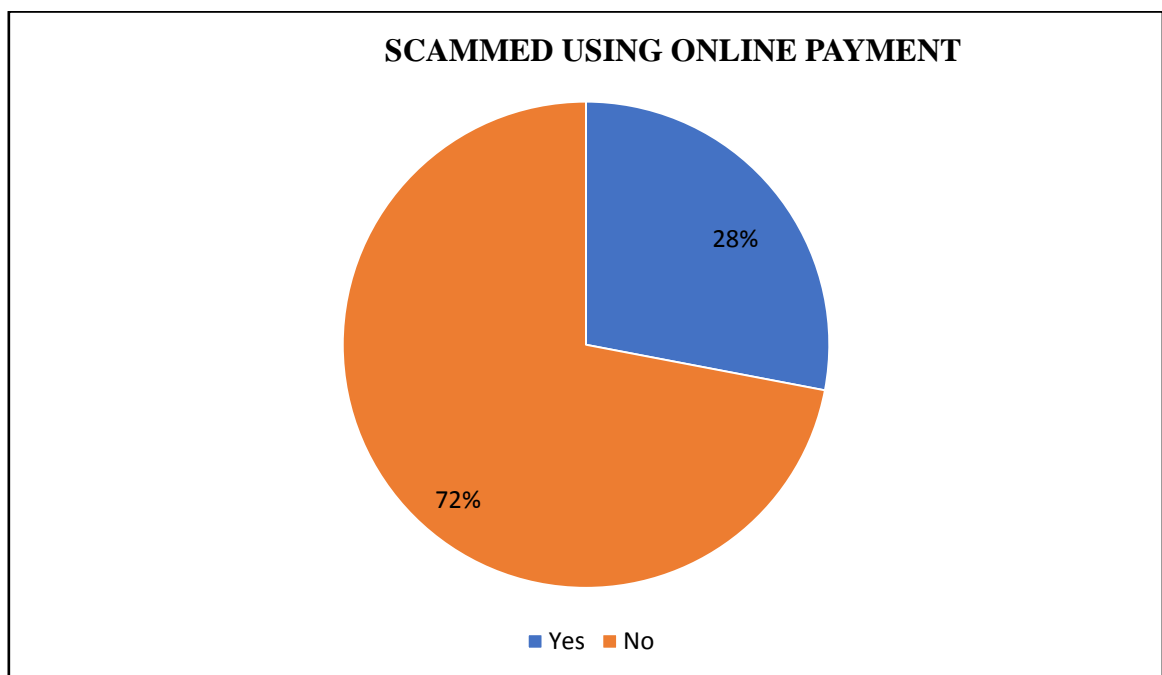
Table No 4.13

SCAMMED USING ONLINE PAYMENT

Responses	No. of Respondents	Percentage
Yes	14	28
No	36	72
Total	50	100

Source of data: primary data

Figure No 4.13



INTERPRETATION:

The Table No 4.13 and Figure No 4.13 shows that 28 percent of the respondents have been scammed while using online payment and the remaining 72 percent of the respondents have not been scammed while using online payment.

4.14 OBSTACLES WHILE USING DIGITAL PAYMENT

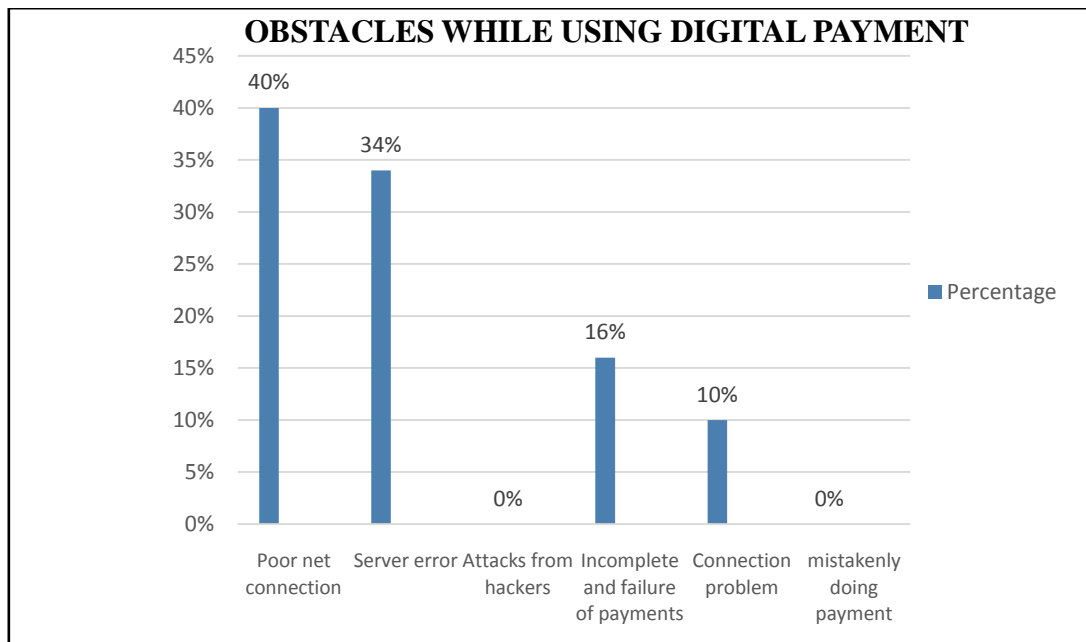
Table No 4.14

OBSTACLES WHILE USING DIGITAL PAYMENT

Responses	No. of Respondents	Percentage
Poor net connection	20	40
Server error	17	34
Attacks from hackers	0	0
Incomplete and failure of payments	8	16
Connection problem	5	10
Mistakenly doing payment	0	0
Total	50	100

Source of data: Primary data

Figure No 4.14



INTERPRETATION:

The Table No 4.14 and Figure No 4.14 shows that 40 percent of the students sees that poor net connection, 34 percent is server error, 16 percent is incomplete and failure of payments and 10 percent is connection problem.

4.15 USE OF DIGITAL PAYMENT OVER OTHER MODE OF PAYMENT

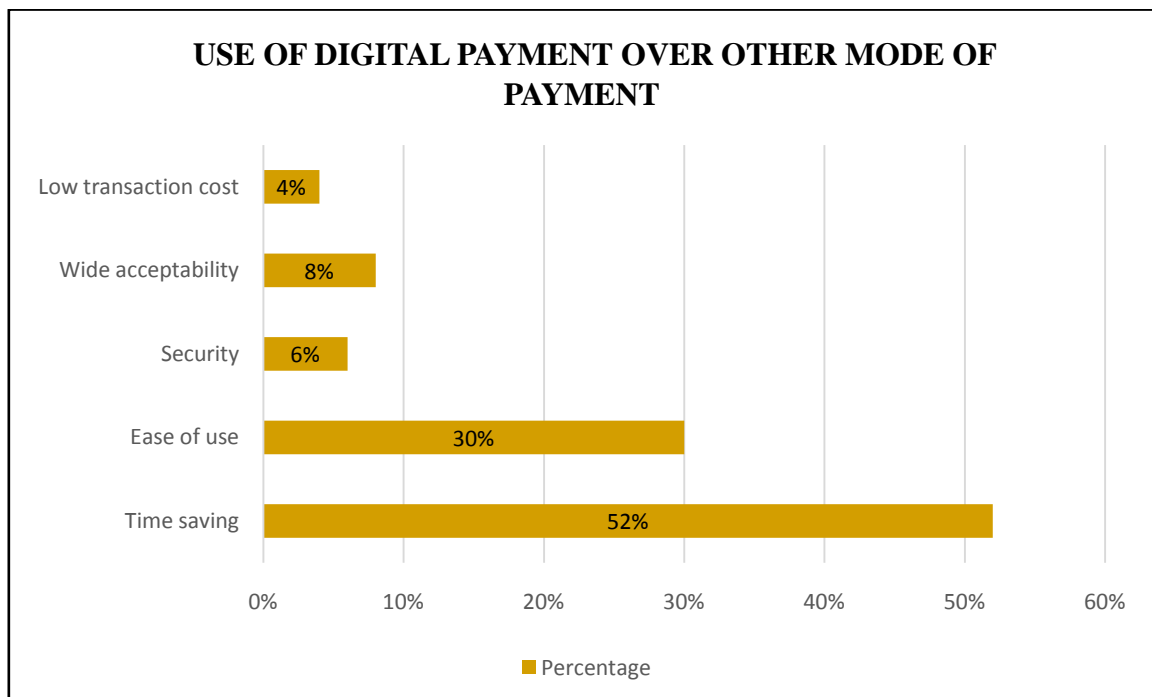
Table No 4.15

USE OF DIGITAL PAYMENT OVER OTHER MODE OF PAYMENT

Responses	No. of Respondents	Percentage
Time saving	26	52
Ease of use	15	30
Security	3	6
Wide acceptability	4	8
Low transaction cost	2	4
Total	50	100

Source of data: Primary data

Figure No 4.15



INTERPRETATION:

From the above Table No 4.15 and Figure No 4.15 shows 52 percent looks for time saving, 30 percent looks for ease of use, 8 percent looks for wide acceptability, 6 percent looks for security and 4 percent for transaction cost.

4.16 PAYMENT METHOD OTHER THAN E-PAYMENT IN THIS DEVELOPING WORLD

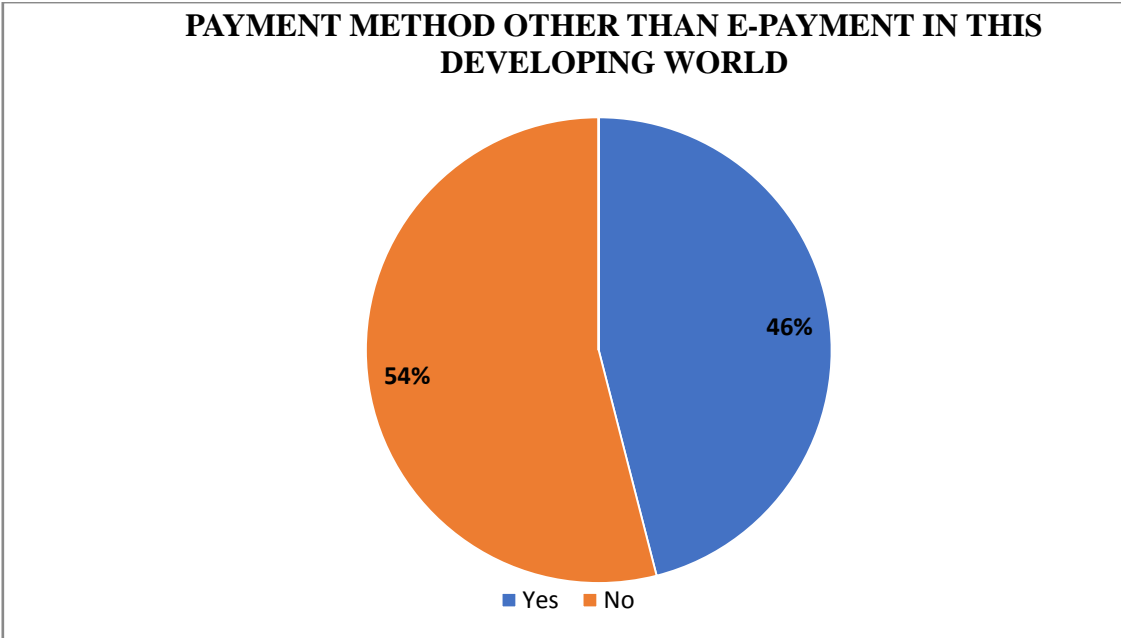
Table No 4.16

PAYMENT METHOD OTHER THAN E-PAYMENT IN THIS DEVELOPING WORLD

Responses	No. of Respondents	Percentage
Yes	23	46
No	27	54
Total	50	100

Source of data: Primary data

Figure No 4.16



INTERPRETATION:

The TableNo 4.16 and FigureNo 4.16 shows that 54 percent of the respondents cannot think about anotherpayment method other than E-payment in this developing world and 46 percent of the respondents can think aboutanother payment method other than E-payment in this developing world.

CHAPTER V
FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- Gender wise classification of respondents revealed that majority are male compared to the opposite gender.
- All the respondents are students and therefore general questions are avoided.
- The majority of respondents have been using digital payments for the last 2-3 years, while a few have been using them for 1-2 years, less than 1 year, 3-4 years, 4-5 years, or more than 5 years.
- The majority of respondents strongly agreed that digital payments are important in our daily lives, while the remaining portion are agreed, neutral, or strongly disagreed.
- Most online payment users use it for money transfer, recharge and utility and bill payments. Very few people use it for any one of the above.
- From the study it is understandable that google pay have wide acceptability from the other UPI apps.
- Regarding the level of awareness about the functionality of online payment, 70% of the respondents are fully aware, while the remaining portion are partially aware or not aware at all.
- It is clear from the study that only a few respondents rated digital payments below neutral, which means that most of them are satisfied with the digital payment services.
- The study shows that 66% of the respondents are satisfied with using online payment, while the remaining respondents are either very satisfied or neutral.
- Most respondents use online payment 2-4 times in a day. The remaining few respondents use online payment only once, 4-6 times and more than 6 times.
- 54% of the respondents are strongly agree that digital payment was useful during Covid-19 pandemic.
- From the study it is understandable that most respondents reported that there are no hidden charges.
- In this study, 68% of the respondents agree that digital payment is secure and time-saving.
- When asked if they had been scammed while using digital payments, more than half of the respondents said 'No' while the remaining respondents said 'Yes'.

- The majority of respondents reported poor internet connection as the main obstacle while using digital payment. Some respondents encountered server errors, while others reported incomplete or failed payments. Additionally, some respondents attributed the issues to connection problems.
- Regarding digital payment over other modes of payment, some respondents prefer it due to its time-saving nature, while others find it easy to use. Additionally, some respondents prefer digital payment because of its wide acceptability, security, and low transaction costs.
- 54% of the respondents say that in this developing world they do not think of any other mode of payment other than E-payment.

5.2 SUGGESTIONS

- Nowadays, with online payment scams on the rise, it is important for students to have more knowledge about online payments and scams. Conducting awareness programs such as webinars, workshops, and campaigns in the educational sector can help educate students and prevent them from becoming victims of online fraud.
- To provide more security to transactions and strengthen the existing security measures.
- After the introduction of Google Pay, many people have shifted to using it as their primary online payment method because it offers more features, rewards, and benefits than other payment methods. As a result, other payment providers need to improve their features and services in order to remain competitive.
- In order to make the transactions more safe, fast and flexible the connection of banks with these digital payments need to be improved a lot.
- Among the students, most of them support digital payment as a means for saving, and therefore, savings schemes should be improved across all digital payment platforms.
- In this study, it was found that students are highly dependent on online payment. Therefore, it would be better to introduce more online payment features for them.

5.3 CONCLUSION

The study aimed to analyze the importance of online payment in the daily lives of students at Don Bosco Arts and Science College, Angadikadavu. Digital payments refer to the technological breakthrough that enables us to perform financial transactions online, thus avoiding hindrances and other hassles. The findings reveal that while people are getting comfortable with cashless payments, negative perceptions are holding back many from adopting the new system, such as security problems, poor network coverage, and lack of user knowledge on technology. The convenience of using cashless transactions and incentive systems are positive signs for the progress of cashless payments in India. Finally, the study concludes that India may not become a cashless economy unless people's perceptions are addressed correctly by the government and banking institutions, paving the way for a safe and secure means of cashless transactions.

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APPENDIX

QUESTIONNAIRE

The following questionnaire is used for the collection of primary data from academic research titled "A study on student's preference towards online payment with special reference to Don Bosco Arts and Science College." The study is conducted by Jeo Paul, Amitha Merin Augustine, Sanusha George, 3rd year B. Com finance batch 2020-2023 of Don Bosco Arts and Science College, Angadikadavu.

1. Name:

2. Age:

3. Gender: Male Female Transgender

4. How many years you are using digital payments?

Less than 1 year

1-2 years

2-3 years

3-4 years

4-5 years

Above 5 years

5. Do you agree that digital important in our daily life?

Strongly agree

Agree

Neutral

Strongly disagree

Disagree

6. What is your purpose of using online payment?

- Money transfer
- Recharge
- Utility and bill payment
- All of the above

7. Which UPI app do you prefer the most?

- AmazonPay
- Google Pay
- Phone Pe
- Paytm
- Others

8. Are you aware regarding the functionality of online payments?

- Aware
- Fully aware
- Partially aware
- Not aware

9. How would you rate digital payment according to usability?

- Very satisfied
- Satisfied
- Neutral
- Very dissatisfied

10. Are you satisfied with using online payment?

- Very satisfied
- Satisfied
- Neutral
- Very dissatisfied

11. How many times a day do you use digital payments?

- Only once
- 2 – 4 times
- 4 – 6 times
- More than 6 times

12. Digital payment was useful for you during COVID 19 pandemic?

- Strongly agree
- Agree
- Neutral
- Strongly disagree
- Disagree

13. Is there any hidden charges?

- Yes
- No

14. Do you agree that digital payment is secure and time saving?

- Strongly agree
- Agree
- Strongly disagree
- Disagree

15. Have you been scammed using online payments?

Yes

No

16. What are the obstacles while using digital payments?

Poor net connection

Server error

Attacks from hackers

Incomplete and failure of payments

Connection problem

Mistakenly doing payment

17. Why do you use digital payments over other modes of payment?

Time saving

Ease of use

Security

Wide acceptability

Low transaction cost

18. Can you think about another payment method other than E- payment in this developing world?

Yes

No

**A STUDY ON JUNK FOOD CONSUMPTION AMONG STUDENTS
WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND
SCIENCE COLLEGE ANGADIKADAVU**

A PROJECT REPORT

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Under the supervision of

Mrs. NISHAMOL N V

In partial fulfilment for the award of bachelor degree in

COMMERCE



DON BOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON JUNK FOOD CONSUMPTION AMONG STUDENTS WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE ANGADIKADAVU**” is the Bonafide work of “**JOEL JOSEPH, JISNA MARY JOSEPH, MAJITHA K HANSA AND NEERAJA SIBY KUMAR**” who carried out the project under my supervision.

SIGNATURE

Mrs.NISHAMOL N V

DEPARTMENT IN-CHARGE AND SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We **JOEL JOSEPH, JISNA MARY JOSEPH, MAJITHA K HAMSA AND NEERAJA SIBY KUMAR**, students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON JUNK FOOD CONSUMPTION AMONG STUDENTS WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE ANGADIKADAVU** “ is an authentic and original work done by us under the guidance and supervision of **Mrs.NISHAMOL N V**, Assistant Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0090

DB20BR0113

DB20BR0114

DB20BR0116

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs.NISHAMOL N V** Head of the Department In-Charge and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our thanks to guide **Mrs.NISHAMOL N V**, Assistant Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Food is essential for growth and development of a Human being. 'Good food means the right kind of food for good health; it is nutritious. It contains natural substances that body needs to grow properly and stay healthy. We must choose the right food in daily diet for good health of our self Socio - economic conditions and cultural norms of our community have been changing. Food habits of our students are also facing such changes. Many of students are found of readymade food. Some guardians are even reluctant in changing food habits of their students. They admit readymade outside food for their students even willingly. 'Food that can be served ready to eat fast' refers to fast food. Fast foods and junk foods are often used interchangeably. Most junk foods are fast foods as they are prepared and served fast. But not all fast foods are junk foods, especially when they are prepared with nutritious contents. Fast food culture is an emerging trend among students. 'Energy dense food with high sugar/ fat/ salt content and low nutrient value in terms of protein, fiber, vitamin and mineral content is termed junk food. Easy availability, taste, parent's occupation and marketing strategies make them popular among students. One important aspect of fast-food restaurant is that it is primed to maximize the service speed and is standardized to minimize waiting time. So, customers can save their time in taking their food. Here, food menu is limited in number.

Advertising has become an integral part of our life and society that we cannot imagine any event, newspaper, magazine, TV serial, cinema etc. without advertising. The basic objective of any advertisement is to stimulate sales, direct or indirect by trying to make tall claims about product performance. The advertisement world is getting bigger each day, every minute and every second of the day. Producers are finding creative writers or designers to show their products attractive and so both parents and students are greatly addicted by the media. Advertisement is one of such media directly affect teenagers eating habits and their food consumption.

Sponsorship of sports or cultural competitions with attractive gifts is the main means of promotion of first food sale. This offers discounts on purchase of their fast food brand. Sports stars are often involved in advertisement of fast food products. Advertisements in television with animation and cartoon are another way of luring first food. This activity has an important role in promoting unhealthy dietary practices

with diets reach in fat, sodium or added sugar among children. Apart from advertising via television, other media like posters, magazines, billboards, radio and cinemas favour fast food marketing.

The effects of advertisements on knowledge, attitude and behaviour generated considerable concern. Impact of the advertisement particularly concentrates on those products such as medications and foods etc. Food is most frequently advertised product category on television. The advertisement plays an important role in promoting the junk foods in which the sale has been increasing rapidly. The teenagers are not exposed about the product. With the help of advertisement only they get knowledge about the product in which their purchase decision is highly depending on impact of advertisement.

Junk food advertising promotes junk food products and utilizes numerous aspects to reach out to the public. Along with automobiles, insurance, retail outlets and consumer electronics, junk food is among the mostly advertised sector in the economy. The food companies provide set sizes of packaged food which may influence people to buy and use as it is tasty and easier than to cook a whole meal due to time constraints. Although about food psychology, choosing healthy foods are best advised. Undoubtedly, advertising influences our food habits.

Fast foods are taking popularity by nuclear families because working parents have less time for meal preparation by themselves. Majority of working parents with school going students are in stress. Students spend most of the time away from home by attending tuition classes after school hours. Students take breakfast at home and fast food in school or outside school. A positive correlation of increased fast food consumption and increased body mass index was found among children. Socio-economic status is an important factor related to fast food consumption. Students from high socio-economic status prefer fast foods to traditional foods despite their better nutritional knowledge. It has been seen that students who are overweight is significantly more likely to recognize fast food restaurant logos than other food logos.

1.2 SIGNIFICANCE OF THE STUDY

This study has been taken into consideration due to the increase in consumption of junk food among the students. The study focuses on identifying the factors influencing the

students to consume junk foods and the impact of junk food or fast food consumption on health. Nowadays most of the people are consuming junk food because of its taste and easy availability even after knowing the negative effects of junk food. So, the aim of the study is to know the future trend of junk food and the various measures need to be taken to overcome the extreme usage of junk food.

1.3 STATEMENT OF THE PROBLEM

Nowadays most of the people are consuming junk food because of its taste and easy availability even after knowing the negative effects of junk food. Today's fast-moving generation is highly addicted towards fast foods which became a part and parcel of their daily life. In the past study, influence of advertisement was considered. In this context, the study titled "A STUDY ON JUNK FOOD CONSUMPTION AMONG STUDENTS WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE ANGADIKADAVU" is to understand the effects and influences on junk food consumption and also to know the uses and impacts of junk food.

1.4 SCOPE OF THE STUDY

The study is delimited to Don Bosco Arts and Science College, Angadikadavu.

1.5 OBJECTIVES OF THE STUDY

- To identify the factors influencing the students to use junk foods.
- To study the impact of fast food consumption on health.
- To find out various measures to overcome the extreme usage of junk food.

1.6 RESEARCH METHODOLOGY

A research methodology is an outline of how a given piece of research is carried out. It defines the techniques or procedures that are used to identify and analyse information regarding a specific research topic. The research methodology, therefore, has to do with how a researcher designs their study in a way that allows them to obtain valid and reliable results and meet their research objectives.

1.6:1 RESEARCH DESIGN

It describes the procedure which has been used in the research. The topic titled “A study on junk food consumption among students of Don Bosco Arts and Science College, Angadikadavu”, is an analytical study.

1.6:2 SAMPLING TECHNIQUE

The sampling technique used in the study is convenience sampling.

1.6:3 SAMPLE SIZE

For this study fifty samples are collected.

1.6:4 AREA OF THE STUDY

The study is conducted in Don Bosco Arts and Science College, Angadikadavu.

1.6:5 SOURCES OF DATA

A. Primary data

Data has been collected from first-hand experience is known as primary data. Primary data has not been published yet and is more reliable, authentic and objective.

B. Secondary data

Secondary data means the data which are already collected for other purpose. The data collected from internet is used as a tool of secondary data.

1.6:6 TOOLS OF DATA ANALYSIS AND INTERPRETATION

Here percentage, graph and diagrams are used for data analysis and interpretation.

1.6:7 PERIOD OF THE STUDY

The study is conducted for a period of January 2023 to March 2023.

1.7 LIMITATIONS OF THE STUDY

- Study was based on fifty respondents and hence the findings cannot be generalized.
- The study is limited to the students of Don Bosco Arts and Science College, Angadikadavu.
- The information supplied by the respondent may not be true.

1.8 CHAPTER SCHEME

CHAPTER I: INTRODUCTION

CHAPTER II: REVIEW OF LITERATURE

CHAPTER III: THEORETICAL FRAME WORK

CHAPTER IV: DATA ANALYSIS AND INTERPRETATION

CHAPTER V: FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER II
REVIEW OF THE LITERATURE

B. Narayan & M. Prabhu (2015)

“Taste, time, money cleanliness and hygiene are the major factors which have influenced students for fastfood. The study showed that consumption of fast food among male students in the university is more than female students. Findings also revealed that consumers often visit to fast food outlets not only for meal but for the social gatherings among friends, colleagues and classmates.”

V. B. Dhange, V. Pari, S. Kumar et.al (2017)

“People consume fast food because of its delicious taste. They have put forwarded that 31.87% of their respondents were unaware of harmful effects of fast food consumption. The study has suggested to, conduct awareness campaign regarding the harmful effects of fast-food consumption and usefulness of balanced diet.”

Y. Shami& F Fatima (2017)

“There is no correlation between perception of fast food being unhealthy and frequency of consumption of fast food among college girls. In their study they have mentioned that it is the responsibility of the government regulate the fast food market and limit the fast food from schools and colleges for better health of the younger generation.”

I. N. Syafiqah, R. Normala et.al (2018)

“The consumption of fast food is comparatively more among female students than male students. Results of the study showed that consumers consume fast food as frequently as 1 to 5 times a week”.

S. Abraham, M. Manuel et.al (2018)

“Eating habits of individuals directly relates to persons health. To them students are aware of the risks associated with their habits of eating unhealthy foods but their habits of eating unhealthy food does not correlate with their knowledge on it. The study also mentioned that students should be made aware about the harmful effects of fast food consumption”.

M. S. Anitharaj (2018)

“People mainly go to fast food restaurants for get-together, parties and also to enjoy the taste of the food. It was observed that there is strong relationship between the prices of

different fast food products and the number of visiting times of the consumers to the fast food outlets. The study also showed that for the fast growth of fast-food outlets consumer's acceptances of food served by them are very much important".

Lama (2019)

"Despite the fact that consuming junk food on a daily basis has been related to obesity and long-term health problems such as high blood pressure, many individuals still prefer it over nutritious, nutrient-dense complete meals. Despite the fact that junk food is often inexpensive, fully prepared, and ready to eat, there are several psychological reasons why individuals pick it as a meal or snack".

Harris, (2021)

"In light of the fact that certain of these components have been linked to major health issues, it is crucial to understand which of them are most common. That is exactly what our intentions were. Five well-known fast food chains, including McDonald's, Burger King, Taco Bell, KFC, and Arby's, had their menus totaled first. We next compared our results to a list of common food components and colors provided by the U.S. Food and Drug Administration. The end result is a list of the top 10 fast food ingredients, arranged by kind and purpose of items".

CHAPTER III
THEORETICAL FRAMEWORK

JUNK FOOD AND CONSUMPTION

3.1 JUNK FOOD

Junk food is a term for food containing a large number of calories from sugar or fat with little dietary fiber, protein, vitamins or minerals. The term can also refer to high protein food like meat prepared with saturated fat. Food from many hamburger joints, pizza places and fried chicken outlets is often considered junk food. Any food that has poor nutritional value is considered unhealthy and may be called a junk food. A food that is high in fat- especially trans-fat, sodium and sugar is known as a junk food. Junk food is easy to carry, purchase and consume. Junk food is also known as fast food, processed food and ready-meals.

Junk food easily became used to of taking soft drinks, wafers, chips, noodles, burgers, pizza, French fries, Chinese dishes and other varieties of food available in the market. A fast food restaurant also known as quick serve restaurant, with the industry is a specific type of restaurant characterized both by its fast food cuisine and by minimal table service. Food served in fast food restaurants typically caters to a "meat-sweat diet" and is offered from a limited menu; is cooked in bulk in advance and kept hot; is finished and packaged to order and is usually available ready to take away, through seating may be provided.

To make quick service possible and to ensure accuracy and security, many fast food restaurants have incorporated hospitality point of sale systems. This makes it possible for kitchen crew people to view orders placed at the front counter or drive through in real time wireless system allow orders placed at drive through speakers to be taken by cashiers and cooks. Drive through and walk through configurations will allow orders to be taken at one register and paid at another modern point of sale system can operate on computer networks using a variety of software programs. Sales records can be generated and remote access to computer reports can be given to corporate offices, managers, troubleshooters and other authorized persons.

3.2 DEFINITION

In Andrew F. Smith's Encyclopaedia of Junk Food and Fast Food, junk food is defined as "those commercial products, including candy, bakery goods, ice cream, salty snacks, and soft drinks, which have little or no nutritional value but do have plenty of calories,

salt, and fats. While not all fast foods are junk foods, most are. Fast foods are ready-to-eat foods served promptly after ordering. Some fast foods are high in calories and low in nutritional value, while other fast foods, such as salads, may be low in calories and high in nutritional value."

3.3 HISTORY OF JUNK FOOD

The history of junk food and fast food is wrapped up in the industrialization of America. Before the early 1800s, food was almost exclusively prepared in the home and made with minimally processed ingredients grown locally and harvested seasonally. That's not to say that people ate healthy and varied diets, but the very idea of junk food – highly processed, commercially manufactured snacks – didn't exist.

Andrew F. Smith, a food historian and author of "Fast Food and Junk Food: An Encyclopaedia of What We Love to Eat", credits the industrialization of flour mills in the 1820s with the launch of the junk food era. Innovations in milling technology and improvements in transportation brought inexpensive white flour to the masses. Even today, cheap white flour is the foundation of low-fiber, high-carbohydrate burger buns, cookies and snack cakes.

During the American Civil War (the 1860s), troops grew accustomed to eating from cans and jars of mass-produced rations. They came home craving the same convenience and familiar tastes. The rise of the industrial factory drew people away from farms and into the city. Food vendors parked their carts outside the factory gates, offering the first "fast foods" to hungry workers. The first great American junk food was Cracker Jack, a salty-sweet blend of popcorn, molasses and peanuts introduced by brothers Frederick and Louis Rueckheim at the Chicago World's Fair in 1893. The recipe wasn't a novelty, but the Rueckheim brothers' true genius was marketing – a prize in every box! – and their trademark wax seal packaging. By 1916, Cracker Jack was the best-selling snack in the world.

The history of soft drinks goes all the way back to 17th-century Europe, where carbonated water was first mixed with lemon juice and honey for a bubbly sweet concoction. In America, the first batches of Coca-Cola and Pepsi-Cola syrup were mixed at pharmacy counters in the 1880s and 1890s and sold as a refreshing, healthy elixir to aid digestion. The emergence of fast food was fueled by the rise of automobile

culture and the suburbanization of American cities in the 1950s. Originally a convenient novelty, ordering a burger and fries at the "drive-thru" soon became an American institution.

The second half of the 20th century witnessed explosive growth in the variety, affordability and ubiquity of junk food and fast food. Innovations in manufacturing, packaging, transporting and marketing junkfood – particularly to children – turned a rare treat into a steady diet for millions. And all the big companies employ an army of food scientists who know just how to get us coming back for more.

3.4 JUNK FOOD CULTURE IN KERALA

One of the visible impacts of globalization in Kerala is the transformation of the food habits of urban population, particularly the youth. The urban dietary pattern visibly shows that there is a conspicuous shift from traditional foods to fast foods. Along with that is the larger consumption of processed foods and packaged fruit juices. The objective of this paper is to keep the youth population informed about the values of home cooking, like fostering the importance of family bonding, ensuring good health, saving substantial amount of money and above all catering mental satisfaction. Market influence and advertisements of transnational 6 corporations play a vital role in accelerating the junk food culture. The influence of global business interest should not be allowed to clash with the secure social life and health of people. Most of the health problems detected today are, by and large, born out of the intake of undesirable food and unsafe eating patterns coupled with a sedentary lifestyle. The present food pyramid looks inverted, with the base on top and crest pointed downward. Oil, fat, sugar and salt, which ought to occupy the crest, indicating minimum consumption, have now moved to the base, suggesting maximum consumption. The article informs about the necessity of educating, encouraging, enlightening and empowering the new generation for sustaining our age-old food values. Food is our regional identity, for it symbolizes health and social well-being.

One of the visible impacts of globalization in Kerala is the transformation of the food habits of urban population, particularly the youth. Some of the traditional items, like rice gruel, puzhukku, erusseri, jackfruit curry, ginger curry, bitter gourd thoran and naadankozhi curry, the culinary delights of the Malayalee of yesteryear, have, by and large, disappeared from the day-to-day menu of city dwellers. Puttu, the predominant

breakfast dish, rated as world's best breakfast by the National Geographic traveller, is fast giving way to sandwiches, burgers and colas. Maybe people would like to eat puttu along with meat curries of different sorts, flavoured with artificial tastemakers in restaurants, not as a staple dish with payyar and pappad for daily breakfast. How can our banana chips, fried jaggery coated banana, jackfruit chips, tapioca chips and the crispy pappad be a match to French fries or branded chips? Customary food, like sadhya, has now been virtually confined to prominent social and religious occasions. Fast food has increasingly taken over the cuisine of urban Kerala. The urban dietary pattern shows that there is a conspicuous shift from cereals to processed and packaged foods. There has also been an increased tendency to substitute fresh fruits, like mango, jackfruit, guava a gooseberry, which have rich antioxidants, with packaged fruit juices. Market influence and advertisements of transnational corporations play a vital role in accelerating the junk food culture. Ajinomoto, mayonnaise, cheese, wine and vinegar in place of asafoetida, mustard seeds, curry leaf, coconut oil, coconut grating and tamarind have spoiled the taste buds of Malayali people.

3.5 TYPES OF JUNK FOODS

Sugary drinks: Added sugar is one of the worst ingredients in the modern diet. However, some sources of sugar are worse than others, and sugary drinks are particularly harmful. When you drink liquid calories, your brain doesn't appear to register them as food. Thus, you may end up drastically increasing your total calorie intake.

Pizza: Most commercial pizzas are made with unhealthy ingredients, including highly refined dough and heavily processed meat. Pizza also tends to be extremely high in calories.

White Bread: Most commercial breads are unhealthy if eaten in large amounts, as they're made from refined wheat, which is low in fiber and essential nutrients and may lead to rapid spikes in blood sugar.

Fried, grilled, or broiled food: Frying, grilling, and broiling are among the unhealthiest cooking methods. Foods cooked in these ways are often highly palatable and calorie-dense. Several types of unhealthy chemical compounds also form when food is cooked under high heat. **Pastries, cookies, and cakes:** Most pastries, cookies, and cakes are

unhealthy if eaten in excess. Packaged versions are generally made with refined sugar, refined wheat flour, and added fats. Shortening, which may be high in unhealthy trans fats, is sometimes added. These treats might be tasty, but they have almost no essential nutrients, copious calories, and many preservatives.

French fries and potato chips: Whole, white potatoes are very healthy. However, the same cannot be said of French fries and potato chips. These foods are very high in calories, and it's easy to eat excessive amounts. Several studies link French fries and potato chips to weight gain.

Ice cream: Ice cream may be delicious, but it's loaded with sugar. This dairy product is also high in calories and easy to overeat. If you eat it as a dessert, you're usually piling it on top of your normal calorie intake.

Processed cheese: Cheese is healthy in moderation. It's loaded with nutrients, and a single slice packs all the nutrients as a glass of milk. Still, processed cheese products are nothing like regular cheese. They're mostly made with filler ingredients that are engineered to have a cheese-like appearance and texture.

2.6 BENEFITS OF JUNK FOOD

Fast food often gets a bad rep for being high in fat, calories and sodium. Some of the obvious appeal of eating fast food includes convenience and cost, but many fast-food chains are also altering their menus to appeal to a more health-conscious consumer. Although most foods are OK to eat as an occasional treat, some fast-food menu options are better choices than others. Some positive facts of junk food are as follows.

- Nutrition Value Availability

A positive aspect of fast-food chains compared to some other more formal eateries is the availability of nutritional information. It's typically posted on menu boards as well as available on in-store flyers. Knowing the nutrition of the foods you're about to order can help you make more informed and healthier choices.

- Changes in Cooking Techniques

Another positive change in the fast-food world is the availability of foods prepared using healthier cooking methods. Some changes are only a small step in the right direction, such as using vegetable oil instead of lard to fry foods, while other changes

result in a significantly healthier food such as grilled chicken breast or broiled fish rather than just deep- fried choices.

- Healthier Alternatives

In addition to foods prepared in ways to lower the fat, healthier items are often available on fast food menus. Look for fresh salads, low-fat yogurt, fruit cups and wheat buns to replace some of the higher fat and lower fiber menu options. However, keep in mind that these healthy choices have the ability to take a wrong turn when paired with unhealthy selections, such as having fried chicken on your whole-wheat bun, high-fat salad dressing on your salad, or high-sugar candies mixed into your yogurt. Stick with the food in its most natural form to get the greatest nutritional benefit from it.

- Children's Meals

Fast food often seems like a quick solution for families with small children and working parents, but trying to instill healthy eating habits in young lives can be a challenge at fast food chains. The good news is that healthier, kid-friendly alternatives are becoming more available. The positives of fast-food restaurants can go beyond the cost and convenience factors with a little effort in choosing the healthier options on the menu.

- Junk food are convenient

It seems like you can find fast food restaurants on nearly every street corner and going to a drive-through or using home-delivery makes going to a fast food restaurant appealing. Fast food restaurants enable you to consume ready-to-eat, fresh, portion-controlled foods. Although fast food is convenient, be wary of purchasing unhealthy foods because they are available and are appealing.

- Fast food restaurants offer various choices

Junk food restaurants offers Chinese, Italian, Mexican and Middle Eastern dishes also are plentiful. Even though many of these international offerings may be fairly healthy, they also may be high in calories and unhealthy nutrients.

3.7 SIDE EFFECTS OF JUNK FOOD

Junk food can be appealing for a variety of reasons, including convenience, price and taste. For children who do not always understand the health consequences of their eating habits, junk food may appear especially appetizing. However, regularly consuming fattening junk food can be addictive for children and lead to complications like obesity, chronic illness, low self-esteem and even depressions, as well as affecting how they perform in school and extracurricular activities. Some negative facts of junk food are as follows.

- Effect on the respiratory system.

Excess calories from fast-food meals can cause weight gain. This may lead toward obesity. Obesity increases your risk for respiratory problems, including asthma and shortness of breath.

- Effect on the central nervous system

Fast food may satisfy hunger in the short term, but long-term results are less positive. People who eat fast food and processed pastries are 51 percent more likely to develop depression than people who don't eat those foods or eat very few of them.

- Effect on the reproductive system

The ingredients in junk food and fast food may have an impact on your fertility. Exposure to high levels of these chemicals could lead to reproductive issues, including birth defects.

- Effect on the integumentary system (skin, hair, nails)

The foods you eat may impact your skin's appearance, but it might not be the foods you suspect. Carb-rich foods lead to blood sugar spikes and these sudden jumps in blood sugar levels may trigger acne. Children and adolescents who eat fast food at least three times a week are also more likely to develop eczema, according to one study. Eczema is a skin condition that causes irritated patches of inflamed, itchy skin.

- Effect on the skeletal system (bones)

Carbs and sugar in fast food and processed food can increase acids in your mouth. These acids can break down tooth enamel. As tooth enamel disappears, bacteria can

take hold, and cavities may develop. Obesity can also lead to complications with bone density and muscle mass. People who are obese have a greater risk for falling and breaking bones.

- It causes fatigue and weakness

Junk food lacks most of essential nutrients like proteins and vitamins required for maintenance of overall health and functioning of all the systems in your body. Although it makes you feel full and satisfied, it fails to provide you with instant energy, making you feel weak and tired after a while. If you eat junk food items for all your meals of the day over a 10 period of time, you could be suffering from chronic fatigue. Junk food can lower your energy levels to an extent that it may become difficult for you to even perform your daily tasks.

- Causes depression among teenagers

A lot of hormonal changes occur in teenagers, which makes them susceptible to mood swings and behavioural changes. And a healthy diet plays an important role in maintaining that hormonal balance. Because junk food lacks those essential nutrients, the likelihood of teenagers to suffer from depression is increased by 58 percent.

- It affects the brain function.

A study published in the journal *Brain, Behaviour and Immunity* shows that one week of eating junk food is enough to trigger memory impairment in rats. Recent research suggests that bad fats from junk food tends to replace healthy fats in the brain and interferes with its normal signalling mechanism. Studies in animals have also shown that fats from junk food slow down the ability to learn new skills.

3.8 DIFFERENCE BETWEEN HEALTHY FOOD AND JUNK FOODS

Everyone wants to eat delicious food and enjoy the taste of life. Apart of enjoying the food, individual forgot to focus on the quality of meal. There are multiple differences between healthy and unhealthy foods through which you can easily decide what to choose for eating.

Healthy Food

Healthy foods are the food items that are rich in nutrition and have a beneficial effect on our overall health. Healthy food includes many organic food options like natural food, whole foods, etc. Nutrition is essential for every individual. If we want to stay fit, healthy, and strong, eating well is crucial, besides being physically active, to maintain a healthy weight. Healthy eating is usually referred to as eating clean meals that provide nutrients and are important to give you energy, maintain health, and make you feel good. Eg; Fresh Fruits, Vegetables, Fresh Vegetable Soup, Almonds, Milk, Cashews, Peanuts, Egg.

Unhealthy Food

Unhealthy foods can be described as foods that have less nutritional value and are high in fat, sugar, and calories. Such food may be high in protein, but your body needs a certain amount of protein – not in excess. If a food item is not helping you maintain a healthy weight, it's considered unhealthy. For instance, some unhealthy foods include high tropical oils and salt, low fiber content, low vitamins, unhealthy fats, etc. Mostly, unhealthy foods contain processed items like snacks and fast foods, which are low in essential nutrients that our body requires for healthy living.

Eg: Pizza, cakes, cookies, Ice cream, fried chips, Burger, Shawarma, fried food.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND DATA INTERPRETATION

Analysis and interpretation are a major part of research. Analysis is the ordering of data into the consistent parts to obtain answers to the research questions. Interpretation takes the result of analysis, make inferences and draw conclusion about it. Analysis of data is a process of inspecting, transforming and modelling data with the goal of highlighting use full information, suggesting conclusions and supporting decision making. Data interpretation is the process of reviewing data and arriving at relevant conclusions using various analytical methods.

4.1: GENDER WISE CLASSIFICATION

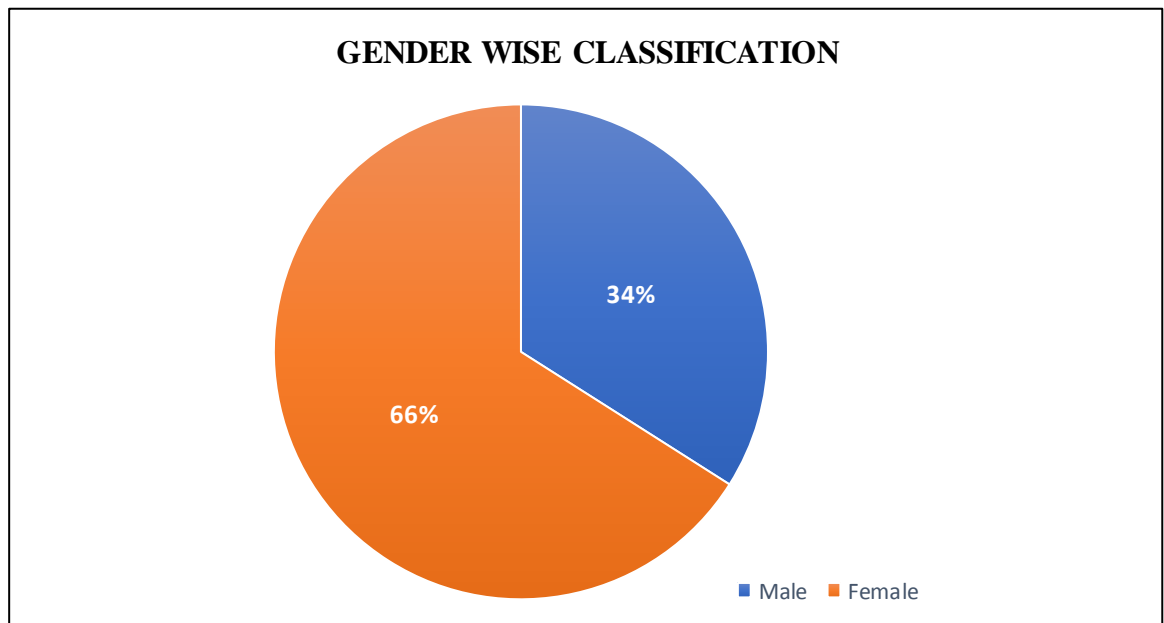
Table No.4.1

GENDER WISE CLASSIFICATION

Gender	No of respondents	Percentage
Male	17	34
Female	33	66
Transgender	0	0
Total	50	100

(Source: Primary data)

Figure No.4.1



INTERPRETATION:

Table No. 4.1 and Figure No. 4.1 shows that out of the respondent's 66 percent are female, whereas 34 percent are male and zero percent transgender.

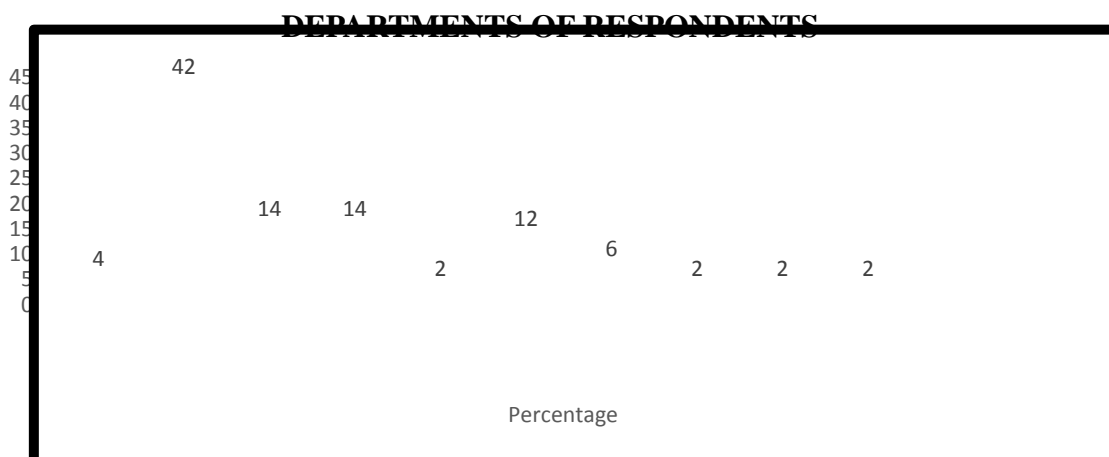
4.2: DEPARTMENTS OF RESPONDENTS

Table No.4.2
DEPARTMENTS OF RESPONDENTS

Department	No of respondents	Percentage
BCA	2	4
B.Com Finance	21	42
B.Com Computer	7	14
B.Com Cooperation	7	14
BSC Mathematics	1	2
BA English	6	12
BSW	3	6
BBA	1	2
BSC Psychology	1	2
M Com	1	2
Total	50	100

(Source: Primary data)

Figure No.4.2



INTERPRETATION:

Table No. 4.2 and Figure No. 4.2 shows that 42 percent respondents are from B.Com Finance, 14 percent from B.Com Computer and B.Com Cooperation, 12 percent from BA English, 6 percent from BSW, 4 percent from BCA, and the remaining responses were from BSC Mathematics, BBA, BSC Psychology and M.com of 2 percent.

4.3: FAST FOOD CONSUMPTION

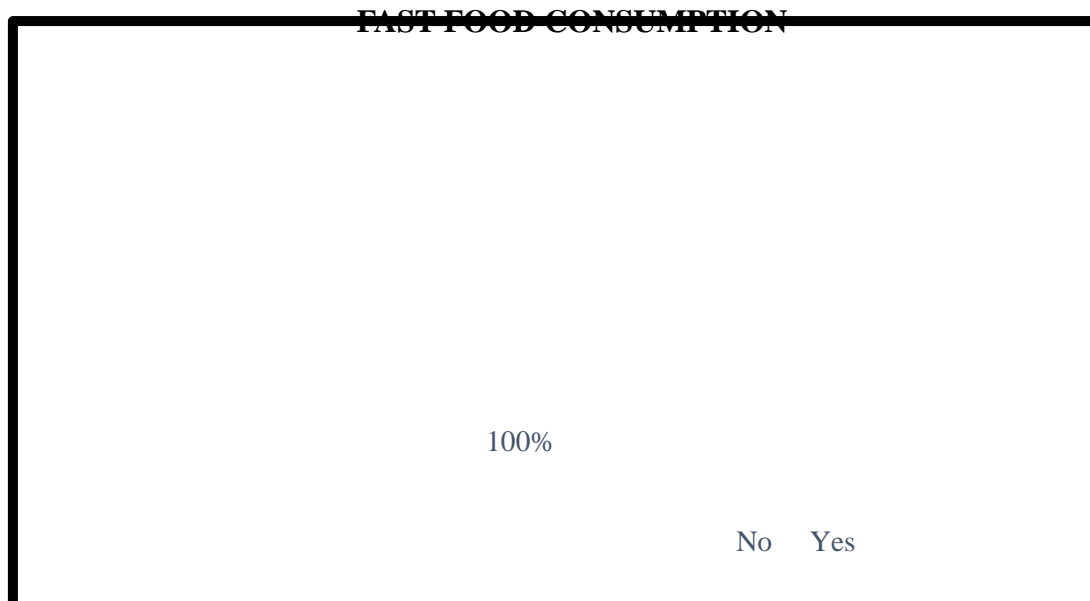
Table No.4.3

FAST FOOD CONSUMPTION

Response	No of respondents	Percentage
Yes	50	100
No	0	0
Total	50	100

(Source: Primary data)

Figure No.4.3



INTERPRETATION:

Table No. 4.3 and Figure No. 4.3 shows the consumption of fast food. The sample is taken from the students. It shows 100 percent respondents consume fast food.

4.4: FAST FOOD CONSUMPTION ON A WEEKLY BASIS

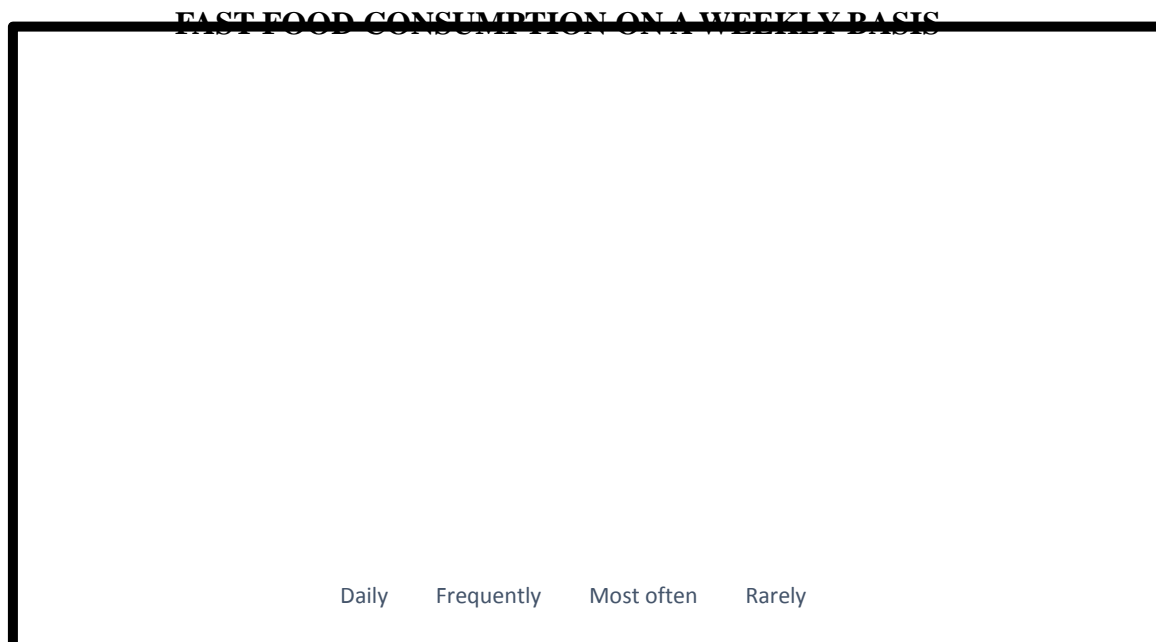
Table No.4.4

FAST FOOD CONSUMPTION ON A WEEKLY BASIS

Response	No. of respondents	Percentage
Daily	3	6
Frequently	17	40
Most often	10	20
Rarely	20	34
Total	50	100

(Source: Primary data)

Figure No.4.4



INTERPRETATION:

Table No. 4.4 and Figure No. 4.4 shows consumption of fast food on a weekly basis. It shows 40 percent respondents consume fast food frequently, 34 percent respondents consume fast food rarely, 20 percent respondents consume fast food most often, remaining 6 percent respondents were consumed fast food on a daily basis.

4.5: CONSUMPTION OF INSTANT FAST FOOD PREPARED AT HOME

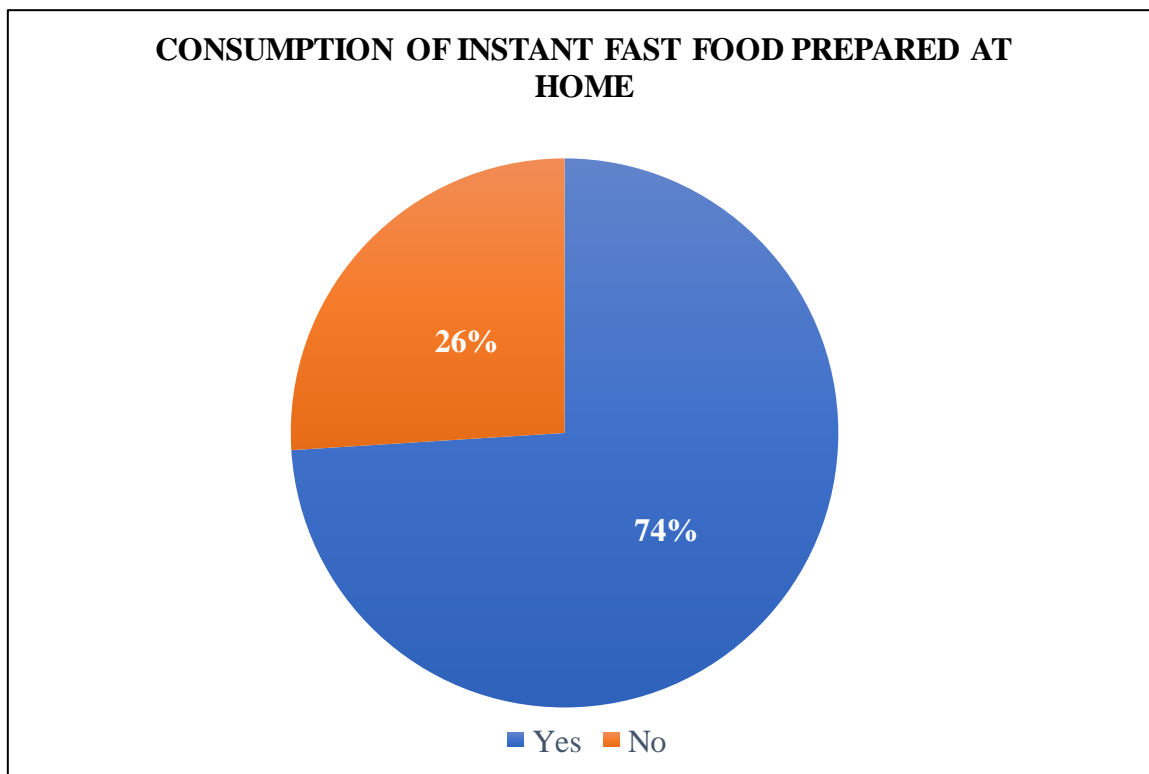
Table No.4.5

CONSUMPTION OF INSTANT FAST FOOD PREPARED AT HOME

Response	No. of respondents	Percentage
Yes	37	74
No	13	26
Total	50	100

(Source: Primary data)

Figure No.4.5



INTERPRETATION:

Table No. 4.5 and Figure No. 4.5 shows the consumption of fast food that can be prepared instantly. It shows 74 percent respondents consume instantly prepared fast food. Only remaining 26 percent of respondents do not consume instantly prepared fast food.

4.6: FAST FOOD RESTAURANTS FREQUENTLY VISITED

Table No.4.6

FAST FOOD RESTAURANTS FREQUENTLY VISITED

Response	No. of respondents	Percentage
McDonald's	3	6
Dominos	3	6
Pizza hut	2	4
KFC	11	22
Others	31	62
Total	50	100

(Source: Primary data)

Figure No.4.6



INTERPRETATION:

Table No. 4.6 and Figure No. 4.6 shows that 62 percent of the respondents visit other restaurants, 22 percent of them visit KFC, 6 percent of them visit Dominos and McDonald's and remaining 4 percent of them visit Pizza hut.

4.7: AMOUNT OF MONEY SPEND ON FAST FOOD

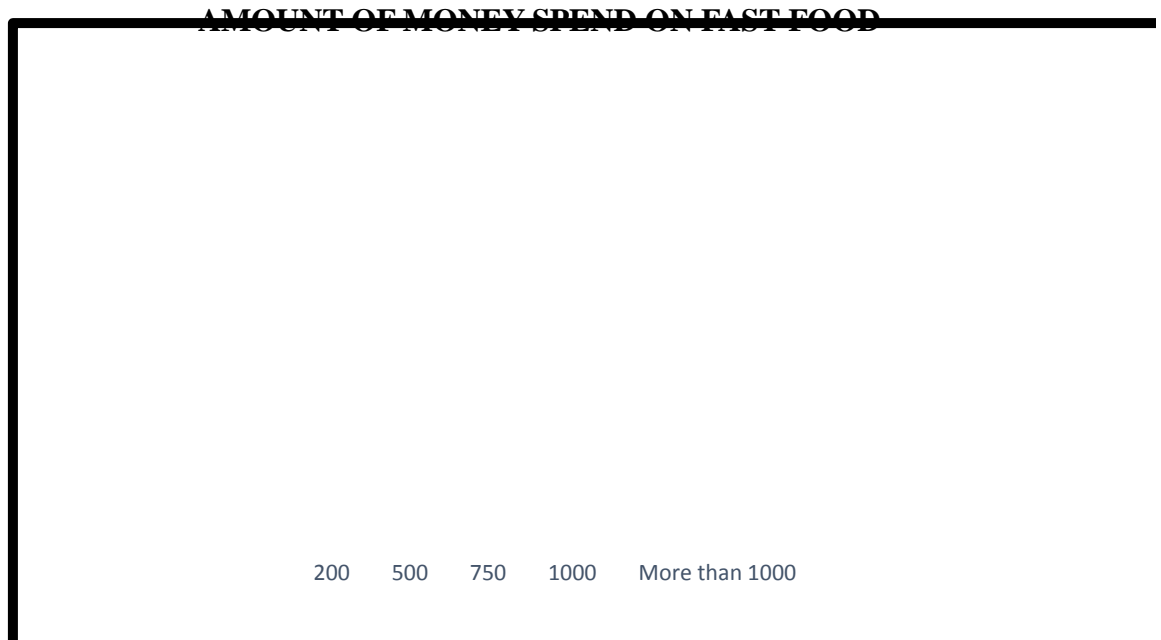
Table NO.4.7

AMOUNT OF MONEY SPEND ON FAST FOOD

Amount	No. of respondents	Percentage
200	26	52
500	14	28
750	2	4
1000	5	10
More than 1000	3	6
Total	50	100

(Source: Primary data)

Figure No.4.7



INTERPRETATION:

Table No. 4.7 and Figure No. 4.7 shows that 52 percent of respondents spent Rs.200 on fast food, 28 percent of them spent Rs.500, 10 percent of them spent 1000, 6 percent of them spent more than 1000 rupees and remaining 4 percent spent Rs.750 on an average basis.

4.8: PREFERENCE OF FAST FOOD OVER OTHER MEAL

Table No.4.8

PREFERENCE OF FAST FOOD OVER OTHER MEAL

Response	No. of respondents	Percentage
Strongly agree	3	6
Agree	10	20
Neutral	22	44
Disagree	12	24
Strongly disagree	3	6
Total	50	100

(Source: Primary data)

Figure No.4.8



INTERPRETATION:

Table No. 4.8 and Figure No. 4.8 shows the preference of fast food over other meals.44 percent of them neutral, 24 percent of them disagree, 20 percent of them agree, 6 percent of them strongly agree and remaining 6 percent of them strongly disagree.

4.9: REASONS FOR CONSUMPTION OF JUNK FOOD

Table No.4.9

REASONS FOR CONSUMPTION OF JUNK FOOD

Response	No. of respondents	Percentage
Taste	38	76
Flavour	7	14
Attractive	4	8
Cheap	0	0
Others	1	2
Total	50	100

(Source: Primary data)

Figure No.4.9



INTERPRETATION:

Table No. 4.9 and Figure No. 4.9 shows the reason for the consumption of the junk food .76 percent of them prefer junk food on the basis of taste, 14 percent on the basis of flavour, 8 percent on the basis of attractiveness, 2 percent due to other reasons.

4.10: SOURCES MANUFACTURERS USE TO MAKE PEOPLE BUY THEIR PRODUCT

Table No.4.10

SOURCES MANUFACTURERS USE TO MAKE PEOPLE BUY THEIR PRODCUT

Response	No. of respondents	Percentage
Advertisement	25	50
Easy to consume	21	42
Cheap	2	4
Others	2	4
Total	50	100

(Source: Primary data)

.Figure No.4.10



INTERPRETATION:

Table No. 4.10 and Figure No. 4.10 shows that sources manufacturers use to make people buy their product 50 percent through advertisement, 42 percent responded that easy to consume, 4 percent responded that it is cheap and remaining 4 percent responded to other sources.

4.11: PRICING INFLUENCE THE CHOSEN FAST FOOD

Table No.4.11

PRICING INFLUENCE THE CHOSEN FAST FOOD

Response	No. of respondents	Percentage
Strongly agree	4	8
Agree	14	28
Neutral	26	52
Disagree	5	10
Strongly disagree	1	2
Total	50	100

(Source: Primary data)

Figure No.4.11



INTERPRETATION:

Table No. 4.11 and Figure No. 4.11 shows that 52 percent responded neutral with the pricing influence the chosen fast food, 28 percent agreed, 10 percent disagree, 8 percent strongly agree, 2 percent strongly disagreed.

4.12: FAST FOOD CONSUMPTION DEPENDS ON EMOTIONAL FACTORS

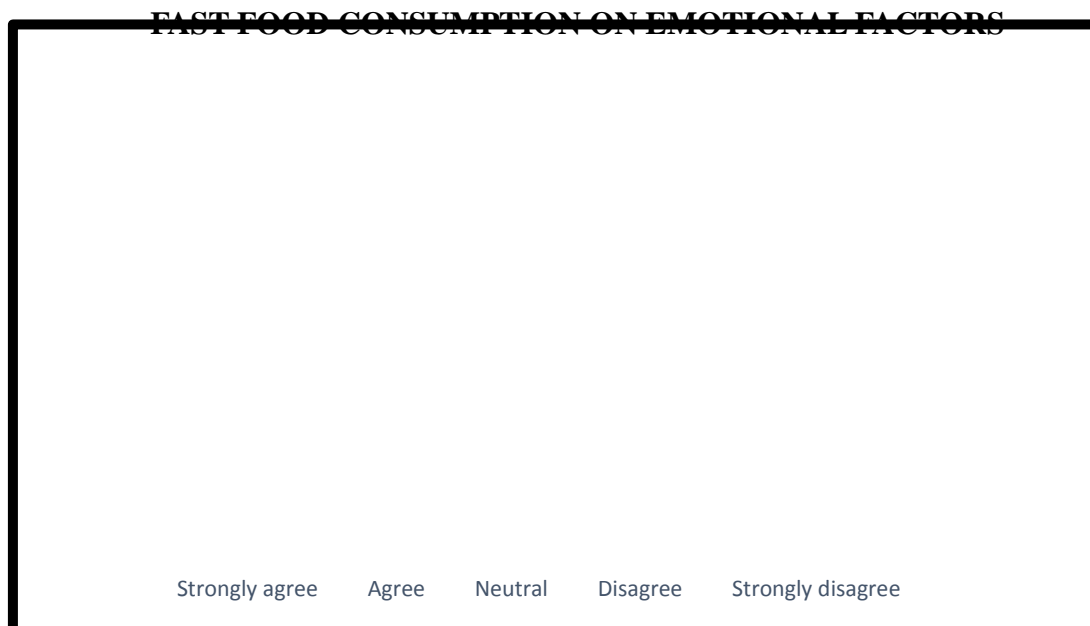
Table No.4.12

FAST FOOD CONSUMPTION DEPENDS ON EMOTIONAL FACTORS

Response	No. of respondents	Percentage
Strongly agree	6	12
Agree	15	30
Neutral	15	30
Disagree	10	20
Strongly disagree	4	8
Total	50	100

(Source: Primary data)

Figure No.4.12



INTERPRETATION:

Table No. 4.12 and Figure No. 4.12 shows that 30 percent respondents agree, 30 percent responded neutral, 20 percent disagree, 12 percent strongly agree, 8 percent strongly disagree.

4.13: AWARE ABOUT THE NUTRITIONAL INFORMATION AND INGREDIENT CONTENTS

Table No.4.13

AWARE ABOUT THE NUTRITIONAL INFORMATION AND INGREDIENT CONTENTS

Response	No. of respondents	Percentage
Always	2	4
Most of the times	1	2
Rarely	18	36
Sometimes	19	38
Not at all	10	20
Total	50	100

(Source: Primary data)

Figure No.4.13



INTERPRETATION:

Table No. 4.13 and Figure No. 4.13 shows that 38 percent are sometimes aware about the nutritional information and ingredient contents of the fast food, 36 percent were neutral, 20 percent not at all aware, 4 percent always aware about it and 2 percent most of the times are aware about it.

4.14: FAST FOOD BECAME A HABIT

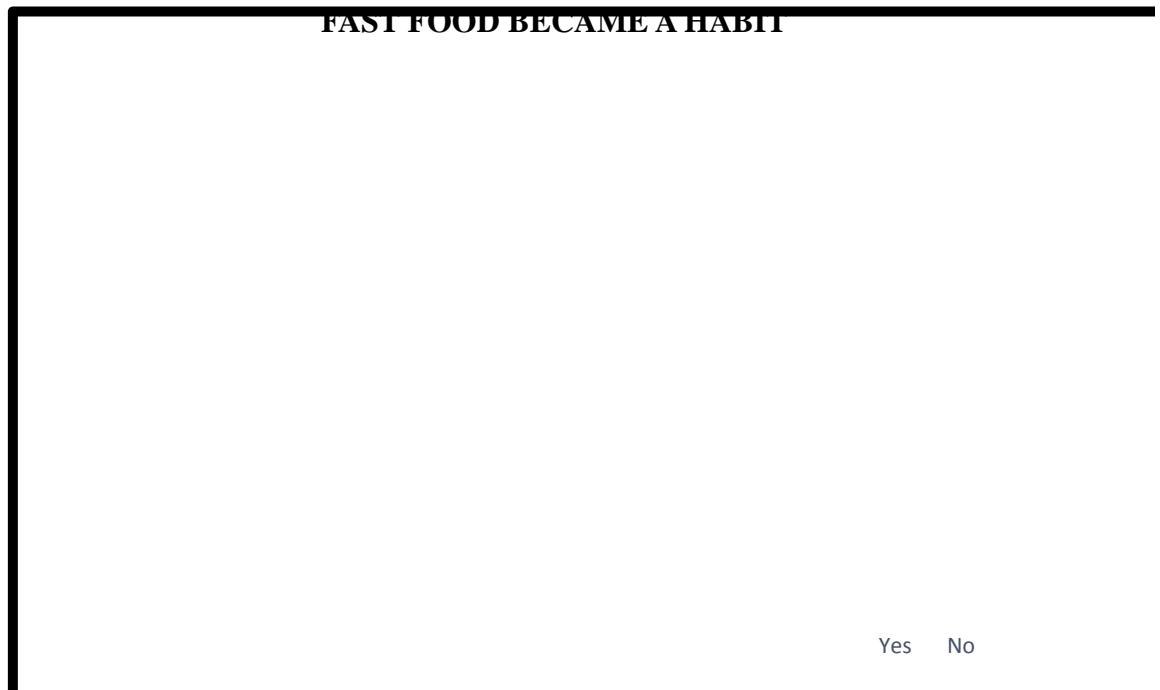
Table No.4.14

FAST FOOD BECAME A HABIT

Response	No. of respondents	Percentage
Yes	35	70
No	15	30
Total	50	100

(Source: Primary data)

Figure No.4.14



INTERPRETATION:

Table No. 4.14 and Figure No. 4.14 shows that fast food has become habit for 70 percent respondents and has not become a habit for 30 percent respondents.

4.15: AWARENESS OF DISEASE THAT WILL AFFECT FROM CONSUMING FAST FOOD

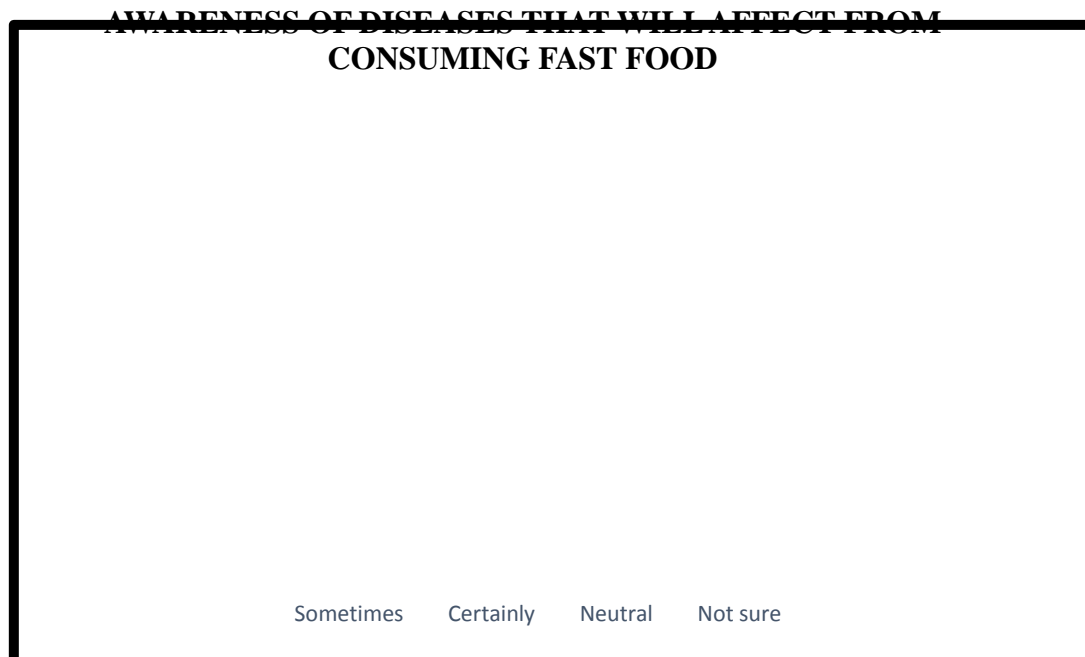
Table No.4.15

AWARENESS OF DISEASE THAT WILL AFFECT FROM CONSUMING FAST FOOD

Response	No. of respondents	Percentage
Sometimes	27	54
Certainly	10	20
Neutral	9	18
Not sure	4	8
Total	50	100

(Source: Primary data)

Figure No.4.15



INTERPRETATION:

Table No. 4.15 and Figure No. 4.15 shows that 54 percent of respondents are aware about the diseases that will affect from consumption of fast food, 20 percent are certainly aware, 18 percent are neutral and 8 percent are not sure about it.

4.16: REDUCE THE OVER CONSUMPTION OF JUNK FOOD

Table No.4.16

REDUCE THE OVER CONSUMPTION OF JUNK FOOD

Response	No. of respondents	Percentage
Certainly	16	32
Absolutely	15	30
Sometimes	13	26
Not sure	6	12
Total	50	100

(Source: Primary data)

Figure No.4.16



INTERPRETATION:

Table No. 4.16 and Figure No. 4.16 shows that 32 percent respondents are certain about reducing the over consumption of junk food, 30 percent are absolute about reducing the over consumption of junk food, 26 percent are sometimes ready for it and remaining 12 percent are not sure about it.

4.17: OVERCOME THE CONSUMPTION OF JUNK FOOD

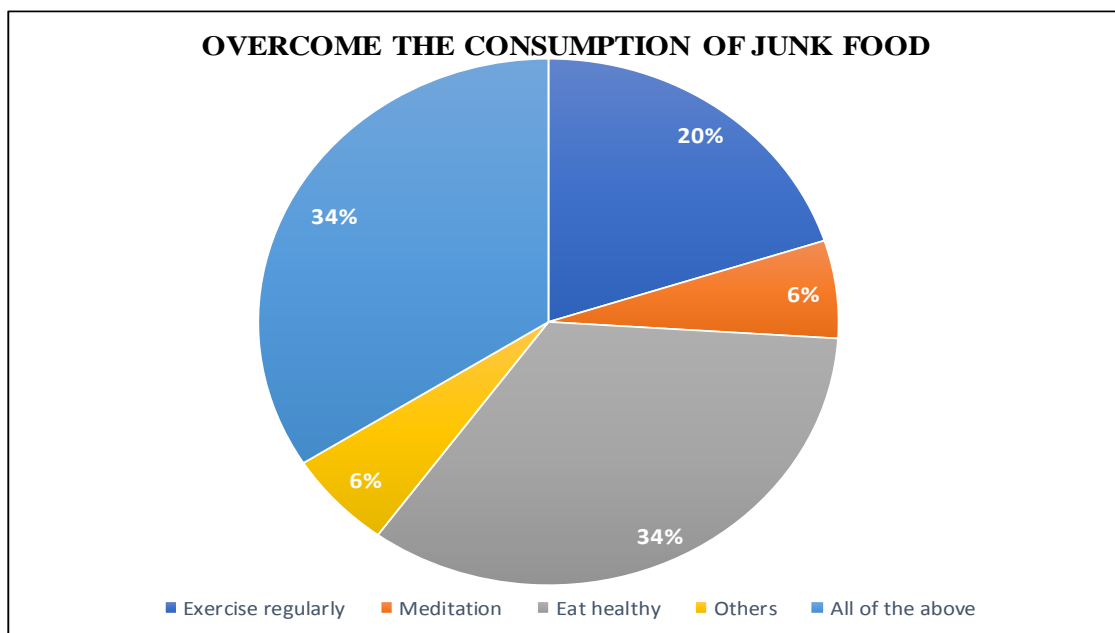
Table No.4.17

OVERCOME THE CONSUMPTION OF JUNK FOOD

Response	No. of respondents	Percentage
Exercise regularly	10	20
Meditation	3	6
Eat healthy	17	34
Others	3	6
All of the above	17	34
Total	50	100

(Source: Primary data)

Figure No.4.17



INTERPRETATION:

Table No. 4.17 and Figure No. 4.17 shows that 34 percent of the respondent says that all of the above helps to overcome the consumption of junk food, 34 percent says that eat healthy, 20 percent says that exercise regularly, 6 per cent says other methods and remaining 6 percent says meditation can help to overcome the consumption of junk food.

CHAPTER V
FINDINGS, SUGGESTIONS & CONCLUSION

5.1 FINDINGS

- Out of the respondent's 66% were female and 34% were male.
- Majority of 42% respondents are from B.com Finance.
- 100 % of the respondents consume fast food.
- Out of the total respondent's 40% consume fast food frequently.
- 74% respondents consume instantly prepared fast food.
- Most of the 62% respondents frequently visit other restaurants.
- Most of the 52% of the respondents spend 200 Rs on an average basis for consumption of junk food.
- Out of total respondents 44% of them have neutral opinion on preference of fast food over other meals.
- Most of the 76% of the respondents prefer junk food on the basis of taste.
- Out of total respondents 42% says easy to consume is the source used by the manufacturer uses to make people buy the product.
- Out of total respondents 52% have neutral response to pricing influence the chosen fast food.
- Out of total respondents 30% responded neutrally to fast food consumption depends on emotional factor.
- Out of total respondents 38% are sometimes aware about the nutritious information and ingredient contents of fast food.
- Out of total respondent's junk food has not become habit for 70% of the respondents.
- Out of total respondents 54% are sometimes aware about the disease that will affect from consumption of fast food.
- Out of total respondents 32% are certain about reducing the over consumption of junk food.
- Out of total respondents there is an equal response on eat healthy and all of the above which is 34%.

5.2 SUGGESTIONS

- The students should be aware about the chemicals present in the junk food.
- The nutritional value and quality of the junk food must be checked before consuming junk food.
- The consumption frequency must be maintained in which it should avoid health hazards.
- There is an urgent need to educate the society in the aspects of healthy food habits and desired lifestyle to prevent obesity and its associated ill effects.
- Provide awareness among people through posters, notice etc. about adverse effects of junk food.
- Government should designate a college health coordinator and maintain an active college health council. Frequent evaluation of the health policies and programmes are also required.
- Nutrition and health education must be included in the curriculum. Health promotion programme at colleges must be encouraged by providing information to teachers and staffs.

5.3 CONCLUSION

From the study it is concluded that the junk food is consumed by the people because of its taste, variety etc. and they are partially aware about the junk food safety level and nutrient factors. They think that the junk food is good but fattening. The television advertisement helps to attract the students and play an important role in the buying behaviour. But in this process, they should not forget that it's their responsibility to take care of the future of the country which are been targeted tactfully to earn profits. As the price of some junk food like fries, soft drinks etc. is low compared to fresh juices and healthy foods , people are preferring junk food and the future trend for the junk food is increasing day by day as it is mostly liked by most teenagers, children and even by adults.

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APPENDIX

QUESTIONNAIRE

Dear Sir/Madam, pleased to introduce myself as a B.com student of Don Bosco Arts and Science College, Angadikadavu as a part of curriculum I have under the project title **“A STUDY ON JUNK FOOD CONSUMPTION AMONG STUDENTS WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE ANGADIKADAVU”** the information provided you will keep confidential and used for purely academic purpose.

1. Name:
2. Age:
3. Gender:
 - Male
 - Female
 - Transgender
4. Department:
5. Do you consume fast food?
 - Yes
 - No
6. How often do you consume fast food on a weekly basis?
 - Daily
 - Frequently
 - Most often
 - Rarely
7. Do you consume fast food at home that can be prepared instantly like noodles, canned food and frozen food?
 - Yes
 - No
8. Select the fast-food restaurant you visit frequently.
 - KFC
 - Pizza hut
 - Mc Donald's
 - Dominoz
 - Others

9. How much money do you spend on buying fast food on an average basis?
- 200
 - 500
 - 7570
 - 1000
 - More than 1000
10. Do you prefer fast food over any other meal?
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly disagree
11. Why do you think junk food is appealing for you?
- Taste
 - Flavour
 - Attractive
 - Cheap
 - Others
12. How do junk food manufactures get people to keep buying their products?
- Easy to consume
 - Advertisement
 - Cheap
 - Others
13. Does fast food pricing influence the chosen fast food?
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly disagree

14. Does fast food consumption depend on emotional factors such as happy, sad, angry and stress?
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly disagree
15. Are you aware about the nutritional information and ingredient contents of fast food that you consume?
- Not at all
 - Sometimes
 - Rarely
 - Most of the times
 - Always
16. Has fast food become a habit for you?
- Yes
 - No
17. Are you aware of the diseases that will affect you from the consumption of fast food?
- Certainly
 - Sometimes
 - Neutral
 - Not sure
18. Are you ready to reduce the over consumption of junk food if you are aware about its side effects?
- Absolutely
 - Certainly
 - Sometimes
 - Not sure
19. How do you think to overcome this consumption of junk food?
- Exercise regularly
 - Meditation
 - Eat healthy
 - Others
 - All of the above

**A STUDY ON THE ATTITUDE OF STUDENTS
TOWARDS ENTREPRENEURSHIP WITH SPECIAL
REFERENCE TO COMMERCE STUDENTS OF DON
BOSCO ARTS AND SCIENCE COLLEGE,
ANGADIKADAVU**

A PROJECT REPORT

Submitted by

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VARSHA C

Reg. No. DB20BR0122

Under the supervision of

Mrs. SANVA P

In partial fulfilment for the award of bachelor's degree in

COMMERCE



DON BOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON THE ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO COMMERCE STUDENTS OF DON BOSCO ARTS AND SCIENCE COLLEGE, ANGADIKADAVU**” is the bonafide work of “**MUHAMMED AJVARSHAN MC, ARCHANA TOMY and VARSHA C**” who carried out the project under my supervision.

SIGNATURE

Mrs. NISHAMOL N V

HEAD OF THE DEPARTMENT INCHARGE

SIGNATURE

Mrs. SANVA P

SUPERVISOR

**DEPARTMENT OF COMMERCE
DON BOSCO ARTS AND SCIENCE COLLEGE
ANGADIKADAVU**

DECLARATION

We **MUHAMMED AJVARSHAN MC, ARCHANA TOMY and VARSHA C**, students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled **“A STUDY ON THE ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO COMMERCE STUDENTS OF DON BOSCO ARTS AND SCIENCE COLLEGE, ANGADIKADAVU”** is an authentic and original work done by us under the guidance and supervision of **Mrs. SANVA P**, Assistant Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0091

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ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. NISHAMOL N V**, Department Incharge and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our thanks to guide **Mrs. SANVA P**, Assistant Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

MUHAMMED AJVARSHAN M C

ARCHANA TOMY

VARSHA C

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Entrepreneurship is meant for the function of seeing investment and production opportunity, organising in enterprise to undertake a new production process, raising capital, hiring labour, arranging the supply of raw materials, finding site, introducing new techniques and commodities, discovering new sources of raw materials, and selecting top managers for day-to-day operation of the enterprise. It contributes to the growth of the economy and plays a vital role in the development process. It creates jobs which consequently generate more opportunities. It has opened avenues of great scope in the Indian economy. Our national economy is most suited to the growth of small business enterprise. It involves taking risks, making sacrifices, and working hard. But it can be immensely rewarding, both personally and professionally. There are many reasons why people become entrepreneurs. Some want to be their own boss, some want to make a lot of money, and others just enjoy the challenges and excitement of starting something new. The development of entrepreneurship is the basis of a community's progress and prosperity. Concentration of economic power, regional imbalances, exploitation by monopolists and many other bigger problems can be solved through entrepreneurship development. Many people think that entrepreneurship is all about starting new businesses, but that's only one aspect of it. The entrepreneur is an economic man, who tries to maximize his profits by innovation.

India is plagued by high levels of unemployment. Government in collaboration with private stakeholders have initiated numerous interventions to encourage entrepreneurship, however not enough progress has been made up to date. This can be attributed to the lack of understanding of the attitudes and perceptions among the youth towards entrepreneurship. Today, entrepreneurship education is offered in most of the universities as part of the curriculum, but it is evident that levels of entrepreneurship are still not improving in the country. There has been an upward trend in the number of young Indians entering higher education. The ultimate purpose of this study is to understand the students experience and their perspectives with regard to the teaching approach that we use to promote student's entrepreneurship skills.

For the economic development, entrepreneurial development is necessary. For the purpose of entrepreneurial development, rapid growth of small-scale sector is necessary. Entrepreneurial development programmes are designed to help a person in

strengthening his entrepreneurial motive and in acquiring skills and capabilities necessary for playing his role effectively.

Main objective of the entrepreneurial development programmes is to motivate and assist prospective and potential entrepreneurs to set up small scale units of their own and thus become self-employed and contribute significantly to production and employment in the country.

Currently, in India, the need for an entrepreneurship program is more potent than ever. Hence guiding students in the right light holds super importance. Entrepreneurship can actualize the potential of budding minds and boost the economy manifold. However, it is also true that although students get fascinated by this domain, it often becomes difficult for them to pursue it any further. It is because of the absence of the right mentorship and guidance to overcome the hurdles along their journey. One of the major reasons we suggest that you get into programs like the WE NEN. The program focuses on guiding college students about when, why, and how to initiate a start-up via case-study-based education.

1.2 SIGNIFICANCE OF THE STUDY

Entrepreneurship is gaining great respect from the scholars as a field of research as well as practical application worldwide, as a means to achieve wealth creation and personal fulfilment. It has been proved that with each economic downturn, it is the entrepreneurial drive and persistence that brings back economic growth. It is the capacity in the individual to innovate, to bear risk, to foresee the prospects of the project, confidence, and competence to meet unforeseen and adverse conditions. The activities of entrepreneurs are crucial to the economic growth and prosperity of the modern society.

The present study aims to find out the attitude of college students towards entrepreneurship. College students by virtue of their training can identify business opportunities and convert them into profitable business ventures. There are many opportunities in the society that are not explored by competitors. Those who are interested to take risk are rewarded more. By entering into a business venture one can earn more by introducing more innovative ideas, can create a signature of their own so that they can create an esteem in the society.

1.3 STATEMENT OF THE PROBLEM

Students complete their final year of graduation has an urgency to decide on their career for the future. People who are carved in doing business are not able to do it, because of number of reasons lack of support from family, shortage of capital etc. Currently most of the parents want their children to be employed either in the government jobs or in reputed multinational companies. This attitude of parents' force most of the youth to employment and venture on enterprise as a career option. The previous study stated that entrepreneurship education positively affected the attitude of students. It develops their skills; knowledge and they successfully engage in entrepreneurship activities.

This study is conducted to find out the attitude of students towards entrepreneurship. Are they interested in business, what is their attitude towards entrepreneurship and entrepreneurial careers, entrepreneurship can be considered as a career option in today's global scenario. So the study is titled "A STUDY ON THE ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO COMMERCE STUDENTS OF DON BOSCO ARTS AND SCIENCE COLLEGE ANGADIKADAVU"

1.4 SCOPE OF THE STUDY

The scope of the study is delimited to 50 commerce students of Don Bosco Arts and Science College, Angadikadavu.

1.5 OBJECTIVES OF THE STUDY

- To analyse the influence of Entrepreneurial education on students.
- To study the different types of perceived barriers faced by the students while selection Entrepreneurship as a career.
- To suggest measures to promote Entrepreneurship among students.

1.6 RESEARCH METHODOLOGY

Research methodology is the science of studying how the research is done scientifically and in a systematic matter. It is the specific procedure or techniques used to identify, select, process, and analyse information about a topic.

1.6.1 RESEARCH DESIGN

Research design is the framework of research methods and techniques used to identify, select, process and analyse information about a topic. The topic titled “A study on the attitude of students towards entrepreneurship with special reference to commerce students of Don Bosco Arts and Science College, Angadikadavu” is an analytical study.

1.6.2 SAMPLING TECHNIQUE

For the selection of sample, convenience sampling techniques are used.

1.6.3 SAMPLE SIZE

For this study 50 samples are selected from students of Don Bosco Arts and Science College Angadikadavu.

1.6.4 AREA OF THE STUDY

Don Bosco Arts and Science College, Angadikadavu selected as the area of study.

1.6.5 SOURCES OF DATA

(i) Primary data

Primary data is the data which is collected by a researcher from first hand sources, using methods like surveys, interviews, or experiments. Primary data was collected from commerce students of Don Bosco Arts and Science College, Angadikadavu through pre structure questionnaire.

(ii) Secondary data

Secondary data is the data collected by someone other than the user. Common sources of secondary data include books and websites.

1.6.6 TOOLS FOR DATA ANALYSIS AND INTERPRETATION

The tools used for the data analysis and interpretation are percentage, graphs and diagrams.

1.6.7 PERIOD OF THE STUDY

The duration of the study is from January 2023 to March 2023.

1.7 LIMITATIONS OF THE STUDY

- Lack of prior experience of the investigator may affect the study.
- The opinion given by the respondents were their contemporary views only.
- Only 50 samples are selected for the study using the convenience sampling method. So, the result may have the limitation of convenience sampling.

1.8 CHAPTER SCHEME

CHAPTER I: INTRODUCTION

CHAPTER II: REVIEW OF LITERATURE

CHAPTER III: THEORETICAL FRAMEWORK

CHAPTER IV: DATA ANALYSIS AND INTERPRETATION

CHAPTER V: FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER II
REVIEW OF LITERATURE

Nikolaus and Luthje (2004) in their study compared the entrepreneurial intention of students of two German universities. The three constructs used for the study were attitude towards being self-employed, willingness to take risks need for independence and locus of control. The findings indicate that student's entrepreneurial intention is stronger and more ambitious in terms of business growth.

Thompson (2004) highlighted that if the attitude compliments the intention, then it would lead to strengthen the entrepreneurial qualities. The intention therefore is a necessary component of entrepreneurial activity.

Evan D (2005) investigated the role of entrepreneurial attitudes and entrepreneurial self-efficacy on an individual's intention to engage in entrepreneurial behaviour. The result found that individuals who prefer more income, more independence and more ownership have high entrepreneurship intentions. The study found no relationship between risk prosperity and entrepreneurial intentions.

Fitzsimmons and Douglas (2005) found evidence that attitudes to ownership, independence and income were related to the individual's intention to engage in entrepreneurial behaviour.

Veciano and urbano (2005) states that presence of entrepreneur in the family or among relatives could foster the intention to create a new venture.

Ferrante and Sabatini (2007) they casted a strong light on the connection between educational background and the ability to perform and build intentional behaviour. They constructed that educational attainment should reveal the cognitive abilities possessed by individuals.

Souitaris, Zerbinati and Andreas (2007) found that entrepreneurship education stimulates student's subjective norms and intention towards entrepreneurship by providing them with knowledge, skills and sense of beliefs that inspire them to choose entrepreneurship as a career.

Grid et al (2008) have tested theory of planned behaviour as a predictor of entrepreneurial intention among final year students of commerce at two universities in the Western Cape. Of all the predictors of entrepreneurial intention examined in the study. Personal traits, demographic factors and situational factors did not add significantly to the variance explained by theory of planned behaviour.

Stella (2008) states that family and society background, experience had a significant influence of students towards entrepreneurship.

Basu and Virik (2008) found that entrepreneurship education improves attitudes of students towards entrepreneurs.

Potter (2008) the role of entrepreneurship education has been called for as one of the key instruments to increase the entrepreneurial attitudes of people. Thus, educational initiatives have been considered as highly promising to making more people aware and interested on this career option and making more people try to start a new venture.

Zain, Akram and Ghani (2010) found that majority of the students had an intention to become entrepreneurs after going through the entrepreneurship programme.

GEM (global entrepreneurship monitor) (2010) entrepreneurship education should eventually be viewed as an intention to create jobs, to drive and shape innovativeness and to stimulate economic growth.

Karhunen et al. (2011) states that business requires a great investment of time, resources and commitment which is bound to have an impact on one's attitude.

Gerba (2012) entrepreneurship education is viewed as a means of developing entrepreneurial skills in people, which skills manifest through creative strategies innovative tactics and courageous leadership.

Ahmed et al (2012) desirability and feasibility will integrate to drive a potential and an intention towards a new venture.

Ediagbanya (2013) states that entrepreneurship education positively affected the attitudes of students. It develops their skills; knowledge and they successfully engage in entrepreneurship activities.

Mapfaira and setibi (2014) found that there are some poor attitudes of students towards entrepreneurship because of lack of technical support, difficulty in accessing finance etc.

Saeed s (2015) had hypothesized that the support of perceived education, concept development, shaped students' entrepreneurial self-efficacy. The findings displayed that perceived educational support employed the maximum influence on entrepreneurial self-efficacy, trailed by concept development, business development

and institutional supports. The findings suggested that holistic perspective provides more meaningful understandings of the role of professed university support in the formation of student's entrepreneurial intention.

Magdalena Raczynska, Adam krystian Wisniewski (2016) the study shows that entrepreneurial attitudes among students' research results. The research shows that most of the respondents thought of themselves an entrepreneurial and reason behind so many respondents thinking about opening their own firm was because they believed their own business could give them bigger earnings than working regular full-time job.

Falsa N P (2017) the study revealed that most of the students are of the opinion that are entrepreneurship is good. The present management education system does not focus on entrepreneurship development.

S. Arunkumar, J Jose prabhu, S Divya, V sangari, S nandhini, R prasanna, S Prakash (2018) tried to analyse how an individual's entrepreneurship attitude differs from others. The study revealed the overall student's attitude towards entrepreneurship, and it influence positive attitude. The researchers suggested the academic institution should encourage students to consider entrepreneurship and they will run their own business to have more flexibility in their personal and family life.

CHAPTER III
THEORETICAL FRAMEWORK

3.1 MEANING AND DEFINITION OF ENTREPRENEURSHIP

There is no single definition of entrepreneurship. The term “entrepreneurship” has been defined by several authors differently. Entrepreneurship is the process of changing ideas into commercial opportunities and creating value. It is the tendency of a person to organize the business of his own and run it profitably.

According to D.C. McClelland, “Entrepreneurship is doing things in a better way and decision making under the conditions of uncertainty”. In the words of Musselman and Jackson, “Entrepreneurship is the investing and risking of time, money, and effort to start a business and make it successful. Thus, entrepreneurship is the process of identifying opportunities in the marketplace, arranging the resources required to pursue these opportunities and investing the resources to exploit the opportunities for long term gains.

3.2 NATURE AND CHARACTERISTICS OF ENTREPRENEURSHIP

The distinctive features of entrepreneurship are summarized as follows:

1. Entrepreneurship is a function of innovation.
2. Entrepreneurship is a function of leadership.
3. Entrepreneurship is an organization building function.
4. Entrepreneurship is a function of high achievement.
5. Entrepreneurship is primarily an economic activity because it involves creation and operation of an enterprise.

3.3 ROLE OF ENTREPRENEURSHIP IN ECONOMIC DEVELOPMENT

The role of entrepreneurship in economic development is substantial. After all, entrepreneurs don't just build businesses and grow their personal wealth; they also impact the economy by creating new jobs and opportunities, driving innovation, and developing services. This article gives you a complete overview of the role of entrepreneurship in a country's economic development. The role of entrepreneurship in economic development has nine salient takeaways:

1. Raises Standard of Living

A significant role of entrepreneurship in economic development is that it can greatly enhance the standard of living for individuals and communities by setting up industries and creating wealth and new positions. Entrepreneurship not only provides large-scale employment and ways to generate income, but it also has the potential to improve the quality of individual life by developing products and services that are affordable, safe to use and add value to their lives. Entrepreneurship also introduces new products and services that remove the scarcity of essential commodities.

2. Economic Independence

Entrepreneurship can be a path to economic independence for both the country and the entrepreneur. It reduces the nation's dependence on imported goods and services and promotes self-reliance. The manufactured goods and services can also be exported to foreign markets, leading to expansion, self-reliance, currency inflow, and economic independence. Similarly, entrepreneurs get complete control over their financial future. Through their hard work and innovation, they generate income and create wealth, allowing them to achieve economic independence and financial security.

3. Benefits of New Firms and Businesses

Entrepreneurs identify market needs and develop solutions through their products and services to begin their business venture. By starting new firms and businesses, entrepreneurs play a key role in shaping the economy and creating a more dynamic and diverse business landscape. Entrepreneurship also promotes innovation and competition, leading to new and improved products and services that contribute to economic growth and development.

4. Creation of Jobs

Entrepreneurship is a pivotal driver of job creation. Running the operations of new businesses and meeting the requirements of customers results in new work opportunities. Entrepreneurship also drives innovation and competition that encourages other entrepreneurs and investments, creating new jobs in a wide range of industries, from manufacturing and construction to service and technology sectors.

5. Encourages Capital Formation

Capital formation is the process of accumulating resources, such as savings and investments, to fund new business ventures and support economic growth.

Entrepreneurship can encourage capital formation by attracting investment. In addition, the creation of new businesses and the growth of existing firms can also contribute to the development of a more diverse and dynamic economy that encourages capital formation and opens the door to a wide range of investment opportunities.

6. Elimination of Poverty

Entrepreneurship has the potential to lift people out of poverty by generating employment and stimulating economic activity. Entrepreneurship also contributes to the development of local economies and helps improve the overall standard of living.

7. Community Development

Entrepreneurship promotes economic growth, provides access to goods and services, and improves the overall standard of living. Many entrepreneurs also make a positive impact on their communities and improve their well-being by catering to underserved areas and developing environment-friendly products. Their work can help build stronger, more vibrant communities and promote social and economic development.

8. Optimal Use of Resources

Entrepreneurship can help identify market opportunities and allocate resources in the most effective way possible. Entrepreneurs also play a key role in developing innovative products and services that meet the needs of customers while optimizing the use of available resources.

9. Increases Gross National Product and Per Capita Income

Entrepreneurship can play a significant role in increasing economic growth and prosperity by increasing Gross National Product (GNP) and Per Capita Income (PCI). GNP measures the total economic output of a country while PCI calculates the average income per person. The increase in GNP can lead to a rise in PCI. Entrepreneurship can contribute to GNP by creating new businesses and industries, which can lead to job creation, increased consumer spending, and higher tax revenue.

3.4 ENTREPRENEUR

An entrepreneur is the one who always searches for change, responds to it and exploits it as an opportunity. Peter F. Drucker the word entrepreneur finds its origin in a French word “entreprendre”, which means "to undertake." During early 16th century, the term was used for the persons engaged in military expeditions. In the 17th century, it was extended to cover construction and civil engineering works. The term was used in

context of business and economic activities only in the 18th century. Richard Cantillon, a French Banker, is credited for the use of the word “Entrepreneur” for the first time to mean a person who bears uncertainty and risk. According to Richard Cantillon, “An agent who buys factors of production at certain prices in order to combine them into a product with a view to selling it at an uncertain price in future”. That means the entrepreneur decides about obtaining and using resources while assuming the risk of enterprise.

3.5 CHARACTERISTICS OF ENTREPRENEURS / QUALITIES OF A SUCCESSFUL ENTREPRENEUR (COMMON ENTREPRENEURIAL TRAITS)

Modern business is a very complicated affair, in order to organise and run it successfully, the entrepreneur must possess some characteristics or qualities or traits. Some of the characteristics are inherent but some are mostly acquired. It is difficult to say definitely the qualities and traits required for a successful entrepreneur. Anyway, a successful entrepreneur has the following qualities and traits:

- 1. Creativity:** Creativity refers to the ability of an entrepreneur to bring out new ways to run a business. Successful entrepreneurs think of new ways to market their business.
- 2. Hard work:** Willingness to work hard distinguishes a successful entrepreneur from an unsuccessful one.
- 3. Desire for high achievement:** A successful entrepreneur should have a strong desire to achieve higher goals in business. Only those entrepreneurs who can dream big can become Successful entrepreneurs.
- 4. Optimism:** Successful entrepreneurs are not worried by the present problems that they face. They are optimistic about the future. This enhances their confidence and drives them towards success. Some of the world's greatest entrepreneurs failed before they finally succeeded.
- 5. Self-confidence:** This is the greatest asset of a successful entrepreneur. He must have the confidence to make choices alone and bounce back when he fails.
- 6. Communication skill:** An entrepreneur who can effectively communicate with customers, employees, suppliers, and creditors are more likely to succeed than the entrepreneur who does not.

7. Leadership: Successful entrepreneur generally has strong leadership qualities. He should be a good judge of human nature and a good leader. He must be able to select, train and develop persons who can properly manage and control the labour force. He is able to inspire ordinary persons to accomplish great feats. A true entrepreneur must be able to inspire loyalty and hard work to raise productivity and efficiency.

8. Team spirit: Successful entrepreneurs build teams and work with teammates. Working in teams creates synergy and achieves success in its endeavours. When the lamps are present in one place, each differs in form from another, yet you can't distinguish whose radiance is whose when you focus on the light. Similarly, when works as a part of a team, there is no division in team performance, no individual exists.

3.6 STUDENT'S ATTITUDE TOWARDS ENTREPRENEURSHIP

Recently there has been a growing interest in undertaking and intensifying actions promoting and supporting the idea of entrepreneurship as an attractive alternative to wage employment among students. There are several reasons for this interest. Firstly, well-educated entrepreneurs are expected to create ventures that grow faster than their counterparts. The importance of education to successful performance of new ventures is well recognized by management parishioners and researchers. Secondly due to the process of restructuring in organisations following intensified competition in the market worldwide, previous advantages with wage employment in large established enterprises, such as job security or reward for loyalty have lost on their actuality, thus increasing the desirability of self-employment. The unemployment among graduates has also been increasing. Entrepreneurs are the "Engines of economic growth". They have brought enormous positive contributions to a country's economic growth and social development. Among the contributions are such as innovation and job creation. As entrepreneurship is synonymous with self-employed, it is believed to be an effective strategy in handling the issue of employability, particularly among the youths. Understanding of the factors that predict entrepreneurial intention is crucial because entrepreneurial behaviour is a result of intention. Though entrepreneurial intention has been widely studied by scholars from overseas, the question of their applicability in the local setting still remains. To date, intention of young generation, specifically the millennial generation in our country to embark on entrepreneurship continues to be unclear. According to Ajzen (1991, pp 181), intention refers to "the indication of how

hard people are willing to try, of how much an effort they are planning to exert, in order to perform the behaviour”. Generally, the stronger the intention, the more likely that a person will perform a particular behaviour. It is practical to study intention because actual behaviour is difficult to be measured in research (Wu, 2010). Entrepreneurial intention is closely related to entrepreneurship behaviour. Ajzen (1991) has mentioned that intention is a direct predictor of behaviour. Add to this, Krueger et al. (2000) has also explained that entrepreneurial behaviour is intentional and a planned behaviour. Since entrepreneurial behaviour is intentional, many researchers agreed that it can be predicted by entrepreneurial intention (Krueger and Carsrud, 1993).

3.7 ROLE OF EDUCATIONAL INSTITUTIONS

Education is an important factor in determining the entrepreneurial orientation in students. Education may be in the form of informal or formal. The informal form of learning stresses, the importance of early role models and reinforcement patterns on the acquisition and maintenance of entrepreneurial behaviour. Role models could be parents or peer groups that provide socialization training in entrepreneurship. Formal education is also positively correlated with entrepreneurship. It has also been reported that entrepreneur of healthy units, on an average, had a higher level of education compared to those who own sick units.

Entrepreneurship education needs to gain firm ground to change the face of the economy. It is only under such a scenario that we would witness a longer queue of job providers than job seekers. And our efforts would sure show us productive and efficient youth, par excellence. During liberalization, which started in India in 1991, India exerted greater effort to promote and nurture entrepreneurship. Attempts at various levels have taken place to promote entrepreneurship directly or indirectly. Over the past two decades there has been a growing debate about how well educational systems prepare young people for adult life in general and “enterprise” in the world of work in particular. In the present scenario this debate becomes large.

Educational institutions must for this reason create leaders who are simultaneously both good team players, while at the same time being capable of exercising absolute control over their employees. With this view in mind educational institutions take active efforts to boost leadership skills through development of business plans and conducting of best manager competitions. Various teambuilding games are also conducted.

The concept of developing competitive business plans adds to the soundness of the plans, as each student would want to better upon the plans of the others. Students come from various backgrounds, and so those students from business families could assist students from non-business families in the development of their business plan. In this way even students who may not originally have been interested in business may be drawn into business as a result of their involvement with their business plan.

Self-motivation is a slow process among Indian students, as compared to the youth in Western countries, where people begin work in their teens. Being conventionally risk taking, western societies do not look to secured Jobs, and are willing to experiment with different business enterprises in India however, entrepreneurship is considered the preserve of a few hereditary business families, who possess the requisite business acumen.

Educational institutions also lack behind in encouraging students to step into entrepreneurship as placement cells is often formed with the sole idea of only getting students into stable Jobs, and a comparatively lesser emphasis is laid on the setting up of entrepreneurship development cells. Colleges should also take other steps such as the setting of Entrepreneurship Development cells (EDCs), where people are called in to raise the awareness of students as regards the market situation financial and other resources available. College libraries must also be well stocked in books by renowned entrepreneurs, such as the books of Subroto Bagchi, which throw light on the process through which the entrepreneurs have risen to the top.

The lack of sufficient financial resources is another major hurdle faced by first-generation entrepreneurs. Colleges step in in this regard by sponsoring good business enterprises up to a stage when they are able to stand on their own feet and are well grounded. Initiative on the part of financial institutions in giving business loans can give a further impetus to this endeavour. Educational institutions can play a role in connecting those students who have good business ideas but lack financial resources with sponsors willing to finance them.

3.8 BARRIERS TO ENTREPRENEURSHIP

Entrepreneurial development is very slow in underdeveloped and developing countries. This is due to the presence of several factors or obstacles. In advanced countries, there is an ideal atmosphere for entrepreneurship development. The innovating entrepreneurs

in such countries can bring growth and prosperity to the nation. They are able to make economic transformation. They can change the outlook of the society through innovation. But in less developed countries, there are only imitating entrepreneurs. They cannot bring much economic prosperity and growth. Gunnar Myrdal pointed out that Asian societies lack entrepreneurship not because they lack money or raw material but because of their attitudes. It may be noted that, there are number of obstacles which inhibit the development of entrepreneurs in underdeveloped countries. here, we discuss the different types of perceived barriers faced by the students while selection entrepreneurship as a career. These obstacles or barriers to entrepreneurship are classified into three as follows:

1. ENVIRONMENTAL BARRIERS

Following are the important environmental barriers to entrepreneurship:

i) Non-availability of raw materials:

Non-availability of raw materials especially during peak season is one of the obstacles inhibiting entrepreneurship. This leads to competition for raw materials. This causes increase in the price of the raw material. This problem becomes more severe if there are alternative goods or services available in the market.

ii) Lack of skilled labour:

If nature is the mother of wealth, labour is the father of wealth. Labour is provided by human resources. This is the most important resource in any organization. Unfortunately, desired manpower may not be available in an organisation. This is either due to the lack of skilled labourer due to lack of committed or loyal employees in the organization.

iii) Lack of good machinery:

Good machines are required for the production of goods. Because of rapid technological developments, machines become obsolete very soon. Hence, they need to be replaced. This requires a lot of cash. Small entrepreneurs find it difficult to get large amount of cash for installing modern machinery.

iv) Lack of infrastructure:

Lack of infrastructure facilities is a major barrier to the growth of entrepreneurship particularly in underdeveloped and developing economies. The infrastructural facilities

include land and building, adequate and cheap power, proper transportation water and drainage facilities etc.

v) Lack of fund:

Fund is one of the most important components required for the successful running of a business. There are various methods by which an entrepreneur arranges for the fund. e.g., own savings, borrowings from friends and relatives, banks, and other financial institutions. Many people do not enter into entrepreneurial activities because of lack of funds. Banks and other financial institutions are not giving adequate support. Thus, shortage of capital is a major factor hindering the growth of entrepreneurship.

vi) Other environmental barriers:

Lack of business education, lack of motivation from government, corruption in administration, high cost of production etc. are the other environmental barriers that inhibit the growth of entrepreneurship in underdeveloped countries.

2. PERSONAL BARRIERS

Personal barriers are those barriers that are caused by emotional blocks of an individual. They cause mental obstructions to the individual and lead to the failure of business, some of the personal barriers may be outlined as below:

i) Unwillingness to invest money:

Even though people have money, still they do not come in entrepreneurship. They are not willing to invest money in business. They fear that the money invested in business will be lost. In short, they are not willing to take the risk of investing money in business. They think that running a business is too risky.

ii) Lack of confidence:

Many people think that they lack what it takes to become an entrepreneur. They look at successful entrepreneurs and think that they could never be able to find a successful idea. They think that they would not be able to attract their sources required. They feel that they could not master all the necessary skills. Thus, most people are reluctant to become entrepreneurs.

iii) Lack of motivation:

When an individual starts a new venture, he is filled with enthusiasm and drive to achieve success. But when he faces the challenges of real business or bears loss, or his

ideas don't work, he loses interest or motivation. This causes further loss of business, and the entrepreneur starts with drawing himself/herself from mainstream competition.

iv) Lack of patience:

This barrier is more dominant among young entrepreneurs. The desire to achieve success in the first attempt or to become rich very soon is the prime motivating factor of modern youth. They want to achieve instant success and believe it would be a cakewalk. When such dreams do not come true, they lose interest. This gradually drives to fail in business.

v) Inability to dream:

It has been rightly said, think big to achieve big Entrepreneurs who are short on vision or become satisfied with what they achieve, sometimes lose interest in further expansion/growth of business. This impedes further growth of the business.

