VOLUME - 3 ISSUE - 3 APRIL 2018 ISSN No. 2394-8922

CONCEPT

MULTIDISCIPLINARY PEER REVIEWED JOURNAL

Seva Mandal Education Society's

Smt. Maniben M.P. Shah Women's College of Arts and Commerce

NAAC Reaccredited 'A' with 3.61/4 CGPA

UGC Status : College with Potential for Excellence

ISSN No. 2394-8922

MULTIDISCIPLINARY PEER REVIEWED JOURNAL

CONCEPT

VOLUME - 3 ISSUE - 3 APRIL 2018

Editor

Dr. Leena Raje

Published by

Smt. Maniben M.P. Shah Women's College of Arts and Commerce

Naac Reaccredited 'A' with 3.61/4 CGPA

UGC Status: College with Potential for Excellence

CONTENTS

EQUALIZATION OF EDUCATIONAL OPPORTUNITIES FOR WOMEN IN HIGHER EDUCATION

Dr. Vibhuti Patel
Chairperson and Professor,
Advanced Centre for Women's Studies, School of Development Studies
Tata Institute of Social Sciences, Deonar, Mumbai-400088
Contact: -+919321040048, +912225525368
Email: vibhuti.patel@tiss.edu, vibhuti.np@gmail.com

ABSTRACT

The strength of feminist studies lies in its challenge to androcentric frameworks and generalizations in scholarship. Women-centered inquiry remains critical to analytical vision evolved by feminist studies. For many people (and many departments), Women's Studies is already a euphemism for Feminist Studies; a Dept. of Feminist Studies could/would study the whole world from the vantage point you get from assuming that the existing society is an oppressive patriarchy, and that this oppression causes social pathologies of far-reaching consequences.

Global resurgence of interest in Women's University in the last quarter of 20th university has continued even in the 21st century. Scholars have time and again asked the question: Are women's universities still necessary? Their argument is: Originally, women's universities were made because all other forms of higher education were reserved exclusively for men. And now that colleges are (for the most part) co-ed, women's college may seem to be dated. So maybe they're not necessary. Feminist Studies scholars have countered this as women's experiences have revealed that women's colleges and women's universities create the nurturing community and flexible environment of women's university as against cut-throat competitive and mercenary culture of co-ed universities is incredibly important for women who want to go in to a male-dominated work force. The support and welcoming community that women's colleges create protects women from being ignored and treated as less than men. And that environment is something feminist studies see as being very necessary.

Established in 1916, SNDT Women's University was the first women's university in South Asia inspired by Japan Women's University that was established in 1901. New women's universities have been established during last 80 years as follows: Banasthali Vidyapith(1935), Rajasthan (India), Avinashilingam Institute for Home Science and Higher Education for Women (1957), Tamilnadu (India), Sri Padmavati Mahila Visvavidyalayam(1983), Andhra Pradesh (India), Mother Teresa Women's University (1984), Kodaikanal, Tamilnadu, Karnataka State Women's University (2003), Karnataka (India), China Women's University (1949), Beijing (China), Shandong Women's University, Jinan (China), Hunan Women's University, Changsha (China), Ginling Women's University, Nanjing (China) and Asian University for Women (2008), Chittagong (Bangladesh) and Princess Noura bint Abdulrahman Women's University (2010), Riyadh, Saudi Arabia.

KEYWORDS: Affirmative Action, Women's University, Higher Education, Empowerment

INTRODUCTION

"Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/ vocation/ technical skills by women. Reducing the gender gap in secondary and higher education would be a focus area. Sectoral time targets in existing policies will be achieved, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination."

-Women Empowerment Policy, GoI, 2001

Establishment of women's universities to ensure empowerment of women thro' higher education was considered to be a crucial step by our social reformers as well as leaders of freedom movement. In the post independence period, as more and more girls passed out from secondary schools, pressure to establish women's universities was mounting. Male-female disparities in terms of educational provision and utilization have attracted considerable attention in education research. Of late, issues relating to financing of higher education for women are gaining attention, essentially because of dwindling resource base on the one hand and increasing financial needs of the education sector on the other. Historical neglect of women's higher educational needs also makes affirmative action imperative.

Three Valid Reasons establishment of Women's University are:

1. Women and girls from families that want them to get higher education but won't send their daughters/daughters-in-law to co-ed colleges and universities. Culture of sex segregation in South-Asia makes establishment of women's university extremely important for thousands of women to enter the university system.
2. Women feel that in women's universities, they will not be constrained and will get more opportunities for leadership, decision-making and self-expression in the absence of competitive male gaze.
3. Rise in male aggression/ violence due to super-imposition of consumerist culture that promotes craving for 'instant gratification' on patriarchal mind-set that sees woman/girl as subordinate and consumable item for men. Even girls who have had schooling in coeducational institutions opt for women's university when it comes to higher education. Sexism, male aggression, ragging, birth-day bumps, bullying, campus violence create aversion among girls and women towards co-ed higher educational institutions.

India has 6 women's universities. In the pre-independence period, the first women's university, SNDT Women's University was established in 1916. In 1935, Banasthali Vidyapith, Rajasthan (India) was founded in 1935 to impart higher education to women based on Gandhian principles. After 10 years of India's independence, in 1957.Avinashlingam University for Women, Coimbatore, Tamilnadu (India) was established. During International Women's Decade (1975-1985), two more women's universities were established; in 1983, Sri Padmavati Mahila Visvavidyalayam in Andhra Pradesh (India) and in 1984, Mother Teresa Women's University, Kodaikanal, Tamilnadu. In the 21st century, Karnataka State Women's University, Karnataka (India) was established in 2003.

India adopted Women Empowerment Policy in 2001 that promised enhancing participation of women in higher education through equal opportunities, equal treatment and affirmative action.

But in actual reality, three noteworthy factors that created hurdles for women's entry into higher education have been:

1. Societal attitudes to women which discourages their educational participation in co-educational colleges and universities.
2. their lower enrolments in higher education to date, especially in science, technology and professional streams (although here, patterns are rapidly changing in all regions);
3. The absence of a gender dimension in the higher education curriculum. Here comes the role of women's studies and feminist studies.

Women will certainly not accede to leadership posts in higher education or in society in greater numbers until these issues are addressed. Education facilitates empowerment which is essential for the participation of women in all aspects of the development process. Furthermore, higher education provides the expertise usually required for the key posts which shape policy in all fields. Hence its particular importance for women is obvious.

MACRO-ECONOMIC SCENARIO AND GENDERED ECONOMICS OF EDUCATION

Even though higher education had been inexpensive or almost free during the first four decades after independence, its access had not been easy for women. Now, in a neo-liberal era, the higher education has been denied to the disadvantaged groups and especially women from these groups because of socio-cultural and economic reasons. There were two very pertinent reasons for this. First, most of the higher education institutions offered mostly 'masculine' subjects. Second, they are very expensive and a longstanding understanding of the social situation of women indicates that a majority of the parents are reluctant to invest in the education of their daughters whose education is not perceived to have a production value because her income goes to the groom's family. In the drive for privatization, women as students are the main losers as parents channelise financial resources for son's education, daughter's education is considered to be less important. NAAC study reveals that there is ghettoisation of women in general higher education (Arts and Commerce) and mostly men throng professional colleges (Engineering, Architect, Medicine, Science & Technology).

WHERE ARE THE INDIAN WOEMN IN THE KNOWLEDGE ECONOMY?

Education is a necessity for all and not just a luxury for those who can afford it. Therefore, it must be a top concern for India as she ventures into the future, since without a solid educational spine, her economy will no longer be able to stand the test of time. At present only 7 % of total India women have been able to enroll for higher education institutions. At one level, universalisation of primary education and centrally sponsored scheme of secondary education and several state governments sponsoring women's education has created an environment where critical mass of women from 'sheltered' environment are keen to join universities, but parental fear of sexual encounters, male violence, 'unwed motherhood' if young- adult girls are 'allowed to mix with boys' prevents them from entering higher educational institutions.

There is an urgent need for a reversal of these trends by means of wider access for women for higher education thro' establishment of women's universities, provision of legislative and infra-structure support in all professions, special programmes for mentoring women for induction in decision making bodies, affirmative action to favour women's access and participation while awaiting a genuine change in attitude towards full gender equality and institutional and governmental support through clear and effective policies which are actually enforced. They also need support services such as transport, public toilets, crèches, hostels, career counsellors and bridge courses. The Gender Dimension of the University Curriculum demands the courses must offer stimulating role models for women students and must provide encouragement to women to articulate their needs, demands, aspiration and dreams and build their confidence. The most challenging task for women's universities is to present male-dominated careers in a light which is more attractive to women.

Moreover, since development theory acknowledges that the gender dimension has become a key factor in any solutions proposed for global problems, gender mainstreaming in higher education is a MUST. Thus 'women's concerns' should not be just left to women's universities and women's studies centres within the university system. There should simultaneously be gender mainstreaming in each and every stream of knowledge systems in all universities.

AFFIRMATIVE ACTION

Equal opportunities offered in circumstances of inequalities of endowment, an environment will only perpetuate the existing patterns of inequality. Hence, *Towards Equality* Report, 1974 demanded affirmative action for promotion of women's entry into higher education. Discourses on women in higher education in the 19th century also revolved around establishment of separate universities for women to compensate for historical neglect of women's education (Chanana, 1988).

Women in co-educational institutions where overall environment is of male domination and trivialization of women students feel constrained and cannot realize their full educational potential. This argument makes a case in favour of establishment of women's universities. At the same time, we have also encountered that affirmative action strategies to reduce inequities of access generally have a bad name; whether from the traditionalists who see them leading to the watering down of standards or among some women who see them as devaluing their credentials if all women are viewed as having entered under these strategies. The state must provide women with solid foundation in mathematics and science subjects; discourage the system of tracking students into arts and science streams at the second level of education, provide childcare facilities at the institution of higher learning. In situations where particular fields of study have to be pursued in another country, create special funding for married women so that their spouses can accompany them; provide a means through which the issues of gender inequality can be addressed both formally and informally, at all levels of society.

By establishment of women's universities Feminist Studies aims to

- To facilitate the process of understanding, recognizing and giving due importance to the contributions made by women and men.
- To examine the reasons for subordination of women and for male domination.
- To empower women to attain gender justice and an effective role in all decision- making processes.
- To evolve development alternatives with women.
- To ensure visibility of women as change agents for the enhancement of the status of women.

- To identify and understand roots of inequality that result in invisibility, marginalisation and exclusion of women from the intellectual world.
- To support social action aimed at equality, development, peace, education, health and employment of women.
- Organizing seminars, workshops, debates, talks and discussions to keep women's concerns centre stage in the public domain.

ENROLMENT IN GENERAL AND PROFESSIONAL EDUCATION

The daughters of city-based professional parents, especially if they do not have brothers, have really undergone a sea change in their socialization. The parents are giving the best education to their daughters and expect them to be independent and follow careers. This revolution in values contrasts with those values which dominated prior to the nineties, i.e. education and its linkage to the job market early on in life, was only for those men who needed jobs and was certainly not for women. In this changed situation, the priorities of women have also changed. They too want professional education and are, therefore, entering the so called masculine disciplines.

REGIONAL DISPARITIES

The regional differences are due to several factors. One of them is the earlier start of formal education in the southern as compared to the northern region during the colonial period. Moreover, a large number of private engineering colleges have been established here even in contemporary period. Third, the socio-cultural practices and positive attitudes of parents towards the higher education of their daughters also impact on women's access to professional education in co-ed as well as women's colleges. This difference is, to a large extent, due to the practice of women's seclusion in the north and the absence in the south. This is what explains, only one university for women, Banasthali Vidyapith, Rajasthan in North India. While South India has four women's universities, Avinashilingam Institute for Home Science and Higher Education for Women (1957), Tamilnadu (India), Sri Padmavati Mahila Visvavidyalayam (1983), Andhra Pradesh (India), Mother Teresa Women's University (1984), Kodaikanal, Tamilnadu and Karnataka State Women's University (2003), Karnataka (India).

DISCIPLINARY CHOICES AND CAREER OPTIONS

The relationship between availability of disciplinary choices and women's ability to access them are not directly related nor are they dependent on women's academic achievement. In India, girl's academic performance is generally better or at par with the boys when they finish school. At least, this is true of those who are at the top. Every year newspaper headlines highlight the better performance of girls at the school board examinations in different provinces. Yet when they join college, it is not necessarily the subject of their choice. While the shortage of seats or of intake capacity in specific academic programmes and lack of success at the entrance tests may be ostensible reasons for the lack of consonance between educational aspirations and disciplinary choices, these do not provide sufficient explanations. The fact is that a large majority of women may be deprived of exercising free options at the school level (e.g. being discouraged by family to take up science subjects) or not being sent to expensive private 'good quality' schools. After schooling they may not be provided the financial investment in coaching/tuition for entrance tests (e.g. there is an entrance test for coaching classes for IIT entrance tests) because they are very expensive and families will not invest money for their women members.

The presence of women students in technology and engineering has also increased but a study of women engineers by Parikh and Sukhatme (1992) showed that the most preferred specialisations of women were: electronics, electrical and civil engineering. Computer science, chemical and mechanical engineering followed in that order. They also mentioned that there are fewer women students in the elite institutions such as the IITs and the regional colleges of engineering.

It is in this context, that a strong case in favour of women's universities that provide opportunities to women to enter all disciplines of higher education becomes a historical necessity.

CASE STUDY OF SNDT WOMEN"S UNIVERSITY

The S.N.D.T. Women's University was founded by Bharat Ratna Maharshi Dhondo Karve, the bold social reformer who dedicated his life to the advance of Indian women. In 1896, he established an ashram at Hingne, near Pune for widows and other helpless women. Despite opposition and with very meager resources he started a simple programme of schooling for the ashram inmates because he firmly believed that it was only through education that they could be made self-reliant and free.

Slowly but steadily the Maharshi's ashram school grew into a well accepted institution in Pune. Young girls from educated families came to study, encouraged by the success, his aspirations stretched. He dreamt of establishing a University and launched it with five students. The turning point came when Sir Vithaldas Thackersey, an eminent industrialist of Mumbai, also deeply committed to the cause of women's education stepped forward with donation of Rs. 15 lakhs. The University was named Shrimati Nathibai Damodar Thackersey Women's University (SNDT) in memory of his mother. In 1936 the University established a campus at Mumbai.

Empowerment of women, through education, has been the single-minded mission of this University ever since its establishment. With socio-cultural changes and technological advances, the goals and objectives of the University are being continuously reinterpreted to make them relevant to the needs of women and in the context of prevailing needs of the society. *“Sanskruta Stree Parashakti”, An Enlightened Woman is a Source of Infinite Strength* is the motto of SNDT Women’s University. Guided by this philosophy the University has developed many special features which make it distinctive and unique. It caters exclusively to women and offers courses which are important and relevant to them.

As the University grew at its campuses at Pune and Mumbai, its philosophy and its distinctive purpose took firm shape as relevant today as they were at the outset to create an atmosphere where girls can blossom into confident, self-reliant, responsible individuals, who can be a source of strength to their families and their communities.

It pioneered the concept of Distance Education seven decades ago by allowing from the outset, students to study privately at home, in the days when the idea of girls attending college was not generally acceptable. Today, it has one of the country's most reputed programmes in Distance Education. It offers instruction in four Media-English, Gujarati, Hindi and Marathi.

In 1951 the University acquired statutory recognition. This recognition came along with the rare privilege of jurisdiction across the country. This is the Centennial Year of the university.

Currently, the university imparts higher education to 70000 women through 214 courses. It has 3 Campuses, 33 Departments, 11 Constituent Colleges, 242 Affiliated Colleges in Maharashtra, Gujarat, Madhya Pradesh, Assam and Haryana, Goa, 1 Autonomous College, 3 Secondary

Schools, 11 faculties-social sciences, arts, fine arts, management, technology, education, technology, science, home science, nursing and medical science, library and information Science and 2 Research Institutions. The first UGC sponsored women's studies centre in India, Research Centre for Women's Studies was established in this university.

CONCLUSION

There is a strong case in favour of more and more women's universities in Asia, Africa, and Latin America as the Millennium Development Goals (2000-2015): MDG 2 on Universalisaion of Education and MDG 3 on Empowerment of Women and Sustainable Development Goal (2015-2030): 5 on Gender Equality are making millions of women from developing countries to aspire for higher education. Establishment of more women's universities will facilitate women's entry into higher education thro' provision of nurturing and safe environment and women friendly curricula. China, Bangladesh, Saudi Arabia have established women's university due to public demand. Decision-making role of women in higher education as also in the larger polity around needs to be guarded and nurtured for all women so that women can make themselves heard as a public voice of judgment - heard by both men and women; Expansion of gender dimension in educational curriculum - not only in higher education but all levels, and particularly in science and technology curriculum - should be meant for the public domain of judgment, of both men and women alike. Three major concerns for women's entry into higher education are women's contribution to economic growth, social equity and gender parity and poverty alleviation through better job opportunities.

REFERNCES

1. Bal, Vineeta (2004) "Women Scientists in India: Nowhere Near the Glass Ceiling", *Economic and Political Weekly*, 7 August, pp.3647-53.

2. Chanana, K. (2003) "Visibility, Gender and the Careers of Women Faculty in an Indian University" In *McGill Journal of Education,* vol. 38, no. 3, Fall 2003, pp. 381-90.

3. Chanana, K. (1988) “Social Change or Social Reform: The Education of Women in pre-Independence India” in K Chanana (Ed) *Socialisation, Education and Women: Explorations in Gender Identity, Orient* Longman, New Delhi.

4. GoI (1974) *Towards Equality: Report of the Committee on the Status of Women*, New Delhi: Ministry of Education and Social Welfare.

5. Parikh, P. P. and S.P. Sukhatme (1992) “Women Engineers in India: A Study on the Participation of Women in Engineering Courses and in the Engineering Profession”, Mumbai: Indian Institute of Technology.

6. Patel, Vibhuti (2009) “Private Higher Education in India: Changing **S**cenario”, Geneva:
7. International Journal of Education Economics and Development, 2009, Vol.1, No.1, pp.36-46.

PERFORMANCE EVALUATION OF SYSTEMATIC INVESTMENT PLAN SCHEMES OF HDFC MUTUAL FUND

Dr. Arvind A. Dhond

Associate Professor

St. Xavier's College (Autonomous),

Mumbai - 400 001.

Contact: 9892596707 E-mail id: arvinddhond@gmail.com

ABSTRACT

A mutual fund is a kind of investment where the money of a number of investors is pooled together and used by the fund manager (referred to as the 'Asset Management Company' or the 'AMC') to invest in underlying securities in accordance with the objectives of the mutual fund scheme. Mutual funds offer one various types of schemes. Whether one is a 'risk-taking' investor or a 'risk-averse' investor, one can find the schemes suitable to their needs. Mutual fund industry on a whole is a fairly attractive industry.

Key Words: Mutual Fund, Fund Manager, Portfolio, Beta.

Ellipsis: Net Asset Value (NAV), Systematic Investment Plan (SIP), Asset Management Company (AMC), Securities and Exchange Board of India (SEBI), Yield to Maturity (YTM).

PROLOGUE

SEBI (Mutual Fund) Regulations, 1996 as amended till date define "mutual fund" as a fund established in the form of a trust to raise monies through the sale of units to the public or a section of the public under one or more schemes for investing in securities including money market instruments or gold or gold-related instruments or real estate assets.

HDFC ASSET MANAGEMENT COMPANY

HDFC Asset Management Company Ltd. operates as a subsidiary of Housing Development Finance Corporation Limited. HDFC Asset Management Company Ltd. is a privately owned investment manager. The firm manages equity, fixed income, and balanced mutual funds for its clients. It also manages hedge funds for its clients. It also invests in private equity with a focus on real estate. The firm invests in public equity and fixed income markets. It employs fundamental analysis to make its investments. The firm was founded in 1999 and is based in Mumbai, Maharashtra. It has the second largest AUM of Rs. 1,78,373 crores and led by Mr. Milind Barve.

PORTFOLIO PERFORMANCE BY MEASURING RETURNS

Many investors mistakenly base the success of their portfolios on returns alone. Few consider the risk that they take to achieve those returns. Since the 1960's, investors have known how to quantify and measure risk with the variability of returns, but no single measure actually looked at both risk and return together. Now-a-days, there are three sets of performance measurement tools to assist for portfolio evaluations. They are the Treynor, Sharpe and Jensen ratios combine risk and return performance into a single value, but each is slightly different.

1. Treynor Measure

Jack L. Treynor was the first to provide investors with a composite measure of portfolio performance that also included risk. Treynor's objective was to find a performance measure that could apply to all investors, regardless of their personal risk preferences. He suggested that there were really two components of risk: the risk produced by fluctuations in the stock market and the risk arising from the fluctuations of individual securities. Treynor introduced the concept of the security market line, which defines the relationship between portfolio returns and market rates of returns, whereby the slope of the line measures the relative volatility between the portfolio and the market (as represented by beta). The beta coefficient is simply the volatility measure of a stock portfolio to the market itself. The greater the line's slope, the better the risk-return tradeoff. The Treynor measure, also known as the reward-to-volatility ratio, can be easily defined as:

$$\boxed{\text{(Portfolio Return – Risk-Free Rate) / Beta}}$$

The numerator identifies the risk premium and the denominator corresponds with the risk of the portfolio. Beta is a measure of the volatility, or systematic risk, of a security or a portfolio in comparison to the market as a whole. The resulting value represents the portfolio's return per unit risk. Treynor Ratio is the excess return generated by a fund over and above the risk free return. The higher the Treynor measure, the better the portfolio.