3. SOCIAL BARRIERS

The social barriers are dominant factors inhibiting entrepreneurship. The social attitude inhibits many people even from thinking of starting a business. The important social barriers are as follows.

i) Low status:

An important barrier to entrepreneurship is the low status of businessmen in the eyes of the society. The society thinks that entrepreneurs are the people who exploit the society. Thus, the attitude of the society towards entrepreneurs is not positive.

ii) Custom and tradition of people:

Most people do not like to become entrepreneurs. They want a real job (or white-collar job). Even parents who are entrepreneurs wouldn't like their children to be entrepreneurs. Thus, lack of support from society and family hinders the growth of entrepreneurs. The reasons for the obstacles are many. An enthusiastic entrepreneur starts his venture with determination but generally ends up with a sick unit. Incompetence of entrepreneur and environmental factors, both are responsible for his failure. Financial institutions liberally sanction loans but the permission to commence business is not given in time. This results in heavy interest and debt burden. Entrepreneurs have to wait for months to get power connection for their units. Although the government has simplified the loan procedures to a great extent, but these are only in paper. More and more industrial units become sick. To overcome this

problem, the right type of climate has to be generated. Once it is existing, entrepreneurship becomes a way of life. A mischievous child cannot be disciplined in a day. Similarly, entrepreneurship cannot grow overnight. It will take its own time.

3.9 ENTREPRENEURIAL DEVELOPMENT PROGRAMMES

Entrepreneurship Development Programmes (EDPs) aim at the comprehensive development of trainees as entrepreneurs. Development of an entrepreneur means inculcating entrepreneur traits into a person, imparting the required knowledge, developing the technical, financial, marketing, and managerial attitude. The process of entrepreneurship development involves equipping a person with the information used for enterprise building and sharpening his entrepreneurial skills. This programme also helps the students to improve their entrepreneurial skills. Entrepreneurship Development Programme (EDP) may be defined as a "Programme designed to help an individual in strengthening his entrepreneurial motive and in acquiring skills and capabilities necessary for playing his entrepreneurial role effectively". EDP consists of a number of programmes which give information to prospective entrepreneurs regarding a new a new business unit, how to prepare a project re ort, sources of finance, restrictions, licences, incentives, subsidies, etc. Thus, EDP may be defined as an organised programme of identifying potential entrepreneurs and motivating them to start ventures of their own by inculcating entrepreneurial traits and imparting technical and managerial skills.

3.10 INSTITUTIONS CONDUCTING ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

A number of institutions-both public and private have been set up to Conduct entrepreneurship development programme. These institutions are engaged in identification, selection, and training of potential entrepreneurs. Potential entrepreneurs need to be identified, trained, and motivated to start their own industrial units. Thus, such institutions develop potential entrepreneurs into successful entrepreneurs.

1. National Institute of Entrepreneurship and Small Business Development (NIESBUD)

The National Institute for Entrepreneurship and Small Business Development (NIESBUD) was established in 1983 at Delhi by Government of India. It is an apex institution for co-ordinating and overseeing the activities of various institutions /

agencies engaged in entrepreneurship development particularly in the area of small-scale industry.

Functions:

- (i) Conducting EDP,
- (ii) Offering training facilities,
- (iii) Evolving model syllabi for training various target groups,
- (iv) Holding seminars, workshops, and conferences for officers in the field of entrepreneurship and small business development and
- (v) Undertaking research in entrepreneurship.

2. Entrepreneurship Development Institute of India (EDII)

The entrepreneurship development institute of India (EDI) is an apex entrepreneurship institute promoted by IDBI, ICICI, IFCI and 881 with the active support of Govt. Of Gujarat. It was set up in 1983. The institute has broken the myth that entrepreneurs are born only and has demonstrated by results that they can be identified and developed too. Its experience rich faculty makes it national resource bank for all entrepreneurship activities.

Objectives:

The primary objective is to accelerate industrial development by enlarging the supply of entrepreneurs.

- (i) To augment the supply of industrial entrepreneurs through education and training.
- (ii) To provide productive self-employment to educated and less educated young men and women.
- (iii) To improve the managerial capabilities of small-scale industries.
- (iv) To contribute to the dispersal of business ownership and thus to expand the social base of Indian entrepreneurial class.
- (v) To contribute to the creation and dissemination of new knowledge and insight in entrepreneurial theory and practice through research.
- (vi) To participate in institution building efforts.
- (vii) To collaborate with similar organisations in India and other developing countries to accomplish the above objectives; and
- (viii) To promote industries in rural and less developed areas where local entrepreneurship is not readily available.

Functions:

- (i) Conducting EDPs,
- (ii) Providing training facilities,
- (iii) Conducting seminars and workshops,
- (iv) Performance improvement programmes,
- (v) Institution building,
- (vi) Conducting research studies etc.

3. Technical Consultancy Organisations (TCOs)

All India financial institutions have set up 17 Technical Consultancy Organisations (TCOs) to provide industrial consultancy and training to entrepreneurs. The reorganisations provide a comprehensive package of services to small entrepreneurs. The main functions of TCOs are as follows:

- a) To conduct pre-investment studies and prepare project report and feasibility studies.
- b) To conduct techno-economic survey.
- c) To undertake market research.
- d) To identify potential entrepreneurs and provide them with technical and managerial assistance.

4. Kerala Industrial and Technical Consultancy Organisation Ltd (KITCO)

KITCO was set up in 1972 by IDBI in association with other national and state level financial institutions. It has been established with the objective of meeting the technical consultancy needs of the entrepreneurs in the small, medium, and large-scale industrial sectors.

Functions and services: Identification of project ideas, preparation of feasibility studies, Appraisal of industrial projects, Entrepreneurial guidance and development, Management consultancy, Selection of executive and staff, Studies relating to modernization, expansion etc., Diagnostic studies for revival of sick units, Economic surveys, Executive development programme, Project monitoring for large units and Market surveys.

5. Science and Technology Entrepreneur Park (STEP)

The concept of Science and Technology Entrepreneurs Park is relatively new in India. Such parks are established in Engineering colleges, Universities, and other institutes of higher learning to provide a sort of nursery experience in enterprising students in establishing and managing their independent ventures.

STEP is an area where applied research on high tech projects is conducted with the collaboration of multinational companies, universities, technological and research institutes. It is set up within the campus of the university where research is undertaken and where a direct interaction takes place between the academic staff and industrial unit involved. In 1972 a conventional ' Techno Park ' was set up by the Birla Institute of Scientific Research. Similarly, a 'Techno Park' was established at Vydhian Hills in Thiruvanthapuram in 1995.

6. Science and Technology Entrepreneurship Development Project (STED PROJECT)

This is an autonomous organisation working under the department of science and technology, Govt. of India. The main objective of STED is development of entrepreneurship and generation of employment through science and technology inputs. In Kerala, the department of industries is entrusted with the administration of STED. It has a branch in all fourteen districts of Kerala.

Activities of STED

- (i) Conducting EDP.
- (ii) Arranging seminars and technology clinics.
- (iii) Conducting entrepreneurship awareness programmes.
- (iv) Conducting management development programmes.
- (v) Organising training programmes for entrepreneurs including women entrepreneurs and entrepreneurs of weaker sections.
- (vi) Arranging technology clinics for potential entrepreneurs, industrialists, investors and NRIs.
- (vii) Project consultancy (this includes counselling entrepreneurs and helping them to prepare detailed project reports.) Thus, the primary objective of STED is entrepreneurship development and employment generation through science and technology.

3.11 PROMOTION OF ENTREPRENEURSHIP IN INDIA

The government in India has attempted to create conducive environment for entrepreneurs and make the proposition for entrepreneurship attractive by providing support in three formats.

- (i) government policies favouring promotion of entrepreneurial activity.
- (ii) making financial support available and,
- (iii) setting up of academic or institutional support for imparting entrepreneurial and business skills.

First, at the macro level the government policies shifted from the promotion of state-owned enterprises and a strict license regime for private partners in industrial activity to encouraging private ownership of business in early 1990s. Reported experiences from the earlier regime suggested that difficulties in starting up businesses and handling the pressures of entrepreneurship in the initial phases deterred people from taking up entrepreneurship as means for livelihood. The grant of licenses, controls and taxations had been cited as one of the major hurdles in the setting up and running of new businesses (Awasthi & Sebastian, 1996; Gautam, 1979; Mokry, 1988; Sadhak, 1989; Singh, 1985). However, since liberalization of the Indian economy in the early 1990s, entrepreneurship had been encouraged in India by systematic attempts at removal of state imposed structural and regulatory roadblocks. More progressive governments had tried to make it easy for entrepreneurs to set up businesses. The growth of Bangalore and Hyderabad as hubs for organizations engaged in Information Technology business were direct outcomes of government's support in form of tax holidays to start-ups and other sector-region specific concessions to start new ventures.

Second, there were attempts to make finances available to businesses. In the earlier banking paradigm, it was not so easy to get loans for starting new ventures or expanding current businesses. The Reserve Bank of India changed its outlook and urged banks to consider easier lending to small and new businesses ("Banking note quipped to promote SMEs: RBI," 2002).

The Government of India also increased efforts in this direction. Small Enterprise Development Bill of 2003 included guidelines for banks and other government agencies to ensure easy disbursement of loans to new ventures (Gopalakrishnan, 2004). Subsequently, lowering of borrowing rates from the banks also made it easy for

entrepreneurs to run profitable business. The third form of support and development of entrepreneurial talent by various institutions came in the form of setting up training institutions for entrepreneurs. Setting up of national institutions such as the Entrepreneurship Development Institute at Ahmedabad is indicative of such thinking at the government level in India.

Technical and management institutions such as the IITs and IIMs have set up special centres to support “technopreneurs” and other innovators. These institutions provide basic technological, and management know how and understanding of how to start and run a business, and also incubate new businesses till they are able to sustain themselves.

3.12 PROMOTING ENTREPRENEURSHIP AMONG STUDENTS

1. Teach case studies:

Expose students to executives thought processes when analysing situations to provide real-life business solutions and mistakes.

2. Relate theoretical content to real business challenges:

Link ideas to concrete examples, such as discussing inflation and quantitative easing in relation to the 2008 mortgage crisis.

3. Host entrepreneurship contests:

Pit student groups against each other in a "Shark Tank"-like competition to foster hands-on learning opportunities.

4. Create an entrepreneurship-in-residence program:

Leverage relationships with businesses to regularly send students as interns, helping them network.

5. Invite professionals to teach:

Ask a business executive to lead a class or an entire course, to make the content more engaging and add practical insight.

6. Provide consulting to non-profits and small businesses:

Guide students through consulting for small businesses and non-profits to ensure they learn practical solutions and how to handle client interactions. (Universities can charge for the service for extra cash flow.)

7. Aid student business launches:

Work in tandem with students to obtain financing, research the market, and build practical businesses. The Small Business Administration offers many resources.

CHAPTER IV
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

This chapter deals with analysis and interpretation of data collected from Don Bosco Arts and Science College, Angadikadavu. This analysis and interpretation are based on the responds given by the commerce students of the college. The data is presented with the help of tables, figures and interpretation.

ANALYSIS

Data analysis is a process of inspecting, cleansing, transforming and modelling data with the goal of discovering useful information, informing conclusion and supporting decision-making. It is a highly skilled and technical job which should be carried out only by the researcher himself or under his close supervision. The common tools used for data interpretation are electronic spread sheets which are capable of sorting, graphing, and searching data. This chapter deals with the analysis and interpretation of facts. It is an act of finding a relationship and interpretation of facts of them.

INTERPRETATION

Data interpretation is the process of reviewing and arriving at relevant conclusion using various analytical methods. Interpretation refers to the task of drawing inferences from the collected facts after an analytical or experimental study. Thus, interpretation is the device through which the factors that seem to explain what has been observed by researcher in the course of the study can be better understood and it also provides a theoretical conception which can serve as a guide for further researches.

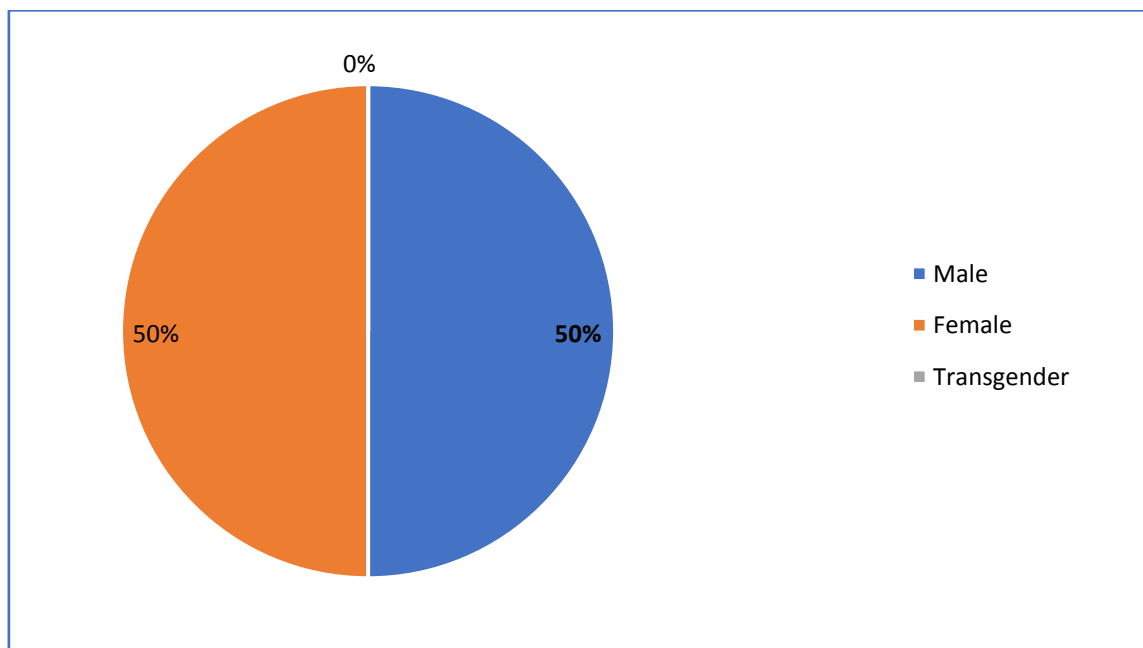
4.1 GENDER WISE CLASSIFICATION

Table No: 4.1
GENDER WISE CLASSIFICATION

Gender	No. of respondents	Percentage
Male	25	50
Female	25	50
Transgender	0	0
Total	50	100

Source of Data: Primary data

Figure No 4.1
GENDER WISE CLASSIFICATION



INTERPRETATION:

Table No 4.1 and Figure No 4.1 shows that 50 percent of the students are male, and the remaining 50 percent are female and none of the respondents belongs to transgender category.

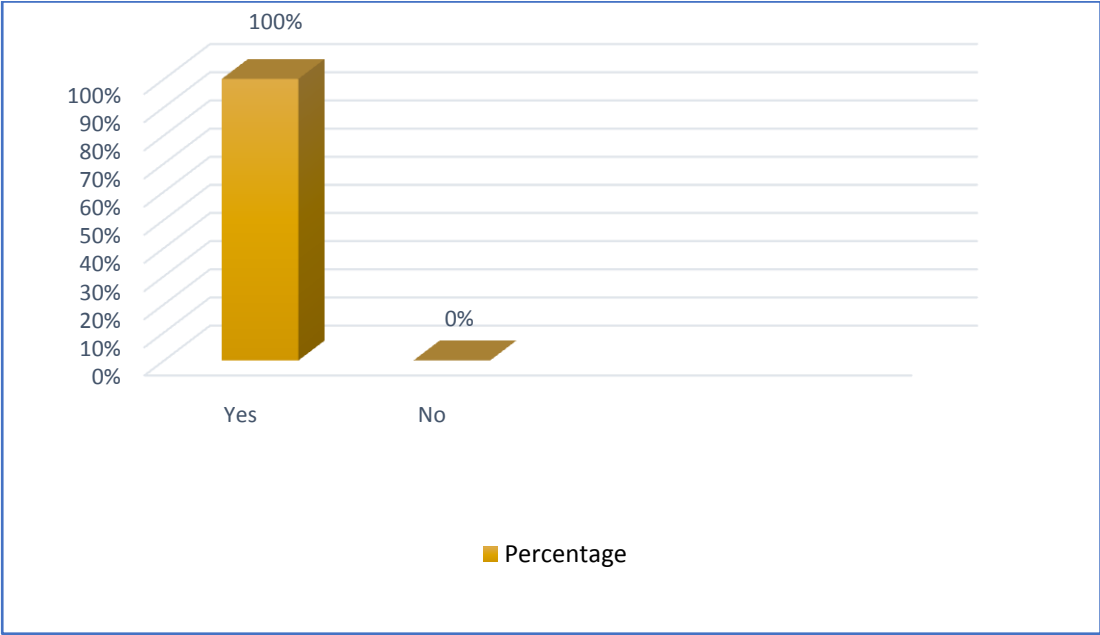
4.2 HEARD ABOUT ENTREPRENEURSHIP

Table No. 4.2
HEARD ABOUT ENTREPRENEURSHIP

Responses	No of Respondents	Percentage
Yes	50	100
No	0	0
Total	50	100

Source of data: Primary data

Figure No. 4.2
HEARD ABOUT ENTREPRENEURSHIP



INTERPRETATION:

Table No 4.2 and Figure No 4.2 shows that 100 percent of the students have heard about Entrepreneurship and none of them have not heard about entrepreneurship.

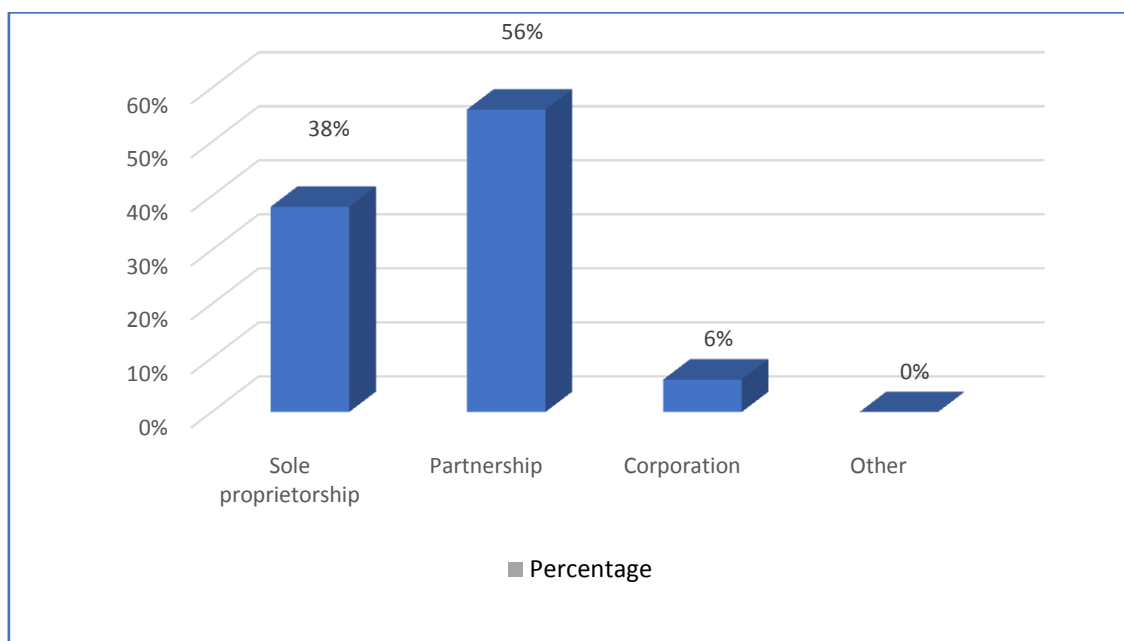
4.3 TYPE OF BUSINESS

Table No 4.3
TYPE OF BUSINESS

Responses	No of Respondents	Percentage
Sole proprietorship	19	38
Partnership	28	56
Corporation	3	6
Other	0	0
Total	50	100

Source of data: Primary data

Figure No 4.3
TYPE OF BUSINESS



INTERPRETATION:

Table No 4.3 and Figure No 4.3 shows that 56 percent of students prefer partnership 38 percent of students prefer sole proprietorship and 6 percent of student prefer corporation and 0 percent prefer other type of business.

4.4 REASON TO CHOOSE ENTREPRENEURSHIP

Table No 4.4

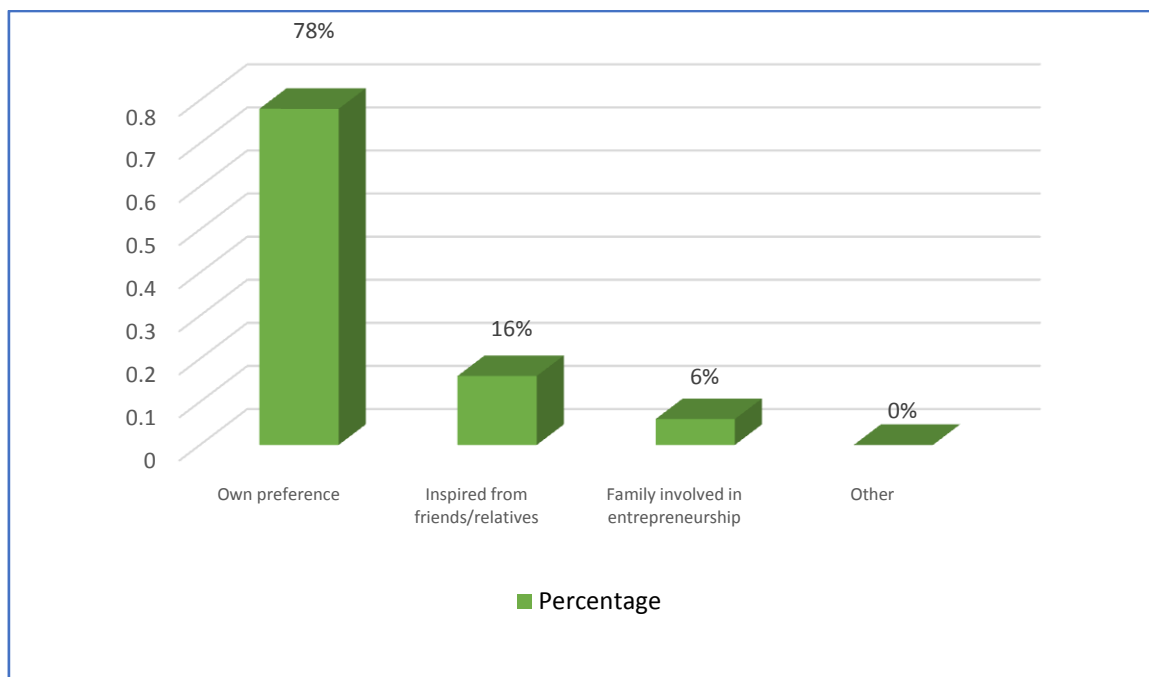
REASON TO CHOOSE ENTREPRENEURSHIP

Responses	No of Respondents	Percentage
Own preference	39	78
Inspired from friends/relatives	8	16
Family involved in entrepreneurship	3	6
Other	0	0
Total	50	100

Source of data: Primary data

Figure No 4.4

REASON TO CHOOSE ENTREPRENEURSHIP



INTERPRETATION:

Table No 4.4 and Figure No 4.4 shows that 78 percent of students choose entrepreneurship as their career by own preference. 16 percent of students are inspired from friends or relatives. And 6 percent of students' family is involved in entrepreneurship. And none of the students says that there is other reason to choose entrepreneurship as their career.

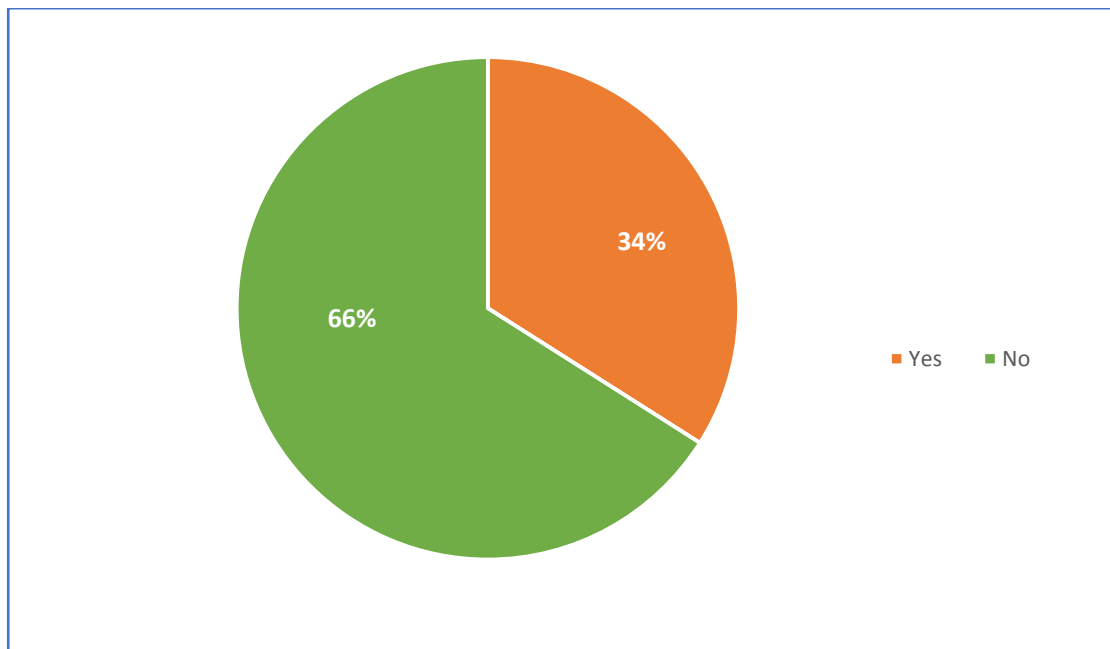
4.5 INSTITUTION PROMOTING ENTREPRENEURSHIP

Table No 4.5
INSTITUTION PROMOTING ENTREPRENEURSHIP

Responses	No of Respondents	Percentage
Yes	17	34
No	33	66
Total	50	100

Source of data: Primary data

Figure No 4.5
INSTITUTION PROMOTING ENTREPRENEURSHIP



INTERPRETATION:

Table No 4.5 and Figure No 4.5 shows that 66 percent of students does not agree that the institution provides any option for promoting entrepreneurship and 34 percent of students agree that the institution provides option for promoting entrepreneurship.

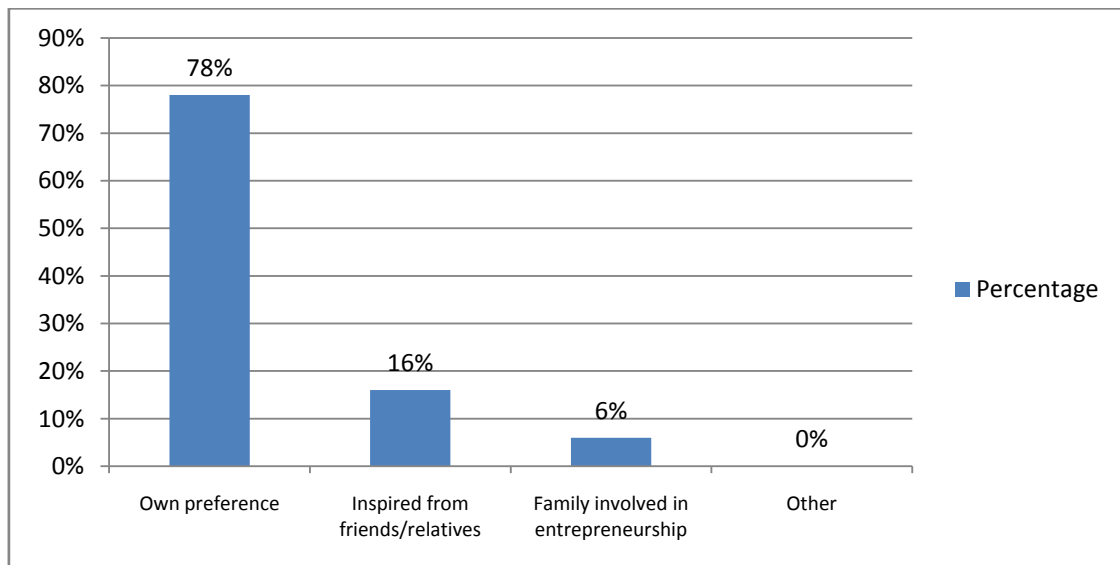
4.6 PERSONAL QUALITIES OR SKILLS

Table No 4.6
PERSONAL QUALITIES OR SKILLS

Responses	No of Respondents	Percentage
Leadership	24	48
Communication	11	22
Technical Skills	10	20
Perseverance	3	6
Innovation	1	2
Risk Handling	1	2
Total	50	100

Source of data: Primary Data

Figure No 4.6
PERSONAL QUALITIES OR SKILLS



INTERPRETATION:

Table No 4.6 and Figure No 4.6 shows that 48 percent of students says that leadership is the personal quality needed for entrepreneurial success.22 percent of students says that communication is the personal quality needed for entrepreneurial success.20 percent of students says that technical skills is the personal quality needed for entrepreneurial success.6 percent of students say that perseverance is the personal quality needed for entrepreneurial success.2 percent of students says that innovation is the personal quality needed for entrepreneurial success.2 percent of students says that risk handling is the personal quality needed for entrepreneurial success.

4.7 KIND OF BARRIER

Table No 4.7

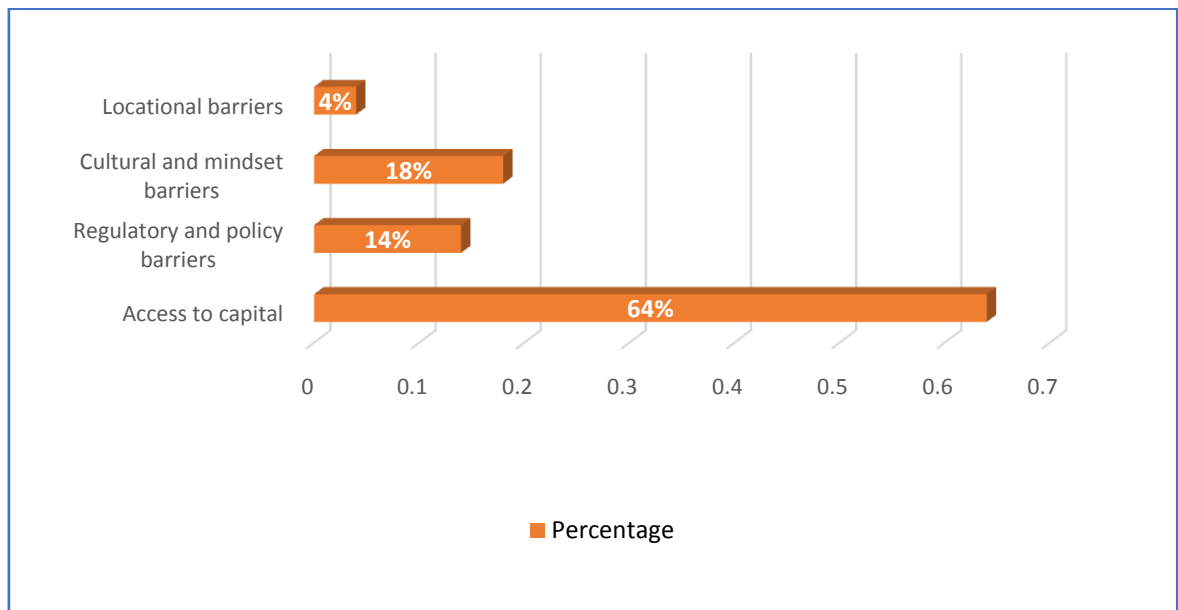
KIND OF BARRIER

Responses	No of Respondents	Percentage
Access to capital	32	64
Regulatory and policy barrier	7	14
Cultural and mindset barriers	9	18
Locational barriers	2	4
Total	50	100

Source of Data: Primary Data

Figure No 4.7

KIND OF BARRIER



INTERPRETATION:

Table No 4.7 and Figure No 4.7 shows that 64 percent of students says that, if they run a business access to capital is the barrier they may face. 18 percent of students says that, if they run a business cultural and mindset barrier they may face. 14 percent of students says that they may face regulatory and policy barriers if they run a business. And 4 percent of students says that they may face locational barriers if they run a business.

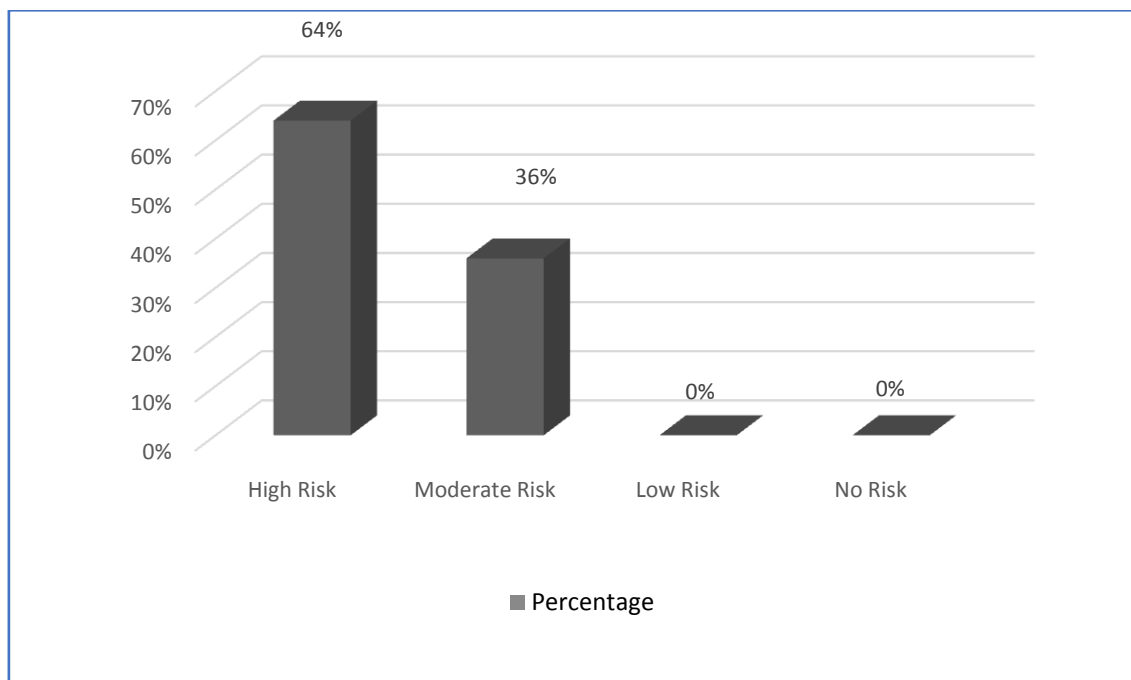
4.8 LEVEL OF RISK INVOLVED

Table No 4.8
LEVEL OF RISK INVOLVED

Responses	No of Respondents	Percentage
High Risk	32	64
Moderate Risk	18	36
Low Risk	0	0
No Risk	0	0
Total	50	100

Source of Data: Primary Data

Figure No 4.8
LEVEL OF RISK INVOLVED



INTERPRETATION:

Table No 4.8 and Figure No 4.8 shows that 64 percent of students says that high risk is involved in venturing into Entrepreneurship. 36 percent of students says that there is only moderate risk involved in venturing into Entrepreneurship. None of the students agree that there is low risk in venturing into Entrepreneurship and none one of the respondents are in opinion that there is no risk involved in venturing into entrepreneurship.

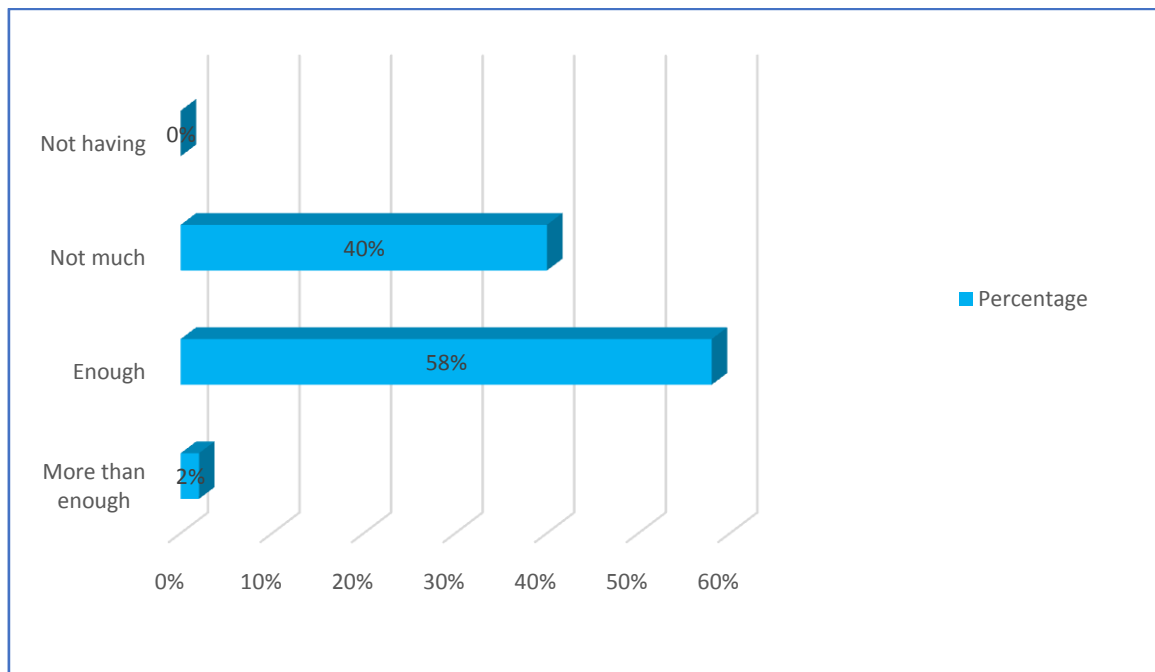
4.9 SOUND TECHNICAL KNOWLEDGE

Table No 4.9
SOUND TECHNICAL KNOWLEDGE

Responses	No of Respondents	Percentage
More than enough	1	2
Enough	29	58
Not much	20	40
Not having	0	0
Total	50	100

Source of Data: Primary Data

Figure No 4.9
SOUND TECHNICAL KNOWLEDGE



INTERPRETATION:

Table No 4.9 and Figure No 4.9 shows that 58 percent of students have enough sound technical knowledge. 40 percent of students are having not much sound technical knowledge. 2 percent of students have more than enough sound technical knowledge. And none of the students are not having sound technical knowledge.

4.10 FAILURE OF ENTREPRENEUR

Table No 4.10

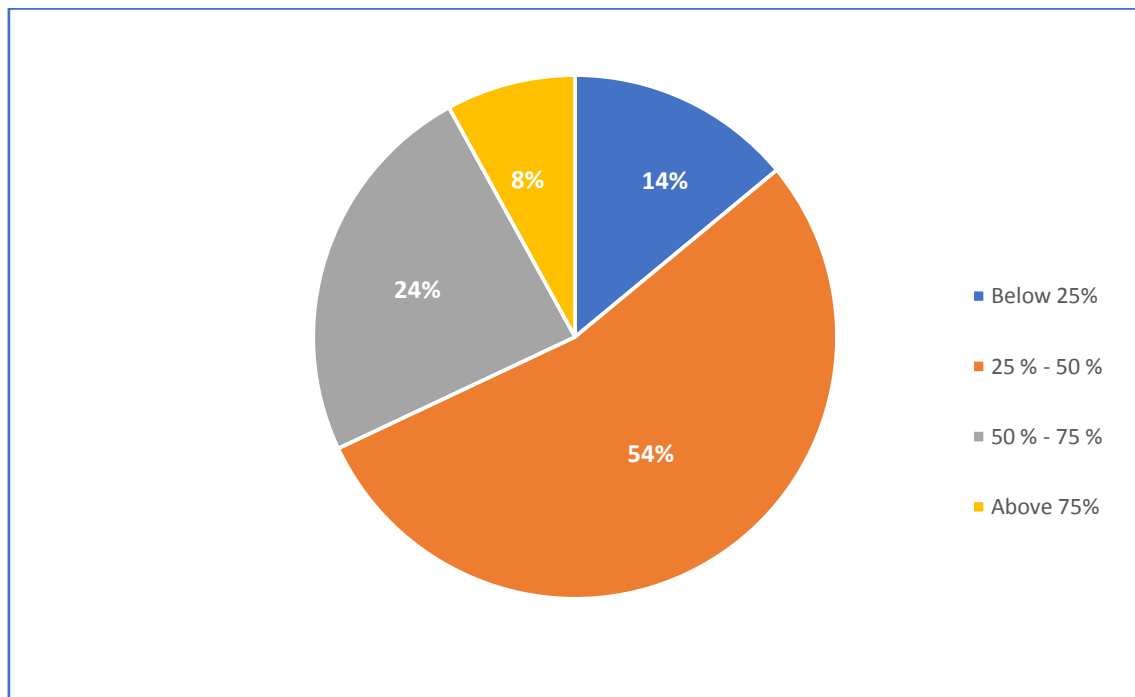
FAILURE OF ENTREPRENEUR

Responses	No of Respondents	Percentage
Below 25	7	14
25 - 50	27	54
50 - 75	12	24
Above 75	4	8
Total	50	100

Source of Data: Primary Data

Figure No 4.10

FAILURE OF ENTREPRENEUR



INTERPRETATION:

Table No 4.10 and Figure No 4.10 shows that 54 percent of students are in opinion that the level of failure in entrepreneurship lies in between 25 to 50 percentage. 24 percent of students are in opinion that the level of failure in entrepreneurship lies in between 50 to 75 percentage. 14 percent of students says that there is below 25 percentage possibility of failure of Entrepreneurship. 8 percent of students says that there is above 75 percentage possibility of failure of Entrepreneurship.

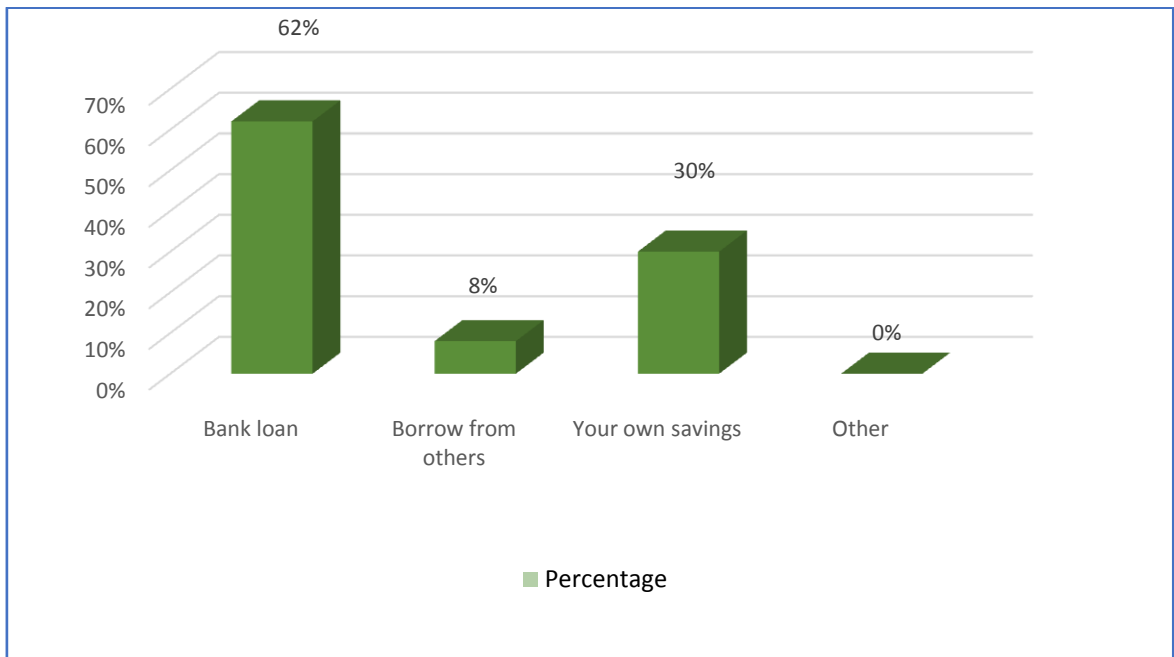
4.11 SOURCE OF FINANCE

Table No 4.11
SOURCE OF FINANCE

Responses	No of Respondents	Percentage
Bank Loan	31	62
Borrow from others	4	8
Your own savings	15	30
Other	0	0
Total	50	100

Source of Data: Primary Data

Figure No 4.11
SOURCE OF FINANCE



INTERPRETATION:

Table No 4.11 and Figure No 4.11 shows that 62 percent of students are planning to take bank loan to finance their venture. 30 percent of students will take their own savings to finance their venture. 8 percent of students will arrange finance by means of borrowing from others.

4.12 BENEFITS AS AN ENTREPRENEUR

Table No 4.12

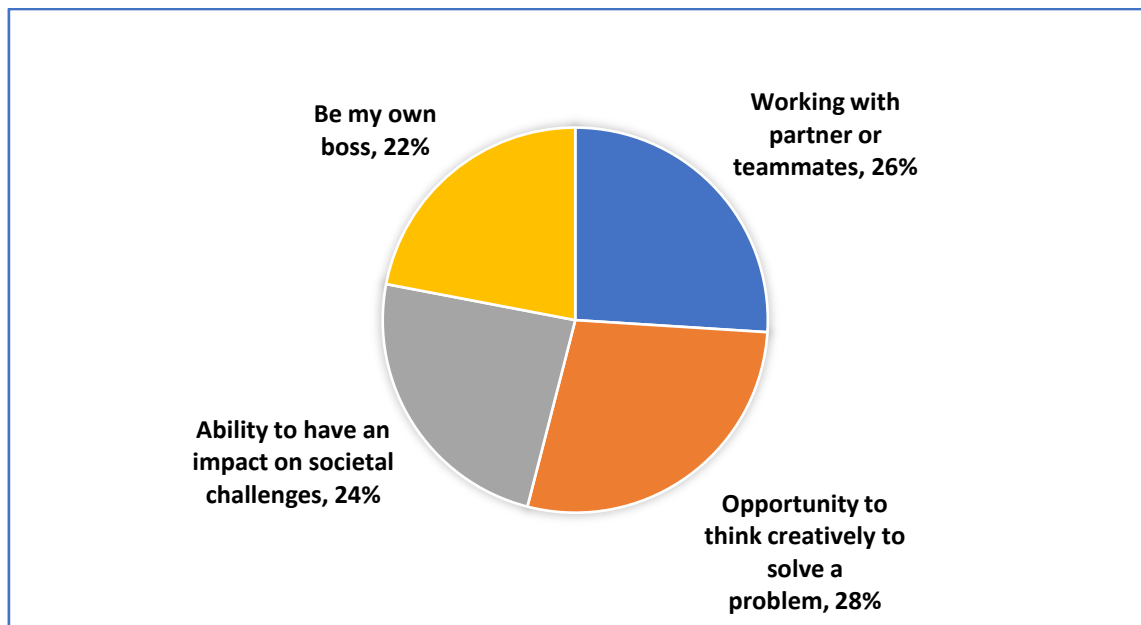
BENEFITS AS AN ENTREPRENEUR

Responses	No of Respondents	Percentage
Working with partner or teammates	13	26
Opportunity to think creatively to solve a problem	14	28
Ability to have an impact on societal challenges	12	24
Be my own boss	11	22
Total	50	100

Source of Data: Primary Data

Figure No 4.12

BENEFITS AS AN ENTREPRENEUR



INTERPRETATION:

Table No 4.12 and Figure No 4.12 shows that 28 percent of students responded, opportunity to think creatively to solve a problem is the best thing for being an entrepreneur. 26 percent of the students opinioned as a best thing is to work with partners or teammates and 24 percent of the student view to have an impact on societal challenges and the rest 22 percent of the students responded as a most regarding thing for being an entrepreneur is to become boss.

4.13 ENTREPRENEURSHIP DEVELOPMENT AWARENESS PROGRAMME

Table No 4.13

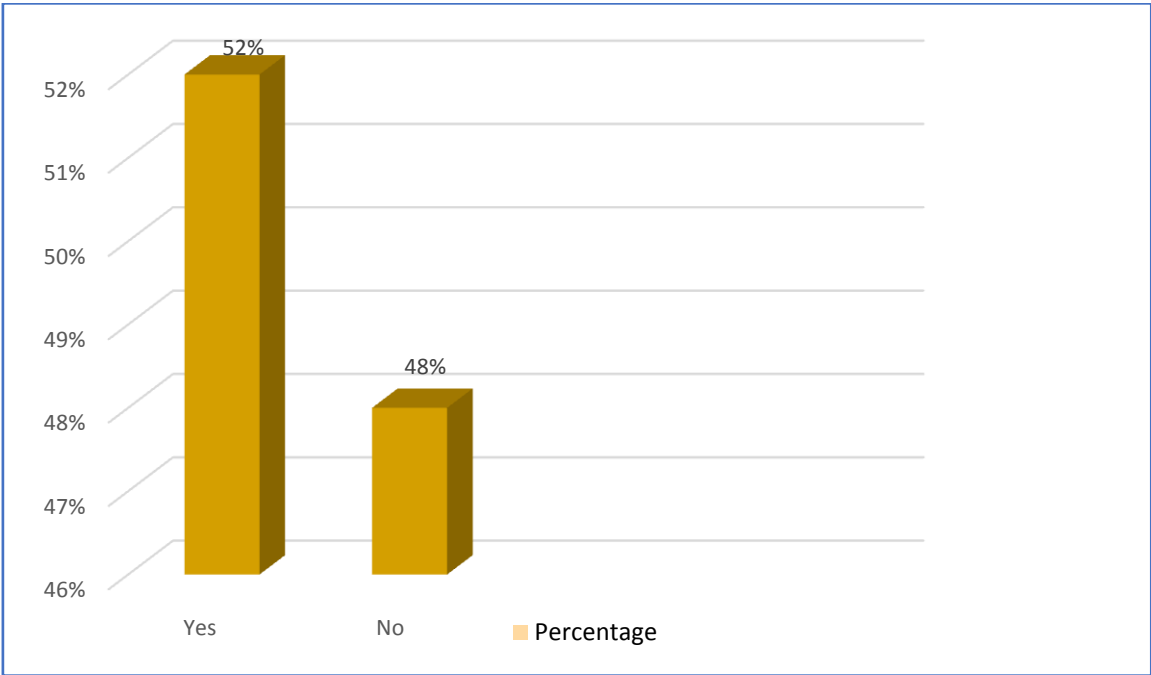
ENTREPRENEURSHIP DEVELOPMENT AWARENESS PROGRAMME

Responses	No of Respondents	Percentage
Yes	26	52
No	24	48
Total	50	100

Source of Data: Primary Data

Figure No 4.13

ENTREPRENEURSHIP DEVELOPMENT AWARENESS PROGRAMME



INTERPRETATION:

Table No 4.13 and Figure No 4.13 shows that 52 percent of students had attended Entrepreneurship development awareness programme and 48 percent of students had not attended any Entrepreneurship development awareness programme.

4.14 QUALITY REQUIREMENT OF AN ENTREPRENEUR

Table No 4.14

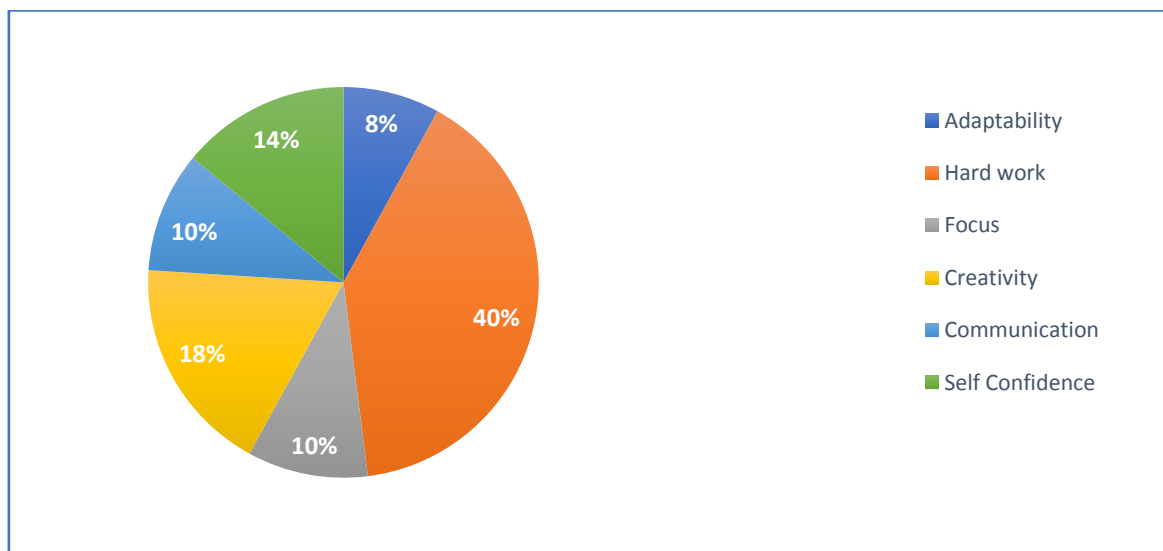
QUALITY REQUIREMENT OF AN ENTREPRENEUR

Responses	No of Respondents	Percentage
Adaptability	4	8
Hard work	20	40
Focus	5	10
Creativity	9	18
Communication	5	10
Self Confidence	7	14
Total	50	100

Source of Data: Primary Data

Figure No 4.14

QUALITY REQUIREMENT OF AN ENTREPRENEUR



INTERPRETATION:

Table No 4.14 and Figure No 4.14 shows that 40 percent of students says that hard work is an important factor to be an entrepreneur. 18 percent of students says that the quality requirement of an entrepreneur is creativity. 14 percent of students says that there is a need of self-confidence to be an entrepreneur. 10 percent of students says that communication is also needed to be an entrepreneur and again 10 percent of students says that focus is needed to be an entrepreneur and remaining 8 percent of students opinion is that adaptability is the quality requirement of an entrepreneur.

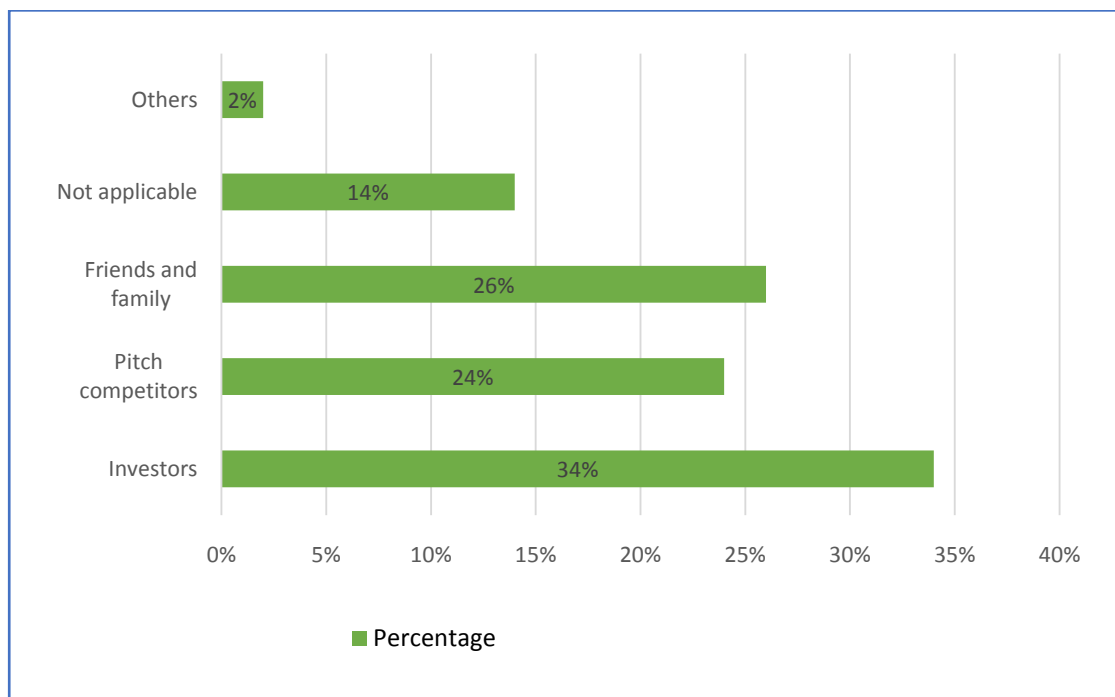
4.15 OPPORTUNITY TO PITCH TO

Table No 4.15
OPPORTUNITY TO PITCH TO

Responses	No of Respondents	Percentage
Investors	17	34
Pitch Competitions	12	24
Friend and family	13	26
Not applicable	7	14
Others	1	2
Total	50	100

Source of Data: Primary Data

Figure No 4.15
OPPORTUNITY TO PITCH TO



INTERPRETATION:

Table No 4.15 and Figure No 4.15 shows that 34 percent of students says that they have the opportunity to pitch to is in investors. 26 percent of students says that they have the opportunity to pitch to in friends and family. 24 percent of students says that they pitch competitors. 14 percent of students says that opportunity to pitch is not applicable. 2 percent of students says that t opportunity pitch to is in other means.

4.16 RECOMMEND ENTREPRENEURSHIP TO OTHERS

Table No 4.16

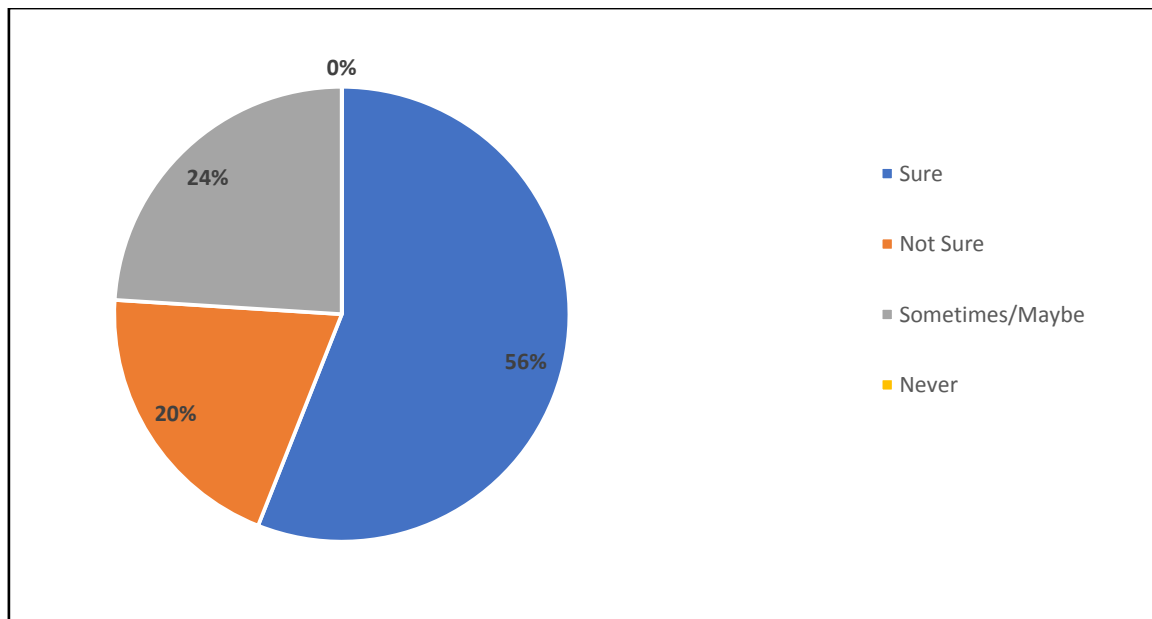
RECOMMEND ENTREPRENEURSHIP TO OTHERS

Responses	No of Respondents	Percentage
Sure	28	56
Not Sure	10	20
Sometimes/Maybe	12	24
Never	0	0
Total	50	100

Source of Data: Primary Data

Figure No 4.16

RECOMMEND ENTREPRENEURSHIP TO OTHERS



INTERPRETATION:

Table No 4.16 and Figure No 4.16 shows that 56 percent of the students says that they will recommend entrepreneurship to their friends. 24 percent of the students says that sometimes they will recommend entrepreneurship to their friends. 20 percent of the students says that they are not sure about recommending entrepreneurship to their friends. And 0 percent of the students says that they will never recommend entrepreneurship to others.

CHAPTER V
FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- Gender wise classification revealed that half are male and balance half are female.
- All the respondents have heard about entrepreneurship.
- Most of them prefer partnership as their business venture other than sole proprietorship and corporation.
- Majority of the respondents choose entrepreneurship as their career by their own preference.
- Above half percentage of the respondents does not agree that their institution provides any option for remoting entrepreneurship.
- Majority of the respondents says that leadership is the personal quality or skill needed for entrepreneurial success.
- From the study it is clear that more than half percentage of the respondents says that, if they run a business venture ‘access to capital’ will be the major barrier they may face.
- The study reveals that no one agree that there is no risk involved in venturing in business and majority of respondents says that venturing into entrepreneurship involves high level of risk.
- In terms of sound technical knowledge most of them have it to start a business.
- Majority of the respondents scale that there is 25-50 percentage possibility of failure in entrepreneur.
- Most of the respondents arrange finance for their venture by taking a bank loan.
- It is clear from the study that for many of the respondents most regarding thing about being an entrepreneur is opportunity to think creatively to solve a problem.
- More than half of the respondents had attended entrepreneurship development awareness programmes.
- Most of the respondents says that hard work is needed to be an entrepreneur.
- From the study it is clear that many of the respondents says that they have the opportunity pitch to in investors.
- More than half of the respondents will recommend entrepreneurship to their friends.

5.2 SUGGESTIONS

- In order to create an entrepreneurial culture in campus it is necessary to create awareness about entrepreneurship and entrepreneurship development agencies. The institute should have tie-tips with entrepreneurship development agencies to create more awareness about entrepreneurship and its opportunities.
- Entrepreneurship is a risky business. Students' knowledge must increase to reduce the effect of risk.
- Most faced barrier according to the study is access to capital. They can overcome this barrier by taking up loans from the banks which are provided in low interest rates, they can also get incentives or concessions from Government.
- Most of the respondents have enough sound technical knowledge, but some of them lacks because of practical knowledge so they must be provided free workshops for them to work on their own.
- The institutes as well as entrepreneurship development agencies should focus on the development of these personality traits in the students so that more and more students can be attracted towards entrepreneurial careers.
- Many of them have not attended any Entrepreneurial development awareness programmes so the Institutions should provide more awareness and development programmes for students to make them aware of entrepreneurship.

5.3 CONCLUSION

This project helped to know about the attitude of students of Don Bosco Arts and Science College, Angadikadavu towards Entrepreneurship. It is usually thought that students are more concerned about only placements and pay packages, however, the trend is changing, and many students are opting out of the placement process and venturing into entrepreneurship, this is a good sign as entrepreneurship is the driving force behind the rapid economic growth of any nation more so a developing country like India need more entrepreneurs to fuel the tempo of economic growth. There is a change in the attitude of graduates regarding entrepreneurship and entrepreneurial careers, many of the students feel that entrepreneurship can be considers as a career option in today's globalized environment and may feel that entrepreneurship is a rewarding career.

If the problems related to finance, lack of awareness and fear of risk are overcome, then the number of students seeking entrepreneurship as their career can be increased. The results of the study are mainly related to the attitude of commerce students. In India, unemployment is one of the main problems against the development of Indian Economy. So, promoting entrepreneurship among students will help to improve their positive attitude towards entrepreneurship and it will also help the Indian economy.

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APPENDIX

QUESTIONNAIRE

Study on attitude of students towards entrepreneurship. The following questionnaire is used for the collection of primary data from academic research titled "**A STUDY ON THE ATTITUDE OF STUDENTS TOWARDS ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO COMMERCE STUDENTS OF DON BOSCO ARTS AND SCIENCE COLLEGE, ANGADIKKADAVU** ". The study is conducted by Muhammed Ajarshan Mc, Archana Tomy, Varsha C, 3rd year B. Com finance batch 2020-2023 of Don Bosco Arts and Science College, Angadikadavu.

1. Email:

2. Name:

3. Age:

4. Gender:

Male

Female

Transgender

5. Department:

6. Have you heard about Entrepreneurship?

Yes

No

7. If you wish to start a business venture which type of business you will prefer?

Sole proprietorship

Partnership

Corporation

Others

8. What is your reason to choose entrepreneurship as your career?

Own Preference

Inspired from friends /Relatives

Family involved in entrepreneurship

Others

9. Does your institution provides any option for promoting entrepreneurship?

Yes

No

10. What personal qualities/ skills do you think are most important to entrepreneurial success?

Leadership

Technical

Perseverance

Communication

Other

11. Suppose you are running a business, what kind of barriers you may face?

Access to capital

Regulatory or policy barriers

Cultural and mindset barriers

Locational barriers

12. What is the level of risk involved in venturing into entrepreneurship?

High risk

Moderate risk

Low risk

No risk

13. Do you have a sound technical knowledge to start a business?

More than enough

Enough

Not much

Not having

14. What is the percentage of failure of entrepreneurs according to you?

<25%

25%-50%

50%-75%

75%-100%

15. How will you arrange finance for your new venture?

Bank loan

Borrow from others

Your own savings

Other

16. Suppose you are running a business, what has been the most regarding thing for you about being an entrepreneur?

Working with partner or teammates

Opportunity to think creatively solve a problem

Ability to have an impact on societal challenges

Be my own boss

17. Have you attend any entrepreneurship development awareness programme?

Yes

No

18. Which of the following is needed to be an entrepreneur?

Adaptability

Hard work

Focus

Creativity

Communication

Self-confidence

19. Suppose you are currently running a business, who or where have you had the opportunity to pitch to?

Investors

Pitch competitions

Friends and family

N/A

Others

20. Will you recommend entrepreneurship to your friends?

Sure

Not sure

Sometimes/May be

Never

**A STUDY ON STUDENTS PREFERENCE TOWARDS
ONLINE LEARNING WITH SPECIAL REFERENCE
TO IRITTY TALUK**

A PROJECT REPORT

Submitted by

NIKETH VINOD

REG NO: DB20BR0092

DWITHIKA DILIP

REG NO: DB20BR0096

ALEESHA MANOJ

REG NO: DB20BR0105

Under the supervision of

Mrs. SANVA P

In partial fulfillment for the award of bachelor degree in

COMMERCE



DON BOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON STUDENTS PREFERENCE TOWARDS ONLINE LEARNING WITH SPECIAL REFERENCE TO IRITTY TALUK**” is the bonafide work of “**NIKETH VINOD, DWITHIKA DILIP and ALEESHA MANOJ**” who carried out the project under my supervision.

SIGNATURE

Mrs. NISHAMOL N V

HEAD OF DEPARTMENT IN CHARGE

SIGNATURE

Mrs. SANVA P

SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We **NIKETH VINOD, DWITHIKA DILIP and ALEESHA MANOJ**, students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON STUDENTS PREFERENCE TOWARDS ONLINE LEARNING WITH SPECIAL REFERENCE TO IRITTY TALUK**“ is an authentic and original work done by us under the guidance and supervision of **Mrs. SANVA P**, Assistant Department of Commerce, in partial fulfillment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University. We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0092

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ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. NISHAMOL N V**, Head of the Department Incharge and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our thanks to guide **Mrs. SANVA P**, Assistant Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

NIKETH VINOD

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

For thousands of years, education and training that displayed within a triangle of school-teacher student has now utilized new, multifaceted, multi-channel alternatives with the help of technologies in the education system. One of them is “online learning.”

The term “online learning” is used in this paper to refer to distance learning happening via online mode. Online learning is an amenable instructional delivery process that includes any learning that takes place via the internet. Online learning enables educators to communicate with students who may not be capable of enrolling in a traditional classroom course and assists students who need to work on their own schedule and at their own speed. Every discipline is registering a surge in the volume of distance learning and imparting of online degrees, with remarkable pace. Students pursuing degrees through online methods must be scrupulous in ensuring their coursework is completed through a valued and credentialed university. Online learning is known to offer the benefit of synergy. Here, the format employed makes room for dynamic communications between students and the teachers. Through these communications, sources are shared, and an open-ended synergy evolves through a learning process. When each person bestows a view or opinion through discussions and comments on others’ work course, it benefits the student to learn better. This unique advantage is manifested in a student centered virtual learning environment that online learning format alone can contribute.

With online classes, we don’t need to travel to a different city or commute long distances. We can stay where we are and keep our current job while we work toward improving our career with an online degree. Online learning also helps someone who espouses a technology-enabled or location-independent lifestyle. We can watch lectures and complete our coursework wherever we are. Whether we are a full-time or part-time online student, the online learning experience provides a much more manageable schedule. Online learning has gained much approval on account of its cheapness. Such is the fact that online courses are more affordable than those offered at schools or colleges. While studying in universities, we may have to spend some money such as transportation, lodging, and meals, online learning may not require such expenses.

One of the important aspects of online learning is its inherent flexibility, however, there is a catch, one has to be extremely self-motivated. The best online students develop various approaches for staying up to date on their coursework. Things like setting aside time every week to study and create a workspace with minimal distractions can help immensely. India is the second most populous country in the world. There had been a tremendous shift towards online learning through Indian Government's digital initiatives in general, and during COVID-19 lockdown. An online self-report survey was conducted to assess students' perception of online learning in this changed situation in comparison with traditional classroom learning. The study analyzed eight independent variables on student's perception towards online learning, viz., gender, nature of the settlement, economic background, religiosity, primary electronic device, technology receptiveness, age, and educational institution, with each of these variables forming respective research hypotheses. Results revealed several exciting facets of students' perceptions. Receptiveness towards online learning was significantly higher for students from urban areas compared with rural areas. Possible reasons for these results are discussed, impediments to student's motivation with digital education are identified and the findings are contextualized in a broader perspective.

Online learning was significantly higher for students from urban areas compared with rural areas. Possible reasons for these results are discussed, impediments to student's motivation with digital education are identified and the findings are contextualized in a broader perspective. Perception of students towards online learning is vital because a leading factor contributing in loss of student motivation and persistence is negative perceptions about online learning in general. Previous studies have identified several critical factors influencing online learning from a student's perspective.

1.2 SIGNIFICANCE OF THE STUDY

The concept of e-learning is not new to the education sector. However, the outbreak of COVID-19 has fuelled schools' need to leverage the technology platforms to drive learning initiatives. Online learning is proving to be very effective in the time of Corona. Nowadays online learning teaches you vital time management skills, which makes finding a good work-study balance easier. So the aim of the study is to know future trend of online learning on the basis of students perception and preference and also assess whether it is beneficial or not.

1.3 STATEMENT OF THE PROBLEM

Online learning is a concept which has originated a few years ago, it is for the first time that all the students in the world make use of this system for their learning .So there is a need to know about the concepts of online learning. In the past, studies were conducted to find out the student's attitude towards online learning and it's barriers . In this context the study titled “ A STUDY ON STUDENTS PREFERENCE TOWARDS ONLINE LEARNING WITH SPECIAL REFERENCE TO IRITTY TALUK ”is to understand the students preference towards online learning and to find the level of satisfaction by using online mode of learning.

1.4 SCOPE OF THE STUDY

This project is conducted to identify the student's satisfaction level on online learning. The study is delimited in Iritty Taluk.

1.5 OBJECTIVES OF THE STUDY

- To understand the concept of online learning.
- To study the course of their choice through online resources.
- To assess the level of satisfaction among students by using online mode of learning.

1.6 RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. It involves studying the methods used in your field and the theories or principles behind them, in order to develop an approach that matches your objectives.

1.6.1 RESEARCH DESIGN

Research design is the framework of research methods and techniques chosen by a researcher to conduct a study. The topic titled “A study on students preference towards online learning with special reference to Iritty Taluk” is an analytical study.

1.6.2 SAMPLING TECHNIQUE

The sampling technique used in the study is convenience sampling.

1.6.3 SAMPLE SIZE

A sample of 50 respondents were selected and the questionnaire were distributed to them.

1.6.4 AREA OF THE STUDY

Area of the study is confined to Irritty.

1.6.5 SOURCES OF DATA

1.6.1 PRIMARY DATA

Primary data are those data which are collected directly by the investigator, relevant for the study. Here primary data is collected through a structured questionnaire.

1.6.2 SECONDARY DATA

Secondary data are those which are collected from secondary sources other than directly collecting the data by investigator. Secondary data is collected from books and website.

1.6.6 TOOLS OF DATA ANALYSIS AND INTERPRETATIONS

Here graphs, percentage and diagrams are used for data analysis and interpretation .

1.6.7 PERIOD OF THE STUDY

The study is conducted for a period of January to March 2023.

1.7 LIMITATIONS OF THE STUDY

- The study being a part of behavior research and primary data was collected through questionnaire as such suffers from subjectivity biases of the respondent.
- The present study is limited to only 50 respondents, so it is not representative.
- The study is limited to Irritty taluk

1.8 CHAPTER SCHEME

Chapter I: INTRODUCTION

Chapter II : REVIEW OF LITERATURE

Chapter III: THEORETICAL FRAMEWORK

Chapter IV: DATA ANALYSIS AND INTERPRETATION

Chapter V : FINDNGS, SUGGESTIONS AND CONCLUSION

CHAPTER II
REVIEW OF LITERATURE

Fetaji, Pop-Jordanov, Pop-Jordanov, Zurek, and Markov ska (2007) conducted a study “Measuring E-learning Effectiveness through E-content And Attention Correlation” The objectives of the study were to investigate the possibilities of improving and increasing accessibility to e-content and attention, both assessed from a previous study as most influencing e-learning indicators. Major findings of the study found a strong correlation between the two e-learning indicators: e-content and attention.

Martinez-Caro (2009) conducted a study on “Factors Affecting Effectiveness in E-Learning: An Analysis in Production Management Courses” Murcia, Spain. The objective was to evaluate the potential factors affecting the effectiveness of engineering e-learning courses by applying structural equation modeling in a sample of students of multiple production management courses for industrial engineering students. Major Findings of the study revealed that student age and gender were not significantly related to perceived learning. Contrary to expectations, working student status was found negatively related to perceived learning with e-learning courses.

Lam, Lee, Chan & McNaught (2010) in their study on “Students’ use of eLearning strategies and their perceptions of eLearning usefulness”. The objectives of the study were to study undergraduate students’ perceptions towards the use of technology for teaching and learning. The finding of the study revealed that students were generally positive (though not overly enthusiastic) about various forms of eLearning.

Nachimuthu (2010) conducted a study titled “Identifying the usability of e-learning resources in teacher education of India”. The objective of the study was to identify the usability of e-learning resources in teacher education of India. Major Findings of the study were that all the institutions were having at least five computer peripherals with 70 per cent Air-conditioned facilities in their ICT laboratories.

Gamal and Axis (2011)“The Perception of Students Regarding E-Learning Implementation in Egyptian Universities” The objectives were to understand the perception of students regarding e-learning implementation in Egypt. Major Findings of the study revealed that higher education students in Egypt were aware of e-learning educational mode. There was no significant variation in students' preferences regarding the higher education learning mode

Lakshmi (2012) carried out research titled “A study on E-learning in Gujarat”. The objectives were to study the e-learning forms in adopted in higher education institution in Gujarat to infrastructure facilities available in higher education institution in Gujarat and to study the opinions of students, faculties, and lab administrators regarding e-learning practices. Major findings of the study revealed that most of the faculties in higher education institutions had individual personal computers with internet connection, with higher bandwidth for them in their staff rooms. Only few institutions were using CMS/LMS for providing e-learning practices and when it came to blended form of e-learning approach.

Sharma and Hardie (2013) carried out research on “-Measuring Level of Usage of E-learning amongst Students Pursuing Higher Education. The Objectives of the Study were to identify the factors affecting the level of usage of e-learning amongst students of higher learning and to study the effect of demographics on the factors affecting the level of usage of e-learning amongst students of higher learning. However, age was found to be significantly affecting the level of usage of e-learning for students of higher education. Further was observed that work experience was not found to be significant for comfort level with technology and learning using technology but was found to be significant with group Learning.

Nedelko, Cirnu, Stanescu, and Potocan (2013) conducted study on “The Impact of Personal Values on Readiness to Use ICT in E-Learning Process”. The main purpose of the study was to examine the impact of personal values on readiness to use information and communication technology. The study focused on people’s personal values that importantly determine their attitudes, preferences and consequently readiness for use of information and communication technology.

Sood and Singh (2014) studied on “e-learning: Gender analysis in higher education in North India”. The study was aimed to analyses the genders’ interest in e-Learning in higher education in the northern part of India. The analysis of the results clearly indicated that the e-learning patterns were not gender sensitive as far as the web-based learning style was concerned. Similarly, it was found that there was no significant gender sensitivity in the area of interests in software project management. But as far as the issues of ‘knowledge about the typical patterns observed in software projects’ was concerned, the various parameters have been found to be significantly gender sensitive.

Rhema and Miliszewska (2014) conducted a study on “Analysis of Student attitudes towards ELearning: The Case of Engineering Students in Libya”. The objectives were to analyse the relationships between student attitudes towards e-learning and their demographic characteristics, access to technology, use of technology for learning, skill in technology, and satisfaction with technology. Major findings of the study revealed that all the participating students had positive attitudes towards ICT and e-learning; they felt confident in using computers, enjoyed using ICTs in their studies, believed in the benefits of e-learning, and would be interested in studying courses that used e-learning.

Rajasekaran and Arulchelvan (2015) studied “Effectiveness of Visuals in E-Learning on Media Communication Courses” in Tamil Nādu. The Objectives were to find out the effectiveness of visuals in media communication courses, to find significant role played with art and design. The sample of the study consisted of 415 students from bachelor degree courses (art, architecture and media) Anna University and other colleges offering same courses. Random sampling method was used for sampling. Research Design was Survey. The Tool used for Data collection was self-administered questionnaire.

Aljaraideh and Bataineh (2019) researched the barrier to online learning for students in Jordan. The researchers conducted a pilot study on the first 50 respondents to ensure the reliability of the questionnaire. The authors then used quantitative methods to analyze the collected data. The findings showed that technological infrastructure was the primary barrier to online learning. Indeed, online learning was a new phenomenon in developing countries. Online learning was new in Jordan, which explained the lack of technological infrastructure; especially, this study was conducted before the Covid-19 pandemic. Other similar studies below also identify an interaction between the student’s gender and the year variable.

Baticulon et al. (2021) studied the barrier to online learning in the context of medical students in the Philippines. The authors collected data using the electronic survey in mid-2020 from 3670 medical students. Their survey includes various questions ranging from multiple choices on the scale to open-ended questions. The majority of participants own smart phones and laptops or desktop computers. Less than half (41%) of the students were “physically and mentally capable of engaging in online learning”.

CHAPTER III
THEORETICAL FRAMEWORK

E-Learning, or electronic learning, is the delivery of learning and training through digital resources. Although eLearning is based on formalized learning, it is provided through electronic devices such as computers, tablets and even cellular phones that are connected to the internet. This makes it easy for users to learn anytime, anywhere, with few, if any, restrictions. The concept of e-learning is not new to the education sector. However, the outbreak of COVID-19 has fuelled schools' need to leverage the technology platforms to drive learning initiatives. There is heightened demand for institutions in provide learning solutions to students using online platforms as the advantages far outweigh the demerits. In simple terms, e-learning is the act of learning or educating via digital resources such as software programmes, mobile devices and the internet. The use of digital platforms for learning is vividly changing our education system. Traditional classroom training days are slowly coming to an end due to high-speed internet and technology advancement. The pandemic has grown the importance of e-learning globally. Any crisis makes room for experimentation, and it is time to realize the full potential of technology for learning. In the wake of the medical emergency, school stakeholders are endorsing online learning for student's safety and enhancing the quality of education. Now a days, e-learning can also mean massive distribution of content and global classes for all the Internet users. E-learning studies can be focused on three principal dimensions: users, technology, and services.

3.1 HISTORY OF E- LEARNING

The term "e-learning" has only been in existence since 1999 when the word was first utilized at a CBT systems seminar. Other words also began to spring up in search of an accurate description such as "online learning" and "virtual learning". However, the principles behind e-learning have been well documented throughout history, and there is even evidence which suggests that early forms of e-learning existed as far back as the 19th century. Long before the internet was launched, distance courses were being offered to provide students with education on subjects or skills. In the 1840's Isaac Pitman taught his pupils shorthand via correspondence. This form of symbolic writing was designed to improve writing speed and was popular amongst secretaries, journalists, and other individuals who did a great deal of note taking or writing. Pitman,

who was a qualified teacher, was sent completed assignments by mail and he would then send his students more work to be finished using the same system.

In 1924, the first testing machine was invented. This device allowed students to test themselves. Then, in 1954, BF Skinner, a Harvard Professor, invented the “teaching machine”, which enabled schools to administer programmed instruction to their students. It wasn’t until 1960 however that the first computer-based training program was introduced to the world. This computer-based training program (or CBT program) was known as PLATO-Programmed Logic for Automated Teaching Operations. It was originally designed for students attending the University of Illinois, but ended up being used in schools throughout the area.

The first online learning systems were only set up to deliver information to students but as we entered the 70s online learning started to become more interactive. In Britain, the Open University was keen to take advantage of e-learning. Their system of education has always been primarily focused on learning at a distance. In the past, course materials were delivered by post and correspondence with tutors was via mail. With the internet, the Open University began to offer a wider range of interactive educational experiences as well as faster correspondence with students via email etc.

3.2 Importance of Online learning

Nowadays, it becomes easy for students to learn the bulk of things, it’s all thanks to the internet. While students face an obstacle in traditional education, then online classes will help them to learn something new and gain knowledge. E-learning is the effective way for students to study. Online learning has many advantages that help students to learn. Online learning has seen rapid progress in recent times. Through online classes, students can get the same quality of education sitting in their homes. Education may have numerous purposes, and online classes help to fulfill them. Online learning can be a recognized education as it offers new opportunities for traditional learning. Online classes are convenient and flexible. Recently traditional forms of learning have been developed new technologies. Consequently, more and more people are choosing to improve skills using online learning. Majority of people say it is beneficial whereas others argue that online education has disadvantages as well. People are in search of many new ways of learning. One of the most popular methods is online learning. Unfortunately, this manner has not only advantages but and disadvantages.

Online mode of learning are advantageous for many reasons. First of all, it is very convenient. A human can use a computer access and Internet connection anywhere, for example, at home, outdoor or even on a bus. This benefit is especially important for people who live in remote or rural areas and cannot relocate or commute to school. However, it is also useful for parents who want to study young children at home or any student who prefers to work in the comfort of their own home or coffee. Moreover, online learning is more cheaper than traditional classroom academic or trade course. These courses are unpaid. Students can save money. For example, they do not have to pay for course of fees.

On the other hand, online learning has the negative aspects. To begin with, limited social interaction prevents to study how much time an individual wants. Always online programs give people a possibility of limited to use their programmes. Later students will have to pay money if they want to continue a course further. Furthermore, the only method of communication of online learning is through e-mail, chat room or discussion groups. People cannot interact with others to face to face. It is the unnatural communication way. Humans do not see and feel relationship with classmates and feedbacks. In conclusion, online manner of education has both pros and cons. In my mind, online learning is necessary for humans due to it relieves and accelerates a method to deepen themselves skills.

3.3 Features of Online Learning

1. Online Learning Offers Convenience and Flexibility

Most professionals found they couldn't continue with their education or up skilling because they couldn't fit studies around their work schedules. Those shifting to online learning platforms will find that online learning offers convenience and flexibility in timings and pace, allowing you to learn in your own time. Many online courses have strict timings only for submissions and deadlines; those looking to brush up on their skills can use tutorials and videos between jobs.

2. High-Quality Student-Tutor Interactions

Online learning allows for better quality interactions between students and tutors. This is because tutors have various teaching methods at their disposal. Additionally, they can focus on individual students a lot more than they would in traditional classes. Most online learning courses that rely on live streaming have a cap on the number of students

who can enroll, ensuring that each student gets adequate attention and advice from their tutor.

3. More Students Can Enroll at Once

Online learning classes that depend on pre-recorded videos and tests can have an unlimited number of students enrolling. So many popular courses today have thousands of students simultaneously enrolled, and since there's no need for physical classrooms and seats, more students can enroll in a single course at once.

4. Web-Based Learning Will Grow in Popularity

As time goes on and social distancing rules become more concrete in everyday life, it's expected that web-based learning will experience a surge. Web-based learning includes a variety of setups including live streaming, video-on-demand, seminars, webinars, talk shows, interviews, and more. Regardless of what mode is chosen by the communicator, it is a given that the convenience and flexibility of web-based learning will make it more popular in the years to come.

5. Better Learning Experience

Given that students are allowed to learn at their own pace and are encouraged to gain hands on experience over memorizing textbooks, online learning can offer a better learning experience. It also helps that students can attend classes from places they are comfortable being in, which makes them more likely to approach learning with a positive attitude. The lack of pressure from commutes, class timings, and personal schedules leaves students with more energy to attend online classes.

6. More Cost-Effective

Online learning is priced lower than traditional university courses and is also worth the cost. The fees often do not account for accommodation, textbooks, equipment, groceries, transport and other factors that contribute to the full learning experience in traditional schooling. Online learning slashes most of these costs at least by half, leaving students to make the most of the affordable prices they have paid. Lower costs do not mean a decrease in quality; lower costs ensure that a wider audience has access to universities and courses that were once reserved for those with higher budgets.

7. Retention Rates Are Higher

According to studies, retention rates are higher in online learning than in traditional university courses. This is likely due to the decrease in stressors and pressures otherwise present in traditional schooling systems. Students are allowed to learn and practice at their own pace; their course material is also available for a lifetime; in case they want to come back and refresh their memory.

3.4 Types of online learning

1. Computer Managed Learning (CML)

In the case of computer-managed learning (CML), also known as Computer Managed Instruction (CMI), computers are used to manage and assess learning processes. Computer managed learning systems operate through information databases. These databases contain bits of information that the student must learn, together with several ranking parameters that enable the system to be individualized according to the preferences of each student.

2. Computer Assisted Instruction (CAI)

Computer Assisted Instruction (CAI), also sometimes referred to as computer-assisted learning (CAL), is another type of e-learning that uses computers together with traditional teaching. This could mean interactive software for the students.

3. Synchronous Online Learning

Synchronous online learning enables groups of students to participate in a learning activity together at the same time from any place in the world. Real-time synchronous online learning often involves online chats and videoconferencing, as these tools allow training participants and instructors to ask and answer questions instantly while being able to communicate with the other participants.

4. Asynchronous Online Learning

In the case of asynchronous online learning, groups of students study independently at different times and locations from each other without real time communication taking place. Asynchronous e-learning methods are often considered to be more student centered.

5. Fixed E-Learning

Fixed e-learning is a fancy name for something you are likely already familiar with. “Fixed” in this context means that the content used during the learning process does not change from its original state and all the participating students receive the same information as all the others.

6. Adaptive E-Learning

Adaptive e-learning is a new and innovative type of e-learning, making it possible to adapt and redesign learning materials for each learner. Adaptive e-learning tools allow education to become more individualized and student-centered than ever before.

7. Linear E-Learning

When referring to human-computer interaction, linear communication means that information passes from sender to receiver without exception. In the case of e-learning, this becomes a very limiting factor, as it does not allow two-way communication between teachers and students.

8. Interactive Online Learning

Interactive e-learning allows senders to become receivers and vice versa, effectively enabling a two-way communication channel between the parties involved.

9. Individual Online Learning

Individual learning in this context refers to the number of students participating in achieving the learning goals rather than the student-centeredness of the material. This type of learning has been the norm in traditional classrooms for thousands of years.

10. Collaborative Online Learning

Collaborative e-learning is a modern learning method through which multiple students learn and achieve their learning objectives together as a group. Students must work together and practice teamwork to achieve their common learning objectives.

3.5 Advantages and Disadvantages of Online Learning

3.5.1 Advantages of Online Learning

1. Efficiency

Online learning offers teachers an efficient way to deliver lessons to students. Online learning has several tools such as videos, PDFs, podcasts, and teachers can use all these tools as part of their lesson plans. By extending the lesson plan beyond traditional textbooks to online resources, teachers can become more efficient educators.

2. Accessibility of Time and Place

Another advantage of online learning is that it allows students to attend classes from any location of their choice. It also allows to reach out to a more extensive network of students, instead of being restricted by geographical boundaries. Additionally, online lectures can be recorded, archived, and shared for future reference. This allows students to access the learning material at a time of their comfort. Thus, online learning offers students the accessibility of time and place in learning.

3. Affordability

Another advantage of online learning is reduced financial costs. Online learning is far more affordable as compared to physical learning. This is because online learning eliminates the cost points of student transportation, student meals, and most importantly, real estate. Additionally, all the course or study materials are available online, thus creating a paperless learning environment which is more affordable, while also being beneficial to the environment.

4. Improved Student Attendance

Since online classes can be taken from home or location of choice, there are fewer chances of students missing out of lessons.

5. Suits a Variety of Learning Styles

Every student has a different learning journey and a different learning style. Some students are visual learners, while some students prefer to learn through audio. Similarly, some students thrive in the classroom, and other students are solo learners who get distracted by large groups. The online learning system, with its range of options

and resources, can be personalized in many ways. It is the best way to create a perfect learning environment suited to the needs of each student.

3.5.2 Disadvantages of Online Learning

1. Inability to Focus on Screens

For many students, one of the biggest challenges of online learning is the struggle of focusing on the screen for long period of time. In online learning, there is a greater chance for students to be easily distracted by social media or other sites. Therefore, it is imperative for the teachers to keep their online classes crisp, engaging, and interactive to help students stay focused on the lesson.

2. Technology Issues

Another key challenge of online classes is internet connectivity. While internet penetration has grown in leaps and bounds over the past few years, in smaller cities and towns, a consistent connection with decent speed is a problem. Without a consistent internet connection for students or teachers, there can be a lack of continuity in learning for the child. This is detrimental to the education process.

3. Sense of Isolation

Students can learn a lot from being in the company of their peers. However, in an online class, there are minimal physical interactions between students and teachers. This often results in a sense of isolation for the students. In this situation, it is imperative that the school allow for other forms of communication between the students, peers, and teachers. This can include online messages, emails and video conferencing that will allow for face-to-face interaction and reduce the sense of isolation.

4. Teacher Training

Online learning requires teachers to have a basic understanding of using digital forms of learning. However, this is not the case always. Very often, teachers have a very basic understanding of technology. Sometimes, they do not even have the necessary resources and tools to conduct online classes. To combat this, it is important for schools to invest in training teachers with the latest technology updates so that they can conduct their online classes seamlessly.

5. Manage Screen Time

Many parents are concerned about the health hazards of having their children spend so many hours staring at a screen. This increase in screen time is one of the biggest concerned disadvantage of online learning. Sometimes students also develop bad posture and other physical problems due to staying hunched in front of a screen. A good solution to this would be to give the students plenty of breaks from the screen to refresh their mind and their body.

3.6 Role of E-Learning in COVID-19 Crisis

While the entire world is fighting the invisible enemy (COVID-19) which has been killing thousands of individuals round the globe but the teaching and learning process are still managing by using e-learning and its tools. In India, the government went for lockdown in all the cities to scale back the spread of COVID-19. Due to ongoing COVID-19 a significant increase of scholars who are using the platform and apps of ED-TECH and online companies has been witnessed. Different companies like Vedanta, Unacademy, and Byju's have offered free access to major classes to the scholars so as to continue their learning from home.

The pandemic of COVID-19 quickly led to the closure of universities and colleges around the world, hoping that the guidance of social distancing from public health authorities will help flatten the curve of infection and minimize the overall fatalities from the epidemic. The e-learning framework, however, is the best solution to enable students to learn about the quality of education. There is a positive effects on the learning of students during the COVID-19 pandemic through the actual use of the e-learning system. In the context of e-learning programs in developing countries, previous studies have seldom explored an integrated model.

CHAPTER IV
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

This chapter deals with analysis and interpretation of data collected from Iritty Taluk. This analysis and interpretation are based on the responds given by the youngsters those who are pursuing online courses in Iritty Taluk. The proceeded data is presented on the analysis part with the help of tables and figures for the easy understanding and interpretation.

ANALYSIS

Analysis of data is highly skilled and technical job which should be carried out only by the researcher himself or under his close supervision. It is through systematic analysis that the underlying features of the data are revealed and valid generalization is arrived at. Analysis of data therefore means critical examination of the object under study and for determining the patterns of relationship among the variables to it using both qualitative and quantitative method.

INTERPRETATION

Interpretation refers to the techniques of drawing inference from the collected facts and explaining the significance of those inferences after an analytical and experimental study. It is a search for broader and abstract means of the research and finding. Interpretation analysis of the abstract relations is more concrete teams and tries to unfold the reasons for existing type of relations or findings. It relates to the empirical findings with the theoretical principles and helps to draw several useful inferences from the study.

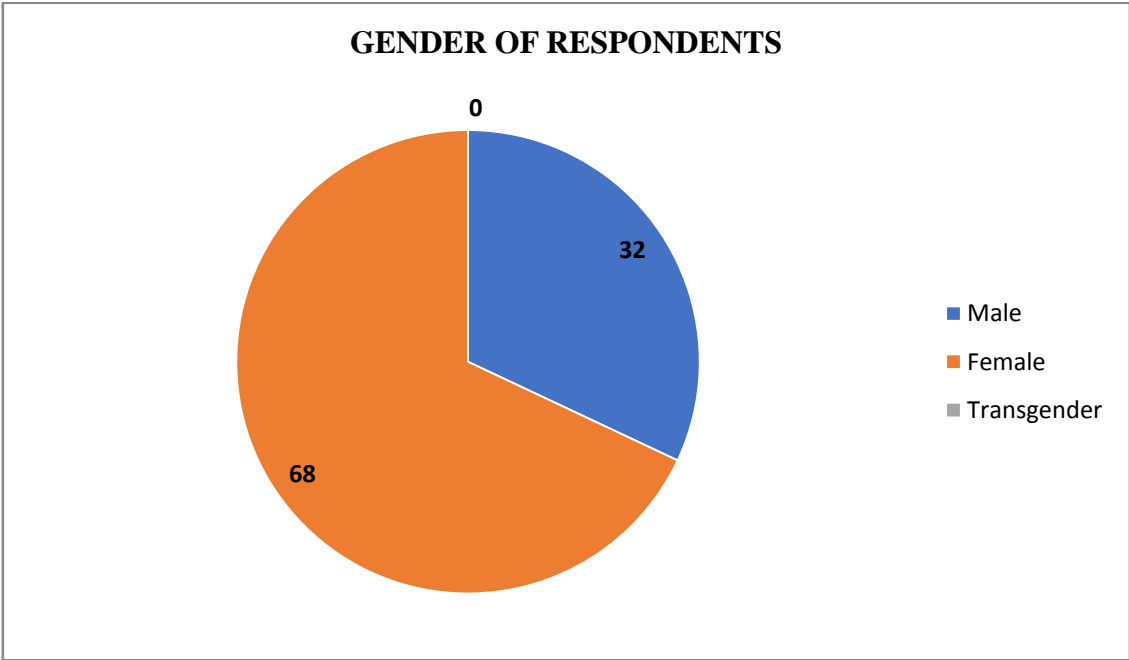
4.1 GENDER OF RESPONDENTS

Table No. 4.1
GENDER OF RESPONDENTS

Gender	No of Respondents	Percentage
Male	32	32
Female	68	68
transgender	0	0
Total	100	100

Source: primary data

Figure No. 4.1



INTERPRETATION:

Table No. 4.1 and Figure No. 4.1, shows that about 68 percent of respondents are female and the rest 32 percent of the respondents consist of male. None of the respondents belong to transgender.

4.2 COURSE PREFERRED

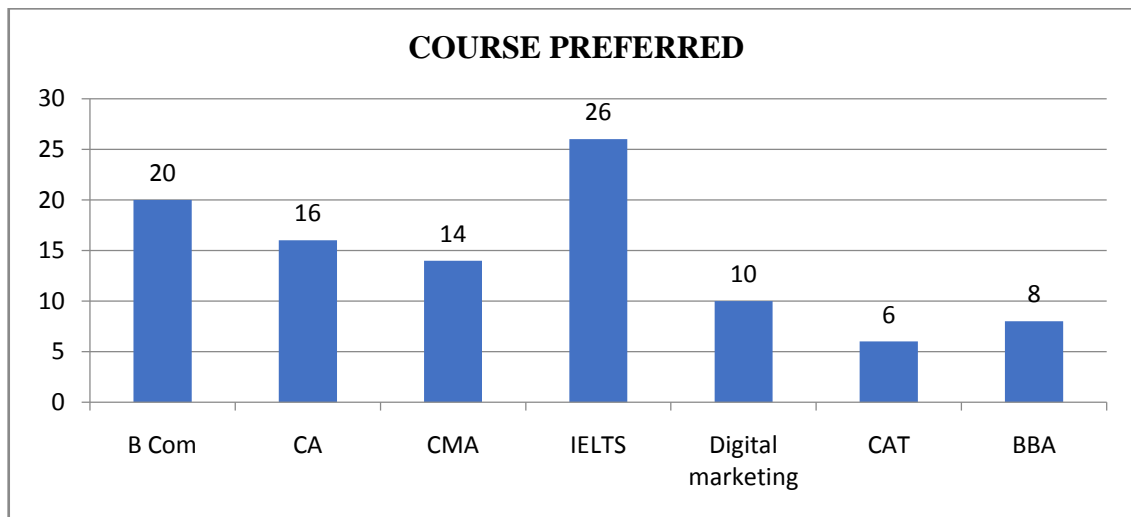
Table No.4.2

COURSE PREFERRED

Response	No. of respondents	Percentage
B Com	10	20
CA	8	16
CMA	7	14
IELTS	13	26
Digital Marketing	5	10
CAT	3	6
BBA	4	8
Total	50	100

Source: primary data.

Figure No. 4.2



INTERPRETATION:

Table No. 4.2 and Figure No. 4.2 shows that most of the respondents that is about 26 percent respondents is pursuing IELTS, 20 percent are pursuing B.Com, 16 percent is CA, and CMA is 14 percent. Only 10 percent respondents are pursuing Digital Marketing and 8 percent are pursuing BBA and rest 6 percent are doing CAT.

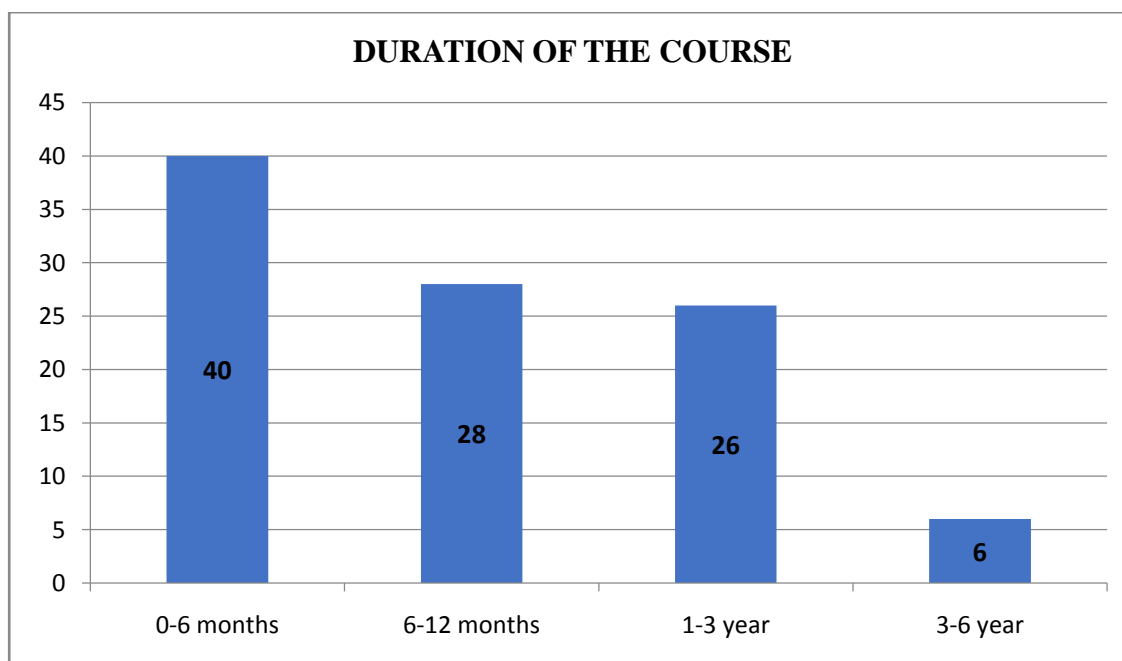
4.3 DURATION OF THE COURSE

Table No. 4.3
DURATION OF THE COURSE

Response	No. of respondents	Percentage
0-6 months	20	40
6-12 months	14	28
1-3 years	13	26
3-6 years	3	6
Total	50	100

Source: primary data

Figure No. 4.3



INTERPRETATION:

From the above Table No.4.3 and Figure No. 4.3, about 40 percent of the respondents choose 0-6 months for their course and other 28 percent of students choose their course for 6-12 months. Also 26 percent of students are pursuing their course for 1-3 years and the rest 6 percent students having the courses duration for 3-6 years.

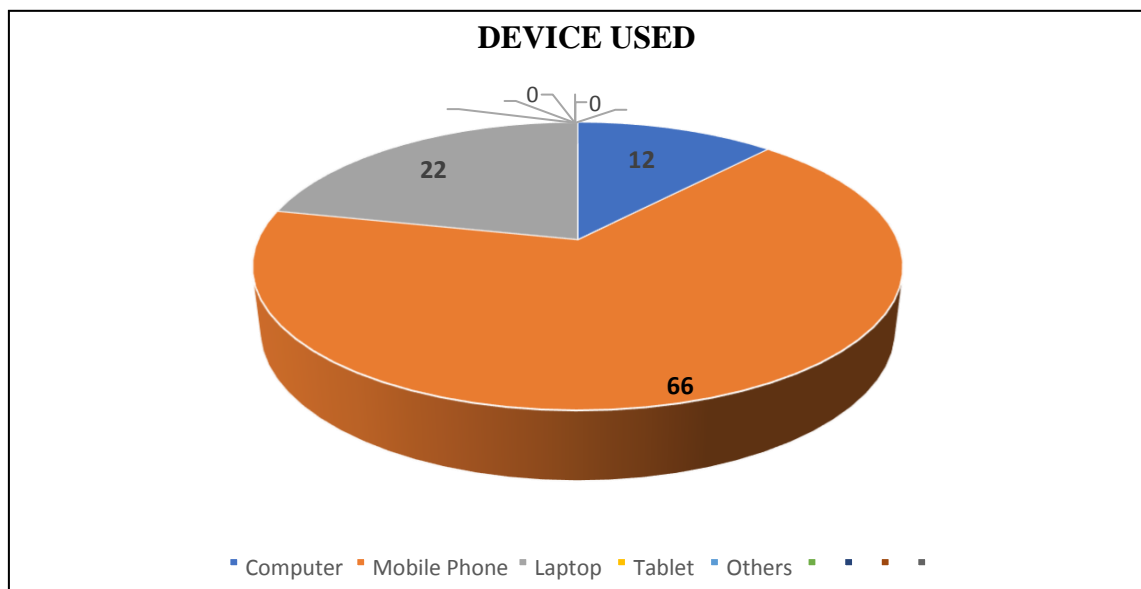
4.4 DEVICE USED

Table No. 4.4
DEVICE USED

Response	No. of respondents	Percentage
Computer	6	12
Mobile phone	33	66
Laptop	11	22
Tablet	0	0
Others	0	0
Total	50	100

Source: primary data

Figure No. 4.4



INTERPRETATION:

Here from the Table No. 4.4 and Figure No. 4.4, it is clear that 66 percent of respondents are using mobile phone for accessing online learning. And 22 percent use laptop and only 12 percent are using computer for study purposes. And none of them uses tablet for study purpose.

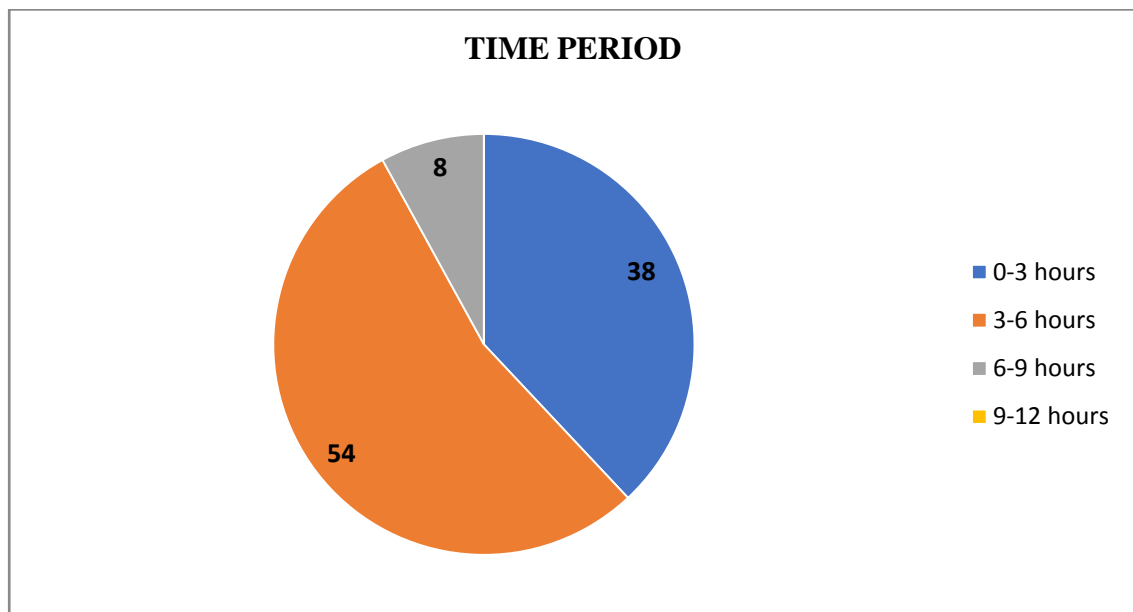
4.5 TIME PERIOD

Table No. 4.5
TIME PERIOD

Response	No. of respondents	Percentage
0-3 hours	19	38
3-6 hours	27	54
6-9 hours	4	8
9-12 hours	0	0
Total	50	100

Source: primary data

Figure No. 4.5



INTERPRETATION:

The given Table No. 4.5 and Figure No. 4.5 shows that 54 percent respondents are studying for about 3-6 hours and 38 percent for 0-3 hours and the balance 8 percent study for 6-9 hours a day. No one is studying for 9-12 hours.

4.6 OTHER COURSE PREFERRED IF ANY

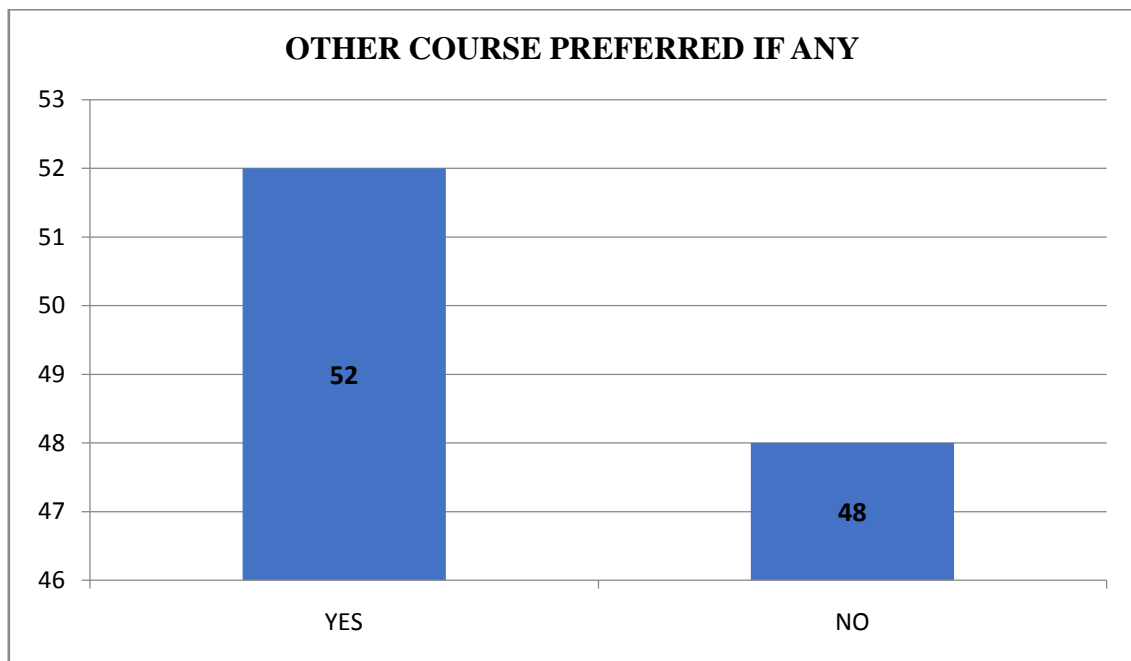
Table No. 4.6

OTHER COURSE PREFERRED IF ANY

Response	No. of respondents	Percentage
Yes	26	52
No	24	48
Total	50	100

Source: primary data

Figure No. 4.6



INTERPRETATION:

The Table No. 4.6 and Figure No. 4.6 given above shows that 52 percent of respondents applied for other online courses apart from the course they are pursuing. And only 48 percent of respondents do not pursue any other course apart from the given courses.

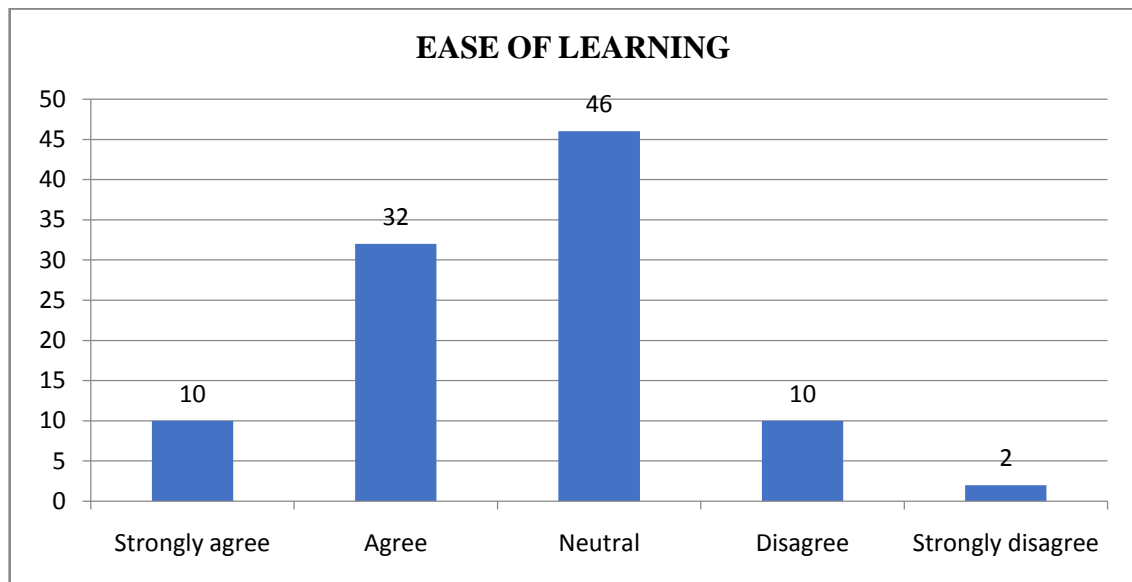
4.7 EASE OF LEARNING

Table No. 4.7
EASE OF LEARNING

Response	No. of respondents	Percentage
Strongly agree	5	10
Agree	16	32
Neutral	23	46
Disagree	5	10
Strongly disagree	1	2
Total	50	100

Source: primary data

Figure No. 4.7



INTERPRETATION:

From the above Table No. 4.7 and Figure No.4.7, about 46 percent is neutral towards ease of learning and about 32 percent of respondents agree with the learning process. 10 percent of them strongly agree with the statement as well as the same percentage disagree with the statement. The rest 2 percent strongly disagree with ease of learning.

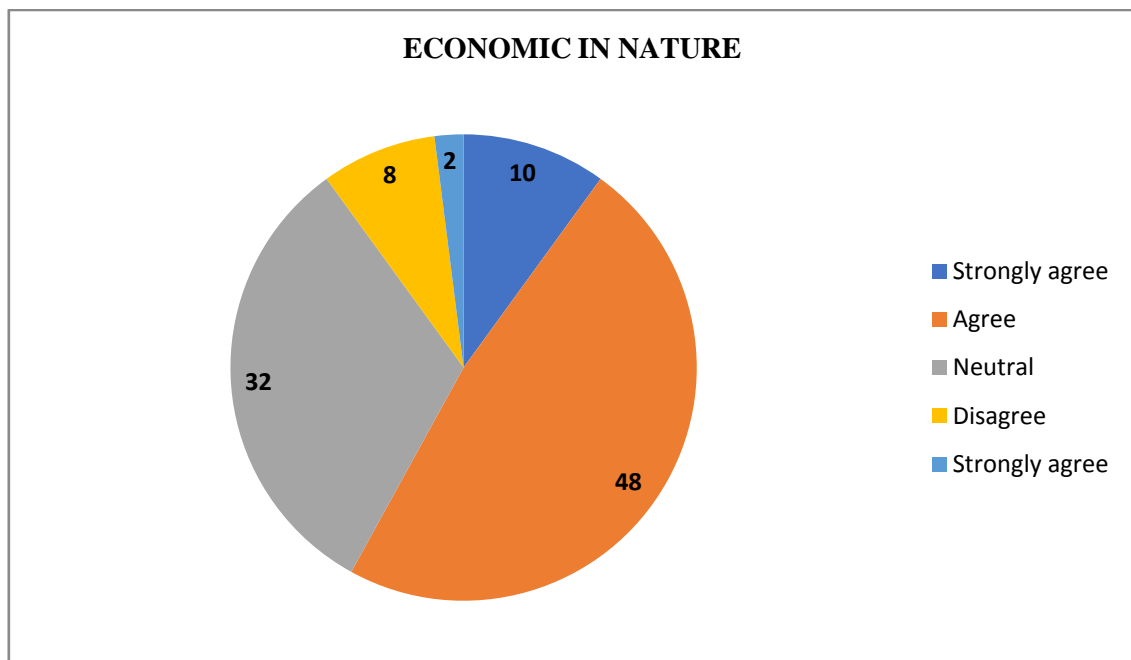
4.8 ECONOMIC IN NATURE

Table No. 4.8
ECONOMIC IN NATURE

Response	No. of respondents	Percentage
Strongly agree	5	10
Agree	24	48
Neutral	16	32
Disagree	4	8
Strongly disagree	1	2
Total	50	100

Source: primary data

Figure No. 4.8



INTERPRETATION:

The above Table No. 4.8 Figure No. 4.8 shows that about 48 percent agrees with the opinion that e-learning is economical. 32 percent respondents are neutral to the statement. 10 percent of them strongly agree with the opinion and the rest 8 percent disagrees to the statement and balance 2 percent strongly disagree with the statement.

4.9 THEORETICAL AND PRACTICAL EXPERIENCE

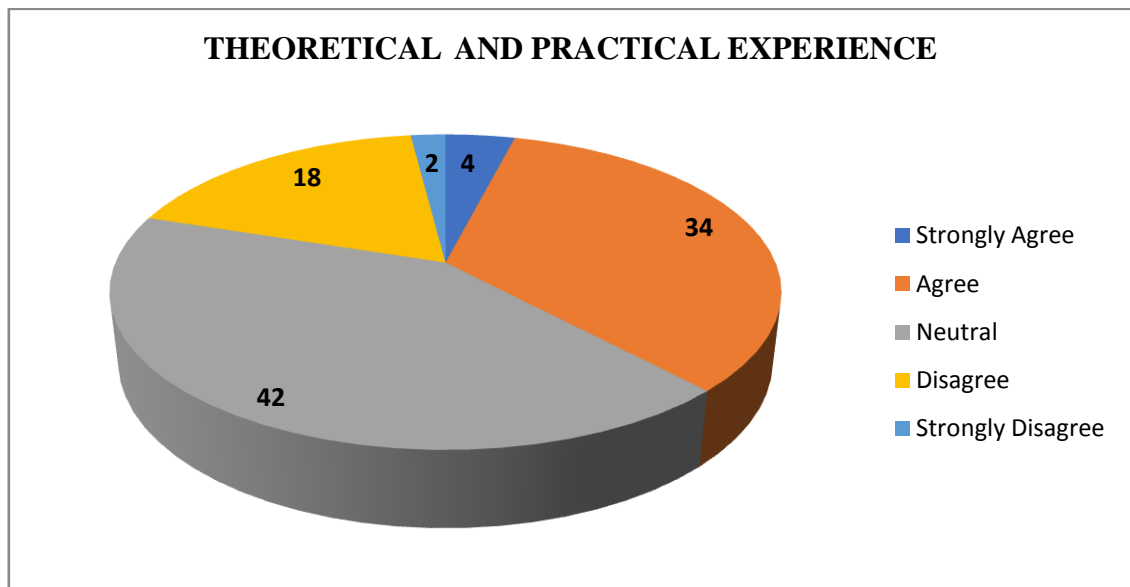
Table No. 4.9

THEORETICAL AND PRACTICAL EXPERIENCE

Response	No. of respondents	Percentage
Strongly agree	2	4
Agree	17	34
Neutral	21	42
Disagree	9	18
Strongly disagree	1	2
Total	50	100

Source: primary data

Figure No. 4.9



INTERPRETATION:

Table No. 4.9 and Figure No. 4.9, shows that about 42 percent of the respondents are neutral to the statement that both theoretical and practical knowledge are provided in the class. And about 34 percent of the respondents agrees that it is provided. And about 18 percent disagree to the opinion and only 4 percent of the respondent strongly agrees to the statement. Balance 2 percent strongly disagrees to the opinion.

4.10 HELPFULNESS OF TEACHERS

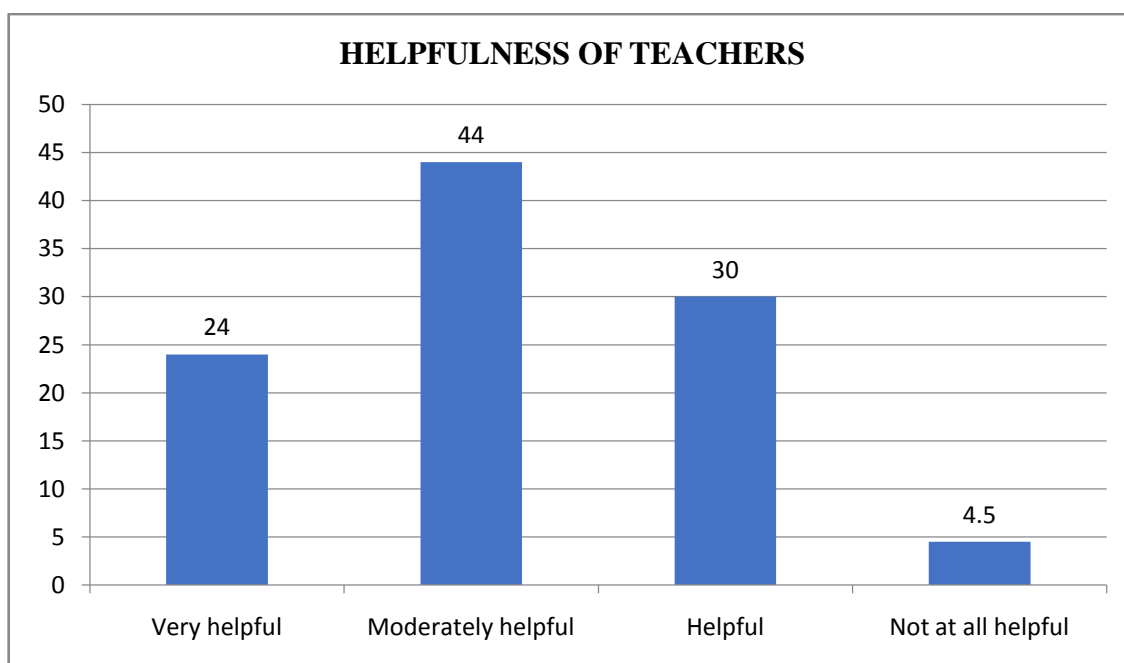
Table No. 4.10

HELPFULNESS OF TEACHERS

Response	No. of respondents	Percentage
Very helpful	12	24
Moderately helpful	22	44
Helpful	15	30
Not at all helpful	1	2
Total	50	100

Source: primary data

Figure No. 4.10



INTERPRETATION:

Table No. 4.10 and Figure No.4.10 shows that 44 percent respondents agrees that teachers are moderately helpful, 30 percent of respondents says that teachers are helpful in their studies and 24 percent respondents says that their teachers are very helpful and rest 2 percent are not at all helpful.

4.11 ACADEMIC PERFORMANCE EVALUATION

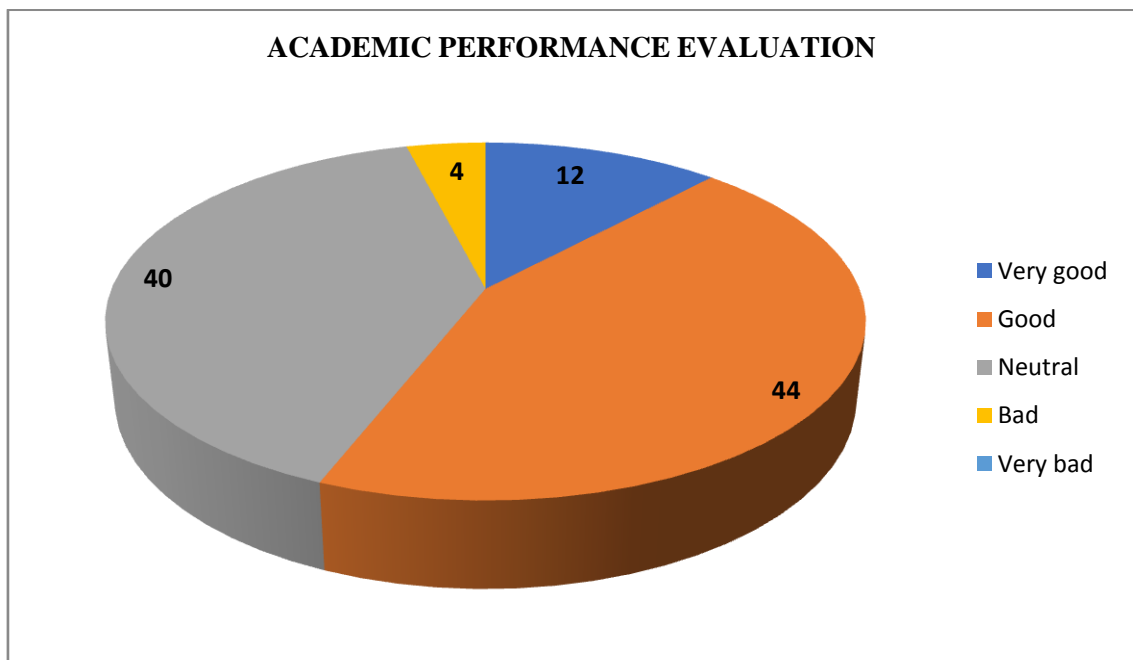
Table No. 4.11

ACADEMIC PERFORMANCE EVALUATION

Response	No of respondents	Percentage
Very good	6	12
Good	22	44
Neutral	20	40
Bad	2	4
Very bad	0	0
Total	50	100

Source: primary data

Figure No. 4.11



INTERPRETATION:

Table No. 4.11 and Figure No. 4.11 shows that 44 percent of respondents academic performance is good in online learning. 40 percent of respondents opinion on academic performance is neutral. 12 percent of respondent's academic performance is very good. And the rest 4 percent is bad at their academics and none of them is very bad in their academics.

4.12 USE OF MODERN TECHNOLOGY

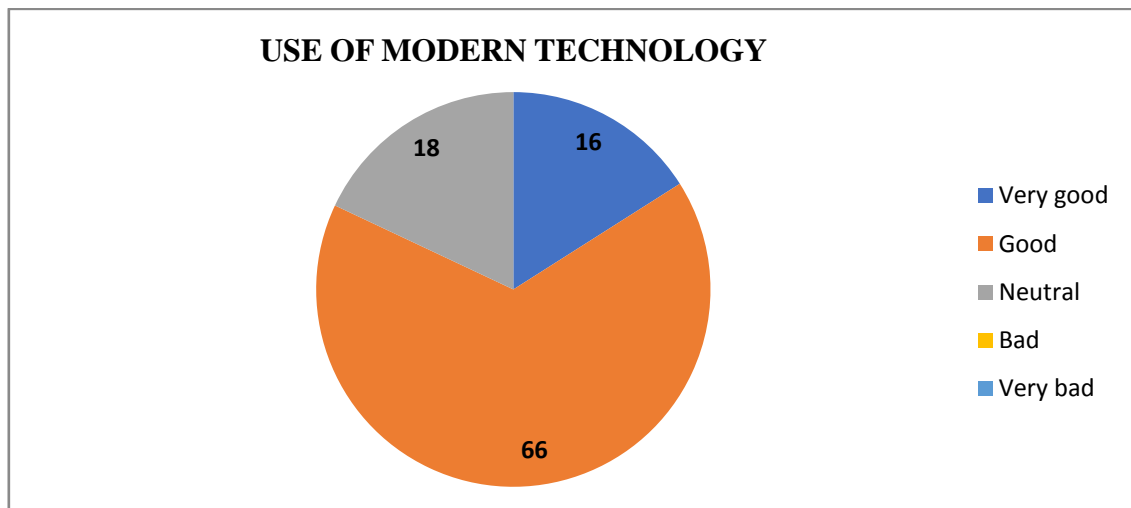
Table No. 4.12

USE OF MODERN TECHNOLOGY

Response	No of respondents	Percentage
Very good	8	16
Good	33	66
Neutral	9	18
Bad	0	0
Very bad	0	0
Total	50	100

Source: primary data

Figure No. 4.12



INTERPRETATION:

From the above Table No. 4.12 and Figure No. 4.12, it is clear that more than half of the respondents that is 66 percent agrees that they have the ability to use the modern technology in a good manner. 18 percent of them are having a neutral opinion. And the rest 16 percent are in an opinion that they are very good at using the technologies for online learning. No one is bad at using modern technology and none of them is very bad in using modern technology.

4.13 TYPE OF MEETING

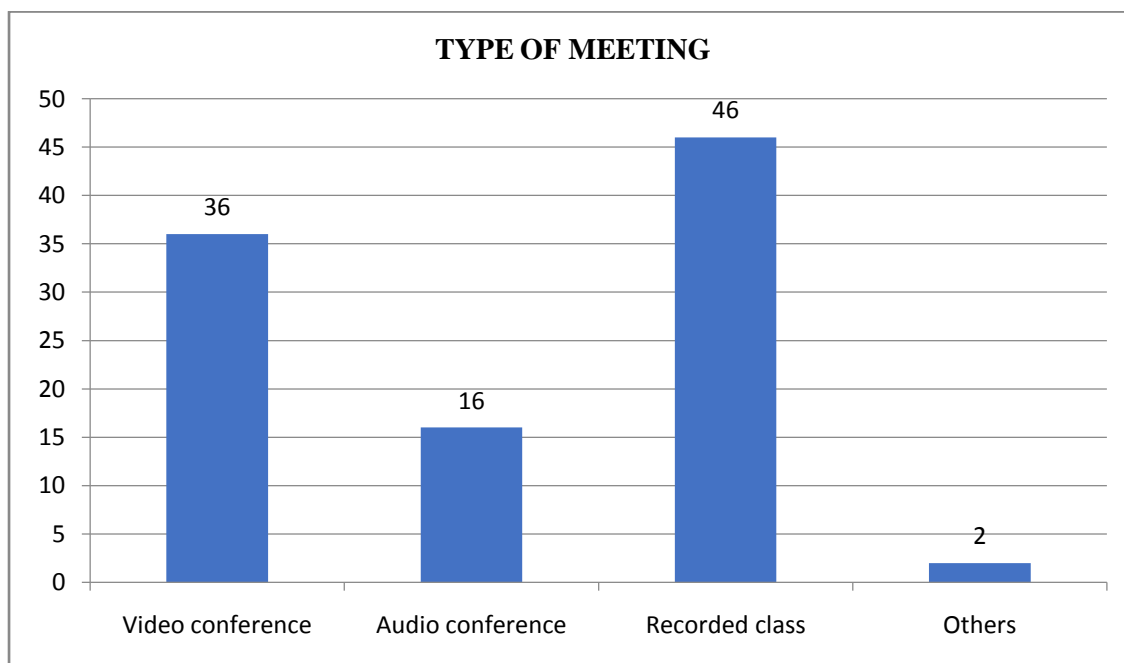
Table No. 4.13

TYPE OF MEETING

Response	No of respondents	Percentage
Video conference	18	36
Audio conference	8	16
Recorded class	23	46
Others	1	2
Total	50	100

Source: primary data

Figure No. 4.13



INTERPRETATION:

The given Table No. 4.13 and Figure No. 4.13 shows that about 46 percent like to have recorded classes. Video conference is preferred by 36 percent of respondents and 16 percent of respondents like to have audio conference. A negligible respondent of about 2 percent of them prefer to have other type apart from this.

4.14 LEVEL OF SATISFACTION

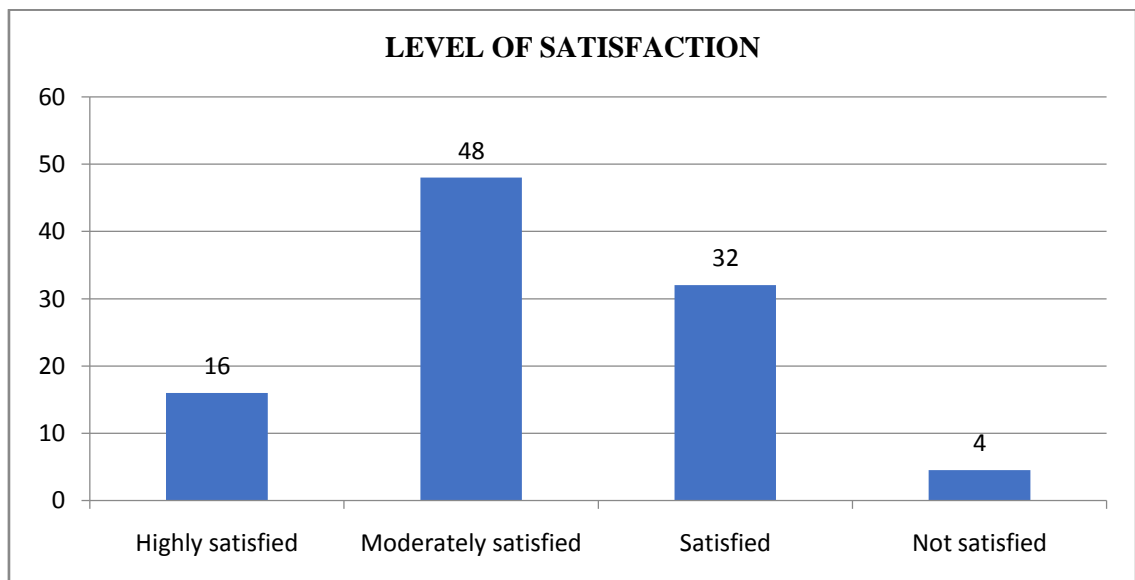
Table No. 4.14

LEVEL OF SATISFACTION

Response	No of respondents	Percentage
Highly satisfied	8	16
Moderately satisfied	24	48
Satisfied	16	32
Not satisfied	2	4
Total	50	100

Source: primary data

Figure No. 4.14



INTERPRETATION:

Here the Table No. 4.14 and Figure No. 4.14, it clearly shows that 48 percent are moderately satisfied with the provided online classes. And about 32 percent respondents are just satisfied, 16 percent are highly satisfied with their online learning and the rest 4 percent are not at all satisfied in their courses.

4.15 AVAILABILITY OF STUDY MATERIALS

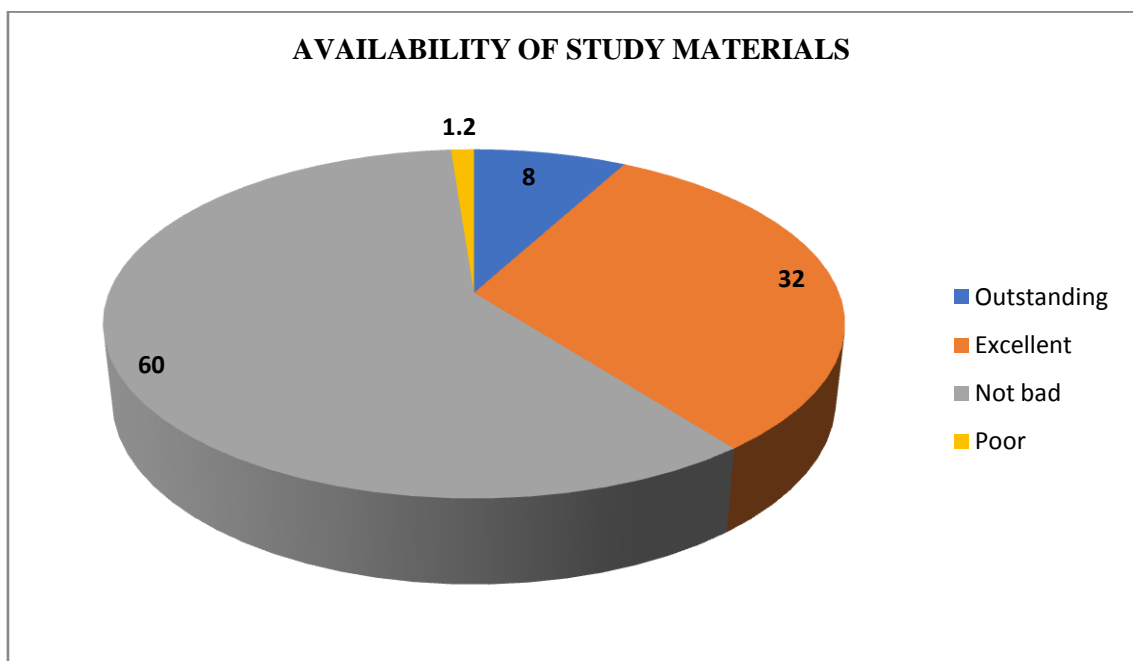
Table No. 4.15

AVAILABILITY OF STUDY MATERIALS

Response	No of respondents	Percentage
Outstanding	4	8
Excellent	16	32
Not bad	30	60
Poor	0	0
Total	50	100

Source: primary data

Figure No.4.15



INTERPRETATION:

The given Table No. 4.15 and Figure No. 4.15 shows the performance of students in using the proper study materials. More than half percent that is 60 percent of respondents are having the opinion that the performance is not bad. And 32 percent is excellent in using the online study material, 8 percent responded outstanding and none of them is poor in using the material for online learning.

4.16 RECOMMEND TO OTHERS

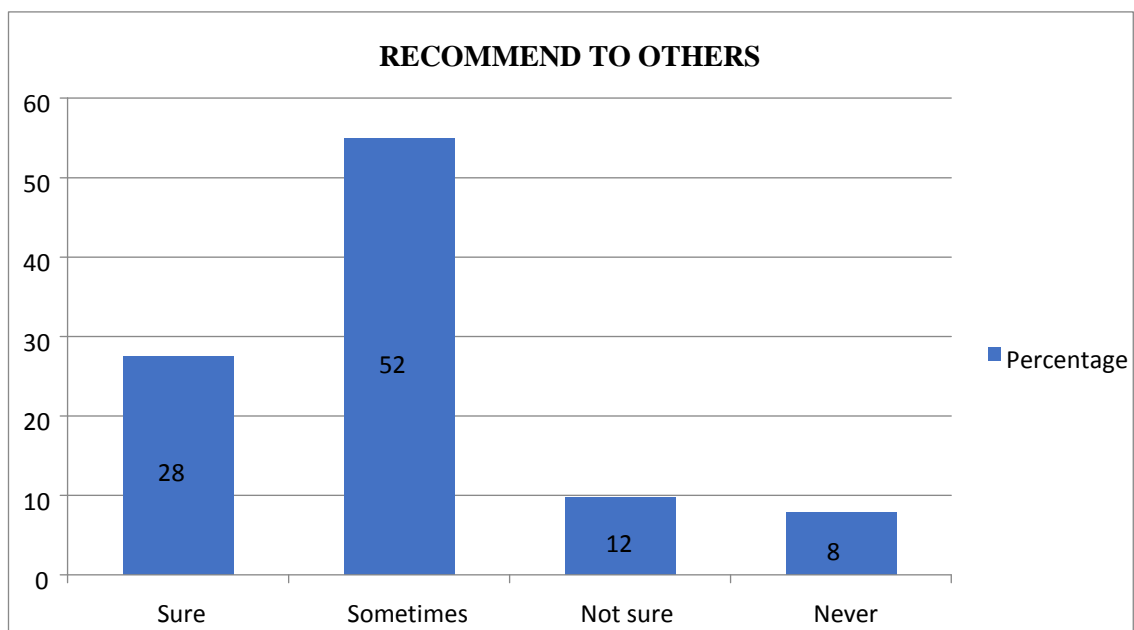
Table No. 4.16

RECOMMEND TO OTHERS

Response	No of respondents	Percentage
Sure	14	28
Sometimes	26	52
Not sure	6	12
Never	4	8
Total	50	100

Source: primary data

Figure No. 4.16



INTERPRETATION:

The above figure 4.16 and table 4.16, shows only 52 percent respondents opinioned that they would sometimes recommend the online learning to their friends or relatives. About 28 percent is sure about that and 12 percent are not sure about the recommendation and the rest 8 percent will never recommend it to their relatives or friends etc....

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- Majority of the respondents are female and the rest are male
- IELTS is being pursued by majority of the respondents and the rest of them are doing the other courses. Courses includes CA, CMA, Spoken English, Digital Marketing, B Com, BBA etc..
- It is inferred that 40% of respondents have completed or being pursuing the course for about 0-6 months.
- Mobile phone is the main device used by a large number of respondents for accessing online learning. Others opinioned computer, laptop and other electronic gadgets for learning online.
- Most of the students require 3-6 hours for learning. Only a few respondents opt for more than 6 or 8 hours of learning.
- It is identified that half of the students have studied other online courses than the present one. This shows their eagerness and wish to study in online platforms other than traditional classes.
- It is inferred that most of the respondents are neutral to the statement that online learning is beneficial as it is an interactive mode. This may be due to the lack of facilities provided by the institution to the students.
- Most of the respondents agree that online learning is cost effective. It is economical in nature as compared to face to face learning.
- The respondents are neutral to the opinion that class provided both practical and theoretical experience. Other students acted unfair to the situation.
- In learning online, most of the students are in opinion that their teachers are very helpful while studying through online plat form. The teachers are able to teach and help the students to improve their academics.
- Academic performance of about 44 % respondents are good and it seems that online learning is a beneficial tool.
- It is identified that majority of the respondents know how to use modern technology well for learning purposes as well as for other activities. None of the students is aware about the use of technology.
- Almost all the students prefer recorded class as a convenient method for learning through online. So that the students can study at time of their convenience.

- It is inferred that 47.1% of respondents are moderately satisfied in their online courses. Others are not at all satisfied.
- More than half of the respondents (54.9%) responded that they may sometimes recommend the online classes to their friends or relatives.

5.2 SUGGESTIONS

1. In order to improve the academic performance of the students, teachers should learn about students mastering of knowledge before class and focus on explaining the key points.
2. Most of the students faces the issues relating to sound and visual clarity, so such problems can be sorted by providing recorded class which is preferred mostly by the respondents.
3. Most of the students have theoretical knowledge but they are in lack of practical experience, so in that case facilities must be provided to make them equipped with practical knowledge .
4. It is better to collect feedback from students and their parents about the class provided and necessary changes can be made if any.
5. Teachers must be more helpful to students in enabling them to understand every topic though covered. They are responsible to listen to the feedback of students in a timely manner and make adjustments.

5.3 CONCLUSION

This project helps the researcher to know about the student's preference on online learning of youngsters in Irritty Taluk. The study found that majority of the students are satisfied with e-learning as a tool for study. They are satisfied with the interaction with their teachers and doubt clearing. It seems that e-learning is economical in nature and is beneficial as it is a good platform for their academic growth. Online learning enable the student to receive world class academic guidance from experts eliminating concerns for geographic boundaries and tedious administrative work. Good system quality such as availability, usability, user friendliness and response time will motivate the students and will provide high level of satisfaction to the students, which in turn will lead to positive student outcome. From the project it is identified that most of the students are satisfied with online learning.

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APPENDIX

QUESTIONNAIRE

A STUDY ON STUDENTS PREFERENCE TOWARDS ONLINE LEARNING WITH SPECIAL REFERENCE TO IRITTY TALUK.

Name:

Age

Gender:

Male

Female

Transgender

Occupation:

Students

Employed

Unemployed

Others

1. Which online course you are pursuing or pursued before?

B Com

CA

CMA

IELTS

Digital Marketing

CAT

BBA

2. What is the duration of online course that you have completed or you have been pursuing?

0-6 months

6- 12 months.

1-3 years

3-6 years

3. What is the primary device that is used to access online learning?

Computer

Mobile phone

Laptop

Tablet

others

4. How much time is spend for online learning via technology?

0-3 hours

3-6 hours

6-9 hours

9- 12 hours

5. Have you attended any other online courses?

Yes

No

6. Did you agree online learning is beneficial as it is an interactive mode?

Strongly Agree

Agree

Neutral

Disagree

Strongly disagree

7. Did you agree online learning is cost effective?

Strongly Agree

Agree

Neutral

Disagree

Strongly disagree

8. Did you agree online class provided the right theoretical and practical experience ?

Strongly Agreed

Agree

Neutral

Disagree

Strongly disagree

9. How helpful are your teachers while learning online?

Very helpful

Moderately helpful

Helpful

Not at all helpful

10. How is your academic performance in online learning?

Very good

Good

Neutral

Bad

Very bad

11. Are you good at using modern technology for study purpose?

Very good

Good

Neutral

Bad

Very bad

12. Which type of meeting is convenient for online learning?

Video conference

Audio conference

Recorded class

Others

13. Set your level of satisfaction for online learning?

Highly satisfied

Moderately satisfied

Satisfied

Not satisfied.

14. How well is your online study material working for you?

Outstanding

Excellent

Not bad

Poor

15. Would you recommend online classes to your friends or relatives?

Sure

Sometimes

Not sure

Never

**A STUDY ON FARMERS ATTITUDE TOWARDS
AGRIBUSINESS AND GOVERNMENT UTILITY
SERVICES IN SPECIAL REFERENCE TO
AYYANKUNNU PANCHAYAT**

A PROJECT REPORT

Submitted by

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REG. NO. DB20BR0108

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REG. NO. DB20BR0115

Under the supervision of

Mrs.NISHAMOL N V

In partial fulfilment for the award of bachelor degree in

COMMERCE



**DON BOSCO ARTS AND SCIENCE COLLEGE
OF KANNUR UNIVERSITY
MARCH 2023**

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON FARMERS ATTITUDE TOWARDS AGRIBUSINESS AND GOVERNMENT UTILITY SERVICES IN SPECIAL REFERENCE TO AYYANKUNNU PANCHAYAT**” is the bonafide work of “**SACHIN SABU VARGHESE,ALEENA RAJ, ANITT SUNIL and NEENA WILSON**” who carried out the project under my supervision.

SIGNATURE

Mrs.NISHAMOL N V

HEAD OF THE DEPARTMENT INCHARGE and SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We, **SACHIN SABU VARGHESE, ALEENA RAJ, ANITT SUNIL and NEENA WILSON** students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON FARMERS ATTITUDE TOWARDS AGRIBUSINESS AND GOVERNMENT UTILITY SERVICES IN SPECIAL REFERENCE TO AYYANKUNNU PANCHAYAT** “ is an authentic and original work done by us under the supervision and guidance of **Mrs.NISHAMOL N V**, Assistant Department of Commerce, in partial fulfillment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

DATE:

SIGNATURE OF THE STUDENT

DB20BR0093

DB20BR0104

DB20BR0108

DB20BR0115

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs.NISHAMOL N V**, Head of the Department of Commerce and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our thanks to guide **Mrs.NISHAMOL N V**, Assistant Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

SACHIN SABU VARGHESE

ALEENA RAJ

ANITT SUNIL

NEENA WILSON

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Agriculture plays a chiefly role in economy as well as it is the backbone of economic system for developing countries. For decades, agriculture has been related with the production of vital food crops. The Present era of farming contains dairy, fruit, forestry, poultry beekeeping and arbitrary etc. However, it could be referred to as promotion, processing, marketing, and distribution of crops and livestock products. It is also providing the employment chances to huge percentage of the inhabitants. The agricultural sector continues to play a crucial role for development, especially in low-income countries where the sector is large both in terms of aggregate income and total labour force. As societies have developed agriculture has remained important on the local, state, national and international levels.

Agriculture is an important sector of Indian economy as it contributes about 17% to the total GDP and provides employment to over 60% of the population. Indian agriculture has registered impressive growth over last few decades.

Agribusiness is a broad term encompassing all aspects of agricultural production, processing, and distribution. An agribusiness tends to be a large-scale business operation and may dabble in farming, processing, and distribution of products. Agribusiness treats the different aspects of raising agricultural products as an integrated system. Farmers raise animals and harvest fruits and vegetables with the help of sophisticated harvesting techniques, including the use of GPS to direct operations. Manufacturers develop increasingly efficient machines that can drive themselves. Processing plants determine the best way to clean and package livestock for shipping. While each subset of the industry is unlikely to interact directly with the consumer, each is focused on operating efficiently to keep prices reasonable. Agribusiness includes the activities of research and development of new agricultural methods, ownership, and management of agricultural production facilities such as farmland and livestock facilities, processing, and distribution of agricultural products etc..

Government also promote agribusiness as it is important for the society. To encourage farming, loans are given to farmers through rural banks and cooperative institutions. Study visits, agricultural outdoor trips and farmers get-together are organized through the Panchayat Samitis to bring about improvements in agriculture. The logic behind

the government's marketing loans to farmers is to prevent them from dumping their corn on a glutted market at harvest time. The farmers can keep their crops in reserve and sell them when they are needed and will fetch a higher price.

Agriculture is the most significant source of income for the central and state governments. The government of the country has substantial revenue from rising land revenue. Also, the movement of agricultural goods helps generate revenue for the Indian railways, which helps the government in revenue generation. Large agribusiness firms have the modern technologies, quality control methods, and access to markets that can raise rural incomes on a large scale and lift millions of low-income households out of poverty. So, agribusiness helps in agriculture growth and poverty reduction and increase standard of living of farmers.

1.2 SIGNIFICANCE OF THE STUDY

Agribusiness is everything involved in the business side of sending an agricultural product to market. Farming produces the product itself, but Agricultural business keeps the entire operation sustainable and solvent for the future. Hence the present study is an investigation to evaluate the attitude of farmers towards agribusiness and also, it analysis the services provided by the Government.

1.3 STATEMENT OF THE PROBLEM

Agriculture plays an important role in India and is the backbone of the economy. The agricultural sector is crucial to rural development and helps to alleviate poverty. But in most of the situations the farmers are not getting paid enough for their hardwork. But agri-business is often the main source of off-farm employment in rural areas of poor countries. In the past study farmers interest towards agribusiness is focused. The present study titled "FARMERS ATTITUDE TOWARDS AGRIBUSINESS AND GOVERNMENT UTILITY SERVICES WITH SPECIAL REFERENCE TO AYYANKUNNU PANCHAYAT " focused on attitude towards agricultural and utility services.

1.4 SCOPE OF THE STUDY

The study is delimited to 50 farmers of Ayyankunnu Panchayat.

1.5 OBJECTIVES OF THE STUDY

- To identify the attitude of farmers towards agribusiness.
- To evaluate the factors affecting agribusiness.
- To analysis services provided by the government.

1.6 RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability.

1.6.1 RESEARCH DESIGN

Research design is a blueprint of a scientific study. It includes research methodologies, tools, and techniques to conduct the research. It helps to identify and address the problem that may rise during the process of research and analysis .The topic titled " Farmers attitude towards agribusiness and government utility services with special reference to Ayyankunnu Panchayat " is an analytical study.

1.6.2 SAMPLE TECHNIQUE

The sampling technique used in the study is convenience sampling.

1.6.3 SAMPLE SIZE

This study contains a sample of 50 farmers.

1.6.4 AREA OF THE STUDY

The study is conducted in Ayyankunnu Panchayat.

1.6.5 SOURCES OF DATA

Primary data

Primary data are those data which are collected directly by the investigator, relevant for the study. Here primary data is collected through a structured questionnaire.

Secondary data

Secondary data are those which are collected from secondary sources other than directly collecting the data by investigator. Secondary data is collected from books and websites.

1.6.6 TOOLS OF DATA ANALYSIS AND INTERPRETATIONS

Here percentage, graphs, diagrams are used as tools.

1.6.7 PERIOD OF THE STUDY

The study is conducted from January 2023 to March 2023.

1.7 LIMITATIONS OF THE STUDY

- The information supplied by the respondent may not be true.
- The farmers were not ready to disclose the information.
- Only 50 samples are taken for the study.

1.8 CHAPTER SCHEME

CHAPTER I: INTRODUCTION

CHAPTER II: REVIEW OF LITERATURE

CHAPTER III: THEORETICAL FRAMEWORK

CHAPTER IV: DATA ANALYSIS AND INTERPRETATION

CHAPTER V: FINDINGS, SUGGESTIONS, AND CONCLUSION

CHAPTER II
REVIEW OF LITERATURE

Derek Byerlee, Alain De Janvry, Elisabeth Sadoulet Annu.(2009) The fundamental role that agriculture plays in development has long been recognized. In the seminal work on the subject, agriculture was seen as a source of contributions that helped induce industrial growth and a structural transformation of the economy. However, globalization, integrated value chains, rapid technological and institutional innovations, and environmental constraints have deeply changed the context for agriculture's role. We argue that a new paradigm is needed that recognizes agriculture's multiple functions for development in that emerging context: triggering economic growth, reducing poverty, narrowing income disparities, providing food security, and delivering environmental services. Yet, governments and donors have neglected these functions of agriculture with the result that agriculture growth has been reduced, 75% of world poverty is rural, sectoral income disparities have exploded, food insecurity has returned, and environmental degradation is widespread, compromising sustainability. Mobilizing these functions requires shifting the political economy to overcome antiagriculture policy biases ,strengthening governance for agriculture and tailoring priorities to country conditions.

J. Vanek, P. Simek, T.Vogeltanzova, E. Cervenkova, J. Jarolimek,(2010) The present paper brings an outline of the methodology and chosen results of an extensive ICT development survey in agricultural enterprises that was carried out in the second quarter of 2010 in the whole Czech Republic. The survey was aimed primarily at the analysis of internet connectivity development in rural areas (i.e., areas where most enterprises operate), at the technical and program equipment and last but not least at the present state and current trends in ICT use. This follow up survey prosecutes the studies that were administered within the last two years (2009 in particular). In comparison with previous years, it comprises two brand new domains (e.g., social networks and their use, program equipment used in different segments of animal production, crop production and economy). The research was prepared, carried out and administered by the Department of Information Technologies in cooperation with the Information and Consulting Center of the Faculty of Economics and Management of the Czech University of Life Sciences.

Challenges faced by the agriculture sector in developing countries with special reference to India Nidhi Dwivedy International Journal of rural studies 18 (2), (2011) This is an attempt, through the review of literature, to understand the history and characteristics of the Indian agriculture sector, its transition from traditional to commercial agriculture and the problems it faces. Modern agricultural practices and the relationship with environmental depletion have also been assessed. The article discusses some of the developmental challenges faced by the Indian agriculture sector in particular and developing nations in general-illiteracy, poor socioeconomic conditions, lack of technical knowledge and awareness, small land holdings, modernization leading to barren land and disasters leading to rural poverty, weather-dependent farming systems, low per capita income, underdeveloped physical infrastructures and inefficient bureaucratic procedures associated with the comparatively high cost of agricultural production. Natural disasters and human-induced environmental degradation are closely associated with improved farming systems.

Manish Mahant, Abhishek Shukla, Sunil Dixit, Dileshwer Patel, (2012) The application of Information and Communication Technology (ICT) in agriculture is increasingly important. E-Agriculture involves the conceptualization, design, development, evaluation, and application of innovative ways to use information and communication technologies (ICT) in rural domain, with a primary focus on agriculture. Information and Communication Technology (ICT) can play a significant role in maintaining properties of information as it consists of three main technologies .These technologies are applied for processing, exchanging, and managing data, information, and knowledge.

Omotesho, K. F., Ogunlade, I. O., Muhammad Lawal, (2012) The study examined the factors associated with the level of access of Agricultural Extension officers in Kwara State to Information and Communication Technology (ICT). It also identified the constraints to the usage of ICT for the purpose of sourcing agricultural information. Data for the study were collected from the Subject Matter Specialists (SMSs) and Extension Agents(EAs) of the Kwara State Agricultural Development Project (KWADP) through the use of a structured questionnaire. The numbers of years on the job and the age of the respondents had negative but significant relationship with access. Apart from the general constraints to the use of ICT such as, high cost of personal

computer, inadequate electricity supply and poor internet access, poor training and technological knowhow were also identified as specific constraints faced by the EAs. The study therefore recommended the need for easier access by all agricultural extension officers to ICT. Besides ,training workshops should be organized for Extension officers in the area of ICT and computer appreciation.

Awuor, F.; Kimeli, K.; Rabah, K.; Rambim, D. (2013) Agriculture is an important sector with the majority of the rural population in developing countries depending on it. The agricultural sector is confronted with the major challenge of increasing agriculture production to feed a growing and increasingly prosperous population in a situation of decreasing availability of natural resources. Information and communication technologies (ICTs) in agriculture have the potential to increase the efficiency, productivity, and sustainability agriculture by providing information and knowledge sharing. In this paper, we seek to illustrate the contribution of ICT to food security and sustainability agriculture in developing countries. We argue that developing solution architecture (e-agriculture framework) to expose farmers to the much-needed agricultural information (i.e. preharvest and post-harvest information, pricing, weather conditions etc.) can boost agricultural productivity. We show that such a framework must accommodate the dynamic trends in ICT tools, applications, adoption, and usage. Further, we illustrate the development of such a framework to address these aforementioned properties to improve agricultural productivity.

Monica. N. Agu, (2013) Agriculture is the mainstay of most third world economies and occupies a pivotal position in the development of these countries. Despite the importance of agriculture, improvements in this sector have been uneven and, on the whole, disappointing. In any farming system, it is important to recognize the various roles of women. Many women experience a life that is a complex web of multi roles and multi-tasks which requires the average woman to conduct different things in a bid to fulfill her family needs. Women in rural communities are extensively involved in arduous farm operations and agricultural activities, from planting to harvesting and other post harvesting operations. So, the Nigerian women are in an important position to contribute to food supply. This sector faces major challenges for enhancing production in a situation of dwindling natural resources necessary for production. ICT plays an important role in addressing these challenges. The paper analyzes the problems facing women in the agricultural sector-and suggests ways to solve these

problems. Further, more the paper surveys the information needs of rural women and how ICT can be used to meet their information needs.

Jhunjunwala, Ashok; Umadikar, Jayalakshmi; Prashant, Suma, (2013) This paper presents a new approach to building an Agricultural Advisory System aimed at bridging the information gaps that exist between farmers and extension workers and agricultural scientists in a country like India. It demonstrates the power of two-way mobile phones today, which when combined with innovative methods could provide services to farmers that could not even be envisaged till yesterday. With fragmented landholdings, the number of independent farmers has risen to 88 million with near-stagnant productivity. Growth-acceleration is possible only with customized advisory. India currently has a 900 million strong mobile phone subscriber base largely operating over voice oriented 2G GSM (Global System for Mobile Communications) and GPRS (General Packet Radio Service) networks. With ever increasing rural mobile penetration, personalized agricultural advisory is a distinct possibility. The paper presents an innovative technology development effort, analyses the technological challenges faced as well as discusses the feedback obtained from early field implementation and focuses on what needs to be done in future to scale such systems. Index Terms, Mobile telephony applications, Agriculture Advisory System, Call Centre, Dashboard for farmers, Interactive Voice Response System.

D Van Fleet, E Van Fleet, GJ Seperich, (2013) Intended for all segments of agribusiness as well as non-agribusiness organizations, **AGRIBUSINESS: PRINCIPLES OF MANAGEMENT** presents the changing face of agribusiness in a format that is interesting, straightforward, and easy to understand. This comprehensive book approaches agribusiness as a technology-oriented industry composed of organizations ranging in size from small, family-owned farms or businesses to some of the largest corporations in the world.

Pablo Mac Clay and Roberto Juan Feeney,(2018) The goal of our work is to review methodologies to analyze value chains, particularly within the agribusiness sector. The first part of the analysis delves into the value chain concept, with the aim of discovering how the concept has changed from an historical perspective, and what would be an acceptable narrow definition. The second and main part of the analysis seeks to study the methodological techniques for approaching and accurately analyzing

a value chain in the agribusiness sector. To such end, we will review the literature for different existing methodologies, in order to understand what steps and dimensions should be considered in a value chain study. Finally, we will identify a set of outlines that are common to all the papers obtained from the literature review to help to determine the approaches or points of view that should be considered for an agribusiness value chain analysis.

Roland Condor, (2019) Whereas scholars in entrepreneurship have focused their studies on various entrepreneurial situations, little is known about entrepreneurship in agriculture. Using the Scopus database, we analyse 229 papers related to this topic to understand what entrepreneurship means in agriculture, why this topic is growing, and who publishes and where. This paper provides quantitative results that can be useful for scholars, consultants and decision makers. It also provides a qualitative analysis of the topic, showing a structure for the idea of change: agri-entrepreneurship appears as a new paradigm based on the implementation of deliberate strategies to respond to liberalization and sustainability. These results are discussed while taking into account the criticism of liberalization and sustainable concerns. We show that the debates on liberalization do not question the legitimacy of the agri-entrepreneurship topic but rather question the way farmers undertake it and how entrepreneurship can reinforce the resilience of farms.

Tadesse Moreda, (2020) Ethiopian agriculture is the largest sector which is approximately employing 85% of the country's population. Out of labor forces working in agriculture in Ethiopia, young people share about 50 percent. This review has addressed three specific objectives (assessing contributions of agribusiness in creating employment opportunity for youth, identifying factors affecting youth participation in agri-business and assessing types of agribusiness in Ethiopia). Agriculture which includes crop production, animal husbandry, forestry, fisheries and apiculture remains by far the most important sector of the Ethiopia from which livestock constitute the largest component of the country's agricultural sector. Despite agribusiness plays great role in employing people, youth are challenged by many problems in agribusiness. Limited access to land, inadequate access to financial services, gender or sex, backwardness of agricultural tools, and attitudinal problems are some of the challenges for youth involvement and advancement in agribusiness. Therefore, providing improved credit system, equally distributing available land and aiding youth to

conserve soil, improving extension system through providing incentives to participants and creating more awareness in changing attitudes of community and youth toward agriculture, providing gender awareness, introducing good varieties and animal species and introducing new technological tools are recommended to accelerate their participation and success in agribusiness.

Magdalena Kozera-Kowalska, (2021) Agribusiness is both a complex social process and a market structure, consisting of many independent economic entities that generate demand for labour in the sector. The role of people whose activity is directly or indirectly related to the production of food products, the acquisition of resources, and the processing and production of ready food was considered. The way gender affects people's decision to work in this sector and university graduates' perception of agribusiness being an ideal job were also analyzed. A total of 485 students, from four fields of study, from the Poznań University of Life Sciences were surveyed between 2016 and 2019. In the case of undergraduate students, it was determined that while they perceive that working in agribusiness is an interesting career stage, they are also convinced that they could easily find a job outside of this sector. Additionally, from a gender perspective, men and women view working in agribusiness differently. Women see it as an opportunity for self-development and building good social relations as well as acting for the benefit of the environment. For men, job-related prestige and economic benefits are much more important. Men were found to have higher aspirations for pursuing their own businesses, whereas women were more likely to pursue further education. The attitudes towards working in agribusiness represented by the respondents are a good predictor of meeting its knowledge needs.

HoraÈiu Oliviu BUZGÄ,U & Smaranda Adina COSMA, (2022) The economic, social and geopolitical context we are going through is characterized by an atypical dynamic, as complex as it is challenging. Companies are facing significant changes in production costs, access to raw materials and labour, financing opportunities and last but not least, consumer desires and needs. Brands and the relationship they have between the agribusiness stakeholders and the economic actors in the field (branding) have become a *lait motive* in the current economic reality. This topic is being discussed more and more often, the research being the link that could favor the rapid concretization of these increasingly indispensable tools. In this sense, measuring the contribution and at the same time the impact that the research on this topic have, is

particularly important in shaping the new approach specific to global agribusiness. This paper aims to draw a theoretical perspective on the brand and its implications in agribusiness, respectively in other industries (non-agricultural and / or non-agri-food). This article is based on approaches to three very current topics: corporate social responsibility (CSR), sustainability, and value-sharing processes.

CHAPTER III
THEORETICAL FRAMEWORK

3.1 Agri-business meaning

Agribusiness is a combination of the words "agriculture" and "business" and refers to any business related to farming and farming-related commercial activities. Agribusiness involves all the steps required to send an agricultural good to market, namely production, processing, and distribution.

Agribusiness treats the different aspects of raising agricultural products as an integrated system. Farmers raise animals and harvest fruits and vegetables with the help of sophisticated harvesting techniques. Processing plants determine the best way to clean and package livestock for shipping. While each subset of the industry is unlikely to interact directly with the consumer, each is focused on operating efficiently in order to keep prices reasonable.

3.2 Importance of agri-business

Agribusiness denotes the collective business activities that are performed from agricultural production to consumption. Agribusiness includes all the activities within the agricultural food and natural resource industry involved in the production of food and fiber. Agri-service is activities of value to the user or buyer. The activities are an intangible product. Marketing is providing the products and services that people want when and where they want them. It is often the main source of off-farm employment in rural areas of poor countries. It has positive effects on poverty reduction and women's empowerment in countries where high-value agri-food exports are produced. Agribusinesses process inputs into outputs. An input is a resource used in production. An output is the result of the production process. Agribusiness is one of the main generators of employment and income worldwide.

3.3 Types of agri-businesses

- **Rubber farming:**

Basically, rubber is an elastic solid material retrieved from latex of many tropical trees. Rubber is used for many purposes which may include erasers to tyres, tubes & industrial products. Rubber is harvested mainly in the form of latex from the Para rubber trees. The latex is a sticky, milky solution drawn by making incisions into the

tree bark and collecting the fluid that runs off. This process is called "tapping." About 42 percent of rubber produced in the world is natural rubber.

Rubber tree belongs to the natural order Euphorbiaceae. This tree is sturdy, tall and quick growing. It has a well developed tap root and laterals. The leaves are trifoliate, with long petioles. Flowers are unisexual, small and fragrant. Staminate flowers are small and numerous. Pollination is by insects. Latex vessels are present in all parts of the tree except in the wood. Rubber exacts in its climatic requirements. The regions lying within 10° latitude on either side of the Equator is highly suitable for rubber cultivation. It requires a temperature ranging from 20°C to 30°C with a well distributed rainfall of 200-250cm over the year. It comes up in plains and also in slopes of mountainous regions ranging from 300-800m above sea level. This specific climate is available only in Kanyakumari district, Tamil Nadu and Kerala, which constitute the traditional area. It thrives well in deep well drained acidic soils of red lateritic loams or clayey loams with a pH varying from 4.5 to 6.0.

- **Dairy farming:**

Dairying, also called dairy farming, branch of agriculture that encompasses the breeding, raising, and utilization of dairy animals, primarily cows, to produce milk and the various dairy products processed from it. Commercial dairy farming is one of the most profitable agriculture business ideas. Apart from milk, it produced a quantity of manure. There is a tremendous scope/potential for increasing the milk production through profitable dairy farming.

Dairying is an important source of subsidiary income to small/marginal farmers and agricultural labourers. The manure from animals provides a good source of organic matter for improving soil fertility and crop yields. The gobar gas from the dung is used as fuel for domestic purposes as also for running engines for drawing water from well. The surplus fodder and agricultural by-products are gainfully utilized for feeding the animals. Almost all draught power for farm operations and transportation is supplied by bullocks. Since agriculture is mostly seasonal, there is a possibility of finding employment throughout the year for many persons through dairy farming. Thus, dairy also provides employment throughout the year. The main beneficiaries of dairy programmes are small/marginal farmers and landless labourers. Dairy is one of the biggest agri- businesses in India and a significant contributor to Indian economy. It is

the largest single agricultural commodity with 4 percent share in economy. India is the largest producer of milk globally with an 188 million MT production in 2019-20. A key factor has been the proliferation of private dairy enterprises that now account for more than 60 percent of dairy processing capacity in the country. Indian dairy industry has grown at 12 percent during last 5 years, with value-added products driving market growth. It is a significant contributor to farmers' income as approximately 70 million farmers are directly involved in dairying. Dairy is the only agri-product in which around 70-80 percent final market value is shared with farmers and it accounts for approximately one-third of rural household income in India. It serves wide range of consumer needs too – from protein supplements and health foods to indulgence foods such as yogurt and ice creams.

- **Coconut farming:**

Coconut is a long-term crop, which can live up to 100 years, providing the incredible services throughout the span, living a human life. It grows up and matures quickly, within a matter of years and starts giving yield almost as far it completes its fruitful stand on the earth. Coconut tree plays an important role in controlling the economy of a huge nation like India. As coconut is a raw material of sever major industries including soap, oil, coir, industrial products etc., the need of the seed is constantly of demand.

Every part of the coconut palm is useful to mankind. It supplies food, fuel, drink, oil and shelter to us. The wet kernel, desicated copra, coconut water, cream flour, oil, cake, toddy, husk, fibre, shell, coir, wood and leaves are used for one purpose or the other. The coconut palm grows well in a equatorial climate. The long spells of hot and dry weather, severe winters and extremes of temperatures are not favourable for coconut growing. However, it thrives well upto 1000 m above the sea level. The well distributed rainfall ranging from 100 to 300 cm is favourable. The coconut palm can grow in a wide range of soil conditions ranging from laterite, alluvial, red, sandy loam having pH range from 5.5 to 8.0. Soil should be fertile and good drainage without any hard substratum within one of the surface. In India, coconut palms are grown on the entire coastal belt. Major share goes to Kerala, Karnataka and Tamil Nadu followed by Goa, Maharashtra, Andhra Pradesh, and Orissa.

- **Vegetable Farming:**

Vegetable farming is one the most profitable agriculture business ideas. Having sufficient land an entrepreneur can start good quality vegetable farming with quality seed and fertilizers. Vegetables are widely used crops as they are highly consumed by humans or other animals as food. Parts of these plants are either eaten fresh or prepared in a variety of ways, usually as a savory rather than sweet. Hence, the Vegetable Cultivation in India is increasing and counted as the most successful farm business. Basically, vegetables are grown almost all year round. And every human consumes vegetable crops on a large scale and has become a normal part of our life.

- **Bee Keeping:**

Beekeeping business opportunity demands day to day monitoring with close supervision to the bees. With the increasing awareness about the health, demand for honey is growing globally. Beekeeping for selling honey and other products like wax is a profitable venture to start with less start-up investment.

Bee keeping requires less time, money and infrastructure investments. Honey and beeswax can be produced from an area of little agricultural value. The Honey bee does not compete for resources with any other agricultural enterprise. Beekeeping has positive ecological consequences. Bees play an important role in the pollination of many flowering plants, thus increasing the yield of certain crops such as sunflower and various fruits. Honey is a delicious and highly nutritious food. By the traditional method of honey hunting many wild colonies of bees are destroyed. This can be prevented by raising bees in boxes and producing honey at home. Beekeeping can be initiated by individuals or groups. The market potential for honey and wax is high.

- **Fish Farming:**

Commercial fish farming business is a lucrative investment that can spin money at any time of the year continuously. With the implementation of modern techniques and having owned space, an entrepreneur can start this business with moderate capital investment.

Global demand is increasing for dietary fish protein, which has resulted in widespread overfishing in wild fisheries, resulting in significant decrease in fish stocks and even

complete depletion in some regions. Fish farming allows establishment of artificial fish colonies that are provided with sufficient feeding, protection from natural predators and competitive threats, access to veterinarian service, and easier harvesting when needed, while being separate from and thus do not usually impact the sustainable yields of wild fish populations. There are many advantages for fish farming such as the farmed fish provides high quality protein for human consumption. Fish farming can be integrated into the existing farm to create additional income and improve its water management. The farmers can select the fish species with desired characteristics to raise. Fish in a pond are not accessible to everyone. Thus, they are secured and are harvested at will. Fish in a pond are nearby.

- **Piggery:**

Having a sufficient landholding an entrepreneur can start a piggery business. Among the various livestock species, piggery is most potential source for meat production and pigs are more efficient feed converters after the broiler. The major facility is pig farming requires a small investment in buildings and equipment.

3.4 Scope of agri-business in India

There is wide scope for production and promotion of bio-pesticides and bio-control agents for protection of crops. The forest resources can be utilized for production of by-products offorestry. Beekeeping and apiary can be taken up on large scale in India. Production of vegetables and flowers under greenhouse conditions can be taken up to harness the export market. There is growing demand for agricultural inputs like feed and fodder, inorganic fertilizers, biofertilizers. At present processing is done at primary level only and the rising standard of living expands opportunities for secondary and tertiary processing of agricultural commodities.

3.5 Role of government in agri-business

Agricultural activities are controlled or directed in one way or the other by government through their ministries of agriculture. They draw up policies and programmes, they make regulations for those concerned with agricultural development, they grant loans or credit facilities and subsidy, finance research, establish farm settlements and supply vaccine and quarantine services. Governments have employed various measures to

maintain farm prices and incomes above what the market would otherwise have yielded. They have included tariffs or import levies, import quotas, export subsidies, direct payments to farmers, and limitations on production.

Formulation and implementation of policies and programmes aimed at achieving rapid agricultural growth through optimum utilization of land, water, soil, and plant resources of the State. Implementation of beneficiary-oriented schemes for economics upliftment of farming community. Establishing farmer-department coordination in implementing and providing technological know-how to the farming community through agricultural extension services. Undertaking all possible measures to ensure timely and adequate supply of quality inputs and services such as fertilizers, seeds, pesticides, agricultural implements, etc. are some of the functions done by the government.

3.6 Types of insurance schemes provide by Indian government:

Paramparagat Krishi Vikas Yojana-

The Paramparagat Krishi Vikas Yojana (PKVY), launched in 2015. The scheme promotes Participatory Guarantee System (PGS) For India (PGS- India) form of organic certification that is built on mutual trust, locally relevant and mandates the involvement of producers and consumers in the process of certification. PGS – India operates outside the framework of “Third Party Certification”. The Scheme targets to form 10,000 clusters of 20 ha each and bring nearly two lakh hectares of agricultural area under organic farming by 2017-18.

The objective is to produce agricultural products free from chemicals and pesticides residues by adopting eco- friendly, low- cost technologies. Key Thrust areas of PKVY in promoting organic farming include the following:

Promote organic farming among rural youth/ farmers/ consumers/ traders Disseminate latest technologies in organic farming. Utilize the services of experts from public agricultural research system in India. Organize a minimum of one cluster demonstration in a village.

Pradhan Mantri Krishi Sinchai Yojana-

Pradhan Mantri Krishi Sinchai Yojana is a national mission to improve farm productivity and ensure better utilization of the resources in the country. The budget of

53 billion (US\$660 million) in a time span of one year 2015-2016 has been allocated to this scheme. The decision was taken on 1 July 2015 at the meeting of Cabinet Committee on Economic Affairs, approved with an outlay of 50000 core for period of 5 years (2015-16 to 2019-20).

The major objectives are Convergence of investment in irrigation at the field level. Expand cultivable area under irrigation. Improve On-farm water use efficiency to reduce wastage of water. Enhance the adoption of being precise in irrigation and other water saving technologies (more crop per drop).

National Agriculture Market (e-NAM)-

National Agriculture Market (**e-NAM**) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing **e-NAM** under the aegis of Ministry of Agriculture and Farmers' Welfare, Government of India.

The main objective is to promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets, removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply.

Pradhan Mantri Fasal Bima Yojana (PMFBY)-

Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme was launched in India by Ministry of Agriculture & Farmers welfare, New Delhi from Kharif 2016 season onwards.

Pradhan Mantri Fasal Bima Yojana (PMFBY) aims at supporting sustainable production in agriculture sector by way of Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events. Stabilizing the income of farmers to ensure their continuance in farming. Encouraging farmers to adopt innovative and modern agricultural practices. Ensuring flow of credit to the agriculture sector which will contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

Soil Health Card Scheme-

Soil Health Card Scheme is a scheme launched by the Government of India on 19 February 2015. Under the scheme, the Government plans to issue soil cards to farmers which will carry crop-wise recommendations of nutrients and fertilizers required for the individual farms to help farmers to improve productivity through judicious use of inputs. Soil Health Card Scheme is a scheme launched by the Government of India on 19 February 2015. Under the scheme, the Government plans to issue soil cards to farmers which will carry crop-wise recommendations of nutrients and fertilizers required for the individual farms to help farmers to improve productivity through judicious use of inputs. All soil samples are to be tested in various soil testing labs across the country. Thereafter the experts will analyze the strength and weaknesses (micro-nutrients deficiency) of the soil and suggest measures to deal with it. The result and suggestion will be displayed in the cards. The Government plans to issue the cards to 14 crore farmers.

The scheme aims at promoting soil test based and balanced use of fertilizers to enable farmers to realize higher yields at lower cost, also the main objective is to aware growers about the appropriate amount of nutrients for the concerned crop depending on the quality of soil. It covers 12 Parameters.

3.7 Limitations of agri-business in India

1. Seeds

A seed is an essential and fundamental ingredient to increase crop yields and maintain steady growth in agricultural output. The distribution of seeds of guaranteed quality is just as important as their manufacture. Unfortunately, for the farmers, affording high-quality seeds due to the high cost of superior seeds is one of the major challenges of Indian agriculture.

2. Fertilisers and Manures

For thousands of years, crops have been grown on Indian soils without any concern for replenishment. This has caused soils to become exhausted and depleted, which has decreased their yield. Nearly all crops have some of the lowest average yields on the entire planet. More manures and fertilizers can be used to address this major issue.

3. Irrigation

Only one-third of India's cropland is irrigated, although it is the world's second-largest irrigated nation after China. In a country with a tropical monsoon like India, where rainfall is unpredictable, unreliable, and variable, irrigation is the most crucial agricultural input. India won't be able to make significant agricultural advancements unless and until more than 50 per cent of the planted area is covered by reliable irrigation.

4. Storage

Storage facilities are either nonexistent or woefully inadequate in rural locations. In such circumstances, the farmers are obligated to sell their food as soon as it is harvested at the going market rates, which are invariably low. The farmers lose their rightful income as a result of these distressed sales. The Parse Committee calculated that 9.3% of post-harvest losses were attributable to poor storage conditions alone, accounting for approximately 6.6 per cent of those losses. Hence, it is crucial to use efficient storage to prevent losses and benefit both consumers and producers.

5. Capital

Agriculture is a significant industry; much like other industries, it needs money to operate. With the development of agricultural technology, the importance of capital input is growing. The agriculturalist must borrow money to increase the pace of agricultural output because his capital is tied up in his lands and stocks. Even now, the money lenders, traders, and commission agents that charge exorbitant interest rates and buy agricultural products at extremely low prices are the main funding sources for farmers in rural areas.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

This chapter deals with analysis and interpretation of data collected from Iritty Taluk. This analysis and interpretation are based on the responds given by the youngsters those who are pursuing online courses in Iritty Taluk. The proceeded data is presented on the analysis part with the help of tables and figures for the easy understanding and interpretation.

ANALYSIS

Analysis of data is highly skilled and technical job which should be carried out only by the researcher himself or under his close supervision. It is through systematic analysis that the underlying features of the data are revealed and valid generalization is arrived at. Analysis of data therefore means critical examination of the object under study and for determining the patterns of relationship among the variables to it using both qualitative and quantitative method.

INTERPRETATION

Interpretation refers to the techniques of drawing inference from the collected facts and explaining the significance of those inferences after an analytical and experimental study. It is a search for broader and abstract means of the research and finding. Interpretation analysis the abstract relations is more concrete teams and tries to unfold the reasons for existing type of relations or findings it relates to the empirical findings with the theoretical principles and helps to draw several useful inferences from the study.

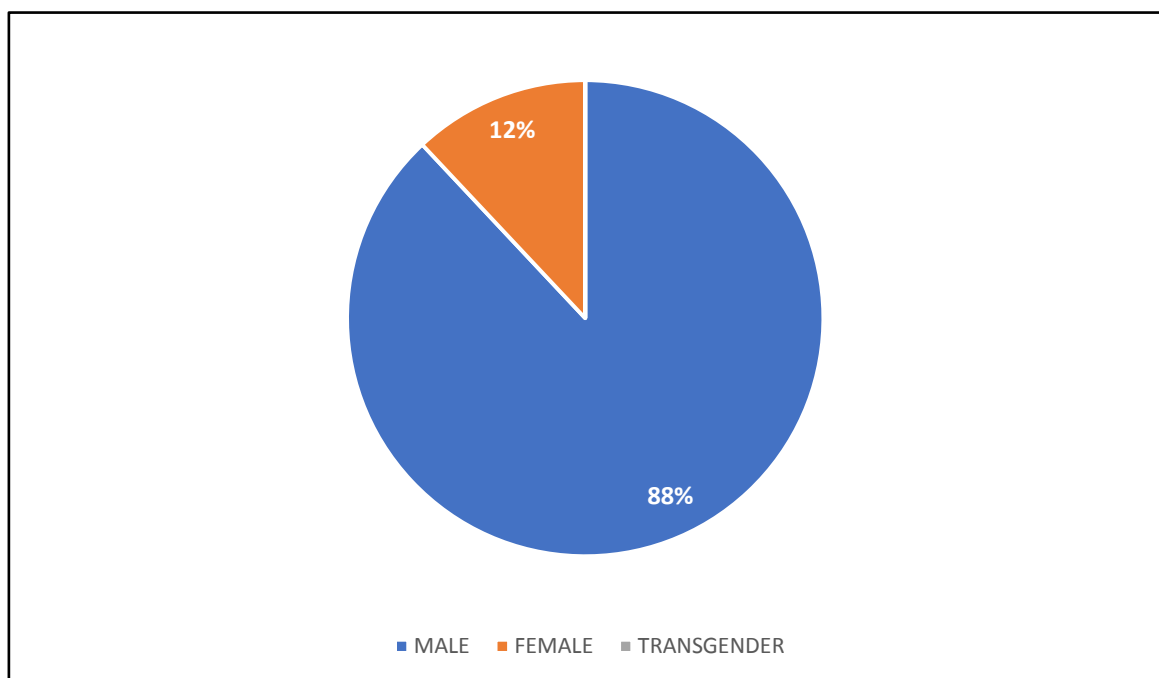
4.1 GENDER WISE CLASSIFICATION

Table No: 4.1
GENDER WISE CLASSIFICATION

Gender	No. of respondents	percentage
Male	44	88
Female	6	12
Transgender	0	0
Total	50	100

Source of Data: Primary data

Figure No: 4.1
GENDER WISE CLASSIFICATION



INTERPRETATION:

Table No. 4.1 and Figure No. 4.1 shows that 88 percent of respondent are male and 12 percent of the respondent are female, and none of them are transgender.

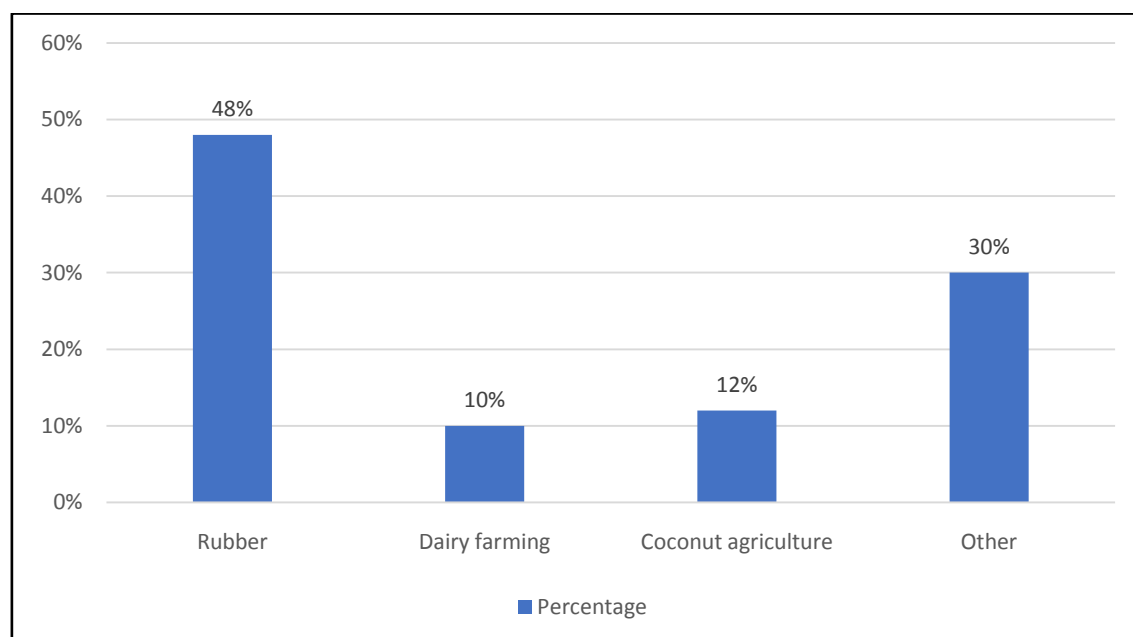
4.2 TYPE OF AGRI-BUSINESS

Table No 4.2
TYPE OF AGRI-BUSINESS

Responses	No. of respondents	Percentage
Rubber	24	48
Dairy farming	5	10
Coconut agriculture	6	12
Other	15	30
Total	50	100

Source of data: Primary data

Figure No 4.2
TYPE OF AGRI-BUSINESS



INTERPRETATION:

Table No. 4.2 and Figure No. 4.2 shows 48 percent of respondents are currently engaged in rubber plantation, 30 percent of respondents are doing miscellaneous type of agribusiness, 12 percent of respondents are engaged in coconut agriculture and 10 percent of respondents are doing dairy farming.

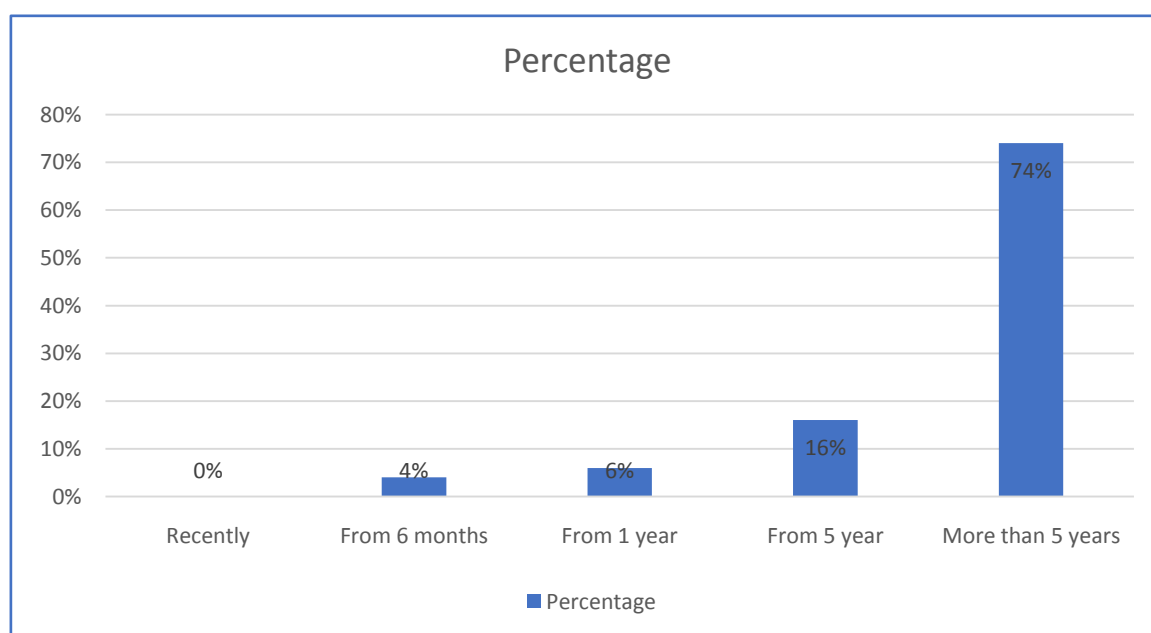
4.3 PERIOD OF STARTING AGRI-BUSINESS

Table No.4.3
PERIOD OF STARTING AGRI-BUSINESS

Responses	No. of respondents	Percentage
Recently	0	0
From 6 months	2	4
From 1 year	3	6
From 5 year	8	16
More than 5 years	37	74
Total	50	100

Source of data: Primary Data

Figure No.4.3
PERIOD OF STARTING AGRI-BUSINESS



INTERPRETATION:

Table No. 4.3 and Figure No.4.3 shows 74 percent of respondents started doing agribusiness for more than 5 years, 16 percent of respondents started doing agribusiness for 5 years, 6 percent of respondents started doing agribusiness for 1 year and 4 percent of respondents for 6 months and none of them have not even started doing it recently.

4.4 PROFITABILITY OF AGRI-BUSINESS

Table No.4.4

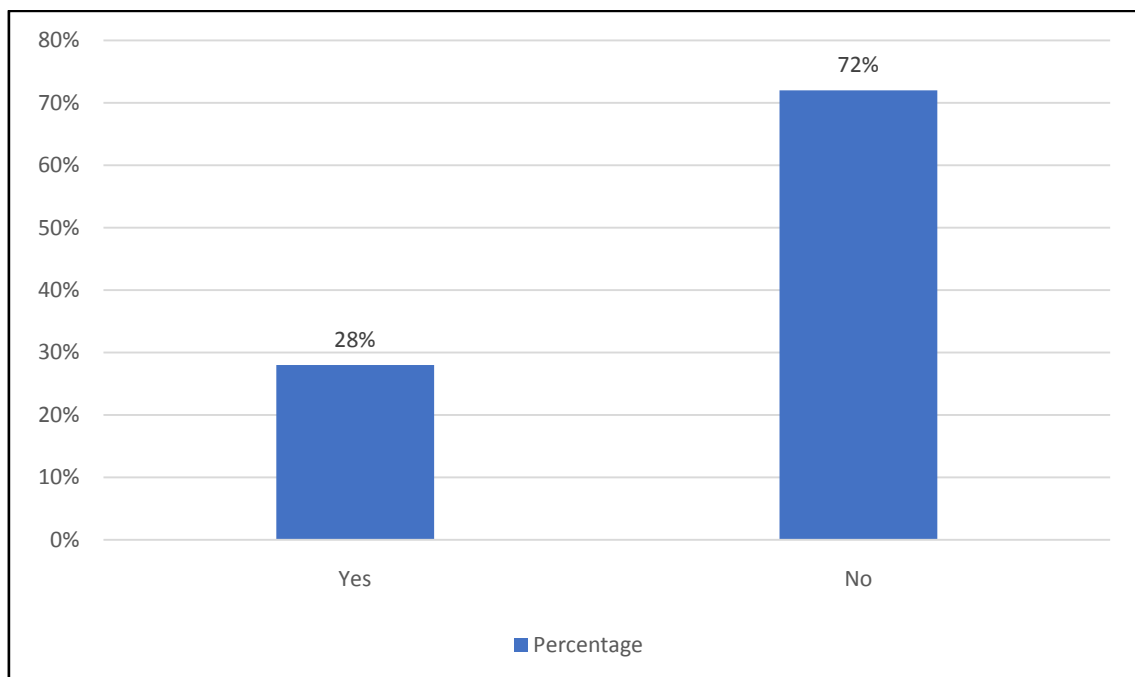
PROFITABILITY OF AGRI-BUSINESS

Responses	No. of respondents	Percentage
Yes	14	28
No	36	72
Total	50	100

Source of data: Primary Data

Figure No.4.4

PROFITABILITY OF AGRI-BUSINESS



INTERPRETATION:

Table No 4.4 and Figure No.4.4 shows 72 percent of respondents says that the agribusiness activities are non-profitable, and 28 percent of respondents says agribusiness activities are profitable.

4.5 FACTORS FOR CHOOSING AGRI-BUSINESS

Table No.4.5

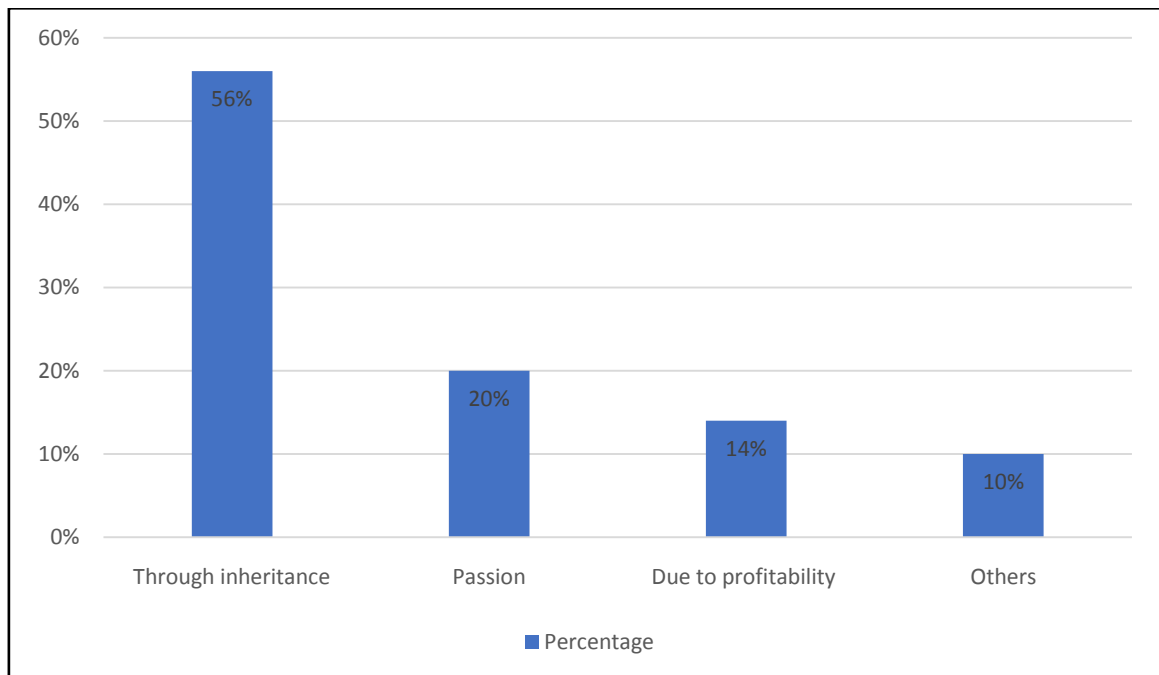
FACTORS FOR CHOOSING AGRI-BUSINESS

Responses	No. of respondents	Percentage
Through inheritance	28	56
Passion	10	20
Due to profitability	7	14
Others	5	10
Total	50	100

Source of data: Primary Data

FigureNo.4.5

FACTORS FOR CHOOSING AGRI-BUSINESS



INTERPRETATION:

Table No. 4.5 and Figure No.4.5 shows 56 percent of respondents choose agribusiness through inheritance, 20 percent of respondents choose agribusiness by passion, 14 percent of respondents choose agribusiness due to profitability and rest of the 10 percent choose agribusiness for other reason.

4.6 SOURCES FOR FINANCING AGRI-BUSINESS

Table No.4.6

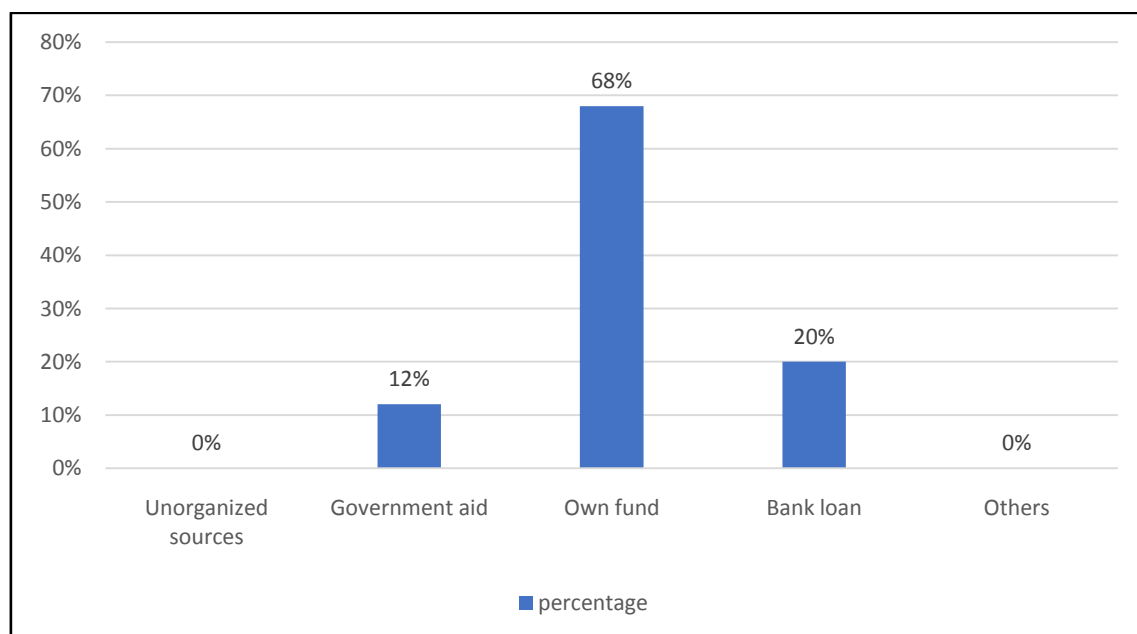
SOURCES FOR FINANCING AGRI-BUSINESS

Responses	No of respondents	percentage
Unorganized sources	0	0
Government aid	6	12
Own fund	34	68
Bank loan	10	20
Others	0	0
Total	50	100

Source of data: Primary Data

FigureNo.4.6

SOURCES FOR FINANCING AGRI-BUSINESS



INTERPRETATION

Table No 4.6 and Figure No.4.6 shows 68 percent of respondents finance their agribusiness using own funds, 20 percent of the respondents financed their agribusiness through bank loans and 12 percent of respondents financed their agribusiness using government aids.

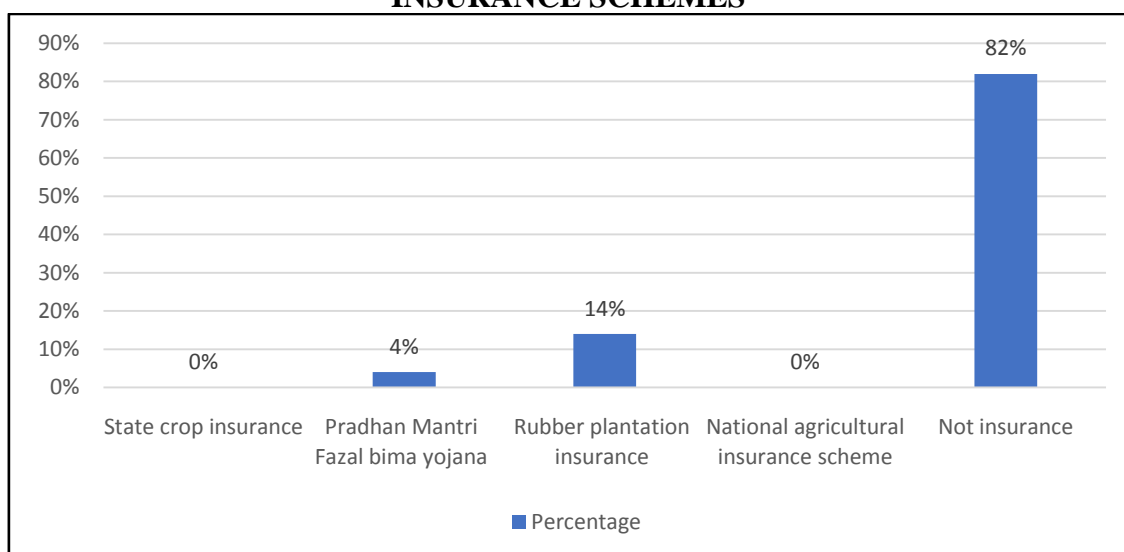
4.7 INSURANCE SCHEMES

Table No.4.7
INSURANCE SCHEMES

Responses	No. of respondents	Percentage
State Crop Insurance	0	0
Pradhan Mantri Fazal Bima Yojana	2	4
Rubber Plantation Insurance	7	14
National Agricultural Insurance Scheme	0	0
Not Insurance	41	82
Total	50	100

Source of data: Primary Data

FigureNo.4.7
INSURANCE SCHEMES



INTERPRETATION:

Table No 4.7 and Figure No. 4.7 shows 82 percentage of the respondents' agribusiness are not insured, 14 percentage of respondents' agribusiness are insured in Rubber Plantation Insurance, and 4 percentage of the respondents agribusiness are insured in Pradhan Mantri Fazal Bima Yojana.

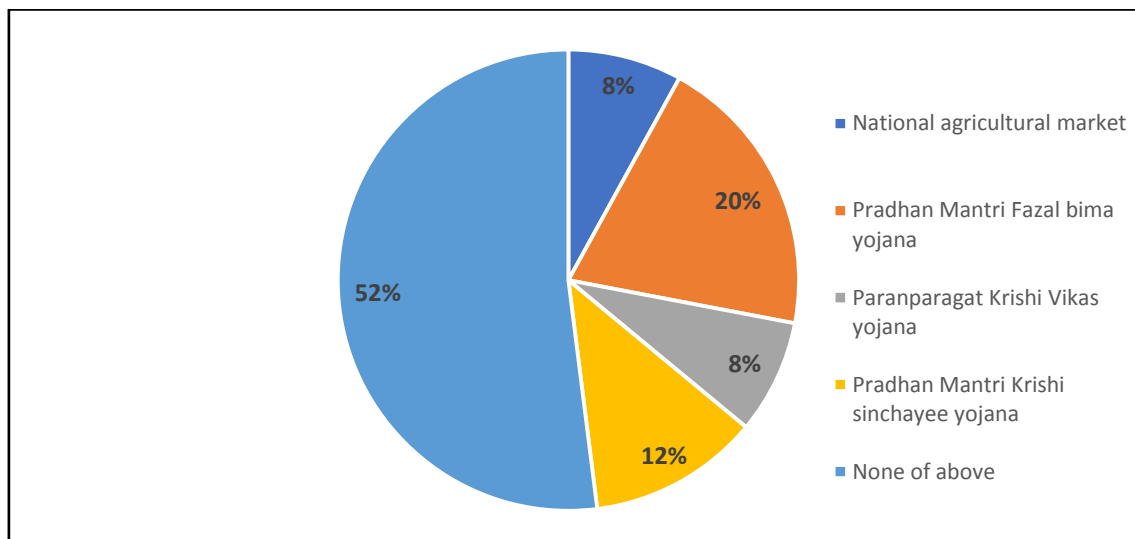
4.8 SCHEME AWARE

Table No.4.8
SCHEME AWARE

Responses	No. of respondents	Percentage
National Agricultural Market	4	8
Pradhan Mantri Fazal Bima Yojana	10	20
Paranparagat Krishi Vikas Yojana	4	8
Pradhan Mantri Krishi Sinchayee Yojana	6	12
None of above	26	52
Total	50	100

Source of data: Primary Data

Figure No.4.8
SCHEME AWARE OF



INTERPRETATION:

Table No. 4.8 and Figure No.4.8 shows 52 percent of the respondents are not aware any of the schemes given in the option, 20 percent of the respondents are aware of Pradhan Mantri Fazal Bima Yojana, 12 percent of respondents are aware of Pradhan Mantri Krishi Sinchaya Yojana, 8 percent of respondents are aware of national agricultural market and the other 8 percent are aware of Paranparagat Krishi Vikas Yojana.

4.9 SATISFACTION WITH GOVERNMENT SCHEME

Table No.4.9

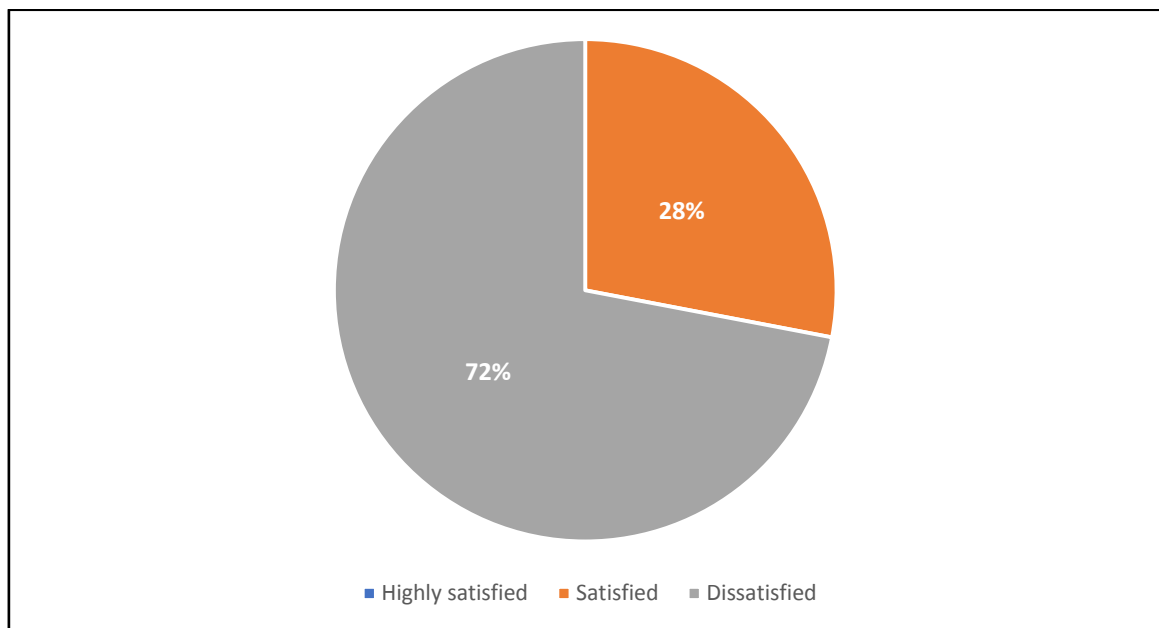
SATISFACTION WITH GOVERNMENT SCHEME

Responses	No. of respondents	Percentage
Highly satisfied	0	0
Satisfied	14	28
Dissatisfied	36	72
Total	50	100

Source of data: Primary Data

Figure No.4.9

SATISFACTION WITH GOVERNMENT SCHEME



INTERPRETATION:

Table No. 4.9 and Figure No.4.9 shows 72 percent of the respondents are dissatisfied with the government schemes and the rest 28 percent are satisfied with the government scheme and none of them are highly satisfied.

4.10 IMPROVEMENTS REQUIRED FROM THE PART OF GOVERNMENT

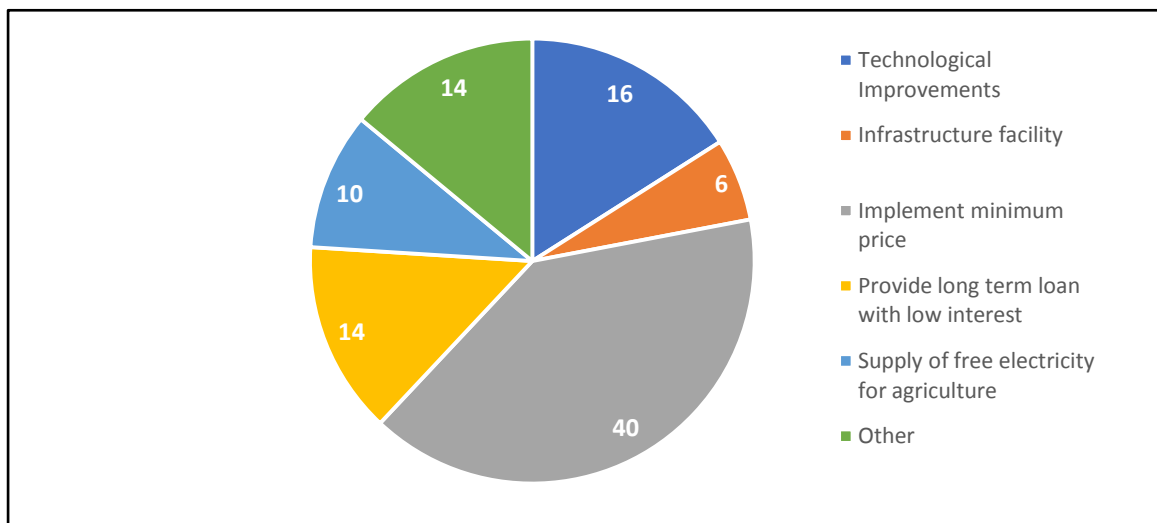
Table No.4.10
IMPROVEMENTS REQUIRED FROM THE PART OF GOVERNMENT.

Responses	No. of respondents	Percentage
Technological Improvements	8	16
Infrastructure facility	3	6
Implement minimum price	20	40
Provide long term loan with low interest	7	14
Supply of free electricity for agriculture	5	10
Other	7	14
Total	50	100

Source of data: Primary Data.

Figure No.4.10

IMPROVEMENTS REQUIRED FROM THE PART OF GOVERNMENT



INTERPRETATION:

Table No. 4.10 and Figure No.4.10 shows 40 percent of the respondents suggested for implementation of minimum price, 16 percent of the respondents suggests for technological improvements, 14 percent of respondents suggested for providing long term loan with low interest, 14 percent of respondents suggested for other types of improvements from the part of government, 10 percent of respondents suggested for supply of free electricity for agriculture and 6 percent of respondents suggested for infrastructure facilities.

4.11 SUITABILITY OF MARKET PRICE

Table No.4.11

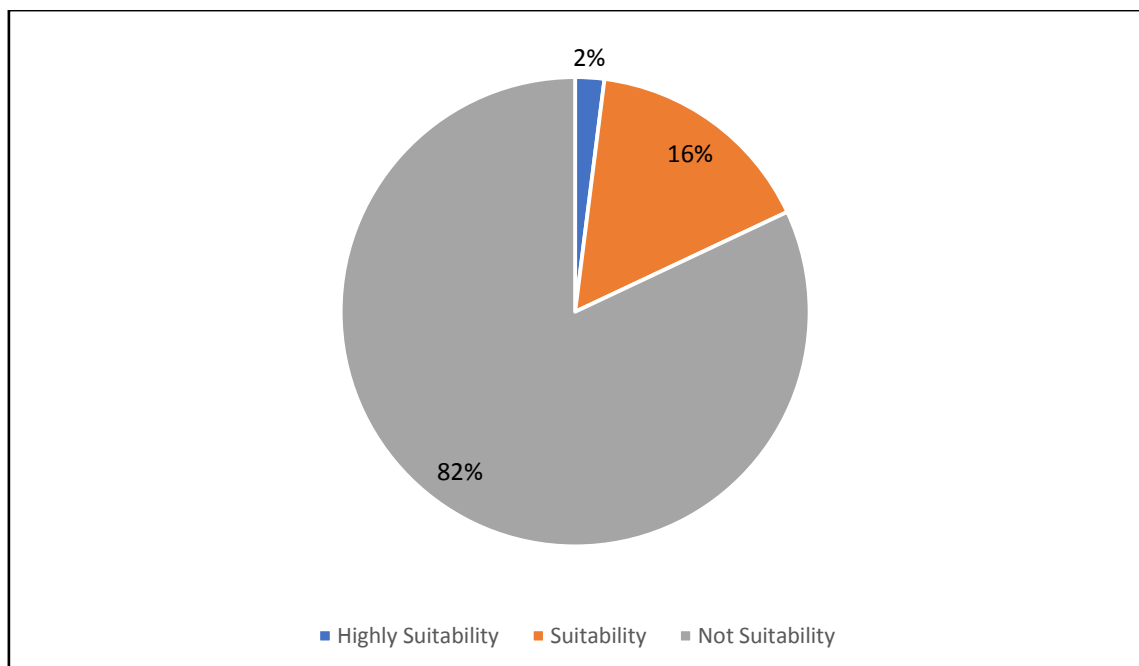
SUITABILITY OF MARKET PRICE

Responses	No. of respondents	Percentage
Highly Suitability	1	2
Suitability	8	16
Not Suitability	41	82
Total	50	100

Source of data: Primary Data

Figure No.4.11

SUITABILITY OF MARKET PRICE



INTERPRETATION:

Table No 4.11 and Figure No.4.11 shows 82 percent of the respondents says the market price is not suitable for agribusiness, 16 percent of the respondents shows it is suitable for agribusiness and rest 2 percent of respondents says the market price is highly suitable for agribusiness.

4.12 CHANGES OBSERVED IN AGRIBUSINESS

Table No.4.12

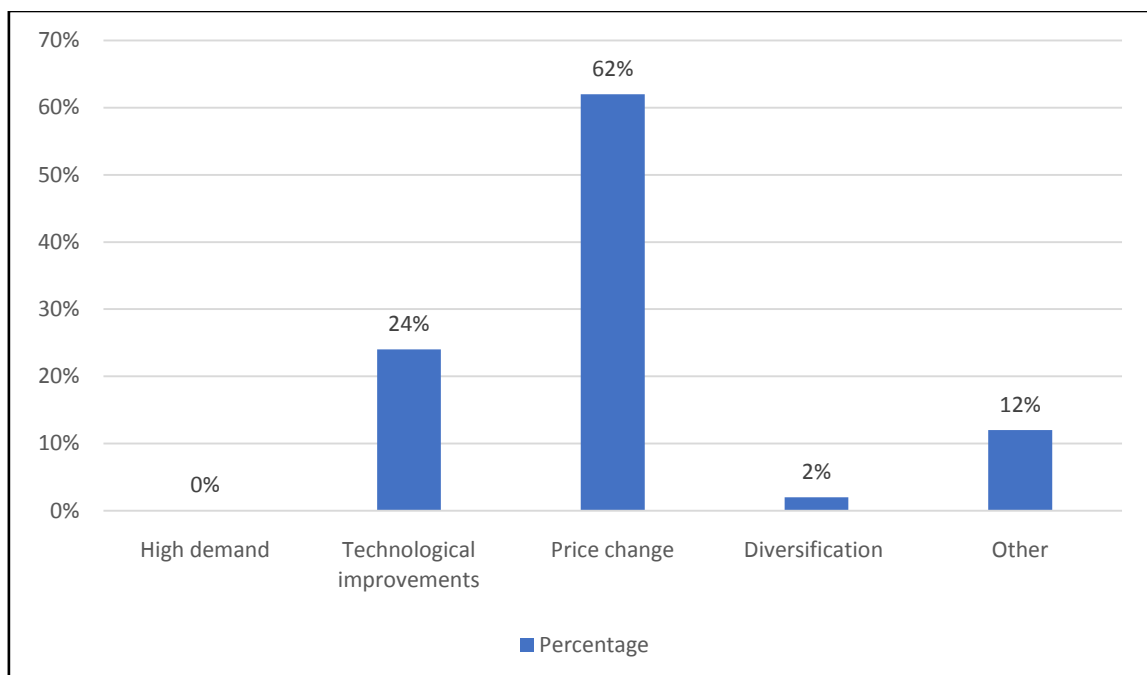
CHANGES OBSERVED IN AGRIBUSINESS

Responses	No. of respondents	Percentage
High demand	0	0
Technological improvements	12	24
Price change	31	62
Diversification	1	2
Other	6	12
Total	50	100

Source of data: Primary Data

Figure No.4.12

CHANGES OBSERVED IN AGRIBUSINESS.



INTERPRETATION:

Table No 4.12 Figure No.4.12 shows 62 percent of the respondents observed the price change in agribusiness, 24 percent of the respondents observed technological improvements, 12 percent of the respondents observed other changes and 2 percent of the respondents observed the diversification of agribusiness.

4.13 AREA COVERED FOR MARKETING

Table No.4.13

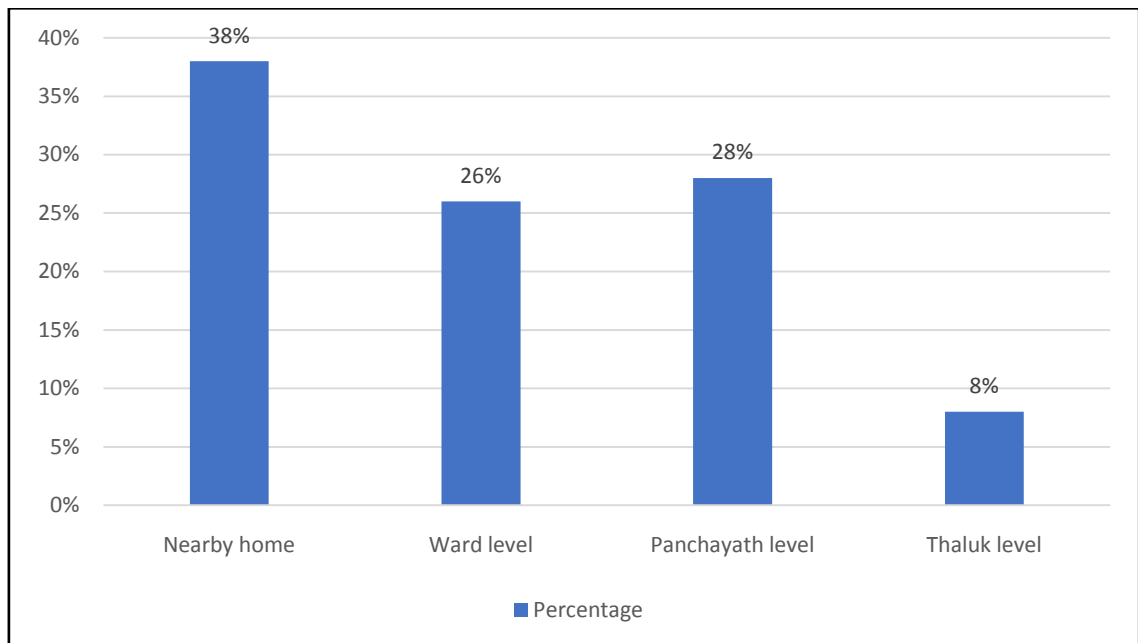
AREA COVERED FOR MARKETING

Responses	No. of respondents	Percentage
Nearby home	19	38
Ward level	13	26
Panchayat level	14	28
Taluk level	4	8
Total	50	100

Source of data: Primary Data

FigureNo.4.13

AREA COVERED FOR MARKETING



INTERPRETATION:

Table No 4.13 and Figure No.4.13 shows 38 percent of the respondents sells the products nearby home, 28 percent of the respondents sells their products within the panchayath level, 26 percent of the respondents sells their products within ward level and rest of the 8 percent of respondents sells their products within the thaluk level.

4.14 PROBLEM FACED IN AGRI-BUSINESS

Table No.4.14

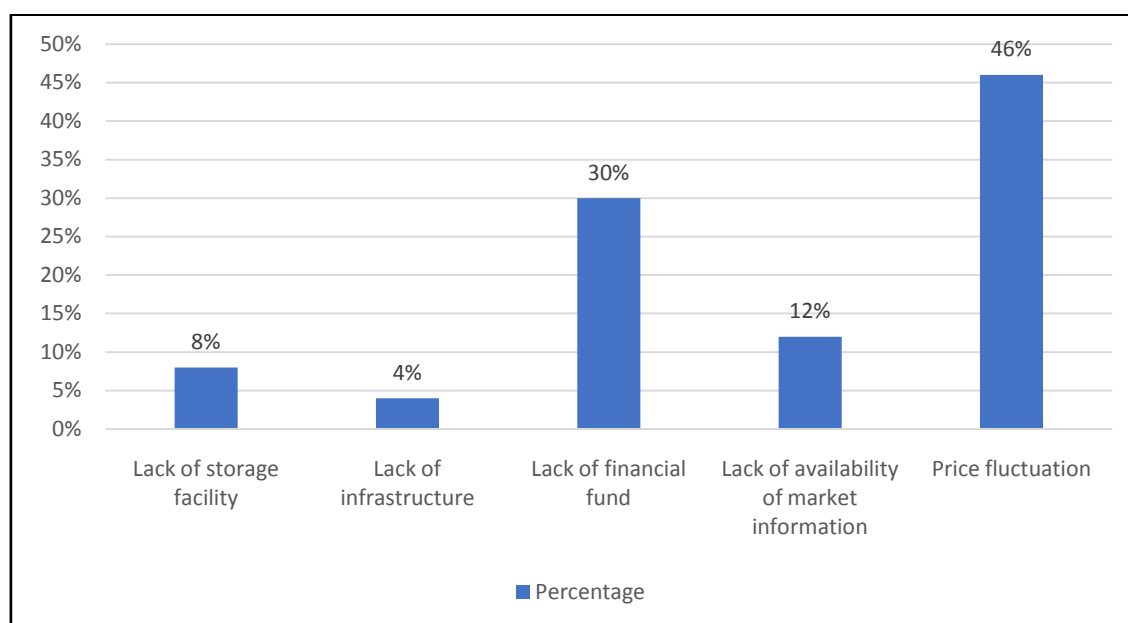
PROBLEM FACED IN AGRI-BUSINESS

Responses	No. of respondents	Percentage
Lack of storage facility	4	8
Lack of infrastructure	2	4
Lack of financial fund	15	30
Lack of availability of market information	6	12
Price fluctuation	23	46
Total	50	100

Source of data: Primary Data

Figure No.4.14

PROBLEM FACED IN AGRI-BUSINESS



INTERPRETATION:

Table No 4.14 and Figure No.4.14 shows 46 percent of the respondents faces price fluctuations, 30 percent of the respondents faces lack of finance, 12 percent of the respondents faces lack of availability of market information, 8 percent of the respondents faces lack of storage facilities and the rest of the 4 percent of respondents faces lack of infrastructure.