2. Sharpe Ratio

The Sharpe ratio is almost identical to the Treynor measure, except that the risk measure is the standard deviation of the portfolio instead of considering only the systematic risk, as represented by beta. Conceived by Bill Sharpe, this measure closely follows his work on the Capital Asset Pricing Model (CAPM) and by extension uses total risk to compare portfolios to the capital market line. The Sharpe ratio can be easily defined as:

(Portfolio Return – Risk-Free Rate) / Standard Deviation of Fund

Sharpe Ratio measures how well the fund has performed vis-a vis` the risk taken by it. It is the excess return over risk-free return divided by the standard deviation. The higher the Sharpe Ratio, the better the fund has performed in proportion to the risk taken by it.

3. Jensen Measure

The Jensen measure is also based on CAPM. Named after its creator, Michael C. Jensen, the Jensen measure calculates the excess return that a portfolio generates over its expected return. This measure of return is also known as alpha. The Jensen ratio measures how much of the portfolio's rate of return is attributable to the manager's ability to deliver above-average returns, adjusted for market risk. The higher the ratio, the better the risk adjusted returns. A portfolio with a consistently positive excess return will have a positive alpha, while a portfolio with a consistently negative excess return will have a negative alpha. The formula is as follows:

Jensen's Alpha = Portfolio Return – Benchmark Portfolio Return

Where:

Benchmark Return (CAPM) = Risk-Free Rate of Return + Beta (Return of Market – Risk-Free Rate of Return)

REVIEW OF LITERATURE

1. **Adhikari and Bhosale (1994)** evaluated the relative performance of eleven growth schemes in terms of various performance measures (Sharpe, Treynor, Jensen and Fama's measures)

from February 1992 to May 1994 utilising monthly NAV data. They reported that some of the sample schemes outperformed the relevant benchmark portfolio.

2. **Treynor and Mazuy (2010)** evaluated the performance of 57 fund managers in terms of their market timing abilities and found that, fund managers had not successfully outguessed the market. The results suggested that, investors were completely dependent on fluctuations in the market. The study adopted Treynor's (1965) methodology for reviewing the performance of mutual funds.
3. **Sharpe (2011)** who developed a composite measure that considers return and risk evaluated the performance of 34 open-ended mutual funds during the period 1944-63 by the measures developed by him. He concluded that the average mutual fund performance was distinctly inferior to an investment in the Dow Jones Industrial Average (DJIA).
4. **Treynor (2012)** developed a methodology for evaluating mutual fund performance that is popularly referred to as reward to volatility ratio. This measure has been frequently used both by researchers and practitioners for performance evaluation of mutual funds. The approach developed by Treynor takes beta or systematic risk to assess the premium per unit of risk.
5. **Jensen (2012)** developed a composite portfolio evaluation technique concerning risk-adjusted returns. He evaluated the ability of 115 fund managers in selecting securities during the period 1945-66. Analysis of net returns indicated that, 39 funds had above average returns, while 76 funds yielded abnormally poor returns. Using gross returns, 48 funds showed above average results and 67 funds below average results. Jensen concluded that, there was very little evidence that funds were able to perform significantly better than expected as fund managers were not able to forecast securities price movements.

OBJECTIVES OF THE STUDY

An effort has been made to focus on the following objectives:

(a) To study the various features of select HDFC mutual funds.
(b) To undertake performance analysis of select equity mutual funds of HDFC Mutual Fund.

RESEARCH METHODOLOGY

The various features of the chosen HDFC funds were gathered from secondary data and the fact sheets of HDFC Mutual Funds w.r.t. to SIP's. Data on NAV's for a period of three years from 2013-2016 were gathered from secondary online sources of HDFC, third party websites, BSE and NSE. Since knowledge about the product was essential to convince the investors for buying mutual funds in whatever mode they required a performance evaluation of select schemes of HDFC mutual funds was undertaken.

(i) Type of the Research is Empirical Research.

(ii) The popular measures in vogue, Sharpe Ratio, Jensen Ratio, Treynor Ratio for portfolio performance evaluation, were used.

(iii) For each fund, the daily NAV is taken.

(iv) The period for analysis is from April 2013 to March 2016.

(v) The yearly returns of the fund and the index are calculated from the daily NAV and index data respectively.

(vi) The standard deviation has been computed for the fund and the index.

(vii) From the yearly data the risk measurement tools have been applied to find out Beta, Sharpe Ratio, Jensen Ratio, Treynor Ratio, systematic and unsystematic risk. Detailed interpretation of these values is done to understand the position of the fund as compared to the benchmark.

(viii) For Risk-Free (Rf) Rate 10-year government bond rate is considered for three years and an average of the same is taken.

(ix) The source of numerical values reported in the below mentioned tables are from researcher's own calculations computed by using the raw data relating to Mutual Funds investment and NAV figures obtained from the published Financial Reports.

DATA ANALYSIS AND INTERPRETATION

1. HDFC EQUITY FUND

Investment Objective: The scheme seeks to provide long-term capital appreciation by predominantly investing in high growth companies which enjoy distinct competitive advantages and have superior financial strengths. In order to reduce the risk of volatility, the scheme will diversify across major industries and economic sectors. The scheme will retain the flexibility to invest in the entire range of debt and money market instruments.

Table 1.1: Basic Details

Fund House	Launch Date	Benchmark	Risk

HDFC Mutual Fund	1st January, 1995	NIFTY 500	Moderately High

Table 1.2: Asset Allocation (%)

Giant	Large	Mid	Small
56.99	18.56	19.44	5.01

Table 1.3: Top Three Sectors

Financial	Automobile	Energy
32.8	12.44	9.95

Table 1.4: Analysis of Returns from April 2013 to March 2016

Returns	2013-2014	2014-2015	2015-2016
Fund	22.68%	42.40%	-11.45%
Index	17%	33.35%	-8.61%

Interpretation of Analysis of Returns

The fund outperformed the index in the year 2013-2014 as well as 2014-2015. However in 2015-2016 the index gave a negative return of -8.61% whereas the fund gave a negative return of -11.45% as well as majority of the investments are in the banking sector stocks, which in fact underperformed during 2015-2016. The fund needs to reduce its beta in order to stick to its investment strategy.

Table 1.5: Risk Analysis

Rf	8.14%
Beta	1.1041
Sharpe Ratio	0.3571
Treynor Ratio	0.0881
Unsystematic Risk	0.019695401

Interpretation of Analysis of Risk

(a) **Beta:** The beta of the fund is 1.104 which indicates that the fund is more riskier than the market. As the return value indicates that during a downtrend the fund suffers more than the market, but at the same time fund even performs better than the market in an uptrend.

(b) **Sharpe Ratio:** The Sharpe Ratio of this fund is 0.3571. The fund manager earns a very low risk premium per unit of risk undertaken. This fund being a diversified equity fund would have been expected to have a higher Sharpe Ratio.

(c) **Treynor Ratio:** The Treynor Ratio of this fund is low. This proves that the fund was not able to avoid systematic risk. Thus the risk taken by the manager has not proven to be successful.

(d) **Unsystematic Risk:** Although the fund's investment strategy states that it is an extremely diversified fund, the positive unsystematic risk contemplates this.

HDFC CORE AND SATELLITE FUND

Investment Objective: The scheme aims to generate capital appreciation through equity investment in companies whose shares are quoting at prices below their true value. It will invest in Core group and Satellite group of companies. The 'Core' Group will comprise of well-established and predominantly large cap companies whereas the 'satellite' group will comprise of predominantly small-mid cap companies that offer higher potential returns but at the same time carry higher risk.

Table 2.1: Basic Details

Fund House	Launch Date	Benchmark	Risk
HDFC Mutual Fund	17th September. 2004	S&P BSE 200	Moderately High

Table 2.2: Asset Allocation (%)

Giant	Large	Mid	Small
35.3	23.49	17.06	24.16

Table 2.3: Top Three sectors

Energy	Engineering	Automobile
15.75	14.56	13.7

Table 2.4: Analysis of Returns from April 2013 to March 2016

Returns	2013-2014	2014-2015	2015-2016
Fund	30.19%	64.59%	-1.72%

Index	17%	33.35%	-8.61%

Interpretation of Analysis of Returns

The fund outperformed its benchmark in the first two years of analysis. In the year 2015-2016 when the market performed negatively the fund didn't perform as bad since the fund was very well diversified.

Table 2.5: Risk Analysis

Rf	8.14%
Beta	1.1218
Sharpe Ratio	0.4320
Treynor Ratio	0.0833
Unsystematic Risk	-0.00945

Interpretation of Analysis of Risk

(a) **Beta**: The beta of the fund indicates that the fund is riskier than the market. This is justified as the satellite stocks can be more riskier than the core stocks due to volatility.

(b) **Sharpe Ratio**: The Sharpe Ratio is 0.432. This means that the fund manager is not able to get a commensurate risk premium for the per unit risk it undertakes. A higher Sharpe ratio would be preferred as the fund is a high beta fund.

(c) **Treynor Ratio:** The Treynor Ratio is just 0.083. The Treynor Ratio only uses systematic risk in the denominator. Here the fund manager has not been able to earn a risk premium per unit of risk and it is not able to take advantage of systematic risk present in the market to boost up the fund.

(d) **Unsystematic Risk:** The negative unsystematic risk depicts that the fund is a well-diversified fund. This can be justified as the fund invests in a diversified set of stocks comprising of core stocks as well as satellite stocks.

HDFC TOP 200

Investment Objective: The fund was launched on 3rd September, 1996.

Table 3.1: Basic Details

Fund House	Launch Date	Benchmark	Risk
HDFC Mutual Fund	3rd September, 1996	S&P BSE 200	Moderately High

Table 3.2: Asset Allocation (%)

Giant	Large	Mid	Small
63.57	23.92	12.51	---

Table 3.3: Top Three sectors

Financial	Energy	Technology
34.39	14.33	12.73

Table 3.4: Analysis of Returns from April 2013 to March 2016

Returns	2013-2014	2014-2015	2015-2016
Fund	20.55%	35.68%	-10.14%
Index	17%	33.35%	-8.61%

Interpretation of Analysis of Returns

The fund has given slightly better returns than the market in the first two years of analysis. The fund mainly invests in top stocks which influence market movements.

Table 3.5: Risk Analysis

Rf	8.14%
Beta	1.1265
Sharpe Ratio	0.309266
Treynor Ratio	0.064089
Unsystematic Risk	-0.002281305

Interpretation of Analysis of Risk

(a) **Beta:** The beta of the fund is 1.1265 which indicates that the fund is more volatile than the market. This can be proved by the returns which the fund has generated over the three years.

(b) **Sharpe Ratio:** The Sharpe Ratio is 0.309266. This indicates that the fund is not able to generate enough risk premium for per unit risk undertaken.

(c) **Treynors Ratio:** The Treynor Ratio of this fund is low. This proves that the fund was not able to avoid systematic risk. Thus the risk taken by the fund manager has not proven to be that successful.

(d) **Unsystematic Risk:** The unsystematic risk of this fund is negative, this shows that the fund manager was successful in choosing a diversified portfolio.

HDFC CAPITAL BUILDER FUND

Investment Objective: The fund seeks to invest in companies that are priced below their fair value thereby generating capital appreciation in the long-term.

Table 4.1: Basic Details

Fund House	Launch Date	Benchmark	Risk
HDFC Mutual Fund	1st February, 1994	NIFTY 500	Moderately High

Table 4.2: Asset Allocation (%)

Giant	Large	Mid	Small
47.67	19.07	22.96	10.30

Table 4.3: Top Three Sectors

Financial	Services	Energy
26.89	10.9	9.72

Table 4.4: Analysis of Returns from April 2013 to March 2016

Returns	2013-2014	2014-2015	2015-2016
Fund	23.21%	43.76%	-2.99%
Index	17%	33.35%	-8.61%

Interpretation of Analysis of Returns

The fund has outperformed the index in the first two years of analysis. In the year 2015-2016 when the market was bearish the fund did not give huge negative returns as compared to the index.

Table 4.5: Risk Analysis

Rf	8.14%
Beta	0.9415
Sharpe Ratio	0.562564
Treynor Ratio	0.140004
Unsystematic Risk	0.015241445

Interpretation of Analysis of Risk

(a) **Beta**: The beta value being less than 1 proves that this fund is less risky than the market.

(b) **Sharpe Ratio**: The Sharpe Ratio of this fund is 0.56. The fund manager is able to generate a moderate amount of risk premium per unit of risk but this still can be further improved through appropriate stock selection and stronger analysis.

(c) **Treynor Ratio:** The Treynor Ratio is 0.14. This value only accounts for the risk premium per unit of systematic risk the fund manager takes. The fund is not able to generate a commensurate return for every unit of risk faced when operating in the market, but compared to the other funds this ratio is the highest.

(d) **Unsystematic risk:** The unsystematic risk of the fund is positive. The fund manager has not eliminated unsystematic risk by complete diversification. It is very difficult to eliminate presence of unsystematic risk in any portfolio.

HDFC GROWTH FUND

Investment Objective: The scheme is aimed at generating long-term capital appreciation by investing 80-100 per cent of its assets in equity and equity-related instruments. Exposure to debt and money market instruments would be around 20% of the corpus. Relatively high exposure to sectors and companies that are doing well or are expected to do well; avoiding significant exposure to cyclical’s.

Table 5.1: Basic Details

Fund House	Launch Date	Benchmark	Risk
HDFC Mutual Fund	1st February, 1994	NIFTY 500	Moderately High

Table 5.2: Asset Allocation (%)

Giant	Large	Mid	Small

64.76	13.61	12.32	8.12

Table 5.3: Top Three Sectors

Financial	Energy	Automobiles
28.29	11.26	9.72

Table 5.4: Analysis of Returns from April 2013 to March 2016

Returns	2013-2014	2014-2015	2015-2016
Fund	11.39%	35.01%	-5.64%
Index	17%	33.35%	-8.61%

Interpretation of Analysis of Returns

The fund has performed more or less in line with the index in all three years respectively.

Table 5.5: Risk Analysis

Rf	8.14%
Beta	1.0425
Sharpe Ratio	0.266399
Treynor Ratio	0.052176
Unsystematic Risk	-0.006936151

Interpretation of Analysis of Risk

(a) Beta: Beta of the fund is less than 1 which indicates that the fund is less riskier than the market. This is justified by the returns of 2015-2016**.**

(b) Sharpe Ratio: The Sharpe Ratio of this fund is 0.266399. The fund manager earns a very low risk premium per unit of risk undertaken.

(c) **Treynor Ratio:** Even though the Treynor Ratio of this fund is low, the fund has managed to avoid systematic risk. Thus the risk taken by the manager has proven to be successful.

(d) **Unsystematic Risk**: The fund has a negative unsystematic risk, this indicates that the portfolio is well diversified.

COMPARISION OF THE FUNDS BASED ON RISK

Fund	Beta	Sharpe	Treynor	Systematic	Unsystematic

				Risk	Risk
HDFC Top 200	1.1265	0.3093	0.0641	0.0568	-0.0023
HDFC Equity	1.1041	0.3572	0.0881	0.0545	0.0197
HDFC Capital Builder	0.9415	0.5626	0.14	0.0397	0.0152
HDFC Growth Fund	1.0425	0.2664	0.0522	0.0486	-0.0069
HDFC Core and Satellite	1.1218	0.432	0.0834	0.0563	-0.0095

Summary of Interpretation of Data Analysis

Sharpe Ratio

The greater a portfolio's Sharpe Ratio, the better its risk-adjusted performance. HDFC Capital Builder Fund has the highest Sharpe ratio but the returns have been not as good as its peers. So, it is always necessary to choose funds on the basis of combination of various factors. This measurement is very useful to compare funds with similar returns or high returns, by analyzing the same in line with the risk taken. Taking these factors into consideration, HDFC Core and Satellite seems the best bet amongst the five funds on the basis of Sharpe ratio.

Treynor Ratio

The higher the Treynor Ratio, the better the performance of the portfolio under analysis. HDFC Capital Builder has a highest Treynor Ratio of 0.14. This means that the fund gives highest returns per unit of market risk undertaken. Higher the Treynor Ratio, better the scheme is considered to be. A fund with a higher Treynor Ratio implies that the fund has a better risk adjusted return than that of another fund with a lower Treynor Ratio.

Unsystematic Risk

Negative Unsystematic risk means that the portfolio is well diversified, whereas positive unsystematic risk means that the portfolio/scheme is not diversified well. HDFC Top 200, HDFC

Growth and HDFC Core and Satellite Fund have a negative systematic risk. This shows that the funds are very well diversified. HDFC Equity Fund and HDFC Capital Builder funds have a positive unsystematic risk which proves that the fund managers were not able to eliminate unsystematic risk completely, by diversifying the portfolio. However, the fund managers have still done well to keep the unsystematic risk pretty much under control as it is extremely difficult to eliminate unsystematic risk in a portfolio. A low systematic risk means its returns will not be affected much by market events compare to other schemes mentioned above.

LIMITATIONS OF THE STUDY

(a) Lack of access to privately circulated information regarding the actual position of the fund within the company.

(b) Difficult to take a conclusive stand on the performance of a mutual fund on a three year basis because of the very nature of the instrument. Sometimes mutual funds show true performance over a longer term period of greater than five years.

EPILOGUE

Investment is the matter of pride but needs to be done with proper market research and analysis. Wrong decision may involve huge loss of financial resources as well as mental peace. For selecting portfolio investor needs to consult expert, use published data and other research publication of BSE and NSE. Selecting appropriate portfolio will enable the investor to balance the risk and return. The present study is one of the modest attempt to find out how much rewarding and risky investment in mutual fund is. This research has studied different schemes of mutual fund with the probable risk and return parameters with the help of Sharpe Ratio, Treynor Ratio and Jensen Alpha Ratio. The researcher is opinioned that though mutual fund is risky but if investor does a proper study, it can give better returns to the investor and can thus mutual fund can became one of the best investment option even to the middle class investors.

UTILITY OF THE RESEARCH

This research though carried on a small sample size of select schemes of mutual fund can be useful to the researchers, academicians, potential investors, investment manager, financial consultant and fund managers as guiding tool.

SCOPE FOR FUTURE RESEARCH

There is huge scope to conduct further research on this topic. The study can be carried out on the different mutual funds and also for different time period.

REFERENCES

Books:

1. Association of Mutual Funds in India (AMFI) Publications.
2. Bombay Stock Exchange (BSE) Publications.
3. CRISIL Mutual Fund Year Book 2010.
4. Fink, Matthew P. (2008). The Rise of Mutual Funds. Oxford University Press, p. 9.
5. Forum Views, BSE Brokers' Forum, Mumbai.
6. H. Sadhak, Mutual Funds in India, Marketing Strategies and Investment Practices, (2^{nd} Edition), pp. 13-17.
7. Ingle D.V., Mutual Funds in India, New Century Publications, pp. 114-121.
8. Pozen, Robert; Hamacher, Theresa (2011). The Fund Industry: How Your Money is Managed?. John Wiley & Sons. pp. 5–7.
9. Priya Mahajan and Gagan Singh; Bank Exchange Traded Funds: A Relative Performance Evaluation; The Indian Journal of Commerce, Vol. 66, No. 4, October-December, 2013, pp. 86-96.
10. Rouwenhorst, K. Geert, "The Origins of Mutual Funds," Yale ICF Working Paper No. 04-48 (December 12, 2004), p. 5.
11. SEBI (Mutual Fund) Regulations, 1996
12. Sundar Sankaran, Indian Mutual Funds Handbook, A Guide for Industry Professionals and Intelligent Investors (2nd Edition) and (3^{rd} Revised Edition), p.41.
13. Wermers, R. (2000), "Mutual Fund Performance: An Empirical Decomposition into Stock Picking, Talent, Style, Transaction Costs and Expenses", The Journal of Finance, Vol. 4, No. 4.
14. www.bseindia.com
15. www.moneycontrol.com
16. www.nseindia.com

GST AND RETAIL SECTOR: ISSUES AND CHALLENGES

Dr. Daksha Dave

Associate Professor
Smt. M. M. P. Shah Women's College of Arts and Commerce,

R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 9987466242, Email: dave_daksha1965@yahoo.co.in

ABSTRACT

GST is a revolutionary measure in India's tax history. The Goods and Services Tax was launched at midnight on 30 June 2017 by the Prime Minister of India, Narendra Modi. Goods & Services Tax Law in India is a comprehensive**,** multi-stage, destination-based tax that will be levied on every value addition. GST will improve the collection of taxes as well as boost the development of Indian economy by removing the indirect tax barriers between states and integrating the country through a uniform tax rate. Here researcher is focusing on "GST's effect on retailer". There are some of the issues like difficulties in understanding the procedure for filing tax returns, digitization process and networking, maintain a proper record, trapping under taxes etc. Challenges are to provide a proper training, to remove the fear of tax, to develop help center, to make process easier etc. Through study researcher found that one nation one tax will improve the tax structure and in future it will help to control over a black economy, corruption, malpractices in bill, and illegal activities.

KEYWORDS: GST, Comprehensive, Digitization, Retailer, Networking.

INTRODUCTION

After the seventeen years of marathon on1st July 2017 GST bill was launched by Government. The journey started in 2000 during Atal Bihari Vajpayee government with setting up of a committee to suggest a GST modal, followed by the formation of a taskforce under the chairmanship of Vijay Kelkar in 2003. The main object of the GST is to transform the tax scenario of the country by streamlining the system through a single tax for supply of all goods and services across the country. With the implementation of GST India joined the league of over 160 countries, including Germany, Italy, UK, Canada etc. The Global experience has shown positive effects of GST for all stakeholders. Here researcher is focusing on "GST's effect on retailer". There are some of the issues like difficulties in understanding the procedure for filing tax returns, digitization process and networking, maintain a proper record, trapping under taxes etc. Challenges are to provide a proper training, to remove the fear of tax, to develop help center, to make process easier etc.

GST is a destination- based single tax on the supply of goods and services from the manufacturer to the consumer, which has replaced multiple indirect taxes levied by the central and state governments. There are 3 applicable taxes under GST: CGST, SGST & IGST.

A) CGST: Collected by the Central Government on an intra-state sale (Eg: Within Maharashtra)

B) SGST: Collected by the State Government on an intra-state sale (Eg: Within Maharashtra)
C) IGST: Collected by the Central Government for inter-state sale.

OBJECTIVES OF THE STUDY

1) To analyze over all effects of GST on Indian Economy.

2) To analyze the GST's effect on retailer,

3) To discuss the issues and challenges related to implementation of GST on retailers.

4) To suggest some remedies to improve the situation.

OVERALL EFFECTS OF GST ON INDIAN ECONOMY

GST is a simple tax but its implementation has been complex as it has a five layered taxation slab for various commodities. Luxury goods become costlier, items of mass consumption become cheaper. The GST has been imposed on some 1200 items with tax of 18 % being the most common on wide range of commodities in this slab. Precious metals would be subject to tax of 3 % where's rough precious stones attracts tax 0.25%. Some specified goods and services have been exempted. GST will create a single, unified Indian market to make the economy stronger. GST will benefit the Government as well as the consumers in the long runs. Abolition of various taxes will reduce the prices of various commodities; also development of common national market will give a boost to India's tax- to gross domestic product. More efficient neutralization of taxes especially for exports there makes our products more competitive in the international market and gives boost to Indian Exports. Simple and automated process will benefit to establishment of easy system of doing business.

GST's EFFECTS ON RETAILER

In India Retail sector is very crucial in terms of turnover, income, employment and taxes. In India retailing sector is contributing 10% in GDP and 8% in total employment. Previously it was totally unorganized, but now day's 30% retail business is in organized form. The growth rate of retail sector is annually 12%.This rising industry is very important role in national as well as international trade. Due to globalization many international brand wanted to enter in the retail sector in India such as Wal-Mart, De-Mart etc. In India this sector constantly is increasing because of the following reasons.

THE GROWTH FACTORS OF THE RETAIL SECTOR

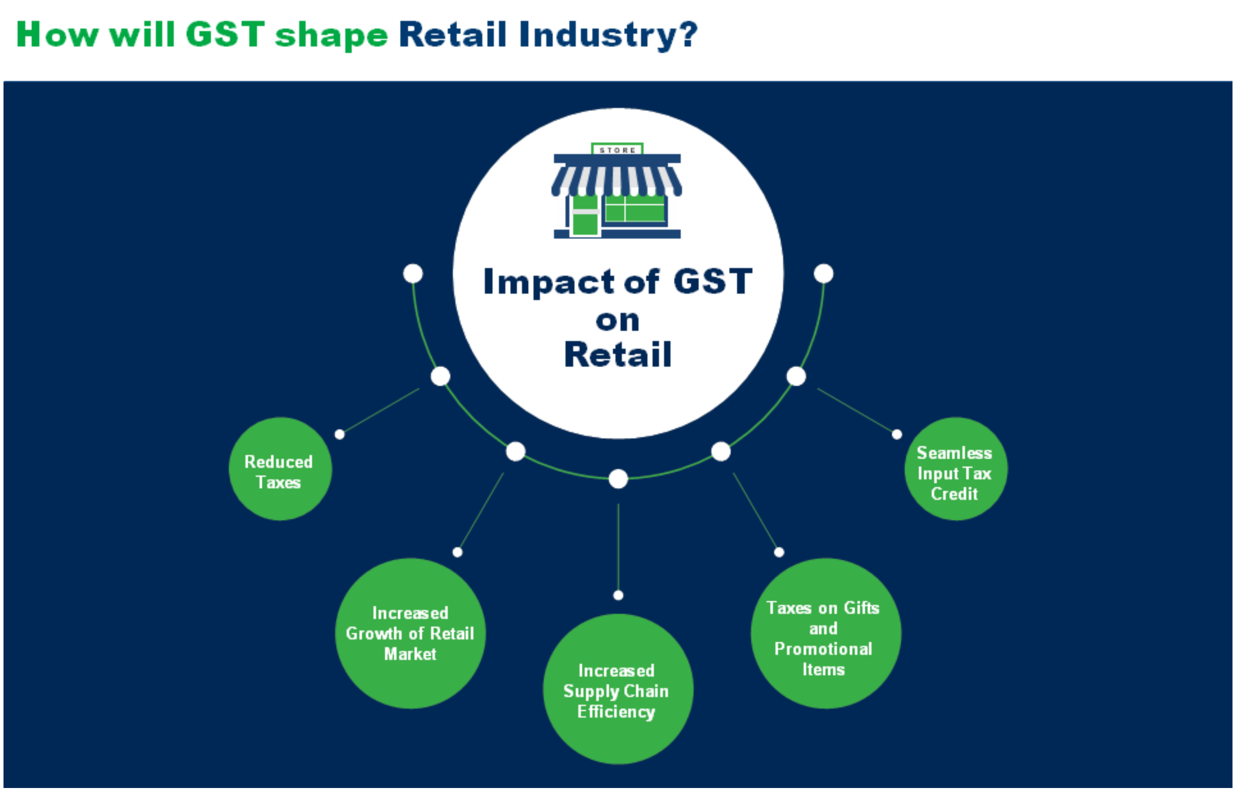
Increase in per capita income which in turn increases the household consumption

1) Demographical changes and improvements in the standard of living
2) Change in patterns of consumption and availability of low-cost consumer credit
3) Improvements in infrastructure and enhanced availability of retail space
4) Entry to various sources of financing.

Retailing is sun rising industry. Foreign multinational company wanted to start their business specially in retailing sector. In the Indian retailing industry, food is the most dominating sector and is growing at a rate of 9% annually. The branded food industry is trying to enter the India retail industry and to convert Indian consumers to branded food users. At present 60% of the Indian grocery basket consists of non- branded items. The benefit of **GST** on retail sector will be huge. Indian Retail sector is one the fastest growing industry in the world. It is expected to grow to1.3 trillion USD by 2020, registering a CAGR (Compound Annual Growth Rate) of 16.7% over the 5 years ranging from 2015-2020. India is 5th largest retail destination in the world. The retail sector is booming everywhere be it metro cities or the Tier-II and tier-III cities. The Government of India has introduced major reforms to attract FDI in the retail industry. The government has approved up to 100 % FDI in single brand retail and 51% in the multi brand-retail. All of these stats signify that the retail sector is as dominant as ever and any reform in the country which anyhow affects the working of the sector shall have a huge impact on it. And GST is no ordinary tax reform. It is one of a kind reform which is poised to change the scenario of taxation in the country and legitimately its effects on the retail industry must be considered.

Following figure is indicating how GST will shape retail industry.

Figure-1



Benefits of GST on Retail Sector:

1) Reduced Taxes:

GST will reduce the tax burden on retailers as they pay many different forms of tax in the current scenario such as CAT, CST, Octroi, Service tax, and much more. GST will streamline everything into one single tax so that it will be easier for the retailer to understand the taxation and to pay it in one shot.

2) Seamless Input Tax Credit :

GST will reduce the burden of tax on the retail sector as it will set off tax starting from the producer's point to the customer point. GST will make an impact on the flowing effect of taxes and help to streamline into one category.

3) Increased efficiency in supply chain:

Since the retail business can be carried out in every state upon single registration, the retailers will not have to maintain warehouses in every state, and this will be very beneficial regarding cost to the retailer. The transportation industry will flourish as they would carry more goods from one state to the other as it will become easy to transfer goods under GST. The lead time will also reduce in transporting the goods as the inter-state boundaries would be more free-flowing. GST will help the retail sector become more efficient in their operations.

4) Tax on promotional items and gifts :

In the new GST model, any supply without consideration will attract tax and therefore, everything will have to be accounted for. The retailers would give out gifts and promotional items with products as a part of their marketing strategy which used to be tax-free in the current taxation system. When the GST gets implement, no such rule will be applicable and the retails will have to pay tax on the gifts and promotional items as well, therefore, re-think their promotional strategies.

5) Growth of Retail Market :

GST will lead to the unification of markets as it will streamline the state and the central tax and eliminate all the confusion of taxation in different markets. The retailers can easily expand their business beyond boundaries as they have to register their business only once and then can carry operations in all the states. This will also contribute towards the growth of the retail market and help boost the economy of the country.

6) Better strategies :

GST will force the retailers to re-think their supply chain strategies and re-model their network as it will open a lot of doors and opportunities for retailers to expand their business. It will give them the freedom to draft better business strategies and implement it for further growth of the retail sector.

7) Reduce complications :

The retailers would be able to carry out the business with more ease as the taxation, and other policies would be streamlined under the new GST rules, and they would not have to waste their time in paying various taxes and waiting to fulfill all other policy requirements of the current taxation system.

8) Beneficial for start-ups :

The retail sector would start attracting a lot of start-ups as they would have to register their business only once and also claim the benefits of taxation for start-ups under the new GST laws. They would also be able to carry out business operations more freely with the new policies in place and would get more attracted to join the retail sector.

ISSUES RELATED TO THE RETAIL SECTOR

The issues related to implementation of GST in Retail are as follow:

1) Lack of knowledge regarding issues of GST: People do not aware of what is GST? How it will be calculated? This ignorance lead to many miss understanding.
2) The GST will be demanding an overall online infrastructure and the maintenance of the accounting books is also depending on the online format, this issue remains problematic as many traders are not capable of running the computer on a high-proficiency basis
3) The ratio remains as high as 60 percent in which the traders doesn't know how to use the computers for the process of GST returns
4) The number of returns has been raised to 3 per month which was earlier one return per 3 months, this drastic change has kept the trader's community in tension for a while
5) There has been an issue with the local wholesale traders as making the input of each and every product into the computer database is very hectic

6) The taxation related to the GST is very little known about from the perspective of traders community
7) The market is at the lowest mark as the pre-GST effects are prevailing in the market
8) The taxation rate on each item is different which is making the issue as the categorization of the products is very hard
9) There is a penalty provision in case any traders fills out wrong input entries, this issue is problematic as the traders don’t even know about the GST return than the wrong entry is inevitable
10) The impact of GST is not known till now, and the trader’s community is in fear of any losses regarding the implementation of the GST
11) Lack of knowledge regarding issues of GST
12) The GST will be demanding an overall online infrastructure and the maintenance of the accounting books is also depending on the online format, this issue remains problematic as many traders are not capable of running the computer on a high-proficiency basis
13) The ratio remains as high as 60 percent in which the traders doesn’t know how to use the computers for the process of GST returns.
14) The number of returns has been raised to 3 per month which was earlier one return per 3 months, this drastic change has kept the trader’s community in tension for a while
15) There has been an issue with the local wholesale traders as making the input of each and every product into the computer database is very hectic
16) The taxation related to the GST is very little known about from the perspective of traders community
17) The market is at the lowest mark as the pre-GST effects are prevailing in the market
18) The taxation rate on each item is different which is making the issue as the categorization of the products is very hard
19) There is a penalty provision in case any traders fills out wrong input entries, this issue is problematic as the traders don’t even know about the GST return than the wrong entry is inevitable
20) The impact of GST is not known till now, and the trader’s community is in fear of any losses regarding the implementation of the GST

CHALLENGES TO IMPLEMENTATION OF GST

Here research has highlighted three major challenges in implementation of GST in retail sector:

1) Swift boost in Assesses and supply channel rehabilitation: The GST model extends the tax band by taxing each economic supply within the distribution network, which results to fast augment in, assesses. Here, businesses need to reshuffle their distribution network, in order to reduce additional tax burden on the consumer, while thinking in price competitive terms. Regardless of the bigger picture to generate revenue in a neutral and transparent way, the Government will require ensuring that this doesn't take place on the cost of consumers paying more than the worth. Also, one needs to keep an eye out for the reinvention of supply channel. For the current tax regime, place of supply formed a minor issue as service is taxed by the Centre and revenue receipts remained at ease from place of levy. Post GST; inter-state transactions would be in an unprecedented situation as places of taxation need to be clearly demarcated.

2) Challenges to legislation: Implementation of GST comes at the behest of significant Constitutional re-shaping, making the reform tread on a stickier path. Constitution of India, in past, has allayed powers to the Union and the States to levy and collect taxes as per Union, State and Concurrent List. This has turned out to be a self- inflicted bugbear, restricting the Government from bringing about any change in this structure. In order to enable the Centre and the State Governments to levy GST, the Constitution of India requires modification to provide for powers to levy and collect GST both by the Union and the States.

3) IT Infrastructure: Rapid need for implementation necessitates IT infrastructure for the Goods and Services to upgrade itself. This requires development of comprehensive solutions to facilitate the adoption in the required timeframe. The IT systems on ERP and API side would be largely affected from the inculcation, as existing ERP vendors require to build patches that meet complete needs of GST execution on a techno-enable scale. This would then facilitate integration of API's, with GSTN released API's needing to be tweaked.

New formats of Invoice, Vendor master, Revenue master, Stock transfer, PO & SO master, Customer master, Expense GL, Goods & Service master need to be integrated into the system , taking the whole number of API's to 80, where every API need 2 weeks of all-inclusive testing, prior to being released as a stable version. The need of the hour is for GSP's to start working together to develop API jointly, sharing the workload.

CONCLUSION

GST is set to become a welcome change for the economy, simplifying the indirect tax structure in India. Yet, the above challenges and myriad problems discussed above, GST ushers a transparency to measure tax levied on a product, bringing an end to the host of hidden and embedded taxes that were been paid so far. GST is providing a platform to unorganized retail sector to join in main streams and attract foreign investors for development of this sector thus giving a boost to foreign Direct Investments in the country. Any reforms in the beginning always have some pain but the gains of this little pain are going to be many and long lasting for the economy.

REFERENCES

1. Yojana August 2017
2. Times of India- GST related articles.
3. Various websites of Government.

HUMAN DEVELOPMENT INDEX: A COMPARATIVE STUDY OF INDIA AMONG DEVELOPING COUNTRIES

Dr. Jyotsana Lal

Assistant Professor,

Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019

Contact 9969636826, E-mail- jyotsanalal08@gmail.com

ABSTRACT

This paper is an attempt to explore the current status of Human Development Index (HDI) in India as compared to other developing and BRICS countries. Human Development Index is a complete yardstick to measure the growth and development of a nation. Although India has shown the improvement in all aspects of development since 1990, its status among other developing countries is still low as far as human being development is concerned. The current status of India's HDI, comparison with some developing countries, causes for this lower growth and suggestions to improve the situation have been tried to elaborate in this paper.

KEYWORDS: Human Development, Health, Education, GNI

INTRODUCTION

In 1990 United Nation Development Programme transformed the development theory from quantitative approach to qualitative approach by introducing the Human Development Index. Human Development Report 1990 presented the concept of "human development" as progress towards greater human well-being, and provided country-level data for a wide range of well-being indicators. The Human Development Index, or HDI, embodies Amartya Sen's "capabilities" approach to understanding human well-being, which emphasizes the importance of ends (like a decent standard of living) over means (like income per capita) (Sen 1985). In HDI, component indices for life expectancy, literacy, school enrolment, and income are combined together into a single index that can be used to compare the level of human well-being among countries or to monitor country's progress over time. HDI provides an alternative to the common practice of evaluating a country's progress in development based on per capita national income. The purpose of the HDI is to shift the focus of development from national income accounting to people centric policies.

OBJECTIVE

1. To highlight the India's current status of HDI.
2. To analyse the comparative study of India's HDI with developing countries.
3. To discuss the causes of low HDI ranking and provide measures to improve it.

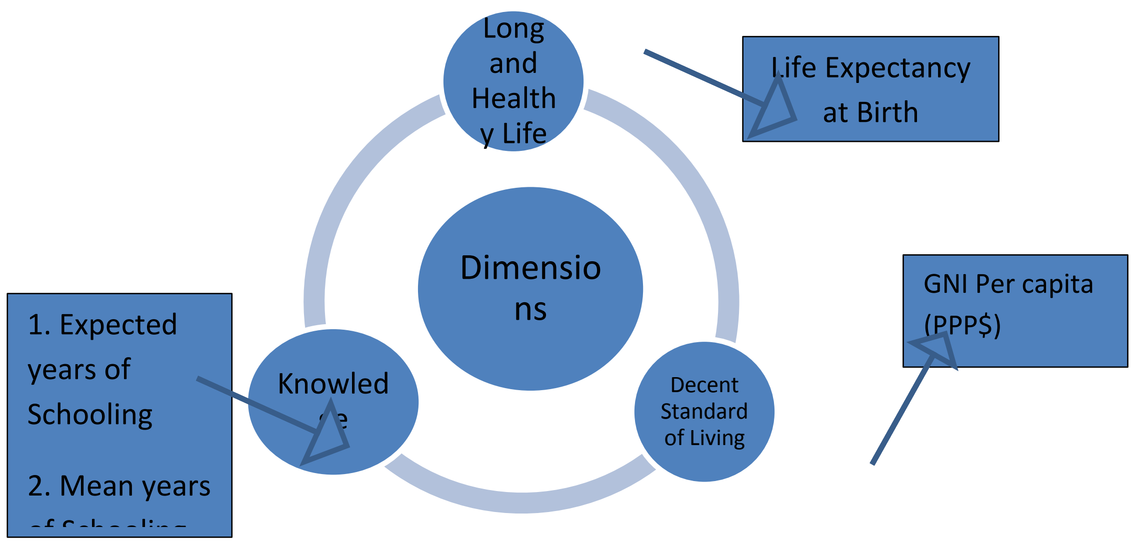
RESEARCH METHODOLOGY

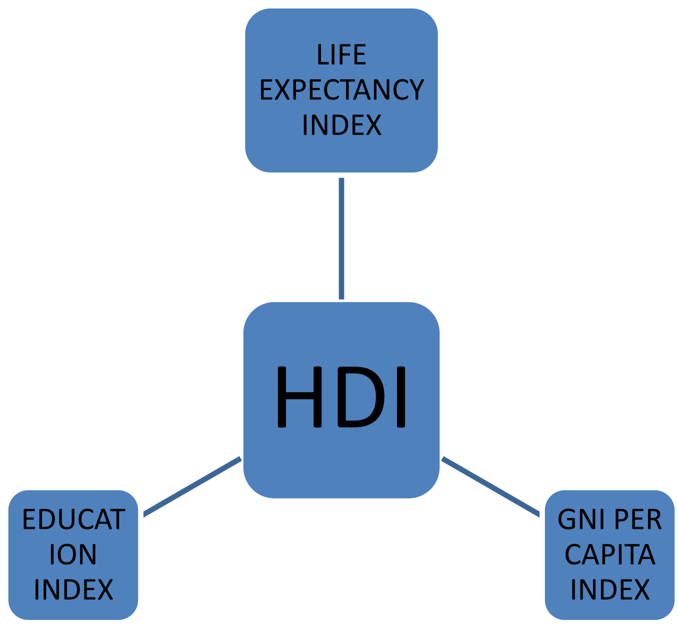
The paper is based on the secondary sources of data. UNDP report, Ministry of Human resource and Development report, and articles related to the Human Development provided relevant facts and figures. For comparative study of HDI, Human Development Report 2016 is referred published by United Nation Development Program.

HDI AND ITS DIMENSIONS

The HDI is a composite index aggregating three basic dimensions into a summary measure, which is published annually, using country level information. The HDI was developed by Pakistani economist Mahbub ul Haq for the UNDP. HDI was powerfully expressed in the 1990 Human Development Report in the following term:

"Human development is a process of enlarging people's choices. In principle, these choices can be infinite and change over time. But at all levels of development, the three essential ones are for people to lead a long and healthy life, to acquire knowledge and to have access to resources needed for a decent standard of living. If these essential choices are not available, many other opportunities remain inaccessible." (UNDP. 1990. p. 10.) The chart below shows three dimensions of HDI, its indicators and indices.





HDI CALCULATION

Human Development Index (HDI) combines three dimensions:

- A long and healthy life: Life expectancy at birth
- Education index: Mean years of schooling and Expected years of schooling
- A decent standard of living: GNI per capita (PPP US$)

In its 2010 Human Development Report, the UNDP began using a new method of calculating the HDI. The following three indices are used to find the value of HDI:

1. Life Expectancy Index (LEI)

LEI is 1 when Life expectancy at birth is 85 and 0 when Life expectancy at birth is 20.

2. Education Index (EI)

Mean Years of Schooling Index

Expected Years of Schooling Index

3. Income Index (II)

II is 1 when GNI per capita is $75,000 and 0 when GNI per capita is $100.