4.15 RECOMMENDATION OF AGRI-BUSINESS

Table No.4.15

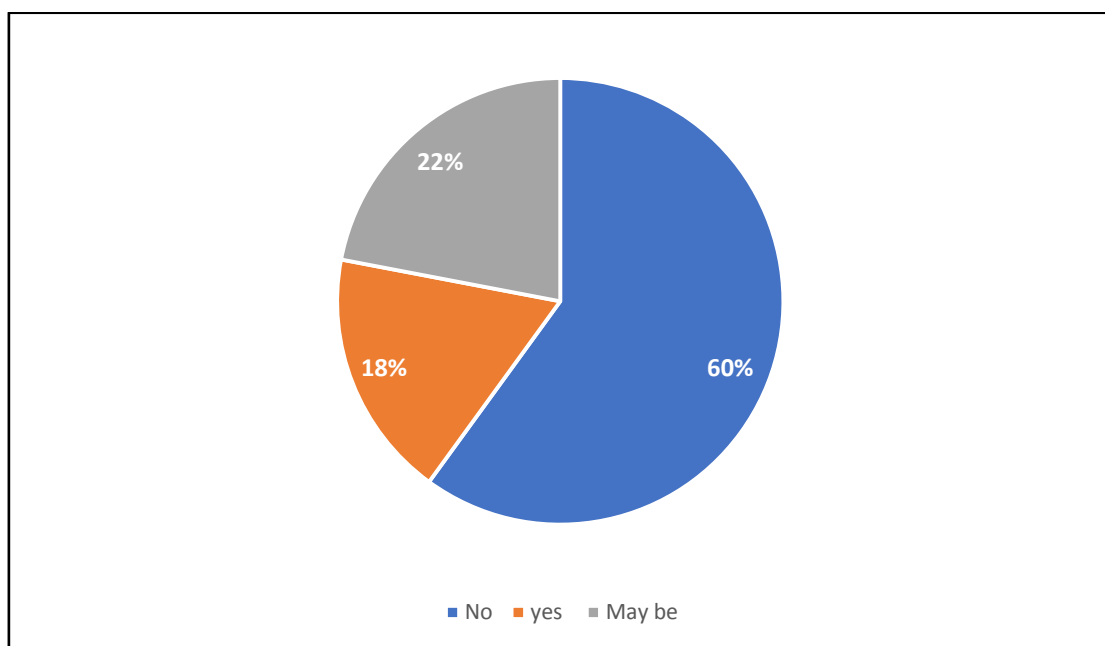
RECOMMENDATION OF AGRI-BUSINESS

Responses	No. of respondents	Percentage
No	30	60
yes	9	18
May be	11	22
Total	50	100

Source of data: Primary Data

FigureNo.4.15

RECOMMENDATION OF AGRI-BUSINESS



INTERPRETATION:

Table No 4.15 and Figure No.4.15 shows 60 percent of the respondents will not suggest agribusiness to others, 22 percent of the respondents may be suggested to others and rest 18 percent will suggest to others.

4.16 CHOOSING ANOTHER BUSINESS

Table No. 4.16

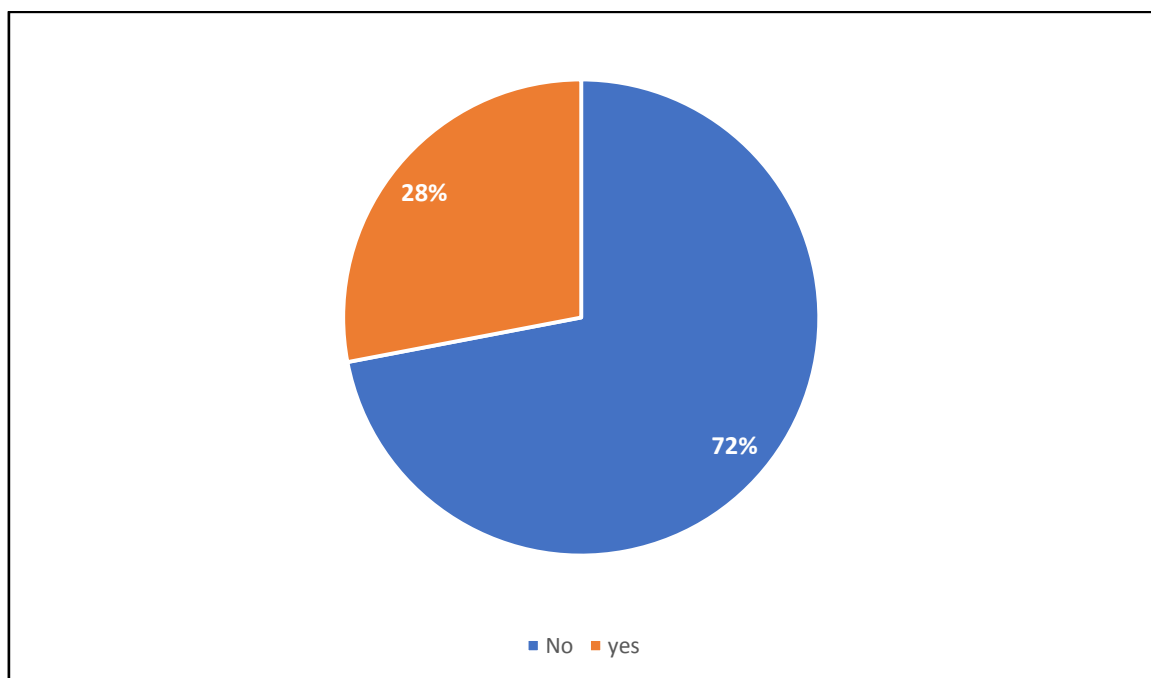
CHOOSING ANOTHER BUSINESS

Responses	No. of respondents	Percentage
No	36	72
yes	14	28
Total	50	100

Source of data: Primary Data

Figure No. 4.16

CHOOSING ANOTHER BUSINESS



INTERPRETATION:

Table No 4.16 and Figure No.4.16 shows 72 percent of the respondents will not choose any other agribusiness other than the existing one and 28 percent will opt for another type of agribusiness.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- Out of 50 respondents majority respondents are male and 12 % of respondents are female.
- Around 48 percent of people responded are currently engaged in rubber plantation and rest are engaged in other types of agri-businesses such as dairy farming, coconut agriculture etc.
- More than 50 percent of the respondents started doing agribusiness for more than 5 years and up to 16 % of respondents started doing agri-business for 5 years and rest if the respondents started doing agribusiness less than 1 year.
- 36 respondents out of 50 respondents say that the agribusiness activities are non-profitable.
- Majority of the people responded choose agribusiness through inheritance and other choose due to profitability, passion etc.
- A major part of the farmers responded had financed their agribusiness by their own fund and rest of the respondents financed their agribusiness through other ways such as bank loans and government aid.
- Huge number of farmers responded are not insured their agribusiness and only 20 percent of them have insured their agribusiness.
- Majority of the respondents are not aware of any of the schemes given in the option and only less than 50 percent of the respondents know about the given schemes.
- 72 % of the respondents are dissatisfied with the government schemes.
- Majority of the respondents suggested for implementation of minimum price and other suggested for improvements such as supply of free electricity for agribusiness, technological improvement etc.
- 82 percent of the respondents says the market price is not suitable for agribusiness and 16 percent says the market price is suitable.
- More than half of the respondents observed the price change in agribusiness and rest of them observed other changes such as technological improvement, diversification, and others.
- Majority of the respondents sells the products nearby home and rest of them sells the products in panchayat level, ward level and taluk level.

- Majority of the respondents faces price fluctuations and rest of them are facing problems such as lack of storage facilities, lack of infrastructure, lack of financial fund etc.
- Greater number of the respondents is not willing to suggest agri-business to others.
- Majority of the respondents will not choose any other agribusiness other than the existing one.

5.2 SUGGESTIONS

- Provide more benefits to the farmers from the part of government to improve their performance.
- Proper awareness programs should be conducted for the farmers to make aware about agribusiness.
- To give up to date market information to the farmers.
- Provide proper guidelines to farmers to improve their performance and achieve greater profits from agribusiness.
- Provide more seminars and workshops to farmers.
- Provide irrigation augmentation and management.

5.3 CONCLUSION

The study was conducted to find out the attitude of farmers towards agribusiness and government utility services. Agribusiness treats the different aspects of raising agricultural products as an integrated system. Agribusiness provides better quality products, and it makes diversification in the agricultural sector. There are various challenges and external barriers affecting agribusiness activity. Market forces have a significant impact on the agribusiness sector. The government has a big role in maintaining the agri-business sector. In India agriculture is the most significant source of income for the central and state governments. For the development of agri-business the government has introduced various programs and schemes. Governments have employed various measures to maintain farm prices and incomes above what the market would otherwise have yielded. They have included tariffs or import levies, import quotas, export subsidies, direct payments to farmers, and limitations on production. But the problem is most of the programs and schemes introduced by the government are not effectively implemented among the farmers. Agribusiness activities produce various positive and negative impacts to the farmers. This research shows that the overall satisfaction of farmers in doing agribusiness is good but the overall satisfaction towards government utility services is very low.

REFERENCES

Webliography

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<http://www.iagribusiness.com>

APPENDIX

QUESTIONNAIRE

Dear Sir/Madam, pleased to introduce myself as a B.com student of Don Bosco Arts and Science collage, Angadikadavu as a part of curriculum I have under the project title **“A STUDY ON ATTITUDE OF FARMERS TOWARDS AGRIBUSINESS AND GOVERNMENT UTILITY SERVICES WITH SPECIAL REFERENCE TO AYYANKUNNU PANCHAYAT”** the information provided you will keep confidential and used for purely academic purpose.

1. NAME

2. AGE

3. GENDER

- Male
- Female
- Transgender

4. What type of Agri-business are you currently doing?

- Rubber
- Dairy farming
- Coconut agriculture
- Others

5. When did you start doing Agri-business?

- Recently
- From 6 months
- From 1 year
- From 5 year
- More than 5 years

6. Are your agri-business activities profitable?

- Yes
- No

7. What are the factors for choosing this agri-business?

- Through inheritance
- Passion
- Due to profitability
- Others

8. How do you finance your agri-business?

- Unorganized sector
- government aid
- Own fund
- Bank loan
- Other

9. Which of the following insurance scheme you opted?

- State crop insurance
- Pradhan Mantri Fazal Bima Yojana
- Rubber plantation insurance
- National agricultural insurance scheme
- Not insured

10. Which of the following scheme you are aware of?

- National agricultural market
- Paranparagat Krishi Vikas yojana
- Pradhan Mantri Krishi Sinchai Yojana
- Pradhan Mantri Fazal Bima Yojana
- None of above

11. Are you satisfied with government scheme?

- Highly satisfied
- satisfied
- Dissatisfied

12. What are the improvements required from the part of government?

- Technological improvement
- Infrastructure facilities
- Implement minimum price.
- Provide long term loan with low interest.
- Supply of free electricity for agri-business
- Other

13. Is the market price suitable for your Agri business?

- Highly suitable
- suitable
- Not suitable

14. What are the changes you are observed in the agri-business area?

- High demand
- technological improvement
- Price change
- Diversification
- Other

15. How much area you cover for marketing your business?

- Nearby home
- Ward level
- Panchayat level
- Taluk level

16. What are the problem you faced in agri-business?

- Lack of storage facilities
- Lack of infrastructure
- Lack of financial fund
- Lack of availability of market information
- Price fluctuations

17. Do you suggest agri-business to others?

- No
- Yes
- Maybe

18. Would you choose another business from your existing agri-business?

- Yes
- No

**A STUDY ON IMPACT OF ONLINE SHOPPING ON
RETAILERS WITH SPECIAL REFERENCE TO IRITTY
TALUK**

A PROJECT REPORT

Submitted by

ALEXANDER M.S

REG No.DB20BR0097

ALEX BENOY MANIMALATHARA

REG No. DB20BR0098

ANITTA CHERIAN

REG No. DB20BR0107

Under the supervision and guidance of

Mrs. AMBILY.C

In partial fulfilment for the award of bachelor degree in

COMMERCE



DONBOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSIY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON THE IMPACT OF ONLINE SHOPPING ON RETAILERS WITH REFERENCE TO IRITTY TALUK**” is the bonafide work of “**ALEXANDER M.S, ALEX BENOY MANIMALATHARA AND ANITTA CHERIAN**” that carried out the project under my supervision.

SIGNATURE

Mrs. NISHAMOL N V

HEAD OF THE DEPARTMENT IN-CHARGE

SIGNATURE

Mrs. AMBILY .C

SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We, **ALEXANDER M.S, ALEX BENOY MANIMALATHARA and ANITTA CHERIAN**, students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON THE IMPACT OF ONLINE SHOPPING ON RETAILERS WITH REFERENCE TO IRITTY TALUK**” is an authentic and original work done by us under the guidance and supervision of **Mrs. AMBILY .C**, Assistant professor Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0097

DB20BR0098

DB20BR0107

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. NISHAMOL N V**, Head of the Department in-charge and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our thanks to guide **Mrs. AMBILY .C**, Assistant Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

ALEXANDER M.S

ALEX BENOY MANIMALATHARA

ANITTA CHERIAN

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Retailer means ' to break the bulk '. Retail is a process of selling goods and services to customers through multiple channels of distribution. The people who undertake retailing are known as retailers and their store is known as retail store. Retail store may be small or big. Retail is the interface between the producer and the individual consumer buying for personal consumption. Retail industry is divided into organized and unorganized sectors. Organized retailing refers to trading activity undertaken by licensed retailers. Unorganized retailing refers to the traditional formats of low-cost retailing, example: owner manned general stores, convenience stores, etc... Over the last 10 years, the way of buying and selling of goods and services has been altered by the internet.

E- commerce is converting the shopping experience of Indian customers. E-commerce means doing Online business with the help of computer, telephone, etc... Online shopping is a form of electronic commerce which allows the consumers to directly buy goods and services from a seller over the internet using a web browser. It is a form of E-commerce.

Consumers can visit various website through search engine and by the products of their interest without much delay and they can easily access various sites through computer, laptop, and smartphones.

It is a virtual store which provides all type of goods to the consumers for 24×7 by just a click from a mobile or desktop. There are many virtual stores to facilitate the consumers like Flipkart, Myntra, Amazon, etc... Now a days we can find many online retail stores which is coming up with large variety of products through various channels of distribution. People are doing business online and trading activities has become much faster and easy with the help of internet.

Now a days we can find many online retail stores which is coming up with large variety of products through various channels of distribution. Flipkart, Snapdeal, Myntra, Amazon are some of the leading online shopping websites currently in India. Internet makes life very simple and innovative. People are doing business online and trading activities has become much faster and easy with the help of internet.

1.2 SIGNIFICANCE OF THE STUDY

This study is very much relevant to present times as this will make awareness about the impact of e-stores upon retail stores. This sudden surge in online shopping and customers have adjusted it to a greater extent which is a real cause of concerns for the thousands of retailers who have a small shop offering a small variety of products which are their source of lively hood. This study wants to unravel the real scenario and also look into the threat that looms over the various small-scale retailers. The current scenario demands dynamism and better advanced marketing strategies.

1.3 STATEMENT OF THE PROBLEM

Retailing in India is in the process of getting more organized and professional. In such a context the small retailer will survive but in a different role to his current position. Small traders have to innovate, improvise, adapt and learn to co-exist with the medium and large retail formats. But in recent time the major challenge faced by retailers are online traders. The nature of the customers is changing from the traditional shopping and it is getting shifted to the online shopping. Customers tend to buy products online rather than from the shops near to them. In previous study it is found that many online retail stores which act as a major challenge to small and medium offline retailers. We are conducting a study on how offline retailers have changed their business strategy with the advent of online shopping. As a result, we are doing **“A STUDY ON THE IMPACT OF ONLINE SHOPPING ON RETAILERS WITH SPECIAL REFERENCE TO IRITTY TALUK”**.

1.4 SCOPE OF THE STUDY

The study is delimited to the area of Iritty taluk by taking 50 samples of retailers who have done varieties of retail business such as electronics.

1.5 OBJECTIVES OF THE STUDY

- To understand the approach of retailers towards online shopping.
- To study the effect of online shopping on threats to retailers.
- To study the measures taken by retailers to overcome threats.

1.6 RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. It involves studying the methods used in your field and the theories or principles behind them, in order to develop an approach that matches your objectives.

1.6.1 RESEARCH DESIGN

A research design is purely and simply the framework or plan for the study that guides the collection and analysis of the data. It is a blueprint that follows in completing a study. Our study is titled “A STUDY ON IMPACT OF ONLINE SHOPPING ON RETAILERS WITH SPECIAL REFERENCE TO IRITTY TALUK” which is analytical one in nature.

1.6.2 SAMPLING TECHNIQUE

The sampling technique used in this study is convenience sampling.

1.6.3 SAMPLE SIZE

The sample size of this research is 50 respondents.

1.6.4 AREA OF THE STUDY

The study is conducted within the area of Iritty taluk.

1.6.5 SOURCES OF DATA

Both the primary and secondary data were used for the smooth conduct of the study.

Primary data:

Data can be collected from first-hand experience is known as primary data. Primary data has not been published yet and is more reliable, authentic and objective. Here primary data were collected from the respondents through pre-structured questionnaire.

Secondary data:

Data collected from a source that has already published in any form is called as secondary data. The secondary data were collected from various books, journals and internet.

1.6.6 TOOLS FOR DATA ANALYSIS AND INTERPRETATION

The tools used for analysis and interpretation of data are percentage, graphs and diagrams.

1.6.7 PERIOD OF THE STUDY

The period of study is from January 2023 to March 2023.

1.7 LIMITATIONS OF THE STUDY

- Being a sample survey, the present study suffers from basic limitations of sampling.
- Data were collected by using questionnaire; therefore, we cannot gather more information.
- The conclusions and inferences are drawn only on the basis of the data received from the interviews and it may be coloured by personal bias.

1.8 CHAPTER SCHEME

CHAPTER I- INTRODUCTION

CHAPTER II- REVIEW OF LITERATURE

CHAPTER III-THEORETICAL FRAMEWORK

CHAPTER IV- DATA ANALYSIS AND INTERPRETATION

CHAPTER V- FINDINGS SUGGESTIONS AND CONCLUSION

CHAPTER II
REVIEW OF LITERATURE

Lee (2008) studied on online consumer and their buying behaviour. The finding of his study illustrates how a high proportion of negative online consumer reviews can elicit a conformity effect, with consumers showing a tendency to conform to the perspective of the negative reviews when the proportion of negative reviews increases.

Prasad and Aryasri (2009) have explored the determinants of shop behaviour such as convenience, customer service, trust, web store environment and web shopping enjoyment and examine the effect of these factors towards online buying

Neelotpaul Banerjee et al. (2010) have identified that internet users with an average to high disposable monthly family income were more likely to engage in online shopping. Hence, perceived security concerns were gradually decreasing with aggressive and frequent online shopping.

MehrdadSalehi (2012) has identified the factors influencing consumers towards online shopping in Malaysia. The study focused on nine independent variables, namely, appearance, quick loading, security, sitemap, validity, promotion, attractiveness, believability and originality. The study revealed that promotion, attractiveness, believability and originality did not significantly influence online shopping intention. It is concluded that, security and validity of the website were widely approved by the online consumers.

Ashok Kumar Chandra (2013) highlighted that online shopping is becoming a trending new retail shop in his article, “Factor affecting the online shopping behaviour.” The article was put forth to analyse the factors of online purchasing which promotes consumers for online shopping. Attitude of apparel online shopping showed that different groups are significantly different in their attitude about online shopping. The article suggested that the government should have awareness programs for online shopping.

Sanjeev and Savita (2014) have revealed that shopping convenience, immediate possession, information seeking, social interaction, and variety were those factors which affected the consumer attitude towards online shopping. The study identified that online shoppers expected free or very low-cost shipping.

Saha (2015) in his paper on the topic “The impact of online shopping upon retail trade business” highlighted the impact of the increasing trend of online shopping over the

various fixed shop retailers. The study found several driving factors which influence consumers to shop online: e.g. price, convenience in shopping and wide range of available products available online.

Korina C. Pinca and Legaspi (2015) have revealed that female respondents tend to shop online than male respondents. The younger age group might be more familiar with the internet compared with their older counterparts due to less computer literacy.

Sadia Afzal and Javed Rabbani Khan (2015) have observed that consumer buying behaviour was influenced by attitude, loyalty, previous buying experience and word of mouth. It was concluded that e- advertisements had more significant effect on consumer buying behaviour towards online shopping.

Tsai Chen and Ming-Chang Lee (2015) have identified that online impulsive buying was influenced by need to have products of high quality, affordable price and quick delivery. It was concluded that conscientiousness, referring to an organized, orderly and efficient carrying out of tasks, can also be a useful trait for predicting the tendency to carry out purchase tasks efficiently.

Archana Singh and Jyoti Namdeorao Meshram (2016) in their study titled, “Study of Impact of Online Shopping on Conventional Shopping Methods by Today's Youth with Respect to Clothing and Accessories”, in this paper, an attempt has been made to highlight the growing impact of the increasing trend of online shopping over the various fixed shop retailers. Retailers comprise of a large section of the population and a larger population is dependent upon these retailers.

Miao Wang and Hong Jian Qu (2017) in their study titled, “Review of the Research on the Impact of Online Shopping Return Policy on Consumer Behaviour” Based on the relevant literature, this paper study the impact of online shopping return policy on consumer purchase behaviour from the dimension of return policy, consumer perception, consumer purchase behaviour and so on. In the online shopping environment, the return problem between retailers and consumers is more obvious.

Xaixing Yan (2018) made a study titled, “Impact of Online Shopping on ShoppingMalls”, explained that the growth of e-retail has been a major discussion in the shopping characteristics of contemporary society. This has been a major concern as people strive to relate the exponential growth of online shopping to the recent decline in

the growth of shopping malls. Various studies have significantly investigated the growth of online shopping and have always mentioned the impact of online shopping on shopping malls to be a negative one.

Nebojsa Vasic, Milorad Kilibarda and Tanja Kaurin (2019) in their study entitled, “The Influence of Online Shopping Determinants on Customer Satisfaction in the Serbian Market”, revealed that consumer satisfaction with online shopping is directly dependent on a number of factors. There is a constant dilemma in the market related to the question which online shopping determinants affect the customer satisfaction. This issue is particularly important for underdeveloped markets, where online commerce is not sufficiently present. In order to increase the online commerce participation, it is necessary to explore and analyse the connection between customer satisfaction and diverse determinants.

So many studies were conducted on the topic online shopping and retail trade. Through this exercise, the researcher reviewed the various issues related to impact of online shopping on retail trade. But, no comprehensive and exclusive study was carried out in the area of ‘impact of online shopping on retail trade in Iritty taluk’.

CHAPTER III
THEORETICAL FRAMEWORK

3.1 OVERVIEW OF ONLINE SHOPPING

Online retailing is “a type of electronic commerce used for business to consumer transactions and mail order forms of non-shop retailing” Internet marketing (also online marketing) is a form of electronic marketing, limited to technical context and thus a tool based definition denoting the use of internet-based technologies only(Web, email, internet, extranet) for marketing. In this backdrop, India is witnessing a marked change as online shopping. E-commerce has evolved manifold in the two decade post liberalization and globalization. Technology as a enabler of better performance and greater reach, has propelled the Indian marketer to stop and redefine strategy for exciting times ahead. Different search engines help the online shopper with comparisons, images, detailed descriptions which enhance and upgrade the shopping experience. High speed internet connectivity, increasing number of service providers, computers at home are few other reasons for preference of online shopping. Online shopping directory ensure safer transaction and security of consumers.

3.2 DEFINITION OF ONLINE SHOPPING

Online shopping is defined as “the process a customer takes to purchase a service or product over the internet. In other words, a consumer may at his or her leisure buy from the comfort of their own home, products from an online store”. This concept was first demonstrated by the World Wide Web (WWW) was in use with real time transaction processed from a domestic television. The technology used in domestic television was called videotext and was first demonstrated in 1979 by M. Aldrich who designed and installed systems in the United Kingdom.

3.3 HISTORY OF ONLINE SHOPPING

In 1990, Tim Berners-Lee created the first World Wide Web server and browser in UK. It opened for commercial use in 1991. In 1994 other advances took place, such as online banking and the opening of an online pizza shop by Pizza Hut. During that same year, Netscape introduced SSL encryption of data transferred online, which has become essential for secure online shopping. Also in 1994, the German company Intershop introduced its first online shopping system. In 1995, Amazon launched its online shopping site, and in 1996, eBay appeared. Originally, electronic commerce was identified as the facilitation of commercial transactions electronically, using technology such as Electronic Data Interchange (EDI) and Electronic Funds Transfer (EFT). These

were both introduced in the late 1970s, allowing businesses to send commercial documents like purchase orders or invoices electronically. The growth and acceptance of credit cards, automated teller machines (ATM) and telephone banking in the 1980s were also forms of electronic commerce. Another form of ecommerce was the airline reservation system typified by Sabre in the USA and Travicom in the UK. From the 1990s onwards, electronic commerce would additionally include enterprise resource planning systems (ERP), data mining and data warehousing. In 1990, Tim Berners-Lee invented the Worldwide Web browser and transformed an academic telecommunication network into a worldwide everyman everyday communication system called internet/www. Commercial enterprise on the Internet was strictly prohibited by NSF until 1995. Although the Internet became popular worldwide around 1994 with the adoption of Mosaic web browser, it took about five years to introduce security protocols and DSL allowing continual connection to the Internet. By the end of 2000, many European and American business companies offered their services through the World Wide Web. Since then people began to associate a word "E commerce" with the ability of purchasing various goods through the Internet using secure protocols and electronic payment services.

3.4 NEED FOR INTERNET SHOPPING

Few developments have altered India's lifestyle more quickly and more completely than the Internet. Online access has enabled people from all walks of life to bring entire libraries, entertainment venues, post offices and financial centres to a workplace, to a desktop or to a shirt pocket. The Internet's largest and most meaningful impact may very well be on the way consumers shop for everything from gifts, gadgets and groceries to clothing, cars, and cruises. The ease and selection that the Internet provides to shoppers has changed the face of retailing. More and more, consumers visit a store's Web site to make their choices before traveling to the store itself; and in a rapidly swelling tide, many shoppers are bypassing the store altogether and ordering online directly from the Web sites of their favourite brands and outlets. Companies like Sephora, Sears and Crate & Barrel have increased the range and quantity of products available at their online stores and are sending online coupons and sale announcements via e-mail directly to their customers. Because online stores are open 24 hours a day, seven days a week, and their inventories are often more complete than those of their brick-and-mortar counterparts, the Internet makes it easy for shoppers to compare

products within or between stores, to read product reviews from other customers, to access vendor return policies and to find warranty information.

3.5 PROCESS OF ONLINE SHOPPING

The process of online shopping is very much simple and provides the buyers ample opportunity to make the purchase. It has reminded the traditional purchase by sitting with the technology just by the usage of internet. The following are the basic steps involved to make an online purchase from any website. On prior knowledge with the website the buyer can purchase directly or can avail the help of the search engines for this purpose. The users can search the product in product categories and select their required product. The next step is to register with email id or mobile number with a password. They can select the items which are to be purchased and drop them to the shopping cart and carry on with shopping.

Type the shipment terms and enter the address to deliver the consignment. The mode of payment and billing address for purchasing the product should be selected and the payment is to be made confirming the order. In this step modification and cancellation of the orders is also possible. Before the product reaches the hands of the consumers the status of product in transit is communicated at each stage. Finally, the product gets delivered and in case of any dispute the replacement can be made with reason within the stipulated time mentioned in the website.

3.6 MEANING OF E-COMMERCE

Electronic commerce, popularly known as e-commerce, uses different technologies (information and communication) in carrying out various activities like exchanging information and business transactions (Gefen, 2000). Kalacota and Whinston (1997) defined e-commerce as the transactions between two or more clients over an electronic medium. They have defined electronic commerce from four different perspectives:

Communication Perspective: E-commerce is the delivery of information, products or services and payments through electronic means (Telephones, Computer networks, etc.)

Business Process Perspective: E-commerce is actually the application of information technology in different businesses to make the business transactions and work flows smooth through automation.

Service Perspective: Through e-commerce the quality of the goods is improved and the service delivery is speedily done and even helps in cutting down the service costs.

Online Perspective: Electronic commerce enables the individuals to purchase and sell products/services and even information over the Internet as well as various other online services.

3.7 ONLINE SHOPPING AND E-COMMERCE IN INDIA

The rapid growth of e-commerce in India over the last two decades, rising internet and mobile phone penetration has changed the way we communicate and do business. E-commerce is relatively a novel concept. It is, at present, heavily leaning on the internet and mobile phone revolution to fundamentally alter the way businesses reach their customers. The growth is expected to be led by increased consumer-led purchases in durables and electronics, apparels and accessories, besides traditional products such as books and audio-visuals. The birth and growth of Internet has been the biggest event of the century. E-commerce in India has come a long way from a timid beginning in the 1999-2000 to a period where one can sell and find all sorts of stuff from a high-end product to a meagre peanut online. Most corporations are using Internet to represent their product range and services so that it is accessible to the global market and to reach out to a larger range of their audience. Computers and the Internet have completely changed the way one handles day-to-day transactions; online shopping is one of them. The Internet has brought about sweeping changes in the purchasing habits of the people. In the comfort of one's home, office or cyber cafe or anywhere across the globe, one can log on and buy just about anything from apparel, books, music and diamond jewellery to digital cameras, mobile phones, MP3 players, video games, movie tickets, rail and air tickets. Ease, simplicity, convenience and security are the key factors turning the users to buy online.

3.8 E-COMMERCE ACTIVITIES

The Internet has entered the mainstream consciousness over the past decade. This has happened primarily because the web has got a graphical interface and Internet has moved from governmental control to private hands. The activities which are happening on the Internet are email and instant messaging, general web surfing or browsing, reading news, hobby searches, entertainment searches, shopping and buying online, medical information searches, travel information searches, tracking credit cards, and

playing games. Communication i.e. email, chat or instant message is the basic activity for which Internet is used. It is the single most important reason for people to go online. E-mail provides the opportunity to communicate more often with a much broader circle of people than one can reach by telephone or by mail in a convenient way. In India too email constitutes the major activity on the Internet. It was found that more elderly people are increasingly using email as compared to the younger generations.

3.9 MODELS OF E-COMMERCE

The following are the common E-Commerce models classified on the basis of the market relationship i.e., the buyer and the seller.

a) Business to Consumer (B2C)

It is the most familiar model wherein business or website sells products directly to the consumers. It is done through catalogues and shopping carts. The customer will see the product in the web and make order. The website will notify the manufacturer to deliver product to the customer.

b) Consumer to Consumer (C2C)

In this model consumers sell their assets such as land, car, house, rentals in publishing with complete descriptions with a website to other consumers. Certain websites charge consumers for this service. The consumer who is willing to purchase the product will view the details published in the website/advertisements and buy the product.

c) Consumer to Business (C2B)

The consumer reaches the websites that provide particular services that he/she requires. The consumer has a budget estimate for the service which he needs e.g. interest rate of different banks, insurances etc. The concern which is ready to the estimate made by the consumer accepts and reaches the consumer with their services.

d) Business to Government (B2G)

The websites are used by the government to get information regarding trade and exchange made in the business organization. This model is applicable for communication purpose between the government and the business organization. It includes submitting forms, application and other requirements for the business concern.

e) Government to Business (G2B)

In this model, the government reaches various business organizations through the websites. These websites are used to communicate and assist in activities like submitting applications, making auctions, tenders and other purposes of the government to the business organizations

f) Government to Citizen (G2C)

G2C business models are used by the government to reach the citizens. Functions like auctions, tenders, and services like birth certificate, marriage certificate, and death certificates are supported in the websites.

3.10 MODE OF PAYMENT IN ONLINE SHOPPING

Payment mode for online shopping system can be made either in online or offline. The level of familiarity and the trust that a consumer holds towards the online website determines the mode of payment to be made. The E-Commerce transactions are paperless financial transactions which require less time for the business concern to widen their market. The following are common online payment types that can be made while purchasing the product.

Credit card

A credit card is a plastic card issued with a unique number to an account. The user purchases the product at the Point of Sale (POS) with this card. The bank which issues the card makes the payment on behalf of the customer and certain time period is given for paying the credit card, bill normally a month period. In case the bills not paid on a stipulated time an interest is charged to the balance at compound interest till the balance is paid completely. Credit card is preferred for the reasons like confidence, global reach and pay at any time options. To motivate the users of cards the card companies put forth the concept of reward points. On making every purchase for a specified amount, a particular point to the customer by the company is offered which is not same in all the companies. After the completion of one year, the consumer will accumulate reward points for their overall purchases from the card issuing company. If the consumer wants, the reward points can be extended as discounts, products, gifts, paying annual fees or cash backs.

Debit card

The debit card is a plastic card with a unique number attached to an account. The debit card needs bank account as the primary requirement. Only the account holders will be provided with a debit card. For every purchase made the amount will be debited from the customer's account balance immediately. In order to make purchases online, sufficient balance is required to be maintained in the account and if not, the transaction will not be processed.

Cash on Delivery (COD)

This is the mostly preferred mode of payment by the consumers. The consumer pays the amount on receiving goods. If cash is not paid, the goods will be returned to the seller.

Net Banking

It is also termed as internet banking, online banking or virtual banking. Under this method payment is made electronically and all kinds of traditional transactions can be done in this mode. It enables the consumer to perform the financial transactions by logging into the website of financial institution. A Personal Identification Number (PIN) and password is provided for the purpose of secured transactions. Money transfer, credit card payments, shopping, bill payments etc. can be availed in this method.

Mobile Wallets

The mobile wallet is similar to the real wallet for all the purposes. It replaces plastic cards such as debit cards, credit cards and smartcards. It is a mobile technology where the customers can purchase the product through their mobiles. The wallet helps to hold the personal information, debit and credit cards, medical records etc. It is of three types closed, semi – closed or open. The closed wallet is issued by the company to the consumer to buy the products and services of that particular company. In semi closed wallet, the customers buy goods, services and financial services from identified sellers or locations that have an agreement with the issuer company to make payment. It does not allow cash withdrawal or redemption. The open wallet is issued by banks and is used for the purchase of goods, services including monetary services with fund transfer at business places or Point of Sale (POS) terminals accepting cards and withdrawals can be made at Automated Teller Machine (ATM).

Prepaid Cards

The prepaid cards are issued by the banks which are not linked to account of the consumer. The amount to be spent is loaded on to the card in advance. Instead of paying after purchasing through a card, it helps buy within a prescribed limit with already loaded funds Gift Cards. Gift cards are similar to prepaid cards wherein a particular amount to spend is loaded in the card where the consumer can use the card only up to that limit. Some cards can be reloaded and they range between a minimum and maximum loadable limits. The minimum amount loaded is Rs 100 and maximum is Rs 49,999. The cards can be used both in person and through online modes.

Smart Cards

The smart card is a plastic card which has a small chip fixed in it. It can store personal and official information of a customer. The money is stored in the card which can be availed while making purchases. The card is protected with a PIN number and all data are secured as they are in the encrypted format. The smart card can hold ample information as it has microprocessor in it. The primarily preferred mode of payment by the Indian consumer is Cash on Delivery (COD) being fear of security issue. Because of the concept of digital India and various schemes like Jan Dhan Yojana have created more debit cards for easy accessibility electronically. The Unified Payment Interface (UPI) by the Reserve Bank of India for mobile banking which would support the troubles of tough cash transaction enabling collection of money electronically by the people delivering the product.

3.11 FEATURES OF ONLINE SHOPPING

Supports Multiple E-Mail Order Notification

Order notifications are sent securely to the e-mail address or address of the customer. Error checking includes comprehensive error checking of customer input data and validates with the credit card numbers.

E-Mailed Customer Receipt

The shopping cart displays a printable receipt automatically when the customer orders a product. The shopping site sends the receipt of the product ordered to the customer's mail for future reference.

Inventory Control

Inventory control notifies and prevents the customer, when they are running low on inventory. Inventory control allows items to be ordered on back order.

Gift Certificates

Gift certificates provide online shopping, the ability to sell an unlimited number of products with gift certificates that act as prepaid cash.

Electronic Software Download (ESD)

It enables to sell electronically fulfilled products in eBay with the customer's receipt for the immediate download and fulfilment of ESD products that they have purchased.

Quick Books Compatible

Online shopping provides download of order information in to quick Books of IIF file using this utility to save the time with data entry. Recurring billing provides the ability to charge the customers automatically at any given interval.

Easy Accessibility

It is easy to find the product through online is easier than selecting in local shop. If we want to shop any products it needs time to search and select the products. But in the online shopping it needs little time. Through the web purchase the product features can be selected. It can select through various websites like eBay, Amazon, Flip kart etc.

Product Availability

If a customer wants to buy a product in the local store, he/she has to move to other stores to check for availability because of less stock and the movement incurs travel expenses. The customer might feel depressed. It can be avoided through online shopping.

Cost Approach

The physical store consists of overhead cost of renting, electricity, maintenance, salary of the employees, brokerage, commission etc. all such expenses are included in the product. Online shopping doesn't have of such expenses and the cost of the product is very low when compared to physical stores.

Quick Service

Shopping online saves time and energy of the customer, who is busy with his/her commitment. He/she can shop from home or office or from any other location, where internet can be accessed. The customer feels comfortable when, time and energy is saved. Wide Marketing ERNA Consumers are given liberty in selecting the product. The internet gives wide range of products than the local stores. In online shopping more options are available to the customer than the physical stores.

Offers and Gifts

Online gives the freedom to select the product with the price flexibility. Price of the product can be compared with other websites. The customer can place order where he/she is satisfied with the price and quality. The consumer can feel free in selecting and rejecting the product.

Satisfaction Level

Online shopping is very reliable. Sellers are accountable and feedbacks are collected from the consumers to evaluate the performance. Most of the reviews and feedback gives positive view to the customer who wishes to buy products in online shopping and it tends to satisfy the consumers.

Privacy

Few customers need privacy in purchasing certain products. Consumers can buy any product which needs privacy, through online shopping.

Convenience

No doubt, everyone in this world is busy with their work. Due to the lack of time, online supports the customers to buy the products conveniently. The customer can make purchase any time of the day or night from any location in online shopping.

Supporting E-Commerce

The progress of online business is actually helping countless people. The E- Commerce leads to increase the employment opportunities. Due to certain expenses were curtailed the funds can be utilised for the development of the business.

Availability of Product Mix

Mixing of products is possible in online shopping. The buyer can take any decision in the selection of various products. Local store will concentrate on specific product.

Identify the Unique Solutions

Some of the unique products are available in online shopping. For e.g. Wal-Mart items are only available for purchase via retail giant's website.

3.12 E-COMMERCE COMPANIES IN INDIA

As of 2018, the largest e-commerce companies in India are:

Amazon India: World leader e-commerce company Amazon has emerged as the top most e-commerce in India as well, in last few years. With a wide range of products Amazon has also started focusing on their delivery service by providing delivery within one day to their customers. To counter its competitors, more than 8500 crores have been invested by Amazon global in Amazon India.

Flipkart: Founded in 2007 by Sachin Bansal and Binny Bansal, Flipkart is one of the best e-commerce companies in India. It has set a perfect example for all start up aspirants by growing a thousand times over a decade. Flipkart provides all kind of products, from products of basic needs to stylish and luxurious products that are feasible. The market value of Flipkart is US \$15 billion presently. Walmart, one of the biggest retail corporations in the world, has bought a major share of Flipkart, the Indian e-commerce giant. The deal is an official one and Walmart is paying about \$16 billion for the 77% share that it is buying. The remaining share is retained by some of the old stakeholders including Binny Bansal, co-founder of Flipkart.

Snapdeal: Started in 2010 by two graduates Kunal Bahl and Rohit Bansal, Snapdeal ranks third in the top ten lists of e-commerce companies. Headquartered in New Delhi, Snapdeal provides a wide variety in its products along with attractive daily local deals such as on restaurants, spas, travelling apps etc.

Paytm: As the acronym suggests payment through mobile, it enables to make payments online through its e-wallet. This Delhi based e-commerce brand was commenced in 2010 but it witnessed boom in the year 2016. Because of Demonetization and government support for Digital India, in last two years it has achieved more than 300% year on year growth.

Jabong: Launched in the year 2012, this e-commerce major basically deals in fashion products. It provides a range of around 300 brands for kids, men and women by keeping in mind about today's trend.

eBay: Basically an American MNC, eBay is also one of the prominent e-commerce companies in the world. It has diversity of products and one of the add-on features is that it lets to sell or buy your used or second-hand product on biddable rates.

Shopclues: Rendering exciting and jaw-dropping deals every day, this e-commerce company was commenced by Sandeep and Radhika Agarwal. Delivering products to over 3000 pin codes, Shopclues has associated more than 5 lakh sellers with itself.

MakeMyTrip: Headquartered in Gurgaon, MakeMyTrip is basically a travelling site which sells bus, train, and air tickets, holiday packages along with great deals and exciting offers. **Homeshop18:** Having launched India's first 24-hour home shopping TV channel, this e-commerce major provides you a wide variety of home appliances along with gazettes like cameras, mobiles, laptops and much more.

Bookshop: The first website that comes to our mind while booking movie tickets online is BookMyShow. Headquartered in Mumbai, BookMyShow is the leading portal in booking tickets for entertainment purposes like movies, plays, sports events etc.

Zomato: This is a platform which lets you order food online; the partner restaurant will deliver the ordered food at your doorstep. Zomato is growing rapidly since it has also launched gold membership in India that means it has tied up with premier restaurants of Delhi, Bangalore and Mumbai.

3.13 GROWTH OF ONLINE SHOPPING/RETAILING

The Indian retail industry is one of the fastest among all the sectors which is growing in the world. Retail industry in India is expected to grow to US\$ 1.3 trillion by 2020, CAGR 21 Compound Annual Growth Rate of 16.7 per cent over 2015-20. India is remarked as the fifth largest retail destination around the globe. According to Google, India have more than 100 million internet users out of which 50% of the users do shop online and the percentage is increasing every year. With large size, many companies from the retail shops to consumable goods are entering the web and attracting large number of customers. The Indian population accepting online retail in a large way.

India's online shopping registering a 100% annual growth, many retail companies and FMCG companies are joining the web to hit the e shopping market.

The online shopping industry in India is moving fast not only in the metro cities but also in the small regions. The online retail market is expected to grow from US\$ 6 billion to US\$ 70 billion during by 2020. The increase in the number of players from foreign and private players boosted the Indian retail sector. The price consciousness in the Indian market makes the retailers to use this strategy as a base to enhance the sales. The global retailers such as wall mart, Tescoetc sourcing from India. An online sale continues to grow in spite of the down in the economy. Consumers are also adopting online shopping which has minimized the barriers to shop online. Free delivery of goods and service are also becoming more attractive marketing tool to retain the large number of customers. The Government of India also established reforms in such a way that to attract the foreign direct investment in retail sector.

They approved 51% in multi brand retailing and 100% in single brand retail.

3.14 IMPACT ON FIXED SHOP RETAILER

Fixed shop retailing is one of the methods retailing of a market. Fixed shop means a shop which sells their products by having a permanent physical existence. These shoppers so not have to move from one place to another place. They build their store and do the business in various locations with their various brands.

Example: Pantaloons, Fabindia, Bata, Joyalukkas, reliance fresh, Westside, Stoppers shop etc.

3.15 CHARACTERISTICS OF FIXED SHOP RETAILERS

- Fixed shop retailers have large scale of resources.
- It deals with variety of products like consumer's durables and non-durable goods.
- It has more credibility among the customers they offer various services to the customers.

3.16 CHALLENGES FACED BY FIXED SHOP RETAILERS:

- **Real Estate Cost:** To establish a shop there is a need of land. But since land prices also increasing the retailers do not afford to buy the land to have their stores. This may affect them do their business.

- **Rigid Regulations:** Fixed shop retailers have challenges of various rules and regulations which is passed by government in order to trade.
- **High Rent:** Many retailers who establish their shop in the malls, finds very difficult to pay for rent for their establishment if they do not have adequate sales.
- **High Personnel Cost:** As fixed shop retailers have a physical shop they have recruit many human resource to sell their products and to handle the goods and services. It involves huge cost in terms of their salary and other benefits to the staff who deal with sale of products.
- **Lack of Basic Infrastructure:** The fixed shop retailers may suffer from basic infrastructural facilities. They unable to get the resources if they do not have adequate fund. So many retailers go for shutdown.
- **High Competition:** As there are many retailers prevailing in the market. It is very difficult for Retailers to come up with different products to be unique and to cater the needs of large segmented market. Therefore because of this they may go for mergers, joint ventures with other retailing companies.

3.17 DECLINE IN FIXED SHOP/ OFFLINE RETAIL BUSINESS

Offline retailing declining due the emergence of e commerce. Most of the customers visit the shopping malls after they go check online and after the analysis or some research on internet. So, the customer who is going for retail shops have been declined over a period. According to the Google report we can even see many internet users and many customers going for online even for consumable products and also retailers facing many problems to have built the store due to raise in property price and land price. So the offline retailers finding more difficult to pay for rent. The following are the some of reasons to decline offline retailing or fixed shop retailers.

✓ **Customers:**

The customers play very important role in the market. The retailing business has been declining due the shift in consumers from fixed stores to online stores to purchase the products. The behaviour of consumers changing day by day and mind-set changing very often and consumer look for unique products and large variety of products, and through the online stores they go for comparing the products, they get various fashionable boutiques online and all designers accessories. This impact made the offline stores to go decline.

✓ **Large Demand of Variety Products at One Place:**

Online retailing has rapidly grown since past several years. In 2015 the top e-retailer Amazon 97% increases in their sales over a year. This is because of one click online experience. This allows the customers to place large varieties of orders just by clicking. Without much delay and much of wasting their time ingoing outside. Without leaving busy schedules. It makes the customer stop going to the mall which leads to decline in sales of retail mart.

✓ **Over Promotion:**

The offline retail may decline by making large promotional selling. This is because when they do more promotion, it decreases the price of the product by giving discounts and offers. This also makes its brand name as well as the quality down. This may lead to negative behaviour among the customers and they may not prefer to go retail marts.

✓ **Next Gen Shopping:**

Due to the emergence of technology, the mind-set of the consumers also upgraded and they expect new and latest products as and when it introduced into the market this opportunity will not be available in the offline marts wherein, they don't get the innovative products immediately as and when it is introduced it will take time and customer with no patience, they just don't wait till the products appears into the mart. Even this may cause lots of problem in reduction in offline sales.

3.18 STRATEGIES ADOPTED BY OFFLINE RETAILERS TO IMPROVE SALES

- Offline retailers are also upgrading their sites to come online and to trade and make their customer more convenient to purchase the products.
- The response in offline retailing should be improved because customers are very choosy in their decisions to purchase any products thereby, they have to be given adequate information about the product, features, quality so that they feel happy and comfortable while shopping.
- Retailers should develop certain new store formats in different locations to cater the needs of the customers.
- Due to emergence of technology, it is also any boon for the retail business to make virtual showrooms in their stores which can take them to a trip into the

stores and the various products and so that they can easily make their decisions on purchase.

- Pick up and drop points can also be implemented by the retailer's and the delivery of the products till the door facility should be improved.
- The retail outlets should have interactive technologies in the stores. So that they need not wait for the person to respond to the queries.

3.19 BENEFITS OF SHOPPING ONLINE

Convenience: Convenience is the biggest perk. Where else can you comfortably shop at midnight while in your pyjamas? There are no lines to wait in or cashiers to track down to help you with your purchases, and you can do your shopping in minutes.

Online shops give us the opportunity to shop 24/7, and also reward us with a 'no pollution' shopping experience: There is no better place to buy informational products like e-books, which are available to you instantly, as soon as the payment goes through. Downloadable items purchased online eliminate the need for any kind of physical material at all, as well, which helps the environment!

Better prices: Cheap deals and better prices are available online, because products come to you direct from the manufacturer or seller without involving middlemen. Plus, it's easier to compare prices and find a better deal. Many online sites offer discount coupons and rebates, as well. Not only are prices better, but you can save on tax as well, since online shops are only required to collect a sales tax if they have a physical location in your state. Factor in the saved expense of gas and parking and you have saved yourself a lot of money!

More variety: The choices online are amazing. You can find almost any brand or item you're looking for. You can get in on the latest international trends without spending money on airfare. You can shop from retailers in other parts of the state, country or even world instead of being limited to your own geography. A far greater selection of colours and sizes than you will find locally are at your disposal. Plus, the stock is much more plentiful, so you'll always be able to find your size and colour. Some online shops even accept orders for out-of-stock items and ship when they come in.

You can send gifts more easily: Sending gifts to relatives and friends is easy, no matter where they are. All the packaging and shipping is done for you. Oftentimes, they'll even gift wrap it for you! Now, there is no need to make distance an excuse for not sending a

gift on occasions like Birthdays, Weddings, Anniversaries, Valentine's Day, Mother's Day, Father's Day, and so forth.

More control: Many times, when we opt for conventional shopping, we tend to spend a lot more than planned and end up buying items that aren't exactly what we wanted (but we can't find anything better in the store). Online, you don't have to let the store's inventory dictate what you buy, and you can get exactly what you want and need.

Easy price comparisons: Comparing and researching products and their prices is so much easier online. If you're shopping for appliances, for example, you can find consumer reviews and product comparisons for all the options on the market, with links to the best prices. We can research first-hand experience, ratings and reviews for most products and retailers.

No crowds: If you are like me, you hate crowds when you're shopping. Especially during holidays, festivals or on weekends, they can be such a huge headache. Also, being crushed in the crowds of shoppers sometimes makes us feel rushed or hurried. You don't have to battle for a parking place. All of these problems can be avoided when you shop online.

No pressure: Oftentimes when we're out shopping, we end up buying things that we don't really need, all because shopkeepers pressure us or use their selling skills to compel us to make these purchases.

You can buy used or damaged items at lower prices: The marketplace on the Internet gives us access to listings of old or damaged items at rock bottom prices. Also, if we want to buy antiques, there's no better place to find great ones.

Discreet purchases are easier: Some things are better done in the privacy of your home. Online shops are best for discreet purchases for things like adult toys, sexy lingerie and so on. This enables me to purchase undergarments and lingerie without embarrassment or any paranoia that there are people watching or judging me.

3.20 DISADVANTAGES OF ONLINE SHOPPING

Negative environmental impact of packaging and gas: Having your purchase packed in several layers of plastic and cardboard packaging and delivered right to your front door is good for you, but not so great for the environment. Even if you try to recycle the cardboard, you're creating unnecessary waste by shopping online.

Shipping problems and delays: Even the biggest and best shipping companies and online retailers have their bad days, so there's no way to ensure that you'll get your hands on your purchase in time unless you pick it up from a store. Items get lost, detoured, damaged or delivered to the wrong address more often than you can imagine.

Risk of fraud: If you are shopping online, there's a larger risk of fraud. Credit card scams, phishing, hacking, identity theft, counterfeit products, bogus websites and other scams are common.

Spending too much time online: Especially if your job requires that you look at a computer all day, you might get burnt out on all that screen time. Shopping online can turn into a marathon of scrolling and clicking down rabbit holes and before you know it, you've been online for most of the day. The internet is a nice place to visit, but you probably don't want to live there.

Less contact with community: If you do all your business online, you'll never have to leave your home. This might be great for a while but sometimes, you might want to go outside, breathe some fresh air, get a change of scenery, talk to real people, participate in your community, and just be a part of the crowd. Sometimes, a computer monitor can't compete with a real human connection.

You don't know exactly what you're getting: Unless you are intimately familiar with a brand or product, buying online requires a leap of faith... one that doesn't always end in your favour. Sizes are often imprecise. You can't determine texture, fabric, fit, cut, quality, heft or durability just by looking at a photo. Products that looked great might feel chintzy, awkward or cheap when you hold them in your hands.

Returns can be complicated: Some sellers make the process breezy, but many make it extra hard for you to return their merchandise or get a refund. Many times, you can't get reimbursed for any shipping costs. Labelling, packaging, shipping, tracking and filling out all the proper forms is a hassle you can avoid if you buy in person (and if you hand-select your merchandise, you won't need to return things so often).

Unfriendly or complicated websites: Some sites require that you join their mailing list and make it impossible to unsubscribe. Some sell your email address to others, so your email is full of ads. Sometimes, sites don't offer good or accurate descriptions of the goods or you just can't figure out how to purchase or return an item or speak to customer service. No sales assistance. In a store, there's usually someone to help you but online,

you're on your own. If you're confused or have questions, it's just too bad for you. You might have to make blind purchases and mistakes you'll regret later because there was no one to talk to.

No support for local retailers: If everyone started doing all their shopping online, all the local stores would go out of business. When all the stores in town are gone, we'll have to drive further and further away to shop at a real store. Many people and places have already experienced the negative and sometimes devastating impacts of ecommerce which take away jobs and devastate local economies.

3.21 CHALLENGES IN ONLINE SHOPPING

From the different perceptions of customers, increase in internet users and growth in online shopping is necessary to consider the various challenges faced by the online retail sector to absorb various potentials

- **Awareness of Sites:** Even though the number consumers using the internet but they do not know about certain online shopping portals which suits their needs to purchase their products according to their wish. Also, they do not aware of which site is offering good quality products.
- **Payment:** Some customer fear about payment, the delivery of goods not available in rural areas. So if they want to purchase first, they have to pay then they only have collected the products this creates a problem for them and creates anxiety among the customers.
- **Reliability:** Sometimes the products which are displayed on to the website and the product which they sell will be different that is why many customers do not have confidence on reliability.
- **Delayed Delivery:** The customer may place the order but it will be delivered only after 3 or 4 days. It makes them to wait for a longer time to get their product. Sometimes it will not be delivered at the time when they need it.
- **Delayed Service:** When the claim is been made towards replace or return or to refund the products, customers have to undergo some procedures to settle their claims.
- **Delivery Charges:** Sometimes cost of the product will be less but when it includes certain shipment costs or packaging or handling charges it will be same cost as offline stores.

CHAPTER IV
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

Analysis and interpretation are a major part of research. Analysis is the ordering of data into the consistent parts to obtain answers to the research questions. Interpretation takes the result of analysis, make inferences. And draw conclusion about it. Analysis of data is a process of inspecting, transforming, and modelling data with the goal of highlighting use full information, suggesting conclusions and supporting decision making. Data interpretation is the process of reviewing data and arriving at relevant conclusions using various analytical methods.

4.1 GENDER WISE CLASSIFICATION

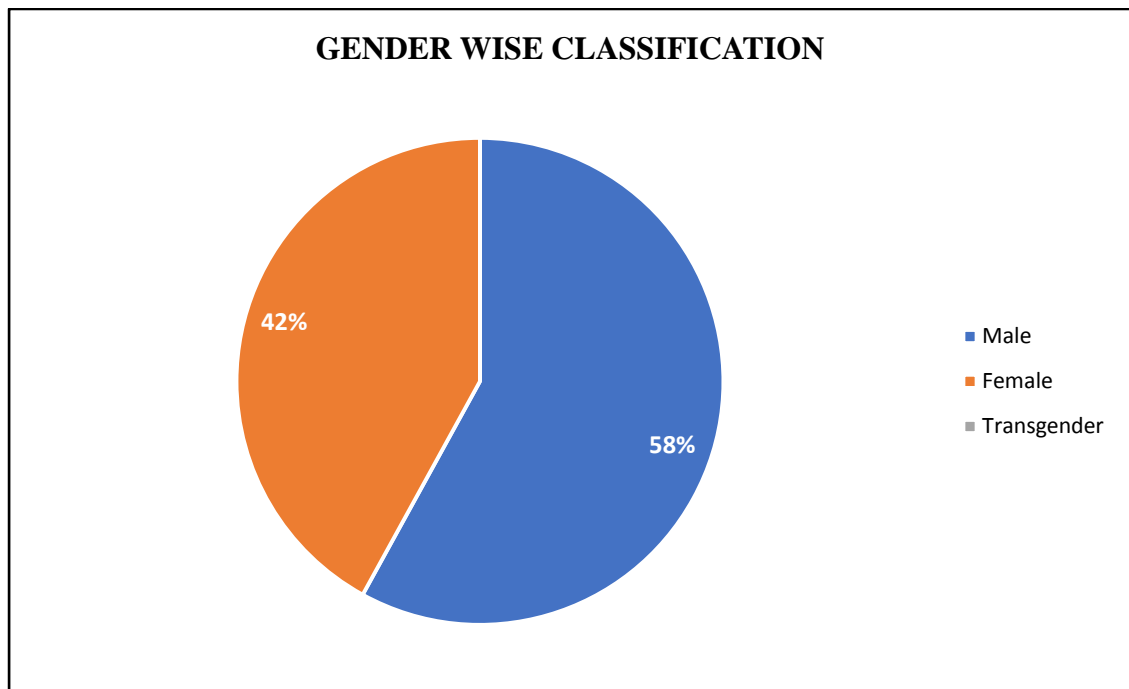
Table No: 4.1

GENDER WISE CLASSIFICATION

Gender	No. of Respondents	Percentage
Female	21	42
Male	29	58
Transgender	0	0
Total	50	100

Source: Primary Data

Figure No: 4.1



INTERPRETATION:

Table No: 4.1 and Figure No: 4.1 shows that out of 50 respondents, 58 percent respondents are males, 42 percent respondents are female and none of them are transgender.

4.2 NATURE OF BUSINESS

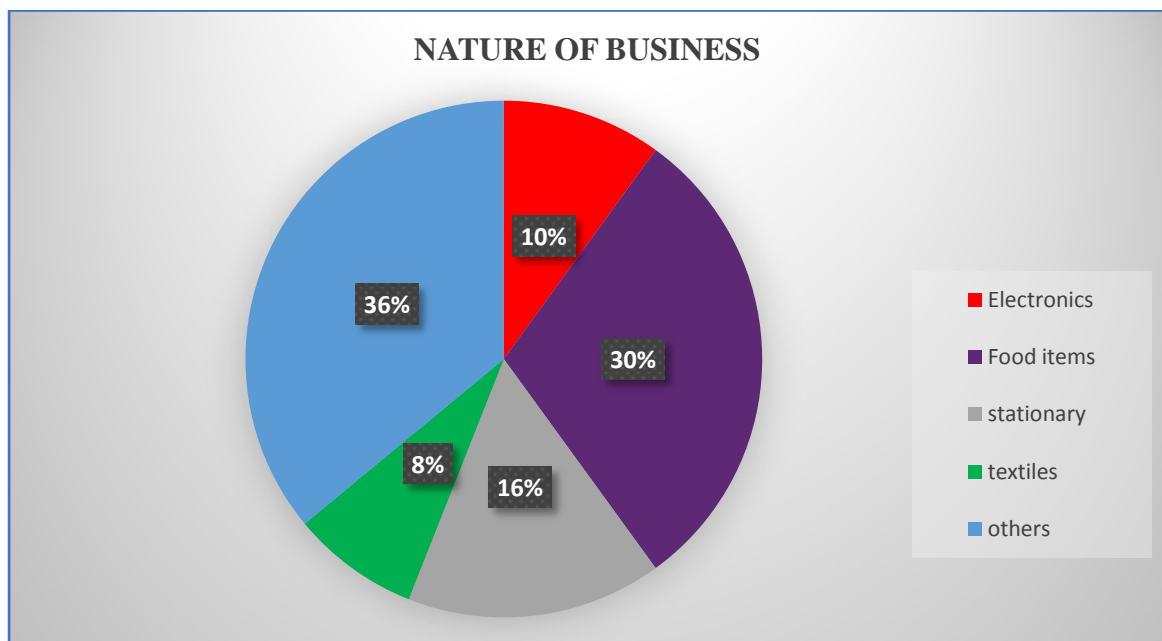
Table No:4.2

NATURE OF BUSINESS

Responses	No. of Respondents	Percentage
Electronics	5	10
Food items	15	30
Textiles	4	8
Stationary	8	16
Others	18	36
Total	50	100

Source: Primary Data

Figure No: 4.2



INTERPRETATION:

Table No: 4.2 and Figure No: 4.2 shows that out of 50 respondents, 36 percent respondents are engaged in other business, 30 percent respondents are engaged in food items, 16 percent respondents are engaged in stationary business, 10 percent respondents are engaged in electronic business and 8 percent respondents are engaged in textile business.

4.3 MOTIVATIONAL FACTOR BEHIND BUSINESS

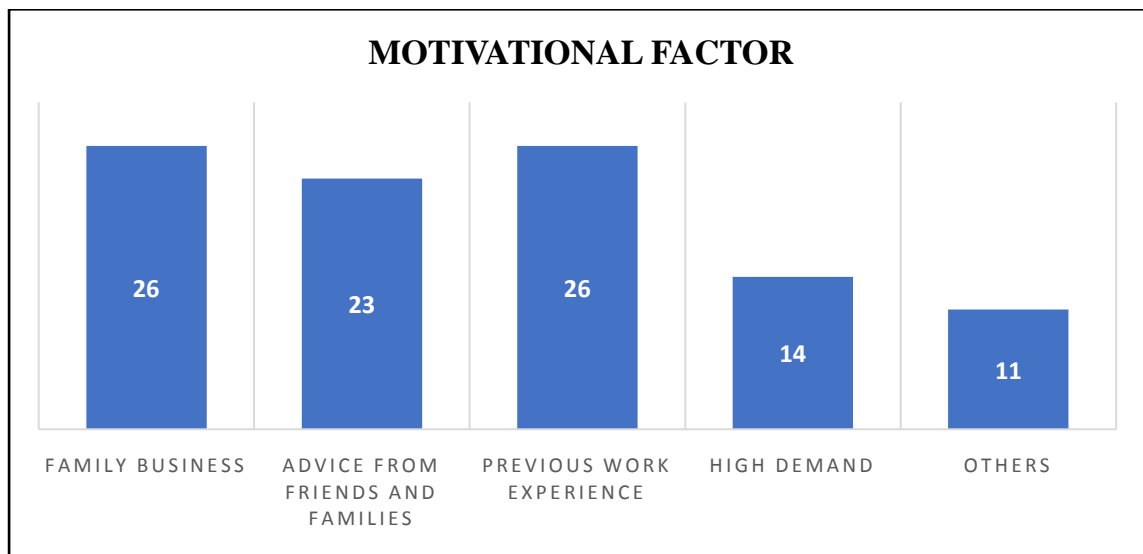
Table No: 4.3

MOTIVATIONAL FACTOR

Responses	No. of Respondents	Percentage
Family business	13	26
Advise from friends and families	12	23
Previous work experience	13	26
High demand	7	14
Others	5	11
Total	50	100

Source:Primary Data

Figure No: 4.3



INTERPRETATION:

Table No: 4.3 and Figure No: 4.3 reveals that 26 percent of respondents are motivated from their family business and previous work experience, 23 percent of respondents are motivated from the Advice of friends and Family, 14 percent of respondents are motivated from high demand, 11 percent respondents are motivated from other factors.

4.4 CATEGORIES OF CUSTOMERS

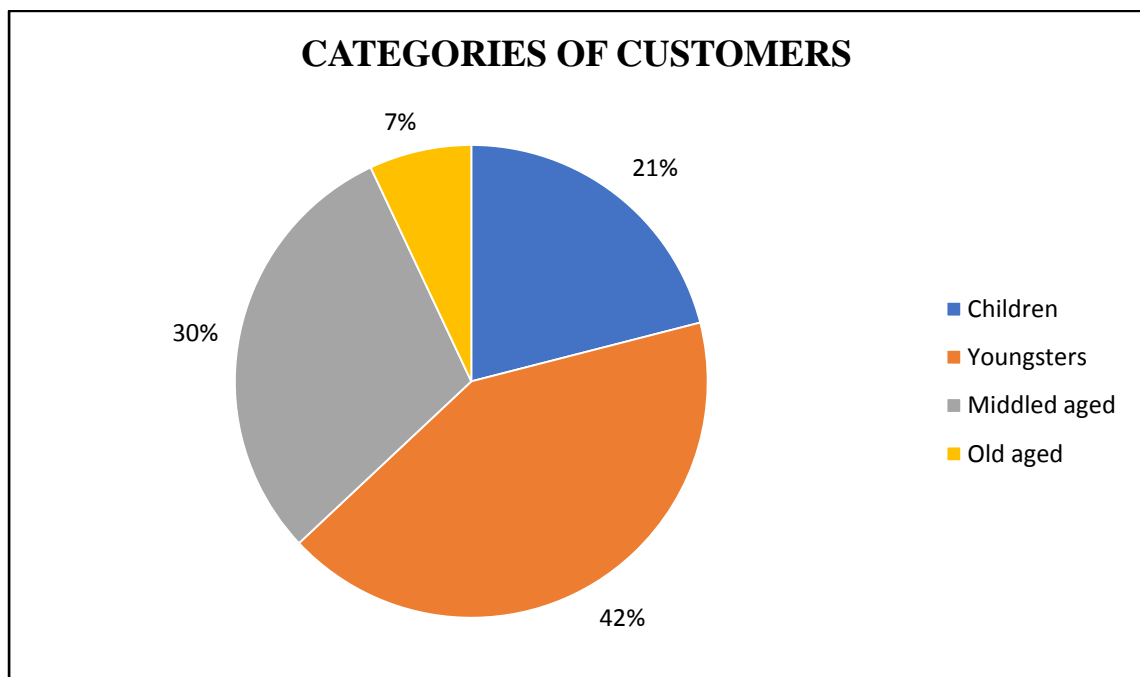
Table No:4.4

CATEGORIES OF CUSTOMERS

Responses	No. of Respondents	Percentage
Children	11	21
Youngsters	21	42
Middle aged	15	30
Old aged	3	7
Total	50	100

Source: Primary Data

Figure No: 4.4



INTERPRETATION:

Table No: 4.4 and Figure No: 4.4 reveals that 42 percent of respondents are youngsters, 30 percent respondents are middle aged, 21 percent respondents are children, 7 percent respondents are old aged.

4.5 PERIOD OF BUSINESS

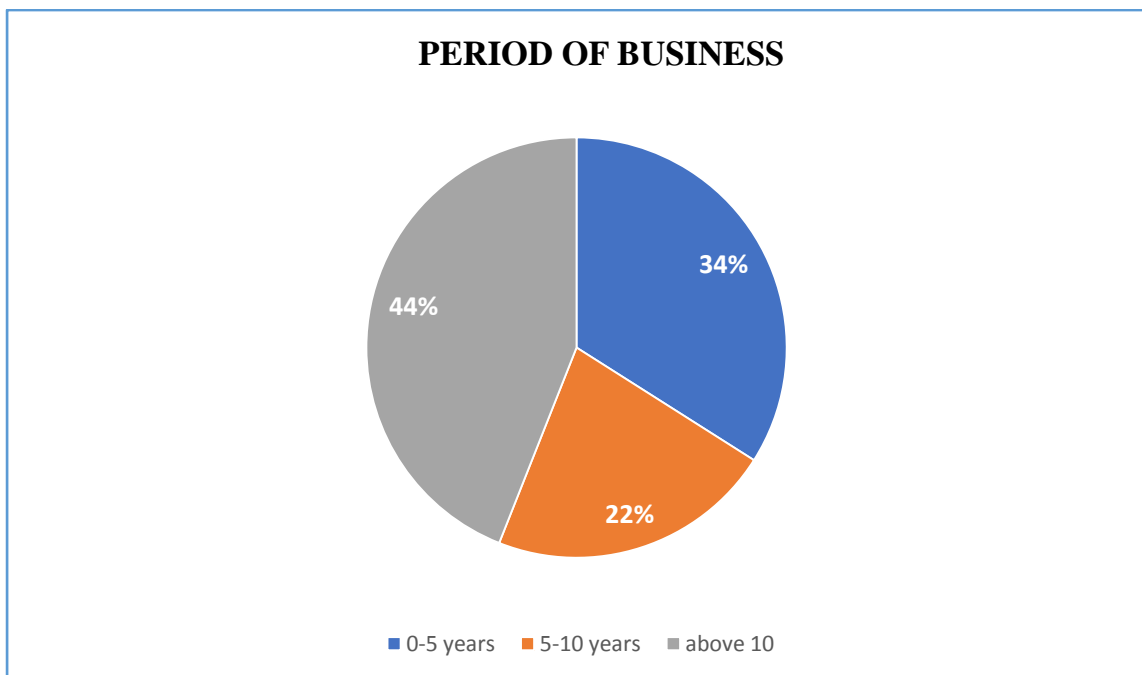
Table No: 4.5

PERIOD OF BUSINESS

Responses	No. of Respondents	Percentage
0-5 years	17	34
5-10 years	11	22
Above10 years	22	44
Total	50	100

Source: Primary Data

Figure No: 4.5



INTERPRETATION:

TableNo: 4.5 and FigureNo: 4.5 reveals that 44 percent respondents have completed their business above 10years, 34 percent respondents are up to 5years, 22 percent are in between 5-10 years.

4.6 PREFERENCE OF OFFLINE TRADE AS A PROFITABLE BUSINESS

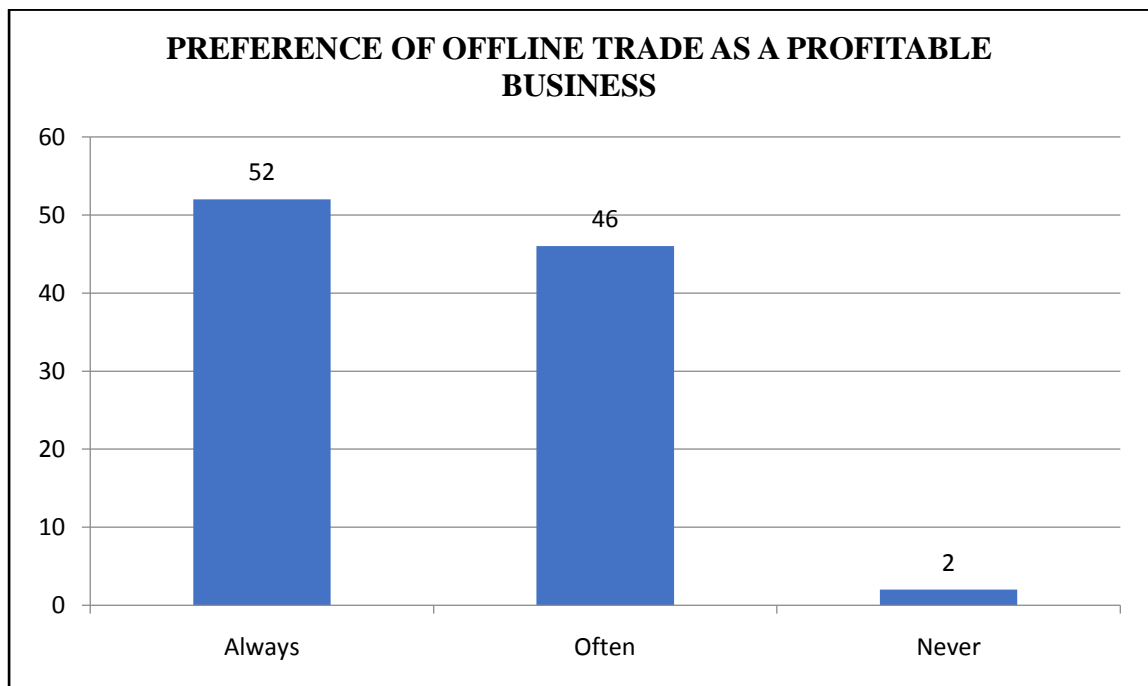
Table No: 4.6

PREFERENCE OF OFFLINE TRADERS PROFITABLE BUSINESS

Responses	No. of Respondents	Percentage
Always	26	52
Often	23	46
Never	1	2
Total	50	100

Source: Primary Data

Figure No: 4.6



INTERPETATION:

Table No: 4.6 and Figure No: 4.6 reveals that 52 percent always prefer offline trading as a profitable business now a day, 46 percent respondents often prefer offline trading as a profitable business now a day, 2 percent respondents never prefer offline trading as a profitable business now a day.

4.7 EFFECTS OF ONLINE SHOPPING ON SMALL BUSINESS

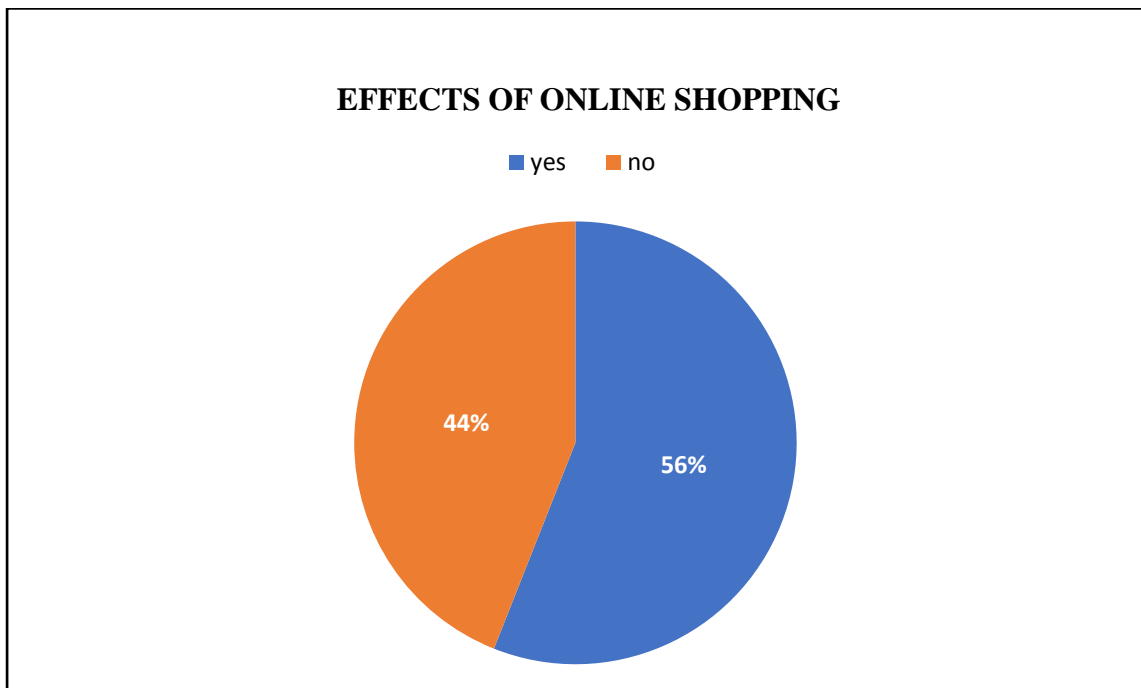
Table No: 4.7

EFFECTS OF ONLINE SHOPPING

Responses	No. of Respondent	Percentage
Yes	22	44
No	28	56
Total	50	100

Source: Primary Data

Figure No: 4.7



INTERPRETATION:

Table No: 4.7 and Figure No: 4.7 shows that 56 percent of the respondents states that online shopping does not affect in small business and 44 percent affect small business.

4.8 “THE ONLINE TRADING CREATES A GREATER IMPACT ONLY IN CITIES AND IT WOULD NOT AFFECT RURAL AREA”. DO YOU AGREE WITH THIS STATEMENT?

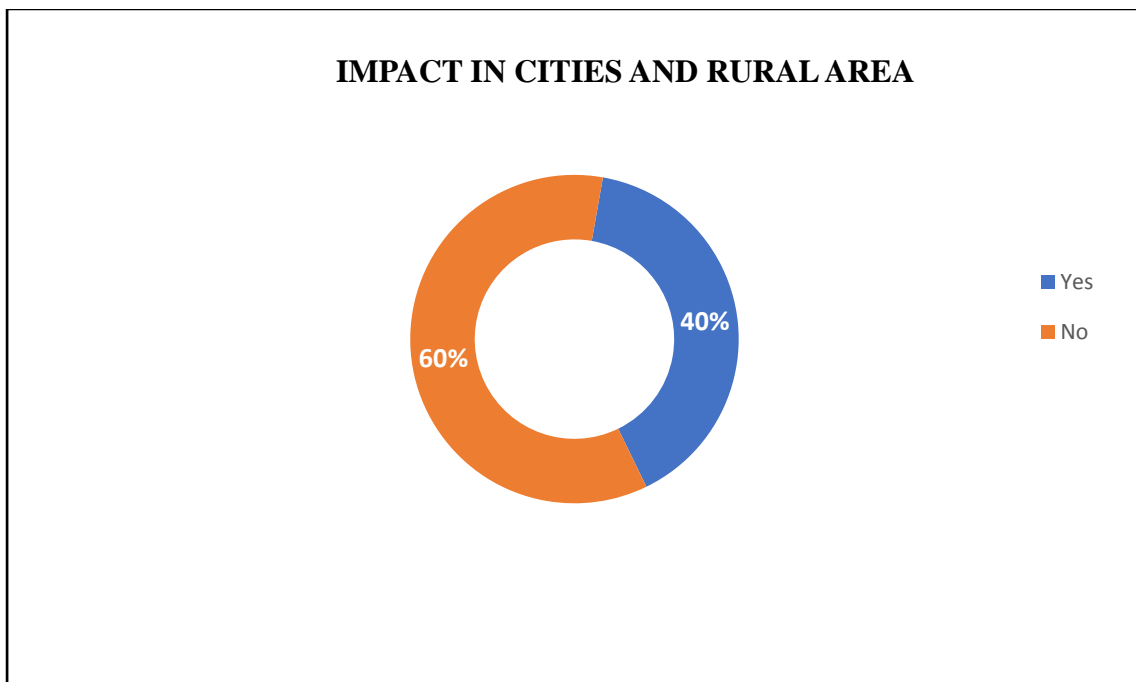
Table No: 4.8

IMPACT IN CITIES AND RURAL AREA

Responses	No. of Respondents	Percentage
Yes	20	40
No	30	60
Total	50	100

Source: Primary Data

Figure No: 4.8



INTERPRETATION:

Table No: 4.8 and Figure No: 4.8 shows that out of 50 respondents 60 percent of respondents agree that online trading creates impact on rural areas and 40 percent of respondents do not agree with this statement.

4.9 AFTER SALES SERVICE FOR THE PRODUCT

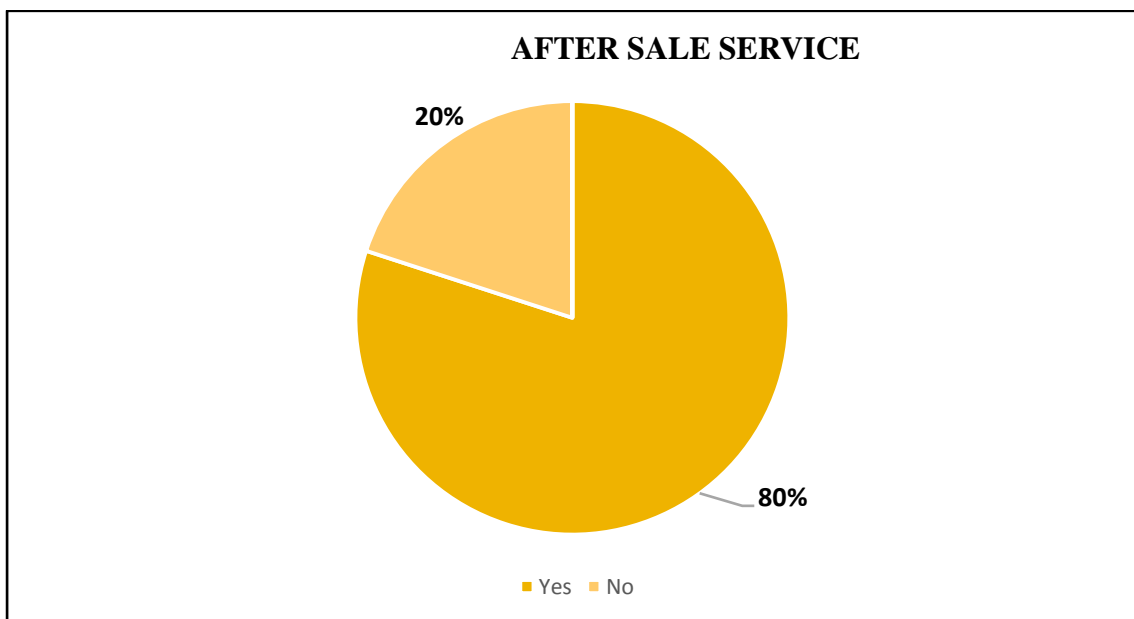
Table No: 4.9

AFTER SALE SERVICE

Responses	No. of Respondents	Percentage
Yes	40	80
No	10	20
Total	100	100

Source:Primary Data

Figure No: 4.9



INTERPETATION:

Table No: 4.9 and Figure No: 4.9 shows that 80 percent of respondents reveal that they provide after sales service and 20 percent of respondents reveal that they do not provide after sales service.

4.10 DECEREASE AVERAGE TURNOVER

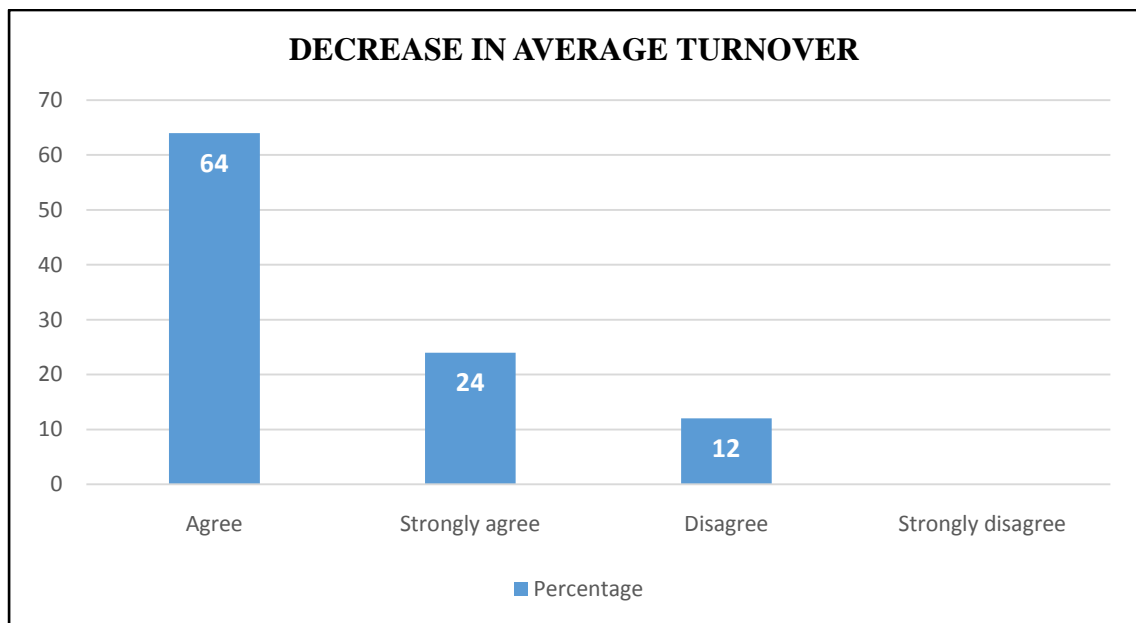
Table No: 4.10

DECREASE IN AVERAGE TURNOVER

Responses	No. of Respondents	Percentage
Agree	32	64
Strongly agree	12	24
Disagree	6	12
Strongly disagree	0	0
Total	50	100

Source: Primary Data

Figure No: 4.10



INTERPETATION:

Table No: 4.10 and Figure No: 4.10 shows 64 percent of the respondents agree have decrease in average turnover, 24 percent of the respondents strongly agree they have decrease in average turnover, 12 percent of the respondents disagree.

4.11 COMPETITION FROM ONLINE TRADE

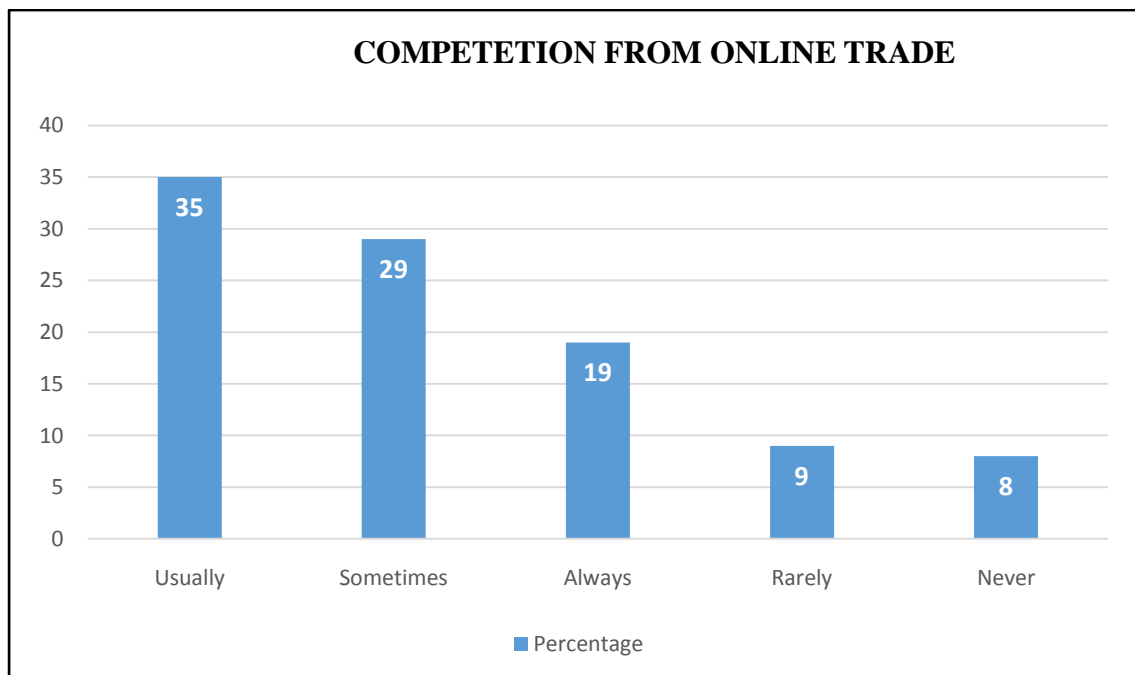
Table No: 4.11

COMPETITION FROM ONLINE TRADE

Responses	No. of Respondents	Percentage
Usually	18	35
Sometimes	15	29
Always	9	19
Rarely	4	9
Never	4	8
Total	50	100

Source: Primary Data

Figure No: 4.11



INTERPETATION:

Table No: 4.11 and Figure No: 4.11 shows that 35 percent of the respondents usually face tight competition from online trade, 29 percent of the respondents sometimes face tight competition, 19 percent of the respondents always face tight competition from online trade, 9 percent of the respondents rarely and 8 percent of respondents never face tight competition from online trade.

4.12 MAIN ONLINE SHOPPING SITE THREAT TO YOUR BUSINESS

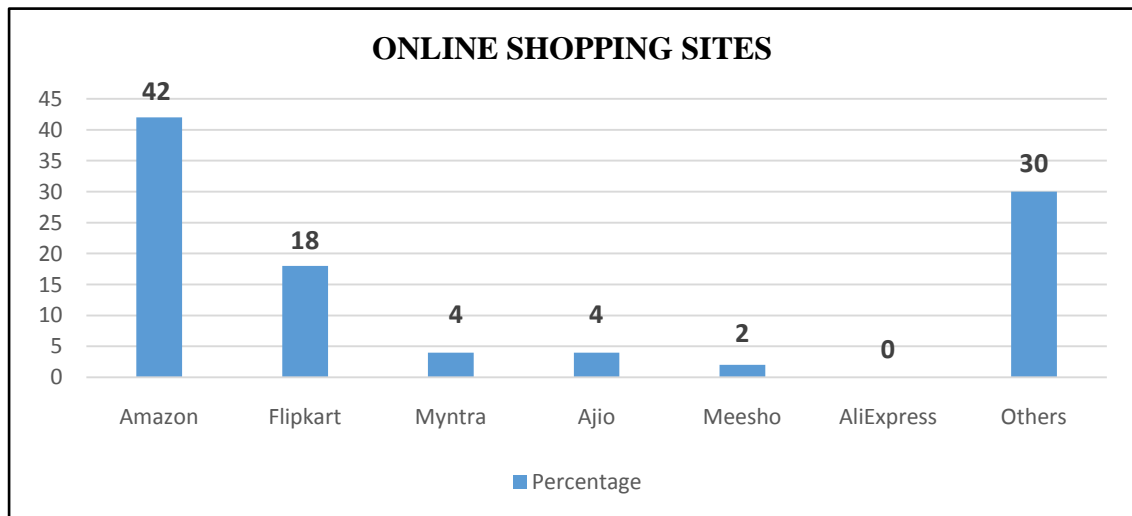
Table No: 4.12

ONLINE SHOPPING SITES

Responses	Respondents	Percentage
Amazon	21	42
Flipkart	9	18
Myntra	2	4
Ajio	2	4
Meesho	1	2
AliExpress	0	0
Others	15	30
Total	50	100

Source:PrimaryData

Figure No: 4.12



INTERPRETATION:

Table No: 4.12 and Figure No: 4.12 shows that 42 percent of respondents have amazon has threat to their business, 30 percent shows that other sites as their threat, 18 percent of respondents have flip kart as their threat, 4 percent of respondents have Ajio and Myntra as their threat and 2 percent of respondents have Meesho as their threat.

4.13 STRATEGY ADOPTED TO FACE COMPETITION FROM ONLINE STRATEGY

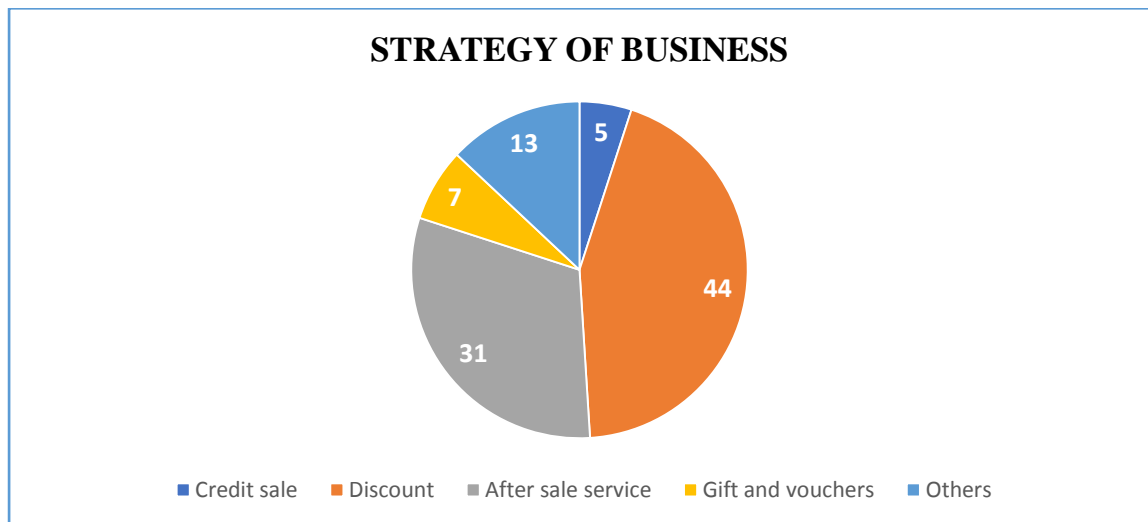
Table No: 4.13

STRATEGY OF BUSINESS

Responses	Respondents	Percentage
Credit sale	3	5
Discount	23	44
After sale service	15	31
Gift and vouchers	3	7
Others	6	13
Total	50	100

Source: Primary Data

Figure No: 4.13



INTERPRETATION:

Table No: 4.13 and Figure No: 4.13 shows that 44 percent of respondents use discount as the strategy to face competition from online strategy, 31 percent of use after sale service as their strategy, 13 percent use other strategies, 7 percent of respondents use gift and vouchers, 5 percent use credit sale as their strategy to face competition from online strategy.

4.14 REASON FOR CONTINUING THE BUSINESS

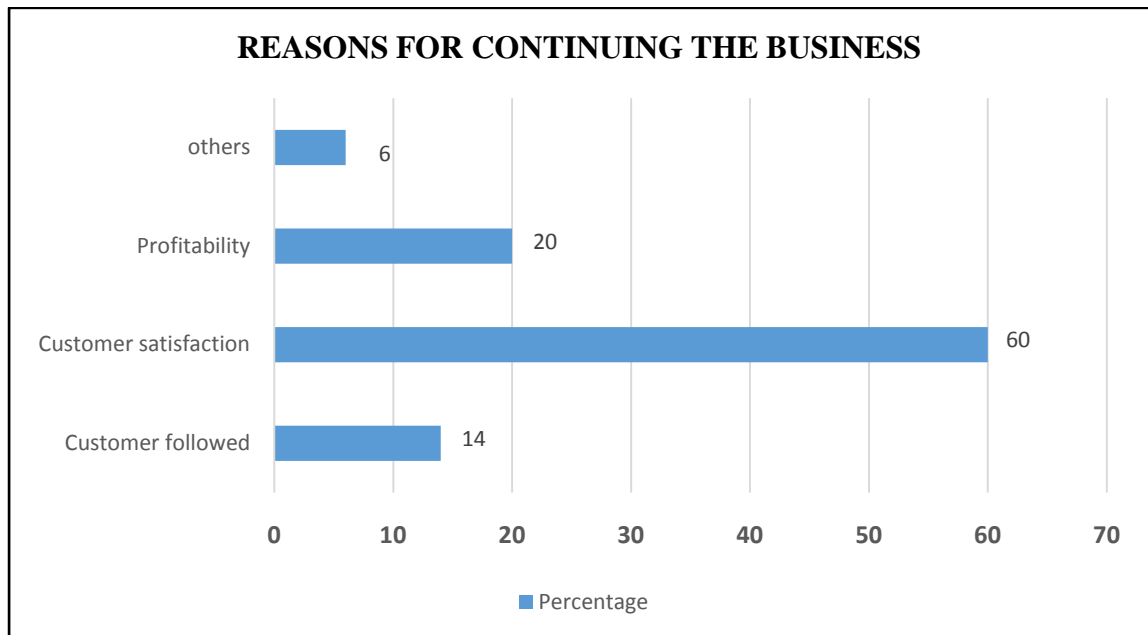
Table No: 4.14

REASON FOR CONTINUING THE BUSINESS

Responses	Respondents	Percentage
Customer followed	7	14
Customer satisfaction	30	60
Profitability	10	20
Others	3	6
Total	50	100

Source: Primary Data

Figure No: 4.14



INTERPRETATION:

Table No: 4.14 and Figure No: 4.14 shows that 60 percent of respondents continue their business because of customer satisfaction, 20 percent of respondents continue business because of profitability, 14 percent of respondents continue their business because of customer followed, 6 percent of respondents continue their business because of other reasons.

4.15 STRATEGY AFTER THE ARRIVAL OF ONLINE SHOPPING

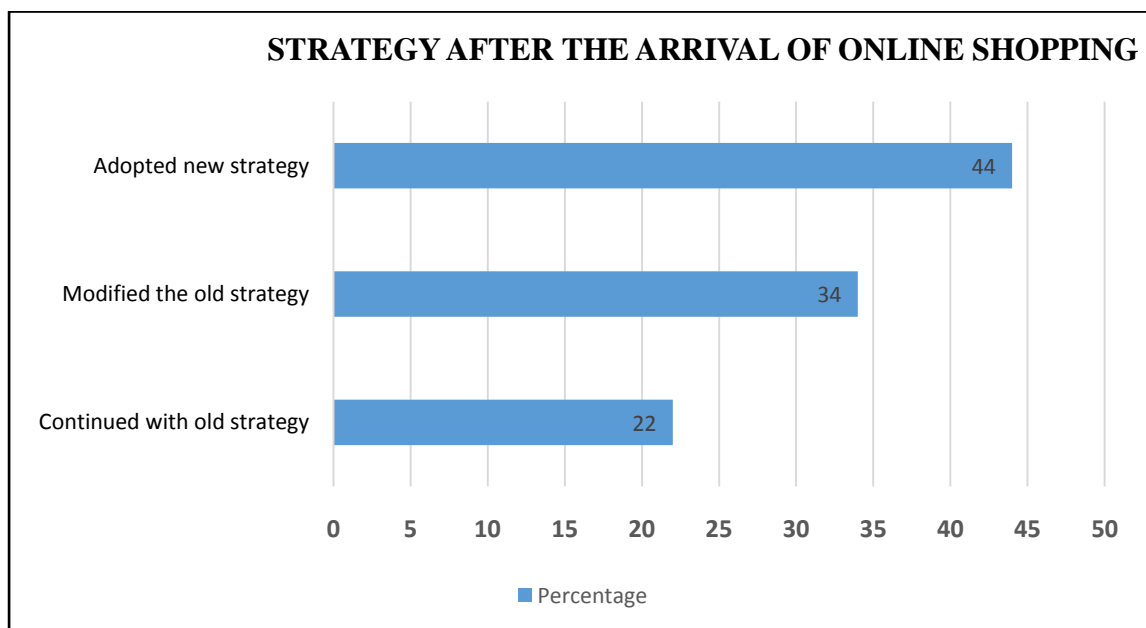
Table No:4.15

STRATEGY AFTER THE ARRIVAL OF ONLINE SHOPPING

Responses	No. of Respondents	Percentage
Continued with old strategy	11	22
Modified the old strategy	17	34
Adopted new strategy	22	44
Total	50	100

Source: Primary Data

Figure No: 4.15



INTERPRETATION:

Table No: 4.15 and Figure No: 4.15 shows 44 percent adopted new strategy after the arrival of online shopping, 34 percent modified old strategy after the arrival of online shopping, 22 percent continue with old strategy after the arrival of online shopping.

4.16 FACTORS WHICH IS NECESSARY FOR YOUR FUTURE EXISTENCE

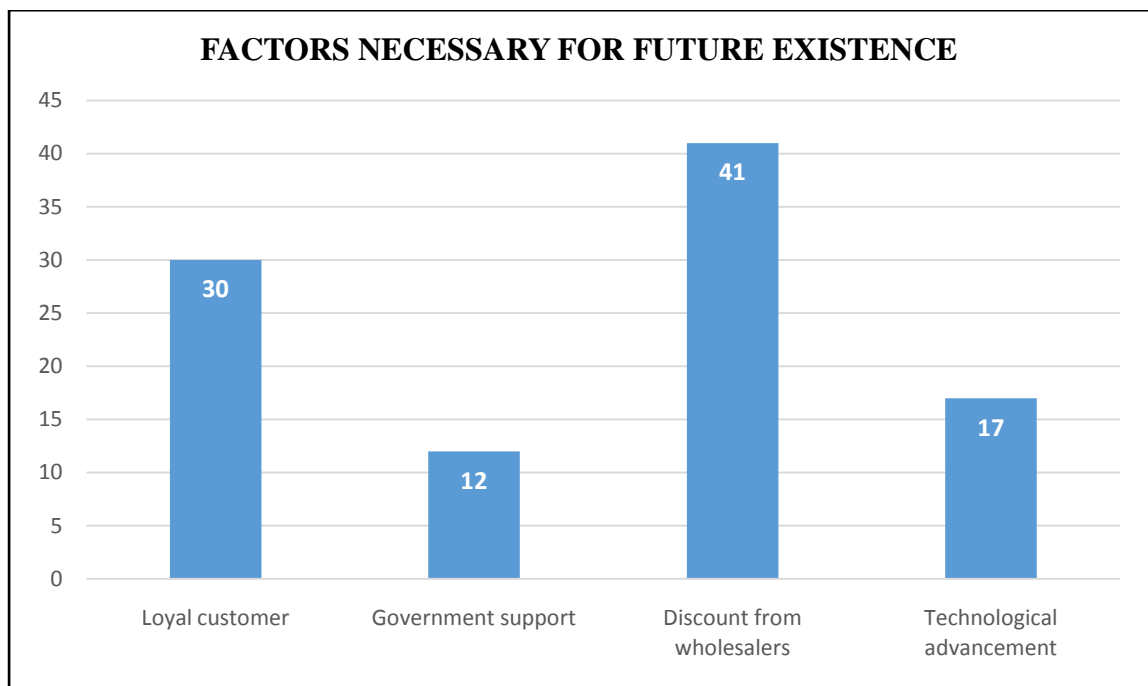
Table No: 4.16

FACTORS NECESSARY FOR FUTURE EXISTENCE

Responses	No. of Respondents	Percentage
Loyal customer	19	30
Government support	7	12
Discount from wholesalers	26	41
Technological advancement	11	17

Source: Primary data

Figure No: 4.16



INTERPRETATION:

Table No: 4.16 and Figure No: 4.16 show that 41 percent of respondents choose discount from wholesalers as their factor for future existence, 30 percent of respondents choose loyal customer as their factor for future existence, 17 percent of respondents choose technological advancement as their factor for future existence, 12 percent of respondents choose government support as their factor for future existence.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- Majority of the respondents are males i.e. 58% and the rest are females.
- Most of the respondents are engaged in other business.
- Majority of the respondents i.e., 26% are motivated from their previous work experience and family business.
- Most of the customers are youngsters.
- Certain percentage of respondents have completed their business above ten years.
- Most of the respondents are always preferring offline trading as a profitable business nowadays.
- Many respondents states that online shopping doesnot affect in small business.
- Majority of respondents states that the impact of online trading doesnot affect in both rural and urban areas.
- 80% of respondents of respondents reveals that they do not provide after sales service to consumers who brought from online centres.
- 64% of respondents agrees that there is a decrease in average sales in the past three years.
- Most of the respondents usually face tight competition from online trade.
- 42% of respondent's opinion states that Amazon is the main threat to their business.
- The main strategies adopted by the retailers to face competition from online shopping is discount.
- 60% of respondents continue their business because of the customer satisfaction.
- 44% of the respondents adopted new strategy after the arrival of online shopping.
- 41% of respondents preferred discount from wholesalers as the factor of their future existence.

5.2 SUGGESTIONS

- Most of the retailers face difficulty to run their business due to the arrival of online trading in Indian market. It's better to start an online store.
- In order to face competition, the retailer should have a personnel relationship with customers and they have to adopt strategies to market new customers.
- In order to be flexible in the market the retailers should adopt new technologies in store.
- Retailers should prepare more customer services and proper facilities to customer as online traders do.
- The retailers should do better job with those in their store.
- The retailer should be informative and the employees of the store must be well trained. Therefore, they are able to compare the offers of online shops.
- The retailer should move along the changing trends.
- After sales service are provided by the retailers.
- Maintain better communication with customers.
- Conduct workshops.
- Conduct of industrial visit and training programs.

5.3 CONCLUSION

In the fast-moving world we can find many online retail stores which act as a major challenge to small and medium offline retail formats. It also affects the nature of customers that the taste, preference and buying behaviour of the customers is getting shifted from offline to online. So that in order to compete with the online retail firms, the small and medium retailers have to adopt innovative, impressing and productive formats. During these days the traditional traders face tough competition from the online traders. In order to overcome this, they have to use several techniques which include providing high discounts, keeping variety of items and maintaining strong relationship with them. They also have to provide after sales services to the products which are bought from online stores. The online trading especially affects rural and urban areas which hold low size firms. From the large community of traditional traders only a few are interested to continue their business due to their issues. The price fluctuation and low profit margin are the main reason which prevents the traditional traders from continuing their business. The study states that online trading is a big threat to offline traders and the retailers have to take many precautions or to adopt many techniques.

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APPENDIX

QUESTIONNAIRE

We Alexander M. S, Alex Benoy, Anitta Cherian students of sixth semester B. Com Finance, Don Bosco Arts and Science College, Angadikadavu. As part of our curriculum; We are doing a project on “A study on the impact of online shopping on retailers with special reference to Iritty Taluk”. We request you to kindly spare of your valuable time to fill up the questionnaire provide with. Also, kindly note down your answers by just putting a tick mark for the appropriate one.

Name:

Age:

Gender:

Educational qualification:

1.What is the nature of your business?

Electronics

Food items

Textiles

Stationary

Others

2.Which factor motivated to choose this field?

Family business Advice from friends & relatives

Previous work experience

High demand

Other

3.Which category of people were your major customer?

Children

Youngsters

Middle aged

Old aged

4. How many years are you working as a retailer in your field of activity?

0-5 years

5-10 years

Above 10 years

5. Would you prefer offline trading as a profitable business now a day?

Always

Often

Never

6. Does Online shopping affect retail business?

Yes

No

7. "The online trading creates a greater impact only in cities & it would not affect rural area". Do you agree with this statement?

Yes

No

8. Would you provide after sale service for the product?

Yes

No

9. Has there been any decrease in average turnover in past 3 years?

Strongly agree

Agree

Disagree

Strongly disagree

10. Would you face tight competition from online trading?

Always

Usually

Sometimes

Rarely

Never

11. Which online shopping site is the main threat to your business?

Amazon

Flipkart

Myntra

Ajio

Meesho

AliExpress

12. What are the strategies adopted by you to face the competition from online strategy?

Credit sales

Gift & vouchers

Discount

After sale service

Others

13. What are the reasons for still continue with your business?

Customer followed

Customer satisfaction

Profitability

Others

14. Do you change your business strategies after the arrival of online shopping?

Continued with old strategy

Modified the old strategy

Adopted new strategy

15. What are the necessary requirements needed for your future existence?

Loyal customer

Government support

Discount from wholesalers

Technological Advancement

**A STUDY ON THE PERCEPTION ON ELECTRIC
SCOOTERS AMONG PEER GROUPS WITH SPECIAL
REFERENCE TO DON BOSCO ARTS AND SCIENCE
COLLEGE ANGADIKADAVU**

A PROJECT REPORT

Submitted by

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Reg. No: DB20BR0112

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Reg. No: DB20BR0120

Under The Supervision and Guidance Of

Mrs. AMBILY C

In partial fulfilment of the award of bachelor degree in

COMMERCE



DON BOSCO ARTS & SCIENCE COLLEGE OF KANNUR

UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “A STUDY ON THE PERCEPTION ON ELECTRIC SCOOTERS AMONG PEER GROUPS WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE, ANGADIKADAVU” is the bonafide work of ANUJA JOHNSON, GRACE MARIYA, SNEHA JOSEPH who carried out the project work under my supervision.

SIGNATURE

Mrs. Nishamol N V

Head of the Department In-charge

SIGNATURE

Mrs. Ambily C

Supervisor

DEPARTMENT OF COMMERCE

DON BOSCO ARTS AND SCIENCE COLLEGE

ANGADIKADAVU, KANNUR

DECLARATION

We, **ANUJA JOHNSON, GRACE MARIYA and SNEHA JOSEPH** students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON THE PERCEPTION ON ELECTRIC SCOOTERS AMONG PEER GROUPS WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE, ANGADIKADAVU**” is an authentic and original work done by us under the guidance and supervision of **Mrs. AMBILY C**, Assistant Professor, Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0109

DB20BR0112

DB20BR0120

ACKNOWLEDGEMENT

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. Nishamol N V** Head of the department in-charge of Commerce and all other staff members of the Department of Commerce, Don Bosco Arts and Science College Angadikadavu, for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our deep sense of gratitude to guide **Mrs. Ambily C**, Assistant Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

ANUJA JOHNSON

GRACE MARIYA

SNEHA JOSEPH

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CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

Electric vehicles are vehicles that are either partially or fully powered on electric power. Electric scooters are growing in popularity every day. It can be powered by a collector system that uses electricity from outside the vehicle, or it can be self-powered by a battery (sometimes charged by solar panels, or by converting fuel to electricity using fuel cells or a generator). Electric vehicles have minimal operating expenses since they have fewer moving parts to maintain, and they are also very eco-friendly because they consume little or no fossil fuels (petrol or diesel). This vehicle is envisioned as a replacement for today's automobiles. It can be used to address concerns such as pollution, global warming, natural resource depletion, and so on. The electric scooter concept offers a clear cut solution to the environmental problems of gasoline-powered automobiles. This study is conducted to determine how people feel about electric automobiles.