Finally, the HDI is the geometric mean of the previous three normalized indices

CURRENT STATUS OF HDI RANKING

India slipped down one place from 130 to 131 among the 188 countries ranked in terms of human development, says the 2016 Human Development Report (HDR) released by the United Nations Development Programme (UNDP). India's human development index (HDI) value of 0.624 puts it in the "medium human development" category, alongside countries such as Congo, Namibia and Pakistan. It is ranked third among the SAARC countries, behind Sri Lanka (73) and the Maldives (105), both of which figure in the "high human development" category. The world's top three countries in HDI are Norway (0.949), Australia (0.939) and Switzerland (0.939). India's human development index (HDI) ranking for 2015 puts Asia's third largest economy among a group of medium class countries list, as opposed to "low" in the 1990s, thanks to factors such as an increase in life expectancy and mean years of schooling in the past 25 years.

Yuri Afanasiev, UN resident coordinator for India, noted India's progress in its HDI score between 1990 and 2015. "The success of national development programmes like Skill India, Digital India, Make in India and Beti Bachao Beti Padhao, aimed at bridging gaps in human development, will be crucial in ensuring the success of Agenda 2030," Afanasiev said. "These programmes, and the long-running affirmative action measures, illustrate the government's commitment to identifying and mapping human development deficits, as well as taking action to achieve the Sustainable Development Goals," he said. India's HDI value for 2015 is 0.624—which puts the country in the medium human development category. India's 2015 score is up from 0.428 in 1990.

Between 1990 and 2015, India's life expectancy at birth increased by 10.4 years, mean years of schooling increased by 3.3 years and expected years of schooling increased by 4.1 years. India's Gross National Income, or GNI, per capita increased by about 223.4% during the same period. This was mainly due to India adopting market reforms, attracting investment and devoting more resources to social development in the sectors of health and education. In South Asia, countries that are close to India in HDI rank with a comparable population size are Bangladesh and Pakistan, which are ranked 139 and 147, respectively.

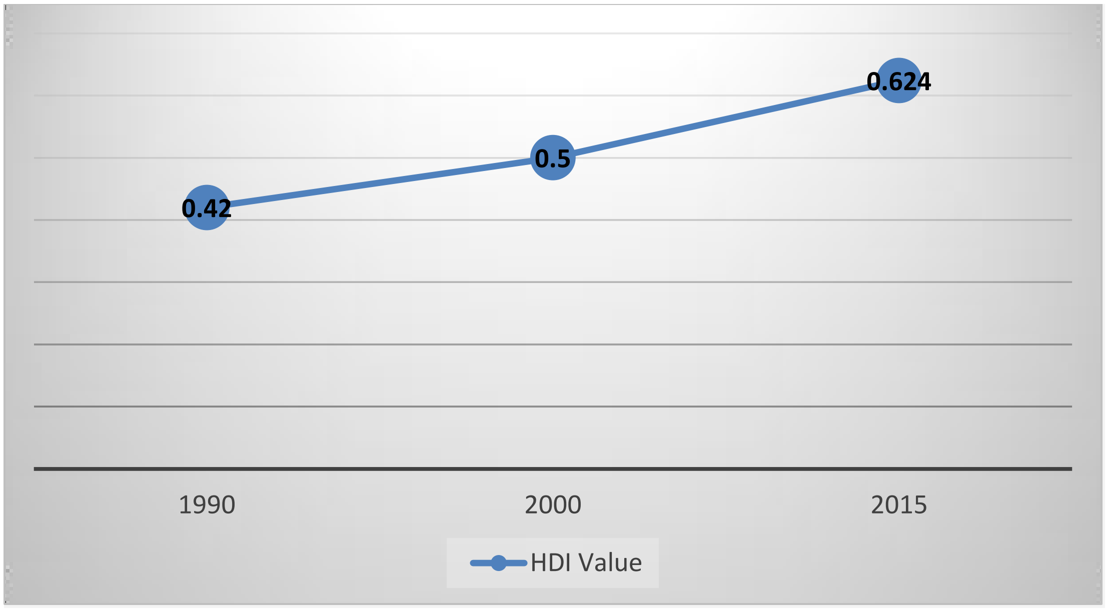
Health: Health status is measured by life expectancy at birth. It means Number of years a new born infant could expect to live. India's status at this front is 68.3 years as it was only 57.9 years in 1990 according to the 1st HDR.

Education: Education is measured by expected years of schooling and mean years of schooling. According to 2016 report expected years of schooling is 11.7 years while it was 7.6 years in 1990.

Per capita GNI: Per capita Gross National Income is the indicator of decent standard of living. It is 5663 $ at 2011 PPP status according to 2016 HD report. It was only 1751 $ as per report of 1990.

HDI value: HDI value based on three indices shows the increasing trend in India since 1990. (Graph 1) In 1990 India's HDI value was 0.42 that categorised it in low human development group. Due to expansion in health, education and income status, HDI value has increased to 0.624 in 2015 according to HDR 2016 that push the economy under medium human development category. There is a significant increase of 48% in HDI value from 1990 to 2015.

Graph1: Trend of India's HDI value



COMPARATIVE STUDY

Comparative study gives the actual picture of progress of growth and development of a country's status. For Comparative study seven fast growing developing countries are selected: **Brazil, China, Maldives, Mexico, Russia, South Africa and Sri Lanka**. Variables like **HDI ranking, Life Expectancy at birth, Adult Literacy rate, GNI per capita and HDI value** have been considered for comparative study. All the figures are based on Human Development Report 2016, conducted by UNDP for 188 countries of the world. Table 1 HDI ranking according to 2016 report shows India is far behind the other developing nations. Among eight fast growing developing nations India is at the lowest position with 131 rank in HDI. South Africa is also ahead India with 119 rank. Sri Lanka occupies 73 rank that shows its human development status is far better than India.

Table1: HDI ranking according to 2016 UNDP report

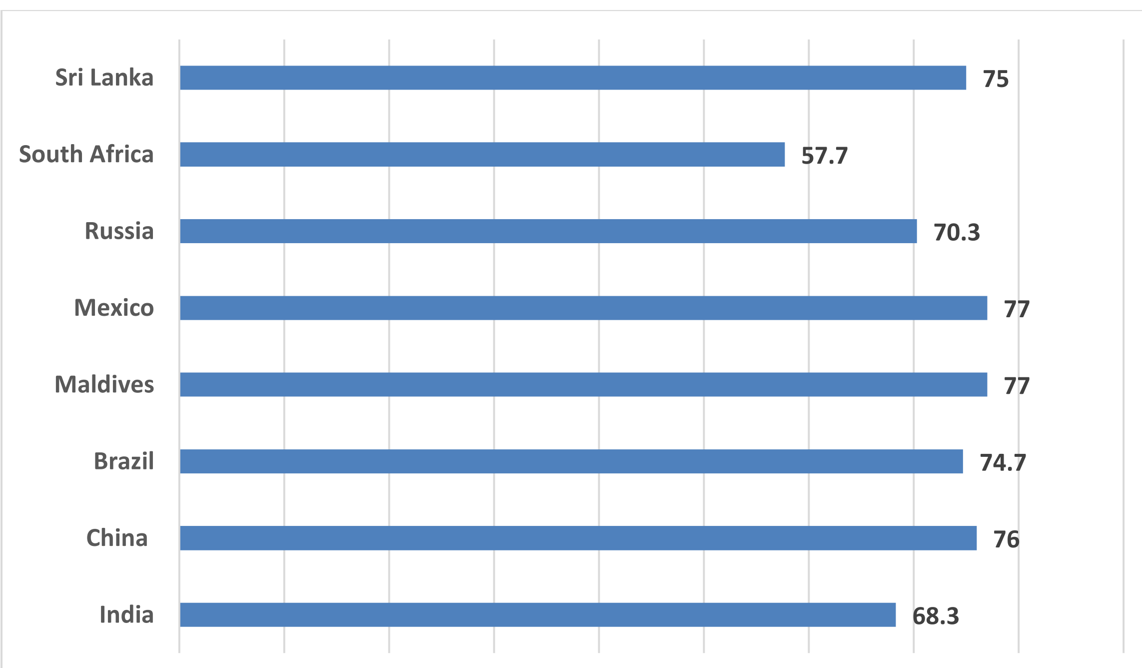
Countries	Ranking
Russia	49
Sri Lanka	73
Mexico	77

Brazil	79
China	90
Maldives	105
South Africa	119
India	131

Source: HDR, 2016

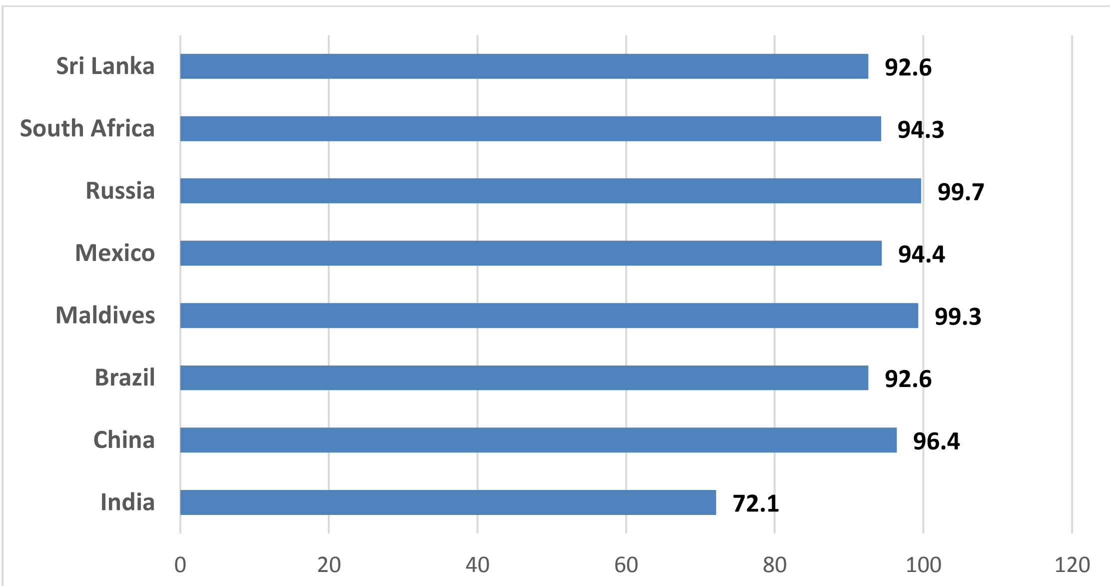
Life Expectancy at birth is one of the most important indicators of health status of a country. It refers to the average number of years a new-born is expected to live if mortality patterns at the time of its birth remain constant in the future. The Graph 2 shows Indian citizens life expectancy at birth as compared to seven selected developing countries. Only South Africa is behind us in life expectancy rate. In India it is 68.3 years while other developing countries are ahead with more than 70 years. It indicates our poor medical facilities and worse health status.

Graph 2: Life Expectancy at Birth (Years)

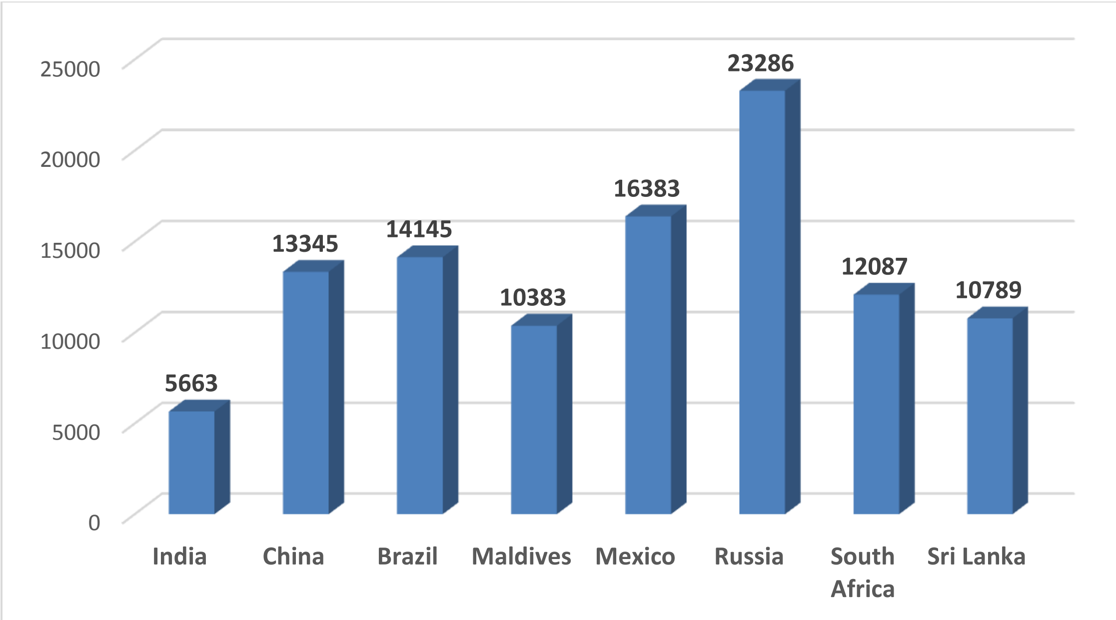


Adult Literacy rate is one of the most important indicators of educational development and socio-economic progress of a country. **Adult literacy rate** is the percentage of people ages 15 and above who can both read and write with understanding a short simple statement about their everyday life. Despite government programmes, India's literacy rate increased only slowly. According to the calculation of 2016 HDR its adult literacy rate is 72.1% that is lowest among selected seven developing countries (Graph 3).

Graph 3: Adult Literacy rate

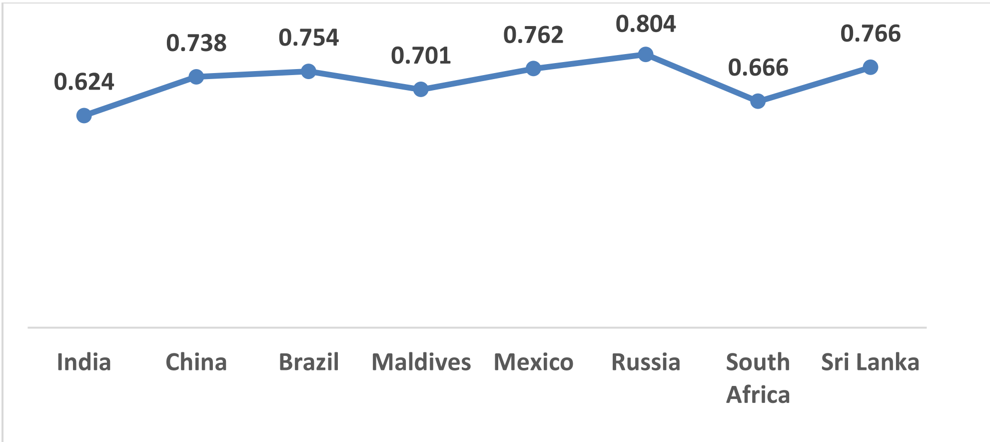


Graph 4: GNI per capita (PPP$)



The GNI per capita is the dollar value of a country's final income in a year, divided by its population. It reflects the average income of a country's citizens. GNI per capita is a good indicator of standard of living enjoyed by the average citizen. A country's GNI per capita tends to be closely linked with other indicators that measure the social, economic, and environmental well-being of the country and its people. Generally people living in countries with higher GNI per capita tend to have longer life expectancies, higher literacy rates, better access to safe water, and lower infant mortality rates. Graph 4 shows India is at lowest position with 5663 $ per capita among selected seven countries.

Graph 5: HDI Value according to 2016 HDR



HDI value is calculated by UNDP based on three dimensions and their indices. According to the HDI value countries are classified in to four groups: Very High, High, Medium and low status. India has improved his position from low to medium status but its HDI value is still low as compared to other fast growing developing countries. According to HDR 2016 its HDI value is 0.624 that is lower than Brazil, China, Maldives, Mexico, Russia, South Africa and Sri Lanka.

CAUSES FOR LOW HDI IN INDIA AND MEASURES TO IMPROVE

The current level of human development in India is extremely low as compared to few developing countries and BRICS nations. Many factors are responsible for this situation that even after 70 years of independence. To solve the problem of human development it is imperative that the causes of low HDI are investigated first. Following are the causes for low HDI in India that need to be tackled to improve the situation:

Health: India has numerous causes for its poor health standard, contributing toward slow health index.

- Lack of Doctors: India lacks doctors; there is one doctor for every 2000 people in India. As a result many illnesses go unchecked and untreated. In rural and remote areas the lack of doctors result in people consulting unqualified practitioners, who are unable to diagnose the disease properly that worsen the patient’s situation.
- Poor sanitation: Lack of toilets and bathrooms in over 122 million households in the country lead to hygiene and health problems. Government has taken many steps in this direction but people should also be aware of it and follow it at priority level.

- Lack of safe drinking water: Lack of safe drinking water in India is also accounts for poor health status. Sources of water are unsafe especially in slum areas. Only 26% of the slum population having access to clean water. Problem worsened by falling level of ground water, excessive fluoride, and arsenic in drinking water.
- Govt. Expenditure on health: Lack of government expenditure on health as compared to other countries is also one of the important causes for low health status in the country. Only 3.9% of GDP is spent on health that is not sufficient according to growing population and diseases. Spending more towards subsidising health care costs would effectively improve health in India as witnessed in many countries like USA, UK, Australia.
- Infrastructure: Infrastructure plays a very important role in health sector. Village and remote areas are having insufficient health resources, hospitals and primary health care centres, lead to poor health and medical status. Public as well private sector should contribute their role in this direction.

Education: Educational status as far as adult literacy rate and schooling years are concerned India is progressing at low pace contributing to low education index.

- Government expenditure: Expenditure on education is less in India as compared to other developing countries. Government needs to spend more toward education considering mass level of poverty and unemployment as poor people are unable to send their children for study.
- Lack of Teachers: Lack of teachers and large number of under qualified teacher causes for low level of education status in the country. Lack of qualified teachers affects the quality education adversely in the country.
- Poverty: Mass poverty forces the family to send their children to work instead of sending them to school for education. So many children from poor background unable to receive basic education. Government has started many programmes to support for such children but effective and proper implementation of these programmes is the need of hour.
- Infrastructure: Schools in rural areas and slums have poor infrastructure facilities for education. Lack of schools, lack of teachers, less classrooms, unsafe drinking water, lack of toilet facilities and transportation facilities should be main concern to improve the education index.

Income: Per capita GNI is the lowest in India as compared to other developing countries that worsen the other factors.

- Widespread unemployment: It is the biggest cause of low GNI per capita in India. Job seekers are increasing in number at a higher rate than the number of expansion of employment opportunities. The Government needs match the demand and supply of job seekers.
- Under qualification: Due to poor education and lack of employability many Indians are unable to find well-paid jobs. As a result they are forced to earn a living through manual labour. This further affect their children's education and they are too unqualified for proper jobs. This creates a never ending cycle of poor level of income generation.
- Defective Economic Policies: Defective Economic Policies towards agriculture, industry and trade are also responsible for low Gross National Product and low per capita income in the country. Agriculture production and productivity should be given priority then only socio-economic problems can be solved effectively in rural as well as in urban area.

CONCLUSION

In past decades, there have been significant gains in human development levels in almost every country; but millions of people have not been benefited from this progress. India has shown its progress since 1990. But as compared to other fast growing developing countries its HDI ranking as well as its HDI value is low. It is due to its low performance in health, education and per capita income indices as per the Human Development Report 2016. Framing proper socio-economic policy and effective implementation of the same is required for future growth and development in HDI status. At Macro level government and at micro level every individual should recognise and accept the challenge to improve India's ranking in Human Development Index.

REFERENCES

1. Indian Economy, Puri & Mishra, Himalya Publishing House, 2016
2. https://www.livemint.com/Politics/NcyY1Zr768TEl02yaRSh4M/India-ranks-131-on-global-Human-Development-Index-Norway-No.html
3. www.thehindu.com

4. www.undp.org
5. The Human Development Index: A History, Elizabeth A. Stanton, February 2007
6. Commodities and Capabilities, Amartya Sen, Oxford, 1985

INTERNET FOR YOUNGSTERS: A CURSE OR A BLESSING

Dr. Shubhangi Kulkarni,
Assistant Professor
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact 9892328078, Email: shubhangikulkarni1@gmail.com
Ms. Sayali Kadam,
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019

ABSTRACT

Internet has unquestionably arrived with a generous number of advantages and is helping broaden horizons, the world over. It is doing its bit to make the world a smarter place as frequent and reliable resource sharing and discovery is brought to you by this new-age technological innovation. This being a low-cost and instantaneous medium of sharing ideas, knowledge and skills has made collaboration trouble-free. But, like any other scientific innovation, it should be used ethically for the welfare of the society. A youngster addicted to internet has higher possibility of having problems in mental development.

Internet addiction is a serious problem for teenagers. Young people are getting used to doing everything on the Web, such as making friends, and buying clothes. Sometimes they may get addicted to the fictitious cyber world. The Internet is a tool for them to get in touch with the world. However, spending too much time checking information from friends is a waste of time. Myopia is a common disorder of teenagers and the age at which children get it has become younger. The Internet has become a part of young people's life. However, the more time they spend on the Internet, the more chances they will have myopia. The eye disorder is bad for teenager's study and health. Blurred vision will disturb their learning, and they cannot pay attention to what the teacher is talking about.

KEYWORDS: Internet, Youngsters, Worldwide Web, Email, Social Networking, Entertainment, E-Commerce.

INTRODUCTION

The internet is used worldwide now days. It is helpful for youngsters in research for students, social media, communication, etc. This research explores the concept of internet for a youngster is curse or bless and it can affect the relations with their parents, family, friends, etc. It can also lead to psychological disorder in some cases. Internet has a great influence in our lives. We may or may not realize, but it has changed a lot in our lives. We are surrounded by mobile phones, computers and many other electronic devices all the time. Sometimes you might feel being a slave of these devices.