The use of motor vehicles may give us a good performance but are the major cause for poor efficiency and environmental pollution across the country. The basic objectives of the study are to analyse perception on electric scooters among peer groups. Research was conducted with a sample of 50 respondents. According to them, environmental pollution and fuel consumption can be avoided. For the future of the country, an efficient and eco-friendly electric two wheelers are designed and manufactured.

Some people's perception about the product is negative but with the support coming forward from the Central government and ever-increasing prices of petrol, sooner or later the electric two wheelers industry is going to grow drastically. While the markets abound in motor scooters, electric scooters will soon be the mode of commutation for almost every household.

The E-vehicles are originated in Japan in the early 1980s. Improved battery and motor technology component modularity as well as economics of scale improvements have meant E-vehicles can now travel longer distances, are faster, and more affordable than ever. In the past decade more than 150 million E-scooters have been sold, the largest and most rapid uptake of alternative fuelled vehicles in the history of motorisation. The E-scooters are highly advanced with cruise control technology, theft braking system, Lock braking, international styling, keyless entry, No number plate, No licensee and a lot of other features. Electric scooters are like ordinary scooters just that they run on

chargeable batteries instead of fuel. E-scooters are easy to use, lightweight and maintenance free providing a stress-free experience.

Electric scooters are safer to drive because they have a lower centre of gravity, making them more stable on the road. The most significant benefit of an electric vehicle is its environmental credentials. Electric automobiles are completely environmentally beneficial because their engines are powered by electricity. Because it runs on a clean energy source, it does not produce any toxic gases or smoke into the environment. Electric automobiles use electrically driven engines, which eliminates the need for lubrication, everything linked to the combustion engine, and a slew of other maintenance responsibilities that come with a gas engine. As a result, the cost of maintaining these vehicles has decreased.

1.2 SIGNIFICANCE OF THE STUDY

The study focuses on youngster's attitudes toward electric vehicles as well as projected demand in the future. As a result, statistical study of people's desire for electric vehicles would be possible. The research would also aid in deducing the experiences and perspectives of various electric vehicle customers. The study is to examine the current state of electric scooters potential, as well as customer attitudes and preferences regarding electric vehicles, particularly among young people. The research would also aid in concentrating on the numerous elements that may have influenced the use of electric vehicle. The study aims at analysing the perception of peer groups towards electric scooters with special reference to Don Bosco College.

1.3 STATEMENT OF THE PROBLEM

Electric scooters have become increasingly popular as a mode of transportation in recent years, especially among young adults. However, there is a lack of understanding about how electric scooters are perceived among peer groups, which could have implications for their continued adoption and use. The problem is to investigate how peer groups perceive electric scooters and how these perceptions vary based on factors such as age, gender, socio-economic status, and prior experience with electric scooters. Additionally, it is important to explore the potential barriers and benefits of using electric scooters as a mode of transportation and how these may differ among peer groups. The findings of this study may help policymakers, transportation companies, and marketers on how to effectively promote the adoption and use of electric scooters

among different peer groups. The project titled a study on the perception on electric scooters among peer groups with special reference to Don Bosco Arts and Science College Angadikadavu.

1.4 SCOPE OF THE STUDY

The study is delimited to 50 students of Don Bosco Arts and Science College, Angadikadavu to find the perception on electric scooters among peer groups.

1.5 OBJECTIVE OF THE STUDY

- To find out the perception of E-scooter among the peer groups.
- To measure environmental consciousness on buying of electric scooters.
- To identify the factors that promotes peer shifting to electric scooters.

1.6 RESEARCH METHODOLOGY

A research methodology is an outline of how a given piece of research is carried out. It defines the techniques or procedures that are used to identify and analyse information regarding a specific research topic. The research methodology, therefore, has to do with how a researcher designs their study in a way that allows them to obtain valid and reliable results and meet their research objectives.

1.6.1 RESEARCH DESIGN

Research design is an arrangement of condition for collection and analysis of data in manner that to combine relevance to the research purpose. The research design refers to the analytical study of what researcher does in this study. The study is "THE PERCEPTION ON ELECTRIC SCOOTERS AMONG PEER GROUPS WITH SPECIAL REFERENCE TO DON BOSCO ARTS AND SCIENCE COLLEGE ANGADIKADAVU". It will add more facts and information to the existing knowledge.

1.6.2 SAMPLING TECHNIQUE

For data collection convenience sampling technique was used. Convenience sampling is one in which a sample is obtained by selecting such units of the universe which may be conveniently located and contacted.

1.6.3 SAMPLE SIZE

50 samples are selected for the study.

1.6.4 AREA OF THE STUDY

The area of the study is the students of Don Bosco Arts and Science College, Angadikadavu.

1.6.5 SOURCE OF DATA

- Primary Data

Primary data is the data that is collected by the researcher. This type of data is new, original re-search information. Primary data are the first-hand information from a person who witnessed or participated in an event. Primary data are those data which are gathered or collected for the first time, and they are likely to have less error. Primary data was collected from students from Don Bosco Arts and Science College, Angadikadavu through questionnaires.

- Secondary data

Secondary data refers to the using of information that has already been collected and published by other people. Secondary data is usually used to analyse and interpret the findings out of research that already exists which may help the new research. The secondary data are those data that are already been collected. The mode of collecting secondary data is follows:

- Internet
- Books

1.6.6 TOOLS FOR DATA ANALYSIS & INTERPRETATION

The tools used for the data analysis and interpretation are percentage, graphs & diagrams.

1.6.7 PERIOD OF THE STUDY

The period of the study is conducted from January 2023 to March 2023.

1.7 LIMITATIONS OF THE STUDY

- 1.** The scope of the study is limited because it is collected and conducted only in Don Bosco College.
- 2.** The study is limited to the capabilities and willingness of respondents to provide appropriate answers to the questions.
- 3.** Personal bias of respondents might have affected the quality of the result.
- 4.** Lack of adequate secondary data regarding the topic.

1.8 CHAPTER SCHEME

CHAPTER I: INTRODUCTION

CHAPTER II: REVIEW OF LITERATURE

CHAPTER III: THEORETICAL FRAMEWORK

CHAPTER IV: DATA ANALYSIS AND INTERPRETATION

CHAPTER V: FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER II
REVIEW OF LITERATURE

The History of Alternative Fuels in Transportation: The Case of Electric and Hybrid Cars: by Hoyer, 2008: Electric car technology has been around for over a century. Electric driving, on the other hand, has been put on hold due to the availability and convenience of use of combustion engines. Various (pushing and pulling) elements are currently rekindling interest in electric automobiles. On the one hand, a limited supply of oil and growing awareness of the environmental impact of traditional combustion engine vehicles push people toward cleaner electric vehicles. In terms of pulling power, recent advancements in battery technology and electric motors have made the electric vehicle a viable competitor to traditional automobiles (Hoyer, 2008)

Driving an electric vehicle. A sociological analysis on pioneer users b: by M Pierre. C Jemelin, N Louvet - Energy Efficiency, 2011: Similar incidents have occurred in the recent decades-long albeit more modest but full of learning: in the 1990s, certain local governments sponsored innovations based on electric vehicles, and some people picked this type of vehicle for their everyday commutes. We seek to uncover the causes for this unique modal choice, highlight the problems that electric vehicle drivers faced at the time, and analyse the patterns of use that dictated their mobility and use of electric vehicles by reporting research conducted in 2006 and 2008. (M Pierre,2011)

Advances in consumer electric vehicle adoption: by Rezvani, Jansson, and Bodin, 2015: They provide an overview of EV adoption research, but they only focus on individual specific psychological aspects that influence people's desire to embrace electric vehicles, and they only choose a few typical studies. Our review adds to it in two ways: first, we look at a broader variety of factors that influence electric car adoption than just psychological dimensions; and second, we compile all accessible academic Electric vehicle preference studies to give a comprehensive picture of current research. (Bodin, 2015)

Factors influencing the behavioural intention towards full electric vehicles: by Lai, I. K., Liu, Y., Sun, X., Zhang, H., & Xu, W. (2015): Electric vehicles have been around since before the turn of the century, and they were popular until 1918. Because gasoline-powered internal combustion engine vehicles continued to advance, they became too competitive, and full electric vehicles were phased out of the transportation sector by 1933. Most major vehicle manufacturers are already creating tiny full electric vehicles, usually for short-range city driving, after a century of evolution. The perception of economic benefits, that is, the long-term cost advantage of full electric

vehicles over gasoline-powered vehicles, would be the primary determinant of their acceptability as mainstream transportation equipment. Long-term lifetime expenses are important to consumers.

How individual values and attitude influence consumers' purchase intention of electric vehicles: by Afroz, R., Rahman, A., Masud, M. M., Akhtar, R., & Duasa, J. B. (2015): The major goal of this study is to see how ECNS and ICNS measure attitudes and how they connect to environmentally responsible EV PIN. ICNs were found to be negatively associated to green PIN in this investigation. This suggests that, given their preferences, knowledge of alternatives, and financial constraints, people are more likely to choose solutions that maximise utility. When they make the decision to purchase a vehicle, they examine the vehicle's fuel efficiency, fuel consumption, and comfort within their limited budget. They may think about the convenience of recycling or charging batteries for the EV. As a result, when car makers construct their electric vehicles, they should take this conclusion into account.

Exploring Consumer Preferences towards Electric Vehicles; by Morton, C, Anabel, orcid and Nelson, JD (2016): The diffusion of Electric Vehicles (EVS) is regarded as an important aspect of government policy which aims to generate a transition to a low-carbon mobility system. In relation to EVs, studies which apply psychological theory comprise a rapidly growing and already Substantial body of literature examining a variety of emotional or non-conscious regulatory processes, but with only loose consensus as to the factors emerging as most directly or even indirectly influential on individual's adoption intention or behaviour. This study uses a conceptual framework to investigate the impact of consumer innovation and attitudes on the functional qualities of electric vehicles on reported preferences for these vehicles (JD 2016)

Consumer preferences for electric vehicles: by, Eric Molin & Bert van Wee (Fanchao Liao, 2017): The widespread adoption of electric vehicles may help to alleviate issues such as pollution, global warming, and oil reliance. EV penetration, on the other hand, is comparatively low, despite governments aggressive promotion measures. They offered a comprehensive assessment of studies on consumer preferences for electric vehicles in order to inform policymakers and guide future research. They compared consumer preference for electric vehicles from an economic and psychological standpoint. Financial and technical characteristics of electric

vehicles, such as their purchase and running costs, driving range, charging duration, vehicle performance, and brand variety on the market, are all proven to have a substantial impact on their usefulness. The number of charging stations available has a favourable impact on the utility and promotion of electric vehicles. The impact of tax cuts and incentive measures.

International Council on Clean Transportation; Lingzhi Jin, Peter Slowik (2017, LingzhiJin): The early market for electric vehicles is still growing, but a number of obstacles are preventing mainstream adoption. These challenges include the new technology's higher cost, its greater inconveniency in terms of range and charge periods, and customer awareness of the technology's availability and feasibility. This final criterion, often known as "customer awareness," is critical.

Consumer attitudes towards electric vehicles: Effects of product user stereotypes and self-image congruence. European Journal of Marketing: by Bennett, R., & Vijaygopal, R. (2018): Based on the posited influences of a specific stereotype of EV owners possibly held by people without experience with EVs, and the latter's self-image congruence regarding EV ownership, this research developed an integrated model of potential determinants of consumer attitude toward electric vehicles. Both product user SIC and stereotype negativity were proposed as determinants of both product user SIC and stereotype negativity, as well as exerting direct impacts on consumer attitude. The association between attitude and willingness to purchase, as well as interrelationships among the variables, were investigated. Before and after study participants played a game in which they took the position of an electric vehicle driver, the model was estimated. (Vijayagopal, 2018)

Study on Electric Vehicles in India Opportunities and Challenges: by Mohamed M. G Tamil Arasan, and G Sivakumar (2018, Mohamed M): The replacement of internal combustion engines (ICE) with electric engines will significantly reduce pollution while also providing a financial benefit to consumers. Many countries have adopted this technology and are benefiting the environment as a result. The study observed the advantages and disadvantages of EV implementation in India. Government initiatives, batteries, industries, and the environment have all been considered. Cost of electric vehicles, efficiency of electric vehicles in India, and demand for electric vehicles were all considered. In India, the usage of electric vehicles is largely intended to reduce greenhouse gas emissions and oil costs. The government

should make the most of the opportunities offered and identify appropriate solutions to the issues.

Perception and Awareness Level of Potential Customers towards Electric Cars:

Masurali. A, Surya P. (Masurali.A, 2018): In terms of carbon emissions, India is responsible for over 18percentage of them in the transportation sector alone. One of the most viable alternative answers to the issues is the electric vehicle (EV), Several automakers are introducing electric vehicles and diversifying their product lines. Promoting electric vehicles (EVs) can help reduce fuel reliance and pollution, which is good for both customers and the country. People's levels of awareness of EVs are substantially influenced by their education. Apart from manufacturers, the government should make a concerted effort to raise awareness and generate favourable perceptions among potential buyers. Masurali. A

Electric Vehicles in India: Market Analysis with Consumer Perspective, Policies, and Issues: Pritam K. Gujarathi, Varsha A. Shah, Makarand M. Lokhande,

(Pritam K. Gujarathi, 2018): The Indian scenario is unique in that the present market share of electric and plug-in hybrid vehicles is under 0.1 percent. Almost all cars today rely on fossil fuels for propulsion. These damage the atmosphere and contribute to global warming by emitting greenhouse gases. The disparity between petroleum production and demand in the United States is increasing. India imports almost 70percentage of the oil it needs each year. As a result, there is a pressing need to look at the elements and obstacles that could lead to more sustainable and cleaner alternatives. Pritam K. Gujarathi

Opportunities and Scope for Electric Vehicles in India: by Janardan Prasad

Kesari, Yash Sharma, Chahat Goel. (Janardan Prasad Kesari, 2019): Developing an aggressive plan for EV adoption in India and assuring a well-executed implementation is a difficult task for the government, but it is critical, India's geography and diversity will bring challenges that would necessitate smart answers. With the acquisition of four-wheeled cars for government offices, three-wheeled vehicles, and buses for public transportation, public procurement is likely to be a major driver of EV growth. The initial expansion of two- and four-wheeled electric cars is likely to be boosted by investments from fleet operators such as Ola and Uber, as well as operators of food distribution services, However, it may take 5-6 years for private EVs to attain popularity and acceptance.

Key factors influencing consumers' purchase of electric vehicle: by Tu, Yang, C. (2019): Customers must gradually accept and welcome the new trend because of the crucial position that EVs play. Consumers, on the other hand, typically have a cautious attitude toward innovative items due to a lack of necessary knowledge, which means they will not buy them until these uncertainties are resolved. Manufacturers should take appealing initiatives to suit consumer needs in order to increase EV adoption in the future. Consumers believe that electric automobiles are going to cut technology goods that operate and cost the same as traditional vehicles. Consumers' views about purchasing electric vehicles are positively influenced by these ideas and factors. Personal innovativeness, on the other hand, has a negative influence, indicating that when customers believe they have no more understanding of electric vehicles than their peers, they will not prioritise electric automobiles. (Yang, C.2019)

Perception towards electric vehicles and the impact on consumers' preference: by Ghasri, M., Ardeshiri, A., & Rashidi, T. (2019): The degree to which a new technology is seen to be superior to an existing technology that is being replaced has a big impact on people's decisions about when, how, and how much to adopt it. Studies on consumer preferences towards EV can be divided into economic and psychological studies. Discrete choice modelling is the most commonly used methodology in economic studies which is supported by the theory of utility maximisation. The history of using electric motors for propulsion in electric vehicles (EVs) started with the history of batteries in early 18th century.

Electric Vehicles for India: Overview and Challenges: by Mr. A. Rakesh Kumar, Dr.Sanjeevikumar Padmanaban. (2019): Global pollution is increasing, and every attempt is being made to reduce CO₂ emissions and rescue the planet. The introduction of electric vehicles is one such initiative. Because transportation is one of the greatest CO₂ emitters, it is critical to cut emissions. The government has devised ambitious plans to bring electric vehicles to the Indian market and keep up with global trends. An in-depth report on EVs was included in the National Electric Mobility Mission Plan 2020. India faces a significant hurdle in transitioning from internal combustion engines to electric vehicles. This will necessitate extensive planning as well as R&D. To deal with range anxiety, charging infrastructure must be properly built. It's critical to establish a strong foundation.

CHAPTER III
THEORETICAL FRAMEWORK

3.1 HISTORY OF ELECTRIC SCOOTER

Concern about global warming and urban air pollution have become central issues in transport policy decision-making, and as a result much research in recent years has focused on the development of vehicles which are environmentally friendly. Air quality in cities is currently significantly lower than in rural areas and this has been shown to be directly link to the level of vehicle emissions from private cars. The haze episodes in Southeast Asia in 1983, 1984, 1991, 1994, and 1997 imposed threats to the environmental management of Malaysia and increased awareness of the environment. Due to the urban transport policy, the design is to reduce or discourage the use of private cars, there has been an increase in the sale of non-polluting vehicles such as electric scooter. However, although the number of electric scooter users has increased, safety and comfort issues need to be addressed if the number of users is to increase to a level at which a significant effect on environmental pollution can be achieved. Researchers have studied and improved many aspects of the electric scooter.

Electric scooters are a technology rapidly on the rise. The Eco-Friendly nature and convenience of their use fuels a market growing an in incredible pace across the globe. The past few decades have seen even more advancements in electric scooter technology. The first mass-produced electric scooter called the Scoot 'Elec' was invented in 1996 by Peugeot and had a top speed of 31 mph and a range of 29 miles. The Scoot Elec was very successful even though it was heavy and not very eco-friendly due to its nickel-cadmium batteries.

The early 1990s also saw the Invention of the lithium-ion battery, the kind of batteries that power most laptops, smart phones, and tablets nowadays. Lithium-ion batteries were much more efficient than nickel-cadmium batteries and much more eco-friendly. The modern wave of electric scooter began in 2009 when Myway turned into Inokim and became one of the leading electric scooter manufacturers. These scooters made full use of new more efficient lithium-ion batteries to make fast scooters that could be charged at home.

Nowadays, there are dozens of electric scooter manufacturers in several countries, and they are becoming a common sight in most cities. Several rideshare companies like Uber and Lime have electric scooters you can rent for one-off trips. People favour electric scooters due to their portability, ease of use, low environmental footprint, less

maintenance, and fewer regulations compared to more traditional methods of transportation. The fuel cost of a gas-powered scooter is almost 4 times as high as an electric scooter and gas-powered scooters emit more greenhouse gasses than cars proportional to their size. The current fastest electric scooter on the market is the NANROBOT LS7 which can reach a top speed of 52 mph, almost highway speeds.

3.2 OVERVIEW OF ELECTRIC SCOOTER

Electric scooter is a vehicle empowered by electric motor in order to move. It is also known as e-scooter. For the power source of the electric motor, certain country used different power, because it depends on the Law of the country. Basically, rechargeable batteries that used for the e-scooter is 40 to 65km/h. The invention of the electric scooter is as a proof that the engineering field keep advancing, the invention of the electric scooter makes it replace the old scooter in the market. Although the electric scooters are using electric motor, it still called as scooter rather than motorcycle. This is because its identity as scooter is still fixed which is most of its part are belong to scooter. So, it not included in transportation law which require the certification and operation as on good motor vehicle. It is not needed to have license to ride the electric scooter. The electric scooter is not a fully motorized vehicle, it's just semi motorized scooter, which is still have brake and frame design and so on. This electric scooter use NiMH which is a common power supply used on the electric scooter. This kind of the battery is rechargeable and a lighter and denser capacity batteries which is make it the designing of an electric scooter more handful and easier. The electric scooter is not like a motorcycle in many concept, either it design or it power supply. Besides that, the electric motor also uses lower power compared to motorcycle which is the scooter. There is some type of electric scooter that commonly used by all the people in term of weight and frame material type. Weight of the scooter also plays an important role in the speed of the scooter. The weight of the scooter depends on the purpose of the scooter been used; it is for competitions there is few of common weight that been used for the scooter. On the older scooter, the weight of the scooter is about 50 or 60 kg, this kind of weight was back older day before the technology of the scooter still not growing. Now, the weight of the scooter has improved, the weights of the scooter have been reduced about to 35 and 45 kg. The improvement of the weight of the scooter is for the purpose of scooter handling and speed of the scooter.

3.3 ELECTRIC SCOOTERS IN INDIA

Since 2014, the Indian market for electric scooters and motorcycles has grown steadily. Electric scooters and motorbikes sold 152.0 thousand units in 2019, up 20.6 percent from 2014. By the end of 2025, it is expecting that annual retail sales would have reached 1,080.5 thousand units, with a CAGR of 57.9percentage between 2020 and 2025. (Forecast period). Meanwhile, retail sales are anticipating exceeding \$1.0 billion by 2025, representing a CAGR of 63.9 percent between 2020 and 2025.

India is the world's third-largest carbon emitter, responsible for around 6percentage of global CO2 emissions from fossil fuel burning. In 2019, 21 of the world's 30 most polluted cities were in India, according to research published by IQAir. In addition, 14 of the top 20 most polluted cities in the world are in India, according to the WHO's Global Air Pollution Database (2018). Two-wheelers are India's most popular vehicle type accounting for 70percentage of the country's 200 million vehicles on the road and 80percentage of new vehicle sales each year. They are a significant source of pollutant emissions in metropolitan areas, accounting for 20percentage of total CO2 emissions and around 30percentage of particulate matter (PM) emissions.

The federal state and municipal governments have adopted several efforts in recent years to reduce automobile pollution, including tax exemptions, purchase rebates, and financial incentives for electric vehicle purchasers (EV). The government's increased focus on reducing pollution levels in the country bodes well for a good regulatory push for electric two-wheelers, which will aid the growth of the Indian electric scooter and motorcycle markets.

3.4 Top Electric Two-Wheelers Manufacturers in India

► Hero Electric: Leading Electric Two-Wheelers Manufacturers

Hero Electric is considered a pioneer in the electric scooter business in India. The brand started off by launching some basic and bare-bones electric scooters. Over the years, Hero Electric's scooters have become more premium, and they make for a brilliant ride around town. Hero Electric has several models on sale with varying levels of range and performance. The brand has more than 500 dealerships and service centres across the country, spread across 25 states. More than three lakh customers have so far purchased

Hero Electric's scooters like Flash, Optima, Nyx, etc. The brand also has a few more electric scooter launches lined up in the near future.

In the year 1956, the foundation of brand HERO was laid by Late Mr. Dayanand Munjal with a vision of providing mobility to millions in India. HERO ELECTRIC is a pioneer and market leader in the Indian Electric Two-Wheeler industry. Hero Electric is India's first and largest manufacturer of electric two wheelers with hundreds of thousands happy customers and growing. Hero Electric's endeavour to make the country greener with 'Zero Pollution' transportation through its wide range of Electric Vehicles, is supported by our Mission of "No Emission". Hero Electric is a SA 8000 certified organization that is environmentally conscious, socially responsible, and professionally ethical in its business operations.

► OKINAWA

Okinawa is an Indian company that produces electric scooters. The company was founded by Jeetender Sharma and Dr Rupali Sharma and has its headquarters in Gurgaon. The company was formed in 2015 by husband-and-wife Jeetender Sharma and Dr Rupali Sharma at a factory in Bhiwadi, Rajasthan. Two years later, the company released its first product, the Ridge electric scooter. In May 2019, the i-Praise and Ridge+ models became eligible for the Indian government FAME-II subsidy. Also in 2019, the company released the Praise Pro and Lite scooters. The R30 scooter was released in 2020. The B2B scooter was released in 2021. Also in 2021, Okinawa received International Automotive Task Force Certification in February 2022, an additional factory was opened in Bhiwadi, Rajasthan. In March 2022, the company released the OKHI-90 electric scooter. In June 2022, Okinawa began construction of a new factory in Karoli, Rajasthan.

Okinawa is an Indian EV manufacturer that aims to be the No.1 electric scooter manufacturer in the country. Okinawa's EV journey began in 2015. The brand established a production facility in Bhiwadi, Rajasthan in 2016. In 2017, it launched the Okinawa Ridge and the Okinawa Praise. Over the next couple of years, more variants of the two scooters were launched. Okinawa recently launched the R30 and the Lite and is now all set to launch its first electric motorcycle. The brand has shown lots of promise and has come a long way in a short span of time. More products are set to come out from the Okinawa factory in the upcoming months.

► BGauss: Electric Scooter

BGauss is a lifestyle electric scooter brand from the house of RR Global who have built a name for themselves by being in the electrical business for over 35 years. BGauss revealed two electric scooters, namely the A2 and B8, in 2020. Equipped with top-notch electronics, the scooters are built with state-of-the-art technology and sleek design, making them very futuristic. Electric scooters from BGauss show a lot of promise and the brand plans on launching more in the future.

The BGauss A2 Is a unique-looking slow-speed electric scooter with a top speed of 25km/h and a range of around 75 kilometres, powered by either a lithium-ion battery or a lead acid one. The BGauss B8 on the other hand is a more premium offering that features a 1900-Watt motor from Bosch, a top speed of 50km/h and an estimated range of around 70 kilometres.

BGauss' electric scooters come with features like push button start, combined braking system, Find Your Scooter function, remote lock & unlock, boost speed, anti-theft motor locking, anti-theft alarm, side stand sensor, reverse mode, USB charging port, etc. While both scooters certainly excel in terms of functional aspects and performance, it's their contemporary design that first draws attention towards them. The B8 and A2 come with a 360-degree chrome finish, coated in glossy superior quality paint that is also UV resistant. The premium tactile switches, designer LED headlamps and overall sophisticated appearance contributes to the style quotient that they're well-known for. The company and its scooters certainly have a promising future, thereby making them a highly trustworthy electric scooter brand.

► KOMAKI

KLB KOMAKI PVT LTD is a trusted name in Bearings and Driveshaft Business since 1987. KLB KOMAKI has ventured in the ELECTRIC VEHICLE BUSINESS since 2016. They are one of the most reliable and well-equipped manufacturers of Electric Vehicles with best services at nominal prices. All vehicles have been manufactured with highest quality spare parts with arrangement for excellent customer service. KOMAKI ELECTRIC SCOOTY "XGT KM" is their top selling model. The vehicle is trendy, comfortable, light weight and the adapter can be attached easily to the socket at home or at work for charging. LB Komaki Private Limited from 1987 Manufacturer of high-quality Electric Bike, Electric Scooty and Scooter, Electric Rickshaw, E Rickshaw

Spare Parts etc. These products are acknowledged due to their high quality, high performance, excellent strength, rigid design, low maintenance, and long service life. Apart from this, this E rickshaw and scooter ranges are offered to the clients at very reasonable rates.

► HONDA

Honda launched the world's first commercially available electric motorcycle in 1994 and has been the world leader in electric motorcycles ever since. In recent years, Honda has been addressing the issues of electric motorcycles, such as cruising range and charging time, with the "Mobile Power Pack," a replaceable battery, and aims to expand this technology to business-use electric motorcycles by 2021 to further popularize electric motorcycles. Honda has set the goals of "achieving carbon neutrality by 2050" and " zero fatalities in traffic accidents " and is working to achieve these goals. The PCX ELECTRIC announced in 2018 showed one way to solve the challenges of electric motorcycles by using the replaceable Honda Mobile Power Pack™ as a power source. Honda will continue to contribute to the realization of a quieter and cleaner environment for people's daily lives by further popularizing environmentally responsible electric motorcycles and scooters as everyday mobility products in the daily lives of more people.

► ATHER ENERGY

Ather Energy is the brand that brought performance electric scooters to the Indian market. Its scooters feature in-house-developed battery packs, chassis, and cycle parts. Ather Energy also pioneered technologies like touchscreen instrumentation, reverse assist, LED lighting all around and a previously unmatched 0-60km/h acceleration time. Ather Energy has launched several variants of its scooters over the years and is also developing more scooters that will be launched in the coming days. The brand currently the Ather 450X electric scooter. Ather Energy is an Indian electric vehicle company, headquartered in Bangalore. It was founded by Tarun Mehta and Swapnil Jain in 2013. It manufactures two electric scooters – the Ather 450X and the Ather 450 Plus. The company added two new products to its portfolio, the Ather 450X and the Ather 450 Plus in January 2020.

- Ather 450X (3rd Generation):

Ather 450X was launched on 19th July 2022 with improved range and other features. This new scooter is 6k more expensive than Ather 450x. This new 3rd generation Ather 450x has more powerful battery with 3.66 kWh.

- Ather 450X: -

Ather 450X has a 4G sim card and Wi-Fi along with Bluetooth connectivity and the new 7 touchscreen dashboard, comes with a colour depth of 16M and a Snapdragon Quad Core processor. Ather 450X utilises Android Open Source to offer map navigation, On-board diagnostics and features like Over-the-air updates, Auto Indicator off and Guide-me-home lights.

The Ather mobile app offers personalised ride statistics, charging status, push navigation and more functionalities like theft & tow detection, live location & vehicle state tracking, voice assistant and welcome lights. Ather 450X supports connected accessories like smart helmets and tyre pressure monitoring systems (TPMS).

- Ather 450 Plus: -

Ather Energy also offers an upgraded version of Ather 450 called the Ather 450 Plus which has a top speed of 70 kmph and a True Range of 70 km in Eco mode. The Ather 450 Plus offers 4G connectivity, on board navigation, and other connected features but does not have Bluetooth connectivity or the Warp mode.

► Ampere Electric

Ampere is among the leading electric scooter manufacturers in India. It makes a variety of electric scooters targeted at different buyer mindsets. Ampere Vehicles was formed in 2008 and three new electric scooters were launched in the very same year. More models were launched over the coming years. Ampere Vehicles currently sells the Reo, Reo Elite, V Series, M Series, Zeal EX, and Magnus Pro. Top speeds vary from 25km/h to 55km/h and range varies from 65 kilometres to 90 kilometres. More models are expected to be launched in the coming days.

3.5 Advantages of using Electric Scooters

A. Cost effective to operate.

EVs are cheaper to operate since they have high efficiencies and fuel economies thereby reduce cost for the owner. The electricity to charge an EV is about one third as much per kilometre to purchase fuel for vehicle.

B. Less cost to maintain.

BEVs have fewer moving parts than those had by conventional combustion engine vehicles. There is less servicing and no expensive systems such as fuel injection and exhaust systems, which are not needed in an EV. PHEVS have petrol engine and need servicing hence costing more than BEVS, but they also have an electric propulsion system, which requires less moving parts leading to less depletion of petrol engine parts.

C. Environment Friendly

EVs are less polluting, as they have zero exhaust emissions. If you opt to use renewable energy to charge your EV. You can reduce greenhouse gas emissions even more. Some EVs are made of eco-friendly materials such as the Ford Focus Electric, which is made of recycled and bio-based materials and the Nissan Leaf, which is partly made of recycled plastic bottles, old scooter parts and second hand appliances.

D. Health Benefits

The reduced harmful emissions will lead to better air quality, which is good for our health. EVs are also producing much less noise compared to petrol/diesel-based Vehicles.

E. Safer

EVs have a low centre of gravity thereby making them less likely to capsize. They also have low risk of fires and explosions. Their body construction gives them more durability hence making them safer during collisions.

3.6 Government Initiatives

In 2015, the Government introduced a scheme called the Faster Adoption and Manufacturing of hybrid and Electric vehicles (FAME) in order to promote Electric vehicles. In 2015, the National Electric Mobility Mission Plan was drafted to achieve

fuel security by expecting to achieve sales of electric and hybrid cars to reach Six to seven million by 2020. State run firm Energy Efficiency Services Limited (EESL) has appointed the Nodal agency to procure around 10,000 electric vehicles to replace existing government vehicles. The Karnataka State Government has approved a policy to promote research and development in electric mobility making it mandatory to have charging points and pods in all major cities of the state. The Maharashtra State Government waived off some taxes for Electric Vehicles ever since it became India's First State to have an Electric Mass Mobility System. India is obligated to bring down its share of global emissions by 2030 as a signatory to the Paris Climate Agreement. The Government plans to setup lithium-ion battery making facility under supervision of Bharat Heavy Electricals Limited (BHEL). The Goods and Services Tax (GST) Council has set a tax rate of 12 percentage compared to 28 percentage set for petroleum-based vehicles.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

Analysis and interpretation are a major part of research. Analysis is the ordering of data into the consistent parts to obtain answers to the research questions. Interpretation takes the result of analysis, make inferences. and draw conclusion about it. Analysis of data is a process of inspecting, transforming, and modelling data with the goal of highlighting use full information, suggesting conclusions and supporting decision making. Data interpretation is the process of reviewing data and arriving at relevant conclusions using various analytical methods.

4.1: DEPARTMENT WISE CLASSIFICATION.

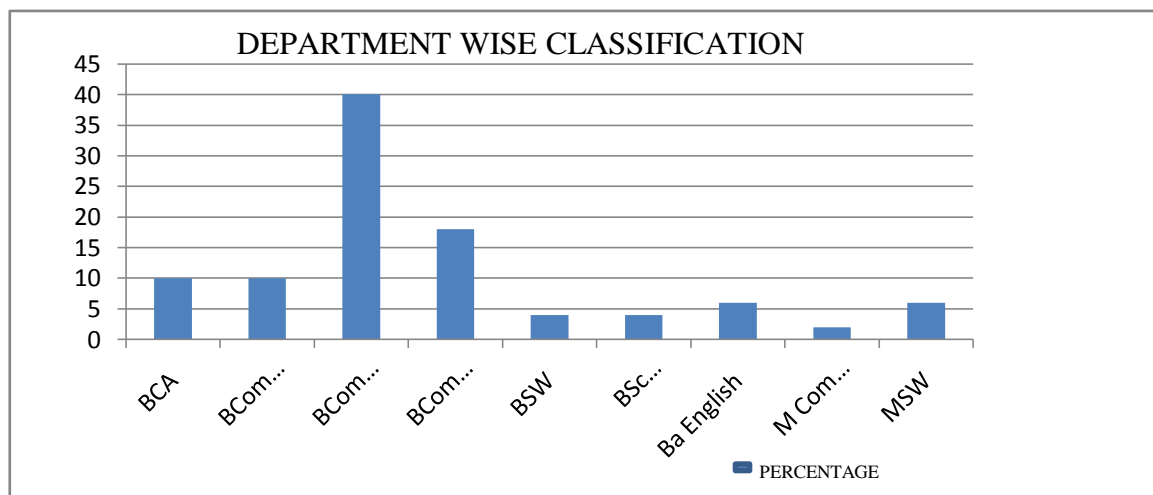
Table No.4.1:

DEPARTMENT WISE CLASSIFICATION.

Responses	No. of Respondents	Percentage
BCA	5	10
BCom Cooperation	5	10
BCom Finance	20	40
BCom Computer	9	18
BSW	2	4
BSc Mathematics	2	4
Ba English	3	6
M Com Finance	1	2
MSW	3	6
Total	50	100

(Source: primary data)

Figure No.4.1:



INTERPRETATION:

Table No.4.1 and figure No.4.1 shows that 40 per cent of the respondents are from Bcom finance department, 18 percent from Bcom computer application. 10 percent of the response was from BCA and Bcom cooperation. 6 percent from BA English and MSW and 4 percent from BSW and BSc Mathematics. The least response was from Mcom finance of 2 percent.

4.2: GENDER WISE CLASSIFICATION

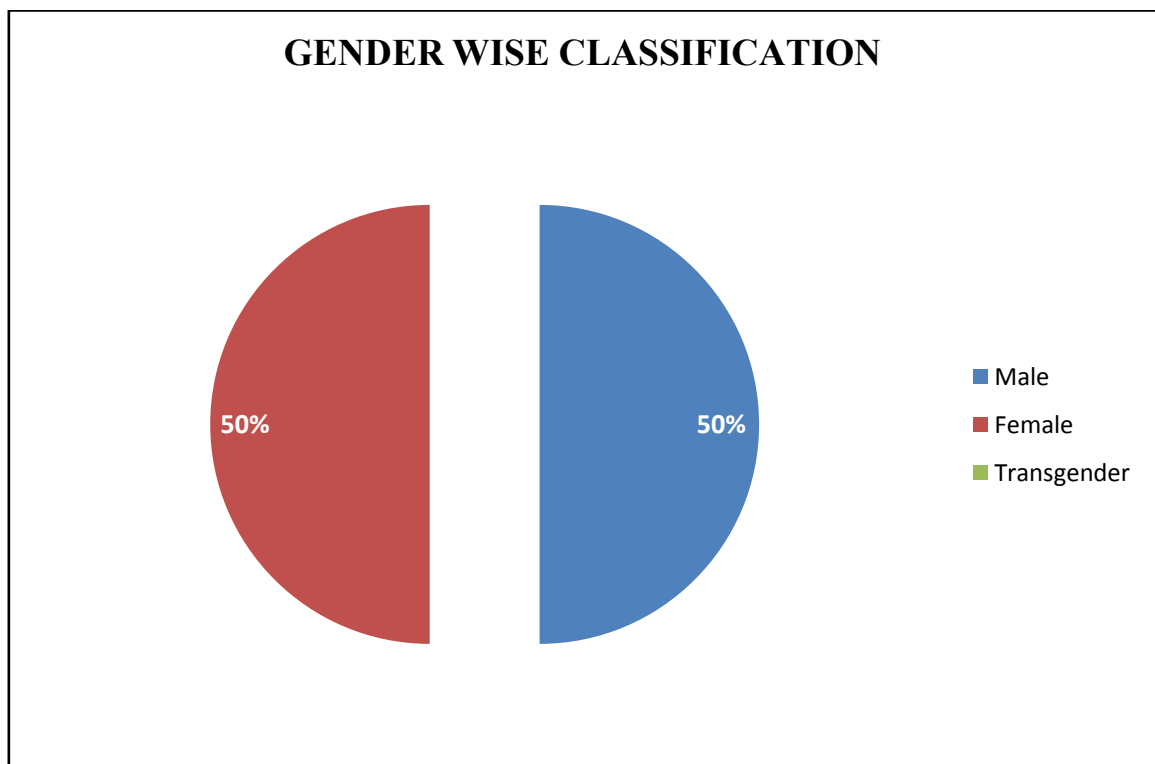
Table No.4.2:

GENDER WISE CLASSIFICATION.

Responses	No. Of Respondents	Percentage
Male	25	50
Female	25	50
Transgender	0	0
Total	50	100

(Source: primary data)

Figure No.4.2:



INTERPRETATION:

Table No.4.2 and figure No.4.2 show that out of 50 respondents 50 percent were male and 50 percent were female. None of the respondents are transgenders.

4.3: HEARD ABOUT ELECTRIC SCOOTERS.

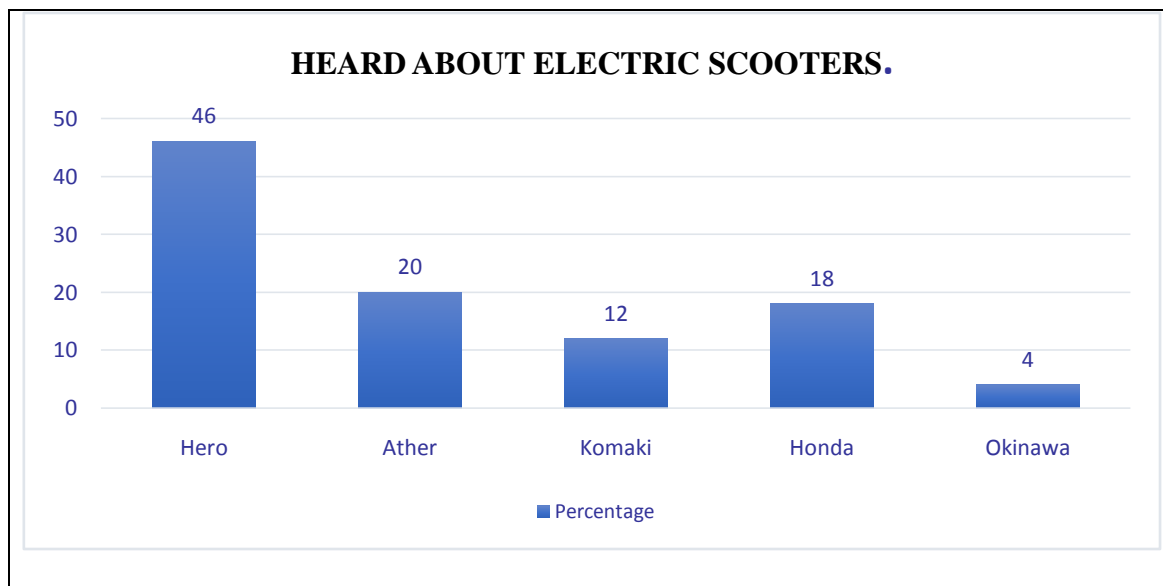
Table No.4.3:

HEARD ABOUT ELECTRIC SCOOTERS.

Responses	No. Of Respondents	Percentage
Hero	23	46
Ather	10	20
Komaki	6	12
Honda	9	18
Okinawa	2	4
Total	50	100

(Source: primary data)

Figure No.4.3:



INTERPRETATION:

Table No.4.3 and figure No.4.3 shows that out of the respondents 46 percent have heard about Hero, 20 percent about Ather, 18 percent about Honda and 12 percent about Komaki. The least of the respondents of 4 percent have heard about Okinawa.

4.4: SOURCES TO KNOW ABOUT ELECTRIC SCOOTERS.

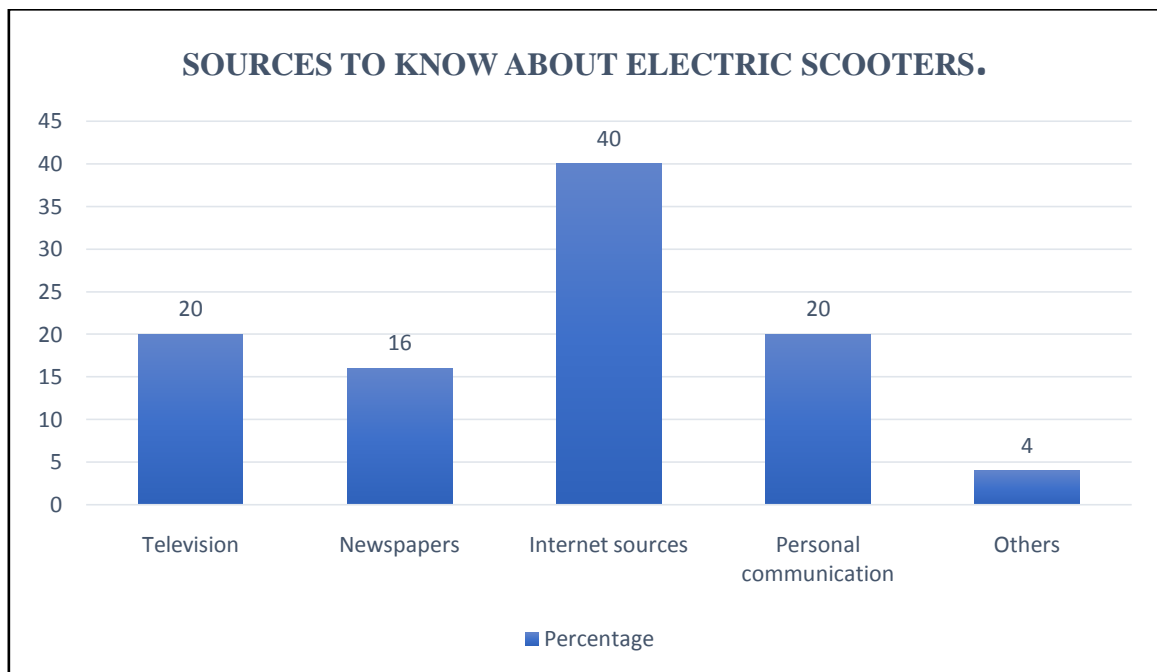
Table No.4.4:

SOURCES TO KNOW ABOUT ELECTRIC SCOOTERS.

Responses	No. Of Respondents	Percentage
Television	10	20
Newspapers	8	16
Internet sources	20	40
Personal communication	10	20
Others	2	4
Total	50	100

(Source: primary data)

Figure No.4.4:



INTERPRETATION:

Table No.4.4 and figure No.4.4 shows that out of the respondents 40 percent came to know about electric scooters from internet sources, 20 percent from personal communication and televisions, 16 percent from newspapers and only 4 percent from other sources.

4.5: FACTORS FOR BUYING ELECTRIC SCOOTERS.

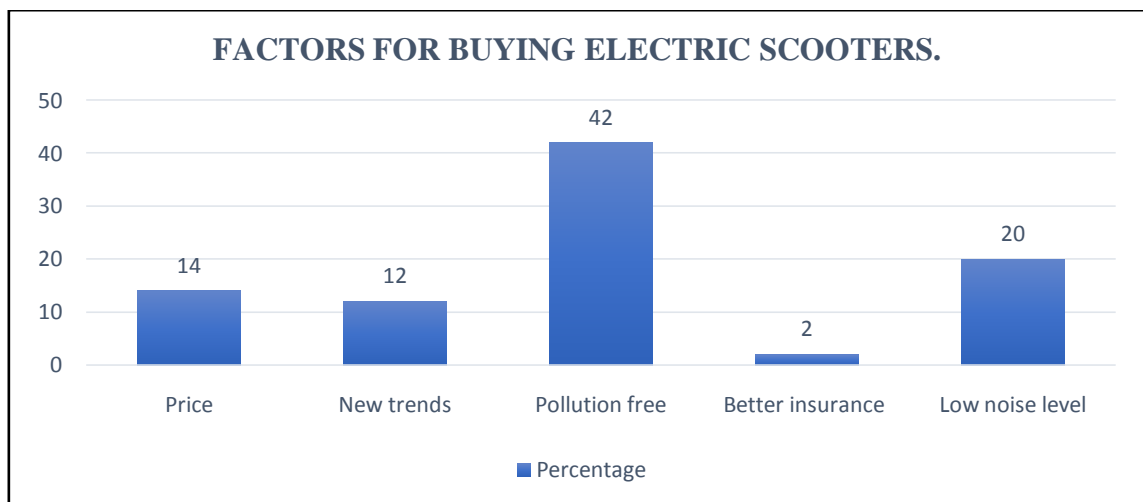
Table No.4.5:

FACTORS FOR BUYING ELECTRIC SCOOTERS.

Responses	No. Of Respondents	Percentage
Price	7	14
New trends	6	12
Pollution free	21	42
Better insurance	1	2
Low noise level	10	20
Others	5	10
Total	50	100

(Source: primary data)

Figure No. 4.5:



INTERPRETATION:

Table No.4.5 and figure No.4.5 shows that out of the respondents 42 percent considers pollution free as the main factor for buying electric scooter. Low noise level is considered by 20 percent, 14 percent considers price factor and only 2 percent considers the factor better insurance for buying electric scooter.

4.6: FACTORS THAT DISCOURAGE FROM OPTING E-SCOOTERS.

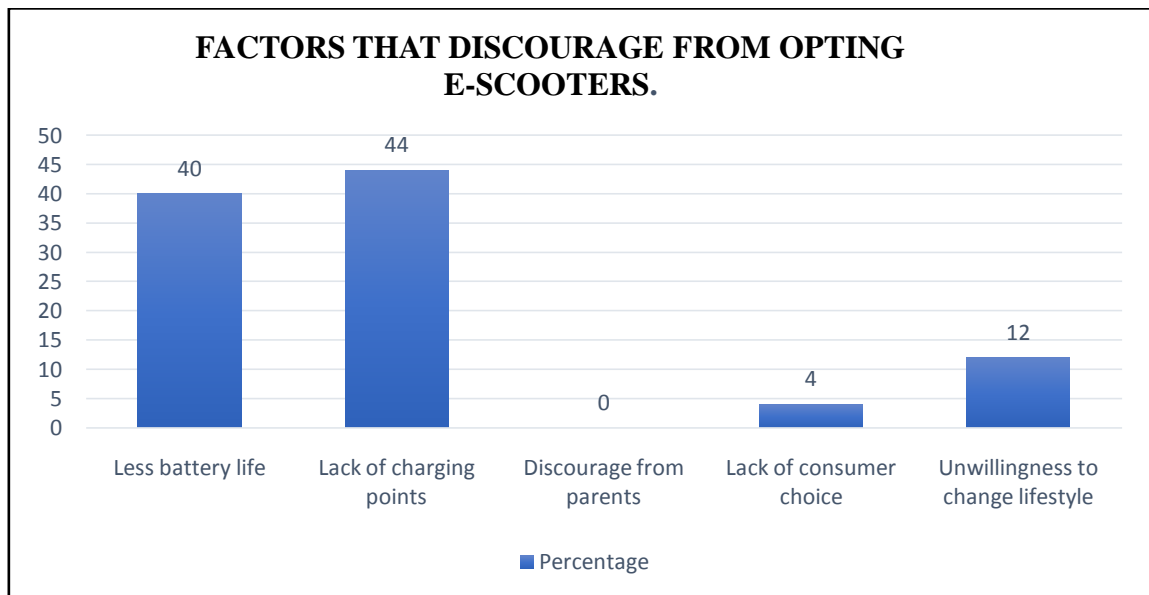
Table No.4.6:

FACTORS THAT DISCOURAGE FROM OPTING E-SCOOTERS.

Responses	No. Of Respondents	Percentage
Less battery life	20	40
Lack of charging points	22	44
Discourage from parents	0	0
Lack of consumer choice	2	4
Unwillingness to change lifestyle	6	12
Total	50	100

(Source: primary data)

Figure No.4.6:



INTERPRETATION:

Table No.4.6 and figure No.4.6 shows that out of the respondents 44 percent of the respondents choose lack of charging points as the discouraging factor for buying electric scooters. 40 percent were discouraged by the less battery life, 12 percent due to the unwillingness to change lifestyle. The least discouraging factor was lack of consumer choice by 4 percent. Any of the respondents were not affected by parent's discouragement.

4.7: INFLUENCE OF E-SCOOTERS ON LIFE STATUS.

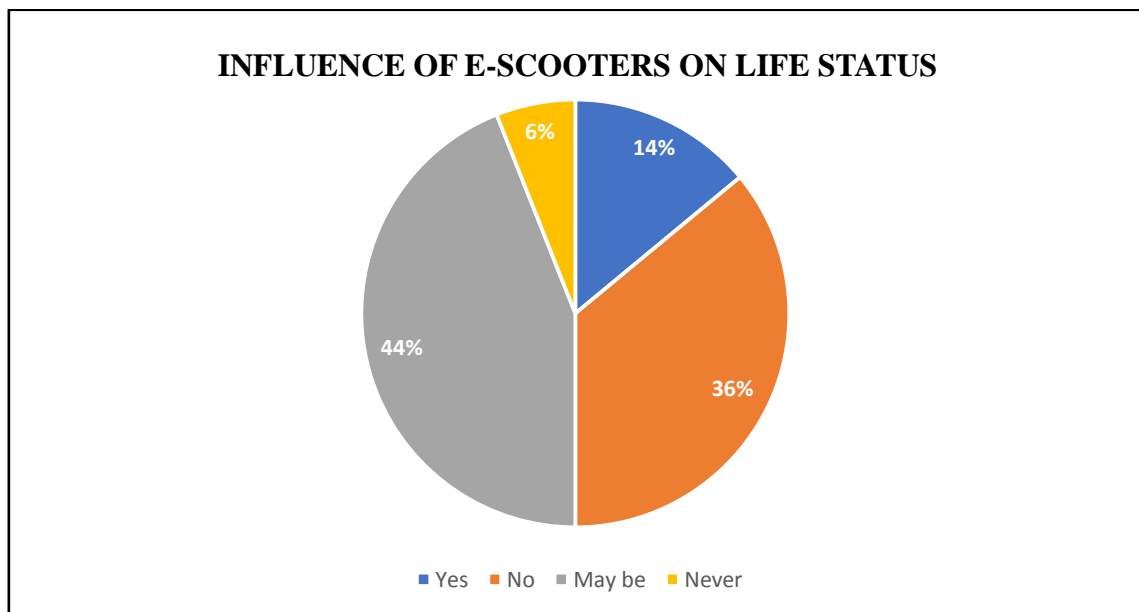
Table No.4.7:

INFLUENCE OF E-SCOOTERS ON LIFE STATUS.

Responses	No. Of Respondents	Percentage
Yes	7	14
No	18	36
May be	22	44
Never	3	6
Total	50	100

(Source: primary data)

Figure No.4.7:



INTERPRETATION:

Table No.4.7 and figure No.4.7 shows that out of the respondents 44 percent of the respondents think that electric scooters may or may not have any influence on their life status. 36 percent thinks that electric scooter have no any influence on their life status whereas 14 percent thinks electric scooter have an influence on their life status. Only 6 percent thinks that electric scooters never have influence on their life status.

4.8: REPLACING OF E-SCOOTERS IN TERMS OF SATISFYING CONSUMER NEEDS.

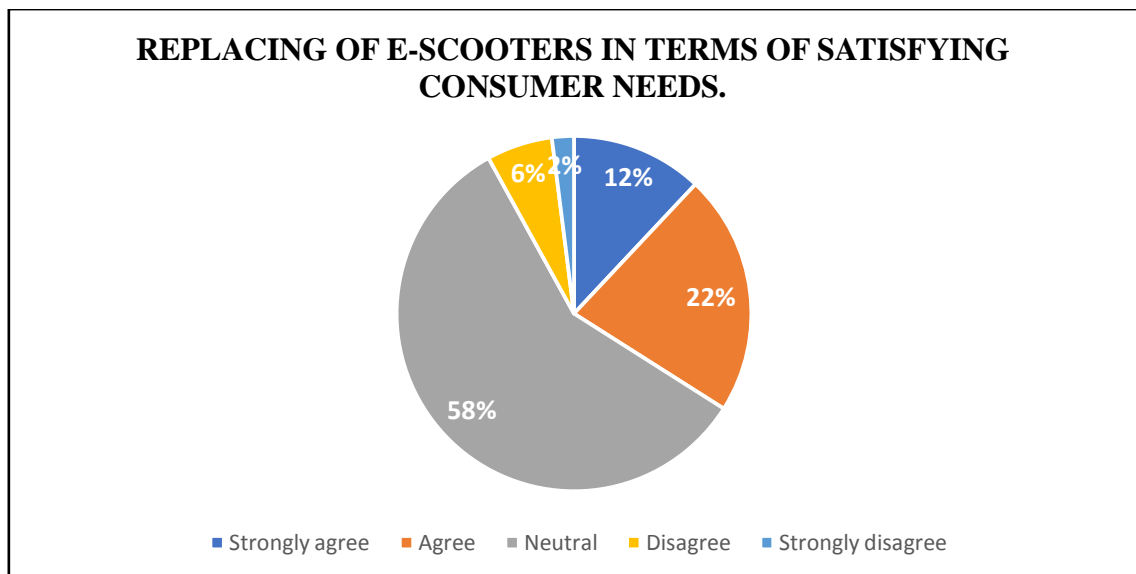
Table No.4.8:

REPLACING OF E-SCOOTERS IN TERMS OF SATISFYING CONSUMER NEEDS.

Responses	No. Of Respondents	Percentage
Strongly agree	6	12
Agree	11	22
Neutral	29	58
Disagree	3	6
Strongly disagree	1	2
Total	50	100

(Source: primary data)

Figure No.4.8:



INTERPRETATION:

Table No.4.8 and figure No.4.8 shows that out of the respondents 58 percent of the respondents thinks that electric scooters can replace motor scooters in terms of satisfying the consumer needs. 12 percent strongly agrees and 22 percent agrees with the statement. Whereas 6 and 2 percent of the respondents disagree or strongly disagree with the statement.

4.9: E-SCOOTERS HELP IN REDUCING GLOBAL WARMING.

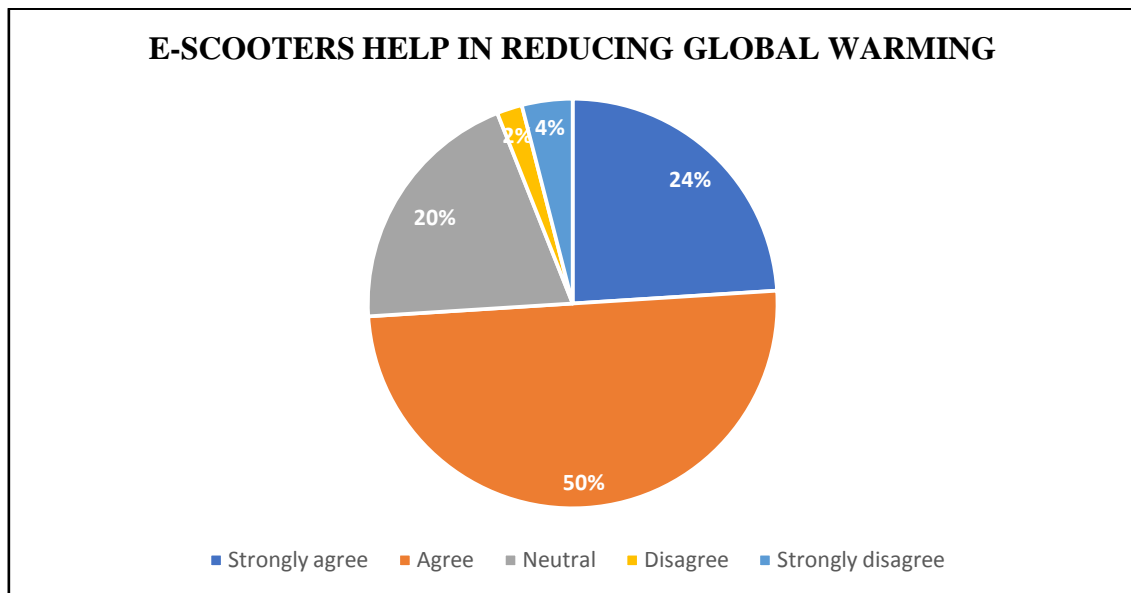
Table No.4.9:

E-SCOOTERS HELP IN REDUCING GLOBAL WARMING.

Responses	No. Of Respondents	Percentage
Strongly agree	12	24
Agree	25	50
Neutral	10	20
Disagree	1	2
Strongly disagree	2	4
Total	50	100

(Source: primary data)

Figure No.4.9:



INTERPRETATION:

Table No.4.9 and figure No.4.9 shows that out of the respondents 50 percent agrees that e-scooters helps in reducing global warming, 24 percent strongly agrees and 20 percent thinks neutral whereas 2 percent disagree and 4 percent strongly disagree with the statement.

4.10: MOST PREFERRED BRAND.

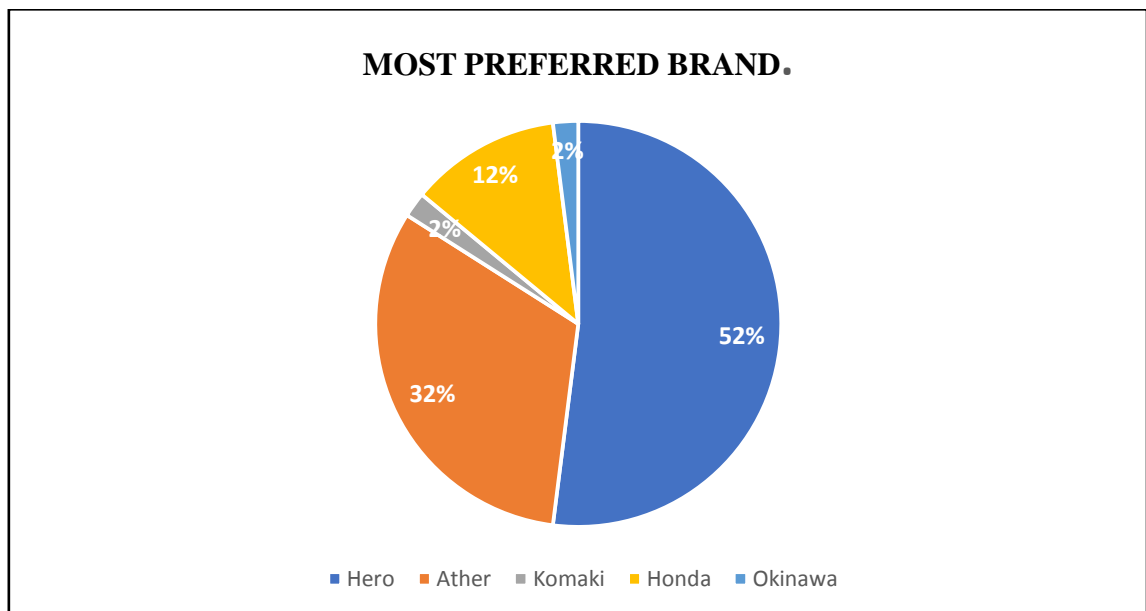
Table No.4.10:

MOST PREFERRED BRAND.

Responses	No. Of Respondents	Percentage
Hero	26	52
Ather	16	32
Komaki	1	2
Honda	6	12
Okinawa	1	2
Total	50	100

(Source: primary data)

Figure No.4.10:



INTERPRETATION:

Table No.4.10 and figure No.4.10 shows that out of the respondents 52 percent prefers Hero, 32 percent prefers Ather and 12 percent prefers Honda. Only 2 percent prefers Komaki and Okinawa as their preferred brands.

4.11: REFERRING ELECTRIC SCOOTERS AMONG FRIENDS OR RELATIVES.

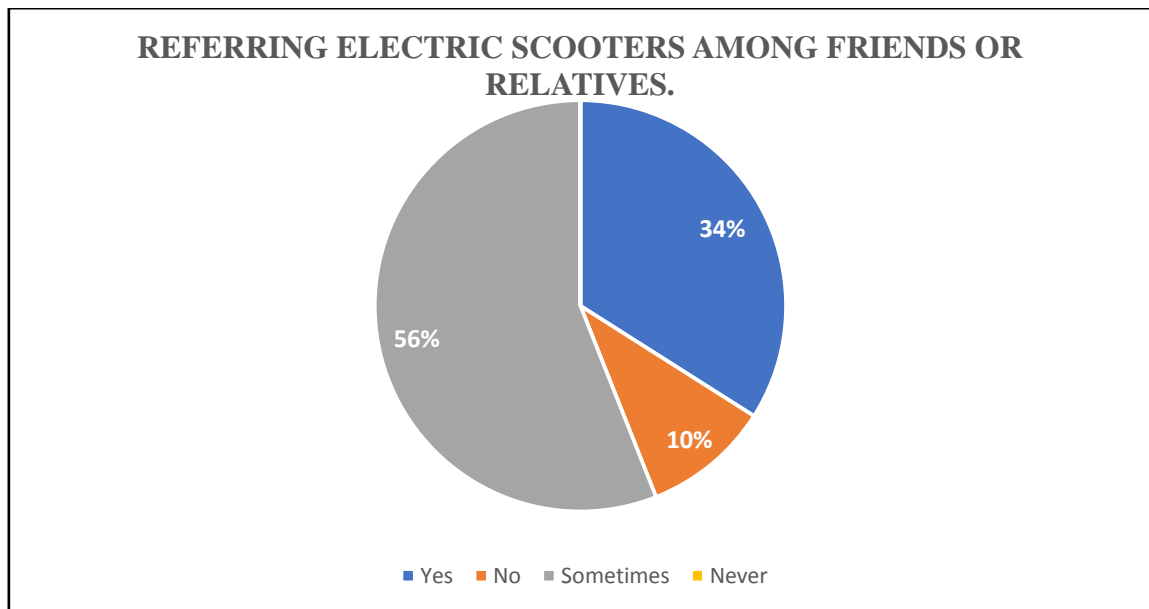
Table No.4.11:

REFERRING ELECTRIC SCOOTERS AMONG FRIENDS OR RELATIVES.

Responses	No. Of Respondents	Percentage
Yes	17	34
No	5	10
Sometimes	28	56
Never	0	0
Total	50	100

(Source: primary data)

Figure No.4.11:



INTERPRETATION:

Table No.4.11 and figure No.4.11 shows that out of the respondents 56 percent chooses sometimes as they may or may not be referring electric scooters to their friends or relatives. 36 percent chooses yes and 10 percent as no.

4.12: E-SCOOTERS ARE LESS ACCIDENTAL COMPARED TO MOTOR SCOOTERS.

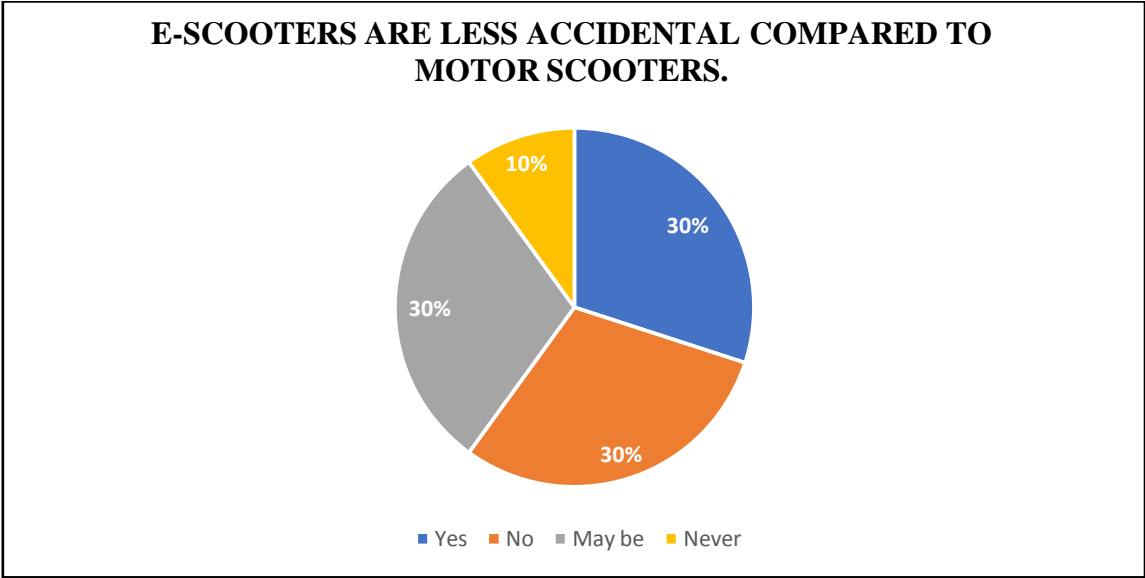
Table No.4.12:

E-SCOOTERS ARE LESS ACCIDENTAL COMPARED TO MOTOR SCOOTERS.

Responses	No. Of Respondents	Percentage
Yes	15	30
No	15	30
May be	15	30
Never	5	10
Total	50	100

(Source: primary data)

Figure No.4.12:



INTERPRETATION:

Table No.4.12 and figure No.4.12 shows that out of the respondents 30 percent think electric scooters are less accidental. 30percent thinks e-scooters are not less accidental, other 30 percent thinks e-scooters may or may not be less accidental where the least 10 percentage thinks e-scooters are never less accidental compared to motor scooters.

4.13: PROBABILITY OF CHOOSING ELECTRIC SCOOTER.

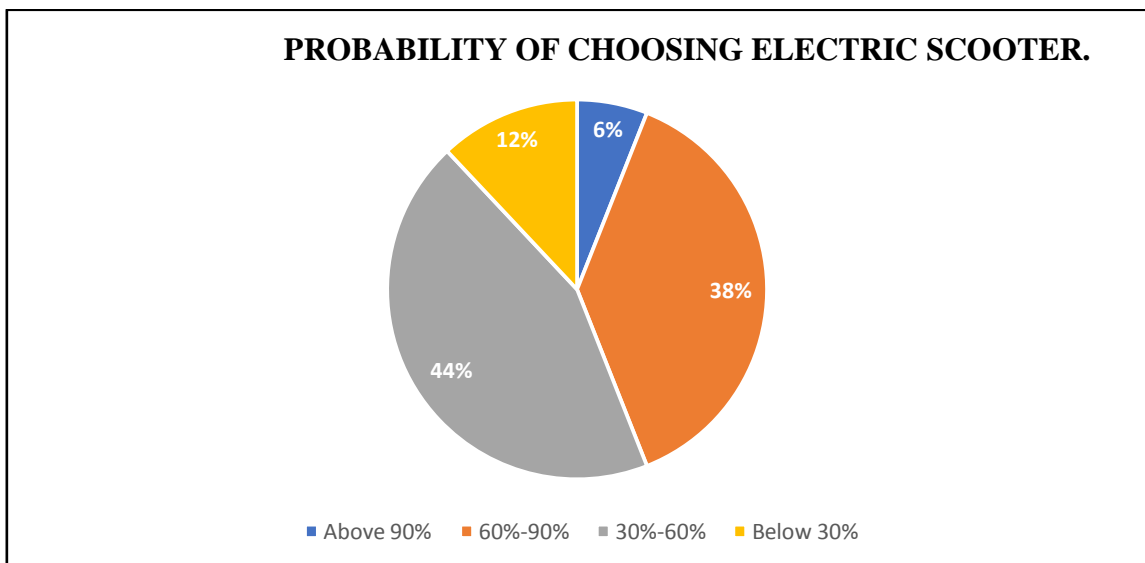
Table No.4.13:

PROBABILITY OF CHOOSING ELECTRIC SCOOTER.

Responses	No. Of Respondents	Percentage
Above 90	3	6
60-90	19	38
30-60	22	44
Below 30	6	12
Total	50	100

(Source: primary data)

Figure No.4.13:



INTERPRETATION:

Table No.4.13 and figure No.4.13 shows that out of the respondents 44 percent of the respondents have the probability of choosing e-scooter over motor scooter up to 30-60 percentages. 38 percent of the respondents have the probability of choosing e-scooter up to 60-90 percentage.12 percent chooses below 30. Only 6 percent have the high probability of choosing e-scooter above 90 percentages.

4.14: OPINION IN THE IMPROVEMENT OF E-SCOOTERS.

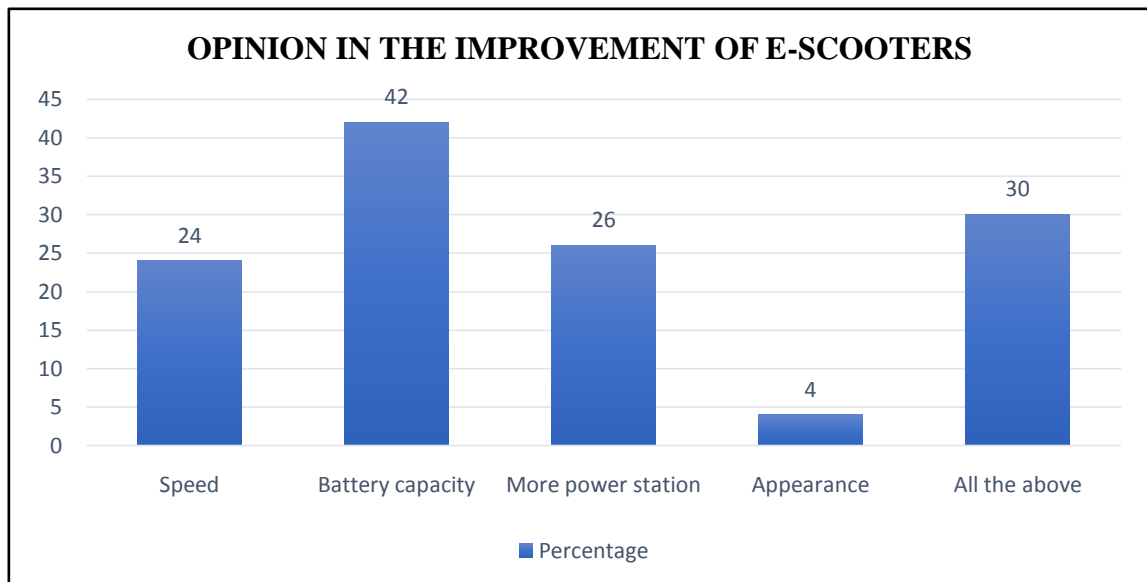
Table No.4.14:

OPINION IN THE IMPROVEMENT OF E-SCOOTERS.

Responses	No. Of Respondents	Percentage
Speed	12	24
Battery capacity	21	42
More power station	13	26
Appearance	2	4
All the above	15	30
Total	50	100

(Source: primary data)

Figure No.4.14:



INTERPRETATION:

Table No.4.14 and figure No.4.14 shows that out of the respondents 42 percent thinks that battery life is the major improvement required for e-scooters. 30 percent thinks above all of the factors are to be improved. 26 percent thinks more power stations are the required improvement and 24 percent thinks speed is to be improved. The remaining 4 percent thinks that appearance is the required improvement in e-scooters.

4.15: ATTITUDE TOWARDS E-SCOOTERS.

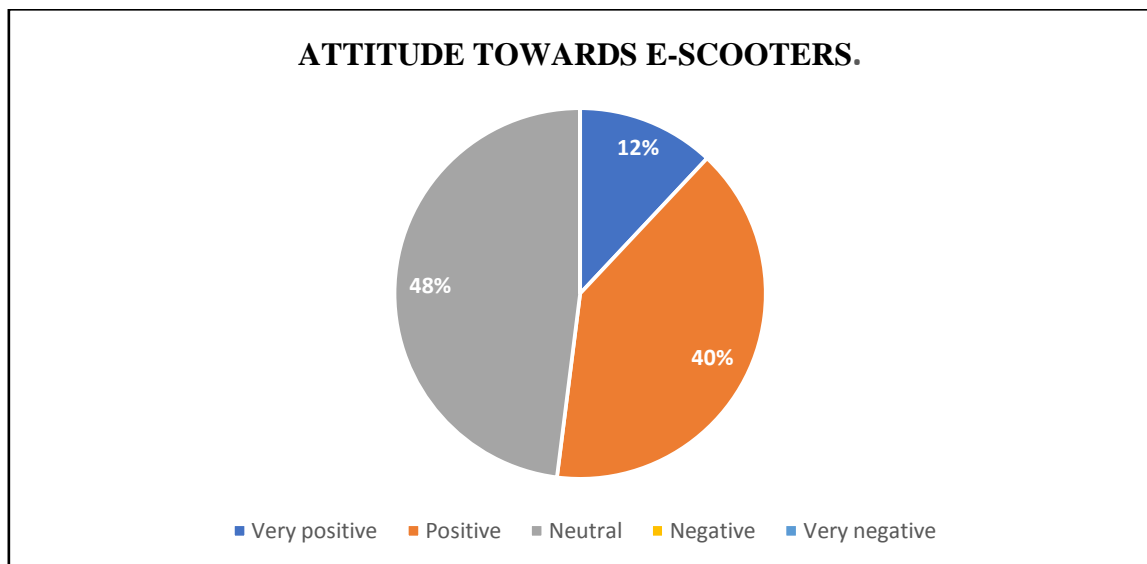
Table No.4.15:

ATTITUDE TOWARDS E-SCOOTERS.

Responses	No. Of Respondents	Percentage
Very positive	6	12
Positive	20	40
Neutral	24	48
Negative	0	0
Very negative	0	0
Total	50	100

(Source: primary data)

Figure No.4.15:



INTERPRETATION:

Table No.4.15 and figure No.4.15 shows that out of the respondents 48 percent have neutral attitude towards electric scooters, 40 percent have positive attitude and remaining 12 percent have very positive attitude towards electric scooters. None of the respondents have any negative attitude towards electric scooters.

4.16: CONVENIENT FOR LONG TRIPS.

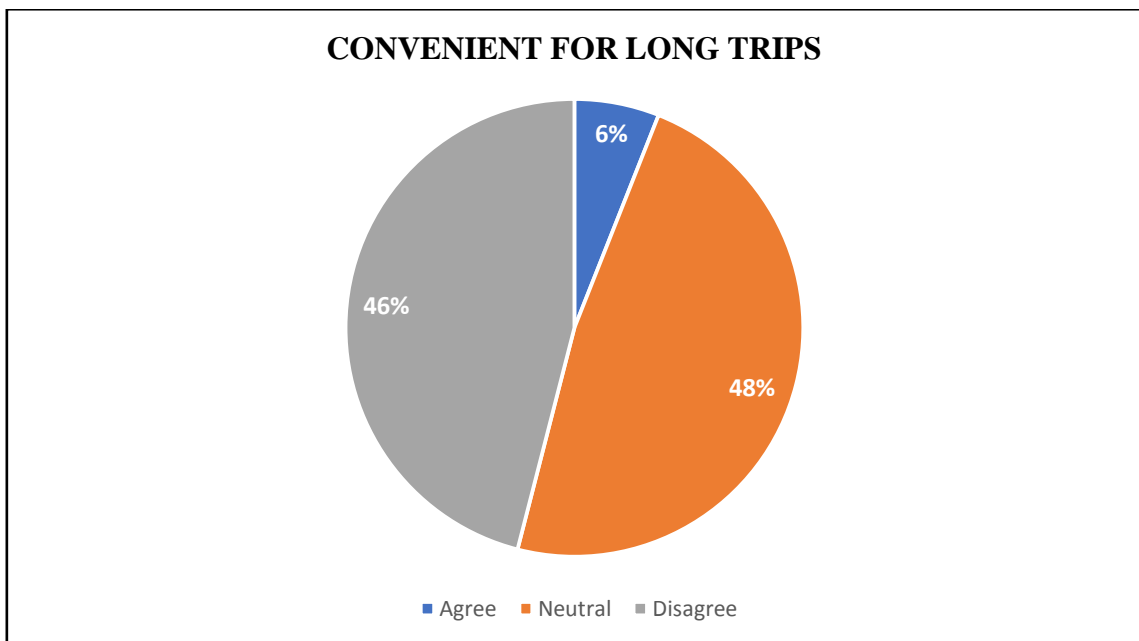
Table No.4.16:

CONVENIENT FOR LONG TRIPS.

Responses	No. Of Respondents	Percentage
Agree	3	6
Neutral	24	48
Disagree	23	46
Total	50	100

(Source: primary data)

Figure No.4.16:



INTERPRETATION:

Table No.4.16 and figure No.4.16 shows that out of the respondents 48 percent are neutrally convenient with electric scooters for long trips. 46 percent of the respondents disagree with the statement. The remaining 6 percent agrees with the statement.

4.17: MOST LIKELY TO PREFER E-SCOOTER AS A MODE OF TRANSPORT.

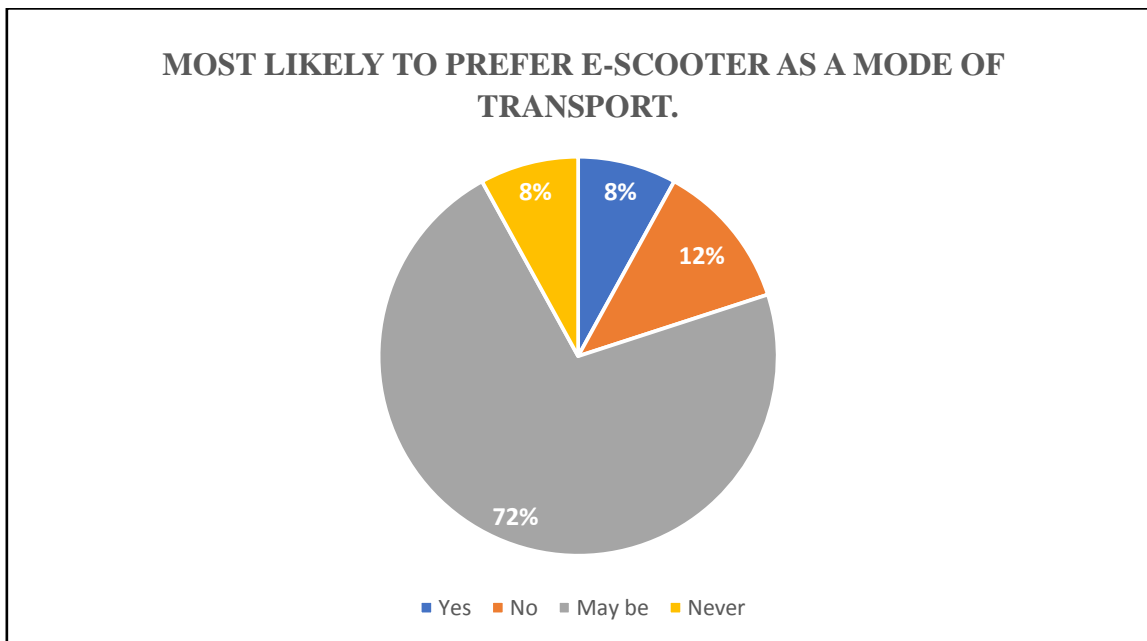
Table No.4.17:

MOST LIKELY TO PREFER E-SCOOTER AS A MODE OF TRANSPORT.

Responses	No. Of Respondents	Percentage
Yes	4	8
No	6	12
May be	36	72
Never	4	8
Total	50	100

(Source: primary data)

Figure No.4.17:



INTERPRETATION:

Table No.4.17 and figure No.4.17 shows that out of the respondents 72 percent may or may not be preferring e-scooter as next mode of transport. 12 percent not prefer e-scooter whereas 8 percent prefers and the remaining 8 percent never prefers e-scooter as next mode of transport.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- The respondents were students from Don Bosco Arts and Science College.
- Out of the respondents 46 percent have heard about HERO electric scooters whereas only 4 per cent have heard about OKINAWA.
- Most of the respondents came to know about electric scooters from internet sources. Personal communication, televisions are the other sources from which respondents have come to know about the electric scooters.
- Most of the respondents choose electric scooters over the motors scooters as they are pollution free and have low noise level. The respondents least consider the factor better insurance for opting electric scooters.
- Majority of respondents were discouraged to buy electric scooters due to lack of charging points and less battery life.
- Most of the respondents think electric scooters may or may not influence on their life status.
- Most of the respondents were neutral in replacing e-scooter over motor scooter.
- Most of the respondents were having neutral satisfaction in the level of performance to the electric scooters.
- Most of the respondents say that the battery capacity and more power stations are required to improve.
- Most of the respondents think that e-scooters have major role in reducing global warming.
- Some of the respondents say that they will not recommend electric scooters to others.
- Most of the respondents say that they prefer HERO and ATHER electric scooters brands.
- Most of the respondents say that they may or may not prefer electric scooters to their friends and relatives.

- Most of the respondent's overall satisfaction level is average in electric scooters.
- Most of the respondents say that the probability of choosing electric scooters over motor scooters is 30 percent-60percent.
- Any of the respondent's buying decision is not taken by family.
- Most of the respondents have a neutral attitude towards electric scooters.

5.2 SUGGESTIONS

- More advertisement is needed as many people are not aware of electric scooters.
- People should place a greater emphasis on electric scooters in order to reduce pollution and greenhouse gas emissions.
- Organize road shows and Exhibitions to educate the people.
- Electric scooters are used only for short distance because of low battery backup capacity, so manufactures should concentrate on development to increase the capacity of the electric scooters.
- By increasing the number of charging stations, more people will be interested in purchasing electric scooters.
- The electric scooters manufacturing companies may also consider solar energy E-scooters that may support for long travel and reduce the charging time of battery.
- Electric scooters should concentrate on improving the features of "Smooth Driving".
- By lowering the initial cost of electric scooters, there will be a growing market in the near future.

5.3 CONCLUSION

The study has helped electric scooter dealers to understand whether the respondents or the peer groups are satisfied or not. If not, what are the reasons for discontent of peer groups and what are the ways to recover the satisfaction level of peer groups towards electric scooters. Come back to accomplish younger generation and time of life are additional fascinated by electric scooters, the shopping for behaviour is ruled preponderantly by the requirements for power and respect for the long lasting.

The research identified and evaluated the consumer perception toward various factor about electric scooters. The result of this research shows that there is a combination of positive and negative effect on the perception towards electric scooters among peer groups. Here most of the respondents are considered the pollution free and the low noise level while purchasing a new electric scooter, so there is sample potential to electric scooters in two scooters. But their battery and less charging points are the factors which effects the sales of electric scooters because its performance is not satisfactory.

In last conclude that majority of respondents said that they are satisfied with the electric scooter's performance, but company should focus on the battery life and investing the improvement in more charging points electric scooters. Finally, we can say that the peer groups are not fully satisfied with the electric scooters.

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APPENDIX

QUESTIONNAIRE

The following questionnaire is used for the collection of primary data from academic research titled "A study of perception on electric scooters among peer groups " The study is conducted by Sneha Joseph, Anuja Johnson, Grace Mariya, 3rd year B.Com finance batch 2020-2023 of Don Bosco Arts and Science College, Angadikadavu.

1. Name:

2. Age:

3. Department:

4. Gender

Male

Female

Transgender

5. What are the electric scooters that you have heard about?

Hero

Ather

Komaki

Honda

Okinawa

6. From what sources do you get to know about the electric scooters?

Television

Newspapers

Internet sources

Personal communication

Others

7. What are the factors that encourage for considering on buying electric scooters?

- Price
- New trends
- Pollution free
- Better insurance options
- Low noise level
- Others

8. What are the factors that discourage from buying electric scooters?

- Less battery life
- Lack of charging points
- Discouragement from parents
- Lack of consumer choice
- Unwillingness to change lifestyle.

9. Do you think electric scooters have an influence on your status?

- Yes
- No
- Maybe
- Never

10. Electric scooters can replace motor scooters in terms of satisfying consumer needs?

Do you agree with the statement?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree.

11. What do you think about the statement that electric scooters help in reducing global warming?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree.

12. Select your most preferred brand?

- Hero
- Ather
- Komaki
- Honda
- Okinawa

13. Will you refer electric scooter to your friends or relatives?

- Yes
- No
- Sometimes
- Never

14. Do you think electric scooters are less accidental compared to motor scooters?

- Yes
- No
- Sometimes
- Never

15. What is your probability of choosing electric scooter over motor scooter?

- Above 90 percentage
- 60 percentages – 90 percentages
- 30 percentages – 60 percentages
- Below 30 percentage

16. In your opinion, what do you wants to improve in electric scooters?

- Speed
- Battery capacity
- More power stations
- Appearance
- All of the above

17. What sort of attitude do you have towards electric scooters?

- Very positive
- Positive
- Neutral
- Negative
- Very negative

18. Electric scooter is more convenient for long trips than short trips. Do you agree with the statement?

- Agree
- Neutral
- Disagree

19. How likely your next scooters will be an electric scooter?

- Yes
- No
- Maybe
- Never

**A STUDY ON ATTITUDE AND PERCEPTION OF
MANAGEMENT STUDENTS TOWARDS START-UPS AT
SELF FINANCING COLLEGES IN KANNUR DISTRICT**

A PROJECT REPORT

Submitted by

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Under The Supervision and Guidance of

Mrs. Sanva P

In partial fulfilment of the award of bachelor degree in

COMMERCE



DON BOSCO ARTS & SCIENCE COLLEGE OF KANNUR

UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON ATTITUDE AND PERCEPTION OF MANAGEMENT STUDENTS TOWARDS START-UPS AT SELF FINANCING COLLEGES IN KANNUR DISTRICT**” is the bonafide work of **ASWIN VIJAYAN, ASHA A T AND SHAZIA** who carried out the project work under my supervision.

SIGNATURE

Mrs. Nishamol N V

Head of the Department In-charge

SIGNATURE

Mrs. Sanva P

Supervisor

DEPARTMENT OF COMMERCE

DON BOSCO ARTS AND SCIENCE COLLEGE

ANGADIKADAVU, KANNUR

DECLARATION

We, **ASWIN VIJAYAN, ASHA AT AND SHAZIA** students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON ATTITUDE AND PERCEPTION OF MANAGEMENT STUDENTS TOWARDS START-UPS AT SELF FINANCING COLLEGES IN KANNUR DISTRICT**” is an authentic and original work done by us under the guidance and supervision of **Mrs. SANVA P**, Assistant Professor, Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0100

DB20BR0110

DB20BR0118

ACKNOWLEDGEMENT

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. Nishamol N V** Head of the department in-charge of Commerce and all other staff members of the Department of Commerce, Don Bosco Arts and Science College Angadikadavu, for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our deep sense of gratitude to guide **Mrs. Sanva P**, Assistant Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

ASWIN VIJAYAN

ASHA AT

SHAZIA

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

A start-up technically is any enterprise that is working on the growth, commercialization, and the creation of brand-new products, services, or mechanisms that are driven by intellectual property or new technologies. Over the last two decades, the Indian start-up ecosystem has grown rapidly, and more support has become available in all dimensions. Start-ups are centres of novel innovations, they generate jobs, which imply more career opportunities; more employment leads to a stronger economy, and a healthier economy has a direct bearing on the growth of cities where start-ups locate. Start-ups are a catalyst for economic growth both globally and locally.

A start-up is a venture that is initiated by its founders around an idea or a problem with a potential for significant business opportunity and impact. Often the actual development starts even before that with a search of an idea or a meaningful problem worth solving and building a committed founding team aligned with shared vision to make that vision into reality.

Very important subject is why management students want to select entrepreneurial activities while others search for employment. Researcher found that cut throat competition in public and private sector is the main reason to choose entrepreneurship as a career. Slow growth of industrialization, slow economic growth, and global economic crisis is the main causes of the unemployment. Unemployment of the graduates is a very big issue in many nations. Start-up will help to students to develop their own business and career. It will help national problem of unemployment. Start-up plays a significant role in the economic development and standard of living of a society and community. Entrepreneurs are helpful to establish the business entity and invest their own resources. Entrepreneurs are helpful to enhancing quality of life of their workers, clients, and other stakeholders in the society and increasing in the standard of living of people in a community. Entrepreneurs are developing backward areas by developing industrial units in less developed regions.

There is no doubt that entrepreneurship and innovation are central to the creative process in the economy and to promoting growth, increasing productivity, facilitates the transfer of technology, brings dynamism in industries by launching products and services, facilitates a balanced economic development, creates new market and facilitates

expansion into international markets, and creating jobs. Flexibility, creativity, originality, cooperation, among other competences had become necessary and management education therefore has an obligation to meet students' expectations with regard to preparation for the economy in which they will operate.

Perception plays an important role in entrepreneurship. The person who is having positive perception towards entrepreneurship will definitely engage in an entrepreneurial work. A person's perception of entrepreneurship will be shaped by different factors like external and internal. Internal factors are those that are within one's control and relate to issues such as personality, experience, expectations and character. The external factors are beyond a person's control and relate to environmental issues such as taxation rates, inflation and recession. Entrepreneurship development has attracted the academicians and students.

This study is aimed at identifying the attitude and perception of management students towards start-up business. There is a rapid increase in trend among commerce and management students to become an entrepreneur. It is because of the shortage of job opportunities and they are not willing to work under others. By encouraging, innovation and creativity we will be able to bring their ideas in to reality.

In this paper, we concentrate to what extent and how our teaching approach helps to develop and support the student's skills and analyse their attitude towards start-ups. The ultimate purpose of this study is to understand the students experience and their perspectives with regard to the teaching approach that we use to promote students entrepreneurship skills. This paper is trying to investigate that why students are going for Start-ups as a career or what are the factors which influence their perception to start their own business.

The objective of regional growth, industrial development and employment generation depends upon start-ups development. Thus this study is conducted to know the attitude and perceptions of management students towards start-ups at self-financing college in Kannur district.

1.2 SIGNIFICANCE OF THE STUDY

Make in India, "Start-up India", and "Digital India" has attracted the attention of today's youth in this new arena of business with lots of opportunities. Government has tried to

boost the economy and bring out the potential of youth through entrepreneurial avenues but there is a lack of systematic study conducted on the problems of start-ups, awareness of government initiatives and various factors that influence student's intention to become a start-up entrepreneur and their attitudes towards start-ups. Most of the graduates are unemployed because of unknown reasons. The need of growing population can be met by setting up of new ventures. In the present competitive scenario, people are intentionally or forced to enter into their own business. Because they are skilled but not employed. Through this they cannot achieve wealth creation and personal fulfilment. People are also interested to enter to profitable business venture. The results of start-up studies done in different nations, culture and environment cannot be implemented for our country and in the present context.

1.3 STATEMENT OF THE PROBLEM

Attitude towards start-ups is an important aspect which helps to predict potential entrepreneurial behaviour in future where students who have the right attitude towards start-ups will be more inclined to depend on themselves to run their own business after graduation rather being employed. Many entrepreneurial studies have been conducted on attitude of students towards entrepreneurship but none of the study specified attitude and perception of management students towards start-ups so the attitude and perception of management students towards start-ups are understudied. So the topic is entitled to "study attitude and perception of management students towards start-ups at self-financing colleges in Kannur district"

1.4 SCOPE OF THE STUDY

The study is delimited to management of various self- financing colleges in Kannur district.

1.5 OBJECTIVE OF THE STUDY

- To measure and understand attitude and perception of management students towards start- ups.
- To examine the factors that influences students intentions of becoming start-up entrepreneurs.

- To examine how entrepreneurship education influence students attitude towards start-ups.

1.6 RESEARCH METHODOLOGY

Research methodology is a way of explaining how a researcher intends to carry out their research. It's a logical, systematic plan to resolve a research problem. A methodology details a researchers approach to the research to ensure reliable, valid results that address their aims and objectives.

1.6.1 RESEARCH DESIGN

Research design describes the procedure which has been used in the research. The present topic titled “A study on perception and attitude of management students towards start-ups at self-financing colleges in Kannur district” is an analytical study.

1.6.2 SAMPLING TECHNIQUE

The sampling technique used in the study is convenience sampling.

1.6.3 SAMPLE SIZE

50 samples were collected for the purpose of study.

1.6.4 AREA OF THE STUDY

Area of study is concerned with various colleges in kannur district it includes,S. N. College Kannur, SIBGA Institute of Advanced Studies Kalliad, Don Bosco arts and science college Angadikadavu, Deva Matha Arts and Science College Paisakari, VimalJyothi Institute of Management and Research Chemperi, ITM College Mayyil, Nehar arts and Science College Kanhirode.

1.6.5 SOURCES OF DATA

A. Primary data

Data has been collected from first-hand experience is known as primary data. Primary data has not been published yet and is more reliable, authentic and objective. In this research primary data is collected through google form.

B. Secondary data

Secondary data means the data which are already collected for other purpose. Here secondary data collected from books, journals, magazines, and internet are also used as a tool of secondary data.

1.6.6 DATA ANALYSIS

Percentage, diagrams and graphs are used for analysis and interpretation.

1.6.7 PERIOD OF THE STUDY

Period of study conducted from January 2023 to March 2023.

1.7 LIMITATIONS OF THE STUDY

- The response of the respondents may be biased.
- The study is limited to management students of self-financing college in Kannur district.
- Sampling has its own limitations which would have resulted in minor errors.

1.8 CHAPTER SCHEME

CHAPTER I – INTRODUCTION

CHAPTER II – REVIEW OF LITERATURE

CHAPTER III - THEORETICAL FRAMEWORK

CHAPTER IV – DATA ANALYSIS AND INTERPRETATION

CHAPTER V – FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER II
REVIEW OF LITERATURE

Veciana, Aponte, Urbano (2005) they aimed that assessing and comparing the attitudes of university students towards entrepreneurship and enterprise formation in Catalonia and Puerto Rico, using a sample of 837 and 435 students, respectively. Results reveal a positive entrepreneur's image. Both samples have a favorable perception of desirability of new venture creation, although the perception of feasibility is by far not so positive and only a small percentage has the firm intention to create a new company.

Brijlal (2011) investigated the perceptions and knowledge of final year university students towards entrepreneurship gaining insights regarding a gender, race and faculty perspectives. Students across all faculties believed that entrepreneurship education is important and less than half of the final year students showed interest in becoming entrepreneurs. More male students than female students indicated interest in starting a business. More African students indicated interest in starting a business compared to other race groups (Colored's, Whites and Indians). The Economic and Management Science Faculty showed the best results on the knowledge of entrepreneurship. Indian and White students scored the highest in the knowledge of entrepreneurship.

A study by Segumpan & Zahari (2012) demonstrated the attitudes towards entrepreneurship of Omani college students enrolled in business school. The study attempted to examine the significant differences among the attitudes of the respondents, when divided with respect to gender, business exposure and family background. Results represented that the respondents have a positive intention and attitude towards entrepreneurship. Moreover, when the respondents were divided into groups according to demographic variables, there were no statistically significant differences. Kumar & Al Maqbali (2015) focused on the emergence of small and medium sized enterprises of Oman to examine the employment opportunities providers and the challenges associated with the field. Al Barwani et al. (2014) examined the dynamics and development of small and medium sized enterprises sector as crucial factors for the sustainability and development of an economy, more specifically the flexibility to achieve and adopt transforming economic dynamics.

Sudipa Majumdar, Damodharan Varadarajan, (2013) showed that male and female students were equally strong in terms of their propensity to become future entrepreneurs. Female respondents showed higher risk - taking behavior than males, which was contradictory to past research findings that have typically found females to be more

conservative in risk - taking than males. The estimation results showed that the propensity of future entrepreneurship does not depend on gender - it depended on factors like creativity, motivation and awareness. This is a very important result since the authors sample does not follow the expected trend in the existing literature on gender differences and entrepreneurship propensities where a wide gender gap has been found.

Karim and Venkataiah (2016), aimed at assessing student's beliefs and attitudes toward new venture creation and the entrepreneur. They also attempted to determine any significant differences in the respondent's attitude when grouped by (a) gender (b) entrepreneurs among relatives and (c) course. Result reveals a positive entrepreneur's image and favorable perception of desirability of new venture creation.

Santisteban & Mauricio (2017), suggest that a startup's success is not dependent on obtaining economic benefits, but mainly on the creation of something that contributes to improving people's lives. In this sense, the success of a startup depends on other factors related to leadership, disruptive innovation, and location within specialized clusters (Abadía, 2021).

Fasla N P (2017), the study revealed that most of the students are of the opinion that is entrepreneurship is good. The present management education system does not focus on entrepreneurship development.

Arunkumar, J Jose prabhu, S Divya, V sangari, S nandhini, R prasanna, S,Prakash (2018), tried to analyses how an individual's entrepreneurship attitude differs from others. The study revealed the overall student's attitude towards entrepreneurship and it influence positive attitude. There searchers suggested the academic institution should encourage students to consider entrepreneurship and they will run their own business to have more flexibility in Their personal and family life.

Pooja surendran (2021), the Study concluded that majority of the students are interested to start business. Only least of them are not interested. Most of them prefer entrepreneurship as a career Option .The institute plays an important role for promote entrepreneurship and develop their ideas.

CHAPTER III
THEORETICAL FRAMEWORK

3.1 MEANING

A start-up or start-up is a company or project undertaken by an entrepreneur to seek, develop, and validate a scalable business model. While entrepreneurship includes all new businesses, including self-employment and businesses that do not intend to go public, start-ups are new businesses that intend to grow large beyond the solo founder. At the beginning, start-ups face high uncertainty and have high rates of failure, but a minority of them do go on to be successful and influential. Models behind start-ups presenting as ventures are usually associated with design science. Design science uses design principles considered to be a coherent set of normative ideas and propositions to design and construct the company's backbone.

3.2 DEFINITION

“A temporary organization searching for a repeatable and scalable business”

- Steve Blank

“A human institution designed to create new products and services under conditions of extreme uncertainty”

- Eric Ries

3.3 UNDERSTANDING START-UP

Start-ups are companies or ventures that are focused on a single product or service that the founders want to bring to market. These companies typically don't have a fully developed business model and, more crucially, lack adequate capital to move onto the next phase of business. Most of these companies are initially funded by their founders.

Many start-ups turn to others for more funding, including family, friends, and venture capitalists. Silicon Valley is known for its strong venture capitalist community and is a popular destination for start-ups, but is also widely considered the most demanding arena.

Start-ups can use seed capital to invest in research and to develop their business plans. Market research helps determine the demand for a product or service, while a comprehensive business plan outlines the company's mission statement, vision, and goals, as well as management and marketing strategies.

3.4 FEATURES

- **Scalability**

These are companies that seek to increase their size and income within a short period of time and improve their production and sales without the need for a rise in their costs. SMEs, on the other hand, have more traditional visions and are in the market with the aim of following a more linear course.

- **Global approach**

The goal of a start-up is to grow and expand rapidly but with a broader and more global focus, as opposed to SMEs, which target a local or national market.

- **Youth**

These are emerging companies that have reached the early stages of their brand management, sales and employee recruitment. They have no prior positioning.

- **Reduced initial costs**

Start-ups are created with the premise of low production costs in order to grow faster and thus increase their profit margins. In fact, they begin with a small workforce and without their own premises and many start in shared offices (co-working).

- **Tremendous Growth**

Start-ups are businesses designed to scale incredibly quickly, and this focus on growth and rapid scale differentiates them from small businesses. Consequently, start-ups usually have high burn rates and typically hire employees to facilitate this growth. There is a distinct lack of stability. Interestingly, companies that begin to generate profit may no longer be classified as a start-up.

- **Innovation**

Malcolm Turnbull late last year thrust innovation and disruption into the vocabulary of ordinary Australians. Unsurprisingly, start-ups are then involved with innovation, new ideas and using technology to create something that addresses a problem. They are typically disrupting existing markets – hotels (Airbnb), taxis (Uber), search engines (Google)

- **Age**

Start-ups are generally young and after three years in business, most cease operating as start-ups. This coincides with other events including:

The company is acquired by a larger company;

The company sets up multiple offices;

The company reaches revenues of over \$20 million;

The company has over 80 employees;

The company has over five directors; and

The founders personally sell some of their shares. Importantly there are still no set rules and a company which is five years old can still be a start-up.

- **Tech-oriented**

A start-up does not, by definition, have to be tech-oriented although in reality they often are. Start-ups often use technology to solve problems and the ever-growing public access to that technology enables a start-ups tremendous growth.

3.5 ADVANTAGES

- **Agility**

Start-ups are smaller and less structured. They are also innovative and keep improving their business models, processes, and portfolio. These allow them to adapt to disruptive technologies and changes in market conditions. Established competitors face vested interests, a historic path, and a strong team culture. This makes them resistant to change.

- **Efficiency (Lean and Mean)**

Established companies have high administrative overheads. Start-ups offer their services in a more efficient, cost-effective and competitive manner. They are likely to be aware of their limitations and tend to focus on their core strengths. This causes them to partner with other small organizations. Customers often benefit with a superior value proposition

- **Team Culture**

Employees of large corporations get attracted by prestige and big salaries. They easily lose sight of the company's vision, mission and values and the success of its customers. Start-up employees form a close-knit community that shares passion, beliefs, and values. They must work together for the good of the company, its customers and the world at large.

- **Personalization**

Start-ups deliver their products and services with a personal touch. This creates a uniquely personal experience for their customers. Start-ups also take time to study and understand their customers' business requirements. This allows them to build lasting relationships with specific offerings and responsive solutions.

- **Versatility**

Start-up employees multitask and the salesperson could double up as the relationship manager. This adds continuity to customer relationships and enables start-ups to respond to emergencies. Most start-ups support learning and have a higher tolerance for mistakes. Both factors enhance the versatility of start-up employees.

- **Flexibility**

Your organization could have rather unique needs and demands for products and services. These might not be met by established service providers operating in a rigid manner. Start-ups are very flexible and are more likely to work at the hours, the place and in the manner that suits you.

- **Fun**

Last but not least, working with a start-up could be a lot more fun. A start-up doesn't have to please everyone and may decide to select clients that are fun to work with. Spontaneous fun activities after work are a lot easier to organize in a start-up. Your colleagues could become your best friends.

3.6 DIS ADVANTAGES

- **Risk**

Most start-ups fail within their first year of operations, so the risk of failure is high. Working under such high risk can blur a start-ups strategic vision. So they either fail to seize market opportunities or overestimate their sales projections. High risk also hinders a start-up's ability to attract experienced and competent staff.

- **Compensation**

It takes blood, sweat, and tears to build a company, and long working hours are the norm for start-ups. The rewards might be low since it takes time to generate revenue and make profits. Some start-ups give up since it's demotivating to work without proper compensation

- **Market Access**

Many customers prefer a business that they have worked with over a new start-up. Besides it is more expensive to acquire new customers than to retain old ones. Without a customer base, understanding market needs also becomes a real struggle. All these factors combined increase the cost of business development for start-ups.

- **Team Composition**

Some start-ups are born out of desperation since the founder could not find or hold on to a job. Such founders often struggle to build a team that the business needs to succeed. A successful start-up requires founders/co-directors with complementary personalities and competencies. Even then disagreements can creep in when the going gets tough.

- **Resources**

Growth hacking, cloud computing, and venture capitalism allow start-ups to gain market entry. Most start-ups operate on a shoestring budget, against competitors that are well-resourced. It gives the competitors an edge in product development, sales, and marketing. They use that edge to push start-ups out of the market when they become a threat.

- **Processes**

Start-ups are flat organizations that lack defined business processes and operational procedures. This exposes them to poor customer service, legal liability, and financial losses. Start-ups might thus opt to outsource non-core business processes to external service providers. But the high associated costs could form a barrier.

- **Stress**

We did mention that working for a start-up is fun, but it could also become very stressful. Low compensation, many responsibilities and long working hours are more or less expected. Add legal prosecution, imminent business failure, and screaming customers and work becomes unbearable.

3.8 TYPES OF START-UPS

- **Lifestyle start-ups**

Lifestyle start-ups are created by lifestyle entrepreneurs. These individuals turn their lifestyle into a business opportunity. Examples include a musician teaching guitar to underprivileged youth, or a travel blogger documenting personal trips. This business model stems from the entrepreneur's passion; it's less focused on profits than other types. The goal of a lifestyle start-up is to spread the founder's passion.

- **Small business**

Small business start-ups are simple; they feature people who work for themselves instead of a traditional company that might employ someone in their profession. Examples include handymen, personal trainers, and boutique owners. These businesses aren't meant to make it big or change the world, they are intended to provide financial compensation to the owner. The business is the owner source of income.

- **Scalable start-ups**

Scalable start-ups strike a contrast with small business start-ups. They are huge companies who run the market. Examples include Uber, Facebook and Google. It starts with a unique idea; a scalable concept. The goal is to compete with other companies in the market. These companies search for high growth and high profit. They aim to offer new solutions. They require large investments, and capital to get off the ground. The end

goal is often to IPO and sells stock shares in exchange for equity. Unicorn start-ups are successful scalable start-ups.

- **Buyable start-ups**

Buyable start-ups are aimed to attract larger companies to purchase them. This type of business has become more popular in recent years. These companies require less capital than most and are sold off at peak value. Buyable start-ups are typically in the web or app development markets.

- **Large company start-ups**

Large company start-ups are large companies that start small and expand by offering new products and services to consumers. This is building on an existing company instead of creating a new one. Growing companies often have both sustaining and disruptive innovation. Apple is the perfect example of this; Apple started off exclusively selling computers, but now it offers a wide variety of products and services: iPads, Apple music, Apple TV, iCloud, and Apple Card.

- **Social start-ups**

Social start-ups are intended to make a difference in the world. One of the most famous examples would be Ben & Jerry's ice cream, whose goal is prison reform. This company, however, still aims for profits; some other social start-ups are technically non-profits. These organizations are oriented solely towards improving the world in some way. Corporate social responsibility or (CSR) is great place to start if your company is interested in making a difference.

3.9 ROLE OF START-UP ENTREPRENEUR

- **Leader**

It should be no surprise that entrepreneurs are often seen as leaders, but the actual role of leadership takes experience to master. As the leader of your organization, you'll be in charge of establishing the internal tone, setting a good example for your team, resolving conflicts and keeping morale up in times of distress or hardship. That's not always easy.

- **Figurehead**

Acting as a figurehead for the company is a lot like being a leader, but it's extrinsically focused. You'll be a figurehead for the company when you network with other professionals, attend speaking events and develop your personal brand online. People will come to associate your company with their own personality and behaviour, so be true to yourself and make a good impression.

- **Visionary**

The role most people correlate with entrepreneurship is that of "visionary." Entrepreneurs are idea people, always searching for opportunities for innovation and finding new ways to tackle old challenges. That role doesn't go away once your business has launched. They will need to keep looking for new ways to improve, and new directions for their company to grow.

- **Marketer**

As the primary visionary for your company, you have the job of establishing an image for your brand. They can recruit an outside marketing professional to help you come up with the nuts and bolts, but ultimately, it's their job to finalize your company's marketing plans.

- **Customer service rep**

As an early-stage entrepreneur, they have the responsibility to make sure your customers are happy. They only have a few clients in the beginning, and they're going to be vitally important for the health of their business, so you'll have to take it upon yourself to ensure their satisfaction (and make adjustments to their products and services if necessary).

- **Financial analyst**

The financial health of their company is the biggest factor for its ultimate success or failure. Even though a start-up has a CFO the owners required to analyse financial statement.

- **HR manager**

As an entrepreneur, they will be in charge of building the team that carries their ideas and objectives through to success. This means they will have full control over who comes into their organization, and they can prioritize whatever blends of skills, talents, education, experience and personality they need to make things work.

3.10 IMPORTANCE OF START-UPS

Start-ups are a critical part of the economy and the ecosystem of business. They are the source of new jobs, new products, and new services. They drive innovation and create wealth.

Start-ups are important because they are the engine of economic growth. They are the source of new jobs, new products, and new services. They drive innovation and create wealth.

Start-ups are riskier than established businesses, but they also have the potential to generate higher returns. That's why venture capitalists and other investors are willing to put money into start-ups.

There are many reasons why start-ups are important. Here are just a few:

1. Start-ups create jobs.
2. Start-ups drive innovation.
3. Start-ups generate wealth.
4. Start-ups are the engine of economic growth.
5. Start-ups provide opportunities for people with ideas and vision.
6. Start-ups are riskier than established businesses, but they also have the potential to generate higher returns.
7. Start-ups are an important source of new products and services.
8. Start-ups help to diversify the economy.
9. Start-ups can have a positive impact on society.

10. Start-ups are fun.

3.11 TYPES OF RISK IN START-UPS

- **Assessing Risks**

An entrepreneur needs to identify the various risks that confront the venture and make an assessment of their importance to his or her specific situation. The act of starting a business is inherently risky.

- **Talent Risk**

There are two major risks that every start-up confronts regarding its team: (a) the risk of hiring the wrong team members and (b) the risk of losing good team members. These impact of these risks to the business are highest during the early stages of the company when it is dependent on a small core team; as the firm grows and is able to hire more staff, these risks get diversified and are reduced. However, there are good mitigation strategies in place to manage them.

- **Legal Risk**

Legal risk is when a business fails to comply with regulations or contractual terms. It is caused by internal errors, flawed processes, and deliberate infractions. It includes :

- a. Compliance**

Businesses that get on the wrong side of government regulations can face fines and even prosecution.

- b. Errors & Omissions**

Businesses run the risk of loss and legal liabilities resulting from inadequate or failed internal processes, fraud, and human error in processing transactions, etc. These risks can be minimized by establishing standardized operating procedures and adding control steps at appropriate points in the process workflow.

- c. Intellectual property**

To discourage competitors from stealing your innovation, consider investing in copyrights, trademarks and patents. Very small businesses should assess whether the

costs of potential litigation (including opportunity costs) justify the expense of IP protection.

- **Financial Risk**

Running out of cash is often the end point in the life of any business. The managers of a business must ensure that they never get to this stage.

- **Political Risk**

Countries with political uncertainty, weak judicial systems, and high rate of corruption, stifling bureaucracy, or high taxes can make it very difficult for entrepreneurs to launch and grow a start-up. Entrepreneurs in such place end up spending majority of their time dealing with inefficient activities that do not create genuine value for their business.

3.12 STAGES OF START-UPS

- **Pre-Seed Stage**

As in any project, the phase of analysis is crucial for the detection of a real problem in the niche market in which the start-up wants to act. The challenge it solves for the industry will be key in determining the success or failure of the proposed solution afterwards.

- **Seed Stage**

What is primarily sought in the seed phase is to validate the business model. Important decisions will be made, like determining the methodology that a start-up will follow. This phase seeks the first materializations of a start-up. This can be done through developing prototypes, which are small experiments carried out to validate the initial idea on which a start-up is based.

- **Early Stage**

The early stage indicates the beginning of a phase in which the idea is left to evolve until it becomes a product or service in the market. It's now the time to launch a test. It will not be the final version; it will now be tested to see it's a Minimum Viable Product (MVP).

- **Growth Stage**

Strong market demand is met if a start-up's product or service reaches this stage. This means that there will be upward figures in terms of new customers, recurring customers, and billing. Profitability here is paramount. This is when the team starts to grow, and recruitment begins.

- **Expansion stage**

In this phase, companies that have already advanced in the execution of their business model move forward, consolidating their growth in both revenue and employees. New markets are sought during the expansion phase and are critical to business continuity.

- **Exit phase**

This phase is not mandatory and does not always take part among start-ups. There are business models whose goal is to become a high value and long-term company. However, it is very common for the last step to be to perform an exit by selling the start-up. Even so, not many arrive at this stage and those who do are characterized by their strength, high potential, and opportunities to continue to grow.

3.13 ROLE OF EDUCATION IN THE WORLD OF START-UPS

Higher education remains crucial not only to individual entrepreneurs, but the whole start-up ecosystem that fuels new businesses, innovation, and economic growth. Higher education is not just about securing a valuable qualification. It is about developing the skills, knowledge and experience. Adaptability is being able to thrive and grow in the face of rapid change. As the last two years have demonstrated, the world of business never stands still. Business constantly evolves and the most resilient models are created by people who have an in-depth knowledge of the business and economic landscape. Many people have to learn adaptability through their own experiences and mistakes. But a degree allows you to learn adaptability in a structured, nurturing environment by engaging in real life situations and learning from the experience of those who have already had to overcome their setbacks. As well as the invaluable knowledge one can gain from an intellectually rigorous program and experienced mentors, a degree can provide you with effective analytical, critical and communication skills that are transferrable to a range of careers, from banking and finance to management consulting

or entrepreneurship. The University OF Birmingham Chancellor, Lord Karan Bilimoria, is one of higher education's shining success stories in the world of business. He came up with his business idea for a global drinks brand while studying at university, but decided to first finish his degree. On a radio show recently, he imparted some sound advice, actively encouraging young people to be entrepreneurial from an early age and at school. He pointed out that a structured learning environment does not stifle creativity. In fact, the top institutions today seek to stimulate innovation. Ultimately, a higher education degree and everything that surrounds it provides invaluable skills, knowledge, connections, and experiences that cannot be so readily obtained outside of a supportive and established institution.

3.14 DIFFERENCE BETWEEN ENTREPRENEURSHIP AND START-UPS

An entrepreneur starts and runs a business. They are responsible for making key decisions, taking risks, and driving the success or failure of the business. Entrepreneurs are often driven by a desire to create something new and innovative, and they often have a clear business vision and goals.

A start-up is a new and emerging business, typically in the early stages of operation. Start-ups are characterized by rapid growth and scalability, and they often rely on funding from investors, grants, or other sources to get off the ground and grow. Start-ups often try to disrupt established markets or create new ones, and as a result, they can be high-risk ventures.

An entrepreneurial team can launch a start-up after developing an innovative business idea. In contrast, entrepreneurship involves an individual who can have one or several business ideas and even sell them.

An entrepreneurial team can launch a start-up after developing an innovative business idea. In contrast, entrepreneurship involves an individual who can have one or several business ideas and even sell them.

For a start-up owner, the main goal is to grow the business in the future. And, technically, a start-up is a term used commonly in the beginning phase of business operations when there may be no clearly defined business model or a steady amount of funding.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

Data interpretation is the process of reviewing data and arriving at relevant conclusions using various analytical methods. Data analysis assists researchers in categorizing, manipulating, and summarizing data to answer critical questions. The collected data was processed and analysed within the time bounded of the research plan. The data collected from 50 samples are analysed carefully and interpretations are made accordingly. Diagrams such as pie chart and clustered column are used for this purpose.

ANALYSIS

Analysis of data is highly skilled and technical job which should be carried out only by the researcher himself or under his close supervision. It is through systematic analysis that the underlying features of the data are revealed and valid generalization is arrived at. Analysis of data therefore means critical examination of the object under study and for determining the patterns of relationship among the variables to it using both qualitative and quantitative method.

INTERPRETATION

Interpretation refers to the techniques of drawing inference from the collected facts and explaining the significance of those inferences after an analytical and experimental study. It is a search for broader and abstract means of the research and finding. Interpretation analysis the abstract relations is more concrete teams and tries to unfold the reasons for existing type of relations or findings it relates to the empirical findings with the theoretical principles and helps to draw several useful inferences from the study.

4.1 GENDER WISE CLASSIFICATION

Table No.4.1

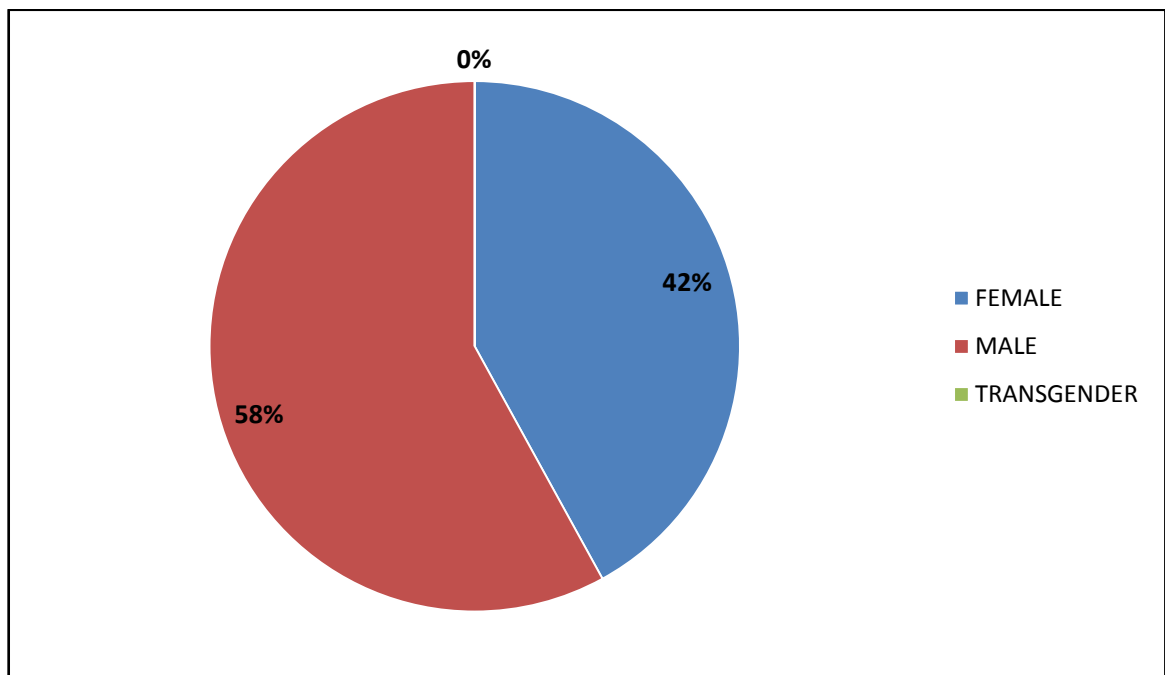
GENDER WISE CLASSIFICATION

GENDER	NO. OF RESPONDENTS	PERCENTAGE
Female	21	42
Male	29	58
Transgender	0	0
TOTAL	50	100

SOURCE: Primary data

Figure No.4.1

GENDER WISE CLASSIFICATION



INTERPRETATION:

Table NO. 4.1 Figure NO. 4.1 shows that 58 percent of respondents are male and 42 percent are female. And none of respondents are transgender.

4.2 STUDENTS INTEREST IN START-UP

Table No.4.2

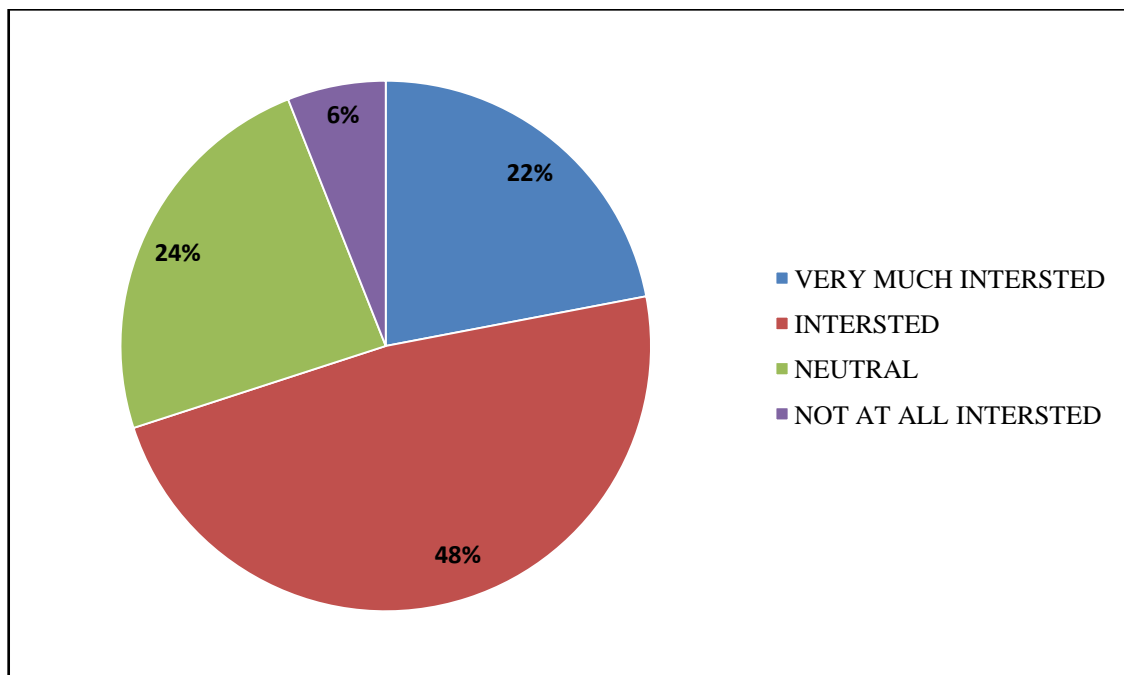
STUDENT'S INTEREST IN START-UP

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Very much interested	11	22
Interested	24	48
Neutral	12	24
Not at all interested	3	6
TOTAL	50	100

SOURCE: Primary data

Figure No.4.2

STUDENTS INTEREST IN START-UP



INTERPRETATION:

Table NO. 4.2 and Figure NO. 4.2 shows that 48 percent of respondents are interested in setting up start-up immediately after their studies, 24 percent of them are neutral.22 percent of them very much interested and 6 percent are not at all interested.

4.3 OPINION ON PROFITABILITY OF START-UP

Table No.4.3

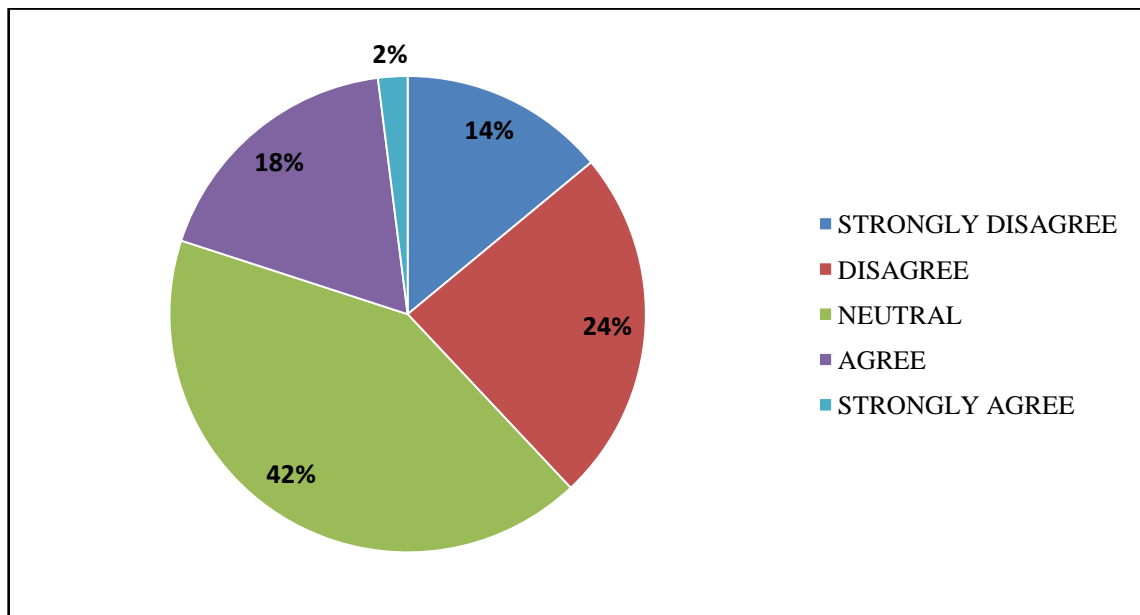
OPINION ON PROFITABILITY OF START-UP

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Strongly disagree	7	14
Disagree	12	24
Neutral	21	42
Agree	9	18
Strongly agree	1	2
TOTAL	50	100

SOURCE: Primary data

Figure No.4.3

OPINIONS ON PROFITABILITY OF START-UP



INTERPRETATION:

Table NO.4.3 and Figure NO.4.3 shows that 42 percent of respondents have neutral opinion regarding start-ups is a profit centric venture. 24 percent disagree the statement, 18 percent strongly agrees, 14 percent strongly disagrees and 2 percent of them strongly agree to the statement.

4.4: START-UP AS A CAREER

Table No.4.4

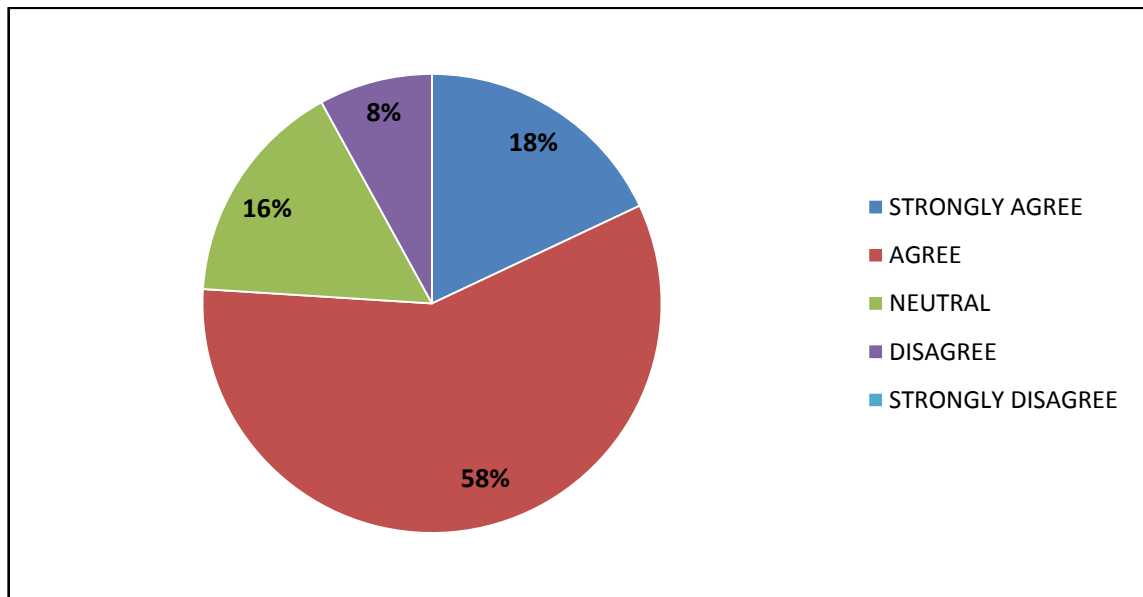
START-UP AS A CAREER

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Strongly agree	9	18
Agree	29	58
Neutral	8	16
Disagree	4	8
Strongly disagree	0	0
TOTAL	50	100

SOURCE: Primary data

Figure No.4.4

START-UP AS A CAREER



INTERPRETATION:

Table NO.4.4 and Figure NO.4.4 shows 58 percent agree that start-up can be considered as a career.18 percent of them strongly agrees.16 percent of them are neutral and 8 percent disagree and none of them strongly disagree the statement that start-up can be considered as career.

4.5 AREA OF BUSINESS

Table No.4.5

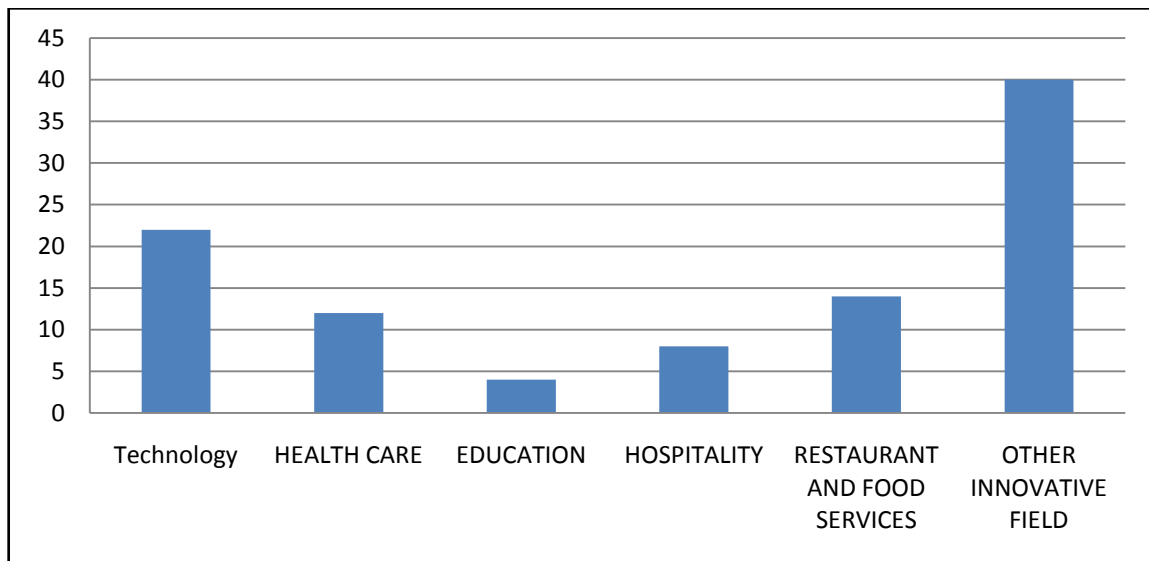
AREA OF BUSINESS

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Technology	11	22
Health care	6	12
Education	2	4
Hospitality	4	8
Restaurant and food services	7	14
Other innovative field	20	40
TOTAL	50	100

SOURCE: Primary data

Figure No.4.5

AREA OF BUSINESS



INTERPRETATION:

Table NO.4.5 and Figure NO.4.5 shows that among 50 respondents 40 percent of them are interested in other innovative field. 22 percent of them like to venture in technology. 14 percent in restaurant and food service. 12 percent in health care. 8 percent in hospitality and 4 percent in education.

4.6 INSPIRATION TO BE AN ENTREPRENEUR

Table No.4.6

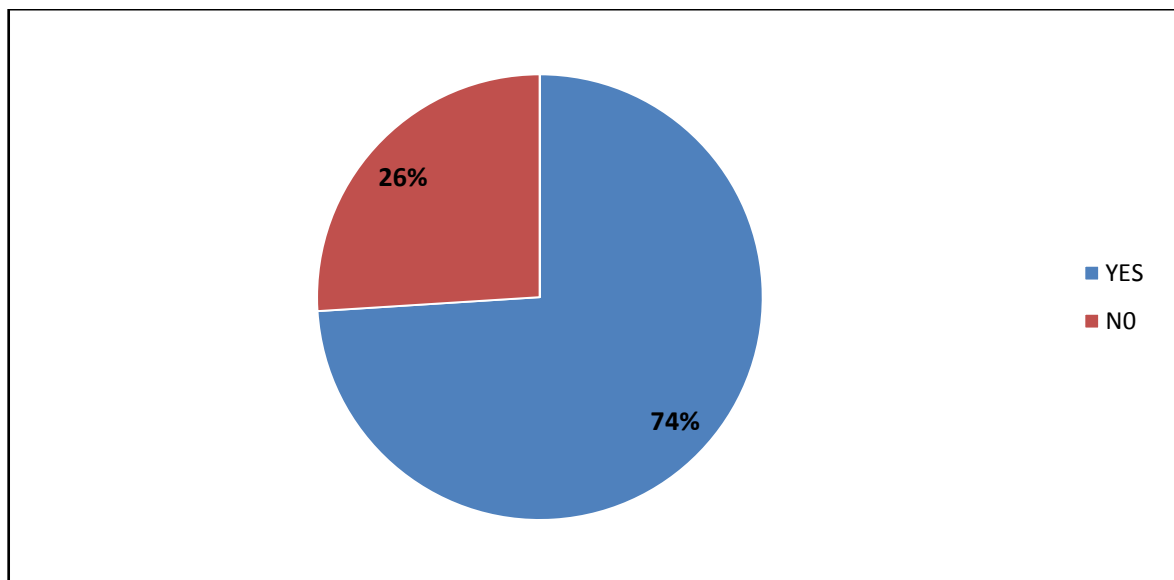
INSPIRATION TO BE AN ENTREPRENEUR

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Yes	37	74
No	13	26
TOTAL	50	100

SOURCE: Primary data

Figure No.4.6

INSPIRATION TO BE AN ENTREPRENEUR



INTERPRETATION:

Table NO.4.6 and Figure NO.4.6 shows that 74 percent of students have got inspiration to become start-up entrepreneur and 26 percent haven't got any inspiration from others.

4.7 APPROACH TO OTHERS FOR IDEAS AND INTELLECTUAL SUPPORT

Table No.4.7

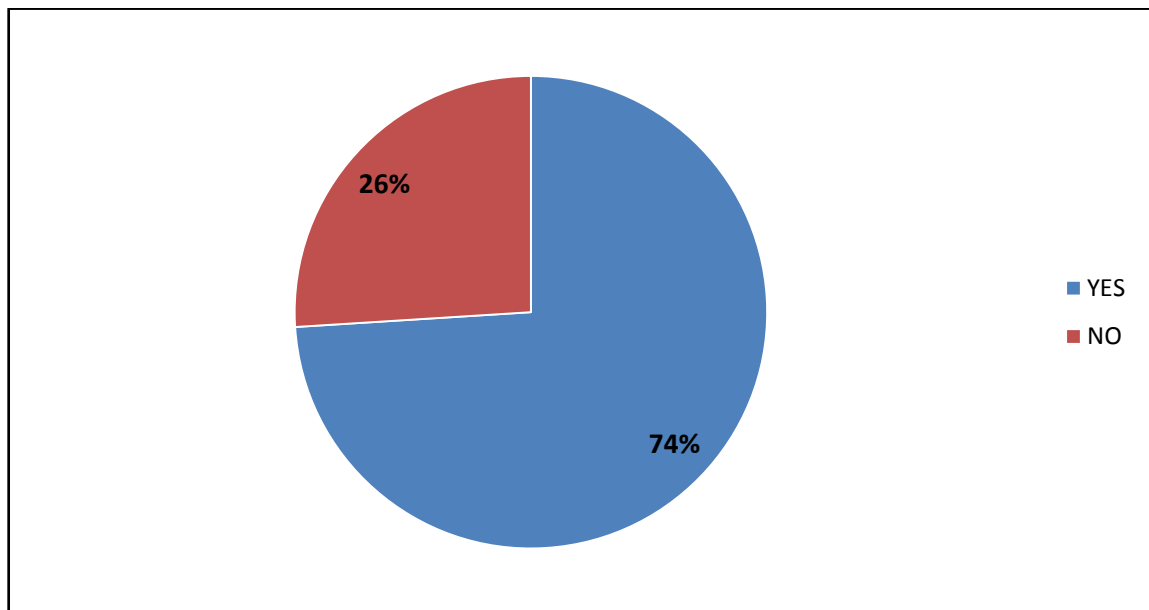
APPROACH TO OTHERS FOR IDEAS AND INTELLECTUAL SUPPORT

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Yes	37	74
No	13	26
TOTAL	50	100

SOURCE: Primary data

Figure No.4.7

APPROACH TO OTHERS FOR IDEAS AND INTELLECTUAL SUPPORT



INTERPRETATION:

Table NO.4.7 and Figure NO.4.7 shows that 74 percent of respondents would like to approach others for ideas and intellectual support on the other hand 26 percent would not like to approach others for ideas and intellectual support.

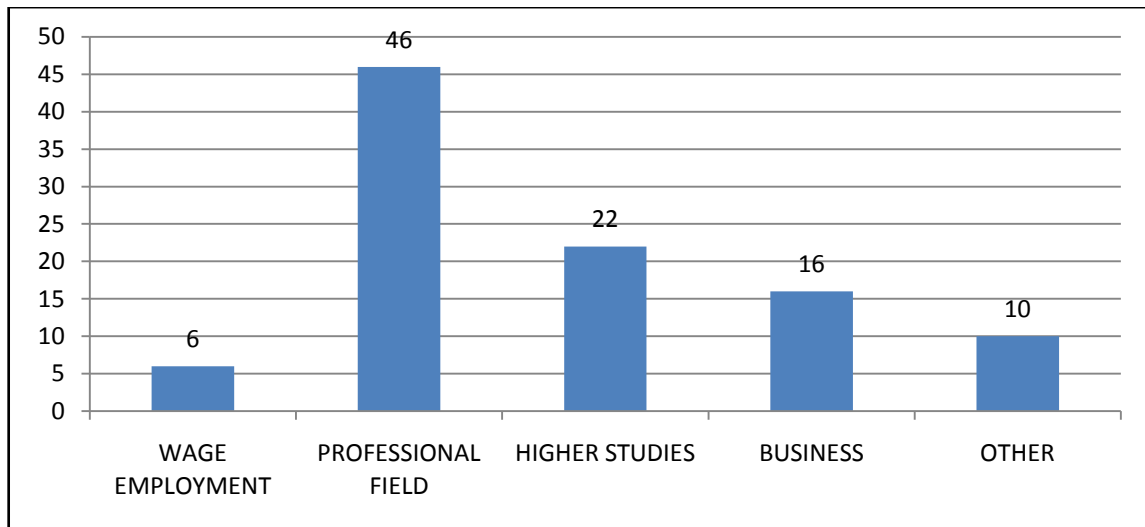
4.8 FUTURE PLAN

Table No.4.8
FUTURE PLAN

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Wage employment	3	6
Professional field	23	46
Higher studies	11	22
Business	8	16
Other	5	10
TOTAL	50	100

SOURCE: Primary data

Figure No.4.8
FUTURE PLAN



INTERPRETATION:

Table NO.4.8 and Figure NO.4.8 shows that 46 percent of student's family are expecting to get job in a professional field after management education .22 percent of family are expecting students to pursue higher education. 16 percent of family are expecting students to run their own business .10 percent of family are expecting students to engage in other fields of job and 6 percent of them are expecting from students to get a wage employment.

4.9 CONFIDENCE LEVEL

Table No.4.9

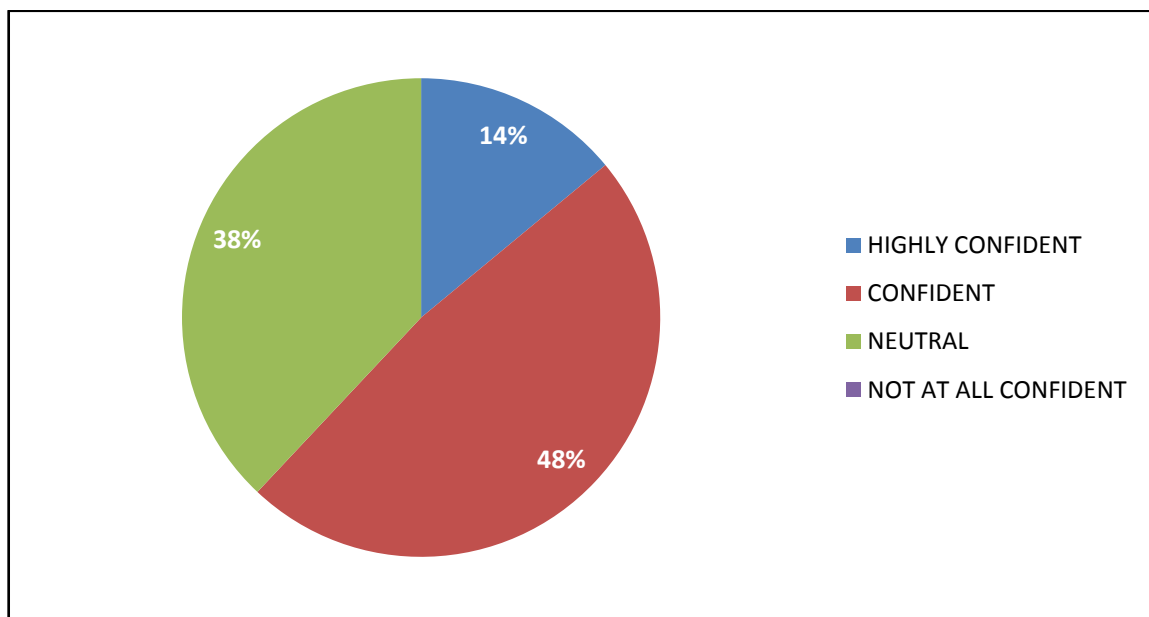
CONFIDENCE LEVEL

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Highly confident	7	14
Confident	24	48
Neutral	19	38
Not at all confident	0	0
TOTAL	50	100

SOURCE: Primary data

Figure No.4.9

CONFIDENCE LEVEL



INTERPRETATION:

Table NO.4.9 and Figure NO.4.9 shows that 48 percent of respondents are confident to enter into a start-up business. 38 percent are neutrally confident and 14 percent are highly confident. Among 50 students none of them are not at all confident to enter into a start-up business.

4.10 RISK TOLERANCE

Table No.4.10

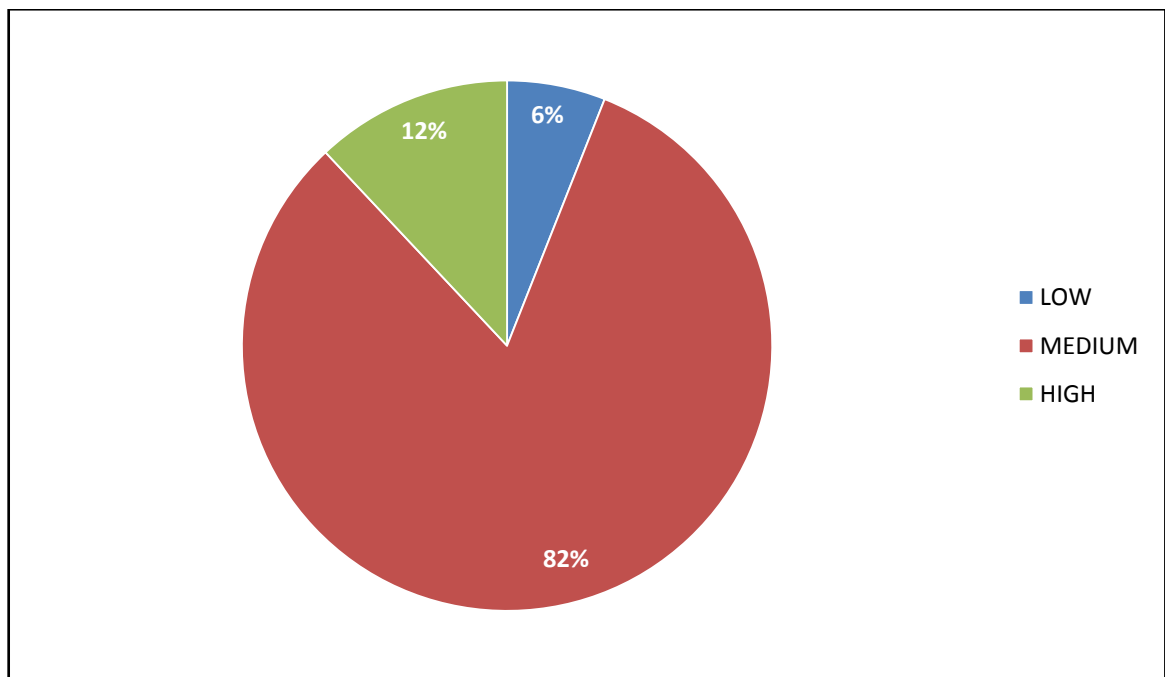
RISK TOLERANCE

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Low	3	6
Medium	41	82
High	6	12
TOTAL	50	100

SOURCE: Primary data

Figure No.4.10

RISK TOLERANCE



INTERPRETATION:

Table NO.4.10 and Figure NO.4.10 shows among 50 students 82 percent of respondents have medium level of risk tolerance. 12 percent of them have high risk tolerance and 6 percent have only low risk tolerance.

4.11 INFLUENCING FACTORS

Table No.4.11

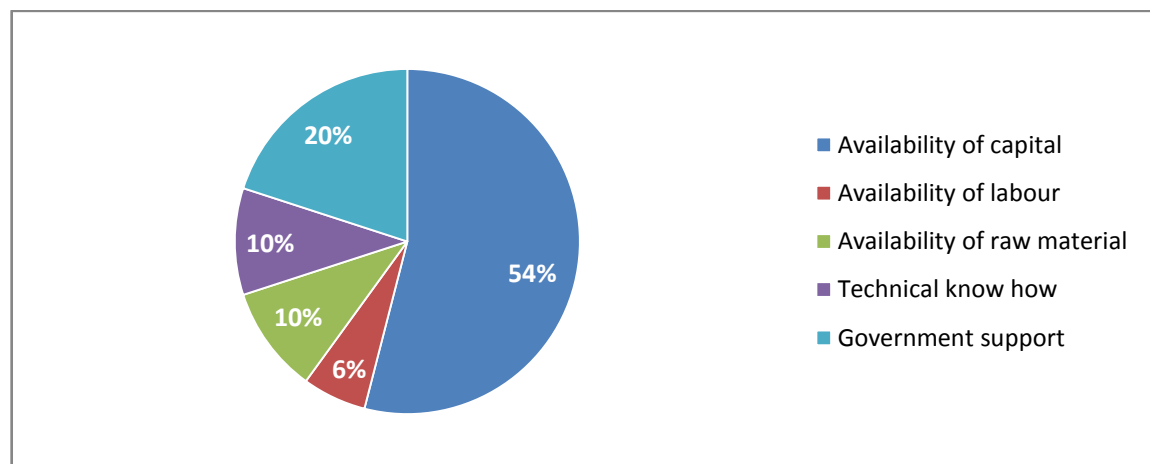
INFLUENCING FACTORS

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Availability of capital	27	54
Availability of labour	3	6
Availability of raw material	5	10
Technical know how	5	10
Government support	10	20
TOTAL	50	100

SOURCE: Primary data

Figure No.4.11

INFLUENCING FACTORS



INTERPRETATION:

Table NO.4.11 and Figure NO.4.11 shows 54 percent are of opinion availability of capital is the most influencing factor while planning start-up. 20 percent are of opinion government support would be the most influencing factor. 10 percent are of opinion raw materials availability would be most influencing factor .10 percent are of opinion technical know-how would be most influencing factor and remaining 6 percent are of opinion availability of labour is the most influencing factor while planning a start-up

4.12 REASON FOR FAILURE

Table No.4.12

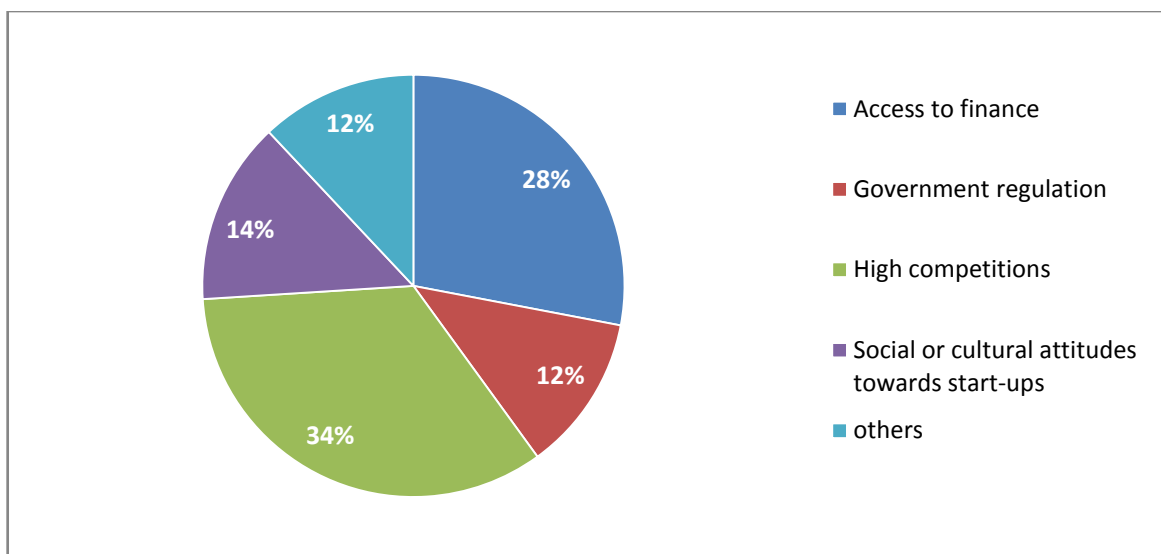
REASON FOR FAILURE

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Access to finance	14	28
Government regulation	6	12
High competitions	17	34
Social or cultural attitudes towards start-ups	7	14
others	6	12
TOTAL	50	100

SOURCE: Primary data

Figure No.4.12

REASON FOR FAILURE



INTERPRETATION:

Table NO.4.12 and Figure NO.4.12 show reasons for high failure of start-up. 34 percent says that high competitions are the main reason for failure of start-up. 28 percent says that access to finance. 14 percent social or cultural attitudes towards start-ups 12 percent Government regulation. And 12 percent other reasons.

4.13 REASON FOR SUCCESS

Table No.4.13

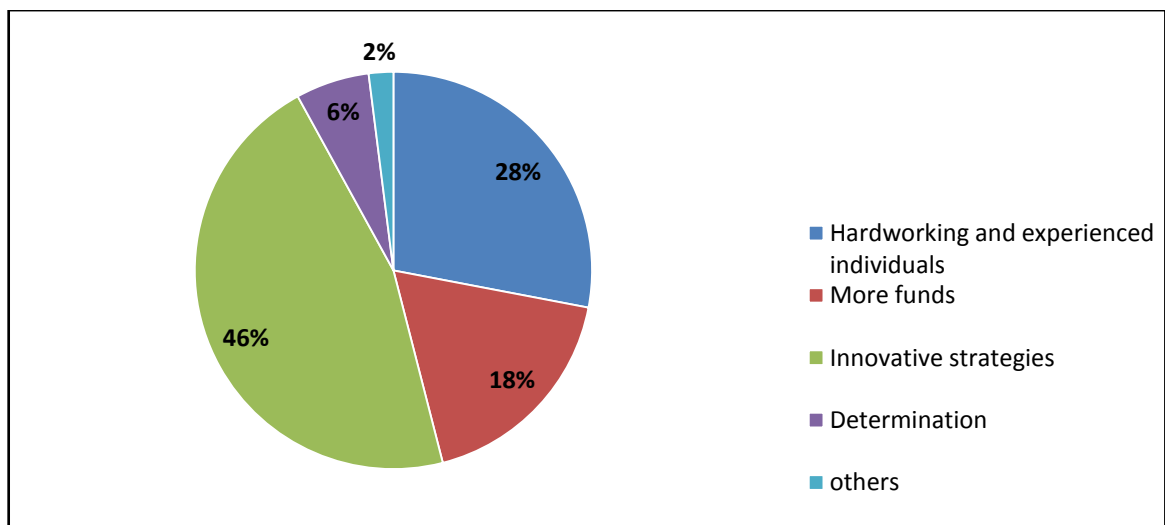
REASON FOR SUCCESS

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Hardworking and experienced individuals	14	28
More funds	9	18
Innovative strategies	23	46
Determination	3	6
others	1	2
TOTAL	50	100

SOURCE: Primary data

Figure No.4.13

REASON FOR SUCCESS



INTERPRETATION:

Table NO.4.13 and Figure NO.4.13 show the reasons for success of start-up .46 percent says innovative strategies is the main reason for success of start-up.28 percent hardworking and experienced individuals.18 percent says more fund is the main reason 6 percent determination and 2 percent says others.

4.14 PREFERENCE OF FUNDS

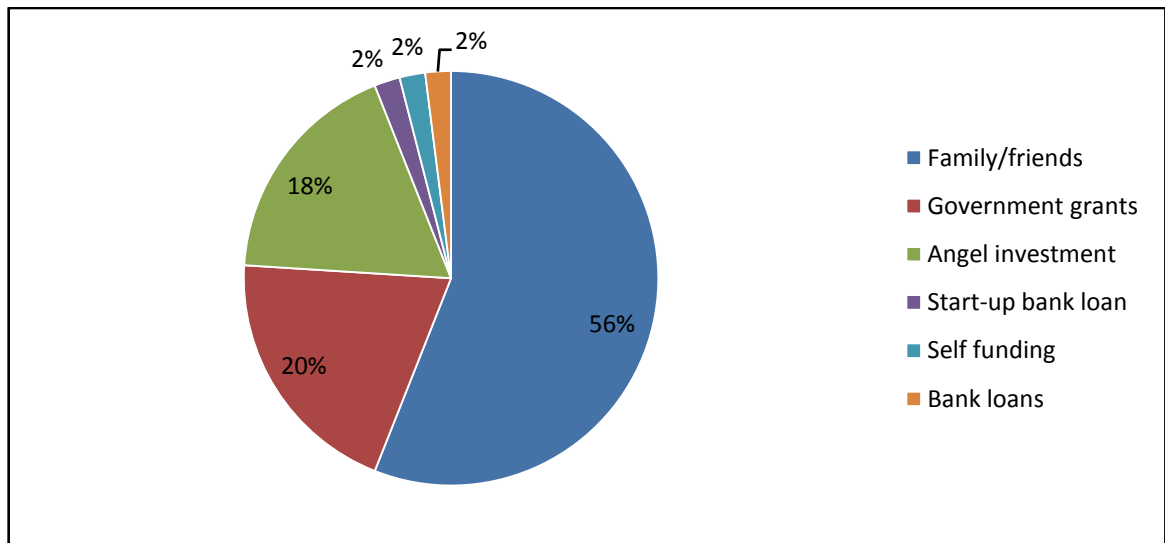
Table No.4.14
PREFERENCE OF FUNDS

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Family/friends	28	56
Government grants	10	20
Angel investment	9	18
Start-up bank loan	1	2
Self-funding	1	2
Bank loans	1	2
TOTAL	50	100

SOURCE: Primary data

Figure No.4.14

PREFERENCE OF FUNDS



INTERPRETATION:

Table NO.4.14 and Figure NO.4.14 show students preference for funding start-ups. 56 percent of students are planning to fund their start-up business through family and friends. 20 percent of them are planning to fund through government grants. 18 percent of them prefer angle investment. 2 percent prefers bank loan.

4.15 FLEXIBILITY IN LIFE

Table No. 4.15

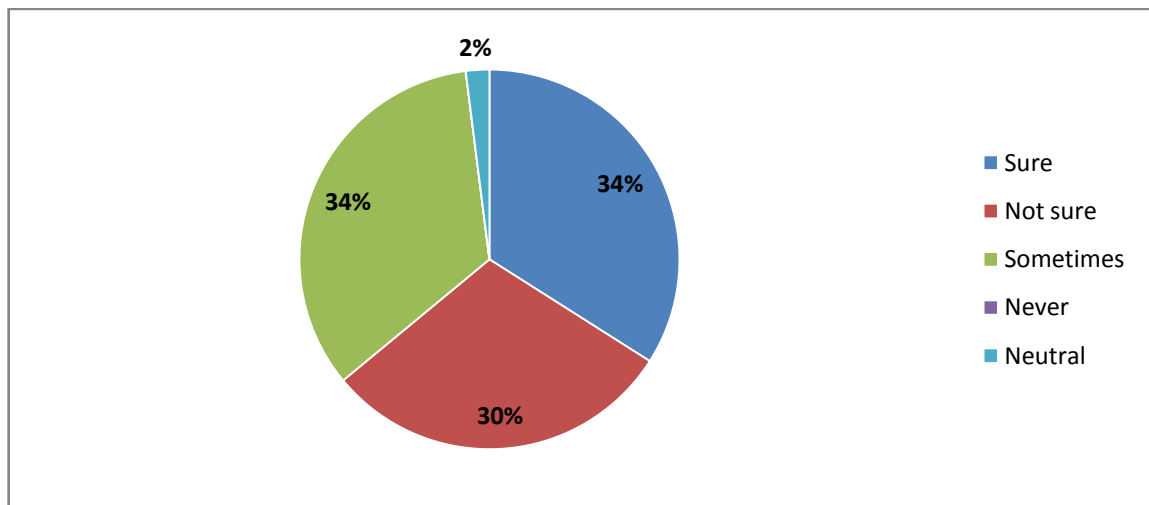
FLEXIBILITY IN LIFE

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Sure	17	34
Not sure	15	30
Sometimes	17	34
Never	0	0
Neutral	1	2
TOTAL	50	100

SOURCE: Primary data

Figure No.4.15

FLEXIBILITY IN LIFE



INTERPRETATION:

Table NO.4.15 and Figure NO.4.15 show flexibility of start-up in personal and family life .34 percent of respondents are sure that start-up give more flexibility in personal and family life .34 percent are of opinion sometimes start-up gives flexibility in life .30 percent are not sure . 2 percent are neutral opinion and none of them agrees that start-up never gives flexibility in personal and family life.

4.16 BUSINESS LEADER

Table No.4.16

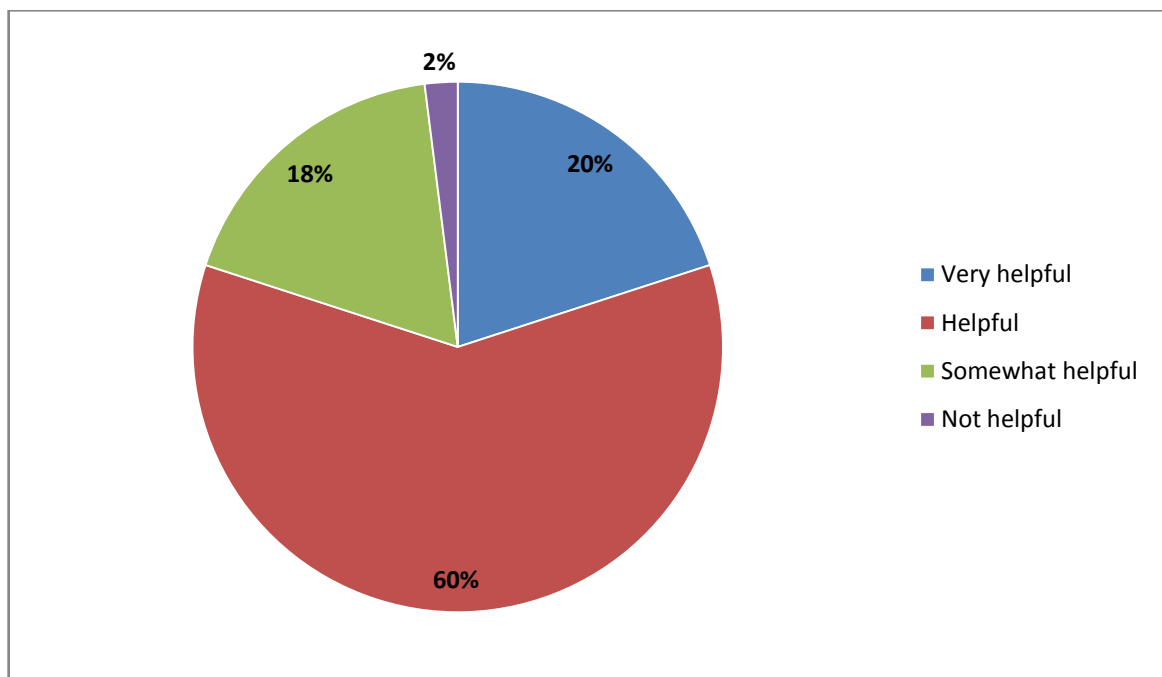
BUSINESS LEADER

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Very helpful	10	20
Helpful	30	60
Somewhat helpful	9	18
Not helpful	1	2
TOTAL	50	100

SOURCE: Primary data

Figure No.4.16

BUSINESS LEADER



INTERPRETATION:

Table NO.4.16 and Figure NO.4.16 Show 60 percent of them thinks that start up help in becoming a business leader. 20 percent very helpful and 18 percent somewhat helpful and 2 percent not helpful.

4.17 INCENTIVES AND START-UP CULTURE

Table No. 4.17

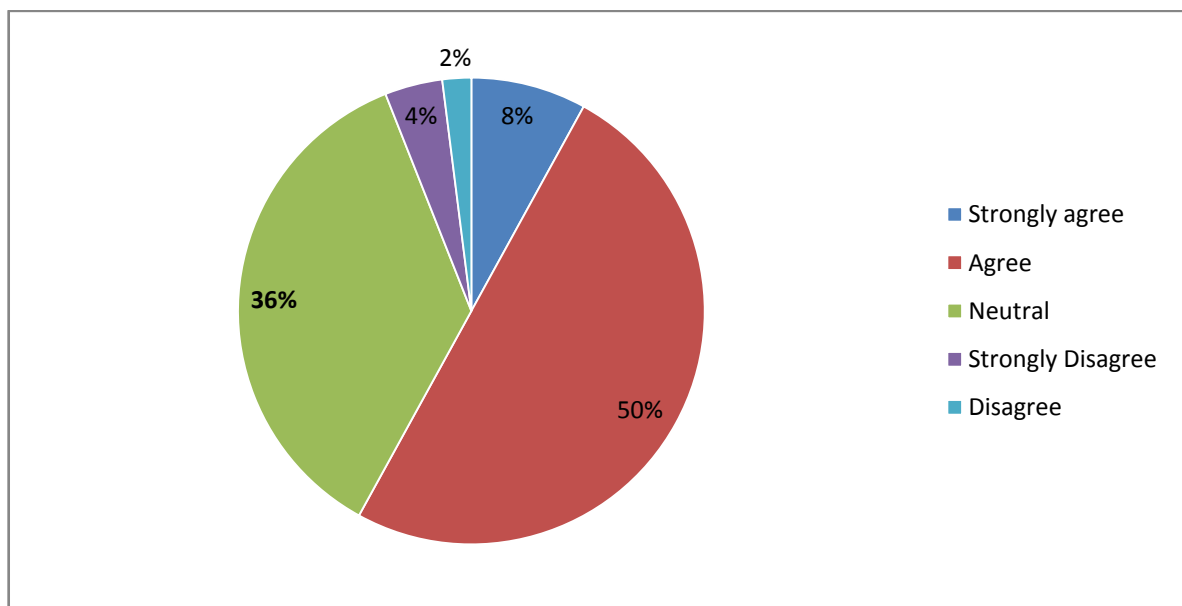
INCENTIVES AND START-UP CULTURE

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Strongly agree	4	8
Agree	25	50
Neutral	18	36
Strongly Disagree	2	4
Disagree	1	2
TOTAL	50	100

SOURCE: Primary data

Figure No. 4.17

INCENTIVES AND START-UP CULTURE



INTERPRETATION:

Table NO. 4.17 and Figure NO. 4.17 shows 50 percent of the respondent agrees that government initiatives of recent times have promoted start-up culture. 36 percent are neutral. 8 percent strongly agrees. 4 percent strongly disagree and 2 percent disagree.

4.18 INFLUENCE OF EDUCATION

Table No. 4.18

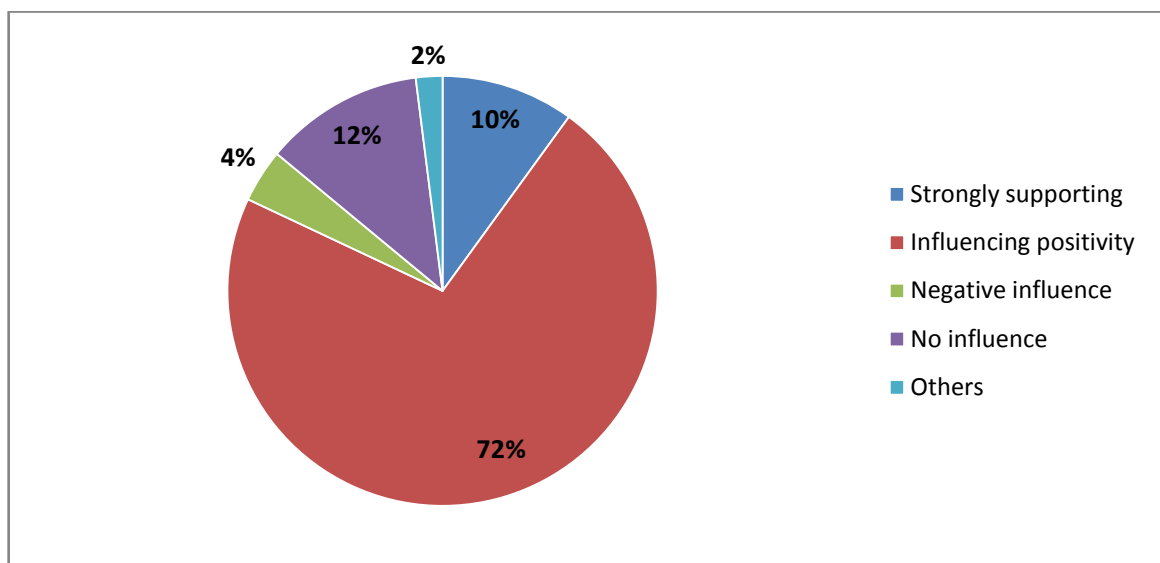
INFLUENCE OF EDUCATION

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Strongly supporting	5	10
Influencing positivity	36	72
Negative influence	2	4
No influence	6	12
Others	1	2
TOTAL	50	100

SOURCE: Primary data

Figure No.4.18

INFLUENCE OF EDUCATION



INTERPRETATION:

Table NO. 4.18 and Figure NO. 4.18 Shows that influence of education on opting start-up as an entrepreneurial career. Among respondents for 72 percent education has influenced positively on decision for selecting start-up as a career. For 12 percent education has no influence. For 10 percent education is strongly supporting their decision. And for 4 percent education has negatively influenced and 2 percent are of opinion other than mentioned.

4.19 EDUCATIONAL CHANGES

Table No. 4.19

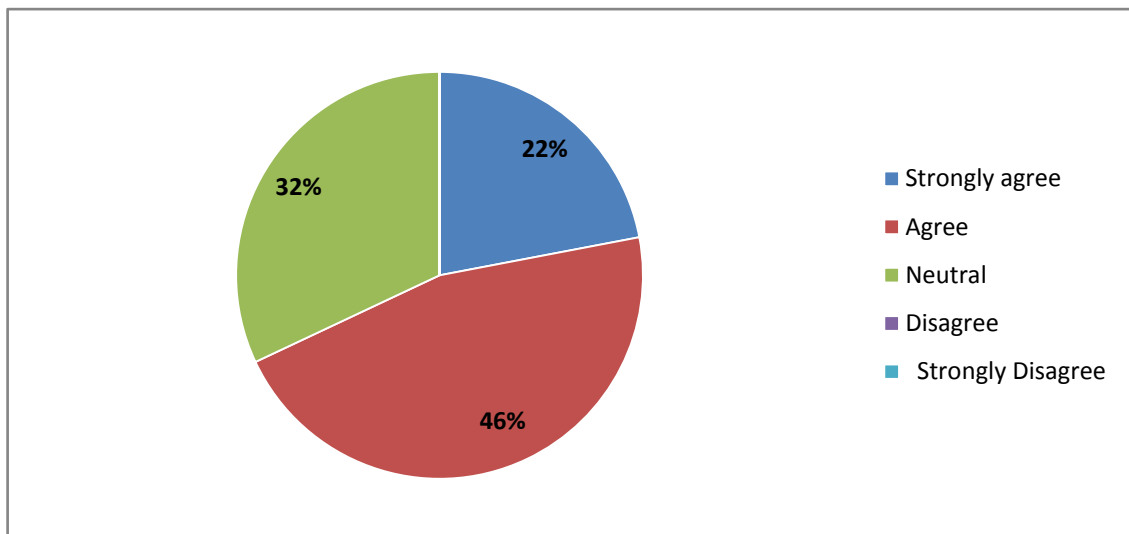
EDUCATIONAL CHANGES

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Strongly agree	11	22
Agree	23	46
Neutral	16	32
Disagree	0	0
Strongly Disagree	0	0
TOTAL	50	100

SOURCE: Primary data

Figure No.4.19

EDUCATIONAL CHANGES



INTERPRETATION:

Table NO.4.19 and Figure NO.4.19 Shows opinion that present management requires substantial changes to develop entrepreneurial qualities. 46 percent of students agree that present management education requires substantial change to develop entrepreneurial qualities. 22 percent strongly agrees the statement. No one disagrees or strongly disagree present management education requires substantial change to develop start-up entrepreneurial qualities.

4.20 QUALITIES DEVELOPMENT

Table No. 4.20

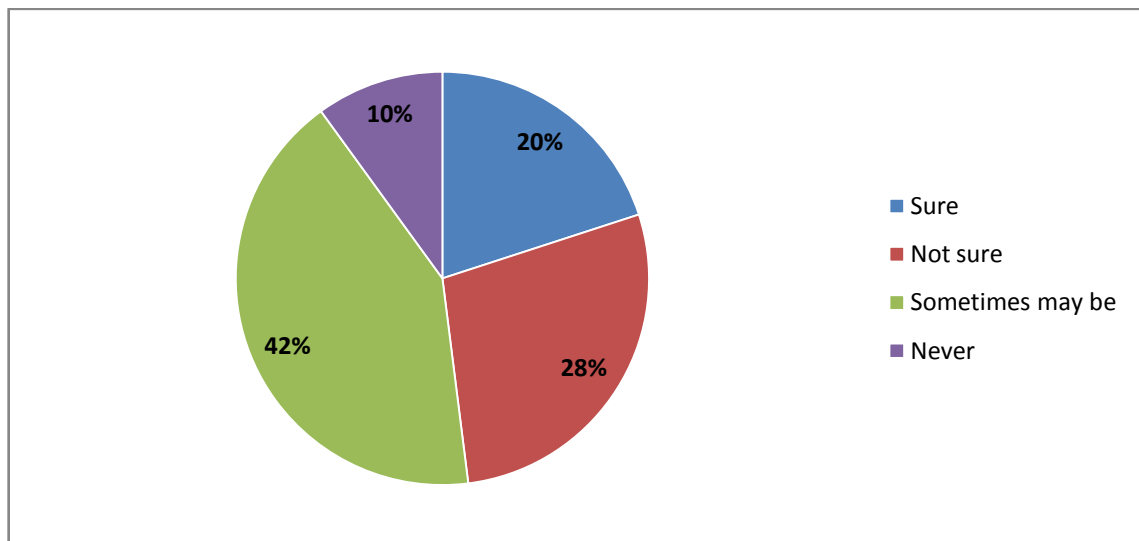
QUALITIES DEVELOPMENT

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Sure	10	20
Not sure	14	28
Sometimes may be	21	42
Never	5	10
TOTAL	50	100

SOURCE: Primary data

Figure No. 4.20

QUALITIES DEVELOPMENT



INTERPRETATION:

Table NO. 4.20 And figure NO.4.20 Shows development of entrepreneurial qualities into students by management education. 42 percent respondents are of opinion that sometimes management education has developed entrepreneurial qualities into them. 28 percent of them are not sure. 20 percent of them are sure and 10 percent of them said that management education has never developed any entrepreneurial qualities into them.

4.21 SALARIED JOB OR VENTURE

Table No. 4.21

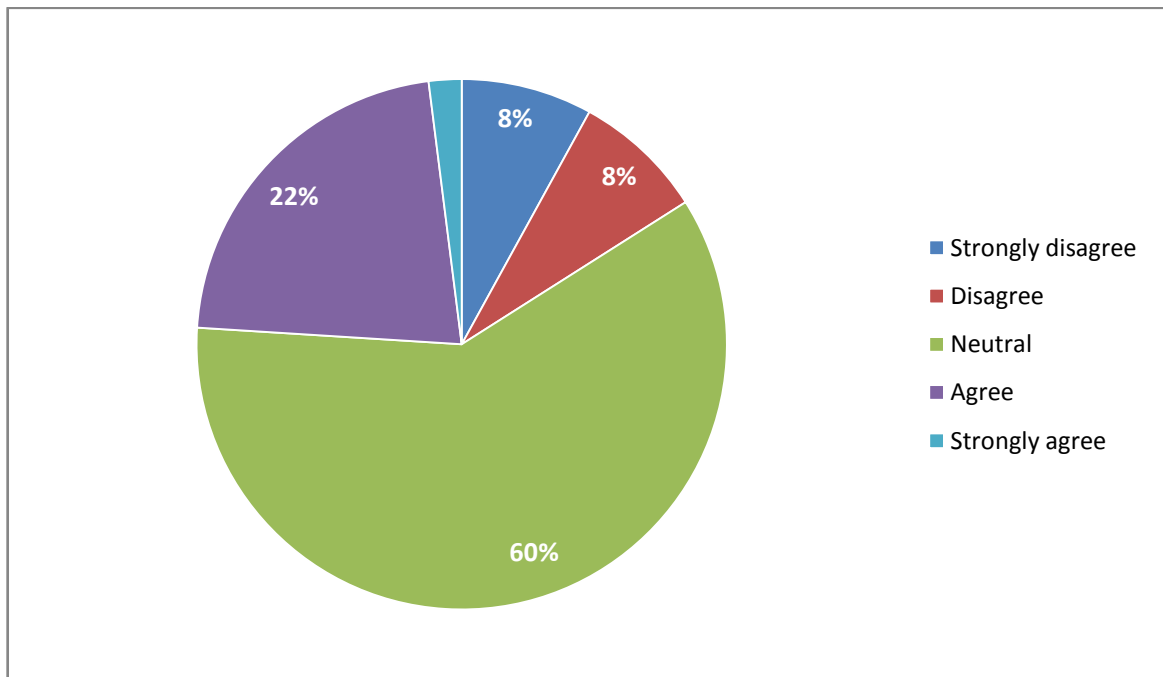
SALARIED JOB OR VENTURE

RESPONSES	NO.OF RESPONDENT	PERCENTAGE
Strongly disagree	4	8
Disagree	4	8
Neutral	30	60
Agree	11	22
Strongly agree	1	2
TOTAL	50	100

SOURCE: Primary data

Figure No. 4.21

SALARIED JOB OR VENTURE



INTERPRETATION:

Table NO.4.21 and Figure NO.4.21 shows 60 percent are of neutral opinion that flourishing market is inducing management students to opt for salaried job instead of starting their own venture, 22 percent agrees. 8 percent strongly disagree the statement whereas another 8 percent disagree the statement and 2 percent strongly agrees the statement.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- The study has been conducted to understand attitude and perception of management students in self-financing colleges of Kannur district towards start-ups.
- The respondents were management students from various self-financing colleges in Kannur district.
- Among 50 respondents, 58 percentages of the respondents are male and 42 percentages of them are female. The majority of the respondents are male.
- It is found that most of the students are interested in setting up of startup immediately after their studies.
- Majority of respondents have neutral opinion regarding start-ups are profit centric.
- Many of the students agree that start-up can be considered as a career.
- Among respondents most of them would like to venture business in other innovative fields other than technology, Health care, education, hospitality, Restaurant and food services.
- Majority of students have got inspiration to become start-up entrepreneur.
- Most of the students would like to approach others for ideas and intellectual support.
- Among respondents many of the students family are expecting to get job in professional field after management education. 22% of family are expecting students to pursue higher education. 16 % family are expecting students to run their own business .10 % of family are expecting students to engage in other fields of job and 6 % of them are expecting from students to get a wage employment.
- Majority of the students are confident to enter into a start-up business. 38% are neutrally confident and 14% are highly confident and none of them are not at all confident.

- It is found that none of the respondents lacks confident to enter into start-up business.
- Majority of the students has moderate level risk tolerance.12% of them have high risk tolerance and 6% have low risk tolerance.
- It is found that the most influencing factor while planning a start-up business is availability of capital.
- High competitions are one of the major reasons for high rate of start-up failure.
- It is found that innovative strategies are main reason for success of start-ups.
- Majority of the students would like to prefer fund from family and friends for their start-ups.
- Among respondents 34% of them are sure that start-ups give flexibility in personal and family life.
- Majority of students thinks that start-ups are helpful in becoming a business leader
- It is found that half of the respondents agree that government incentives of recent times have promoted start-up culture.
- For majority of the students education has influenced positively on decision of selecting start-up as entrepreneurial career.
- Most of the students agree that present management education requires substantial changes to develop entrepreneurial qualities.
- Most of the students are of opinion that only sometimes management education has developed entrepreneurial qualities into them.
- Majority of the students are of neutral opinion that flourishing market is inducing management students to opt for salaried job instead of starting their own venture.

5.2 SUGGESTIONS

- Management institution should encourage and motivate their students more and more to start their own business.
- Government should help management students by providing more loan facility as they require some initial amount for loan as a security.
- Importance of innovation and entrepreneurial agenda should be known across the institute and should be promoted and highlighted at institutional programs such as conferences, convocations, workshops.
- Management Institutions should provide entrepreneurship education.
- It is better to provide proper knowledge to students about entrepreneurship in order to motivate them to start new business.
- Colleges should conduct seminars and other awareness classes in this regard.
- Different schemes should be introduced by government which motivates management students towards start-up.
- Seminars and lectures method will be helpful to the management students to identify business opportunity.
- Government should focus on some promotional programs like entrepreneurial culture among young people.
- Management institutions should provide students a mentor. And also provide them an opportunity to meet experienced professionals.
- Management institutions should provide training, internship, part time job for students these improves student's potential and attracts them towards start-up.
- Management institutions should motivate students by providing entrepreneurial development programs.
- Development of entrepreneurship culture should not be limited within the boundaries of the institutions.

5.3 CONCLUSION

The purpose of this study is to identify the attitude and perception of management students towards start-ups at self-financing colleges in Kannur district. The result of this research reveals that majority of students from management programs are interested in the startups business rather than a salaried job because they think entrepreneurship as a honorable profession .They can become a business leader. Students have better ideas about their career prospectus. Start-up is a good way to make lots of money only if they are willing to take risk and confident enough to enter into a business .it is possible to contribute to the community by developing a successful business. The institution and management education plays an important role for promoting startup and developing student's ideas. Hence one can conclude that students attitude towards startups is very good. The positive perception of the students shows that they are ready to take any kind of challenges and risk.

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APPENDIX

QUESTIONNAIRE

Study on attitude and perception of management students towards start-ups. The following questionnaire is used for the collection of primary data from academic research titled "STUDY ON ATTITUDE AND PERCEPTION OF MANAGEMENT TOWARDS START-UPS AT SELF FINANCING COLLEGES IN KANNUR DISTRICT " The study is conducted by Aswin vijayan, Asha AT,Shazia,3rd year B. Com finance batch 2020-2023 of Don Bosco Arts and Science College, Angadikadavu.

1) Name:

2) Name of institution

3) Gender

Male

Female

Transgender

4) How interested are you in setting up start-up immediately after your studies?

Interested

Neutral

Very much interested

Not at all interested

5) Do you agree that start-ups are not profit centric?

Strongly Agree

Agree

Neutral

Strongly disagree

Disagree

6) Do you agree that start-up can be considered as career option?

Agree

Neutral

Strongly disagree

Disagree

7) Which area of start-up business you would like to venture?

Education

Hospitality

Health care

Restaurant and food service

Technology

Other innovative field

8) Has anyone inspired you to become a start-up entrepreneur?

Yes

No

9) Do you have a network of people that you would turn to for ideas or intellectual support?

Yes

No

10) What is your family expecting from you after completion of your management education?

Professional field

Higher studies

Business

Wage employment

other

11) How much confident are you to enter into a start-up business?

Highly confident

Confident

Neutral

Not at all confident

12) What is your level of risk tolerance?

Low

Medium

High

13) Which of the following factors influence you the most while planning start-ups?

Availability of capital

Availability of labor

Availability of raw materials

Technical know how

Government support

14) In your opinion what might be the reasons for high failure of start-ups?

Access to finance

Government regulation

High competition

Social and cultural attitude towards start-ups

other

15) In your opinion what are the reasons for success of any startup?

Hardworking and experienced individuals

More funds

Innovative strategies

Determination

Others

16) Which source would you prefer for funding your start-up?

Family / Friends

Government grants

Angel investment

Start-up bank loan

Self-funding

Bank loans

17) Do you think start-ups give more flexibility in personal and family life?

Sure

Not sure

Sometimes

Never

neutral

18) Do you think start-up business is helpful to become a business leader?

Very helpful

Helpful

Somewhat helpful

Not helpful

19) Do you think government initiatives of recent times have promoted start-up culture?

Strongly agree

Agree

Neutral

Strongly disagree

Disagree

20) How has education influenced your decision of selecting start-up as an entrepreneurial career?

Strongly supporting

Influencing positively

Negative influence

No influence

Others

21) Do you agree that present management education requires substantial change to develop start-up entrepreneurial qualities?

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

22) Do you think management education developed any entrepreneurial qualities into students?

Sure

Not sure

Sometimes may be

Never

23) Do you agree flourishing market, favorable to get job is inducing management students to opt for salaried job instead of starting their own venture?

Strongly disagree

Disagree

Neutral

Agree

Strongly agree

**A STUDY ON THE PREFERENCE OF GOVERNMENT
EMPLOYEES ON VARIOUS INVESTMENT AVENUES
WITH SPECIAL REFERENCE TO KILIYANTHARA**

A PROJECT REPORT

Submitted by

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JESWIN SCARIA

REG. No DB20BR0102

SOUMYA SAJI

REG. No DB20BR0121

Under the supervision of

Mrs. NISHAMOL NV

In partial fulfilment for the award of bachelor degree in

COMMERCE



DON BOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON THE PREFERENCE OF GOVERNMENT EMPLOYEES ON VARIOUS INVESTMENT AVENUES WITH SPECIAL REFERENCE TO KILIYANTHARA**” is the bonafide work of “**AUGUSTINE MAJO, JESWIN SCARIA AND SOUMYA SAJI**” who carried out the project under my supervision.

SIGNATURE

Mrs. NISHAMOL N V

DEPARTMENT INCHARGE AND SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We **AUGUSTINE MAJO, JESWIN SCARIA and SOUMYA SAJI**, students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON THE PREFERENCE OF GOVERNMENT EMPLOYEES ON VARIOUS INVESTMENT AVENUES WITH SPECIAL REFERENCE TO KILIYANTHARA**“ is an authentic and original work done by us under the guidance and supervision of **Mrs. NISHAMOL N V**, Assistant Professor, Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0088

DB20BR0102

DB20BR0121

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. NISHAMOL N V**, Head of the Department in-charge and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express my thanks to guide **Mrs. NISHAMOL N V**, Assistant Professor, Department of Commerce for her valuable advice and timely assistance during the period of study.

We express our gratitude to all my friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

AUGUSTINE MAJO

JESWIN SCARIA

SOUMYA SAJI

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Savings shapes the important part of the economy of any nation. With the savings, in various options available to the people, the money acts as the driver for growth of the Country. Indian financial prospect too presents a plethora of avenues to the investors. Though certainly not the best or deepest of markets in the world, it has reasonable options for an average individual to invest his savings. Investors needs to invest and earn return on their idle resources and generate a specified sum of money for a specific goal in life and make a provision for an uncertain future. One of the important motives why one needs to invest wisely is to meet the cost of inflation. Inflation causes money to drop value because it will not buy the same amount of a good or service in the future as it does now or did in the past. The faster one starts investing the better. By investing early the investor allow the investments for more time to grow, whereby the concept of compounding increases the income, by accumulating the principal and the interest or dividend earned on it, year after year. The three golden rules for all investors are: a) Invest early b) Invest regularly c) Invest for long term and not for short term. Investment is the process of allocating resources to acquire an asset or engage in an activity with the expectation of generating a return or profit. Investments can take many forms, including stocks, bonds, real estate, and business ventures. The importance of investing cannot be overstated, as it is a crucial component of financial planning and wealth creation.

One of the key benefits of investing is the potential for long-term growth. By investing in assets that appreciate over time, such as stocks or real estate, individuals can grow their wealth and achieve their financial goals. This is particularly important in today's world, where inflation can erode the value of savings over time. Investing provides a way to beat inflation and build wealth over the long-term.

Another benefit of investing is the potential for generating passive income. Many investment vehicles, such as stocks, bonds, and rental properties, can provide a steady stream of income through dividends, interest, or rent payments. This can be particularly beneficial for individuals who are looking to supplement their income or build a source of income for retirement.

Of course, investing does come with risks. No investment is completely risk-free, and investors must be in investment options and diversifying their portfolio, investors can manage their risk and increase their chances of achieving their financial goals.

It is important to note that investing is not just for the wealthy. Anyone can start investing with even small amounts of money. Many investment options, such as mutual funds or exchange-traded funds (ETFs), allow individuals to invest in a diversified portfolio of assets with relatively small initial investments. This means that even those with limited financial resources can start building wealth through investing.

In conclusion, investing is a crucial component of financial planning and wealth creation. By investing in assets that appreciate over time and generating passive income, individuals can build wealth and achieve their financial goals. While investing does come with risks, understanding these risks and diversifying one's portfolio can help manage risk and increase the chances of success. Anyone can start investing, regardless of their financial resources, and should consider making investing a part of their financial plan.

1.2 SIGNIFICANCE OF THE STUDY

The understanding of the relationship between the savings and investment pattern is essential as savings forms are the basis for the development of the economy. The present study is to identify the extent, nature and preferences of the investors in Kiliyanthara locality and to ascertain their investment habits. This study will help the salaried class employees to plan savings and investment towards maximising the returns. The in-depth analysis of the preference and risk perception will help the Government to work out the various feasible schemes to mobilize finance from salaried class investors. The study on the preference of government employees on various investment avenues can have significant implications for both the employees and the government.

The study can also help identify any gaps in the current investment options available to government employees. This can lead to the development of new investment products and services that better meet the needs of this group.

Overall, the study on the preference of government employees on various investment avenues is significant as it can help improve the financial wellbeing of government employees and inform the design of retirement and savings programs.

1.3 STATEMENT OF THE PROBLEM

The previous studies indicates that majority of the respondents are ready to invest in real estate, bank deposits, insurance policy so on. The studies shows that investors prefer less risky investments.

The study helps to identify the investment avenues preferred by government employees, such as stocks, mutual funds, bonds, real estate, and others. It also seeks to determine the factors that influence their investment decisions, such as risk tolerance, investment goals, and financial literacy. The study will also examine how demographic variables impact investment preferences and decision-making among government employees.

The project titled “A STUDY ON THE PREFERANCE OF GOVERNMENT EMPLOYEES ON VARIOUS INVESTMENT AVENUES WITH REFERENCE TO KILIYANTHARA AREA” will provide insights into the investment behavior of government employees and help identify the investment options that are most popular among them.

1.4SCOPE OF THE STUDY

The study delimited to 50 respondents in Kiliyanthara area.

1.5 OBJECTIVE OF THE STUDY

- To analyse the level of awareness of government employees as regards various investment avenues.
- To understand the investment preferences of government employees.
- To know the reason for preference.

1.6 REASEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyse information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study’s overall validity and reliability. It involves studying the methods used in your field and the theories or principles behind them, in order to develop an approach that matches your objectives.

1.6.1 RESEARCH DESIGN

Research design describes the procedure which has been used in the research. The present topic titled “a study on the preference of government employees on various

investment avenues in Kiliyanthara area” has been described as an analytical and descriptive study.

1.6.2 SAMPLING TECHNIQUE

The sampling technique used in the study is convenience sampling technique.

1.6.3 SAMPLE SIZE

For this study fifty samples were selected from Kiliyanthara area.

1.6.4 AREA OF THE STUDY

Kiliyanthara area

1.6.5 SOURCES OF DATA

- Primary data

Data has been collected from first-hand experience is known as primary data.

Primary data has not been published yet and is more reliable, authentic and objective.

- Secondary data

Secondary data means the data which are already collected for other purpose.

Here secondary data collected from books and internet is also used as a tool of secondary data.

1.6.6 TOOLS OF DATA ANALYSIS AND INTERPRETATIONS

Here percentage, graphs, diagrams are used as tools.

1.6.7 PERIOD OF THE STUDY

The study is conducted for a period of January to March

1.7 LIMITATIONS OF THE STUDY

- Some people may not be ready to co-operate.
- Since the sample size is only fifty and it represents only a specific locality, the findings can't be generalized.
- The information supplied by the respondent may not be true.

1.8 CHAPTER SCHEME

CHAPTER I : INTRODUCTION AND DESIGN OF STUDY

CHAPTER II : REVIEW OF LITERATURE

CHAPTER III: THEORETICAL FRAME WORK

CHAPTER IV: ANALYSIS AND INTERPRETATION

CHAPTER V : FINDINGS AND SUGGESTIONS

CHAPTER II
REVIEW OF LITERATURE

REVIEW OF LITERATURE

David. L. Scott and William Edward (1990):

Reviewed the important risks of owning common stocks and the ways to minimize these risks. They commented that the severity of financial risk depends on how heavily a business relies on debt. Financial risk is relatively easy to minimize if an Investor sticks to the common stocks of companies that employ small amounts of debt. They suggested that a relatively easy way to ensure some degree of liquidity is to restrict investment in stocks having a history of adequate trading volume.

Roy Choudhary :

In his study “income consumption and saving in rural and urban India” (1998) found that household assets are equal to base year residential house property plus accumulated household saving. He has found that permanent income has a significant effect on rural consumption but negligible effect on urban consumption.

J. Jayalakshmi and Dr. V.L. Shobhana (2006):

In their study on “Investors Awareness and Preferences” has explored the awareness level of investors regarding investment options and investment risks. The analysis disclosed that the investment in real estate is preferred by a majority of the investors and secondly they prefer investment in bank deposit.

Corter and Chen (2006):

Studied that investment experience is an important factor influencing behaviour. Investors with more experience have relatively high risk tolerance and they construct portfolios of higher risk.

R. Vijayalakshmi and R. Jayasathy (2009):

Presented a power point presentation. The objectives this study is to ascertain the preference of investors among the various investment avenues. In this researcher has given the following suggestions:

Updated about the fund and schemes should be dispatched to the investors at least once in a month. It is found from the study that only to a certain extend the AMCs are following SEBI guidelines, which will create more confidence in the investors.

The Mutual Fund as an investment option have become very attractive for retail investors who are interested in the financial markets but do not have the time, expertise

and experience in good stock picking is the conclusion stated by the researcher. Average investors in a greenhorn when it comes to financial markets, the causes may be many: the lack of opportunity, lack of conceptual understanding and the influence of a fixed-income orientation in the Indian culture. At present a salaried person's saving is more often deposited in mutual funds as they are found to be a better avenue. Mutual Funds too can earmark and try to improve upon their weak areas regarding the problem faced by the investors. As seen, enormous growth of mutual fund industry, if controlled effectively, could be channelized for achieving better economic growth.

RAO .D.N AND RAO S.B (2009)

Analyzed the performance of the 47 Balanced and 72 Income Funds in terms of Return, Risk, Return per Risk and Sharpe ratio over the past three years (2006, 2007 and 2008) during which period the Indian Stock Market had witnessed much volatility. Further, the performance of these funds was compared with that of the Market and Benchmark Indices.

Dr. V. Darling Selvi and Arul Stephan (2009):

In their study, "Investment Avenues for Senior citizens" stated that it is necessary to find a decent source of income by elders for themselves. According to the preference of the senior citizens, there are various alternative avenues of investments. A definite idea about investment will provide senior citizens a steady income which helps them in the phase of rising cost in future.

Nagpal Sushant and Bodla B.S, (2009):

Brings out the demographic characteristics of investors, relationship between lifestyle clusters of the respondents and their investment patterns and sources of information tapped by them. The study concluded that investors prefer less risky investments such as insurance policies, fixed deposits with banks and post office, PPF and NSC.

P. Neelakantan (2011):

In his article, "Impact of Risk analysis in selection of investment avenues- a study on Debt Market Investors" proposed that investment in Debt Market instruments has become an imperative choice of the investors with the objectives of return optimization. Uncertainty of expected returns is a vital part of the investment option in debt market. Change in the anticipated returns and actual returns lead to the possible consequences of the decision regarding the selection of debt market investment vehicle. Risks in debt

market instruments are poised of the demands that bring variations in the return of income. Market price and interests play a significant role on the risk associated with the debt markets which are being influenced by the various internal and external considerations. Uncontrollable external risks have a greater impact of the volatility of returns on the investment vehicles and they are of systematic in nature.

Yogesh P. Patel and Charul Y. PATEL (2012)

It is concluded in the study that traditional saving options like post office schemes and fixed deposits are now passes —Options like post office schemes and fixed deposits are not very popular with the youth as the rate of interest on them is lower as compared to other investment options available. Safety and security which were once upon a time the main reasons for investment are no longer the major criteria that determine the choice of investment. With money in hand and age on their side, the young investors are not hesitant in taking risk. - Fixed deposits are not a very attractive investment option for youngsters these days. Most of the people who opt for fixed deposits are senior citizens are revealed in one of the surveys conducted in India. Saving tax is one of the major reasons behind investment by the youth. Traditional saving schemes do not provide any tax benefits and are, therefore, keeping the youngsters away from them. Why should i invest in fixed deposits and post office schemes when they provide no tax rebates and the rate of return on them is fixed and also lower than other investment options, is what young saver and investor has to say. Mutual fund is the most favored option of the youngsters today. The stock market is doing so well.

Investment in mutual funds through the Systematic Investment Plan (SIP) is a favored investment option for the youngsters. This is especially true of the young salaried class which has just started earning and does not have a fat bank balance as yet. In case of Systematic Investment Plans, instead of bulk payment, a small amount is to be paid every month. This makes them very popular with the salaried class who find it difficult to shell out a large amount at one go. Real Estate market is also the one which youngsters prefer after all the above ones. But there is no fixed return and the risk and amount of investment is high. Other traditional investment option like the Fixed Deposit or the Post Office schemes (PPF/NSC/NSS/ KVP/IVP) are losing their way due to blocking of funds and lower returns. Gold is still preferred to some extent especially

when it comes to females. Youngsters today are aware of what is happening around them and are intelligent enough to decide what is best for them.

Babitha Yadav and DR. Anshuja Tiwari (2012)

The objective of research paper was to identify the factors which influence customers policy buying decision and also analyze the preferences of customers while life policy investment decision making. The area of study was limited to Jabalpur district of Madhya Pradesh and sample size is 150 policyholders of LIC and different private life insurers have been selected through a stratified and purposive sampling method. The relationship between demographic factors and the level of investments was studied by the researcher. The results of the analysis elucidates that the variables like monthly income, expenditure, savings and employment sector are significantly associated with the level of investments. Whereas, the variables like age, gender, marital status, number of family members, educational qualification is not significantly associated with the level of investments. The study shows that investment in Bank deposit reveals high among female employees. As far as provident fund deposit, LIC is considered, above 50 years of age. In case of private financial deposit, the employees with above 50 years employed in Tele-communication department reveals the significance of association. With reference to post office savings, the employees employed in banking sector and with school level education shows the significant association. As far as equity stock is concerned, the employee with above 4 family members is significantly associated. The level of investment in diamond & in building by male employees is significantly associated.

Jayasatha (2014):

A Study on Investors' Investment Pattern in Various Avenues (Empirical study in Coimbatore city) attempted to show the key demand that the major investors hide of an investment are safety of principal amount, liquidity, income stability, appreciation and easy transferability. This study based on percentage analyses and chi-square. Different varieties of investment methods are available such as shares, bonds, options, futures, FOREX, bank, companies, gold and silver, real estate, life insurance and so on. Author concluded that most of the investors preferred mutual fund investment followed by Life Insurance Corporations.

Dr. T.N. Murty, G.V. Chalam and P.V Durga Rao (2014):

In their study on “Investment pattern of equity investors in Indian capital market” revealed that, the attitude of the investors has been changing due to the changes in the stock market. The investor can make the share trading as a beneficial investment arena. It is purely based upon the investors’ awareness towards the share trading and stock investments.

K.V. Ramanathan, Dr. K.S. Meenakshisundaram (2015)

Analyzed the investment pattern of bank personnel. This study helps to understand the essentials of gathering of investment of bank employees. It also helps to know their level of awareness towards selection basics for investment. Most of the investors invest in tax saving investments such as life insurance products.

Murlidhar A. Lokhande (2015):

Studied the rural investors’ investment patterns and awareness of savings and investments. The study discloses that, the investors prefer to invest their investments .In ‘safe’ options only. The popular investment of majority of the investors are in real estate, bank deposits, gold and jewellery.

Selvi (2016):

Attempted to study the behaviour of investors towards the investment avenues. Majority of the respondents have not preferred to invest their savings in UTI and mutual funds which are the latest investment schemes. Among the investment avenues, the most preferred avenues are gold and bank deposits while, it is getting increased attention in insurance schemes and post office instruments.

Thulasipriya (2016):

Carried out a study on impact of family size and family income on the investment behaviour of salaried investors. It reveals that most of the salaried investors having 8.87 mean score are very much concerned with the safety of their money invested while making investment preference. Second important factor is Tax benefits, which is recorded as 7.55 mean score. The third factor that influences the investment preference is Regular Return. The study found that the salaried investors mean score of 7.40 is against the regular return on investment. Lastly but not least, the salaried investors with 7.09 as mean score are influenced by regular return on investment.

CHAPTER III
THEORETICAL FRAMEWOK

OVERVIEW OF INVESTMENT

Saving money- one of those things that are easier said than done. It is easy to say that you will save every month but the end of the month comes around and there is no money left to save. This is a common problem that is why it is important to make you to develop a habit when it comes to save money. A small portion of employees maintain the saving habit. Through better investment, they can maintain their economic and social status. Saving shapes the important part of the economy of any nation with the savings, in various options available to the people, the money at as a driver for the growth of the country. Investment is activities that are engaged in by people who have savings that is investments are made from savings or in other words, people invest their savings. But all are not savers. Investment is an activity which differs from savings. Investors needs to invest and earn return on their idle resources and generate a specified sum of money for a specific goal in life and make a provision for an uncertain future. One of the important motives why one needs to invest wisely is to meet the cost inflation.

The traditional finance theorems and concepts failed to predict the market behaviour. Generally the primary concern of an investor is to minimize risk while maximizing return. As risk factor is the most important factor affecting investments. The study examines the investment preference of government employees. Investing is when you purchase something with the intention of profiting from it or profiting from the asset's sale. Investment alternatives are critical to consider while preparing your money. Let us look into avenues of investment types, investment avenues features and investment avenues importance in this topic .What is shocking is that there isn't a single investment strategy that assures a high rate of return while simultaneously minimizing the chance of losing money entirely. In the actual world, because risk and reward are inversely proportionate, when the stakes are high, the payoff is also high. It is critical, however, to invest your additional funds in a long-term, well-diversified portfolio to maximize their return. This is where you begin assembling an investor's bio.

An investment can be defined as an asset that is created with the intention of helping your wealth to grow with time and secure your future financial requirements. The wealth created through investment plans can be used for a variety of objectives such as meeting shortages in income, saving up for retirement, or fulfilling certain specific obligations such as repayment of loans, funding children's higher education, purchase of other

assets, etc. Read on to get a clearer idea about what an Investment is so that you can choose investment options that suit your unique requirements

IMPORTANCE OF INVESTMENT AVENUES

It is critical to know the importance of investment avenues. You must know that importance of investment in economy for your detailed research on the topic. As a group, some people would rather save than invest their money. However, in a rapidly changing environment, this may not be sufficient to safeguard your money. A bank account or a safe deposit box are not always the most secure methods to store your money. Your investment's value may increase, which may assist you in dealing with inflation. Compound interest can assist you in amassing a substantial sum of money. Investing can also assist you in achieving long-term goals such as purchasing a home, travelling, or saving for a rainy day fund after retirement.

TYPES OF INVESTMENT

There is arguably endless opportunities to invest; after all, upgrading the tires on your vehicle could be seen as an investment that enhances the usefulness and future value of the asset. Below are common types of investments in which people use to appreciate their capital.

Fixed Deposits

In India, a government-guaranteed fixed-income investment in a bank is considered one of the safest and most conventional investment options for individuals seeking to profit. Individuals who open a checking account and those who open a savings account are two distinct entities. If you borrow money from them, they will charge you a fixed interest rate on the principal for a specified period of time. While savings accounts earn less interest than bank certificates of deposit, they nevertheless outperform money in savings accounts. As a result, earned interest is added to taxable income and taxed at the appropriate rate.

Public Provident Fund

The PPF is a government-backed long-term savings plan with a 15-year lock-in period. While PPF investments are tax-deductible and hence safe, the majority of individuals believe they are not the greatest option for them. The public generally expects the

government to adjust the interest rate on PPFs at least once every three months. Certain investors may also be able to withdraw funds and obtain loans from their PPF account.

Recurring Deposits

Individuals can set aside a particular amount of money each month using investment vehicles such as recurring deposits (RDs) and fixed-rate bonds (FDs). Occasionally, you may be able to set up an automatic monthly deposit with your bank for a specified period of time. As with FDs, investing in RDs carries no risk and guarantees a profit.

Bonds or Debentures

Individuals looking to invest for the long term can purchase bonds or debentures that pay a fixed amount each month dependent on the interest rate. They are considered to be less dangerous than other alternatives. The degree of risk associated with debentures and bonds is determined by the issuer. This kind of security includes public sector bonds as well as bonds issued by the federal and state governments.

Employee Provident Fund

The EPF is a retirement savings plan that is available only to salaried employees and their dependents. Employees are provided with a savings account, into which they deposit a portion of their monthly wages. The money is then matched dollar for dollar by their employers. Section 80C of the 1961 Income Tax Act provides that withdrawals from EPFs are tax-free at the time of maturity.

National Pension Scheme

NPS is a government-funded pension programme for the elderly in India. Through consistent investment, a nest egg can expand over time. When you reach retirement age, it will provide you with a reliable source of income. Once an investor reaches the age of 65, he or she may withdraw funds from their savings fund.

Investing your Money in Real Estate

In the United States, the most frequent way to earn money is to acquire and sell real estate. It is critical to remember that a residence purchased for personal use should never be viewed as an investment. Additionally, individuals are investing in other types of real estate such as office space, warehouses, and student housing, as well as data centres and other commercial properties such as data centres, shared workspaces, and other commercial properties. When determining the value of a home and its rental income, the

most critical factor to consider is its location. Individuals who invest in real estate can earn money in two ways: by watching their money appreciate in value and by renting out the property. On the other hand, real estate is extremely inefficient and difficult to sell.

Gold Investment

In India, gold is the most popular investment, although there are concerns about its safety and the cost of making jewellery with it. While gold coins and biscuits are still available for purchase, a gold exchange-traded fund (ETF) may be a more prudent investment. Buying and selling gold paper is now easier and more affordable than it was in the past when using ETFs. Despite the fact that jewellery is a very liquid asset class, amateur investors who are unfamiliar with it or who get it from an unethical jeweller may find it difficult to pass up.

Life Insurance Coverage

Although purchasing life insurance is not a bad idea because it protects you in the event of a calamity, this does not mean you should. The majority of Indians believe that insurance is a prudent method to invest in their future, but not everyone agrees. Life insurance is a way to safeguard one's future. Life insurance is unique among financial products in that its primary objective is to safeguard our families in the case of an accident.

Money Market Instruments

Money market products, like debentures, have a shorter maturity date. Frequently, it is not even a calendar year. When firms have excess cash, they might invest it in money market assets such as bonds. Finances are everything that generates revenue. Treasury Bills, Commercial Paper, Certificates of Deposit, and other money market assets are available.

Stocks/Equities

A share of stock is a piece of ownership of a public or private company. By owning stock, the investor may be entitled to dividend distributions generated from the net profit of the company. As the company becomes more successful and other investors seek to buy that company's stock, its value can also appreciate and be sold for capital gains. The two primary types of stocks to invest in are common stock and preferred stock. Common stock often includes voting right and participation eligibility in certain matters.

Preferred stock often have first claim to dividends and must be paid before common shareholders.

In addition, stocks are often classified as being either growth or value investments. Investments in growth stocks is the strategy of investing in a company while it is small and before it achieves market success. Investment in value stocks is the strategy of investing in a more established company whose stock price may not appropriate value the company.

Bonds/Fixed-Income Securities

A bond is an investment that often demands an upfront investment, then pays a reoccurring amount over the life of the bond. Then, when the bond matures, the investor receives the capital invested into the bond back. Similar to debt, bond investments are a mechanism for certain entities to raise money. Many government entities and companies issue bonds; then, investors can contribute capital to earn a yield.

Index Funds and Mutual Funds

Instead of selecting each individual company to invest in, index funds, mutual funds, and other types of funds often aggregate specific investments to craft one investment vehicle. For example, an investor can buy shares of a single mutual fund that holds ownership of small cap, emerging market companies instead of having to research and select each company on its own. Mutual funds are actively managed by a firm, while index funds are often passively-managed. This means that the investment professionals overseeing the mutual fund is trying to beat a specific benchmark, while index funds often attempt to simply copy or imitate a benchmark. For this reason, mutual funds may be a more expense fund to invest in compared to more passive-style funds.

Real Estate

Real estate investments are often broadly defined as investments in physical, tangible spaces that can be utilized. Land can be built on, office buildings can be occupied, warehouses can store inventory, and residential properties can house families. Real estate investments may encompass acquiring sites, developing sites for specific uses, or purchasing ready-to-occupy operating sites. In some contexts, real estate may broadly encompass certain types of investments that may yield commodities. For example, an investor can invest in farmland; in addition to reaping the reward of land value appreciation, the investment earns a return based on the crop yield and operating income.

Commodities

Commodities are often raw materials such as agriculture, energy, or metals. Investors can choose to invest in actual tangible commodities (i.e. owning a bar of gold) or can choose alternative investment products that represent digital ownership (i.e. a gold ETF). Commodities can be an investment because they are often used as inputs to society. Consider oil, gas, or other forms of energy. During periods of economic growth, companies often have greater energy needs to ship more products or manufacture additional goods. In addition, consumers may have greater demand for energy due to travel. In this example, the price of commodities fluctuates and may yield a profit for an investor.

FEATURES OF INVESTMENT AVENUES

Both working and creating your own business are viable options for earning money. Investing is another way to earn money. Let us look at features of investment avenues further in this topic.

Future Earnings will be Secure

There are dividends available to anyone with a large sum of money. Both saving and investing money earn you money. Forecasts indicate that sales will likely continue to grow in the coming months. In today's environment, there is no way to survive without earning money. Self-management of one's own health conditions as an industry expands in size, the returns on investment increase proportionately, so time is of the essence here.

Security

The more planning you do, the more money you can save in a variety of ways. Investing despite doubt before you make a financial decision, ensure that you understand the risks involved. To determine what will happen in the future, you must first determine what it is. It enables Investors to make fewer errors when investing. Each one is labelled with a name or number. The day interest becomes due and must be paid, often known as the due date. Diversification refers to the practise of holding a diverse range of equities in one's portfolio.

Liquidity Value

Fluidity is advantageous in a variety of settings. Investing in stocks is a prudent course of action. They are always available for sale or borrowing. The investor get immediate access to funds.

The Financial Ramifications

All that should be require is a straightforward method of tax payment. It is critical to consider the taxes associated with earning money through investing. Small investors desire to earn a high rate of return while minimising their risk of loss. Tax evasion is a frequent method use by criminals to avoid paying their taxes.

Equilibrium

Additionally, the money you have now will be put to good use in the future. In the future, the amount of money that a pool of capital could purchase. The investing power of an investor is determine by the amount of money he or she possesses.

Legality

A legal asset is one that has the potential to be exploited to recover money. Avoid unlawful securities at all costs. Investors are require to operate lawfully, thus refrain from doing so. They are responsible for the UTI and LIFE funds, as well as any other assets they manage. You should address any risks associated with asset pooling.

CHAPTER IV
DATA ANALYSIS AND INTERPRETATION

ANALYSIS AND INTERPRETATION

This chapter deals with analysis and interpretation of data collected from Kiliyanthara locality. This analysis and interpretation are based on the responds given by the government employees about their investment preference. The proceeded data is presented on the analysis part with the help of tables and figures for the easy understanding and interpretation.

ANALYSIS

Analysis of data is highly skilled and technical job which should be carried out only by the researcher himself or under his close supervision. It is through systematic analysis that the underlying features of the data are revealed and valid generalization is arrived at. Analysis of data therefore means critical examination of the object under study and for determining the patterns of relationship among the variables to it using both qualitative and quantitative method.

INTERPRETATION

Interpretation refers to the techniques of drawing inference from the collected facts and explaining the significance of those inferences after an analytical and experimental study. It is a search for broader and abstract means of the research and finding. Interpretation analysis the abstract relations is more concrete teams and tries to unfold the reasons for existing type of relations or findings it relates to the empirical findings with the theoretical principles and helps to draw several useful inferences from the study.

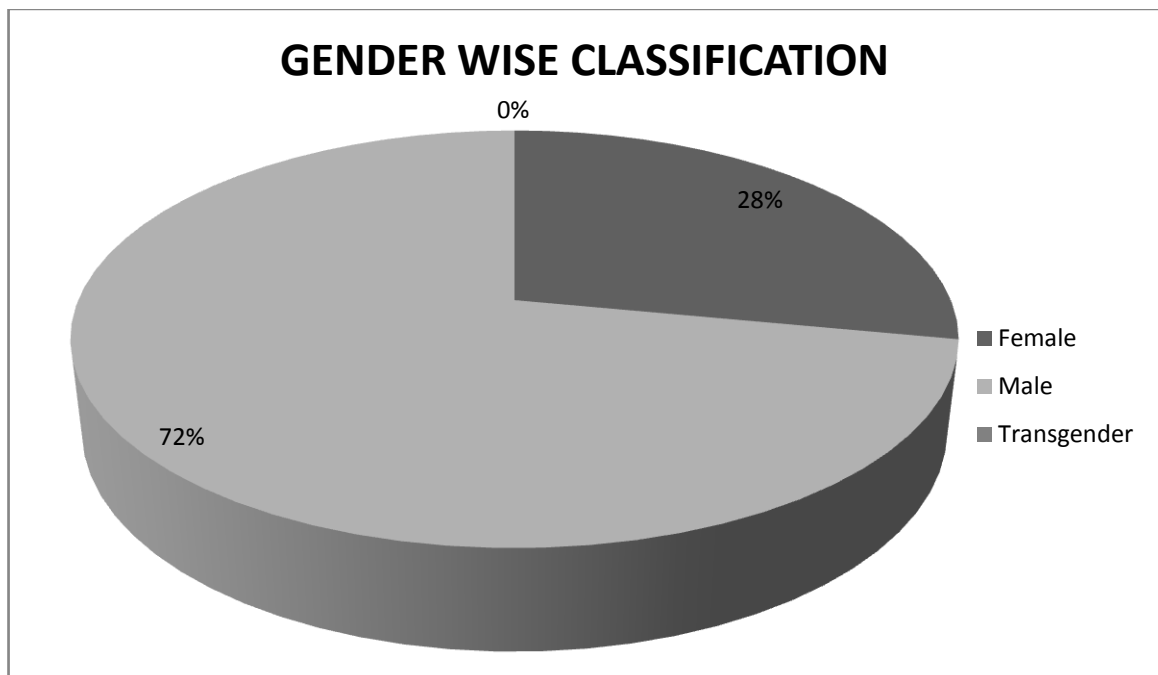
4.1: GENDER WISE CLASSIFICATION

TABLE 4.1
GENDER WISE CLASSIFICATION

Responses	No. of respondents	Percentage
Male	36	72
Female	14	28
Transgender	0	0
Total	50	100

Source: Primary data

CHART 4.1



INTERPRETATION:

Table No. 4.1 and Chart No. 4.1 shows that 28 percent of the respondents are female and 72percent are male and none of the respondents are transgender.

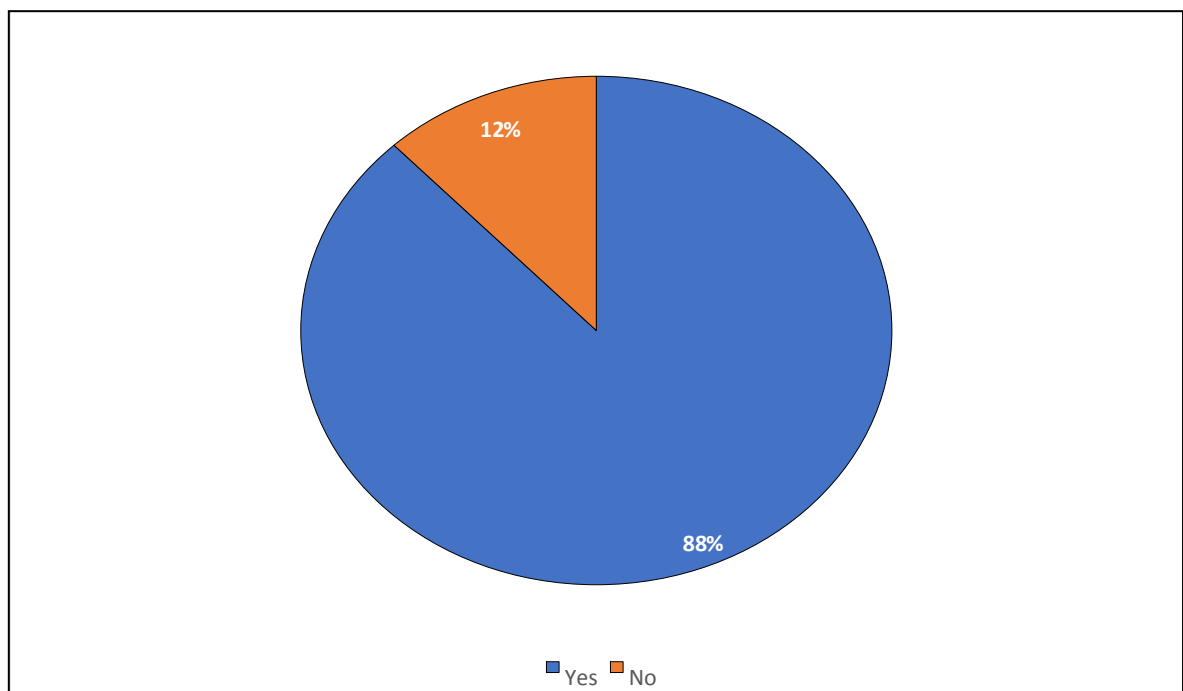
4.2: INTEREST IN DIFFERENT INVESTMENTS

TABLE 4.2
INTEREST OF RESPONDENTS

Responses	No. of respondent	Percentage
Yes	44	88
No	6	12
Total	50	100

Source: Primary data

CHART 4.2
INTEREST OF RESPONDENTS



INTERPRETATION:

Table No. 4.2 and Chart No. 4.2 shows that 88 percent of the respondents are interested in investment and the remaining 12 percent are not interested.

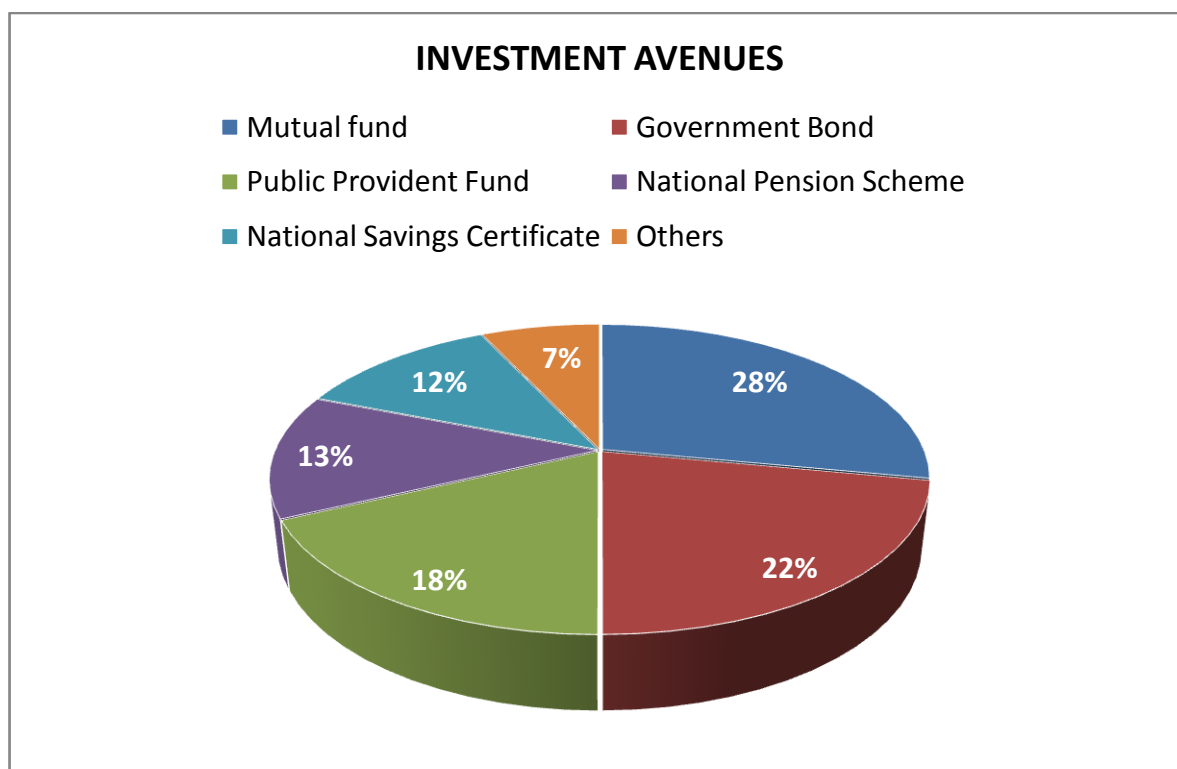
4.3: INVESTMENT AVENUES

TABLE 4.3
INVESTMENT AVENUES

Responses	No. of respondent	Percentage
Mutual fund	35	28
Government bonds	27	22
Public Provident Fund	22	18
National Pension Scheme	16	13
National Savings Certificate	14	12
Others	9	7
Total		100

Source: Primary data

CHART 4.3
INVESTMENT AVENUES



INTERPRETATION:

Table No. 4.3 and Chart No. 4.3 shows that out of the respondents, mutual funds are the most popular investment option, with 28 percent of the respondents reporting awareness of it. Government bonds are the second most well-known investment option, with 22 percent of respondents indicating familiarity. The Public Provident Fund is known to 18 percent of respondents, followed by the National Pension Scheme known at 13 percent. The least well-known option is the National Savings Certificate, with only 12 percent of respondents indicating awareness. Additionally, only 7 percent of respondents have heard about other investment avenues.