Since the internet has become popular, it's being used for many purposes. Through the help of the World Wide Web and websites, the internet has become very useful in many ways for the common man. Today internet has brought a globe in a single room. Right from news across the corner of the world, wealth of knowledge to shopping, purchasing the tickets of your favorite movie-everything is at your fingertips.

OBJECTIVES OF THE STUDY

1. To study the importance & uses of internet for youngsters.
2. To study the positive and negative impact of internet on youngsters.
3. To evaluate whether internet is a curse or a blessing for youngsters.

RESEARCH METHODOLOGY

Secondary Data

The researcher made an attempt to collect secondary data from following sources: Journals and Internet sites.

Primary Data

The primary data was obtained from youngsters through a set of structured questionnaire.

Sample Size

Sample Size

AGE GROUP	MALE	FEMALE	TOTAL
15-19 years	15	15	30
20-24 years	20	20	40
25-30 years	15	15	30
TOTAL	**50**	**50**	**100**

RATIONALE OF THE STUDY

Obviously Internet is a valuable tool, but is somewhat misused by contemporary society. Internet is a nice medium to connect with the entire World. People use it as a medium to connect with other people, sharing files, entertainment, information and lots of other activities that are useful and beneficial in many terms. While browsing internet I found many websites which are useful in many ways.

Young adults with a strong Facebook presence show signs of antisocial behaviors, mania and aggressive tendencies. In addition, daily overuse of media and technology has a negative effect on children and teens, making them more prone to anxiety, depression and other psychological disorders."

Surveys conducted over the years have found that most people who suffer from Internet addiction disorder are young adults, who easily fall into the lure of exploring everything that is available on the Internet.

INTERNET USAGE BY YOUNGSTERS

Here is the list of some common uses of internet:

1) **Email**: By using internet now we can communicate in a fraction of seconds with a person who is sitting in the other part of the world. Today for better communication, we can avail the facilities of Email. We can chat for hours with our loved ones. There are plenty messenger services and email services offering this service for free. With help of such services, it has become very easy to establish a kind of global friendship where you can share your thoughts, can explore other cultures of different ethnicity.

2) **Information:** The biggest advantage that internet offering is information. The internet and the World Wide Web has made it easy for anyone to access information and it can be of any type, as the internet is flooded with information. The internet and the World Wide Web has made it easy for anyone to access information and it can be of any type. Any kind of information on any topic is available on the Internet.

3) **Business:** World trade has seen a big boom with the help of the internet, as it has become easier for buyers and sellers to communicate and to advertise their sites. Now a day's most of the people are using online classified sites to buy or sell or advertising their products or services. Classified sites save a lot of money and time, so this is chosen as medium by most people to advertise their products. We have many classified sites on the web like craigslist, Adsglobe.com, Kijiji etc.

4) **Social Networking**: Today social networking sites have become an important part of the online community. Almost all users are members use it for personal and business purposes. It's an awesome place to network with many entrepreneurs who come here to begin building their own personal and business brand.

5) **Shopping:** In todays busy life most of us are interested to shop online. Now a day's almost anything can be bought with the use of the internet. In countries like US most of consumers prefer to shop from home. We have many shopping sites on internet like amazon.com, Dealsglobe.com etc. People also use the internet to auction goods. There are many auction sites online, where anything can be sold.

6) **Entertainment:** On internet we can find all forms of entertainment from watching films to playing games online. Almost anyone can find the right kind of entertainment for themselves. When people surf the Web, there are numerous things that can be found. Music, hobbies, news and more can be found and shared on the Internet. There are numerous games that may be downloaded from the Internet for free.

7**) E-Commerce:** Ecommerce is the concept used for any type of commercial maneuvering, or business deals that involves the transfer of information across the globe via internet. It has become a phenomenon associated with any kind of shopping, almost anything. It has got a real amazing and range of products from household needs, technology to entertainment.

8) **Services:** Many services are now provided on the internet such as online banking, job seeking, purchasing tickets for your favorite movies, and guidance services on array of topics in every aspect of life, and hotel reservations and bills paying. Often these services are not available off-line and can cost you more.

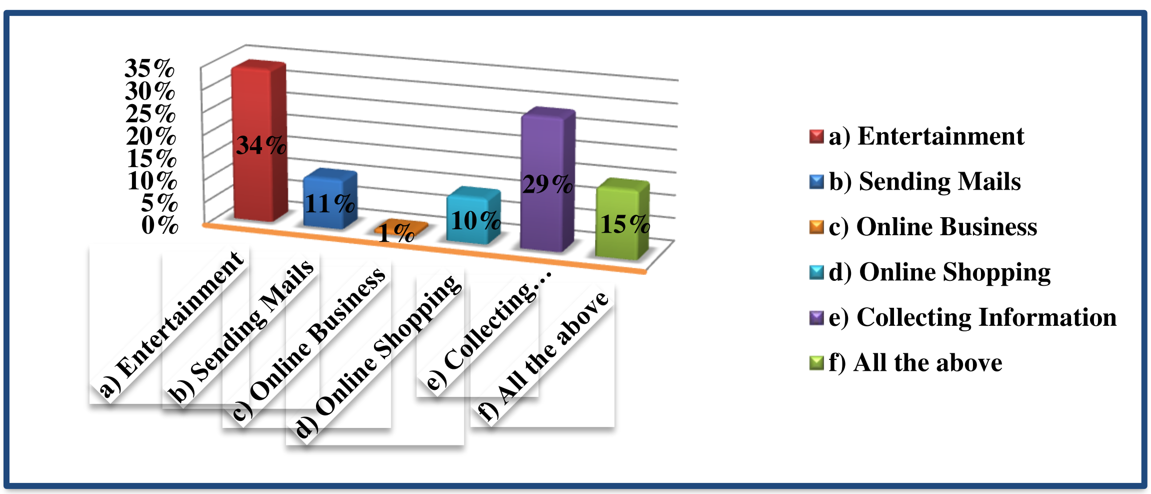
9) **Job Search**: Internet makes life easy for both employers and job seekers as there are plenty of job sites which connect employers and job seekers.

10) **Dating/Personals:** People are connecting with others though internet and finding their life partners. Internet not only helps to find the right person but also to continue the relationship.

This research is a unique examination of a modern-day phenomenon i.e. youngsters' preoccupation with their internet.

Chart 1.1

Purpose of Using Internet



Source: Compiled from primary data, 2018

From the Chart 1.1, it is found that 34 per cent ofthe respondents use internet for entertainment purpose, 11 per cent use internet for sending mails, whereasonly per cent of 1them useit for online business. 10 per cent of them use internet for online shopping, 29 per cent of the & r collecting informationrespondents use internet fo other per cent of 15them use internet for .all the above purposes

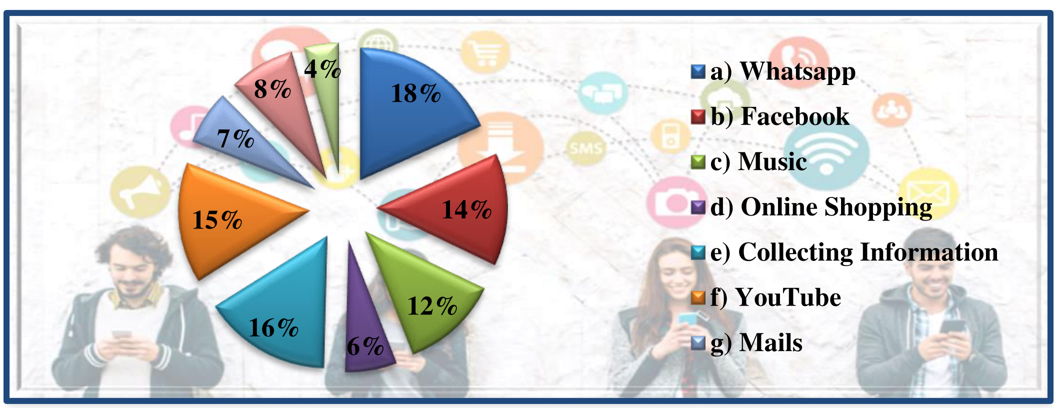
IMPORTANCE OF INTERNET USAGE

Internet has played an important part in our daily life, and in fact, it brings us lots of advantages, and the firstly in communication. The foremost target of Internet has always been the communication. Now thanks to the Internet, we can communicate in a fraction of second with a person who is sitting in the other part of the world.

Besides, information is the biggest advantage internet is offering. The Internet is a virtual treasure of information. Any kind of information on any topic is available on the Internet, and you can almost find any type of data on almost any kind of subject that you are looking for. There is a huge amount of information ranging from government law and services to market information, new ideas and technical support.

Chart 1.2

Usage of Internet

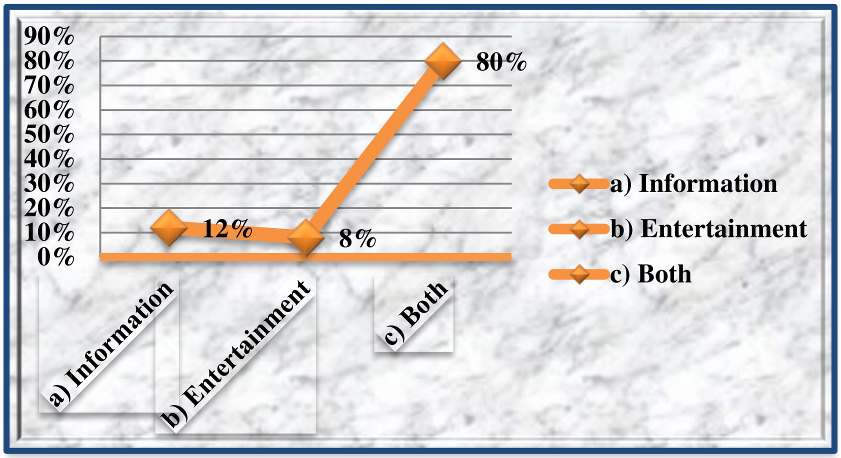


Source: Compiled from primary data, 2018

,From the above Chart 1.2it can be stated that 18 per cent of the use internet for respondents whatsapp, 14 per cent ofthe respondents use internet for facebook, 12 per cent ofthem use it for music, 6 per cent useit for online shopping, 16 per centforcollecting information, 15 per cent forusing youtube, 7 per cent for mails, 8 per centforwhereas playing online games onlyper 4 cent ofthe .kingban-respondents use internet for e

Chart 1.3

Internet for Information or entertainment



Source: Compiled from primary data, 2018

According to Chart 1.3, 12 per cent of the respondents are mainly using internet for information and 8 per cent of them are using it for entertainment. It was found that maximum of 80 per cent use it for both purposes.

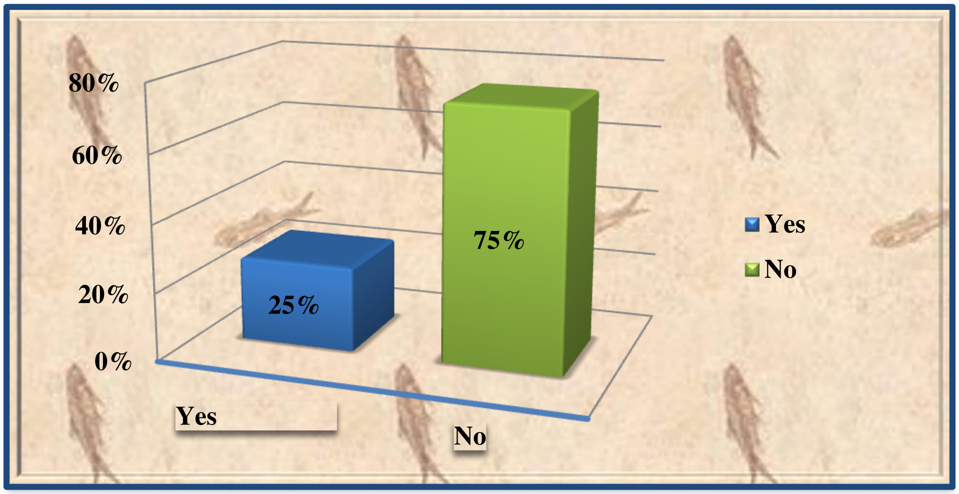
The Internet has changed our way of communication. Face-to-face interaction is not necessary through the Internet. Teenagers may feel more comfortable to communicate online. Nevertheless, teenager's ability of social skill is weaker than before. They do not know how to contact with others. Teenagers may set up a good relationship with strangers on the Internet, but in the real world it may become difficult for them to build good personal relationships.

Effects of internet on youngsters

Social media is the driver behind internet connection. It is about sharing and broadcasting your life online, conversing with friends as well as strangers. Yet, there are both positive and negative effects of social media that many people do not aware of. If you have relatives, who live far from countryside, social media or networking is a great tool for connecting people together. You can touch in touch with your family and friends by using social network. You may connect with them by sharing photos, messages, videos, etc. It was difficult to contact with people in far distance, however, it is easier for you to keep in touch with people in another country through Internet.

Chart 1.4

Increased Spending on Online Shopping

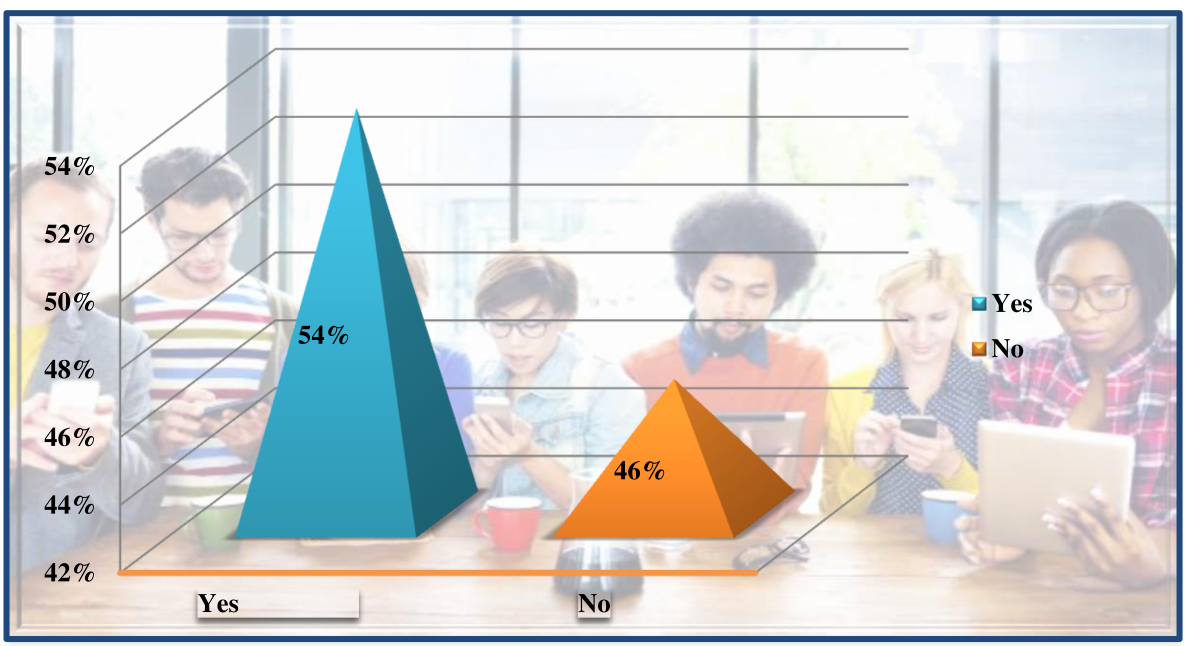


Source: Compiled from primary data, 2018

The above Chart 1.4 states that 2 per cent of 5the respon dentsare spending more because of online shopping whereas 75 per cent of respon dentsdisagree with the statement.

Chart 1.5

Effect of Internet on Social Interactions

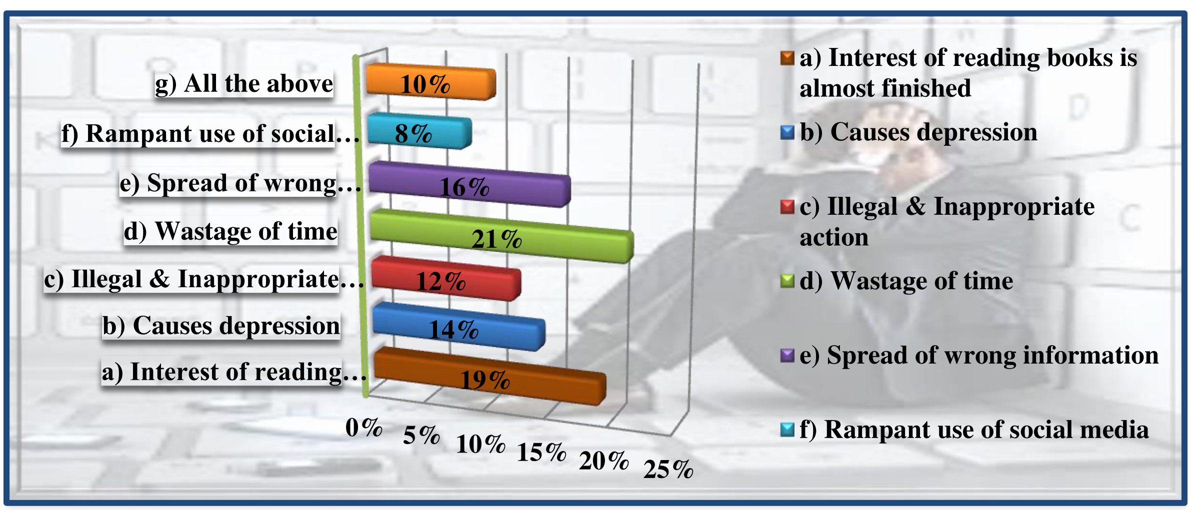


Source: Compiled from primary data, 2018

Chart 1.5 states that 54 per cent of the respondentshavebeen affected when it came to their thier social interactionsbecause of internet whereas 46 per cent ofthe ntsrespondedisagreed with the statement.

The Internet has also changed the way we interact with our family, friends, and life partners. Now everyone is connected to everyone else in a simpler, more accessible, and more immediate way; we can conduct part of our personal relationships using our laptops, smart phones, and tablets. The benefits of always-online immediate availability are highly significant. As we have seen, the Internet revolution is not just technological; it also operates at a personal level, and throughout the structure of society. The Internet makes it possible for an unlimited number of people to communicate with one another freely and easily, in an unrestricted way. Of course, when compared to face-to-face communication, online communication is severely limited in the sense impressions it can convey, which can lead to misunderstandings and embarrassing situations—no doubt quite a few relationships have floundered as a result. **Chart 1.6**

Disadvantages of Internet

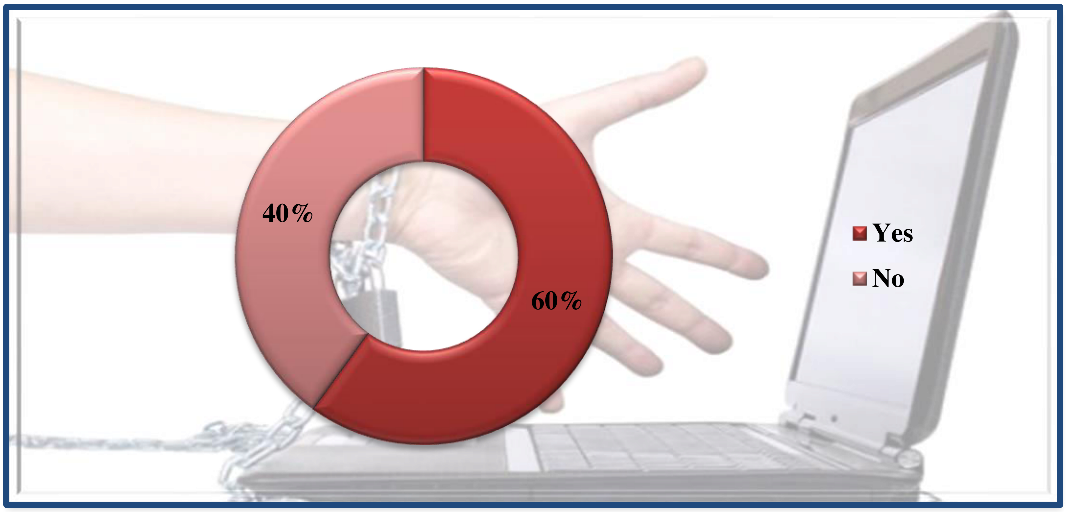


Source: Compiled from primary data, 2017

Chart 1.6 states the various disadvantages of internet.19 per cent of the respondents stated that because of internet interest in reading books is almost finished. 14 per cent of the respondents mentioned that internet causes depression, 12 per cent of the respondents think that it leads to illegal & inappropriate actions, 21 per cent of them say it’s a wastage of time, 16 per cent of them feel that it leads to spread of wrong information, 8 per cent of the respondents say it encourages rampant use of social media and 10 per cent of the respondents say it affects all the above.

Chart 1.7

Internet Addiction

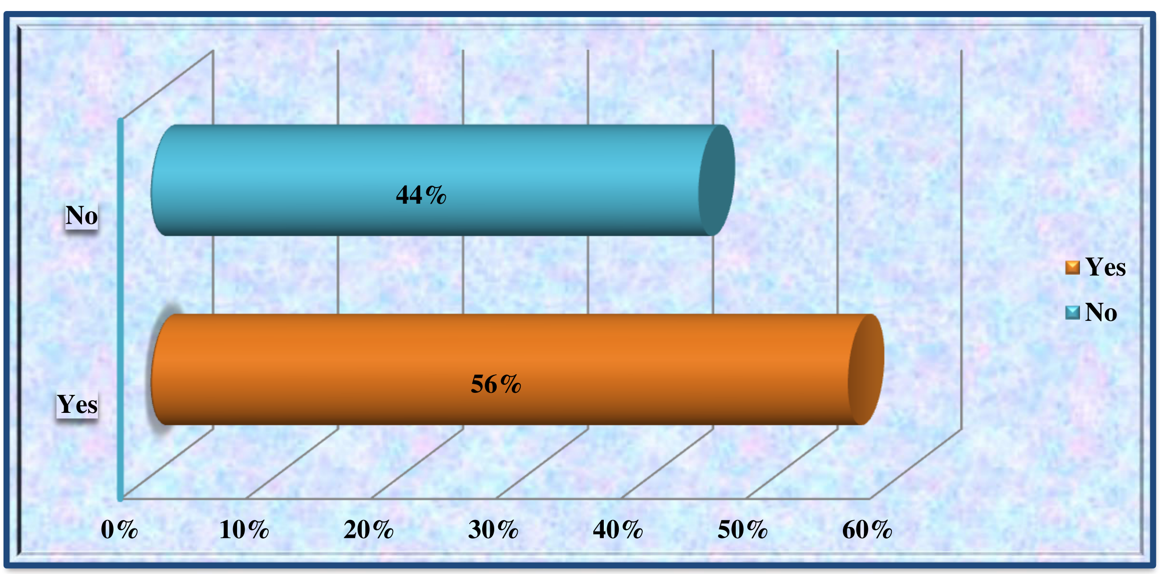


Source: Compiled from primary data, 2018

From the above diagram 1.7, it can be stated that 60 per cent of the respondents find internet addictive whereas 40 per cent of the respondents disagree with the statement.

Chart 1.8

Effect of Internet on Studies

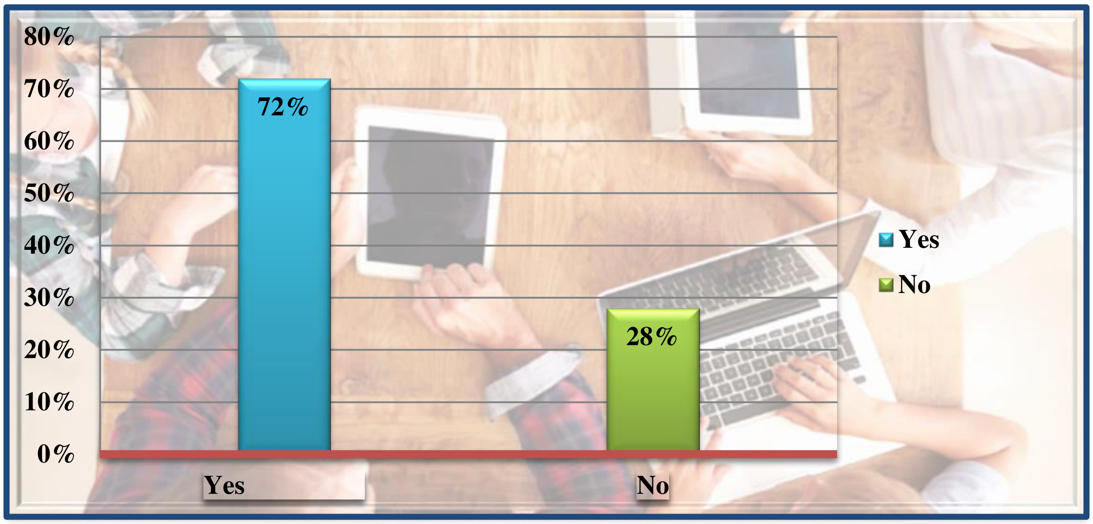


Source: Compiled from primary data, 2018

According to Chart 1.8, 56 per cent of the respondents said that their studies are affected because of internet whereas 44 per cent of the respondents disagree with the statement.

Chart 1.9

Dependency on Internet for Many Things



Source: Compiled from primary data, 2018

Chart 1.9 states thatper cent of 72 thedepend on internet for many things whereas respondents per cent of 28the .disagree with the statement respondents

CONCLUSION

Internet provides a vehicle to promote cognitive, social, and physical development but if it is not utilized carefully it can lead to crime and online harassment. Over utilization of internet will leads to internet addiction. Internet addiction can affect anyone, no matter youngsters or adult, but the most affected are youngsters. Actually, this addiction is very difficult from other problems. There are few ways to resolve them such as individual therapy, family therapy, facilities treatment, etc. Overall, specific and targeted efforts may be needed to counter online risks in order for youth to benefit from the many opportunities offered by the internet.

The Internet causes many impacts on our life. Especially for teenagers, the negative effects are more than the positive ones. We cannot deny the fact that internet also comes with its set of positives as well. With the huge amount of information present on the internet, teenagers can use it to great extents for academic purposes. It will keep them connected with the outside world which will help them in staying informed about everything that is happening around the world. However, having good time management is the only way to solve these problems.

REFERENCES

Journals

1. Ass. Prof. Dr. Ruzgar Nursel Selver, "A Research on the Purpose of Internet Usage and Learning via Internet", The Turkish Online Journal of Educational Technology – TOJET, Issue no. 4, Vol. no. - 4, October 2005.
2. Joorabchi Toktam Namayandeh, Md. Hassan Salleh Hj. and Mohd. Osman Nizam, "Usage of the Internet and Its Effect on Youth Development", Web Journal of Mass Communication Research, Issue no. 45, Vol. no. - 45, November 2013.
3. DV Dinesh, Chalawadi Bagappa, "The effect of internet uses on youth", International Journal of Applied Research, Issue no. 1, Vol. no. - 2, 2016.
4. Bijili Kranthi Kumar, "Internet Reflections on Teenagers", International Journal of School and Cognitive Psychology, Issue no. 3, Vol. no. - 3, Aug 12, 2016.
5. Sushma Bagavadi Ellore, Suman Niranjan and Ulysses J. Brown, "The Influence of Internet Usage on Academic Performance and Face-to-Face Communication", Journal of Psychology and Behavioral Science, Issue no. 2, Vol. no. - 2, June 2014.
6. Nuhu Diraso Gapsiso Ph.D, Joseph Wilson Ph.D, "The Impact of the Internet on Teenagers' Face-to-Face Communication", Journal of Studies in Social Sciences, Issue no. 2, Vol. no. - 13, 2015.
7. Adimabua Akintomide Olatunji, "24/7 Connection: Blessing or a Curse?", Information and Knowledge Management, Issue no. 5, Vol. no. - 5, 2015.
8. Gapsiso Nuhu Diraso Ph.D., Wilson Joseph Ph.D., "The Impact of the Internet on Teenagers' Face-to-Face Communication", Journal of Studies in Social Sciences, Issue no. 2, Vol. no. - 13, 2015.
9. Sadiku Matthew N.O., Shadare Adebowale E., Musa Sarhan M., "Internet Addiction", International Journal of Engineering Research, Issue no. 9, Vol. no. - 6, 1 Sept. 2017.

10. Farrukh Adina, Sadwick Villasenor Rebecca, and John, “Youth Internet Safety: Risks, Responses, and Research Recommendations”, Center for Technology Innovation at Brookings, Issue no. 06, Vol. no. - 07, 2016.
11. Andrea E, Johnson Dayna A., Peters Rosalind M., Burmeister Charlotte, Joseph Christine, “Time Spend on the Internet and Adolescent Blood Pressure”, The Journal of School Nursing, Issue no. 5, Vol. no. - 31, October 2015, P. 374.
12. http://www.selfgrowth.com/articles/importance-of-internet-in-today-s-world
13. http://www.albertasupernet.ca/the-importance-of-internet-service-in-todays-generation/
14. http://www.klientsolutech.com/uses-of-internet-in-our-daily-life-everyday-internet/
15. http://sites.pccu.edu.tw/i-say-you-say/144444/theeffectoftheinternetonyoungpeople
16. http://myessaypoint.com/effect-of-internet-on-teenagers
17. https://www.bartleby.com/essay/Effects-of-Internet-F3TDUJEK6YYS

A STUDY ON CONSUMERS' PURCHASE BEHAVIOUR IN OUT OF STOCK SITUATION AT RETAIL OUTLETS IN MUMBAI

Dr. Shital Mandhare
Associate Professor
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 9987186695, Email: shital_2985@yahoo.co.in.

Ms. Veena Prasad
M.Com. II,
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 7506952948, Email:2345vns@gmail.com.

ABSTRACT

A customer is considered to be focal point of the entire marketing process. All the decisions that a marketer takes with regard to product are always in consideration with the customer. These decisions are highly revolve around customer. Customer satisfaction is another target that a marketer wishes to achieve after sales and profit. Making the product available at the right time is a key towards customer satisfaction. In the present study, researchers are trying to understand the behavior of consumers when a certain required product is not found at the market place when it is demanded. Study also makes an attempt to evaluate customer-seller interaction in out-of-stock situation.

KEYWORDS: Out-of-stock situation, consumer behaviour, brand switching, customer satisfaction.

INTRODUCTION

Consumer behavior is the study of how people buy, what they buy, when they buy and why they buy? It blends elements from psychology, sociology, socio psychology, anthropology and economics. It attempts to understand the buyer decision making process, both individually and in groups. It studies characteristics of individual consumers such as demographics, psychographics, and behavioral variables in an attempt to understand people's wants.

It also tries to assess influences on the consumer from groups such as family, friends, reference groups, and society in general. Belch and Belch (2007) define consumer behaviour as the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires. It includes:

- Determinants of consumer's attitude towards accumulation in stock out; and
- Extent of the determinants' influences on consumer's attitude.

Stock-outs are considered an eminent problem of retailers in different industries.

The list below emphasizes the most common customer complaints, with two out of them specifically considering out of stock situations.

- "Long waiting time at the check-out line.
- Items not available due to assortment reductions.
- Restocking shelves when the store is open.
- Out-of-stocks of regular items.
- No good opportunity to pack products when the check-out is passed.
- Out-of-stocks of promotional items.

This behavior in their turn can affect both the retailer and manufacturers negatively. Short-term damages include product ranges and a loss of sales due to consumers switching stores and buying other brands.

OBJECTIVES OF THE STUDY

1. To understand the reasons for out-of-stock-situation and consumers perspective towards it.
2. To evaluate the behavior of consumers during out-of-stock-situation.
3. To study whether out-of-stock situation has an impact on buying decisions of the customers.

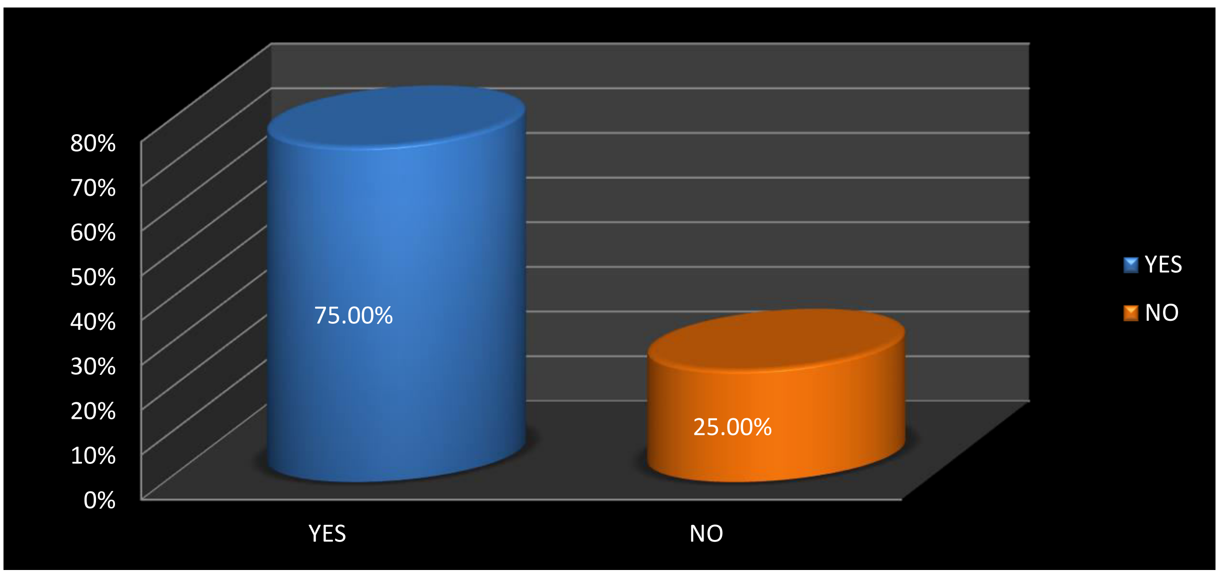
RESEARCH METHODOLOGY

The present paper is an outcome of extensive reading of various reference books, journals and internet sites in the subject of retailing, consumer behavior, purchase behavior and retail behavior of consumers. The researcher has made an attempt to present the study in an empirical manner by conducting a survey of 80 respondents from Mumbai Metro Region. A structured questionnaire was designed to collect data from respondents who are come across the out of stock situation. After a proper evaluation, the data has been analysed and presented in the form of tables and graphs acquiring frequencies and percentages of the responses. Further the data has been interpreted from these tables and graphs.

STOCK OUTS: A RETAIL CHALLENGE

Chart 1.1

Enquiry about Reasons for Out of Stock

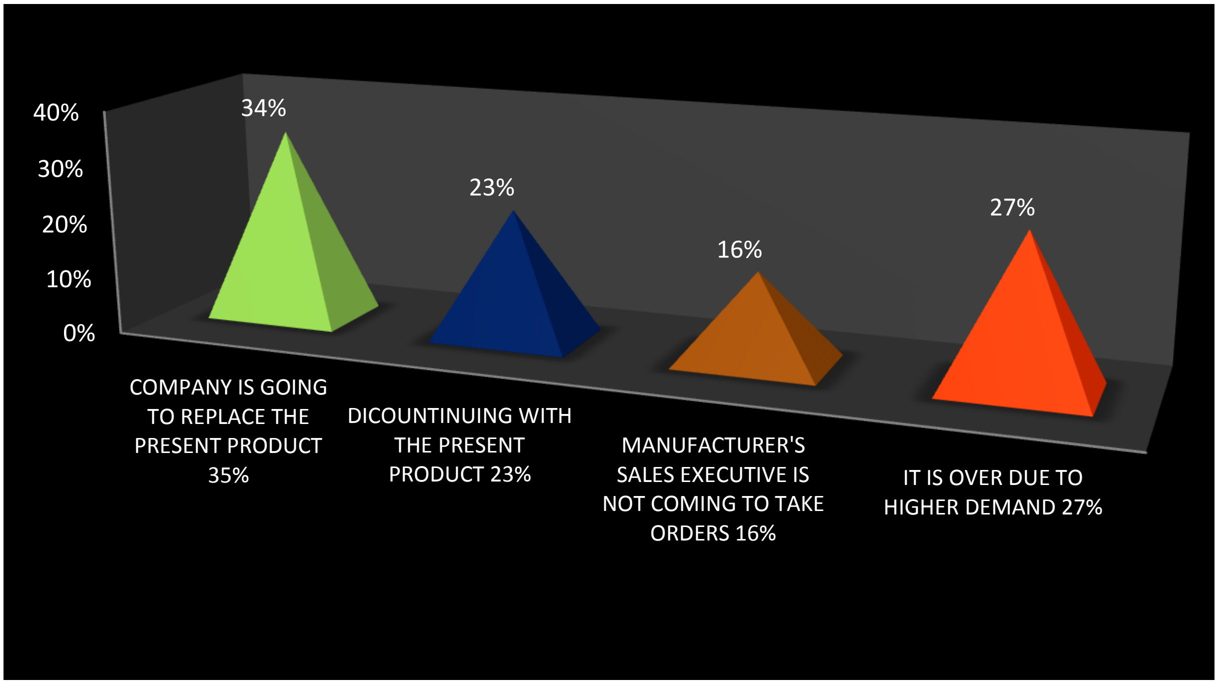


Source: Compiled from primary data, 2017.

Most of the times out of stock situations are not taken positively by the customers as it leads to inconvenience and discomfort to them. From the above chart it can be observed that when it is found that the product is out of stock consumers happen to enquire for reasons of the same. 75 per cent of the respondents stated that they ask for the reasons to the shopkeeper for the products being out of stock and the remaining 25 per cent of respondents expressed that they do not ask reasons for product being out of stock.

Chart 1.2

Reasons Received for Products being Out of Stock

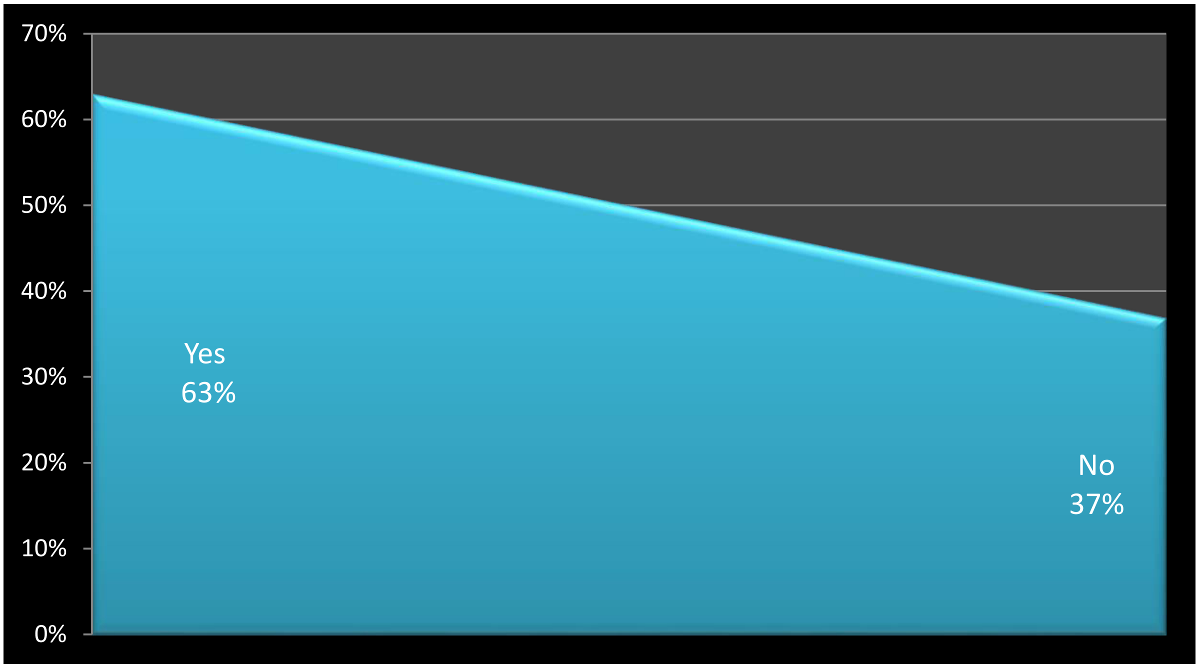


Source: Compiled from primary data, 2017.

The above chart 1.2 shows that 34 per cent of the respondents mentioned that they were answered by the seller that company is going to replace the present product hence it is not in stock and 23 per cent of the respondents were answered by the seller that company is discontinuing with the present product. 27 per cent respondents received an answer that it is due to high demand of the product and only 16 per cent of the respondents were informed that manufacturer's sales executive is not coming to take proper order of the product.

Chart 1.3

Agreement for the Reasons Given by Shopkeepers

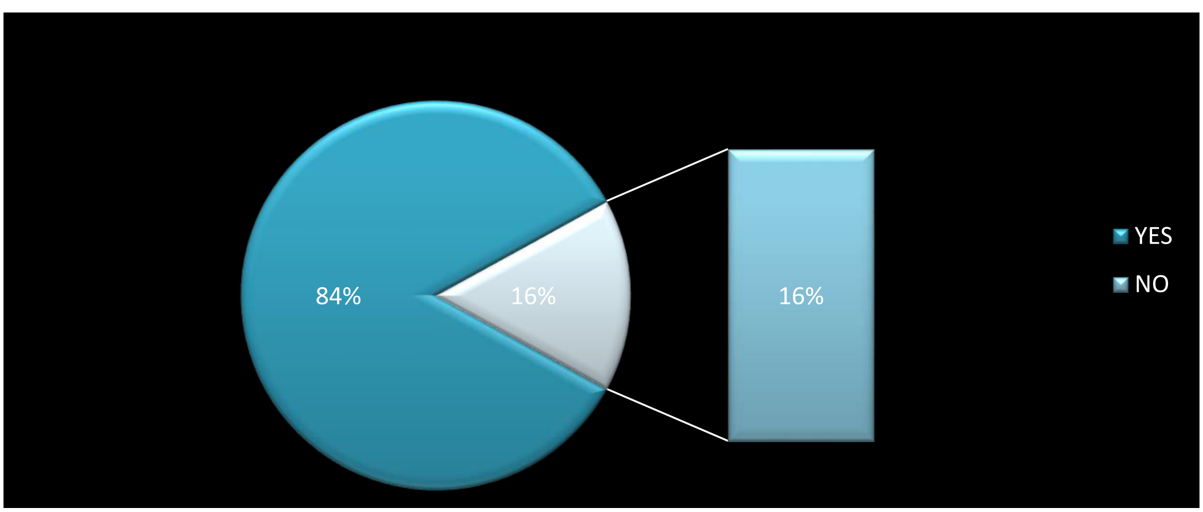


Source: Compiled from primary data, 2017.