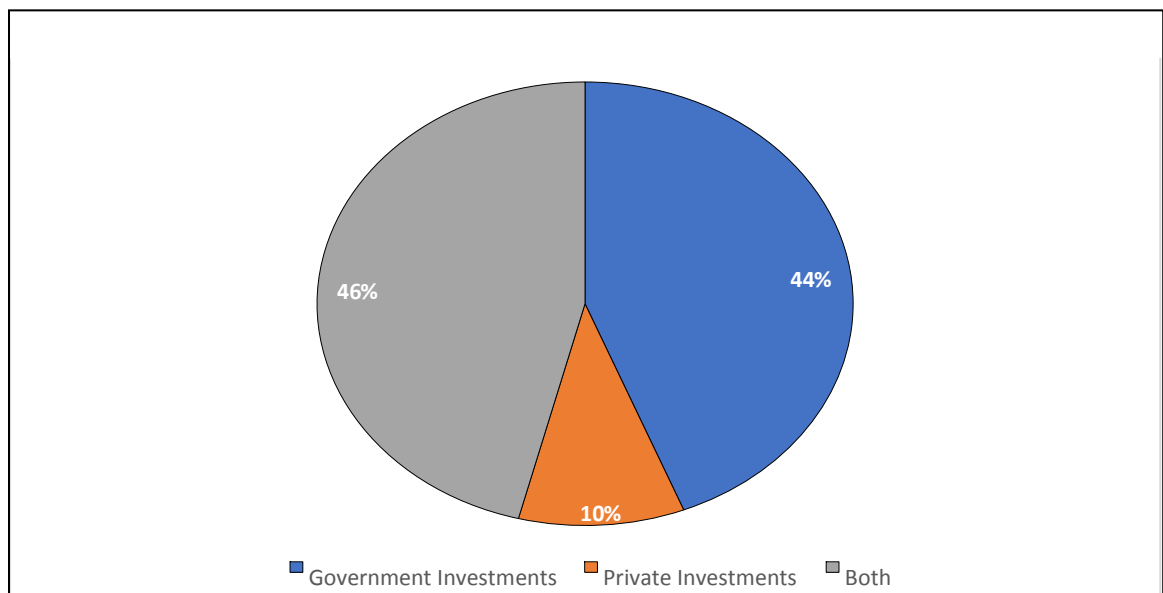
4.4: MODE OF INVESTMENTS

TABLE 4.4
MODE OF INVESTMENTS

Responses	No. of respondent	Percentage
Both	23	46
Government Investment	22	44
Private Investment	5	10
Total	50	100

Source: Primary data

CHART 4.4
MODE OF INVESTMENTS



INTERPRETATION:

Table No. 4.4 and Chart No. 4.4 shows that 46 percent of the respondents have both government and private investments, 44 percent of respondents have government investment, and the rest 10 percent have private investment.

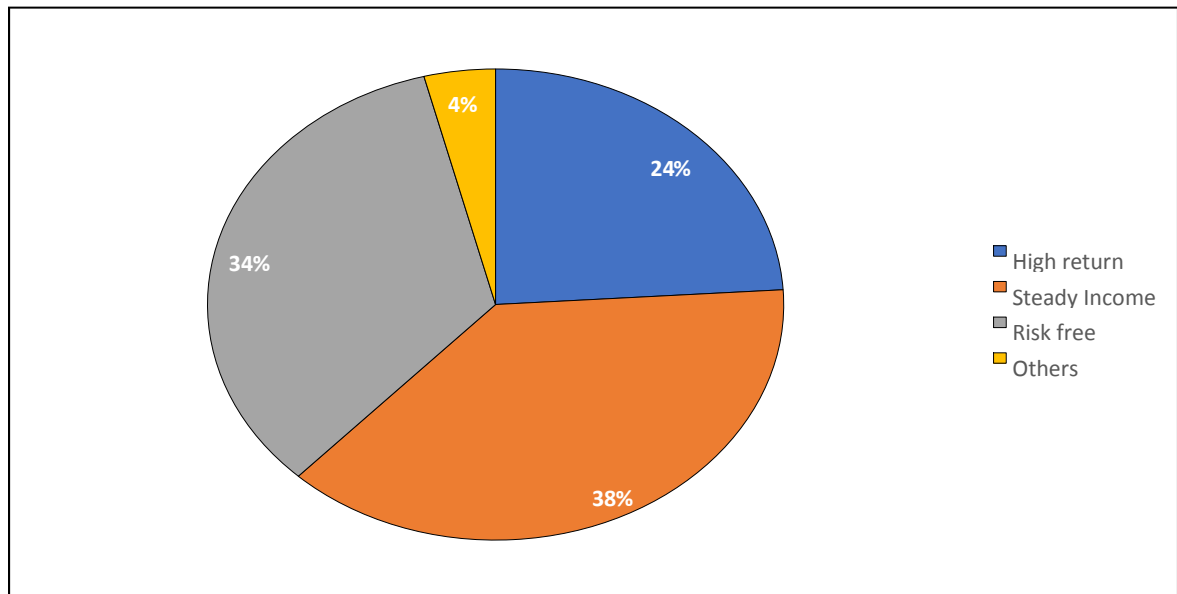
4.5 REASON FOR PREFERENCE

TABLE 4.5
REASON FOR PREFERENCE

Responses	No. of respondent	Percentage
Steady Income	19	38
Risk free	17	34
High return	12	24
Others	2	4
total	50	100

Source: Primary data

CHART 4.5
REASON FOR PREFERENCE



INTERPRETATION

Table No. 4.5 and Chart No. 4.5 shows that 38 percent of the respondents prefer to have Steady income through investing, 34 percent of the respondents prefer risk free type of investment, 24 percent of the respondents prefer investments having high return, and the remaining 4 percent prefers other types of investment.

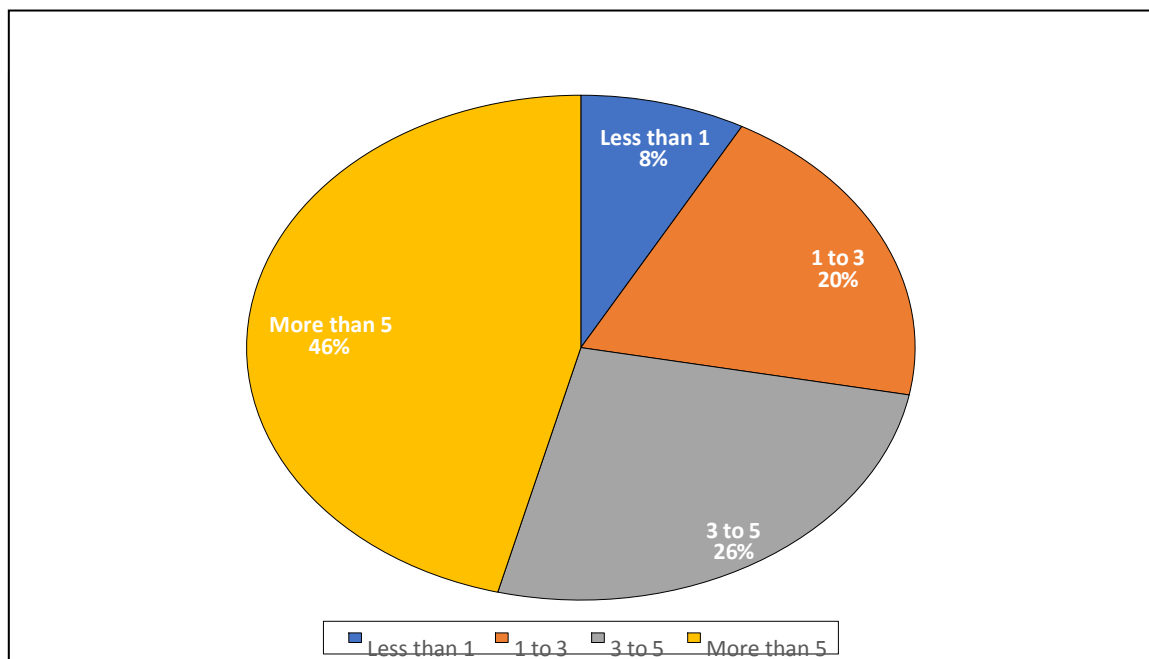
4.6: TIME PERIOD

TABLE 4.6
TIME PERIOD

Responses	No. of respondent	Percentage
Less than 1	4	8
1-3	10	20
3-5	13	26
More than 5	23	46
total	50	100

Source: Primary data

CHART 4.6
TIME PERIOD



INTERPRETATION:

Table No. 4.6 and Chart No. 4.6 shows that 46 percent of the respondents prefer investment time period of over 5 years, 26 percent of the respondents prefer the investment time period to be in between 3 and 5 years, 20 percent of the respondent prefer to invest for 1 to 3 years, and the remaining 8 percent prefer the investment time period less than 1 year.

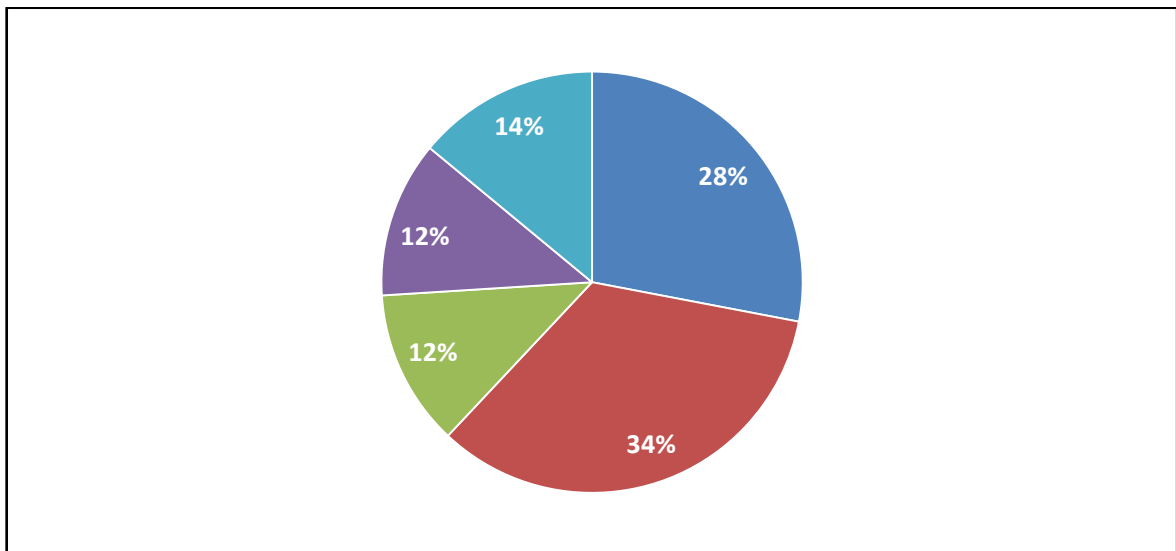
4.7: INVESTMENT ADVISOR

TABLE 4.7
INVESTMENT ADVISOR

Responses	No. of respondent	Percentage
Accountants	14	28
Friends	17	34
Auditors	6	12
Relatives	6	12
Others	7	14
Total	50	100

Source: Primary data

INVESTMENT ADVISOR



INTERPRETATION:

Table No. 4.7 and Chart No. 4.7 shows that 34 percent of the respondents have their friends as investment advisors, 28 percent of the respondents have accountants as investment advisors, 12 percent of respondents have auditors, another 12 percent have relatives as their investment advisor, and the remaining 14 percent have other investment advisors.

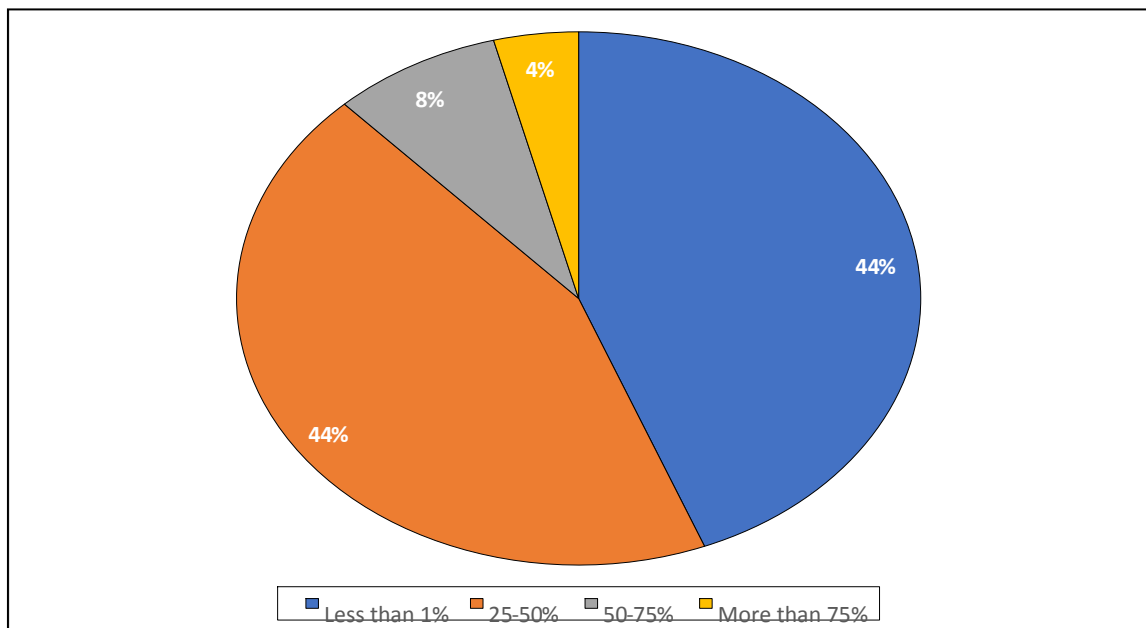
4.8: PERCENTAGE OF INCOME

TABLE 4.8
PERCENTAGE OF INCOME

Responses	No. of respondent	Percentage
Less than 25%	22	44
25-50%	22	44
50-75%	4	8
More than 75%	2	4
Total	50	100

Source: Primary data

CHART 4.8
PERCENTAGE OF INCOME



INTERPRETATION:

Table No. 4.8 and Chart No. 4.8 shows that 44 percent of the respondents invest less than 25 percent of their income, another 44 percent of the respondents invest 25-50 percent of their income, 8 percent of the respondent invest 50-75 percent of their income, and the remaining 4 percent invest more than 75 percent of their income.

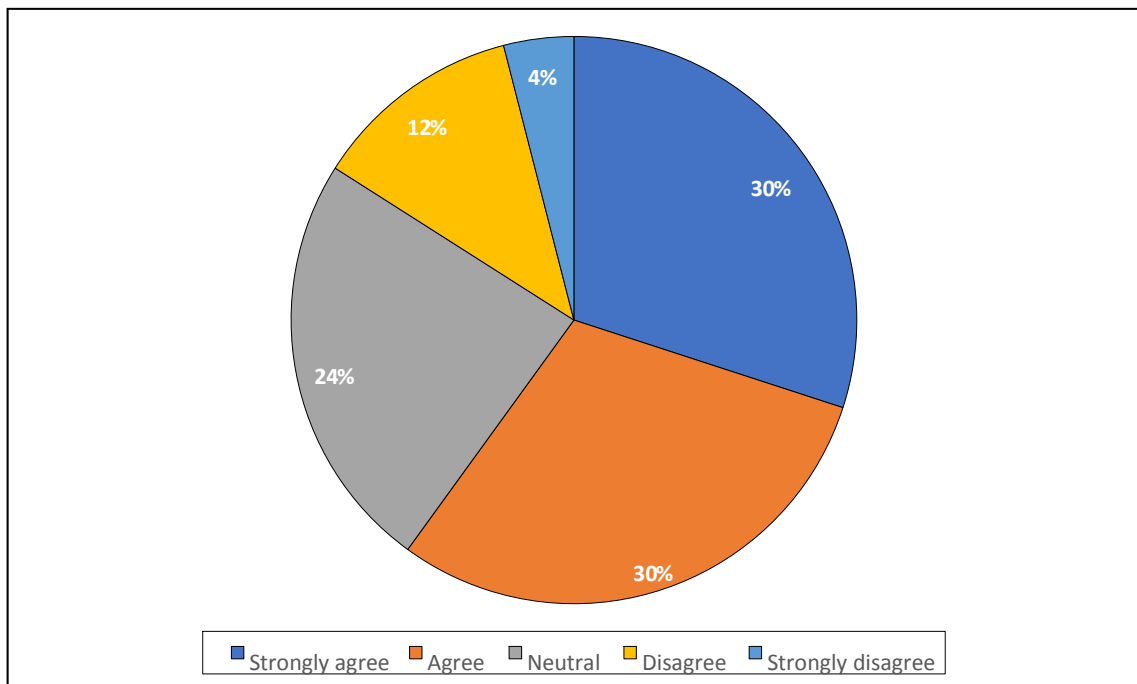
4.9: RISK TAKING

TABLE 4.9
RISK TAKING

Responses	No. of respondent	Percentage
Strongly agree	15	30
Agree	15	30
Neutral	12	24
Disagree	6	12
Strongly disagree	2	4
Total	50	100

Source: Primary data

CHART 4.9
RISK TAKING



INTERPRETATION:

Table No. 4.9 and Chart No. 4.9 shows that 30 percent of the respondents strongly agree to go for the best possible return even if there is risk involved, another 30 percent of the respondents agree to the same, but not strongly. 24 percent of the respondents have a neutral opinion, 12 percent of the respondents disagree and the rest 4 percent strongly disagree to go for best possible return when risk is involved.

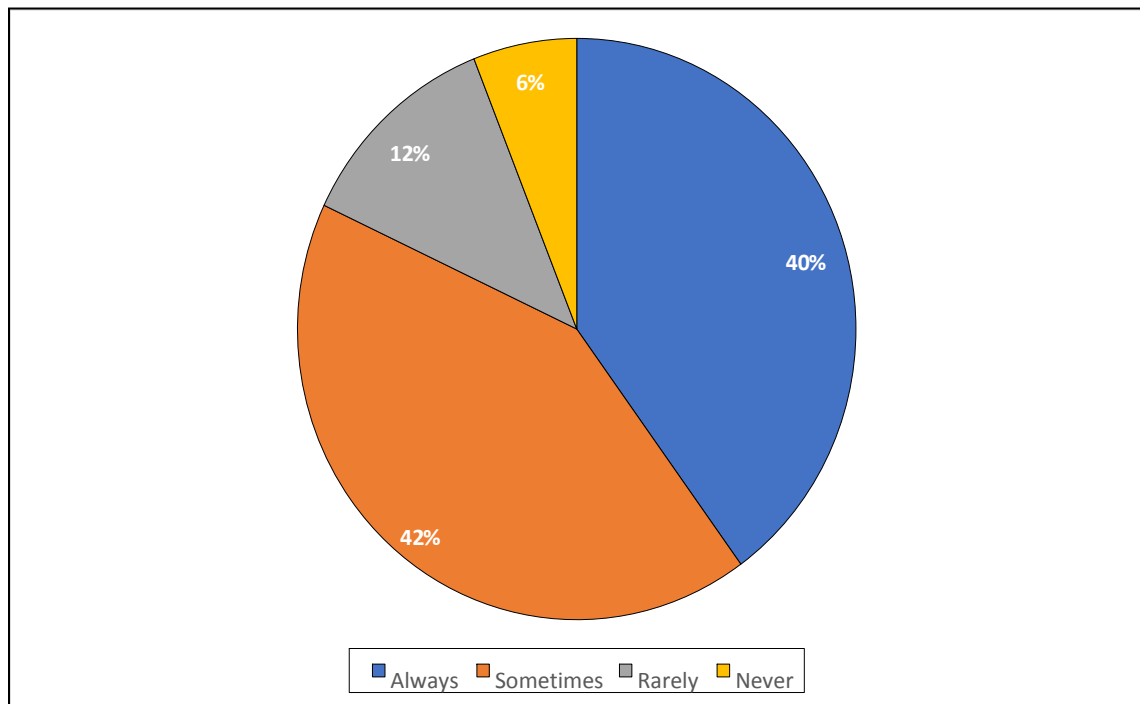
4.10: ENJOYING INVESTMENT OPPORTUNITIES

TABLE 4.10
ENJOYING INVESTMENT OPPORTUNITIES

Responses	No. of respondent	Percentage
Always	20	40
Sometimes	21	42
Rarely	6	12
Never	3	6
Total	50	100

Source: Primary data

CHART 4.10
ENJOYING INVESTMENT OPPORTUNITIES



INTERPRETATION:

Table No. 4.10 and Chart No. 4.10 shows that 42percent of the respondents enjoy exploring investment opportunities for their money sometimes, 40 percent always enjoy exploring opportunities, 12percent of respondents rarely enjoy and the remaining 6 percent never enjoy exploring investment opportunities for their money.

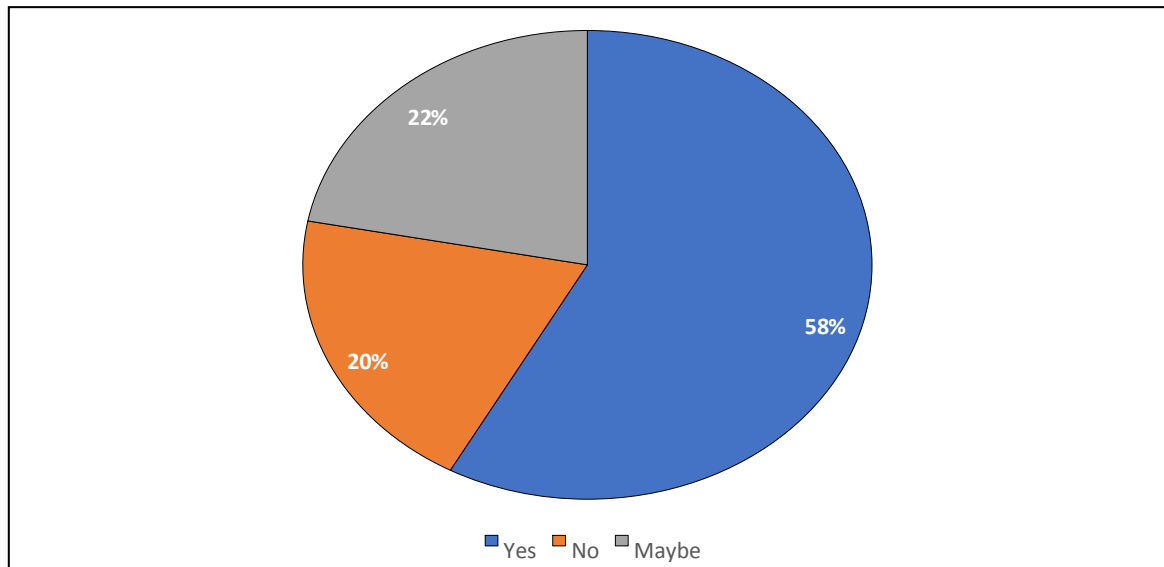
4.11: PREFERENCE OF RETIREMENT SCHEME

TABLE 4.11
PREFERENCE OF RETIREMENT SCHEME

Responses	No. of respondent	Percentage
Yes	29	58
No	10	20
Maybe	11	22
Total	50	100

Source: Primary data

CHART 4.11
PREFERENCE OF RETIREMENT SCHEME



INTERPRETATION:

Table No. 4.11 and Chart No. 4.11 shows that 58percent of the respondents prefer to have the same investment scheme that they have now even after retirement, 22percent of the respondents might have the same investment scheme after retirement and the remaining 20percent of the respondents don't prefer the same investment scheme that they have now after retirement.

4.12: LEVEL OF SATISFACTION

TABLE 4.12

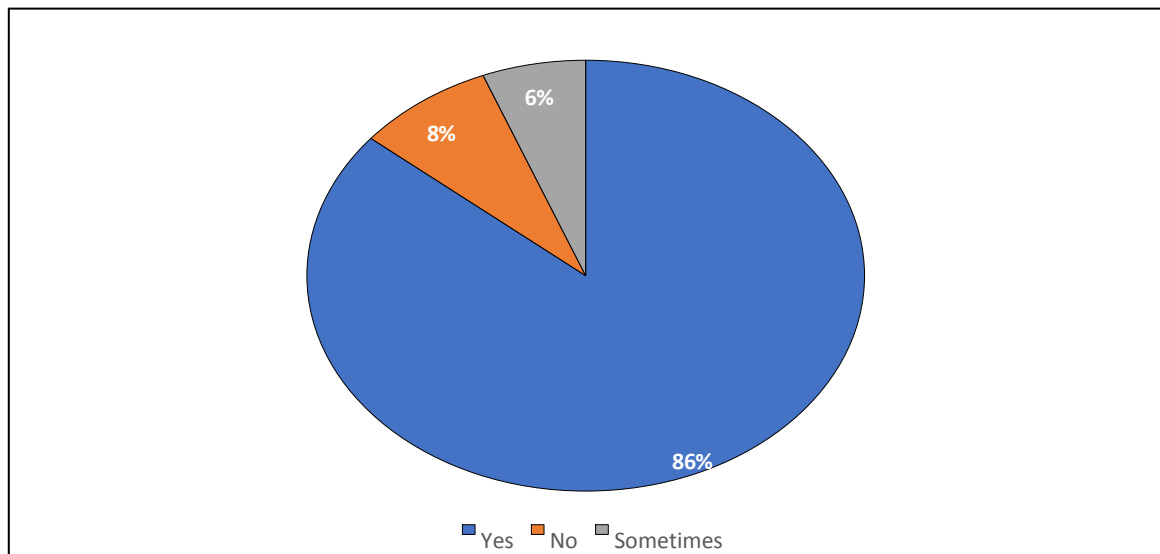
LEVEL OF SATISFACTION

Responses	No. of respondent	Percentage
Yes	43	86
No	4	8
Sometimes	3	6
Total	50	100

Source: Primary data

CHART 4.12

LEVEL OF SATISFACTION



INTERPRETATION:

Table No. 4.12 and Chart No. 4.12 shows that 86 percent of the respondents are satisfied with their present investment scheme, 8 percent of the respondents are not satisfied and the remaining 6 percent of the respondents are sometimes satisfied with the present investment scheme.

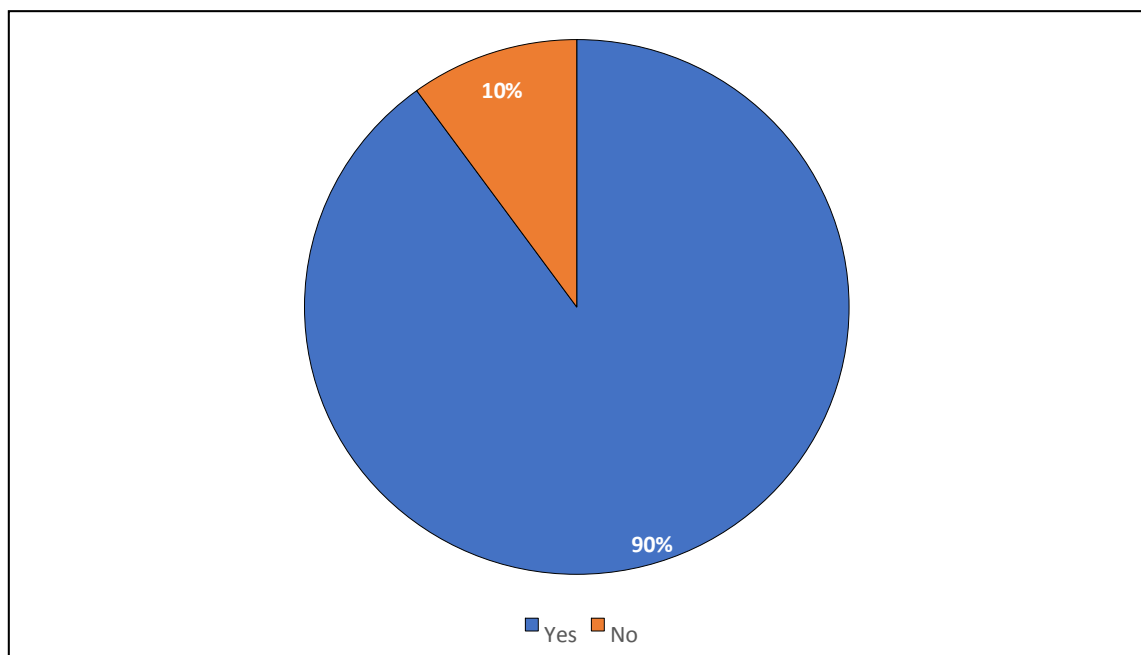
4.13: RECOMMENDATION

TABLE 4.13
RECOMMENDATION

Responses	No. of respondent	Percentage
Yes	45	90
No	5	10
Total	50	100

Source: Primary data

CHART 4.13
RECOMMENDATION



INTERPRETATION:

Table No. 4.13 and Chart No. 4.13 shows that 90 percent of the respondents recommend their preferred alternatives to others while the remaining 10 percent do not recommend their preferred alternatives to others.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- Majority of the respondents are male (72%)
- Most of the government employees are interested in investment (88%)
- Most of the government employees known about mutual fund (54%)
- Most of the respondents have both government and private investment (44%)
- Majority of the respondents prefer to have steady income (38%)
- It shows that most of the respondents prefer investment time period of over 5 years
- It shows that 44% of the respondents prefer to invest in less than 25% of their income and the remaining 44% of the respondents prefer to invest in 25-50% of their income.
- Most of the respondents strongly agree to go for the best possible return even if there is risk involved
- Majority of respondents enjoy exploring investment opportunities for their money sometimes
- It shows that 58% of respondents prefer to have the same investment scheme that they have now even after retirement
- Most of the respondents are satisfied with their present investment scheme
- 90% of the respondents would recommend their preferred alternatives to others
- Most of the respondents have their friends as investment advisors.

5.2 SUGGESTIONS

- 1) The Government and SEBI should come forward to create awareness in the extent of protection and the nature of protection available. Make awareness about the importance of investment habit among the Government employees.
- 2) Provide a clear idea about various investment schemes or avenues to the Government employees.
- 3) Properly inform them about the modification of Government financial policies.
- 4) Make an investment awareness campaign about Government promoting investment schemes such as NPS, NSS etc. and rectify the doubt regarding these.
- 5) The government employees have to identify the market situation and price fluctuations in the precious metals

5.3 CONCLUSION

The study entitled “the preference of Government employees on various investment avenues” tries to study the interest of employees in savings and also the awareness of employees about various investment schemes. It also identifies the problems faced by employees in making investment.

From this study we have reached the conclusion that majority of employees have an investment in various avenues and maintain a saving habit. Investment leads to

Maintain saving habit and through better saving they have to improve their social and economic status.

The preference of government employees on various investment avenues is an important area of research that can provide valuable insights into the investment behavior of this group of investors. The findings of the research can be used to design investment products and services that meet the needs and preferences of government employees.

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APPENDIX

QUESTIONNAIRE

A STUDY ON THE PREFERENCE OF GOVERNMENT EMPLOYEES ON VARIOUS INVESTMENT AVENUES WITH SPECIAL REFERENCE TO KILIYANTHARA

Name :

Age :

Gender :

Male

Female

Transgender

1. Do you have interest in investment ?

Yes

No

2. Which are the investment avenues you know ?

Mutual fund

Public Provident Fund

NSC

Government Bonds

National Pension Scheme

Others

3. Which investment mode do you have ?

Government investments

Private investments

Both

4. What is the reason for preferring this investment type ?

High return

Steady income

Risk free

Others

5. What is the time period you prefer to invest ?

Less than 1 year

1-3 years

3-5 years

More than 5 years

6. Who is your investment advisor ?

Accountants

Friends

Auditors

Relatives

Others

7. What percentage of your income do you invest ?

Less than 25%

25-50%

50-75%

More than 75%

8. Would you agree that you go for the best possible return even if there is risk involved?

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

9. Would you enjoy exploring investment opportunities for your money ?

Always

Sometimes

Rarely

Never

10. Would you prefer the same investment scheme that you having now even after retirement ?

Yes

No

May be

11. Are you satisfied with the present investment scheme ?

Yes

No

Sometimes

12. Would you recommend your preferred alternatives to others ?

Yes

No

**A STUDY ON THE ATTITUDE OF CUSTOMERS
TOWARDS MILMA PRODUCT WITH SPECIAL
REFERENCE TO AYYANKUNNU PANCHAYAT**

A PROJECT REPORT

Submitted by

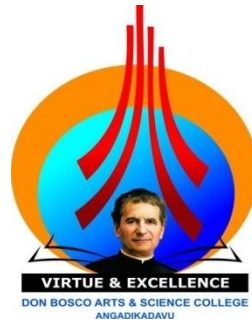
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REG. NO DB20BR0095
AMAL ANTONY
REG. NO DB20BR0099
DRISHYA JOSEPH
REG. NO DB20BR0111**

UNDER THE SUPERVISION AND GUIDANCE OF

Mrs. SANVA P

In partial fulfillment of the award of bachelor degree in

COMMERCE



**DON BOSCO ARTS & SCIENCE COLLEGE OF KANNUR
UNIVERSITY
MARCH 2023**

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON THE ATTITUDE OF CUSTOMERS TOWARDS MILMA PRODUCT WITH SPECIAL REFERENCE TO AYYANKUNNU PANCHAYAT**” is the bonafide work of **CECILIA JOSEPH, AMAL ANTONY AND DRISHYA JOSEPH** who carried out the projectwork under my supervision.

SIGNATURE

Mrs. Nishamol N V

Head of the Department In-charge

SIGNATURE

Mrs. Sanva P

Supervisor

DEPARTMENT OF COMMERCE

DON BOSCO ARTS AND SCIENCE COLLEGE

ANGADIKADAVU, KANNUR

DECLARATION

We, CECILIA JOSEPH, AMAL ANTONY, DRISHYA JOSEPH, students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu hereby declare that the Project Work entitled **“STUDY ON THE ATTITUDE OF CUSTOMERS TOWARDS MILMA PRODUCTS WITH SPECIAL REFERENCE TO AYYANKUNNU PANCHAYAT”** is an authentic and original work done by us under the guidance and supervision of **Mrs. SANVA P,** Assistant professor of Commerce, in partial fulfillment of the requirements for the award of any Degree of Bachelor of Commerce of the Kannur University. We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0095

DB20BR0099

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ACKNOWLEDGEMENT

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to **Fr. Dr. Francis Karackat**, Principal, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. Nishamol N V** Head of the Department in-charge and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us her valuable advice and sincere co-operation of study during the academic period.

We also express our deep sense of gratitude to guide **Mrs.Sanva P**, Assistant Professor Department of Commerce, for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and cooperation.

We are indebted to our beloved parents and other family members for your great support and care.

CECILIA JOSEPH

AMAL ANTONY

DRISHYA JOSEPH

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Today, marketing represents a distinct philosophy of business that has emerged over recent years. Marketing is the process of identifying consumer needs and preference, developing suitable products, fixing prices, sales promotions, advertisements etc. The purpose of business is to create customers. In our daily life, we use dairy products like milk. Majority of people in India depend on Milma products. The first dairy co-operative society started in Denmark in year 1882. This dairy is also an additional source of income to farmers. Small farmers can get benefit from this industry. Milma has been an instrument in achieving the national goal of self-sufficiency in milk production in state. Milma mainly concentrates to maximize returns to producers and to provide quality milk to customers. And also provide stable price to farmers for their produce.

From 1998 India has been the major producer and consumer of dairy products had a sustained growth in dairy items. The Indian dairy industries are an important source of employment and income by where India has the largest population in the world. According to the latest report by IMARC Group titled "Dairy industry in India 2019 edition market size, growth, prices, segments, co-operatives, private dairies, procurement and distribution, the dairy market in India reached a value of INR 9168 billion in 2018. The government of India introduced various schemes and initiatives aimed at the development of the dairy sector for example "National Dairy Programmes. It aims to develop the milk expanding and strengthening the rural milk procurement infrastructure by providing wide market range.

Milk is an essential commodity and we can't choose any market segment because all people are our targeted customers. Now a day there is a neck to neck competition between different brands of milk producers. Each brand has its own significance and is available with some difference in price, quality and fat content compared to competing brand. Customer satisfaction and trust are two important factors which influence any market. In this modern age it is very difficult to find a customer who is loyal to a single brand. But still there exist some cooperative companies which can create undivided demand in the market creating a natural monopoly. It is mainly because of the trust the customers put into it. The main objective of this project is to study the performance of milma in terms of its market share, satisfaction level of customers and dealers, customer loyalty, and awareness of customers about the homogenization technique.

Milma or KCMMF (KERALA CO-OPERATIVE MILK MARKETING FEDERATION) was established in April 1980. With its headquarters at Thiruvanthapuram. It was brought under the operation flood program of the National Dairy Development Board. KCMMF is a federation of three regional milk unions, the TRCMPU, ERCMPU, and MRCMPU. It focuses on surplus milk from rural areas to sufficient urban areas. In the early 1980 Kerala primarily depended on neighboring state for its milk supply but as per today Kerala has sustained sufficient milk production itself in the state. Milma was formed in a mission for "Farmers prosperity through consumer satisfaction". The vision derived of milma is to constantly strive to provide valued consumers with the highest quality milk, milk products and other products with the best standards of service by our fanatic and centered work forces victimization state of the art technology making certain sustained growth and at the same time making certain farm farmers delight by higher realization of milk worth and provided needed services at his/her doorstep. Mr. Varghese Kurien engineered the white revolution in India by modernizing Anand model of co-operative dairy development and made India largest milk producer in the whole world. Traditionally milk is consumed in India by various different forms generally they are curd, peda, milk, ghee, sambharam these all product contains some traditional and some medical purpose in all transcripts for example Ayurvedic medicine so, the consumer has a general good opinion in milk product. From 1980 onwards milma has gained a huge goodwill in the dairy industries by providing various quantity and quality of milk products. Every raw Ingredient that came to the company is gone through multiple levels of quality checks which make milma far better than others dairy companies. Milma is committed to provide the best milk price with utmost accuracy to the farmers in the dairy sector which plays a pivotal role in the agriculture sector. The operational profits of the Malabar union are channeled back to the farmers themselves through various farmer welfare activities, farmer support programs and incentives. Milma is procuring milk on a daily basis in all days despite of hartal, strike & natural calamities/pandemics, etc and effecting the milk value payment in every ten days as per the pre-fixed price chart.

In Kerala, Milma is the renowned Brand name of dairy farmer's initiative in the cooperative sector. In order to ensure the quality of milk from the initial stage of procurement, MILMA has set up village level bulk milk coolers with the help of financial aid from the Central Government which helps in improving the quality of the

milk. Bulk Milk Coolers are established at societies for chilling milk to maintain the bacterial quality by arresting the bacterial growth at lowered temperatures. After chilling milk is brought to the dairy plants in insulated tankers and is subjected to various quality tests including platform tests, chemical and microbiological tests before processing. Once the milk procured from the farmers passes all these quality tests, it is subjected to various processes such as Pasteurization, Homogenization, Product Diversification, etc. After conforming to all quality checks, Milk and Milk Products with assured quality are being delivered to the consumers. Milma's development model comprises strategic planning for the storage-processing-marketing investments required for the dairy industry with proper long-term vision by acquiring the necessary funds from its own business profits, Central Government & State Government and also benefactors like the Swiss Development Agency. MILMA is able to return 84 percent of the revenue generated from the consumers to the farmers as basic milk price and profit margin for the upliftment and welfare of the dairy farmers. Milma is being functioned through transparency, honesty and professionalism.

1.2 SIGNIFICANCE OF THE STUDY

Majority of people in India uses this dairy product Milma. And India occupies the first position in the world. Now India's contribution to milk production is 14%. In India dairy development is witnessing the most successful development programmes. In this dairy product there is a great usage of milk content, and it should be used in an efficient way. Milk products have good opportunities in both domestic and international market and provide number of employment opportunities. But it faces many consequences like death of cattle, insufficient process, lost of dairy etc. It is also necessary to understand the customer's attitude towards milma product, customer awareness, level of satisfaction and need for improvement.

1.3 STATEMENT OF THE PROBLEM

Nowadays, Milma is popular all over the country especially India. It's cooperative organization owned by farmers of Kerala. The farmers give milk to cooperative societies. The farmers are facing many problems regarding farming and proper marketing of milma. Previous studies are confined to check satisfaction of milma products. Hence this study titled "A STUDY ON ATTITUDE OF CUSTOMERS TOWARDS MILMA PRODUCTS WITH REFERENCE TO AYYANKUNNU

PANCHAYAT” is conducted to understand the customer’s reason for preference and level of satisfaction towards milma products.

1.4 SCOPE OF THE STUDY

This project is conducted to identify the level of satisfaction. This study is delimited to 50 respondents in Ayyankunnu Panchayat to know the attitude of customers towards Milma products.

1.5 OBJECTIVE OF THE STUDY

- To find the reasons for preference of milma products.
- To identify factors that influence customers to use milma products.
- To analyze the level of satisfactions of the customers.

1.6 RESEARCH METHADODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study’s overall validity and reliability. It involves studying the methods used in your field and the theories or principles behind them, in order to develop an approach that matches your objectives.

1.6.1 RESEARCH DESIGN

The topic titled “A study on attitude of customers towards Milma products with special reference to Ayyankunnu Panchayath” has been described as an analytical study.

1.6.2 SAMPLE TECHNIQUE

The sampling technique used in the study is convenience sampling. This method is a sampling method where data are collected on the convenience of the researcher.

1.6.3 SAMPLE SIZE

Sample size means number of persons who to be surveyed. Here sample size consists of 50 respondents from Ayyankunnu Panchayath.

1.6.4 AREA OF THE STUDY

The study is conducted at Ayyankunnu Panchayat.

1.6.5 SOURCES OF DATA

1. Primary data

Primary data are those data, which are collected for the first time. Primary data are original in character. These data are collected by the researcher or investigator for the first time. Primary data is considered as raw material to which statistical methods are applied for the purpose of analysis and interpretation. Primary data has not been published yet and is more reliable, original, authentic, and objective.

The data is taken from Ayyankunnu Panchayat.

2. Secondary data

Secondary data means the data which are already collected, tabulated and presented in some form by someone else for other purpose. It means data that are already available. Secondary data are in the form of finished products. They can be used as a source of data and used by surveyors to collect data from and conduct the analysis. Secondary data are impure in the sense that they have undergone statistical treatment at least once. Here secondary data is collected from websites and books.

1.6.6. TOOLS FOR DATA ANALYSIS AND INTERPRETATION

The tool used for analysis is percentage, graphs and diagrams.

1.6.7 PERIOD OF THE STUDY

The study is conducted for a period of January 2023 to March 2023.

1.7 LIMITATIONS OF THE STUDY

- Study was based on 50 respondents and hence the finding can't be generalized.
- The information given by respondents may not be true.
- The study is limited to Ayyankunnu Panchayat.

1.8 CHAPTER SCHEME

Chapter I: INTRODUCTION

Chapter II: REVIEW OF LITERATURE

Chapter III: THEORITICAL FRAMEWORK

Chapter IV: DATA ANALYSIS AND INTERPRETATION

Chapter V: FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER II
REVIEW OF LITERATURE

Fornell (1992) Customer satisfaction can be defined as the overall evaluation of the purchase and consumption experience, which focuses on perceived product or service performance compared with the pre-purchase expectation.

Chattopadhyay (1993) considered dairy as the second labour source in India. He studied the distribution of milk and the nature of co-operative dairying.

Baldinger and Rubinson (1996) Loyalty can be ensured only when a customer both purchases or uses continuously the same product and recommends it to others as well.

Rakesh (1997) has found that the share of consumer expenditure on milk is increasing in both urban and rural areas, while that on cereal is decreasing. All this reflects on the increasing consumption of milk which would gain further momentum in years to come.

Diller (2000) Customer satisfaction and loyalty are related. Customers are loyal to the company only if they are satisfied with the product and service. Customer loyalty and brand royalty are interrelated, implying the strength for a particular product in service.

Samadhan. K. Khamkar (2000) The Consumption Pattern of Dairy Products by Indian Consumers Since 2000 has described the performance of the Indian Dairy sector over the last three decades which has been extremely impressive. This can be attributed to successful implementation of the Operation Flood programme and other dairy development programmes implemented by the State and Central Governments. Before Operation Flood came into being, India was a net importer of dairy products, mainly milk powder. However, milk production has increased substantially and in 2006-07 it almost doubled from the 1991 levels to touch 100 million tons. During this period, the per capita availability of milk also increased by almost 38 percent. This phenomenal growth in milk production has been due to demand-side development and supply-side promotions – increased demand for value-added products by consumers and extensive dairy development programmes.

Cecchini & Raina (2002) In his study The Case of an Indian Rural Community Adopting IT “ quoted that, companies like IBM and Microsoft have developed ERP systems which can be used in dairy milk cooperatives and private dairies which help in milk processing.

Amit Saha (2003) in his article on "Role of patenting in Indian Dairy Industry in the era of Globalization" observed that if we now make proper planning for the future and take account of implications in respect of product patenting, then Indian share in the International Dairy Market will definitely increase. The increase in the exports of dairy

products would speed up the economic development of the country, as a result of which India could easily reach its dream GDP growth rate.

Hanse mark and Albinsson (2004) Customer satisfaction is an overall attitude of a customer towards a service provider or an emotional reaction to the difference between what customers anticipate and what they receive regarding the fulfillment of some need, goal, or desire.

Bowonder et al (2005) studied on one of the Hi-Tech Milk cooperative in Gujarat has automated milk collection centers and dairy information system kiosk for supply chain. They are using GPRS for tracking milk collection tankers which brings milk from villages. National Dairy Development Board has developed Ration Balancing Software which can be used at farmer's level to design balanced feeding program of dairy animals. It helps to increase milk production, to reduce cost of milk production and to use available feed resources efficiently.

AK Chauhan et al. (2006) has been observed that all the products, except the double-toned milk are being produced above the recommended breakeven level. A comparison of unit manufacturing cost with unit price received by the plant for different products has revealed that ice- cream manufacturing has been the most profitable proposition among different dairy products, and standardized milk has provided the maximum profit margin among the milk pouches manufactured during the study period, 2000-01.

Jawad Saleem (2007) Dairy is not a dedicated profession of the people, farmers is associated with dairy and agriculture at the same time, Profitability for the farmers is very less. Infrastructure is not developed, cooling tanks and other facilities are not available, and the large part of milk production is wasted. All these factors are making this industry unattractive for the farmers and the industry is no developing up to the mark. Only 4% of the total milk production is processed and used in urban areas of the country.

CHUA, VANINA & FONG (2008) for the six years, all sectors in the milk industry have seen a positive trend in value. The Powdered Milk sector is the highest among all the other sectors. Second to this is the Milk sector followed by the Flavored Powdered Milk sector, after which is the Flavored Milk sector. This trend continued and still persisted by 2007.

Prasertsri Peerapon & Kilmer Richard L (2008) published an article on "The Bargaining Strength of a Milk Marketing Cooperatives" As a result of economies of size, food processors are generally large and few in number. These characteristics put

processors at a bargaining advantage over independent farmers. Marketing Cooperatives were established to counter the uneven bargaining position of individual farmers. This article investigates the relative bargaining strength of one milk marketing Cooperatives and several fluid milk processors.

J Khazaei & M Nikosiar (2008) their Study focuses on the capability of ANN to predict the milk yield, fat and protein concentration of milk for each cow as affected by the lactation stage, number of milking day, and season of the year. The ability of ANN to predict simultaneously milk yield and concentration of fat and protein of milk could significantly reduce the computation time and the amount of practical work required to build the Wood models.

Sanjay Verma (2009) published article entitled “Dairy Cooperatives in India”. In his article he focused on Cooperatives Act, its effects in Dairy Cooperatives, the fields of agriculture credit, fertilizer disbursement, sugar production, handloom, etc. In view of Dairy Cooperatives, he focused on Cooperative dairy movement in his study he observed the Daily per capita milk consumption was 106ml. Today, it is 250ml or 90 kg per year, Reasons for success of Dairy Cooperatives, Rapid growth in India’s milk production i.e. 4 to 5 percent annually; Strength of Dairy Cooperatives is their labor intensiveness, Cost effectiveness as an important factor, effectively used the labor of farmers to develop self-reliance.

N. Schuring (2010) in the article “Evolving Technologies for a growing dairy Industry” explained many steps involved in herd health management for high quality milk production. Monitoring and measuring each step is very important but it is complicated task. To solve this problem, there are many automated and web-based dairy technologies and tools available to dairy producers and consultants for monitoring and measuring milk quality. These tools are automated systems that allow producers to track the daily results from individual cows, milk quality testing and uploaded data from herd observations. These can be used to communicate problems with employees, nutritionists, veterinarians and dairy consultants.

Martin Butler et al. (2010) this paper discusses how a Geographic Information System (GIS) based DSS allows a scheduler interact with optimization algorithms to plan milk collection routes. The paper goes on to discuss how such a DSS can be integrated with

automatic data capture devices and database management systems to provide effective management of milk collection operations.

Lakshmanan Parayil Parambath (2010) The Kerala Co-operative Milk Marketing Federation Ltd (KCMMF) is the apex body of the dairy co-operatives in Kerala. Following the Anand pattern, it has a three-tier structure consisting of the primary dairy co-operative societies at village level (Anand pattern cooperative societies (APCOS), three regional Unions such as Thiruvananthapuram Regional Co-operative Milk Producers Union (TRCMPU), Ernakulam and Regional Co-operative Milk Producers Union (ERCMPU) and Malabar Regional Co-operative Milk Producers Union (MRCMPU). The Federation controls and co-ordinates the activities of both the regional Unions and the APCOS. This study analyzed the competitiveness of the MRCMPU with a view to recommend measures to improve its competitiveness.

Khamkar (2014) had highlighted that household producing milk had consumed almost 55% of the milk they produced.

Dr R S Bharathi and K Balaji (2014) Dealer satisfaction is very important because the sales can be done only by the dealers and bridge the company and the customers. The dealers possess better knowledge about the local demand and can easily find out the requirements of the consumers. If the dealers are dissatisfied with the company can't reach product to the end consumer or customers.

AlirezaShirania, HabibollahDanaeib and Anahita Shirvanic (2014) there were positive and meaningful relationship between price, quality, distribution, trust, and expectations on one side and producers satisfaction from suppliers. Also, price, quality, distribution, trust, expectations and conflict had meaningful impact on customer satisfaction. The effects of the first five variables were positive and that of conflict was negative on customer satisfaction.

M Subhuraj et al. (2015) in his research work carried out on dairy supply chain in Tamil Nadu, India, there are five areas of focus. They are, Creation of Special dairy zone, Implementing dynamic milk procurement method, strengthening cooperative societies, creations of feed bank increasing fodder productivity, Integrated animal health plan and information technology.

Elangovan.N and Gomatheeswaran.M (2015) focused on consumer behavior towards various brands of milk and milk products. Consumers' lifestyles are influenced by number of factors. Like culture, subculture, values, demographic factors, social status,

reference groups, household and also the internal makeup of the consumer, which are emotions, personality motives of buying, perception and learning. The study was examining the differences in consumer's behavior with socio and economic characteristics towards brand selection.

Sharath Joseph (2016) Customer satisfaction and trust are two important factors which influence any market. In this modern age it is very difficult to find a customer who is loyal to a single brand. But still there exist some cooperative companies which can create undivided demand in the market creating a natural monopoly. It is mainly because of the trust the customers put into it. The main objective of this project is to study the performance of milma in terms of its market share, satisfaction level of customers and dealers, customer loyalty, awareness of customers about the homogenization technique and to determine the factors affecting the market share of milma. Research methodology employed is Statistical Research and Qualitative Research. Data's were collected from both primary and secondary sources. Questionnaire Method is used to collect data's from customers as well as dealers. Analyzing the data collected, it is understood that milma have developed a fairly good demand but being the only cooperative society in Kerala it should have been in a better position than it is in now. The main reasons for this situation are found to be unawareness among people about the homogenization process to make fat content same, low commission rate for the dealers, and the problem of leakage. If proper measures are taken to ensure proper packaging without leakage and proper commission for the dealers, more dealers could be attracted. Customers should be educated about the homogenization technique.

Sethumadhavan (2017) concluded that the productivity of Indian cows and buffaloes are very low. The average milk yield from local cows, buffaloes and crossbreed cow 3 to 3.5 liters, 3.96 to 5.39 liters 5.82 to 7.80 liters per day, respectively. The milch yield is found to be significantly lower than cattle in the developed countries. The feed conversion efficiency is high in developed countries. The best-run farms in the world produce 1.6 kilograms of milk for every kilogram feeds, which is less than a kilogram in India. Scientific dairy practices like proper breeding, feedings, and hygienic management, along with quality inputs and extension support services, is required to achieve better productivity.

CHAPTER III
THEORITICAL FRAMEWORK

3.1 MILMA MILK

Milk is being a complete food had its own important in the day-to-day life being. Milk cannot substantiate with another product. It is essential for the growth of children, and it is also an important food for all age group. In our country possess about 18 percentage of the total supply of milk in the world. There are companies in the country to produce milk and milk products. Milk is being important from the nutritional standpoint since it contains nearly all the essential constituents required in human diet in proper proportion. Milk is essential part of balanced diet. There is an actual requirement of milk in India. The per capita milk available in the country is just half of our requirements. Milk may be defined as the whole, fresh, clean, lacteal, secretion obtained by the complete milking of one or more healthy milk animals. It must be practically free from colostrums and should contain minimum prescribed percentage of milk fat and milk solids not fat. Most of the milk produced in the country is from rural areas, small farmers who keep usually one or two animals. There is no ready market for the milk on the village. It the same time there is high demand for milk in urban areas. In Kerala milk and milk products have high demand, the demand for the products increase on festival seasons. Kerala milk demand or consumption per day is 12 liters whereas total production in Kerala amounts to 9.46 lakh liters per day. The Kerala Co-operative Milk Marketing Federation (KCMMF) or Milma started its operation in 1980 with its head office at Thiruvananthapuram. This was started under the Indo – Swiss project. The Project was launched in 1963 on the basis of a bilateral agreement executed between the Swiss Confederation and the Government of India. The project has made great strides in the improvement of livestock farming in the state. One of them is the development of Swiss Brown, a cross breed suited for the state's conditions. The project is now managed by the Kerala Livestock Development and Milk Marketing Board. The main motive was to implement the Operation Flood programme started by the National Dairy Development Board (NDDB) in Kerala. The project impact was so widespread that close to about 83% of the adult cattle of the state got converted to the new breed - Sunandini-, the milk production increased by over ten times and the per capita availability of milk increased by over 7times with over a million families dependent on milk production. The project has succeeded in integrating better technology and management to the traditional smallholder

production system. It also demonstrated how the high productive, semi stalled cows led to a spontaneous decline in the total bovine population of the state from 34.6 lakh in 1977 to 21.86 lakh in 2003 when the total bovine population of India went through an upsurge. This contributed immensely to environmental sustainability. By demonstrating a growth model for productivity enhancement, the project not only impacted the million small livestock holders in Kerala, but also millions outside the state. The project demonstrated revolutionary institutional changes beginning with the Indo Swiss project of Kerala, an autonomous institution under the government of Kerala to the Livestock Development and milk Marketing Board and then to the present autonomous company. The Kerala Livestock Development Board with the formidable dairy cooperative system under the Kerala Cooperative Milk Marketing Federation (MILMA), under the able guidance of its first managing director Nagarajan IAS, spun off as successful an independent entity. Kerala milk demand / consumption per day are 12 Lakh liters, whereas total production Kerala amounts to 9.46 Lakh liters per day. Thus, Kerala imports round about 2.54 liters per day of milk from Karnataka, Tamil Nadu and Maharashtra.

3.2 HISTORY OF MILMA

Milma established in 1980. In 1983, the company operates on the truly democratic lines of “of the farmer, by the farmer and for the farmer”. In 2018-2019, Milk procurement has shown a phenomenal growth from 52000 liters per day. The average milk sale per day was 12.98 lakh liters. The company providing best quality milk and milk products to the customers in a wide range.

The company has three regional Co-operative milk Producers:

- Thiruvananthapuram Regional Co-operative Milk Producers’ Union Ltd: It was registered in 1985, as a Regional Milk Union with 4 Southern Districts of Kerala viz, Thiruvananthapuram, Kollam, Alappuzha and Pathanamthitta as its area of operation. TRCMPU was formed by dividing the area of operation of Kerala Milk Marketing Federation, formed for implementing OF II project.
- Ernakulum Regional Co-operative Milk Producers’ Union Limited: It was registered in 1985 with Ernakulum, Thrissur, Kottayam, and Idukki Districts in Central Kerala as its area of operation. The Union along with its sister unions

(TRCMPU & MRCMPU) is affiliated to the Kerala Co-operative Milk Marketing Federation Ltd. KCMMF as the implementing agency for Operation Flood II in the State of Kerala. The goal of KCMMF is “the Socio-economic progress of the dairy farmer through procuring, processing and marketing of milk”. The Union has an elected Board and all employees including the Managing Director are its own employees.

- Malabar Regional Co-operative Milk Producers’ Union Limited: It is a Union of more than 1000 village level dairy co-operative societies located in the six northern districts of Kerala State in South India and it is owned by the dairy farmers who are members of each affiliated society and who live in the area of operation of these societies. The societies function on the pattern of the societies affiliated to the world-famous Anand Milk Union Ltd. (AMUL) at Anand (Gujarat), India and hence are also known as Anand Pattern Co-op Societies or “APCOS”.

MILMA has been instrumental in achieving the national goal of self-sufficiency in milk production in the state. The goal of KCMMF is "The socio-economic progress of the dairy farmer through procuring, processing and marketing of milk". Still the goal is receding as Kerala enjoys one of the highest ranges of per capita milk consumption. KCMMF is totally content in the realization of this vision which was set before it. KCMMF has achieved the distinction in its performance by close association and bond with National Dairy Development Board, Animal Husbandry Department and Dairy Development Department of the State and Kerala Livestock Development Board. Keeping pace with the development of milk procurement and sale, Milma has concentrated on infrastructural development with financial assistance from the National Dairy Development Board, Swiss Development Cooperation, and other agencies. As on date, there are 13 milk processing plants with a combined processing capacity of 12.50 lakh liters per day with further expansion envisaged and 8 Milk Chilling Plants scattered across the State. A Milk Powder Plant has a capacity for production of 10 MT of milk powder per day and two cattle feed plants, one at Pattanakkad (300 MTPD) and other at Malampuzha (300 MTPD). The Pellet cattle feed manufactured in these plants are well accepted by the Dairy farmers and in the open market. K S Mani is the new Chairman of Kerala Cooperative Milk Marketing federation (MILMA).

3.3 The Benefits of Milk

Milk is a staple in almost every Indian household. As a matter of fact, Indians have always considered milk a vital part of their lifestyle, for many centuries. Milk is a key element in the ancient Indian science of Ayurveda and also a viable home remedy for many ailments.

Though Indians enjoy milk in the form of various desserts and savories, not many of us are fully aware of the huge health benefits of cow milk. Even when our mothers insisted us on drinking a glass of milk every day, most of us never wondered about the specific health benefits of milk. Many Indians drink milk at night for a good night's sleep while many others drink milk simply because they keep certain illnesses at bay.

1. Strengthens bones and muscles

Cow milk is a great source of calcium - an essential element associated with the development and maintenance of bones and muscles. Ever wonder why bodybuilders add milk to their diet. It not only enhances core strength but also prevents the risk of osteoporosis and osteoarthritis. Apart from calcium, milk also provides phosphorus, vitamin D and magnesium that aid the overall development of the body.

2. Aids weight loss

Milk is proven to reduce hunger pangs while improving metabolism considerably. This, of course, aids in overall weight loss. Moreover, it is also easy to digest.

3. Reduces the risk of diabetes

A glass of cow milk a day helps maintain the blood sugar levels, enough to significantly reduce the risk of diabetes. Additionally, the essential vitamins and minerals in cow milk ensure that the body processes food properly, resulting in the proper maintenance of glucose and insulin levels in the body.

4. Great for a healthy heart

Milk is also a great source of omega-3 fats - the kind of fats that directly benefit the heart in more ways than one. Omega-3 fats help improve cholesterol levels while reducing LDL cholesterol and the risk of coronary artery diseases. Ayurveda also recommends milk to be added in the daily diet to reduce the risk of heart attacks.

5. The ideal brain food

Our parents may know that milk is great for brain development. Science deems them right as milk is a reservoir of vitamin B - a nutrient that can not only calm down nerves but also aids in proper sleep cycles. Vitamin B12 directly influences the sharpness and memory power of the brain, and specifically aids in the overall brain development of children.

Apart from the benefits above, there is further scientific proof that cow milk enhances immunity, fights depression, and promotes better physical growth and development. So, the positive benefits are not just physical alone.

And when it comes to cow milk, Milma is the most trusted brand in Kerala synonymous with good health and nutrition. Have a glass of Milma's homogenized cow milk a day and experience a positive difference in your health and wellbeing.

3.4 Types of Milk

- **Toned Milk**

Toned Milk means the product prepared by admixture of cow or buffalo milk or both with fresh skimmed milk; or by admixture of cow or buffalo milk or both that has been standardized to fat and solids-not-fat percentage given in the table below in 1.0 by adjustment of milk solids. It shall be pasteurized and shall show a negative Phosphates Test. When fat or dry non-fat-milk solids are used, it shall be ensured that the product remains homogeneous and no deposition of solids takes place on standing.

- **Double Toned Milk**

Double Toned Milk means the product prepared by admixture of cow or buffalo milk or both with fresh skimmed milk, or by admixture of cow or buffalo milk or both that has been standardized to fat and solids-not-fat percentage given in the table below in 1.0 by adjustment of milk solids. It shall be pasteurized and shall show a negative Phosphates Test. When fat or dry non-fat milk solids are used, it shall be ensured that the product remains homogeneous and no deposition of solids takes place on standing.

- **Standardized Milk**

Standardized Milk means cow milk or buffalo milk or sheep milk or goat milk or a combination of any of this milk that has been standardized to fat and solids-not-fat

percentage given in the table below in 1.0 by the adjustment of milk solids. Standardized milk shall be pasteurized and shall show a negative Phosphates Test.

- **Flavored Milk**

Flavored Milk, by whatever name called, may contain nuts (whole, fragmented or ground) chocolate, coffee or any other edible flavor, edible food colors and cane sugar. Flavored milk shall be pasteurized, sterilized or boiled. The type of milk shall be mentioned on the label.

- **Full Cream Milk**

Full Cream Milk means milk or a combination of buffalo or cow milk or a product prepared by combination of both that has been standardized to fat and solids-not-fat percentage, given in the table below in 1.0, by adjustment/addition of milk solids, Full Cream Milk shall be pasteurized. It shall show a negative phosphates test. It shall be packed in clean, sound and sanitary containers properly sealed so as to prevent contamination.

3.5 Nutrients in milk

Milk and milk products have a good balance of protein , fat and carbohydrate and are a very important source of essential nutrients, including:

- Calcium
- riboflavin
- phosphorous
- vitamins A and B12
- potassium
- magnesium
- zinc
- Iodine.

Milk products also have ‘high-quality proteins’ that are well suited to human needs. For example, having milk (or yoghurt) with cereal can provide amino acids that may be lacking in the cereal product.

3.6 Milk Brands

1. Amul Milk

Amul Milk, which is the most popular milk manufacturer in India, has a wide variety of varieties. It is a society brand that was established by Tribhuvandas Patel and belongs to the "Gujarat Cooperative Milk Marketing Federation" (GCMMF). Products sold by Amul are made from dairy, and the company has a diverse catalogue of goods available. They have milk in many forms: fresh milk, flavored milk and skim milk. Cow's milk is used in the production of their butter as well as cheese, all of which are available for purchase. Additionally, they use cow's milk to produce their ghee.

2. Nestle

Nestle India is a corporation that focuses on nutrition, health, and wellness, and it makes goods that are nutritionally balanced. It provides a selection of food and drink items suitable for all periods of one's life. Nestle is the only global company that has been successful in entering the Indian dairy industry at this time. Not just this, but in the same year, 2011, Nestle also developed its milk and nutrition section. Approximately 339.35 billion rupees is how much money was invested by the corporation to set up this division. Following its entry into the dairy market in India, Nestle made the decision to place its primary emphasis on developing its dairy products. As a direct consequence of this, it began exporting a wide variety of milk products to India, such as powdered milk, milk, puree milk, and many more.

3. Aavin

The Aavin brand of milk is one of the most reliable milk manufacturers in South India, particularly in the state of Tamil Nadu, & it has become a member of the family in many homes. You name it, and Aavin has it—from dairy to ice cream, candies to soft drinks, and everything in between. In order to reap the benefits of the so-called "Second White Revolution," the foundation has implemented a number of different policies, such as providing milk producers with favorable procurement rates and expanding in dairy infrastructure at all levels, from the primary to the state federation. The year 1958 marked the start of their journey, which coincided with the creation of the brand Aavin.

Because of the enormous variety found within the products, they are appealing to customers of all ages and genders. You can find Aavin's products in any of the grocery stores that are close to where you live, regardless of whether you live in an urban or rural area.

4. Mother Dairy

Mother Dairy is one of the best cow milk brands in India. The product is manufactured and marketed by the National Dairy Development Board (NDDB), a state-owned enterprise. It was an initiative under Operation Flood, the world's biggest dairy development program, which aimed at making India a sufficient milk nation. This brand has given rise to several dairy products such as lassi, curd, paneer, butter and packed chaos for the people here.

5. Wayanad Milk

Wayanad Milk is an initiative of Sulthan Bathery Co-operative Milk Supply Society Ltd. established in the year 1963 with 56 members. Now it has around 7000 members. Making it Kerala's largest primary milk co-operative society to meet the dynamic preferences of our valuable customers. We decided to step in to the diversified market segments of its kind to make the dreams real, we have installed a state-of-the-art milk processing plant complying international technological standards with the support of the Dairy Development department of Kerala and Kerala Agriculture University.

6. Janatha Milk

Janatha Charitable Society was established in 1982, started as a society manufacturing and distributing Milk and Milk Product at the locality of Vellur. The main objective of Janatha Charitable Society was to protect Ksheera Farmers and increase the living standard of Ksheera Farmers. E. Bhaskaran was the first Secretary of Janatha Charitable Society. He was returned from the position on 2011. Today Janatha charitable society is distributing 40000 liter milk and 4500 liter curd and 500 liter ghee at Kannur and Kasargod district. The plant is situated at Vellur 7 km from Payyannur. The company is employing 71 employees directly and 175 employees indirectly. T. Sreejith is the current Secretary of Janatha Charitable Society.

7. Kwaliti

Quality has developed together into a dominant market player with a powerful brand, pervasive milk distribution network, and Asia's largest integrated truly united dairy with an international state-of-the-art plant located in Sikandrabad, Uttar Pradesh. All of these factors contribute to Quality's position as the leading integrated unified dairy in Asia (Muzaffarnagar). In addition to this, it meets the requirements of consumers who are concerned about their health by providing a selection of nutritious frozen desserts that are prepared with natural fruits that are low in fat and ice creams that have been supplemented. The company has set itself apart from its competitors in a significant way by developing unique manufacturing processes for the production of ice cream in a variety of flavours.

3.7 Advantages of Milk

1. Milk maintains bone density

Milk is an excellent source of calcium and phosphorus which are necessary and maintenance of strong healthy bones and teeth. These reduce the risk of bone fractures later in life.

2. Milk Calcium Content

The best natural source of calcium is milk. While there are other forms too, the purest form of calcium that we can consume is milk. Our body needs calcium to stay strong and in children, it is required for their healthy bone and teeth growth.

3. Milk Vitamins & Minerals Content

Milk contains several essential minerals and vitamins that make your body strong and fit. Protein is the basic building block of the body cells, and is essential for cell repair and growth. You can recover from any illness in no time with enough protein in your system. Our body needs carbohydrates as well and milk is a very healthy source to get it from.

4. Milk for Healthy Bones

Strong bones depend on two factors- the exercise you do and the food you eat. Calcium is very important when it comes to strong bones. And milk being a rich source of calcium is a perfect choice for ensuring a healthy and strong bone structure, and reduces the possibility of fractures.

5. Drink Milk for Healthy teeth

Milk is crucial for good dental health. Milk prevents the outer covering of the teeth called enamel from acidic attack produced by the food consumed. For children milk is the best source of calcium that aids in the development of stronger dental structure. Milk is a healthier substitute for soft drinks as it protects the gums weak and prevents teeth decay.

6. Milk Good for Hydration

Milk contains a fair amount of water and by consuming more milk your body will remain hydrated. This is the case for both children and adults, alike. If an individual constantly moves around, staying hydrated is important for their overall health, and by drinking a glass of milk early in the day it keeps your body nourished.

7. Milk for Stress Management

Milk has an abundance of protein casein that releases cortisol (anti-stress hormone) into the body and relaxes the tensed muscles after a long day. Simply, drink a glass of milk to relieve the tension in your muscles and calm your nerves and enjoy a relaxed feeling. Weight loss

8. Milk for Weight Loss Diet

Research indicates that by drinking a glass of milk daily, you can lose weight. It is a great way to boost yourself at the beginning of the day. If you are looking for a healthy appetizer, milk is the best food to consume. Not only is it appetizing, but it also will make you feel full faster. You can have a glass before going to bed or in the evening.

9. Milk Good for Immune System

They are essentials that you cannot miss in your diet. Milk helps you make your immune system stronger and reduces that chance of falling ill. A great combination is milk with turmeric. This will make you stronger and help you withstand the seasonal changes.

10. Warm Milk for Cold & Sore throat

A warm glass of milk mixed with a teaspoon of honey is the answer for a sore throat. Since milk has a soothing effect on the body, it makes you feel better instantly. This is a great treatment for kids as well.

3.8 Disadvantages of Milk

1. Acne

A 2016 study found that teenagers with acne drank higher amounts of low fat or skim milk. This may be due to milk's influence on certain hormones, including insulin and insulin-like growth factor

2. Other skin conditions

However, a 2018 study found that pregnant and breastfeeding women who added a probiotic to their diet reduced their child's risk for eczema and other food-related allergic reactions. Dairy may also be a trigger food for some adults with rosacea. On the other hand, a recent study suggests that dairy may actually have a positive effect on rosacea.

3. Allergies

Up to 5 percent of children have a milk allergy estimate some experts. It can cause skin reactions, such as eczema, and gut symptoms, such as:

- colic
- constipation
- diarrhea

Other serious reactions include:

- anaphylaxis
- wheezing
- difficulty breathing
- bloody stool

Children may grow out of a milk allergy. Adults can also develop a milk allergy.

4. Bone fractures

Drinking three or more glasses of milk a day may increase the risk of bone fractures in women. It is found that this may be due to a sugar called D-galactose in milk. However, the study did explain that further research is needed before dietary recommendations

are made. Another study showed that bone fractures in older adults due to osteoporosis are highest in areas that consume more dairy, animal protein, and calcium.

5. Cancers

Excess calcium from milk and other foods may increase the risk of prostate cancer. Milk sugars may be linked to a slightly higher risk of ovarian cancer.

6. Lactose intolerance

Cow's milk has a higher amount of lactose than milk from other animals. A 2015 review estimates 65 to 70 percent of the world's population has some form of lactose intolerance. Most people with this condition can safely add small amounts of dairy to their diet.

3.9 Types of Milma

1. Milma Pride Milk

Vitamin A and Vitamin D added Pride Milk contains 3.3 percent fat and 8.5 percent non-fat solids. It is available in 520ml Sachets.

2. Homogenized Toned Milk

According to the Food Safety and Standards Authority of India (FSSAI) guidelines, the required quantity of vitamin A and vitamin D added for more nutritious. It contains 3 percent fat and 8.5 percent non-fat solids.

3. Milma Toned Milk

Contains 3.0 percent fat and 8.5 percent non-fat solids. Ideal for consumption by children in the form of milk or in the form of brown beverages like Bournvita. Fat will settle at the top if Milk is kept still for some time. Available in 500 ml sachets.

4. Milma Long- Life Milk

Milma long life milk is manufactured using High Temperature processing technology. Therefore, it can be used for 90 days without any refrigeration. Ultra-high temperature heating is a food processing technology that sterilizes liquid food by heating it above 135 Degree Celsius without adding any preservatives. It Contains 3 percent fat and 8.5 percent non-fat solids.

5. Milma Lite

Milma "Lite" (Homogenized Double Toned Milk) milk is manufactured using Ultra High Temperature (UHT) processing technology. UHT technology is a food processing technology that sterilizes liquid food by heating above 135 Degree Celsius for 2 to 4 seconds and packaged in a sterile container under aseptic condition. No preservatives are added. It is fortified with vitamin A&D. The shelf life of the product is 90 days without any refrigeration. That means it can be stored under room temperature condition. This is a ready to use product. Since this milk is having low fat content, it is preferable for age old segment people. It contains 1.5 percent fat and 9.0 percent non-fat solids.

6. Milma-Smart Milk

Contains 1.5 percent fat and 9.0 percent non-fat solids. Ideal for elderly people since fat content is low. Can also be used for whitening tea/coffee and for the preparation of milk-based drinks like fruit shakes. Fat will not settle at the top since the milk is homogenized. Available in 500 ml sachets.

3.10 Main Features of Milma

- Promote sale of milk and products outside the state and explore export market.
- Federation takes lead role in Brand Management, Brand Promotion, Market Research and Market Intelligence.
- 2678 Primary milk co-operatives societies now functioning.
- 8.31 lakh farmer members.
- Three Regional Co-operative Milk Producer's union.
- Three dairies capable of handling 12 lakh liters milk per day.
- Ten milk chilling centers
- Two cattle feed plants with cumulative capacity of 600MT per day.
- 5,200 retail outlets
- Over 32,000 people working either directly or indirectly for the functioning of Milma.

3.11 Objectives of Milma

- Channelize surplus milk from rural areas to urban deficit areas to maximize the return to the producers and provide quality milk and milk products to the consumers.

- Carryout activities for promoting Production, Procurement, Processing, and Marketing of milk and milk products for economic development of the farming community.
- Build viable dairy industry in the state.
- Provide constant market and stable price to the dairy farmers.

3.12 PRODUCTS OF MILMA

1. Ghee

This is widely used in Indian cooking, is the pure butter fat left over after the milk solids and water are removed from butter. It is very fragrant with a rich nutty taste and represents the second largest consumed dairy product in India, after liquid milk. The healthy growth of the market can be attributed to numerous forces. Population growth, rising disposable incomes, easy availability, and growing awareness about the benefits of ghee are some of the factors that are broadening the growth aspects of the market. Ghee is nutritionally rich class of clarified butter used as a cooking medium. It is known for its taste & pure health in the Indian subcontinent. It is commonly used in South Asian and Middle Eastern cuisines, traditional medicines, and religious rituals. It is prepared by gently heating butter, and retaining the clear liquid fat while discarding the solid residue that settled to the bottom. The taste, texture, and color of the ghee depend on the quality of butter, source of milk, and duration of boiling.

2. Butter

Butter is a dairy product made by churning cream or milk. It can be used like a spread and as a regular ingredient in cooking. From a nutritional perspective, butter is a very good source of protein. It contains saturated fat made from the fresh cream and milk. The global butter market is expected to grow at a CAGR of 3.8% during the forecast period, 2018-2023. Butter is one of the vital ingredients of confectionary products. However, with the dropping prices of butter, the competition between substitute products has intensified. The demand for spreadable butter has been growing gradually in developing countries, as it is used in various food products.

3. Paneer

Paneer contains a host of nutrients like calcium, protein, phosphorus, zinc, vitamin A and vitamin B12. Calcium is one of the nutrients most likely to be lacking in the American diet. To reduce calories, you can grate or sprinkle harder Paneer over your

dishes or use small amounts of aromatic and sharp Paneer for their delicious Paneer flavor. The major health benefits of Paneer include relief from hypertension and osteoporosis. It also helps in maintaining bone health, gaining weight and dental care. Paneer is also rich in vitamin-B, which is very good for children, women (particularly when pregnant or lactating) and elderly people, for the formation and strengthening of bones and cartilage. Paneer contains conjugated linoleic acid and sphingo lipids which help prevent cancer.

4. Curd

Curd is obtained by coagulating milk in a sequential process called curdling. It can be a final dairy product or the first stage in cheese making. The coagulation can be caused by adding rennet, a culture, or any edible acidic substance such as lemon juice or vinegar, and then allowing it to coagulate. The increased acidity causes the milk proteins (casein) to tangle into solid masses. Milk that has been left to sour (raw milk alone or pasteurized milk with added lactic acid bacteria) will also naturally produce curds, and sour milk cheeses are produced this way. Producing cheese curds is one of the first steps in cheese making; the curds are pressed and drained to varying amounts for different styles of cheese and different secondary agents (molds for blue cheeses, etc.) are introduced before the desired aging finishes the cheese. The remaining liquid, which contains only whey proteins, is the whey. In cow's milk, 90 percent of the proteins are caseins. Curds can be used in baking or may be consumed as a snack.

5. Peda

Peda or Pera is a mithai from the Indian subcontinent. It originated from Mathura, Uttar Pradesh, India. Usually prepared in thick, semi-soft, its main ingredients are khoa, sugar and traditional flavorings including cardamom seeds, pistachio nuts and saffron. Its color varies from a creamy white to a caramel color. The word peda is also generically used to mean a sphere of any doughy substance such as flour or khoa. Variant spellings and names for the dessert include pedha, penda and pera.

7. Gulab Jamun

Gulab jamun is a sweet confectionery or dessert, originating in the Indian subcontinent and a type of mithai popular in India, Pakistan, Nepal, the Maldives and Bangladesh, as well as Myanmar. It is also common in nations with substantial populations of people

with South Asian heritage, such as Mauritius, Fiji, Gulf States, the Malay Peninsula, Great Britain, South Africa, and the Caribbean countries of Trinidad and Tobago, Guyana, Suriname, and Jamaica.

It is made mainly from milk solids, traditionally from khoya, which is milk reduced to the consistency of soft dough. Modern recipes call for dried or powdered milk instead of khoya. It is often garnished with dried nuts such as almonds and cashews to enhance flavor.

8. Milk

Milk is a white liquid food produced by the mammary glands of mammals. It is the primary source of nutrition for young mammals before they are able to digest solid food. Immune factors and immune-modulating components in milk contribute to milk immunity. Early-lactation milk, which is called colostrums, contains antibodies that strengthen the immune system, and thus reduces the risk of many diseases. Milk contains many nutrients, including protein and lactose. Milk is essentially an emulsion of fat and protein in water, along with dissolved sugar (carbohydrate), minerals, and vitamins. These constituents are present in the milk of all mammals, though their proportions differ from one species to another and within species. The milk of each species seems to be a complete food for its own young for a considerable time after birth. In the stomachs of the young, milk is converted to a soft curd that encloses globules of fat, enabling digestion to proceed smoothly without the disturbance often caused by fatty food. Lactose, or milk sugar, is broken down into simpler digestible sugars by the enzyme lactase, which is produced in the intestine of infants. Infants who do not produce lactase develop lactose intolerance, a condition in which a variety of gastrointestinal problems arise. Lactose intolerance also commonly develops after weaning or with advancing age, when many individuals cease producing lactase.

3.13 Advantages of Milma products

1. More scope to procure milk from other states, which is not much expensive plus ensures good quality.
2. Good scope for capturing huge market share in the milk products category.

3. More opportunities to create demand in rural areas.
4. Organisation can increase goodwill and profits and more emphasis on exports.
5. Milma could capitalize on the support they obtain from government in form of subsidies and tax concession.
6. There is an increase in advertisements and related activities.
7. There is an upgrade in packaging quality.

3.14 Disadvantages of Milma products

1. New competitors may reduce market share.
2. Customers preferring other brands of milk products.
3. In the past few years there was an inadequate in sales of milma products.
4. Lacked effective research and development departments.
5. Milma was forced to convert the excess procurement since manufacturing units in Kerala was shut.

CHAPTER IV
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

This chapter deals with analysis and interpretation of data collected from Ayyankunnu Panchayat. This analysis and interpretation are based on the responds given by the respondents who are the regular customers of milma products in Ayyankunnu Panchayat. The proceeded data is presented on the analysis part with the help of tables and figures for the easy understanding and interpretation.

ANALYSIS

Analysis of data is highly skilled and technical job which should be carried out only by the researcher himself or under his close supervision. It is through systematic analysis that the underlying features of the data are revealed and valid generalization is arrived at. Analysis of data therefore means critical examination of the object under study and for determining the patterns of relationship among the variables to it using both qualitative and quantitative method.

INTERPRETATION

Interpretation refers to the techniques of drawing inference from the collected facts and explaining the significance of those inferences after an analytical and experimental study. It is a search for broader and abstract means of the research and finding. Interpretation analysis of the abstract relations is more concrete teams and tries to unfold the reasons for existing type of relations or findings. It relates to the empirical findings with the theoretical principles and helps to draw several useful inferences from the study.

4.1 GENDER WISE CLASSIFICATION

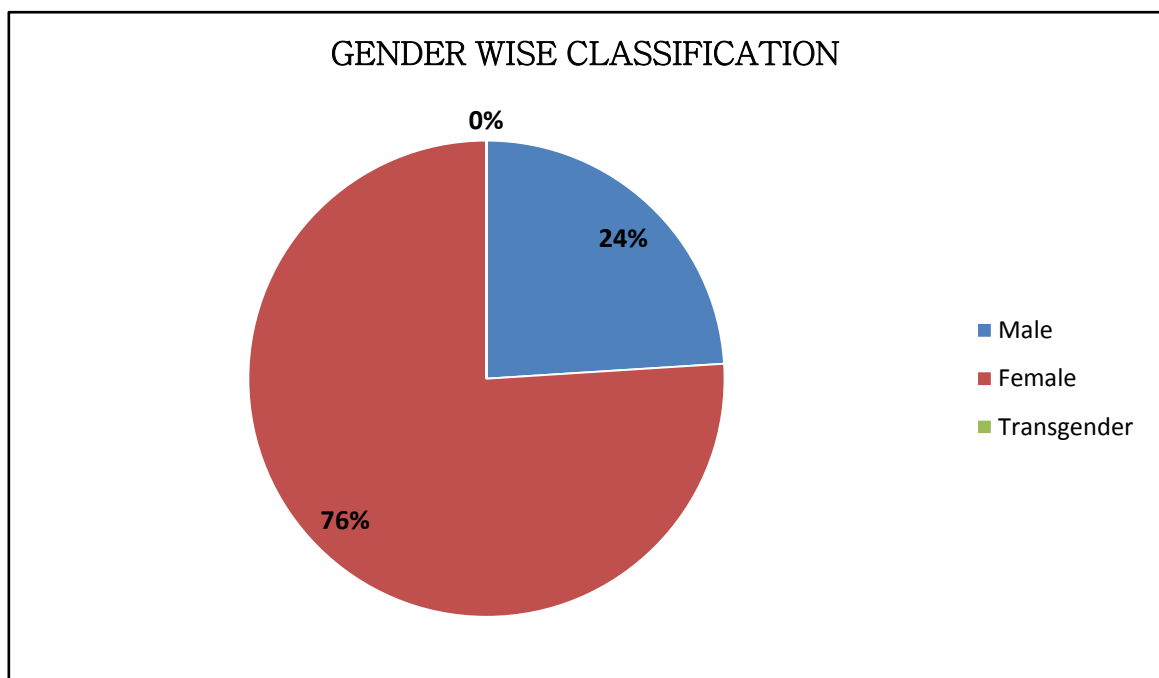
Table No: 4.1

GENDER WISE CLASSIFICATION

Gender	No of respondents	Percentage
Male	12	24
Female	38	76
Transgender	0	0
Total	50	100

Source of Data: Primary Data

Figure No: 4.1



INTERPRETATION:

Table No. 4.1 and Figure No. 4.1 shows that 76 percent of respondents are female and 24 percent of respondents are male. None of the respondents belong to transgender.

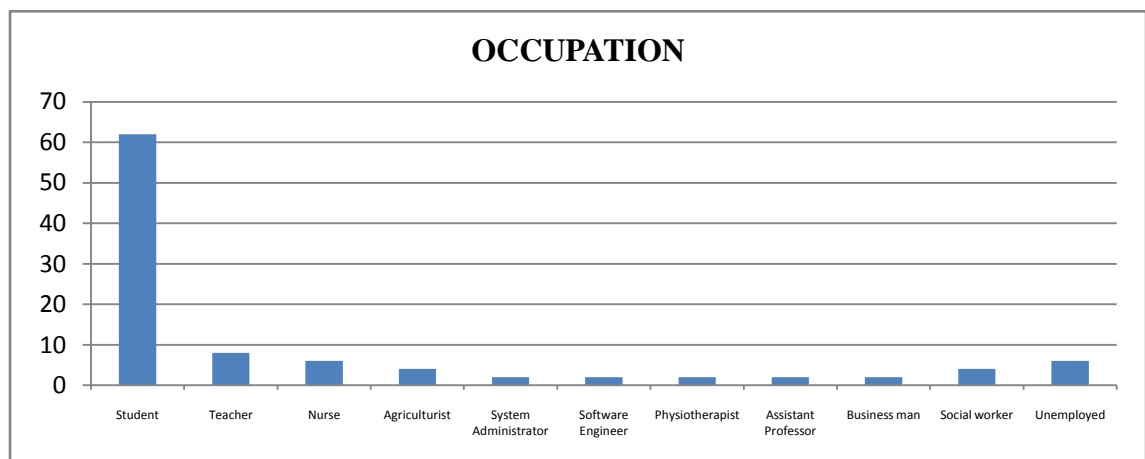
4.2 OCCUPATION

Table No: 4.2
OCCUPATION

Occupation	No of Respondents	Percentage
Students	31	62
Teacher	4	8
Nurse	3	6
Agriculturist	2	4
System Administrator	1	2
Software Engineer	1	2
Physiotherapist	1	2
Assistant Professor	1	2
Businessman	1	2
Social worker	2	4
Unemployed	3	6
Total	50	100

Source of data: Primary Data

Figure No: 4.2



INTERPRETATION:

Table No. 4.2 and Figure No. 4.2 shows that 62 percent respondents are students, 8 percent are teachers, 6 percent are nurses, 6 percent respondents are unemployed, 4 percent respondents are Agriculturist, 4 percent respondents are Social worker, 2 percent respondents are system administrator, 2 percent respondents are Software engineer, 2 percent respondents are Physiotherapist, 2 percent respondents are Assistant professor, 2 percent respondents are Businessman.

4.3 REGULAR CUSTOMERS

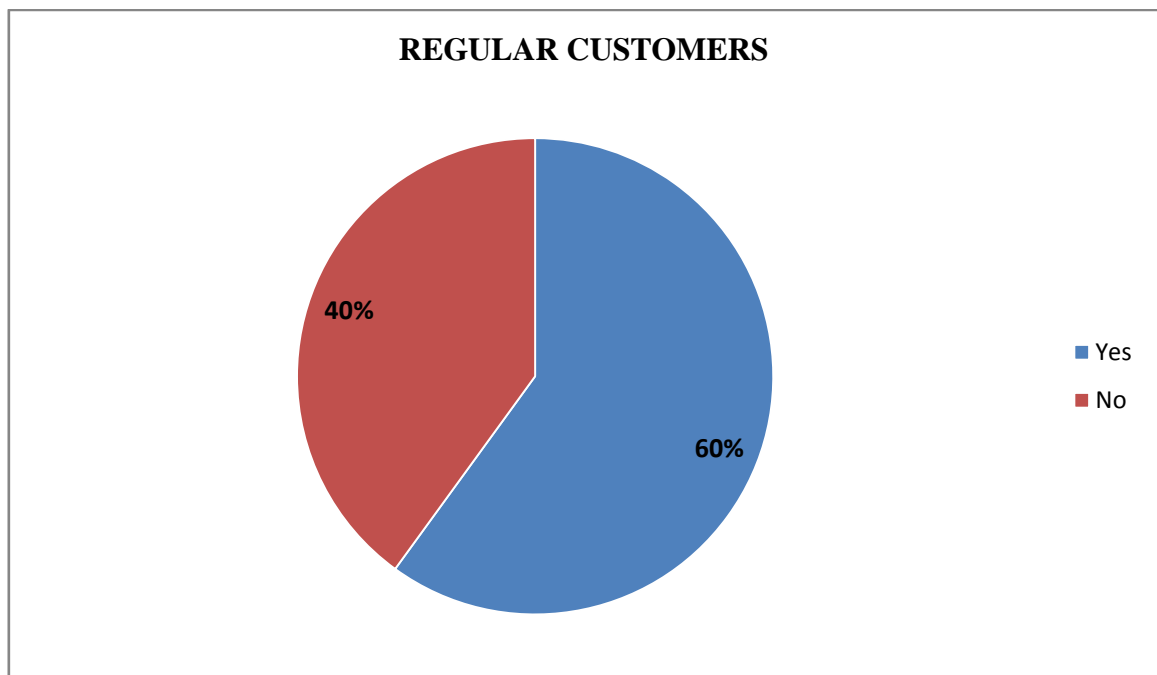
Table No: 4.3

REGULAR CUSTOMERS

Responses	No of Respondents	Percentage
Yes	30	60
No	20	40
Total	50	100

Source of Data: Primary Data

Figure No: 4.3



INTERPRETATION:

Table No. 4.3 and Figure No. 4.3 shows that about 60 percent of respondents are regular customers of Milma and 40 percent of the respondents are not regular customers of Milma.

4.4 SOURCE OF INFORMATION

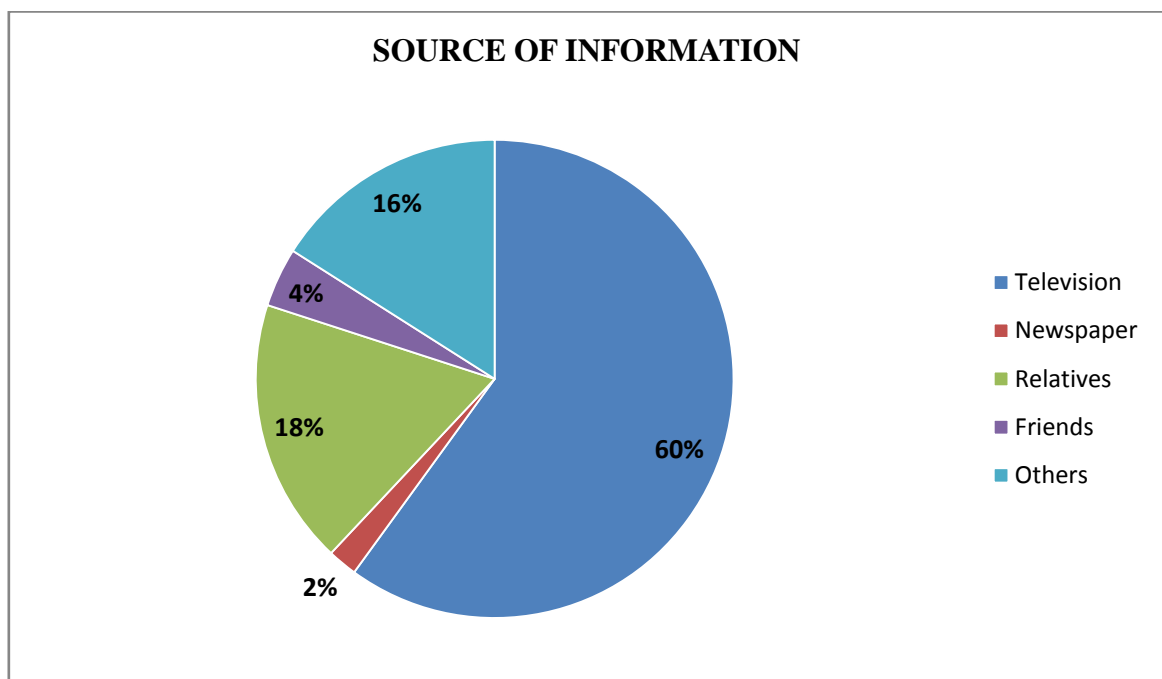
Table No: 4.4

SOURCE OF INFORMATION

Responses	No of respondents	Percentage
Television	30	60
Newspaper	2	2
Relatives	9	18
Friends	1	4
Others	8	16
Total	50	100

Source of Data: Primary Data

Figure No: 4.4



INTERPRETATION:

Table No. 4.4 and Figure No. 4.4 shows that 60 percent of respondents have heard about Milma products through television, 18 percent through relatives, 16 percent from others, 4 percent through friends and 2 percent from newspaper.

4.5 DURATION OF USING MILMA PRODUCTS

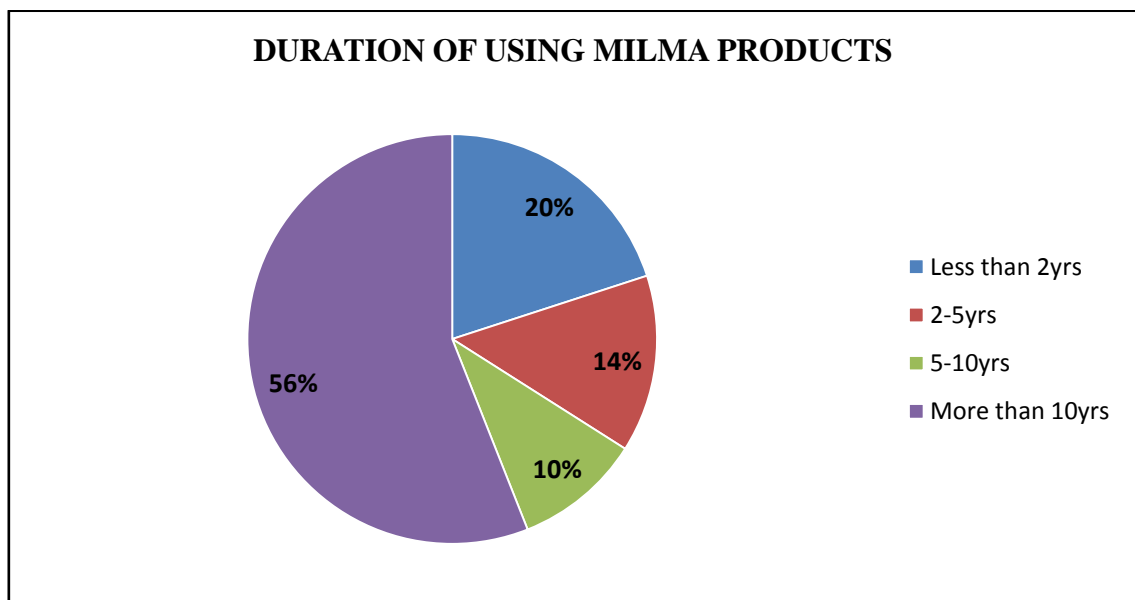
Table No: 4.5

DURATION OF USING MILMA PRODUCTS

Responses	No of respondents	Percentage
Less than 2years	10	20
2-5years	7	14
5-10years	5	10
For more than 10years	28	56
Total	50	100

Sources of Data: Primary Data

Figure No: 4.5



INTERPRETATION:

Table No. 4.5 and Figure No. 4.5 shows that 56 percent of respondents use Milma products for more than 10years 20 percent of respondents have been using it for less than 2 years. About 14 percent of respondents have been using it for 2-5 years and 10 percent of respondents have been depending on milma for 5-10years.

4.6 FACTORS RESPONSIBLE TO PURCHASE MILMA PRODUCTS.

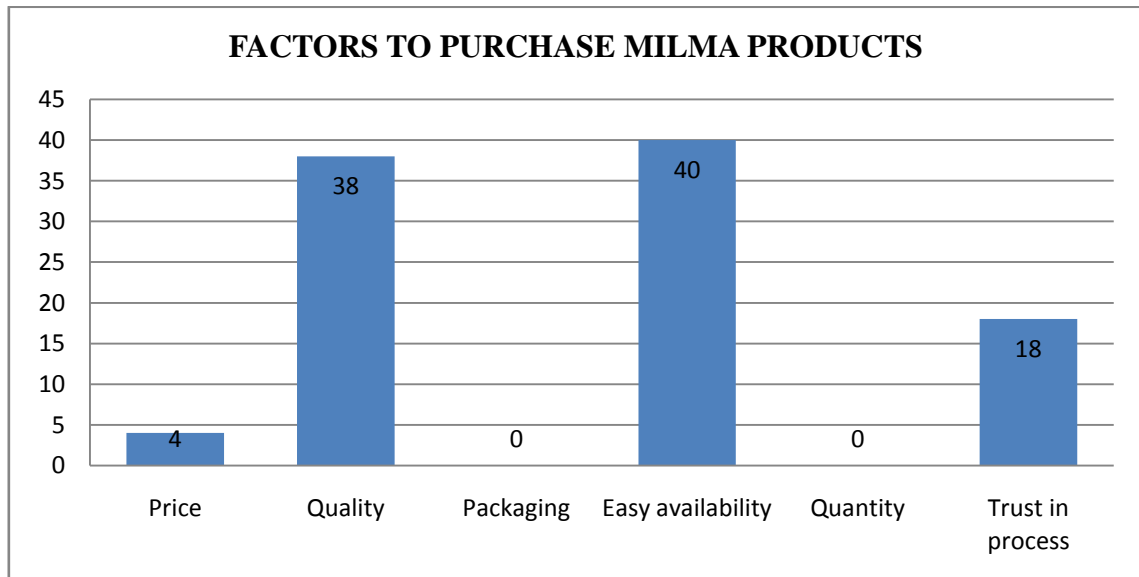
Table No: 4.6

FACTORS RESPONSIBLE TO PURCHASE MILMA PRODUCTS.

Responses	No of respondents	Percentage
Price	2	4
Quality	19	38
Packaging	0	0
Easy availability	20	40
Quantity	0	0
Trust in process	9	18
Total	50	100

Sources of Data: Primary Data

Figure No: 4.6



INTERPRETATION:

Table No. 4.6 and Figure No. 4.6 shows that 40 percent of respondents purchased milma products due to easy availability, 38 percent respondents were attracted to purchase milma products due to quality, 18 percent due to trust in process and 4 percent due to price.

4.7 MILK BRANDS USED BEFORE

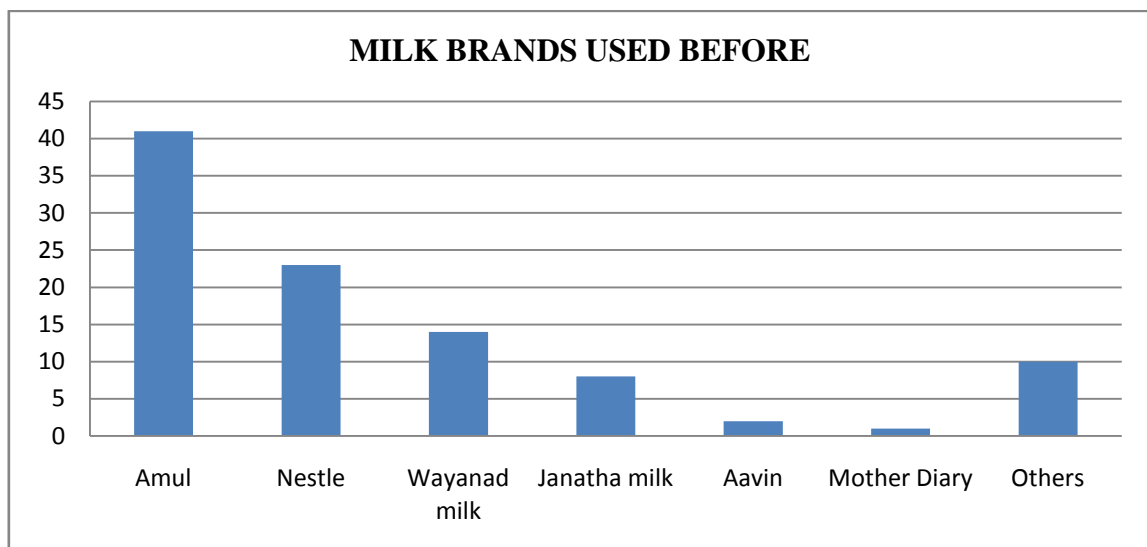
Table No: 4.7

MILK BRANDS USED BEFORE

Response	No of respondents	Percentage
Amul	35	41
Nestle	20	23
Wayanad milk	12	14
Janatha milk	7	8
Aavin	2	2
Mother Diary	1	1
Others	9	11
Total		100

Source of Data: Primary Data

Figure No: 4.7



INTERPRETATION:

Table No. 4.7 and Figure No. 4.7 shows that 41 percent respondents have used the brand Amul. About 23 percent respondents have used nestle. About 14 percent have used wayanad milk, 11 percent have depended on other brand, about 8 percent have used janatha milk, 2 percent have used aavin, 1 percent have used mother diary.

4.8 DIFFERENCE FELT AFTER USING MILMA PRODUCTS.

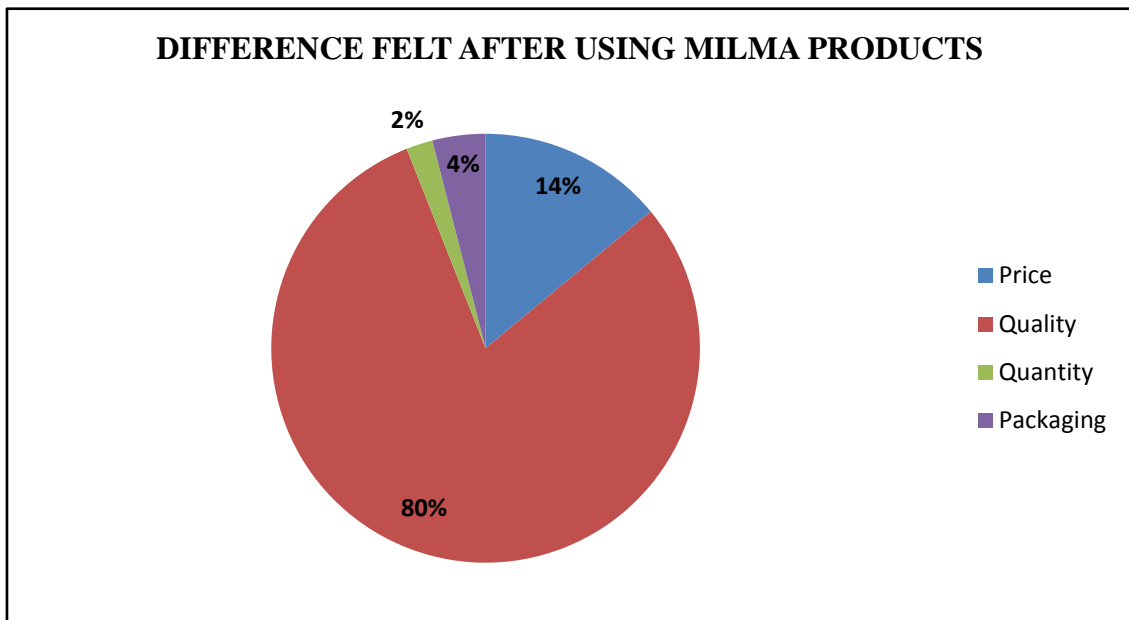
Table No: 4.8

DIFFERENCE FELT AFTER USING MILMA PRODUCTS.

Responses	No of respondents	Percentage
Price	7	14
Quality	40	80
Quantity	1	2
Packaging	2	4
Total	50	100

Source of Data: Primary Data

Figure No: 4.8



INTERPRETATION:

Table No. 4.8 and Figure No. 4.8 shows that 80 percent of respondents felt difference in quality after using milma products, 14 percent felt difference in price, 4 percent felt difference in packaging and 2 percent in quantity.

4.9 ENSURES ENOUGH QUALITY AS COMPARED TO OTHER PRODUCTS.

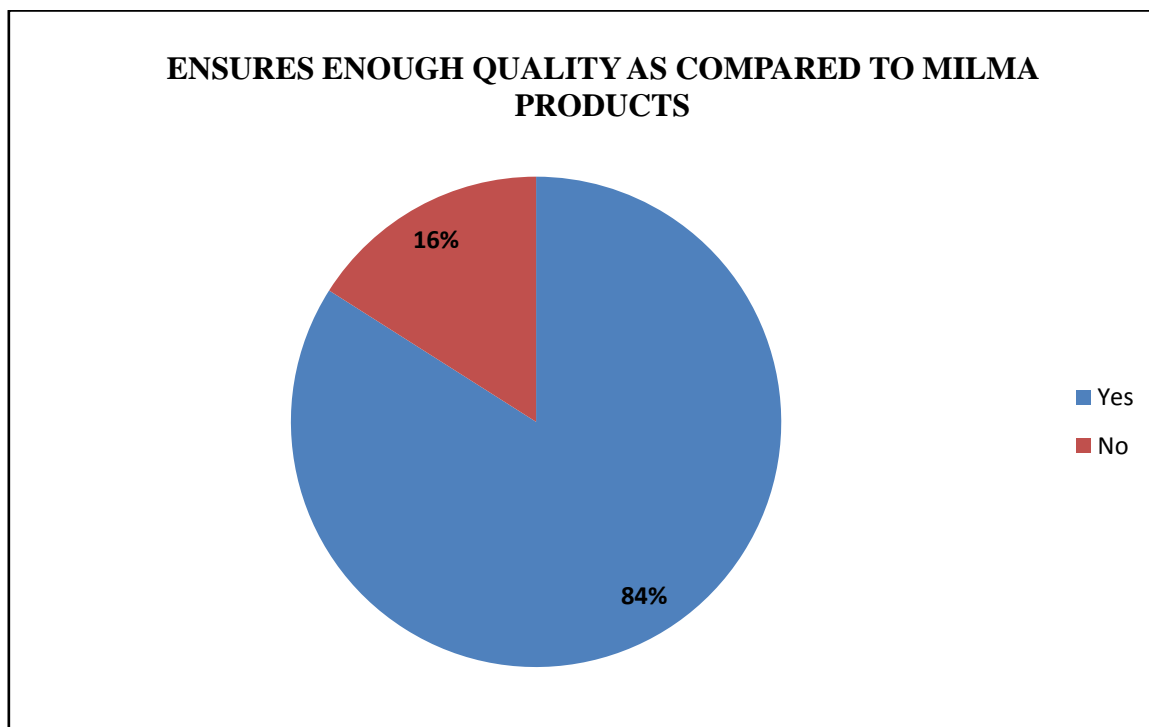
Table No: 4.9

ENSURES ENOUGH QUALITY AS COMPARED TO OTHER PRODUCTS.

Responses	No of respondents	Percentage
Yes	42	84
No	8	16
Total	50	100

Source of Data: Primary Data

Figure No: 4.9



INTERPRETATION:

Table No. 4.9 and Figure No. 4.9 shows that 84 percent of respondents says that milma product ensures enough quality as compared to other products and about 16 percent of respondents says that milma products doesn't ensures enough quality.

4.10 PRODUCTS OF MILMA HAVE BEEN USED.

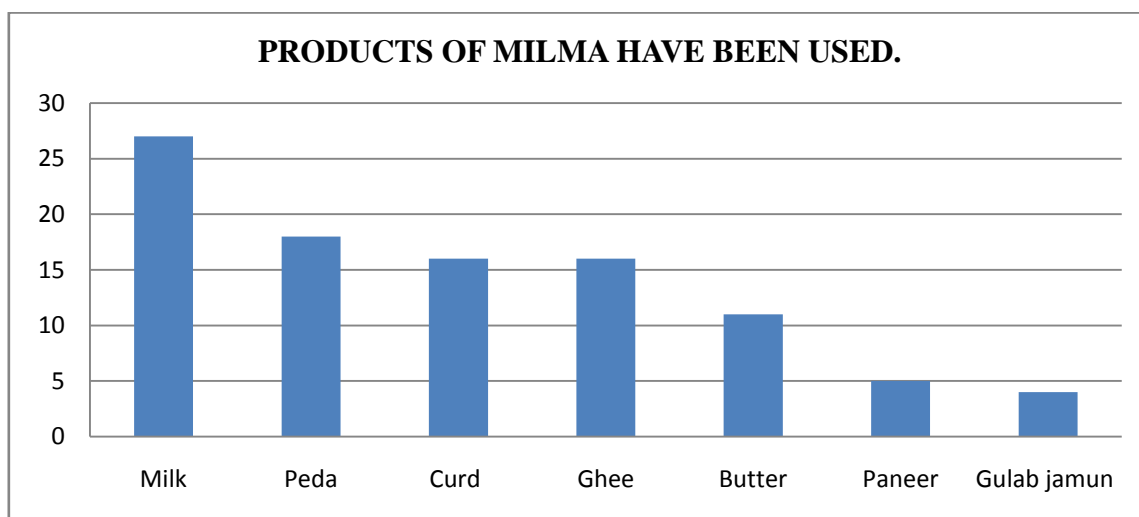
Table No: 4.10

PRODUCTS OF MILMA HAVE BEEN USED.

Responses	No of respondents	Percentage
Milk	48	27
Peda	33	18
Curd	30	17
Ghee	30	17
Butter	21	12
Paneer	9	5
Gulab jamun	8	4
Total		100

Source of Data: Primary Data

Figure No: 4.10



INTERPRETATION:

Table No. 4.10 and Figure No. 4.10 shows that about 27 respondents have using milk, 18 percent have using peda, 17 percent of respondents have using curd and ghee, about 12 percent of respondents have using butter, 5 percent have using paneer and 4 percent have using Gulab jamun.

4.11 THOUGHT OF SWITCHING FROM MILMA PRODUCTS.

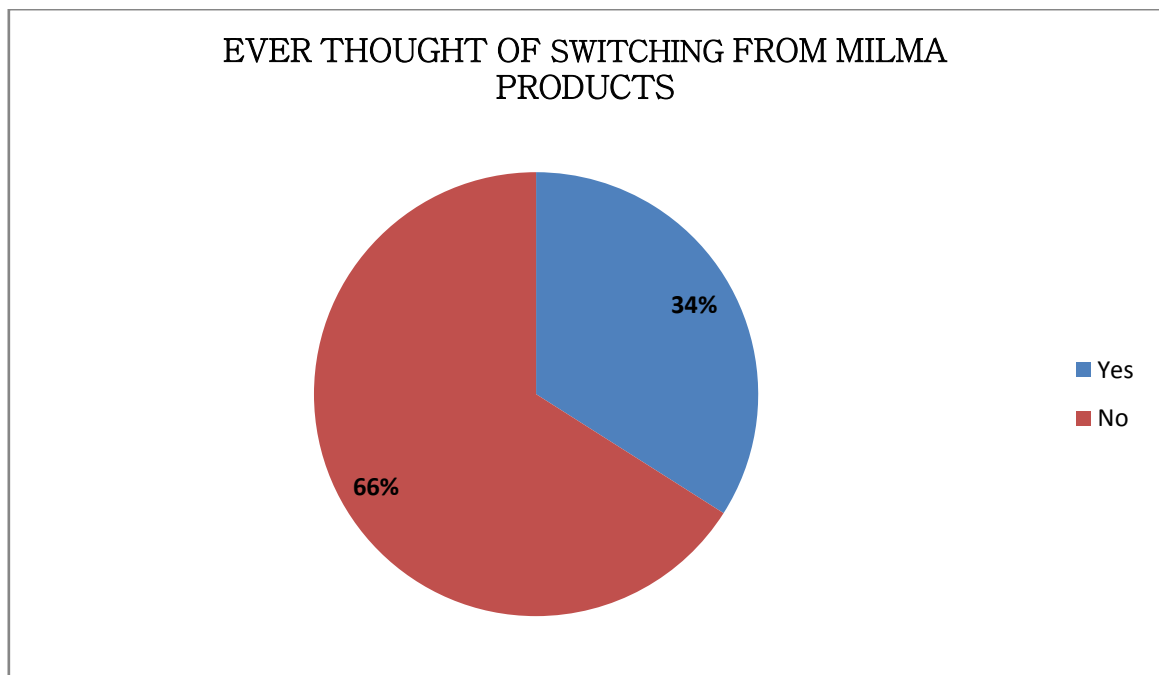
Table No: 4.11

THOUGHT OF SWITCHING FROM MILMA PRODUCTS.

Responses	No of respondents	Percentage
Yes	17	34
No	33	66
Total	50	100

Source of Data: Primary Data

Figure No: 4.11



INTERPRETATION:

Table No. 4.11 and Figure No. 4.11 shows that 66 percent of respondents have not ever thought of switching from milma products and 33 percent of respondents have thought of switching from milma products.

4.12 REASON FOR SWITCHING

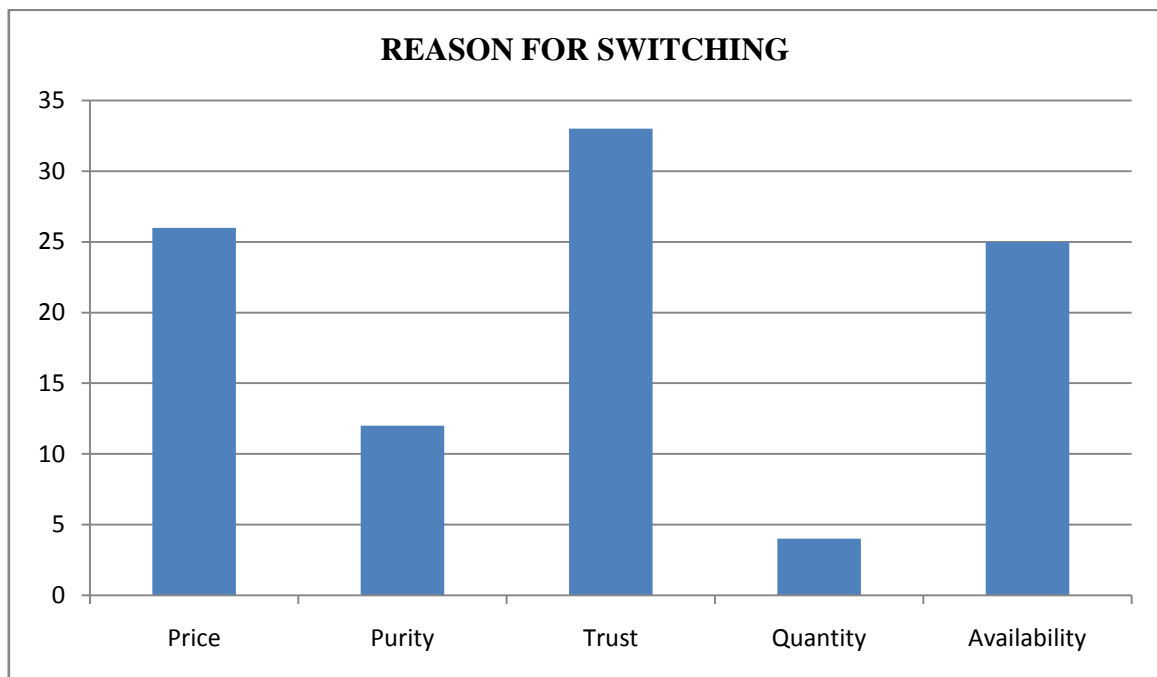
Table No: 4.12

REASON FOR SWITCHING

Responses	No of respondents	Percentage
Price	6	26
Purity	3	12
Trust	8	33
Quantity	1	4
Availability	6	25
Total	24	100

Source of Data: Primary Data

Figure No: 4.12



INTERPRETATION:

Table No. 4.12 and Figure No. 4.12 shows that 33.3 percent respondents thought of switching from milma products due to trust, 25 percent respondents due to price, 25 percent due to availability, 12.5 percent respondents due to purity and 4.2 percent respondents thought of switching from milma because of quantity.

4.13 FAIRNESS IN PRICE.

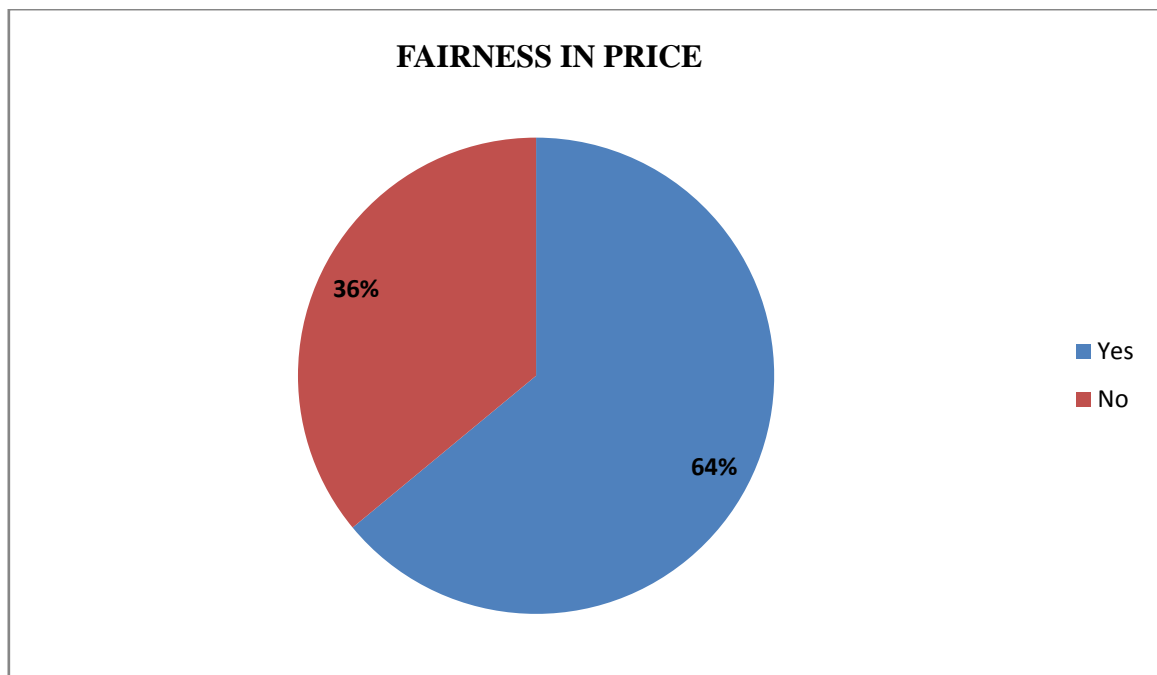
Table No: 4.13

FAIRNESS IN PRICE

Response	No of respondents	Percentage
Yes	32	64
No	18	36
Total	50	100

Source of Data: Primary Data

Figure No: 4.13



INTERPRETATION:

Table No. 4.13 and Figure No. 4.13 shows that 64 percent of respondents says that price of milma products is reasonable and 36 percent of respondents says that price of milma is not reasonable.

4.14 TRUST ON PRESENT MILKING AND PROCESS

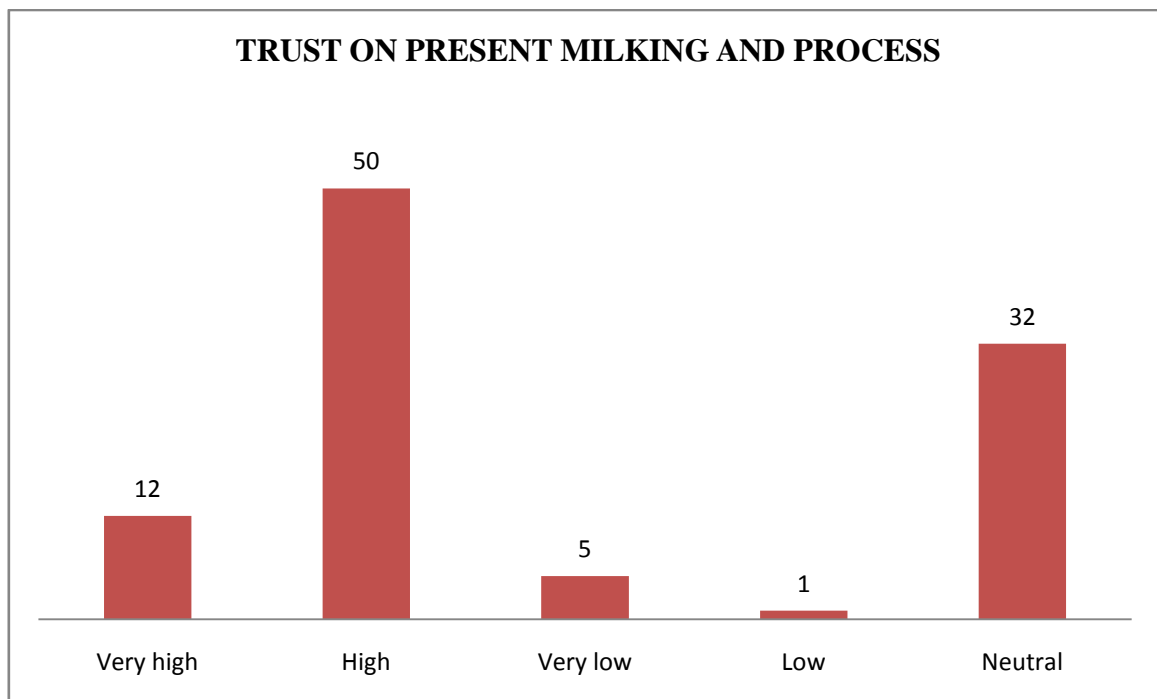
Table No: 4.14

TRUST ON PRESENT MILKING AND PROCESS

Responses	No of respondents	Percentage
Very high	6	12
High	25	50
Very low	1	5
Low	2	1
Neutral	16	32
Total	50	100

Source of Data: Primary Data

Figure No: 4.14



INTERPRETATION:

Table No. 4.14 and Figure No. 4.14 shows that 50 percent of respondents trust on present milking and process of Milma are high, 32 percent respondents trust are neutral, 12 percent are very high, 5 percent are very low and 1 percent is low.

4.15 LEVEL OF SATISFACTION

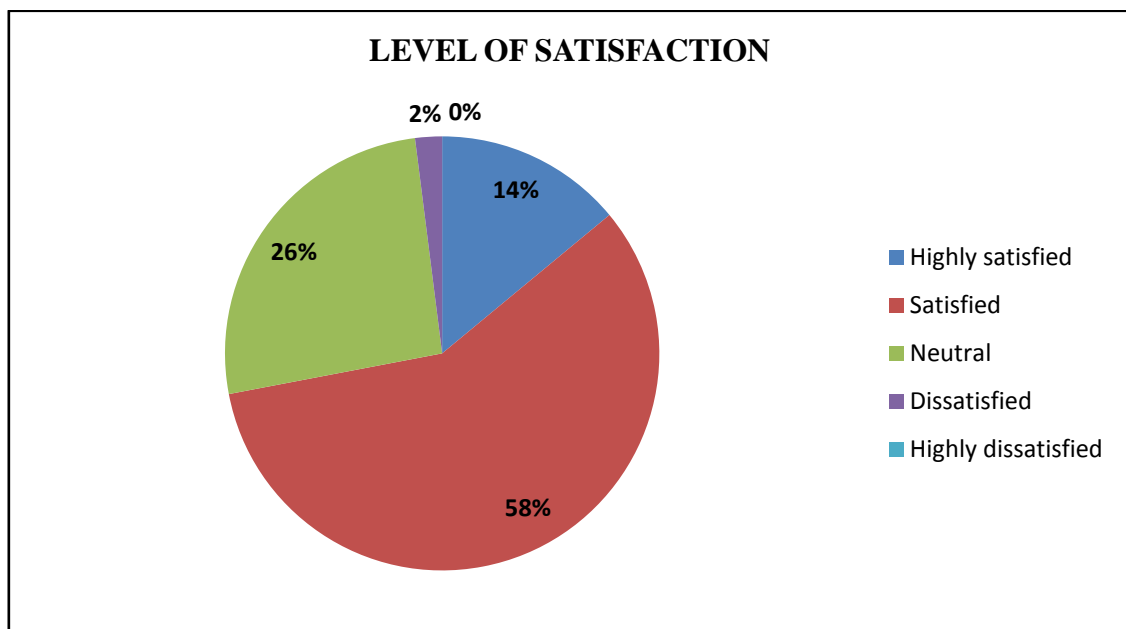
Table No: 4.15

LEVEL OF SATISFACTION

Responses	No of respondents	Percentage
Highly satisfied	7	14
Satisfied	29	58
Neutral	13	26
Dissatisfied	1	2
Highly dissatisfied	0	0
Total	50	100

Source of Data: Primary Data

Figure No: 4.15



INTERPRETATION:

Table No. 4.15 and Figure No. 4.15 shows that 58 percent of respondents are satisfied regarding Milma products, 26 percent of respondents satisfaction level is neutral, 14 percent of respondents are highly satisfied, and 2 percent respondents are dissatisfied regarding Milma products. None of the respondents are highly dissatisfied of milma products.

4.16 AREA OF IMPROVEMENT REQUIRED.

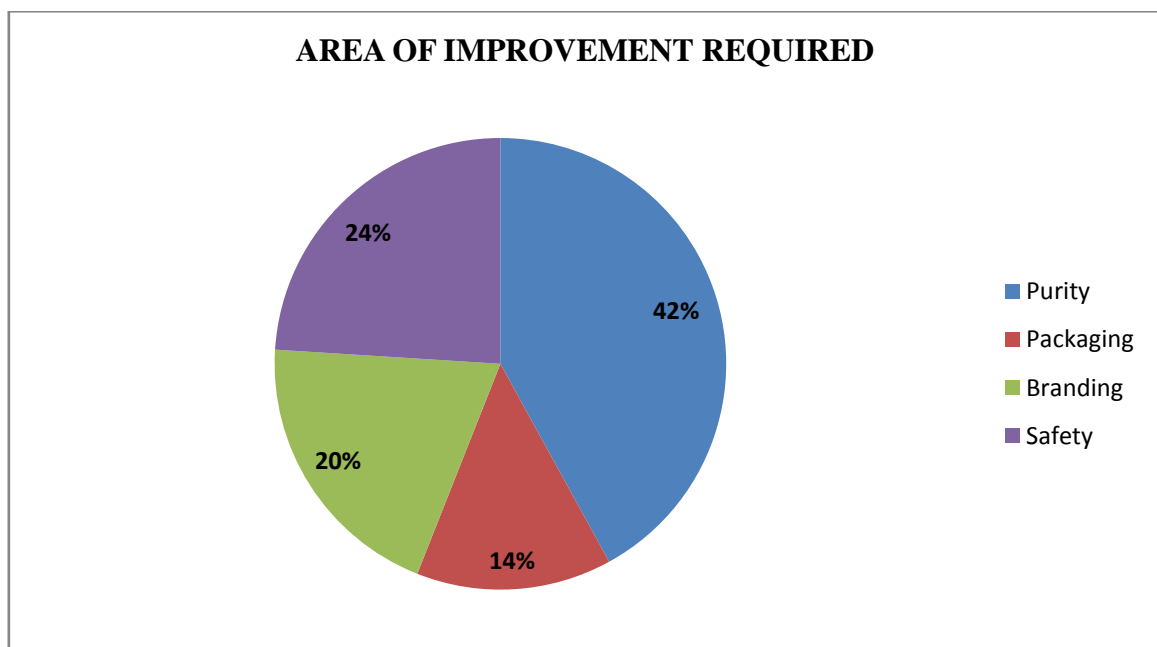
Table No: 4.16

AREA OF IMPROVEMENT REQUIRED

Responses	No of respondents	Percentage
Purity	21	42
Packaging	7	14
Branding	10	20
Safety	12	24
Total	50	100

Source of Data: Primary Data

Figure No: 4.16



INTERPRETATION:

Table No. 4.16 and Figure No. 4.16 shows that 42 percent of respondents are in opinion that purity of milma products are to be improved, 24 percent of respondents need improvement in safety, 20 percent respondents need improvement in branding and 14 percent need improvement in packaging.

4.17 RECOMMENDATION.

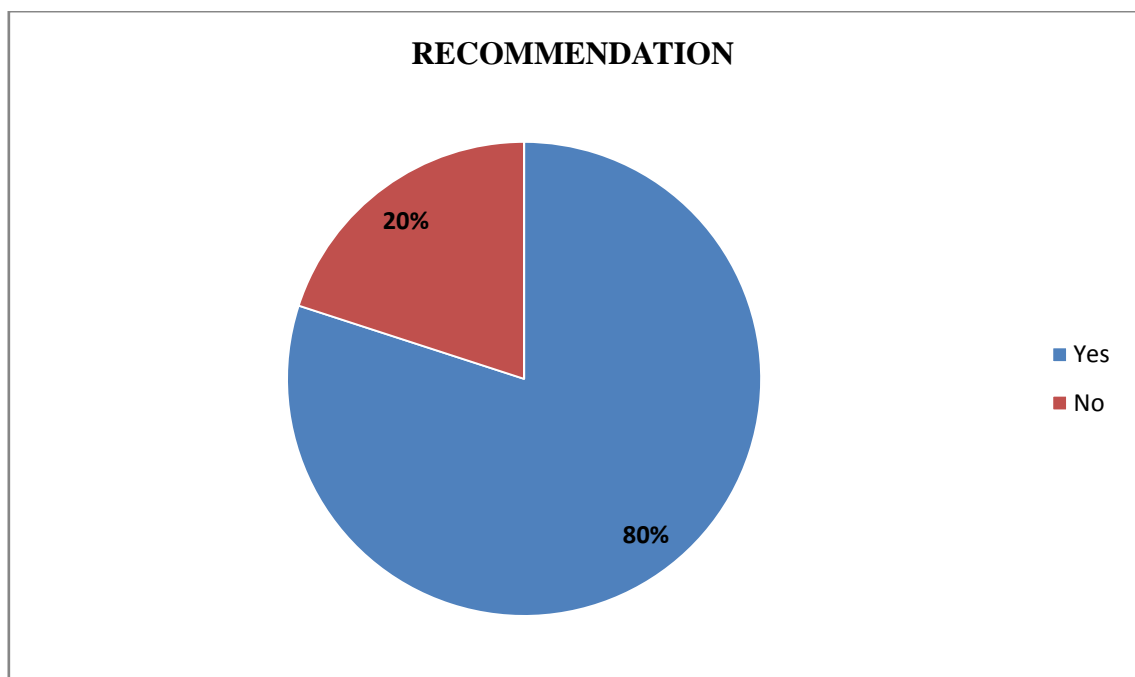
Table No: 4.17

RECOMMENDATION

Responses	No of respondents	Percentage
Yes	40	80
No	10	20
Total	50	100

Source of Data: Primary Data

Figure No: 4.17



INTERPRETATION:

Table No. 4.17 and Figure No. 4.17 shows that 80 percent of respondents recommend milma products to others whereas 20 percent of respondents does not recommend milma products to others.

CHAPTER V
FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- Majority of respondents are female and none of respondents are transgender.
- Most of the respondents are students.
- Majority of the respondents are regular customers of milma products, only 40 percent are not regular customers of milma products.
- Majority of respondents came to know about milma products through television, whereas only 2 percent came to know about milma products through newspaper.
- Most of the respondents have been using milma product for more than 10 years and only 10 percent of respondents have been using it for 5-10 years.
- Most of the respondents are purchasing milma products because of easy availability that attract them the most. They are least attracted by packaging and quantity.
- Majority of respondents have used the brand Amul other than given as option for them.
- Most of the respondents have felt difference in quality after using milma products, only 2 percent of respondents felt difference in quantity.
- Most of the respondents say that milma products ensures enough quality, only about 16 percent says that milma products does not ensure enough quality.
- Most of the respondents have used milk as their milma products the most, whereas the paneer is least used.
- Most of the respondents have never thought of switching from milma products.
- About 33.3 percent respondents have thought of switching from milma products due to trust.
- Most of the respondents says that price of milma products are reasonable.
- About 50 percent of respondents are having high level of trust in present milking and process of milma
- Most of the respondents are satisfied by using milma products only 2 percent are dissatisfied.
- Most of the respondents need area of improvement in purity.

- About 80 percent of respondents recommend milma product to others
Therefore no brand can replace milma products.
- Majority of people depend on milma products and hence milma product aimed at satisfying the needs of the customers.

5.2 SUGGESTIONS

- By providing accurate promotion and advertisement to attract more customers.
- Frequent tests and awareness should be maintained to ensure enough quality and quantity.
- Customers urge to have improvement in the area of purity. So, purity should be correctly ensured by adding favorable ingredients without any damage to health.
- Customer's service is to be well maintained by providing the products available to customers at the earliest by ensuring that they are available in nearby localities and shops.
- Majority of customers purchase milma products due to its easy availability. So a good transport and storage facility should be provided and the products should be well preserved.
- It should focus more on making people aware about the present milking and process of Milma by providing accurate information and knowledge to customers through television or newspaper even a good advertisement can attract more people to buy these products.
- Milma should focus more on making distribution network in order to increase the market share.
- If Milma lack on any of the areas, they should find it and solve the problem at the earliest. The concerned authority should check that marketing and other activities are going well.
- Milma products should create or produce the product according to the needs of the customers. This increases the trust and satisfaction level
- If up-to-date information regarding milma is available to customers it becomes easy for them to recommend others about milma products.
- If any products in the market have been expired or destroyed the concerned authority should notice and remove the products and should not be kept for sale. This ensures safety to customers. If customers are reporting any grievances more attention is to be given.
- Packaging of milma products should be well maintained and preserved and quantity should be ensured. So this will lead customers to purchase milma products.

5.3 CONCLUSION

Since majority of customers are depended on milma products and have high trust, satisfaction level. Many facilities are to be provided to ensure that the customers are satisfied or not. It lacks in many of the area due to huge losses, insufficient process, death of cattle, loss of diary and also improvement is required in the area of purity. Up-to-date information are not even properly provided. A good advertisement and promotion are to be made to invite more customers. These are some of the fail points of Milma.

This study helps us to know that Milma products ensure quality and easy availability. Majority of customers have high trust on Milma products and that's why they didn't even think of switching from Milma. The customers should also get knowledge about various products and brands of milma. It should aim at satisfying the needs of the customers and their grievances should be taken into consideration. Thereby there could be improvement in these areas. Though in this completion period, Milma occupies a good position and is a customer friendly brand. Customers have a great preference and good attitude towards Milma product. Therefore, it continues its journey by providing good and healthy milk.

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- <http://shodh.inflibnet.ac.in>
- <http://www.questjournals.org/>
- <http://ijmsrr.com>

APPENDIX

QUESTIONNAIRE

Dear Sir/Madam, pleased to introduce our self as a B.com students of Don Bosco Arts and Science College, Angadikadavu as a part of curriculum we have been under the project title **“STUDY ON THE ATTITUDE OF CUSTOMERS TOWARDS MILMA PRODUCT WITH SPECIAL REFERANCE TO AYYANKUNNU PANCHAYAT”** the information provided by us will keep confidential and used for purely academic purpose.

1. Name:

2. Gender: Male Female Transgender

3. Age:

4. Occupation

Students

Teacher

Nurse

Agriculturist

System Administrator

Software Engineer

Physiotherapist

Assistant Professor

Businessman

Social worker

Unemployed

5. Are you a regular customer of milma products?

Yes

No

6. From where did you come to know about milma products?

Television

Newspaper

Relatives

Friends

Others

7. How long have you been using milma products?

Less than 2yrs

2-5 yrs.

5-10yrs

More than 10 yrs.

8. What factors attract you to purchase milma products?

Price

Quality

Packaging

Easy availability

Quantity

Trust in process

9. Which of the following milk brands have you used before?

Amul

Mother diary

Nestle

Aavin

Wayanad milk

Janatha milk

Others

10. What difference have you felt after using milma products?

Price

Quality

Quantity

Packaging

11. Does Milma products ensure enough quality as compared to other products?

Yes

No

12. Which all products of milma have you been used?

Milk

Curd

Ghee

Butter

Peda

Gulab jamun

Paneer

13. Have you ever thought of switching from milma products?

Yes

No

If yes give reason

Price

Purity

Trust

Quantity

Availability

14. Do you think price of milma products are reasonable?

Yes

No

15. How much trust do you have on present milking and process of milma?

Very high

High

Very low

Low

Neutral

16. How would you describe your level of satisfaction regarding milma products?

Highly satisfied

Satisfied

Neutral

Dissatisfied

Highly dissatisfied

17. What according to your opinion is the area of improvement required for milma products?

Purity

Packaging

Branding

Safety

18. Do you recommend milma products to other?

Yes

No

**A STUDY ON INFLUENCE OF GREEN MARKETING
AMONG PEOPLE IN THE CONSUMPTION OF THE
GREEN PRODUCT IN AYYANKUNNU PANCHAYAT**

A PROJECT REPORT

Submitted by

EDWIN PHILIP

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REG. NO. DB20BR0103

SHINCY PHILIP

REG. NO. DB20BR0119

Under the supervision of

Mrs. AMBILY.C

In partial fulfilment for the award of bachelor degree in

COMMERCE



DONBOSCO ARTS AND SCIENCE COLLEGE

OF KANNUR UNIVERSITY

MARCH 2023

KANNUR UNIVERSITY



BONAFIDE CERTIFICATE

Certified that this project report “**A STUDY ON INFLUENCE OF GREEN MARKETING AMONG PEOPLE IN THE CONSUMPTION OF THE GREEN PRODUCT IN AYYANKUNNU PANCHAYAT**” is the bonafide work of “**EDWIN PHILIP, SHERIN MATHEW and SHINCY PHILIP**” who carried out the project under my supervision.

SIGNATURE

Mrs. NISHAMOL N V

HEAD OF THE DEPARTMENT IN-CHARGE

SIGNATURE

Mrs. AMBILY .C

SUPERVISOR

DEPARTMENT OF COMMERCE

DON BOSCO ARTS & SCIENCE COLLEGE

ANGADIKADAVU

DECLARATION

We **EDWIN PHILIP, SHERIN MATHEW and SHINCY PHILIP**, students of Sixth Semester B.Com finance Don Bosco Arts and Science College Angadikadavu, hereby declare that the project entitled “**A STUDY ON INFLUENCE OF GREEN MARKETING AMONG PEOPLE IN THE CONSUMPTION OF THE GREEN PRODUCT IN AYYANKUNNU PANCHAYAT**“ is an authentic and original work done by us under the guidance and supervision of **Mrs. AMBILY.C**, Assistant Professor, Department of Commerce, in partial fulfilment of the requirements for the award of Degree of Bachelor of Commerce of the Kannur University.

We also declare that this report has not been submitted by us fully or partly for the award of any other Degree, Diploma or any other recognition earlier.

PLACE: ANGADIKADAVU

SIGNATURE OF THE STUDENTS

DATE:

DB20BR0089

DB20BR0103

DB20BR0119

ACKNOWLEDGEMENTS

We sincerely wish to express our deep sense of gratitude to all who helped us to complete project work. First and foremost, we thank the **God Almighty**, for his blessing and grace for the successful completion of the project work.

We acknowledge our gratitude to the Principal, **Rev. Fr. Dr. Francis Karackat SDB**, Don Bosco Arts and Science College Angadikadavu, for giving us an opportunity to undertake this venture.

We also extend our sincere thanks to **Mrs. NISHAMOL N V**, Head of the Department in-charge and all other staff members of the Department of Commerce, Don Bosco Arts and Science College, Angadikadavu for making available to us their valuable advice and sincere co-operation of study during the academic period.

We also wish to express our thanks to guide **Mrs. AMBILY.C**, Assistant Professor, Department of Commerce, for her valuable advice and timely assistance during the period of study.

We express our gratitude to all our friends for their encouragement and co-operation.

We are indebted to our beloved parents and other family members for their great support and care.

EDWIN PHILIP

SHERIN MATHEW

SHINCY PHILIP

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CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

There has been a change in consumer attitudes towards a green manner. Concerns relating to the deteriorating natural environment have compelled both organizations, governments and consumers to reduced damages inflicted towards the environment. Organizations and business still have seen this modification in consumer attitudes and look into to realize an edge within the competitive market by exploiting the potential. The term green in marketing roots in ecological and environmental issues and others use it after they need to talk about environmental or ecological pressures. The environment has become a really vital and crucial issue for all people whether as a customer or as a manufacturer. Increasing awareness on the diverse environmental issues has conduct a shift among the way consumers move their life.

As climate change becomes a more relevant political and personal priority, green marketing aims at attracting those consumers who care about the environment. It is becoming more popular as more people take an interest in environmental issues and want to invest their money in a way that saves the world. Such a product or service may in itself be environmentally sustainable, besides being manufactured sustainably. In other words, green marketing is the promotion of goods and services focused on environmental or knowledge factors. It is a strategy through which companies try to move beyond conventional marketing through promoting core environmental values in the expectation that customers will connect these values with their company or brand.

The green customer can be a new type of customer who wants to engage in sustainable living. The aim of this study is to examine the impact of Green Marketing on purchasing decisions of people concerning green product. The green home products for this study are reusable shopping bags, reusable water bottles, eco-friendly handbags, compostable cutlery, organic food and electrical appliances (5 star rating). Today, consumers are more conscious about environmental issues. “Green” marketing today has shifted from a trend to how business and selling businesses should recognize (a) the value of green and (b) incorporate this message into their marketing program and communicate the green concept to their consumers.

1.2 SIGNIFICANCE OF THE STUDY

The study mainly focuses on consumers attitudes to obtain green product and the obstacles they face when making intention to purchase it. In developing countries the idea of green product is that with their governments emphasizing strict laws and regulations. The initiatives cover a variety of activities and green marketing plays the crucial role among them. However, the idea is at an incredibly immature stage within developing countries such as India. Most of the research is completed on awareness of green marketing concept.

The study may provide guidance for more research in other Indian cities and states that may prove useful in spreading the green product and thus a step towards sustainability. In today's extremely competitive environment companies are searching for initiatives that could give them an advantage over their rivals.

1.3 STATEMENT OF THE PROBLEM

Green marketing refers a broad range of environmentally friendly practices and strategies. Green marketing is an attempt to protect environment through production, consumption, and disposal of eco-friendly products. The effectiveness of a green marketing depends on the efficacy it achieves in meeting its goal of protecting the nature. The limited natural resources of the earth have to be used judiciously to satisfy the human needs causing minimal environmental damage. Otherwise, mankind will face consequences of environmental degradation. Global research indicates that consumers are very concerned about the environment and change their behavior gradually. Previous studies are confined to customer satisfaction only. So, the project titled, "A STUDY ON INFLUENCE OF GREEN MARKETING AMONG PEOPLE IN THE CONSUMPTION OF THE GREEN PRODUCT IN AYYANKUNNU PANCHAYAT", focus on consumer attitudes towards green products and its effectiveness.

1.4 SCOPE OF THE STUDY

This research would help to re-examine and make modify in the present production and marketing strategies to boost the purchase behavior and satisfaction of consumers towards green products. The area of the study is limited to the people in Ayyankunnu Panchayat.

1.5 OBJECTIVES OF THE STUDY

1. To analyze the effectiveness of green marketing strategies in influencing people's behavior.
2. To measure consumer attitudes towards Green products.
3. To evaluate the issues faced by customers while using green products.
4. To assess the Customer awareness & Satisfaction on Green product.

1.6 RESEARCH METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability.

1.6.1 Research Design

Research design describes the procedure which has been used in the research. The present topic titled “a study on influence of green marketing among people in the consumption of the green product in Ayyankunnu Panchayat” has been described as an analytical and descriptive study

1.6.2 Sampling Technique

The technique used for sampling in this research is convenient sampling.

1.6.3 Sample size

The questionnaire was administered to 50 respondents.

1.6.4 Area of the study

The area of study is Ayyankunnu Panchayat.

1.6.5 Sources of data

Research is mainly carried out for discovering the truth and in turn solves a problem. In simple words, research is an in-depth study of the search of a particular subject or area of investigation which is usually backed by collection, computation, analysis and interpretation of the relevant data, figures and values.

This study is based on both primary data and secondary data.

- Primary data: primary data means the data which are collected for the first time. Here the primary data collected through google forms by pre-designed questionnaire.
- Secondary data: Secondary data means data which are already collected for other purposes. Here secondary data were collected from websites.

1.6.6 Tool of data analysis and interpretation

Here percentage, graphs, diagrams are used as tools.

1.6.7 Period of study

January 2023 to March 2023

1.7 LIMITATIONS OF THE STUDY

- The study may be outdated due to rapid changes in market.
- This study is based on responses of specific numbers of people. It will depend on their attitudes, taste and preferences.
- Some people may not be ready to co-operate.

1.8 CHAPTER SCHEME

Chapter I: INTRODUCTION

Chapter II: REVIEW OF LITERATURE

Chapter III: THEORETICAL FRAMEWORK

Chapter IV: DATA ANALYSIS AND INTERPRETATION

Chapter V: FINDINGS, SUGGESTIONS AND COCLUSION

CHAPTER II
REVIEW OF LITERATURE

REVIEW OF LITERATURE

Ottman, 1998 states that all marketing aspects of new product creation and communications should be combined with environmental concerns from an organizational perspective. This holistic view of Green Marketing indicates that not only manufacturers and distributors, but also the new stakeholders, including educators, community leaders, regulators, and NGOs, should be brought into the domain of accountability. There should be no compromise on environmental issues to meet primary consumer needs. Organization implementing green practices in their processes and products are considered by customers to be environmentally friendly and they tend to buy the organization's products which advertise themselves as green organizations.

Kinoti, 2011 This article examines the literature on green marketing intervention Strategies and sustainable development, with particular attention to green marketing intervention strategies for the environmental problems that today's world faces. The study specifies that individuals and organizations can benefit from green marketing strategies, while protecting the environment for sustainable development.

Suki, 2013 This research explores the impact of customer environmental issues, green product perception, price and brand identity on their green product buying decision. From the findings, it is important to notice that the perception of consumers about price and brand identity significantly influenced their decision to purchase green goods. Brand identity recognition is the main aspect that has strongly affected their decision to buy. This study concluded that buying a green product would offer a stronger choice to a individual who has some consideration for the environment and its brand identity.

Bhatia and Jain, 2013 This study provides a brief review of environmental concerns and recognizes consumer green beliefs, consumer awareness of environmental issues, green products and activities. A study was conducted among 106 respondents. High level of consumer awareness of green marketing practices and products has been identified. Green values among respondents were also found to be high. Research has provided good insights to marketers of green products and demonstrates the need for marketing communication initiatives to promote green products on the basis of high green value among consumers. The results of the regression analysis show that overall green values, awareness of green products and practices and perception of the seriousness of the marketing companies towards green marketing have had a positive

impact on consumer persuasion in buying and preferring green products over conventional products.

Nagaraju, 2016 The main objective of the study is to evaluate the level of knowledge and environmental concern of the respondents and also to examine the awareness and attitude of consumers towards the green product FMCG. The results of the study reveal that product label and outdoor advertising are the main sources of awareness of green products. Consumers are aware about green products and have a positive attitude towards green products. Lack of knowledge and ignorance of the benefits were found to be obstacles to purchasing green products. Most of the respondents buy green products for health purposes. The study concludes that the consumer is waking up to the virtues of green products.

Thakur, 2016 Environmental and economic issues are changing the industry, customer expectations are rising and brand loyalty is redefined. Organizations that incorporate green approaches into their product creation, organizational processes and marketing practices are finding new competitive advantage opportunities. Green has become a common problem which is causing millions of customers to find out how they can lead a more environmentally sustainable life. This paper focuses on the evolving attitudes of consumers towards use of green products.

Kumar, 2017 The results reveal that 56.40 per cent of consumers have a moderate attitude towards followed by a high (26.68 percent) and a low (17.02 percent). There is a significant difference between the socio-economic profile of consumers and their attitude towards green products, with the exception of the gender of consumers and the attitude towards green products.

Al Mamun et al., 2018 This study examined the intention and behavior towards green consumption among low-income families. The outcomes discovered a positive effect of eco-literacy and self-efficacy on attitudes in the direction of green products. Subsequently, the results also determined a positive effect of the attitude and control of the perceived behavior on the intention and consumption of organic products. In addition, both academics and policy makers can rely on these results to increase intention and behavior towards the consumption of organic products to reduce environmental vulnerability to coastal communities.

Thapa, 2019 This research paper is an attempt to investigate the level of awareness and perception of consumers towards green products in Nepal. The data were collected through a well-structured questionnaire from a total of 192 respondents in Kathmandu. The study results also show the frustration of customers towards the promotional measures taken by the marketer.

Raj and Gnanadhas, 2020 concluded that consumer awareness of green products is important in guiding green consumer purchasing behavior. The main objective of this study is to make consumers aware of green products. As the world economy is rapidly developing, the global environment is increasingly weakened. The protection of the environment and the creation of a safe living environment have become one of the most important concerns of consumers. Green marketing is generally aimed at promoting environmentally friendly products and a safe environment where people can stay. Every year, people who are turning to green brands or environmentally friendly products are increasing the phenomenon.

CHAPTER III
THEORETICAL FRAMEWORK

3.1 GREEN MARKETING –MEANING

Green marketing is the commercialization of goods presumed to be environmental-friendly. While green marketing includes a wide variety of practices, including product alteration, production process improvements, labelling improvements and advertising modifications. Yet identifying green marketing isn't easy task in which many concepts overlap and contradict each other; the presence of various financial, environmental and retail interpretations attached to this concept would be an example. Other related terms used are Environmental Marketing and Ecological Marketing. Green marketing is the process of selling green products and services. Such a product or service may be environment-friendly, or may be manufactured and /or packaged in an environmentally friendly manner. As society becomes more concerned with the natural environment, enterprises have begun to alter their behavior in an attempt to address the "new" concerns of society.

Some organizations were able to embrace principles such as environment management systems and waste minimization, and incorporated environmental concerns into all the organizational activities. Marketing is one field of business where environmental concerns have generated much attention in the common and professional press. Terms such as 'economic marketing' and 'environmental marketing' also appear in the mainstream press. Many governments around the world were so concerned with green marketing practices that they sought to control them.

Green marketing may refer to the manufacturing process, the goods or services themselves or both. The method of marketing the product based on its environmental benefits is green marketing (also known as eco-marketing or sustainable marketing). Ben and Jerry's, Whole Foods, Starbucks, Johnson & Johnson, System and Timberland are amongst the publicly traded corporations that have used green marketing tactics, stressing the quality of their goods or the green processes used in their packaging or retail stores.

When society is more concerned with the natural world, corporations have started to adapt their practices in an effort to meet the current demands of society. Many organizations rapidly adopted principles like environmental management programs and waste minimization and incorporated environmental problems into all operational activities.

3.2 EVOLUTION OF GREEN MARKETING:

The green marketing has evolved over a period of time. According to Peattie (2001), the history of green marketing has three phases:

- The first phase, was called 'ecological' green marketing, and during this time all marketing efforts were concerned with improving environmental issues and provide remedies for environmental problems.
- The second phase was 'environmental' green marketing and the emphasis turned to renewable technology.
- Third phase was “Sustainable” green marketing. It became popular in the late 1990s and early 2000.

3.3 GREEN MARKETING - DEFINITION

"Green Marketing" is defined, according to the American Marketing Association, as the production and marketing of products designed to reduce the negative effects on the physical environment or improve its efficiency. According to Mr. J. Polonsky, green marketing can be described as, “All activities designed to produce and encourage any exchange intended to fulfil human needs or want to occur with minimal adverse impact on the national environment to meet such needs and wishes”. Green or Environmental marketing consists of all practices designed to produce and promote any exchange intended to fulfil human needs or desires, with minimal adverse effect on the natural environment so that the fulfilment of these needs and desires occurs. [Polonsky 1994b,2]

These definition include many of the standard marketing elements, i.e. “All practices intended to produce and promote any exchange aimed at meeting human needs or needs” [Stanton and Futrell 1987]. Therefore it guarantees that the interests of the company and all its customers are secured, because there will be no voluntary trade unless both buyer and seller benefit from mutual gain. The latter definition also requires the security of the natural world, by seeking to mitigate the negative environmental effects of this trade. The second point is significant, because human consumption is detrimental to the natural environment because of its very existence. Green marketing would also look to mitigate the damage to the environment, not simply eradicate it.

3.4 OBJECTIVES OF GREEN MARKETING

Green marketing covers all areas of a business, from manufacturing and packaging, advertisement and public relations. It focuses on focusing through marketing campaign toward a common target – benefit by sustainability. In contrast to common opinion, green marketing focuses not only on saving the environment by selling green goods, but also on how to promote such green goods and make the most money. Green marketing is not only an act of living by environmentally sustainable policies and practices, but also of educating customers about. For a number of reasons, green marketing is essential, from reducing wastefulness to educating customers about how a business manages environmentally friendly steps. Here are few more objectives to consider when thought about green marketing

1. **Avoiding waste:** Whether it's developing biodegradable product packaging, reducing water consumption or reducing the amount of garbage that goes into landfills, green marketing is just as much about eliminating waste as putting out an eco-friendly public face.
2. **Reinventing products:** Products themselves can be adjusted to mitigate the environmental effects. For example, Method sources its ingredients from several plant-derived ingredients, which means that it is healthier for humans, not harmful to family animals who could ingest it accidentally and more environmentally friendly by being water-soluble and safe to spread into the environment.
3. **Making green while being green:** Companies that produce green products want to not only be good stewards of planet Earth, but also make a profit when doing so. Green marketing helps corporations to focus on the segment of the population willing to spend a little more to lessen their carbon impact on the environment and protect the atmosphere.
4. **Changing processes:** Consumers aren't the only ones to stress about the environmental effects. Green marketing also allows companies to make good use of capital, such as water and energy usage. Changing processes also includes looking for alternatives, using sustainable energy sources and seeking ways to make goods more fuel-efficient.

3.5 IMPORTANCE OF GREEN MARKETING

Human beings have restricted worldly resources for which they will seek to provide for the limitless will of the worlds. There is broad debate as to whether the earth is a resource accessible to man. In capitalist systems where "free choice" exists, it has been widely agreed that individuals and organizations have the freedom to attempt to fulfil their wishes. Since businesses are facing limited natural capital, they need to find new or alternate ways to fulfil these limited wishes. Ultimately, green marketing looks at how marketing efforts exploit such limited resources when meeting customer desires, both of individuals and business, as well as achieving the goals of the selling company. As you look at the literature, there are some suggested explanations why businesses are using Green Marketing more effectively. Five potential causes are mentioned:

- Companies view environmental marketing as an incentive that can be used to achieve their goals.
- Companies feel they have a moral responsibility to be more socially conscious.
- Cost considerations associated with waste disposal or resource use reductions cause businesses to adapt their behaviour.
- Regulatory agencies are pressuring companies to assume greater responsibility.
- The environmental policies of rivals are placing pressure on businesses to change their environmental marketing policies.

3.6 MANTRAS OF GREEN MARKETING

Know your Customer: Make sure that the consumer is aware of and concerned about the problems that your product seeks to solve.

Educate your customers: It's not just about letting people know you're doing whatever you're doing to protect the world, but it's also about letting people know why it's important.

Be Genuine & Transparent: It really does what it appears to be doing in business holders green marketing campaign and the majority of its corporate practices are consistent with everything they do that is environmentally friendly.

Reassure the Buyer: Customers must be made to believe that in the name of the environment, the product performs the job it's meant to do-they do not forgo product quality.

Consider Your Pricing: When you charge a premium for your product-and many environmentally friendly goods cost more because of economies of scale and the use of higher-quality ingredients-make sure that all buyers can afford the premium.

3.7 GREEN MARKETING MIX

There has to be a variety of innovative green goods and technologies to build a greener economy. Effective and green production requires a process with a high degree of coordination and communication, good information, specific attention to environmental principles, support from senior management and the use of a personality approach to measure and benchmark. Since each company has a specific marketing mix, marketers' challenge in green marketing is innovative use of green 4p, in which basic marketing concepts of green marketing have been observed Just as we have 4Ps product, costs, placement and marketing promotion, we also have 4ps in green marketing, but they are a little different.

They are supported by three additional Ps, namely people, planet and profits.

PRODUCT

Depending on the needs of customers who prefer environmentally friendly products the products have to be created. Products can be manufactured from recycled or used materials. Effective goods not only save water, energy and money, but reduce negative environmental impacts as well. The position of the marketer in product management involves providing market-driven trends to the product designers and consumer demands for green product attributes such as energy saving, organic, green chemicals, local sourcing, etc.

PRICE

Most consumers are willing to pay a premium because there is a perception of the added value of the commodity. This value may be efficiency, feature, design and visual appeal improvement. Environmental benefits are typically an added advantage but can also be the determining factor between products of equal value and quality. However,

environmentally friendly goods are also less costly when taking into account the costs of the product life-cycle, such as fuel-efficient cars, water-efficient printing and non-hazardous goods. Green pricing takes individuals, the world and benefit into account in a way that takes care of employee and community wellbeing and ensures effective productivity. It can add value by modifying its appearance, features, customization, etc.

PLACE

Green place is about handling logistics to reduce pollution from transportation, thus reducing the carbon footprint. For example, it can be licensed for local production instead of commercializing an imported mango juice in India. It prevents importing the commodity from abroad, thus eliminating importing costs and, more significantly, the ships' associated carbon emissions and other forms of transport. The preference of where and when to make a product available has a significant effect on the attracting customers. The location has to be compatible with the image which a company wants to project.

The location has to make a business stand out from its rivals. It can be done by in-store promotions and visually pleasing displays or using recycled materials to demonstrate the environmental and other benefits

PROMOTION

Green promotion includes setting up promotional resources, such as ads, publicity materials, posters, white papers, blogs, videos and presentations by keeping people, environment and profit in mind. The Indian Tobacco Company has launched environmentally friendly papers and boards, free of chlorine materials. Toyota is incorporating gas / electric hybrid technology into much of its line of goods. This also makes the single largest R&D investment in all-elusive hydrogen vehicles and promotes itself as the first environmentally friendly automotive maker. It includes paid advertising, public relations, promotional campaigns, direct marketing and on-site campaigns to sell goods and services to target audiences. The use of sustainable marketing and communications tools and practices would allow smart green marketers to improve environmental credibility.

PEOPLE

People are one of the very important elements of service marketing mix. Here people refer to those who are involved in providing the green services. The most important criteria for the provider of the green services is that the people must be green in their mind sets and in their activities otherwise the performance of green services will be at stake.

PROCESS

Process is another very important element of service marketing mix. Here process refers to the pedagogy and methodology with the help of which the green services will be provided. It is also very important that the process should be executed such a way so that the main objective of green marketing can be taken care of.

PHYSICAL EVIDENCE

As services are basically intangible in nature so for increasing the credibility and reliability of the service we need to give some tangible touches to the intangible and that can best be done by giving some physical evidence. In case of green marketing the physical evidences must be given from a very much holistic point of views so that the purpose of keeping the greenness of the entire system safely protected.

3.8 GREEN MARKETING STRATEGIES

Companies that are sincerely dedicated to preserving the world and contributing back to the community usually receive a great deal of consumer appreciation and loyalty. If you want to run one such company, you can follow any of these or all of these 4 green marketing strategies.

Green Positioning: Green Positioning is a technique for brand positioning, where the company boasts its sustainability ideals and tries to position itself as a company that cares. Such a company focuses on acquiring certifications and working with sustainability organizations to open their doors to the sustainability consumer market.

The Best example of green positioning is Body Shop which never uses its products on animals and also sources its resources responsibly. The company also uses advertisements which don't use women-degrading photos and also raises funds to encourage global awareness of topics such as HIV and domestic abuse.

Green Pricing: Green pricing is another green marketing strategy used by the brands to make their offering more attractive. The main focus of this strategy is to highlight how the green product can help the customers save money or other resources. One example of green pricing could be a company which sells CNG cars by highlighting how economical it would be to own a CNG car when compared to petrol cars

Green Logistics: Green logistics requires the company's measures to reduce the environmental effect of all logistics operations between point of origin and point of consumption.

If you run an e Commerce store or a green goods store that delivers its products to customers, this is an important green marketing strategy. Amazon uses such green logistics strategy called Frustration-Free packaging. The Frustration-Free packaging is a recyclable packaging that is easy to open and uses less packaging materials with zero wire links, rubber bindings, or clamshell rubber casings. Reverse channel system is the most prevalent method of greening logistics. Reverse channel programs tackle post-consumer recycling.

Green Disposal: Green disposal may be the ideal green marketing strategy for businesses that produce a lot of waste material, where they can boast about the sustainable disposal methods that they use to minimize the impact on both the environment and human life.

3.9 CHALLENGES OF GREEN MARKETING

There are large companies who want to turn green because a growing number of customers want to identify with environmentally friendly goods. There is widespread confusion among consumers regarding products. In particular, where one often finds erosion of the credibility of green products. Therefore, to ensure consumer confidence, marketers of green products need to be much more transparent and refrain from violating any product or business practice laws or standards. While a large number of firms are practicing green marketing, it is not a simple job as there are a number of problems that need to be addressed while implementing Green marketing. The major challenges that Green marketing has to be faced are:

Need for standardization of the products: It was observed that quite proportionate loss of the “Green” campaigns marketing message is true to requisite standard and

reflect the authenticity which they claim. Currently there is no 'yard stick,' with which we can mark the commodity as organic. Until or unless some of regularly bodies are involved in providing the certifications, which can be proved helpful to verify the validity of the characteristics of the product. A standard quality control board needs to be in place for such labelling and licensing.

Long gestation period: It has been noted that the inventors and the business need to perceive the market as a long-term opportunity for investment. It is because of the projects related to 'Green Marketing' have a long-gestation period. It requires a lot of patience to get the desired results.

Cost Factor: Green marketing includes marketing of green products/services, green technology, green power for which a lot of money has to be spent on Research & Development programs for their development and subsequent promotional programs which eventually may lead to increased costs.

Convincing customers: Customers do not believe in the Green Marketing strategy of the company, so the company should make sure that they take every possible steps to persuade the consumer of their green product, the best choice is to introduce eco-labelling schemes. The consumers might also often not be prepared to pay the extra price for the goods.

Sustainability: Profits are initially very small since renewable and recyclable materials and green technology are more costly. Green marketing will only work in the long term. Therefore, the company needs to plan and budget for long-term rather than short-term approaches, prepare for the same and at the same time it should avoid falling into lure of unethical practices to make profits in short term.

Non Cooperation: The firms practicing Green marketing have to work hard to persuade clients and many times it may fail to convince them about the long term benefits of Green marketing as compared to short term expenses.

Avoiding Green Myopia: Green marketing needs to satisfy two goals: enhancing environmental sustainability and attracting consumers. It can be termed green marketing myopia to misjudge either or to overemphasize the former at the expense of the latter.

3.10 MEANING OF GREEN PRODUCTS

Green products are those that are conventional alternatives which have less impact on the environment or are less detrimental to human health. Green goods could be made in a more energy-conservative fashion, usually formed or partially formed from recycled materials, or supplied to the market with less packaging or all the three. Environmentally sustainable or environmentally friendly or environmentally friendly is a term of marketing and sustainability that applies to products and services, rules, laws and regulations that appear to have reduced, minimized or no damage to the environment or ecosystems. The word- eco-friendly is used to describe practices that are environmentally friendly. It is a short version of environmentally sustainable or ecologically sound or green used to demonstrate related activities. There are a range of ways in which practices can be environmentally friendly, ranging from goods constructed in an environmentally friendly manner to lifestyle changes intended to benefit the environment. Examples of environmentally-beneficial products and services

- Cereals sold without excessive packaging
- Cleaning materials that do not affect humans or the environment
- Wood harvested from green forests
- Power-efficient light bulbs
- Power-efficient cars
- Electricity from renewable energy sources such as windmills and solar power.

3.11 CHARACTERISTICS OF GREEN PRODUCTS

Green product features fall into six categories, and many products have benefits in several categories; however, a product falling into three categories is not generally greener than a product falling into one category only.

Green Process: The product is produced with regard to workers' exposure to chemicals, source of materials, energy-efficient production processes, use of recycled products in packaging, reclaiming waste from manufacturing, and prudent energy usage. Since all of these methods save the manufacturer's money, these concepts are implemented as manufacturing facilities are upgraded

Improved Sustainability: The product is renewable which makes good use of the resources available. Sustainability considers the whole instead of specifics, stressing connections rather than pieces in isolation. Sustainable design takes into account

environmental and human health and well-being, in addition to conventional standards of efficiency, cost and aesthetics. Though environmentalists have focused attention on the destruction of natural environments, advocates of sustainability generally believe in trading destructive practices for healthy ones and developing in ways that are beneficial ecologically and economically. Sustainability can be illustrated by systems as well as individual products, such as those used to improve the building's energy efficiency.

Recycled Content: The product is fabricated with post-consumer materials or post-industrial by-products. Many products, ranging from steel, to finish materials, to carpet cushion, are manufactured with recycled content. For instance, synthetic gypsum board is made from gypsum deposited inside smokestacks during scrubbing at coal-fired power plants. This gypsum is chemically the same as gypsum that occurs naturally, and should not be mined. However, taking into account the overall energy consumption and shipping costs of using synthetic gypsum sheet, using it within 500 miles of its manufacturing location makes the most sense.

Recyclable: The product can be reused or reprocessed after usage and refabricated. Recyclable soda cans and bottles are well known to us, but the same can apply to asphalt pavement, masonry, metal framing, insulation, gypsum wallboard, acoustic ceiling panels, toilet compartments, and even carpet. Extruded producers of polystyrene insulation claim their product can be reused in roofing assemblies, as the material is not affected by moisture. Most major manufacturers of gypsum wallboard and acoustical ceiling panels have facilities for recycling construction waste from their products.

Low Toxicity: The product is less harmful than similar goods that are used to the same purpose. Toxic fumes from site-mixed materials, coatings, adhesives and sealants containing chemicals such as formaldehyde and styrene are a real health hazard, especially in remodeling projects where the building may be occupied during the work. Exposure to such products as carpet adhesives and high-performance paints has caused issues ranging from discomfort to disability over the long term.

Biodegradable: The product naturally returns to earth under exposure to the elements. Eventually, the abandoned barn in the field collapses and vanishes. The subway car is dumped into the ocean as a marine habitat, and the steel corrodes over time. We expect our buildings to last a lifetime, but it is not necessary for products to last thousands of years.

3.12 IMPORTANCE OF GREEN PRODUCTS

The most important concern of the people to involve in nature friendly activities is just about their health. The divesting effect of harmful gases, non-bio dirigible plastics, dangerous gases, which not only pollute the environment but causes respiration problems in human being. For these plastics, chemicals and pollution subtract the first thing people do is to start using Eco friendly products as soon as possible. These products are made up of natural things that can be easily recycle and do not harm environment. So to have a pollution free environment people must start using eco-friendly products to save the environment and for better health. Some of the leading companies that are using eco conscious production process are IKEA, Nike, Johnson & Johnson, QMI Services, Philips electronics, Earth etc, Schott, Dell, Tupperware any many more.

3.13 GREEN PRODUCTS IN INDIA

- Wipro Info tech (Green It) was India's first company to launch environment friendly computer peripherals.
- Samsung, was the first to launch eco-friendly mobile handsets (made of renewable materials) – W510 and F268- in India.
- Oil and Natural Gas Corporation Ltd. (ONGC), India's largest oil company, has introduced energy-efficient Mokshada Green Crematorium, which saves 60% to 70% of wood and a fourth of the burning time per cremation.
- Reva, India's very-own Bangalore based company was the first in the world to commercially release an electric car.
- Honda India introduced its Civic Hybrid car.
- ITC has introduced Paper Kraft, a premium range of eco-friendly business paper.
- Indusland Bank installed the country's first solar-powered ATM and thus brought about an eco-savvy change in the Indian banking sector.
- Suzlon Energy manufactures and markets wind turbines, which provide an alternative source of energy based on wind power. This green initiative taken by the company is extremely important for reducing the carbon footprint.

CHAPTER IV
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

Analysis and interpretation are a major part of research. Analysis is the ordering of data into the consistent parts to obtain answers to the research questions. Interpretation takes the result of analysis, makes inferences and draw conclusion about it. Analysis of data is a process of inspecting, transforming and modelling data with the goal of highlighting useful information, suggesting conclusions and supporting decision making. Data interpretation is the process of reviewing data and arriving at relevant conclusions using various analytical methods.

4.1: AGE WISE CLASSIFICATION

TABLE 4.1

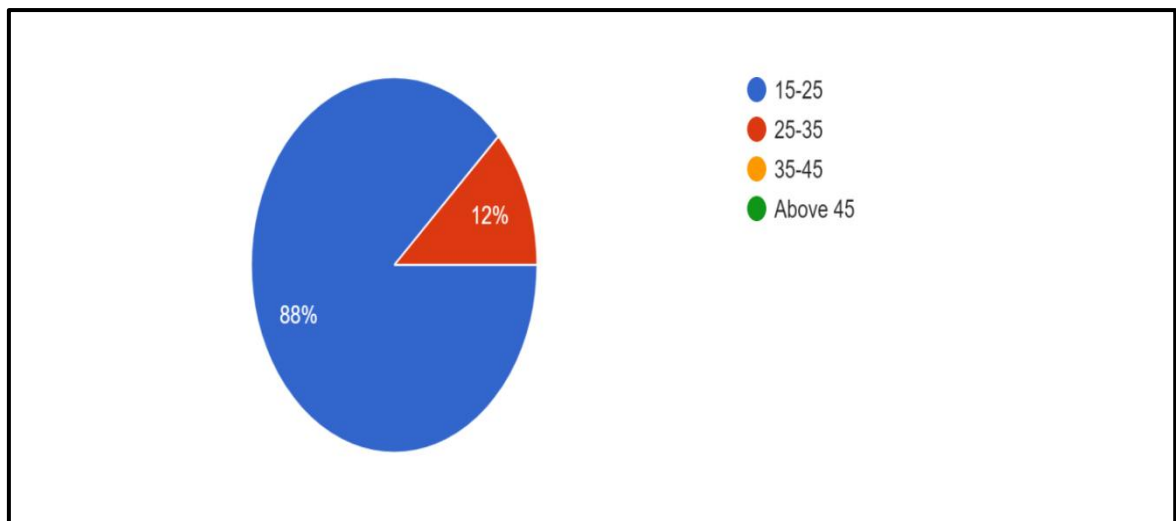
AGE WISE CLASSIFICATION

Age	No. of respondents	Percentage
15-25	44	88
25-35	6	12
35-45	0	0
Above 45	0	0
Total	50	100

Source: Primary data

FIGURE 4.1

AGE WISE CLASSIFICATION



Interpretation:

Table 4.1 and Figure 4.1 show that 88 percent of the respondents are aged between 15-25 years, 12 percent are between 25-35 years, 0 percent between ages 35-45 and 0 percent above 45.

4.2: GENDERWISE CLASSIFICATION

TABLE 4.2

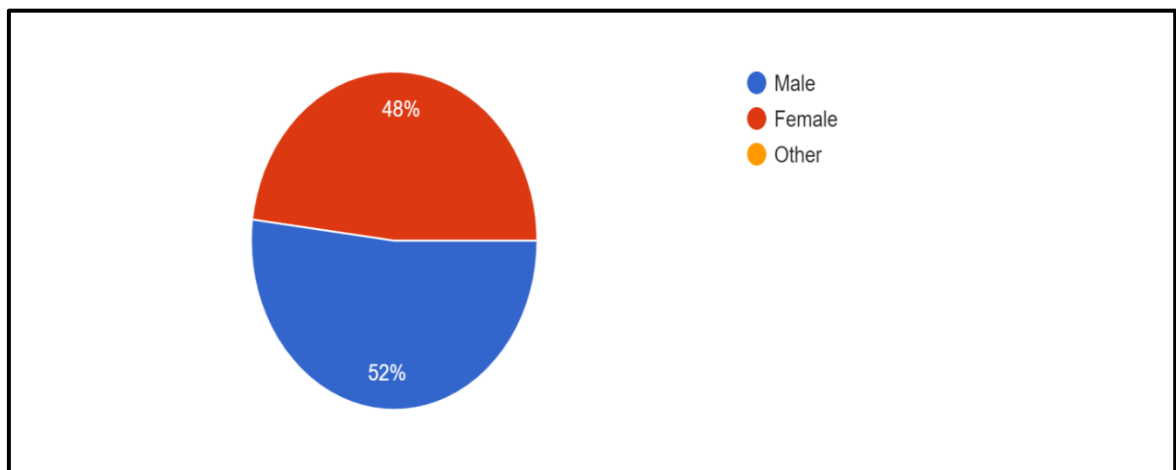
GENDER WISE CLASSIFICATION

Gender	No. of respondents	Percentage
Male	26	52
Female	24	48
Other	0	0
Total	50	100

Source: Primary data

FIGURE 4.2

GENDER WISE CLASSIFICATION



Interpretation:

Table 4.2 and Figure 4.2 show that, 52 percent of the respondents are male, 48 percent are female and 0 percent others.

4.3: AWARENESS ABOUT ENVIRONMENTAL BENEFITS

TABLE 4.3

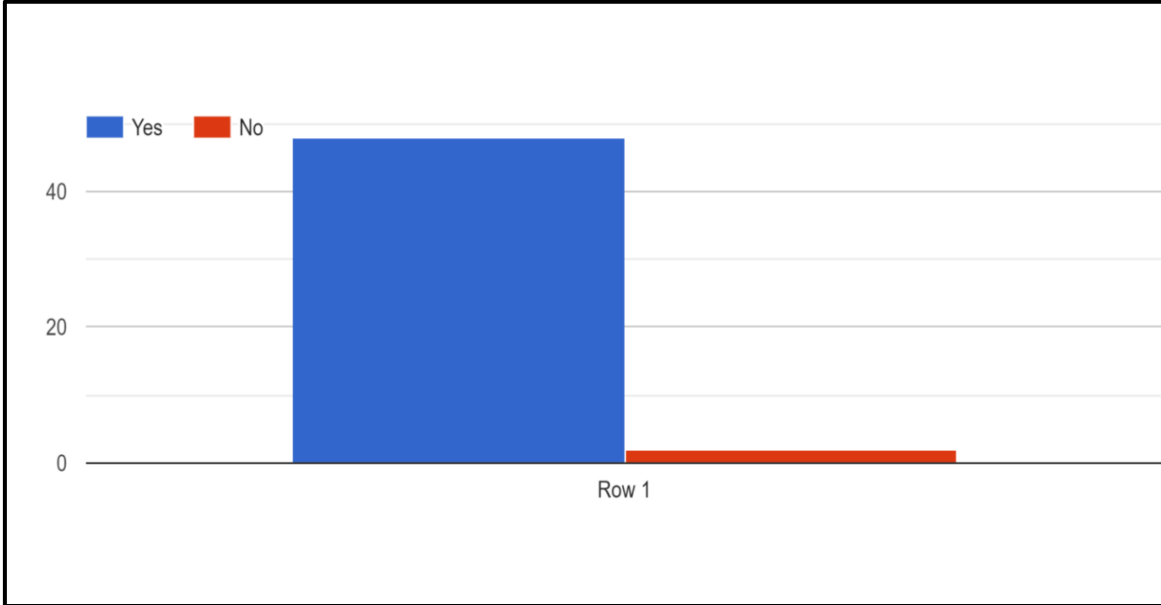
AWARENESS ABOUT ENVIRONMENTAL BENEFITS

Responses	No. of respondents	Percentage
Yes	48	96
No	2	4
Total	50	100

Source: Primary data

FIGURE 4.3

AWARENESS ABOUT ENVIRONMENTAL BENEFITS



Interpretation:

Table 4.3 and Figure 4.3 show that, 96 percent of the respondents are aware about the environmental benefits of green products while remaining 4 percent of respondents are not aware about the environmental benefits of green products.

4.4: AWARENESS OF PLACES WHERE GREEN PRODUCTS ARE AVAILABLE

TABLE 4.4

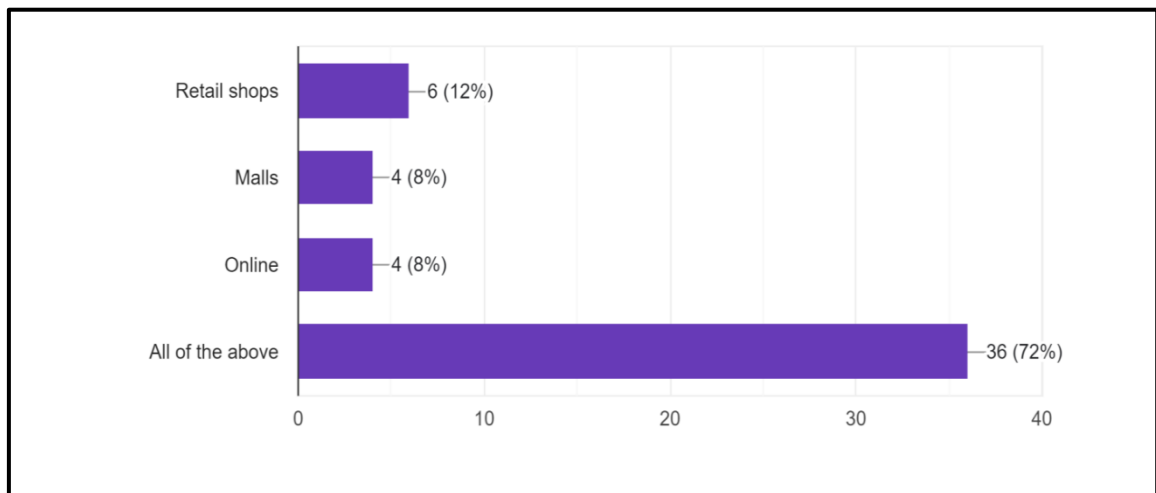
AWARENESS OF PLACES WHERE GREEN PRODUCTS ARE AVAILABLE

Responses	No. of respondents	Percentage
Retail shops	6	12
Malls	4	8
Online	4	8
All of the above	36	72
Total	50	100

Source: Primary data

FIGURE 4.4

AWARENESS OF PLACES WHERE GREEN PRODUCTS ARE AVAILABLE



Interpretation:

Table 4.4 and Figure 4.4 show that, 72 percent of the respondents are aware of places like retail shops, malls, and online, 12 percent are aware of retail shops, 8 percent are aware of online and 8 percent are aware of malls.

4.5: KNOWLEDGE ABOUT VARIOUS GREEN PRODUCTS

TABLE 4.5

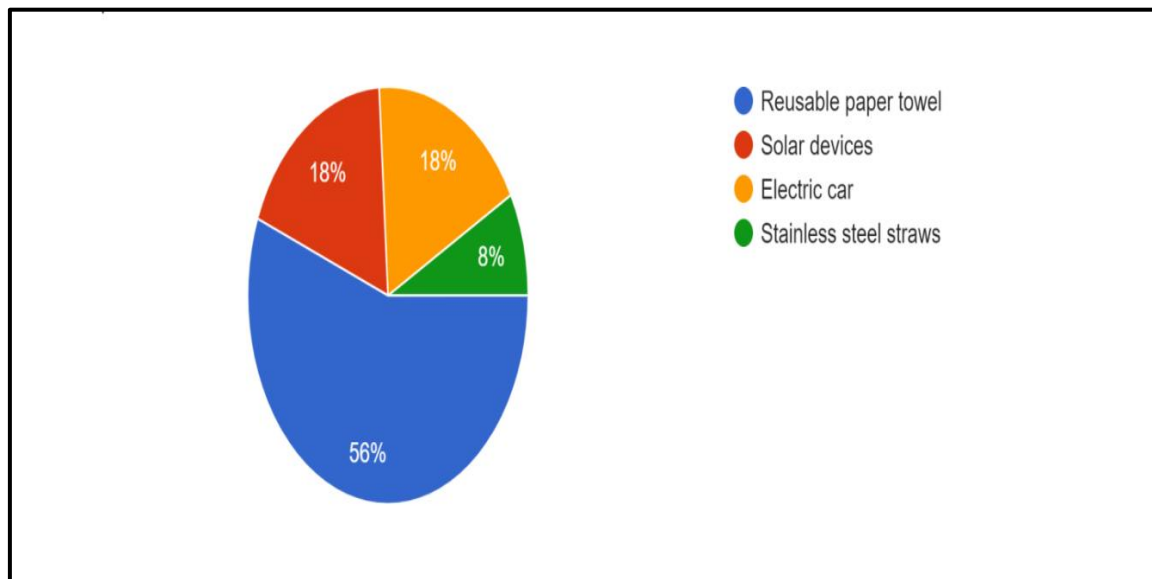
KNOWLEDGE ABOUT VARIOUS GREEN PRODUCTS

Responses	No. of respondents	Percentage
Reusable paper towel	28	56
Solar devices	9	18
Electric car	9	18
Stainless steel straws	4	8
Total	50	100

Source: Primary data

FIGURE 4.5

KNOWLEDGE ABOUT VARIOUS GREEN PRODUCTS



Interpretation:

Table 4.5 and Figure 4.5 show that, 56 percent of respondents are aware of reusable paper towels, 18 percent are aware of solar devices, 18 percent electric cars and 8 percent are aware of stainless steel straws.

4.6: IDENTIFICATION OF GREEN PRODUCTS

TABLE 4.6

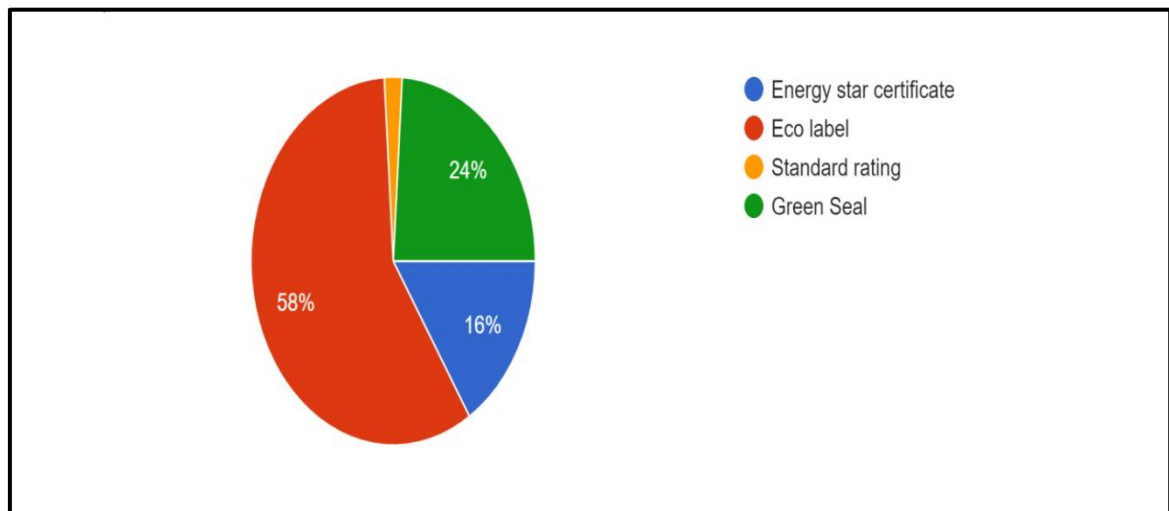
IDENTIFICATION OF GREEN PRODUCTS

Responses	No. of respondents	Percentage
Energy star certificate	8	16
Eco label	29	58
Standard rating	1	2
Green seal	12	24
Total	50	100

Source: Primary data

FIGURE 4.6

IDENTIFICATION OF GREEN PRODUCTS



Interpretation:

Table 4.6 and Figure 4.6 show that, 58 percent of respondents recognized eco-label, 24 percent recognized green seal, 16 percent recognized energy star certificate and 2 percent recognized standard rating.

4.7: USAGE OF GREEN PRODUCTS

TABLE 4.7

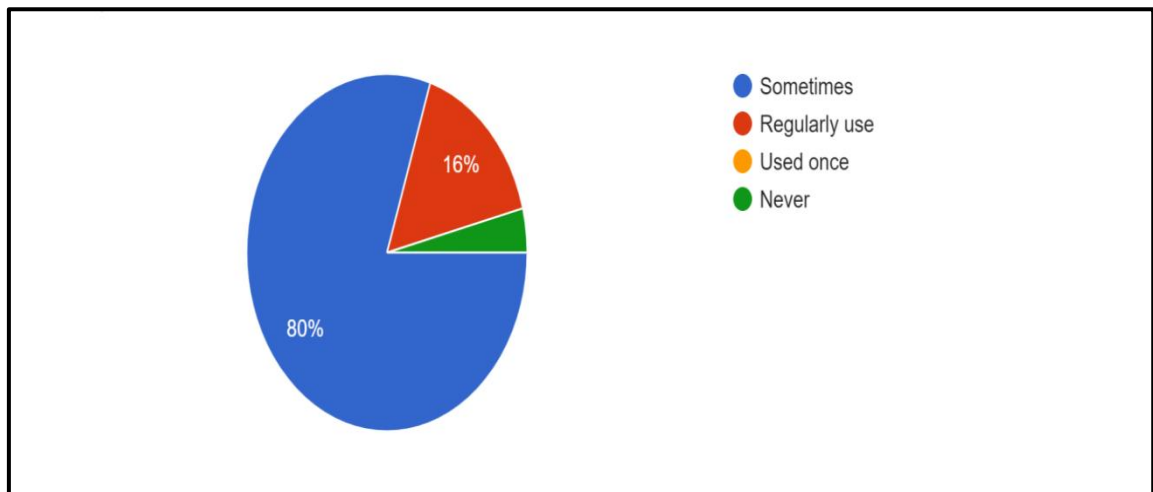
USAGE OF GREEN PRODUCTS

Responses	No. of respondents	Percentage
Regularly use	8	16
Sometimes	40	80
Used once	0	0
Never	2	4
Total	50	100

Source: Primary data

FIGURE 4.7

USAGE OF GREEN PRODUCTS



Interpretation:

Table 4.7 and Figure 4.7 show that, 80 percent of respondents have used green products sometimes, 16 percent have used green products regularly and 4 percent have never used.

4.8: GREEN MARKETING HELP SAVE RESOURCES AND REDUCE WASTE

TABLE 4.8

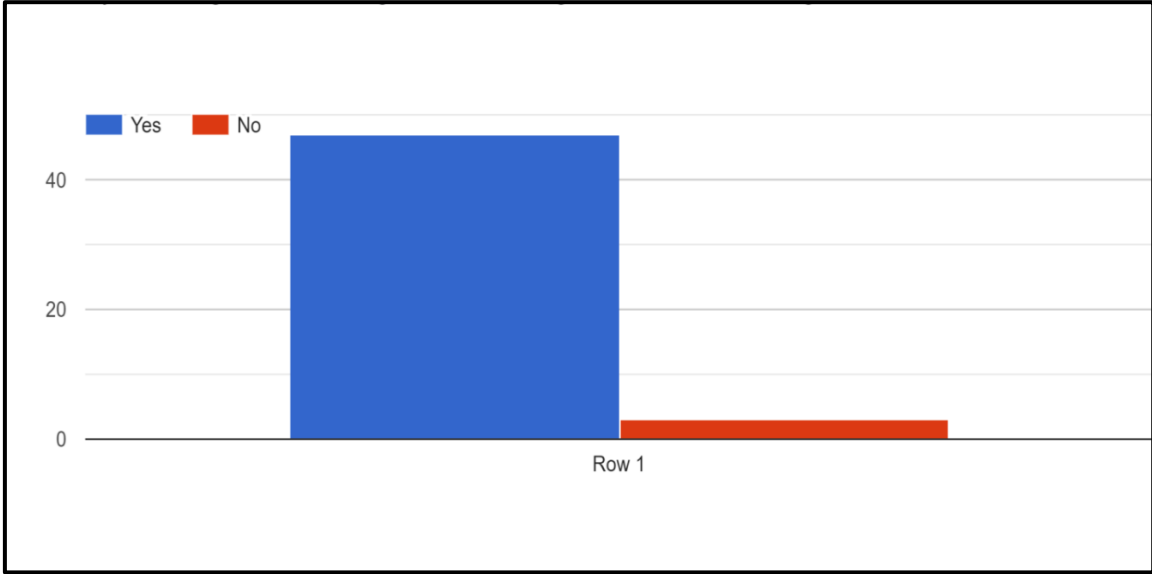
GREEN MARKETING HELP SAVE RESOURCES AND REDUCE WASTE

Responses	No. of respondents	Percentage
Yes	47	94
No	3	6
Total	50	100

Source: Primary data

FIGURE 4.8

GREEN MARKETING HELP SAVE RESOURCES AND REDUCE WASTE



Interpretation:

Table 4.8 and Figure 4.8 show that, 94 percent of respondents think green marketing heads in saving resources and manage waste while 6 percent does not think green marketing helps in saving resources and manage waste.

4.9: WILLINGNESS TO PAY MORE ON GREEN PRODUCTS

TABLE 4.9

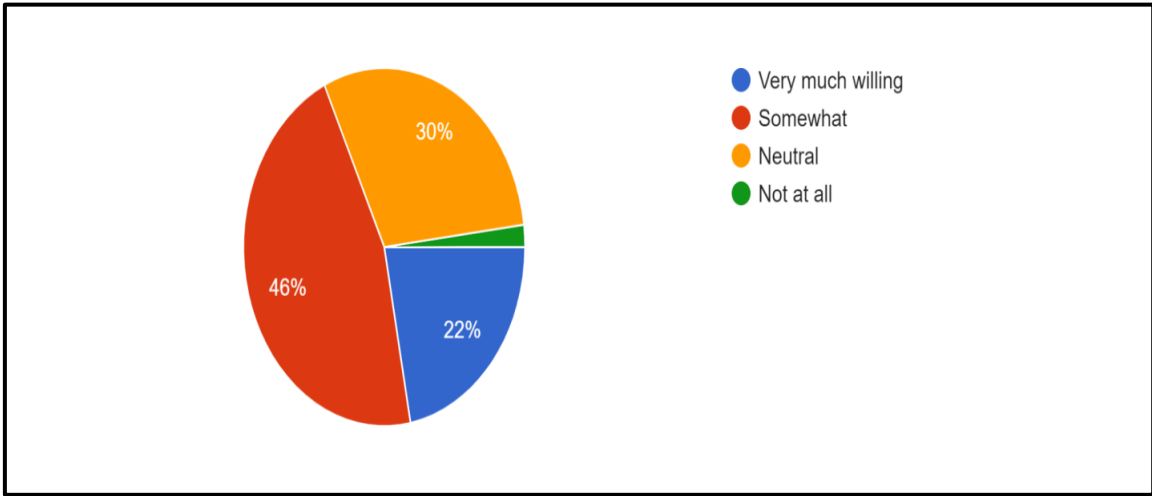
WILLINGNESS TO PAY MORE ON GREEN PRODUCTS

Responses	No. of respondents	Percentage
Very much willing	11	22
Somewhat	23	46
Neutral	15	30
Not at all	1	2
Total	50	100

Source: Primary data

FIGURE 4.9

WILLINGNESS TO PAY MORE ON GREEN PRODUCTS



Interpretation:

Table 4.9 and Figure 4.9 show that, 46 percent of respondents are willing to pay more for green products somewhat, 30 percent of them have a neutral opinion, 22 percent are very much willing and 2 percent are not at all willing to pay more.

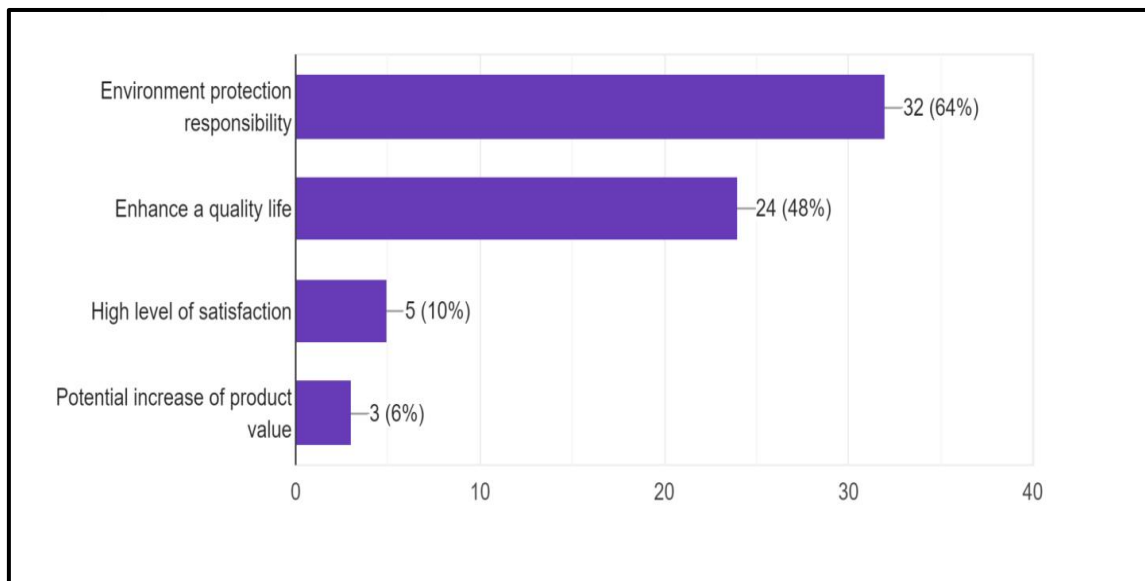
4.10: REASONS TO PAY MORE ON GREEN PRODUCTS

TABLE 4.10
REASONS TO PAY MORE ON GREEN PRODUCTS

Responses	No. of respondents	Percentage
Environment protection responsibility	32	64
Enhance a quality life	24	48
High level of satisfaction	5	10
Potential increase of product value	3	6
Total	50	100

Source: Primary data

FIGURE 4.10
REASONS TO PAY MORE ON GREEN PRODUCTS



Interpretation:

Table 4.10 and Figure 4.10 show that, 64 percent of the respondents are willing to pay more because of environment protection responsibility, 48 percent pay more to enhance quality of life, 10 percent of respondents pay more because of a high level of satisfaction, and only 6 percent of the respondents pay high because of the potential increase in product value.

4.11: GREEN PRODUCTS ARE OVER PRICED

TABLE 4.11

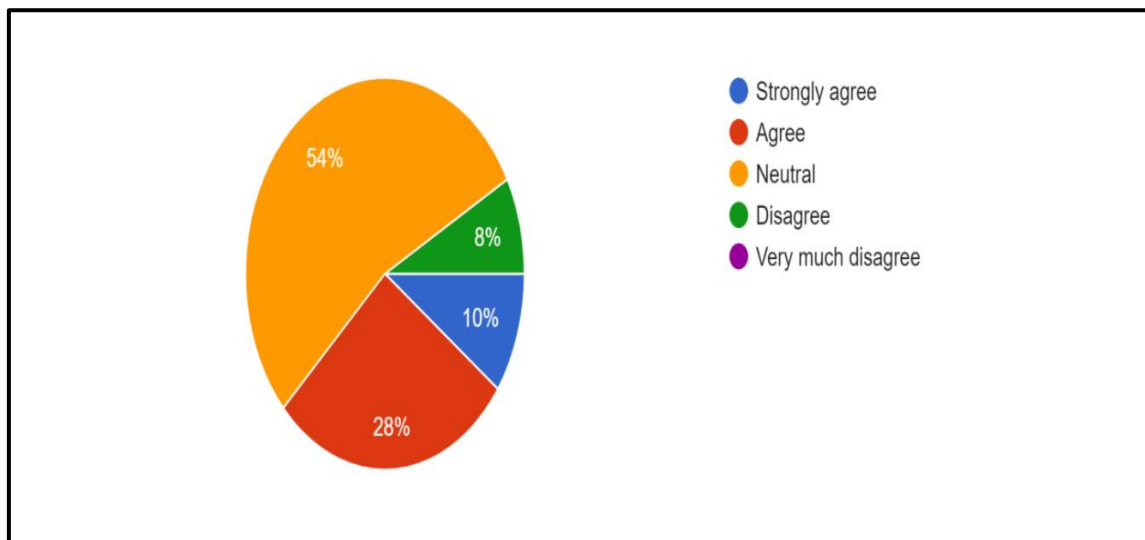
GREEN PRODUCTS ARE OVER PRICED

Responses	No. of respondents	Percentage
Strongly agree	5	10
Agree	14	28
Neutral	27	54
Disagree	4	8
Very much disagree	0	0
Total	50	100

Source: Primary data

FIGURE 4.11

GREEN PRODUCTS ARE OVER PRICED



Interpretation:

Table 4.11 and Figure 4.11 show that, 54 percent of respondents have a neutral opinion that green products are overpriced, 28 percent agree with the statement, 10 percent strongly agree and 8 percent disagree with the statement.

4.12: REASONS WHY GREEN PRODUCTS ARE BECOMING INCREASINGLY POPULAR

TABLE 4.12

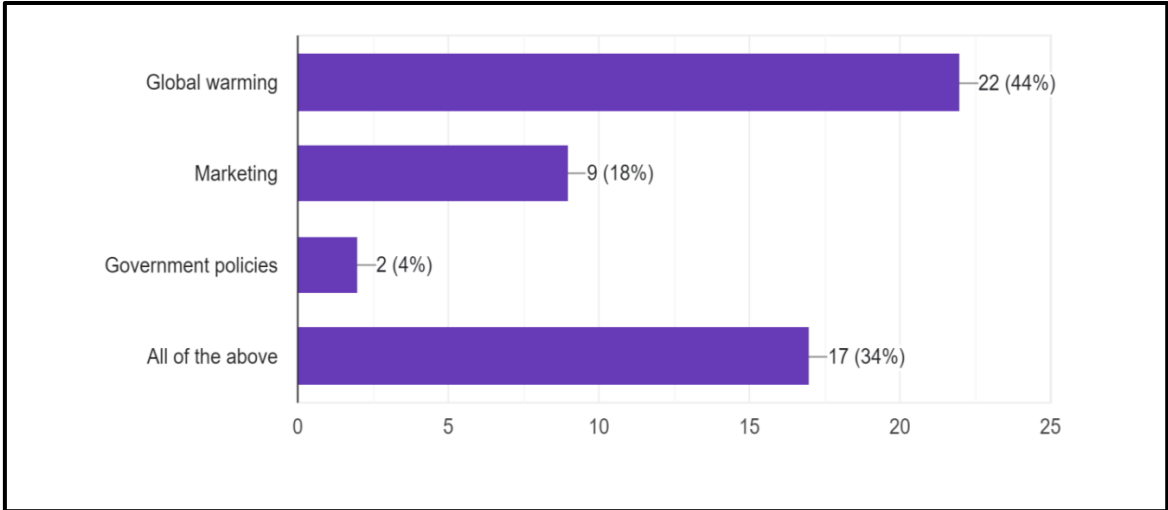
REASONS WHY GREEN PRODUCTS ARE BECOMING INCREASINGLY POPULAR

Responses	No. of respondents	Percentage
Global warming	22	44
Marketing	9	18
Government policies	2	4
All of the above	17	34
Total	50	100

Source: Primary data

FIGURE 4.12

REASONS WHY GREEN PRODUCTS ARE BECOMING INCREASINGLY POPULAR



Interpretation:

Table 4.12 and Figure 4.12 show that, 44 percent of respondents prefer green products nowadays because of global warming, 34 percent prefer it because of all the options given, 18 percent prefer it because of marketing and the remaining 4 percent prefer it because of government policies.

4.13: PEOPLE AROUND RESPONDENTS ARE AWARE OF THE CONCEPT

TABLE 4.13

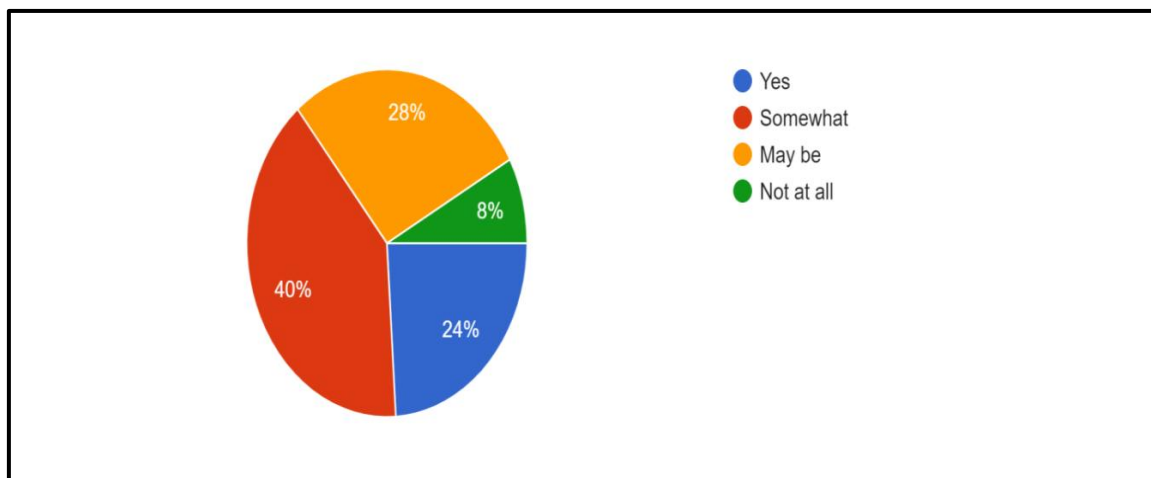
PEOPLE AROUND RESPONDENTS ARE AWARE OF THE CONCEPT

Responses	No. of respondents	Percentage
Yes	12	24
Somewhat	20	40
May be	14	28
Not at all	4	8
Total	50	100

Source: Primary data

FIGURE 4.13

PEOPLE AROUND RESPONDENTS ARE AWARE OF THE CONCEPT



Interpretation:

Table 4.13 and Figure 4.13 show that, 40 percent of the respondents say that people around them are somewhat aware of green products, 28 percent say people might be aware, 24 percent say people do know about it and 8 percent say people are not at all aware.

4.14: MARKETING INFLUENCES BUYING BEHAVIOR OF GREEN PRODUCTS

TABLE 4.14

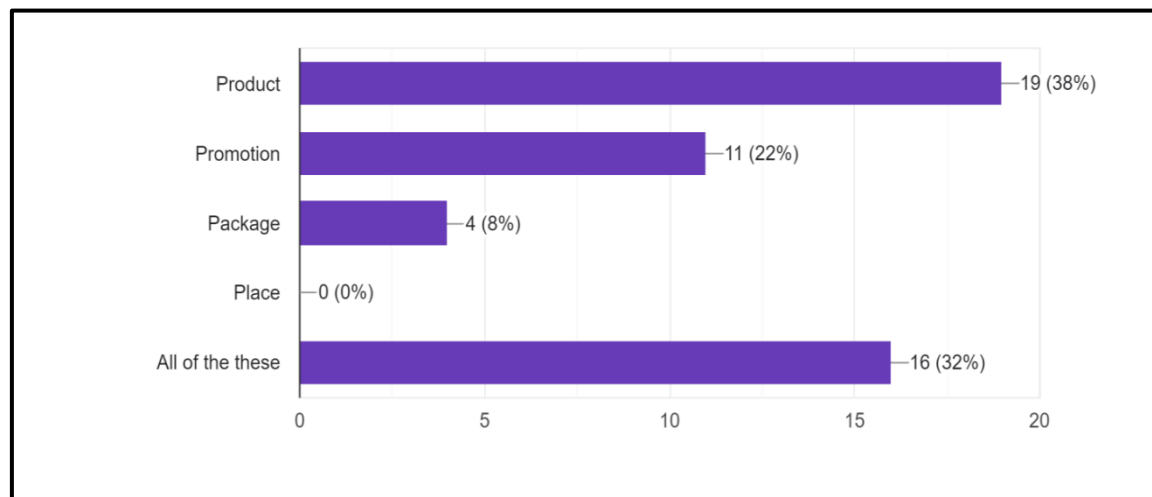
MARKETING INFLUENCES BUYING BEHAVIOR OF GREEN PRODUCTS

Responses	No. of respondents	Percentage
Product	19	38
Promotion	11	22
Package	4	8
Place	0	0
All of the these	16	32
Total	50	100

Source: Primary data

FIGURE 4.14

MARKETING INFLUENCES THE BUYING BEHAVIOR OF GREEN PRODUCTS



Interpretation:

Table 4.14 and Figure 4.14 show that, 38 percent of respondents are influenced by the product, 32 percent of respondents are influenced by all the options, 22 percent of respondents are influenced by promotion, 8 percent are influenced by the package and 0 percent are not merely influenced by place of product.

4.15: WILLINGNESS TO RECOMMEND GREEN PRODUCTS

TABLE 4.15

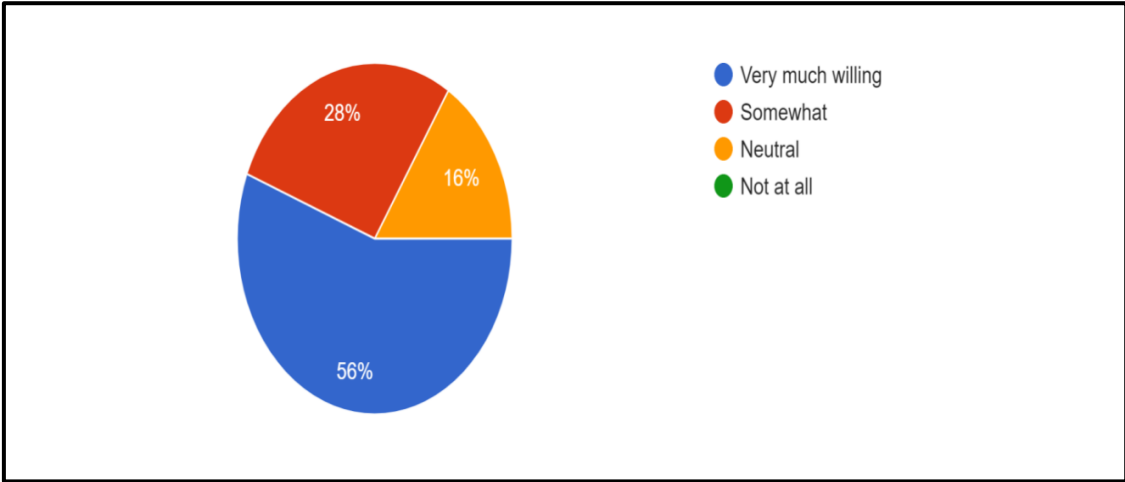
WILLINGNESS TO RECOMMEND GREEN PRODUCTS

Responses	No. of respondents	Percentage
Very much willing	28	56
Somewhat	14	28
Neutral	8	16
Not at all	0	0
Total	50	100

Source: Primary data

FIGURE 4.15

WILLINGNESS TO RECOMMEND GREEN PRODUCTS



Interpretation:

Table 4.15 and Figure 4.15 show that, 56 percent of users are very much willing to recommend green products to friends and family, 28 percent of the users are somewhat willing, 16 percent have a neutral stance and 0 percent are not at all willing to recommend green products.

4.16: SHOULD GOVERNMENT TAKE INITIATIVES TO MAKE CITIES GREEN

TABLE 4.16

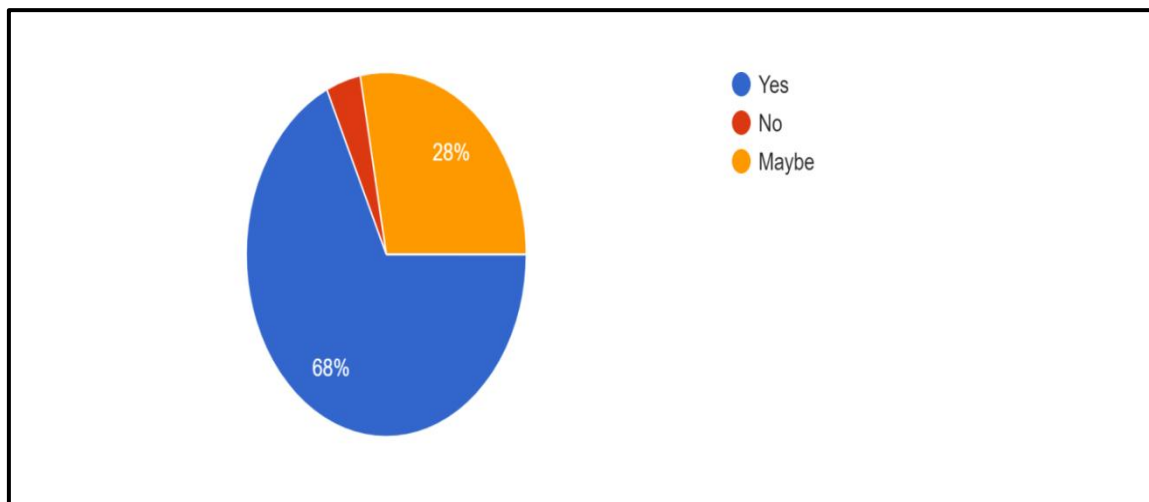
SHOULD GOVERNMENT TAKE INITIATIVES TO MAKE CITIES GREEN

Responses	No. of respondents	Percentage
Yes	34	68
No	2	4
Maybe	14	28
Total	50	100

Source: Primary data

FIGURE 4.16

SHOULD GOVERNMENT TAKE INITIATIVES TO MAKE CITIES GREEN



Interpretation:

Table 4.16 and Figure 4.16 show that, 68 percent of people agree that government should take the initiative to make cities green, 28 percent of people think that maybe the government should take the initiative to make cities green and the remaining 4 percent think that government should not take any initiative to make cities green.

4.17: LEVEL OF SATISFACTION

TABLE 4.17

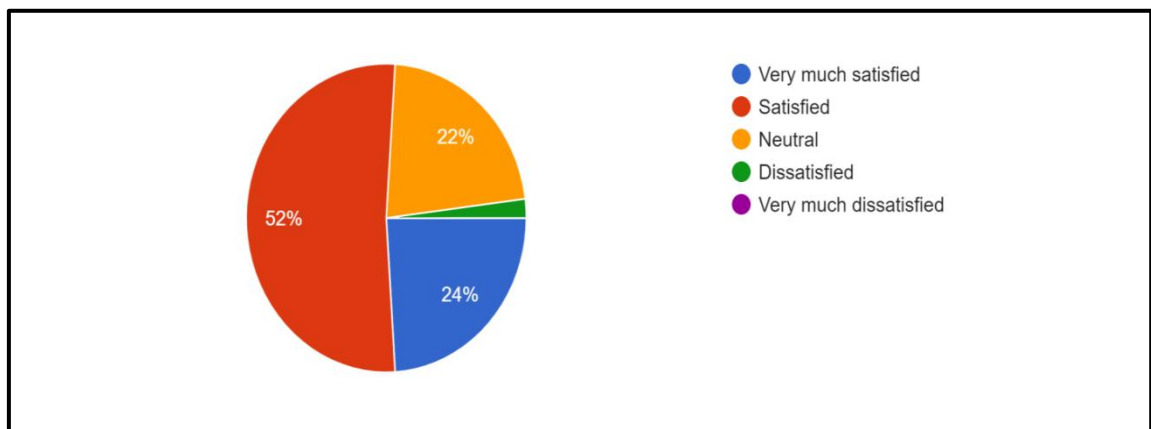
LEVEL OF SATISFACTION

Responses	No. of respondents	Percentage
Very much satisfied	12	24
Satisfied	26	52
Neutral	11	22
Dissatisfied	1	2
Very much dissatisfied	0	0
Total	50	100

Source: Primary data

FIGURE 4.17

LEVEL OF SATISFACTION



Interpretation:

Table 4.17 and Figure 4.17 show that, we see that 52 percent of users are of the opinion that they are satisfied with green products, 24 percent of users are of the opinion that they are very much satisfied with green products, 22 percent of them have a neutral opinion, and only 2 percent of them are dissatisfied with green products.

CHAPTER V
FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- The study is conducted to identify the influence of green marketing among people in the consumption of a green product, from the 50 respondents, 88% of whom using green products belong to the age group 15-25 and 12% belong to the age group 25-35.
- Of the 50 respondents, 58% of the respondents are male and 42% are female.
- It is found that 96% of the respondents are aware of the environmental benefits of green products and 4% are not aware of the benefits of green products.
- Of the 50 respondents, 72% of the respondents are aware of the entire place where green products are available, 12% of them are aware of retail shops and 8% of them are aware of malls and online.
- The study reveals that 56% of the respondents have knowledge about reusable paper towels, others about solar devices, electric cars, and stainless steel straws.
- The majority of the respondents identify green products using an eco-label, others using an energy star certificate, green seal, and standard rating.
- Most of the respondents use green products sometimes.
- 16% of respondents are regular users of green products and 4% of the respondents have never used green products.
- Most of the respondents believe that green marketing heads in saving resources and manage waste.
- 46% of the users are somewhat willing to pay more for green products and 22% are very much willing to pay more for green products.
- Most of the respondents consider environmental protection responsibility as the reason to pay more for green products.
- The majority of the respondents have a neutral opinion regarding the belief that green products are overpriced.
- Most of the respondents think global warming and marketing are the reasons why green products are preferred nowadays.
- Among the 50 respondents, 40% of the people around them are somewhat aware of the concept and 28% may be aware of the concept.
- The study reveals that 38% of the respondents are influenced by products and 22% by promotion.

- Majority of the respondents are very much willing to recommend green products and others are somewhat or neutrally willing to recommend green products.
- The majority of the respondents think the government should take initiatives to make cities go green and others think that maybe or not the government should take initiatives to make cities green.
- The majority of the respondents are satisfied regarding green products some of them are very much satisfied and others are neutral and dissatisfied.

5.2 SUGGESTIONS

- To reduce the tax imposed on green products by way of offering various tax advantages such as tax rebates, tax breaks, tax credits, Government subsidies, etc. in order to reduce the price of green products. Reduction of production waste and transportation energy can help a green marketer to control the price
- Increase the sharing of environmental knowledge of experts about the usage of green products through advertisements
- The respondents believed that advertisement using green themes is an effective marketing strategy used for promoting the green product. So that companies which producing green products must use eco-labels, eco-logos, and eco-printing on products or marketing materials.
- Initiate market research to identify the different varieties of green products.

5.3 CONCLUSION

Green marketing is a step forward for conservation of the environment for the future generation. Today, consumers are highly aware of ecological problems. Green marketing is considered a solution to this problem. Green marketing is the marketing or recognition of goods and services focused on environmental factors. It shouldn't be opted as just for one approach to marketing, but as to be pursued with greater force, as it has an environmental and social dimension in it.

In this study, most people are aware of the benefits of green products for the environment. Many of the respondents are unaware of the place, certifications, symbols, and brands of green products even though they are using green products. Most of them have a favorable attitude towards green marketing strategy. These strategies are influencing in making the purchase decisions of green products. Ultimately, green marketing allows customers to desire and pay for a healthier climate, changed individual habits, or even through government interference people need a shift in the consumer's attitude toward more environment-friendly lifestyles. Each person represents a small group of society. The change in their attitude of them had led to an environmentally responsible society. Thus it concludes that green marketing has a great influence on people. Green marketing is an emerging concept and there is an abundant scope to conduct further study to find more influencing factors in this regard.

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APPENDIX

Questionnaire

Name:

Email Id:

Age: 15-25 25-35 35-45 Above 45

Gender: Male Female Other

1. Are you aware about the environmental benefits of green products?

Yes No

2. Are you aware of the places where green products are available?

Retail shops Malls Online All of the above

3. What are the various green products you know?

Reusable paper towel Solar devices

Electric car Stainless steel straws

4. How do you identify green products?

Energy star certificate Eco label

Standard rating Green seal

5. Do you use green products?

Sometimes Regularly use

Used once Never

6. Do you think green marketing heads in saving resources and manage waste?

Yes No

7. Are you willing to pay more on green products?

Very much willing Somewhat

Neutral Not at all

8. What are the reasons that make you willing to pay more on green products?

Environment protection responsibility

Enhance a quality life

High level of satisfaction

Potential increase of product value

9. Do you believe green products are overpriced?

Strongly agree

Agree

Neutral

Disagree

Very much disagree

10. Why do you think green products are preferred nowadays?

Global warming

Marketing

Government policies

All of the above

11. Are people around you aware about the concept?

Yes

Somewhat

May be

Not at all

12. Which marketing element strongly influenced your buying behavior of green products?

Product

Promotion

Package

Place

All of these

13. How would you express your willingness to recommend green products to friends and relatives?

Very much willing

Somewhat

Neutral

Not at all

14. Do you think government should take initiatives in making cities go green?

Yes

No

May be

15. How will you describe your level of satisfaction regarding green products?

Very much satisfied

Satisfied

Neutral

Dissatisfied

Very much dissatisfied