As a seller acts as liaison between manufacturer and the customer, for a customer there is no choice but to believe the seller with regard to product information. It can be rightly proved through the above chart that consumers do agree with information provided by the retailers. Chart indicates that 63 per cent of the respondents agree with the reasons given by the retailers whereas other 37 per cent do not agree with their reasons.

Chart 1.4

Disappointment in Out of Stock Situation

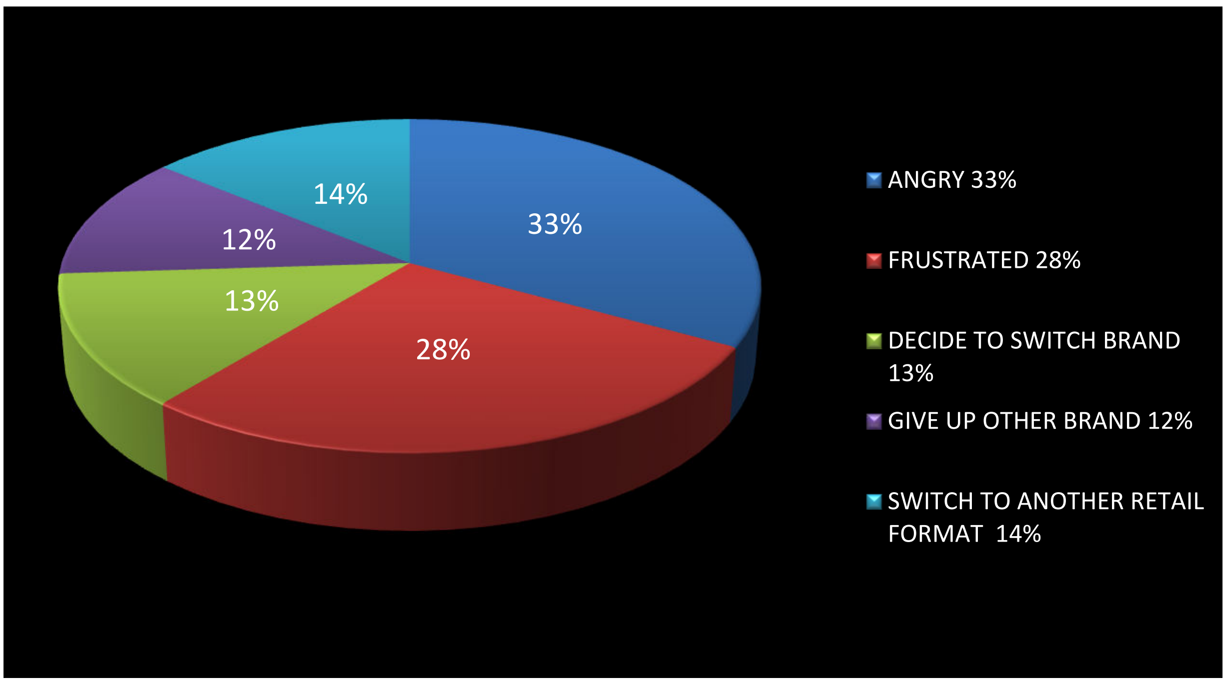


Source: Compiled from primary data, 2017.

Non-availability of the intended product may definitely lead to a certain amount of disappointment in the consumers. While respondents were asked whether they feel disappointed when their required product is unavailable with the retailers; majority of 84 per cent responded expressed that they feel disappointed. On the contrary, only 16 per cent of the respondents mentioned that they do not feel disappointed when the product is out of stock.

Chart 1.5

Behaviour when Intended Product is Out of Stock

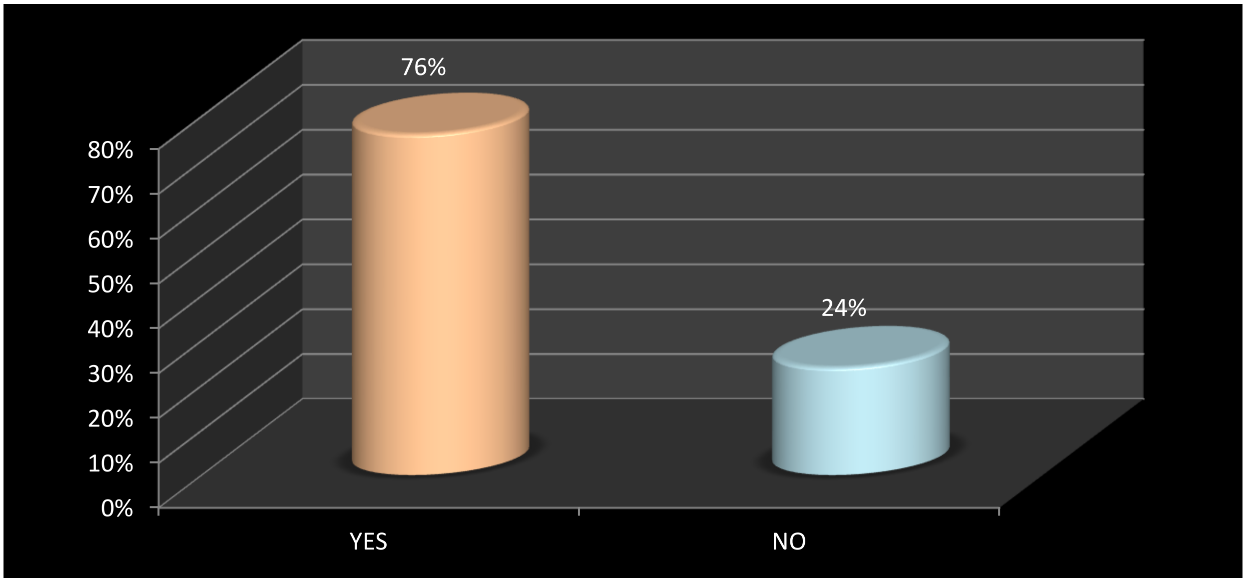


Source: Compiled from primary data, 2017.

Consumers' purchase reactions differ from product to product and also from time to time. It was attempted to observe consumer behavior when their product is out of stock. Of the total maximum i.e. 33 per cent stated that they get angry on the retailer and apparently on the manufacturer. 28 per cent of the respondents said that they feel frustrated as their time and energy is wasted and they are not getting the product required. 13 per cent of them stated that they decide to switch the brand and 12 per cent said they actually give up on the present brand and switch to another brand. And other 14 per cent of the respondents mentioned that they switch to another retail format.

Chart 1.6

Impact of Out of Stock Situation on Buying Decision



Source: Compiled from primary data, 2017.

Any product related changes may bring in a change in the consumer purchase behavior. From the above chart it can be observed that non-availability of an intended product leads to change in the buying decisions of the customers. Maximum of 76 per cent of the respondents stated that out of stock situations do have an impact on their buying decisions whereas 24 per cent of the respondents were of an opinion that it doesn't affect their buying decisions as they prefer to switch to another brand or prefer to switch to any other retail format or other purchase options are decided.

CONCLUSION

In the above chapter, researcher has made an attempt to study the behaviour of the consumers in case of out of stock situation. The researcher has also studied the various reasons due to which the product goes out of stock for a particular period. Researcher attempted to find out whether out of stock situation has an impact on consumer purchase behaviour which will simultaneously affect the importance and image of the product.

SUGGESTIONS

1. A consumer once gone dissatisfied is gone forever. Hence it is important that a seller & apparently a marketer strive hard in order to satisfy a consumer. In case of out of stock situation marketers should be able to have a hold over the customers by applying some marketing strategies.
2. If the products demanded by a customer are not available in stock, this situation can be tackled carefully & politely as one will not want to lose the customer. Customers can be offered to:
   - Wait for some time, days or weeks,
   - They can be offered with a substitute for the product.
   - Home delivery can be promised.
   - Calling or promise to be informed on the availability of the product.
   - Reference of the other shops where the product will be available.
   - Discounts on other products if bought due to unavailability of the required product
   - Decent apologies for not making the product available.
3. Marketers & Sellers should keep & maintain a proper record of required inventories to avoid an out of stock situation.There can be some planned alternatives for out of stock situation so that the customer doesn't have to linger around for getting a satisfactory answer from the seller.
4. Most sellers should try that out of stock situation does not arise and even if it arises it has to be tackled tactfully & promptly.
5. Marketers or manufacturers should also supervise & have a check on whether the stock is available. There should be constant supply of inventory at retailers in order to avoid out of stock situation.
6. Out of stock situations may lead to a big loss to one's business, it may even make the brand or the product unpopular. Hence to avoid this, some good precautionary strategies are to be developed by manufacturers, marketers & sellers.

REFERENCES

1. Goldman A., The Transfer of Retail Formats into Developing Countries: The Example of China Journal of Retailing, 2001.

2. Anand K S and Sinha P. K. Store Formats: Choice in an Evolving Market: Role of Affecting Cognition and Involvement, International Reviews of Retail Distribution and Consumer Research,19 (5) pp. 505-534,2009
3. Yoon K. Tran T.V, “Capturing Consumer Heterogeneity in Loyalty Evolution Patterns”, Management Research Review, Vol.34 Iss.6, 2001.
4. Athaide Susanna, Driving the Retail Boom, Retail Biz, Oct.2008.
5. Murphy and Skelly, Marketing Published: 23rd March, 2015 Last Edited: 27th April, 2017.
6. Zinszer and Lesser (1980), Marketing Published: 23rd March, 2015. Last Edited: 27th April, 2017.
7. Honhon et al. (2010), Marketing Published: 23rd March 2015 Last Edited: 27th April.2017.
8. Dhukla Rajesh, Ajay Sriram, Sinha Dheerj, Guota Rima and Prosenjit Datta., Share of Indian Wallet, Consumer Lifestyle Spends, Business World, Marketing Whitebook 2012-2013.

EFFECT OF FORGIVENESS ON SHAME & GENERAL HEALTH AMONGST INTROVERTS AND EXTROVERTS

Ms. Prachi Anil Madre

Counselling Psychologist

Ms. Reshma Murali
Assistant Professor
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019

Contact: 8879456951, Email: reshma.smurali@gmail.com

ABSTRACT

The present research focuses on three variables namely; Forgiveness, Shame and General Health. It hypothesized that there is a significant difference between Introverts and Extroverts with respect to the effect of Forgiveness on Shame and General Health. The aim of study was to see the effect of Forgiveness on Shame and General health between Introvert and Extrovert population. This study attempt to understand how some of the most avoided and the most influential variables to the human life has an effect on one another. The instruments that were used to measure the variables were Heartland Forgiveness, The Shame Inventory and General Health Questionnaire12. The Introvert Scale was used to divide the participants into two groups, Introvert and Extrovert. The number of participants involved in the study were 120 between the age-range of 18 to 30 years. The population was selected using the Snowball sampling method. The scores were compared using Analysis of Covariance (ANCOVA), to determine whether there is a significant difference between the introvert group and extrovert group. The F value obtained in the Multivariate test was found to be significant at .01 level of significance.

KEYWORDS: Forgiveness, Shame, General Health, Introvert, Extrovert

INTRODUCTION

Forgiveness is a concept, where individual perception plays a major role while expressing ones stand in situations. Psychologists generally define forgiveness as a conscious, deliberate decision to release feelings of resentment or vengeance toward a person or group who has harmed you, regardless of where they actually deserve your forgiveness (Forgiveness, n.d.). Although views of the exact nature of forgiveness may vary, the consensus is that it is beneficial to the people. (Worthington, 2005). Forgiveness can also be defined as a process in relation with the offender that involves a change in emotions and attitude. The process which result in decreased motivation to retaliate from the offender despite of the actions and let go the negative emotions.

The greatest freedom fighter of India, Mahatma Gandhi said that “The weak can never forgive. Forgiveness is an attribute of the strong.” (Philpot, 2006). Forgiveness is a one of the core topics in positive psychology. When we say positive psychology, it includes the process of exploring role of religion and spirituality in people’s life. Here, forgiveness is embedded in this intersection of religion and spirituality within psychology. (Michaelson)

The most liberal and inclusive definition given by Thompson and colleagues was ‘forgiveness is a freeing from a negative attachment to the source that has transgressed against the person (Thompson, 2005). Thompson’s theory is the most inclusive in that the source of transgression, and thus the target of any eventual forgiveness, may be oneself, others or situation.

McCullough says’ forgiveness reflects increase in prosocial motivation towards another such that there is (1) less desire to avoid the transgressing person and to harm or seek revenge toward that individual, and (2) increased desire to act positively towards the transgressing person. (McCullough, 1998). According to this theory, forgiveness is seen as applicable only when there is another person who has engaged in a transgression. According to Robert Enright, forgiveness is a willingness to abandon one’s right to resentment, negative judgement, and indifferent behaviour toward one who unjustly hurts us, while fostering the underserved qualities of compassion, generosity, and even love toward him or her (Enright, Freedom, & Rique, 1998).

Enright added that, “The fruition of forgiveness is entering into loving community with others.” It is crucial that the forgiving person develop a benevolent stance toward the transgressing person.

Shame

It is an emotion that has potential to change the way one look at oneself and might affect other areas of life. The researches on the experience, expressions and consequences of shame has increased from past two decades. The wok that concerns shame was done by many scholars like Cooley, Freud, Elias, Lynd, Goffman, Lewis and Tomkins, which has been largely ignored. Norbert Elias, is a person who wanted to understand the taboo of shame in the society, in the early 20th century. According to Norbert Elias, "Shame is a complex mixture. It includes self-disgust, inhibition, a feeling of isolation and above all, fear." By looking at Elias work, Gershen Kaufman got inspired and he started working on the paper of shame. One of the contemporary scholars of shame, Kaufman defined shame as, "the most disturbing experience individuals ever have about themselves; no other emotion feels more deeply disturbing because in the moment of shame the self feels wounded from within." Shame being one of the sensitive concepts, it has also been defined in different forms and by different people. According to Merriam-Webster, shame is "a feeling of guilt, regret or sadness that you have because you know you have done something wrong."

Shame involves negative feelings about oneself, and although an individual can be shamed by peers or society in general, shame can also be experienced secretly. Shame is said to be one of the primary affects, a part of our makeup. The mechanism of its experience is carried out by genes, and built into the biological organism. Shame has its characteristic physical expression, e.g. the body starts to crumple and sink and one feels awkward and disco-ordinated. The head drops and many a times, a person falls in a position where he/she cannot make any rational or logical decisions. (Shultz, 2013)

General Health

Health has been a very crucial factor since the beginning of the mankind. Earlier it was limited to the physical health as mental health was looked as a wrong thing happened to the person. But now mental health is also given the equal importance as given to the physical health. In spite of being older or younger, there is health factor that remains unpredictable. Now-a-days, even though one is fit biologically and physically, there are psychosomatic disorders which shows significant threat to the general health of an individual. The reports published by WHO suggest that individual and social costs results from significant deterioration of mental health of the whole population are comparable with costs of somatic diseases.

Health defined by World Health Organization (WHO) is "a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity."

Forgiveness and General Health

Forgiveness is a factor which plays a crucial role when a person is suffering from terminal illness. Self-forgiveness or forgiveness towards the situation help in such times of life events. There are many researches done on cancer patients, and people having other disorders and how forgiveness gets affected because of the condition. As mentioned above, there has been an extensive research one to see the connection between self-forgiveness and health of a person.

Influence of Personality (Introvert and Extrovert)

Any individual reacts in two different way to any given situation. One where the direction or

tendency to direct one's thoughts and feelings towards oneself, or the tendency to direct one's thought and feelings outside the self. (Extraversion and Introversion, 2003) The act of directing one's interest & feelings towards self is known as introversion. Whereas, when the direction is towards everything other than self. The extroversion is characterized by being outgoing and social, expressive, comfortable in interacting with their surroundings. On the other hand the introvert individual is reserved, quiet and more comfortable alone. (Mind: Introverted vs. Extraverted, 2016)

AIMS AND OBJECTIVES

The aim of this study is to find out if there is a significant difference of the effects between Introvert and Extrovert young adults, with respect to the impact of Forgiveness on Shame and General Health. This study was an attempt to understand how forgiveness has an effect on Shame and Health of an individual and it differs with the personality trait of introversion and extraversion.

REVIEW OF LITERATURE

Relationship between Forgiveness and Shame

A research done on gender differences associated with forgiveness. The title of the research was 'Towards Forgiveness: The role of Shame, Guilt, Anger and Empathy'. The research try to explore forgiving and its relationship with shame proneness, guilt proneness and anger, empathy. The research was conducted in a group of graduate students from an urban university. The results show that there is a positive relationship between forgiveness and guilt proneness, empathetic concern and anger reduction. Shame-proneness was found to be the part of the process of forgiveness for men along with pride and age. (Konstam, Chernoff, & Deveney, 2001)

The phenomenological approach experience of shame arises in the context of human relationships which is the fundamental aspect of life. The article talked about shame being intimately connected with forgiveness. And also about the selfforgiveness. (Halling, 1994)

'The effect of preemptive forgiveness and a transgressor's responsibility on shame, motivation to reconcile and repentance' is another research done to examine effect of an injured party's preemptive forgiveness where the author has tried to explore the mediating role of feelings of shame and motivation to reconcile. The study has 2 parts, the second part of the study extend its findings to see the role of shame and motivation to reconcile, which is a mediating role. The results of the study suggest that the effects of forgiveness, in spite of its different types and responsibility on repentance, is mediated by shame and motivation that the transgressor feels. (Struthers, Eaton, Shirvani, Georghiou, & Edell, 2008)

Relationship between Forgiveness and General Health

Forgiveness plays and important role in health and coping strategies for health related issues and also to improve one's health. On the similar lines, a research titles as 'Forgiveness is an emotion focused coping strategy that can reduce health risks and promote health resilience: theory, review and hypotheses'. The research is based on the concept of juxtaposition of positive emotions against the negative emotions. When the core values or believes of a person gets crossed or violated by that person himself or by any other person, it becomes very difficult to forgive. And it is a stress provoking situation. Forgiveness on the other hand is a way to reduce unforgiveness. And so forgiveness can be used for reducing stressful situation. The study states

'The direct empirical research suggest that forgiveness is related to health outcomes' showing the relation of forgiveness and health. There is also possibility seen in indirect mechanism affecting forgiveness and health relationship along with social support and relationship quality. (Worthington Jr. & Scherer, 2004)

A cross sectional study conducted on 266 healthy undergraduates aimed at examining the physical health status in relation to self-forgiveness and other-forgiveness in healthy college students. The study was the extension of the prior study done to see the correlation between forgiving others, self-forgiveness and health. The obtained results show that the dimensions mentioned of forgiveness is positively correlated to the perceived physical health. If looked in detailed, the variance of perceived physical health is more in self-forgiveness than in forgiving others. (Wilson, Milosevic, Carroll, Hart, & Hibbard, 2008)

Forgiveness and general health was also been studied with attachment. The study was conducted on the population of young adults to examine the attachment for its association to forgiveness and health. The analysis revealed strong association among forgiveness and health. The results showed that there is a strong negative association between forgiveness and health. Also the factor of unforgiveness creates the psychological tension which leads to the physiological effects as physical symptoms, loneliness and stress. (Lawler-Row, Hyatt-Edwards, Wuensch, & Karremans, 2011)

Relationship between Self Forgiveness, Shame and General Health

Studies on 'self-forgiveness, shame and guilt in recovery from drug and alcohol problems'. Self-forgiveness comes under the broader term of forgiveness. The relationship between the three factors found out to be completely opposite to each other. The results obtained showed there is a positive association between guilt factor and self-forgiveness, whereas shame has negative association with self-forgiveness. Also, the factor of acceptance mediate the relationship of guilt and self-forgiveness, indirect effect of which is seen on the relationship of shame and self-forgiveness. (McGaffin, Lyons, & Deane, 2013)

Self-forgiveness is used as intervention for alcohol treatment. In the below mentioned article, the author tried to see the efficacy of a 4 hour self-forgiveness intervention on 79 participants who were undergoing the alcohol treatment. The participants who were going through the intervention reported to have more positive gains of drinking refusal efficacy, guilt and shame and self-forgiveness as a whole. (Scherer, Worthington Jr., Hook, & Campana, 2011)

Forgiveness, Shame and General Health, with respect to the role of Personality

(Introvert/Extrovert)

One study done on 275 college students aimed at studying the relationship between forgiveness of others and personality factors i.e. extroversion/introversion. As the study considers big 5 factors, along with extroversion and introversion there are agreeableness, openness, conscientiousness, neuroticism. For the factors extroversion and introversion, the results show that extraversion is positively related to the forgiveness. It was seen the results obtained were having significant correlation and also in the expected direction. (Brose, Rye, Lutz-Zois, & Ross, 2005)

Mental health is considered to be a part of general health. One of the studies done from the Aligarh Muslim University, aims to study general mental health in relation with self-disclosure, extroversion-introversion and social support. That is to what extent the above 3 factors; selfdisclosure, social support and extroversion-introversion facilitate or inhibit the development of general mental health. It was 3×3×3 factorial design, where 27 groups were made by taking all the 3 dimensions into consideration. The groups were made out of 600 participants. The findings show that all the 3 variables have an influence on general mental health. Through the results obtained there were some suggestions given in order to improve one's general mental health. By looking at extroversion-introversion factor solely, to have sound mental health it was recommended that one should develop extrovert personality. The characteristics that extrovert exhibit help to get rid of stress, tension and anxiety and have beneficial effect on general mental health. It was also mentioned that for introverts, the characteristics like shy, being deep in thoughts, unsocial make them highly vulnerable to the stress, anxiety, depression and so the adverse effects. (Irshad, 2013)

Hypothesis:

1. There is a significant difference in the impact of Forgiveness on Shame between Introvert and Extrovert population.

2. There is a significant difference in the impact of Forgiveness on General Health between Introvert and Extrovert population.

METHOD

Participants:

The total number of participants involved in this study was 120 young adult men and women. The age-range of the participants was between 18-30 years of age. The participants were Indian (Asian), Mumbai residents, with a minimum educational qualification of 12th Std.

Variables:

The variables included in the study were Forgiveness, Shame and General Health along with Introversion or Extroversion being the criteria for the two groups for comparison.
Independent variable- Introvert/Extrovert (Categorical) and Forgiveness (Covariate)

Dependent variable- Shame, General Health

TOOLS :

Heartland Forgiveness Scale:

The Heartland Forgiveness Scale (HFS) is an 18-item, self-report questionnaire that measures a person's dispositional forgiveness (i.e., the general tendency to be forgiving), rather than forgiveness of a particular event or person. The HFS consists of the Total HFS and three sixitem subscales (Forgiveness of Self, Forgiveness of Others, and Forgiveness of Situations).
High convergent validity, satisfactory internal consistency reliability

Strong test-retest reliability. Scores for items 1, 3, 5, 8, 10, 12, 14, 16, & 18 are the same as the answer written by the person taking the HFS. Scores for items 2, 4, 6, 7, 9, 11, 13, 15, and 17 are reversed. Scoring is kept continuous. The reliability of the Heartland Forgiveness Scale was strong test retest reliability and a satisfactory internal consistency reliability. The reliability coefficient obtained by Cronbach Coefficient Alpha Method was 0.91.The validity of the scale was high concurrent validity i.e. 0.841, when correlated with the forgiveness scale.

The Shame Inventory:

The Shame Inventory is a self-report measure designed to assess an individual's propensity to experience shame both globally and in response to specific life events. There are 50 situations and behaviors that may be related to the experience of shame and one has to give rating between 0-4, indicating shame about the respective event. The psychometric property of the test are found to be high internal consistency, test-retest reliability, construct validity, and predictive validity. The scoring of the test is done by adding up the responses and then taking the average of it. So the final score lies between 0-4.

The internal consistency of the Shame inventory which was calculated by Cronbach's alpha indicate good internal consistency (α=.84). The three items of part one had an alpha of .80 and the 50 items comprising part two had an alpha of .83. The construct validity of The Shame Inventory was significantly positively correlated with generalized negative affect measured by the PANAS and negatively correlated with positive affect.

The General Health Questionnaires-12:

The General Health Questionnaires-12 (GH-12) consists of 12 items, and for rating 4-point Likert-type scale is used (from 0 to 3) (Goldberg & Williams, 1988). Each of the items assesses the severity of a mental problem over the past few weeks. For the internal consistency, the Cronbach's alpha was found to be 0.89 and the split half reliability was 0.91. Principal component analysis revealed 2 significant components accounted for 75.2% of variance. In various studies, reliability coefficients was found to be ranging from 0.78 to 0.95. Reverse scoring was done for item number 1, 2, 3, 4, 5, 8 and 9. The total scored was obtained by adding up all the ratings and the deducting 11 from the total. The total score generated ranges from 0 to 36. The positive items were corrected from 0 (always) to 3 (never) and the negative ones from 3 (always) to 0 (never). High scores indicate worse health.

Introversion Scale:

Introversion scale consists of 18 items. These are the statements that people make about themselves. A person is asked to give the scores between '1 to 5' (1- being strongly disagree).The scale was developed by McCroskey to be distinct from measures of communication apprehension. The correlations of this measure have been around 0.30 Alpha reliability estimates have been above 0.80

Research Design:

The present study had 2*2 factorial research design. As one of the two Independent variables was covariate, Analysis of Covariance, ANCOVA was used as a statistical tool. There were two Independent Variables, Introvert/Extrovert as a categorical variable and Forgiveness, as a covariate. The Dependent Variables were Shame and General Health.

Statistical Analysis:

Analysis of Covariance was used as an inferential statistical tool. The ANCOVA was a useful tool to determine whether there is a significant difference between the mean differences of the two groups.

RESULTS & DISCUSSION

Table 1.1 shows mean and standard deviation of the three variables. The mean obtained for each of the three variables, Forgiveness, Shame and General Health were 87.30, 1.68 and 12.51 respectively. The standard deviation (SD) obtained for Forgiveness, Shame and General health was 13.237, 0.549 and 6.54 respectively. This shows that there are minimum or no outliers on the data collected and also that the scores do not deviate much from the mean of the respective variables.

Table 1.1: *Mean and Standard Deviations for Forgiveness, Shame and General Health.*

Descriptive Statistics

	Mean	Std. Deviation
Forgiveness	87.3083	13.23783
Shame	1.6852	.54943

General Health	12.51	6.541

Table 1.2 shows, summary of the Analysis of Covariance ANCOVA amongst the Introvert and Extrovert when looked for the impact of Forgiveness on Shame and General Health. The calculated F value for Introvert/ Extrovert (IV) was obtained as 7.67. This F value was found to be significant with the Hotelling's Trace, i.e. 'Hotelling-Lawley Trace'. A Hotelling T-square is a multivariate significance test of mean differences. The Hotelling Trace, obtained in the table, is used to calculate Hotelling T-square, which is equal to the F-value that is obtained in the table.

As seen in the table, the F value is significant at the 0.01 level of significance. As the F value is found to be significant at .01 level, p<0.01, it shows that the mean difference between the two groups is of high significance.

Table 1.2: *The Multivariate tests in Analysis of Covariance ANCOVA.*

Multivariate Tests[a]

Effect		Value	F	Hypothesis df	Sig.
Intercept	Hotelling's Trace	9.949	581.998[b]	2.000	.000
Introvert/Extrovert	Hotelling's Trace	.131	7.670[b]	2.000	.001
Forgiveness	Hotelling's Trace	.093	5.949[b]	2.000	.003

a. Design: Intercept + IV + Forgiveness

b. Exact statistic

Thus it can be said that the hypothesis, 'There is a significant difference in the impact of Forgiveness on Shame and General Health between Introvert and Extrovert population' is proven.

Table 1.3 shows the Analysis of impact of Introversion /Extroversion on Shame and General Health. The F value was obtained for both the dependent variables, Shame and General Health. F value for Shame was found to be 0.007 and for General Health was found to be 11.945. The F value was found to be significant for General Health, at .001 significant level. The F value for Shame was found not significant.

Table 1.3 *Test of Between-Subject Effect*

Tests of Between-Subjects Effects

Source	Dependent Variable	Mean Square	F	Sig.
Introvert/Extrovert	Shame	.002	.007	.932
	General Health	468.075	11.945	.001

As seen in Table 1.2, the calculated F value for Covariate, i.e. Forgiveness was obtained as

5.949. This F value was found to be significant with the Hotelling's Trace, i.e. 'HotellingLawley Trace'. As the significant-F value was obtained as .003, i.e. $p<0.01$, the value is significant at the 0.01 level of significance.

The value of 'F' for intercept, with reference to table 1.2, was found to be 37.336. The value was found to be significant at 0.001 level ($p<0.001$). This shows that there is a significant difference in the impact of Forgiveness on Shame and General Health when compared between the two groups, Introvert & Extrovert.

The obtained result was found in-line with the hypothesis, 'there is a significant difference in the impact of Forgiveness on Shame and General Health between Introvert and Extrovert population'. It was also found to be in-line with past study conducted on the Jordan population by (Al-Sabeelah, Alraggad, & Ameerh, 2014). The study found significant relationship between Forgiveness, Mental health and Extroversion. Another study took into consideration variables such as Forgiveness, Shame Guilt, Anger and Empathy; (Konstam, Chernoff, & Deveney, 2001). It was found that "Shame-proneness was found to be the part of the process of forgiveness."

Another research which includes three variables, Self-forgiveness, Shame and Health (Addictive Disorder) was conducted by, (Ianni, Hart, Hibbard, & Carroll, 2010). The results showed that health is improved by lessening the addiction, through the practice of self-forgiveness. The impact was seen on a higher level when high self-forgiveness was accompanied by high Shame. As the study was conducted on Indian population, the perception and intensity of each of the statements may show cultural influence. Forgiveness is looked as a key component of Hindu culture. Forgiveness is not taught merely as a moral injunction, but as a component of 'The Good'. There is strong sense of sin while considering this aspect of the Indian culture. So, there is a strong need and desire to release it and ask for Forgiveness. Hence, as a part of cultural teaching, parents and teachers strive to inculcate interpersonal forgiveness into a child through various moral stories. The general consensus usually is that Forgiveness enhances the quality of one's life and also the community at large. In the data collected, it was seen that out of the 120 participants, 2-3 people have obtained the score in 50s, and the rest, which were counted in the Low Forgiveness category, had scores nearer to the cut off score of 90.

Along with Forgiveness, Shame shows influence on the reaction on the Individual.

People usually do not prefer talking about health, especially when it is in the deteriorating condition. Many of them, pretend to be fine, as they feel pressure of being judged and thus, shame plays a role in such behavior. In western countries, the aspect of being judged is comparatively lesser as they follow individualism. In such situations, shame is self-attributed concept. Hence, self-forgiveness plays important role in the therapy. For collectivistic culture, forgiveness in all aspects including its intensity plays larger role in reducing the shame and so improving general health. Here, forgiveness is not restricted to self, but forgiving others in order to get accepted in the society and the situation facilitates an individual to overcome the shame.

Mental health plays an equally important role as physical health in the overall definition of general health. Unfortunately, even with evolving times at today, it is still not as openly accepted notion as it should be. The similar perception is formed towards terminal diseases like cancer and HIV. For such attributions, Forgiving oneself, the situation and others will be the 'must' part of the therapy.

An introvert person, with respect to his/her characteristics, will prefer to keep shame, blame to him/herself. On the other hand, an extrovert person will find a way to express it someone. This difference influences the intensity and perception for Shame and Forgiveness.

Social support has an important role in the Influence of Forgiveness in terms of reducing Shame and improving General Health. By considering the cultural influence, we shape our actions in the socially accepted way, under the moral obligation. If you find appropriate social support, in spite of your difference in opinion, there will be less Shame and higher tendencies toward Forgiveness. In terms of General Health, support from family and the bigger circle of society, facilitate the improvement in recovery form any illness. Thus, we can say that there will be difference in the Forgiveness, Shame and General Health with respect to the social support, with any personality trait, introvert or extrovert. Social support gives a sense to belongingness which reflects into the power to fight all the odds.

REFERNCES

1. Albers, R. H. (1996). The Shame Factor: Theological and Pastoral Reflections relating to Forgiveness. *Word & World*, 347-353.
2. Al-Sabeelah, A. M., Alraggad, F. E., & Ameerh, O.-A. (2014, September). The Relationship Between Forgiveness and Personality Traits, Mental Health among sample Jordanian university students. *INternational Journal of Education and Research, 2*(9), 217-228.
3. Asgari, P., & Roshani, K. (2013). *Validation of forgiveness scale and a survey on the relationship of forgiveness and students' mental health* . Iran: VictorQuest.
4. Bolton, J. P. (2009, May 18). *What We Get Wrong About Shame*. Retrieved from www.psychologytoday.com: https://www.psychologytoday.com/blog/your-zestyself/200905/what-we-get-wrong-about-shame

5. Brose, L. A., Rye, M. S., Lutz-Zois, C., & Ross, S. R. (2005). Forgiveness and personality traits. *Personality and Individual Differences*, 35-46.
6. Chrisman, J. (n.d.). *Overcoming Shame: Forgive Yourself and Let Go.* Retrieved from www.tinybuddha.com: http://tinybuddha.com/blog/overcoming-shame-forgive-let-go/
7. Cornish, M. A., & Wade, N. G. (2015). A Therapeutic Model of Self-Forgiveness With Intervention Strategies for Counselors. *Journal of Counseling and Development*, 96-104. DeShea, & Wahkinney. (2011). Forgiving oneself. In C. R. Snyder, S. J. Lopez, & J. T. Pedrotti, *Positive Psychology* (p. 286). California: SAGE.
8. Enright, Freedom, & Rique. (1998). Prosocial Behavior : Forgiveness. In C. Snyder, S. J. Lopez, & P. J. Teramoto, *Positive Psychology* (p. 283). London: Sage Publication.
9. *Extraversion and Introversion*. (2003). Retrieved from www.thefreedictionary.com: http://www.thefreedictionary.com/extraversion
10. Fisher, M. L., & Exline, J. J. (2010). Moving Toward Self-Forgiveness: Removing Barriers Related to Shame, Guilt, and Regret. *Social and Personality Psychology Compass*, 548558.
11. *Forgiveness*. (n.d.). Retrieved from greatergood.berkeley.edu: http://greatergood.berkeley.edu/topic/forgiveness/definition
12. Green, D. C., & Britton, P. J. (2013). The Influence of Forgiveness on Lesbian, Gay, Bisexual, Transgender, and Questioning Individuals’ Shame and Self-Esteem. *Journal of Counseling & Development*, 195-205.
13. Halling, S. (1994). Shame and forgiveness. *The Humanistic Psychologist*, 74-87.
14. Hankins, M. (2008). The reliability of the twelve-item general health questionnaire (GHQ-12) under realistic assumptions. *BioMed Central*.
15. Hansen, M. J., Enright, R. D., Baskin, T. W., & Klatt, J. (2009). A Palliative Care Intervention in Forgiveness Therapy for Elderly Terminally Ill Cancer Patients. *Journal of Palliative Care*, 51-60.
16. Hook, J. N., Farrell, J. E., Davis, D. E., Daryl, V. R., Griffin, B. J., Grubbs, J., . . . Bedics, J. D. (2015). Self-Forgiveness and Hypersexual Behavior. *Sexual Addiction & compulsivity*, 59-70.
17. Ianni, P. A., Hart, K. E., Hibbard, S., & Carroll, M. (2010). The Association Between Selfforgiveness and Alcohol Misuse Depends on the Severity of Drinker's Shame: Toward a Buffering Model. *Addictive Disorders and Their Treatment*, 106-111.

18. Ingersoll-Dayton, B., & Krause, N. (2005). Self-Forgiveness: A Component of Mental Health in Later Life. *Research on Aging*, 267-289.
19. Irshad, S. (2013). *A Study of general menatl health in relation of self-disclosure, extraversionintroversion and social support.* Aligarh: Department of Psychology, Aligarh.
20. Jahangir, M. H. (2015, 11 02). *FORGIVENESS IS STRENGTH AND UNFORGIVENESS IS A DISEASE.* Retrieved from www.linkedin.com: https://www.linkedin.com/pulse/forgiveness-strength-unforgiveness-disease-muhammadharis-jahangir?forceNoSplash=true
21. Johnson, A. (2012, April). Forgiveness: moving from anger and shame to self-love. *PSYCHIATRIC SERVICES*, 1-2. Retrieved from www.ncbi.nlm.nih.gov: https://www.ncbi.nlm.nih.gov/pubmed/22476299
22. Kadiangandu, Gauche, Vinsonneuau, & Mullet. (2007). Prosocial behavior : Forgiveness. In C. Snyder, S. J. Lopez, & P. J. Teramoto, *Positive Psychology* (p. 284). London: Sage Publication.
23. Konstam, V., Chernoff, M., & Deveney, S. (2001, October). Towards Forgiveness: The Role of Shame, Guilt, Anger and Empathy. *Counseling and Values, 46*.
24. Kristainsen, C. M. (1985, September). Value correlates of Preventive Health Behavior. *Journal of Personality and Social Psychology*, 748-758.
25. Lawler, K. A., Younger, J. W., Piferi, R. L., Jobe, R. L., Edmondson, K. A., & Jones, W. H. (2005). The unique effects of forgiveness on health: an exploration of pathways. *Journal of Behavioral Medicine*, 57-67.
26. Lawler-Row, K. A., Hyatt-Edwards, L., Wuensch, K. L., & Karremans, J. C. (2011). Forgiveness and health: The role of attachment. *Personal Relationship*, 170-183.
27. Little, L. M., Simmons, B. L., & Nelson, D. L. (2007). Health Among Leaders: Positive and Negative Affect, Engagement and Burnout, Forgiveness and Revenge. *Journal of Management Studies*, 243-260.
28. Maltby, J., Macaskill, A., & Day, L. (2000). *Failure to forgive self and others: a replication and extensionof the relationship between forgiveness, personality, socialdesirability and general health.* Sheffield, UK: Pergamon.

29. McCullough. (1998). Prosocial Behavior. In C. Snyder, S. J. Lopez, & P. J. Teramoto, *Positive Psychology: The Scientific and Practical Exploration of Human Strengths* (p. 282). London: Sage Publication.
30. McGaffin, B. J., Lyons, G. C., & Deane, F. P. (2013). Self-forgiveness, shame, and guilt in recovery from drug and alcohol problems. *National Library of Medicine*, 396-404.
31. Messias, Saini, Sinato, & Welch. (2015). Forgiveness and Health in Patient Population. In L. L. Toussaint, E. L. Worthington Jr, & D. R. Williams, *Forgiveness and Health: Scientific Evidence and Theories Relating Forgiveness to Better Health* (p. 112). New York:Springer publication.
32. Michaelson, C. (n.d.). *Psychological Perspectives on Forgiveness:From Freud to New Thought.* New york, USA: Dept. of Psychology, Le Moyne College, Syracuse.
33. *Mind: Introverted vs. Extraverted.* (2016, December). Retrieved from www.16personalities.com: https://www.16personalities.com/articles/mind-introverted-vs-extraverted
34. Paz, R., Neto, F., & Mullet, E. (2008). Forgiveness: A China-Western Europe Comparison. *The Journal of Psychology Interdisciplinary and Applied*, 47-57.
35. Philpot, C. (2006). *Intergroup apologies and forgiveness.* Brisbane, Austrilia: University of Queensland.
36. Rangganadhan, A. R., & Todorov, N. (2010). PERSONALITY AND SELF-FORGIVENESS: THE ROLES OF SHAME, GUILT, EMPATHY AND CONCILIATORY BEHAVIOR. *Journal of Social and Clinical Psychology*, 1-22.
37. Riek, B., Root Luna, L. M., & Schnabelrauch, C. A. (2013). Transgressors' guilt and shame: A longitudinal examination of forgiveness seeking. *Journal of Social and Personal Relationships*, 1-22. doi: 10.1177/0265407513503595
38. Rizvi, S. L. (2010). Development and Preliminary Validation of a New Measure to Assess Shame: The Shame Inventory. *Journal of Psychopathology and Behavioral Assessment*, 438–447.
39. Ross, Kendall, Matters, Wrobel, & Rye. (2008). Elements of the Forgivenenss Process. In V. R. Waldron, & D. L. Kelley, *Communicating Forgiveness* (p. 45). California: Sage publication.

40. Scheff, T. J. (n.d.). *Shame in self and society.* Retrieved from www.soc.ucsb.edu: http://www.soc.ucsb.edu/faculty/scheff/main.php?id=3.html
41. Scherer, M., Worthington Jr., E., Hook, J. N., & Campana, K. L. (2011). Forgiveness and the Bottle: Promoting Self-Forgiveness in Individuals Who Abuse Alcohol. *Journal of Addictive Diseases*, 382-395.
42. Shultz, J. M. (2013, October 27). *Shame*. Retrieved from www.cgjungpage.org: http://www.cgjungpage.org/learn/articles/analytical-psychology/776-shame
43. Struthers, W. C., Eaton, J., Shirvani, N., Georghiou, M., & Edell, E. (2008). The Effect of Preemptive Forgiveness and a Transgressor's Responsibility on Shame, Motivation to Reconcile, and Repentance. *Basic and Applied Social Psychology*, 130-141.
44. Tangney, F. R. (1999). Prosocial Behavior : Forgiveness. In C. Snyder, S. J. Lopez, & P. J. Teramoto, *Positive Psychology* (p. 283). London: Sage Publication.
45. Thompson. (2005). Prosocial Behavior, Empathy and Egotism. In C. R. Snyder, S. J. Lopez, & J. T. Pedrotti, *Positive Psychology: The Scientific and Practical Explorations of Human Strengths* (pp. 281-282). London: Sage Publications.
46. Thompson, L. Y., Snyder, C. R., & Hoffman, L. (1998). *Heartland Forgiveness Scale.* Retrieved from heartlandforgiveness.com: http://heartlandforgiveness.com/
47. Walker, & Gorsuch. (2005). Personality and Its Effects. In J. E. Worthington, *Handbook of Forgiveness* (p. 168). New York: Taylor & Francis Group.
48. Webb, Svalina, & Johnstone. (2015). Forgiveness and Health in patient populations. In L. L. Toussaint, E. L. Worthington Jr., & D. R. Williams, *Forgiveness and Health: Scientific Evidence and Theories Relating Forgiveness to Better Health* (p. 111). New York: Springer Dordrcht Heidelberg.
49. Wilson, T., Milosevic, A., Carroll, M., Hart, K., & Hibbard, S. (2008). Physical health status in relation to self-forgiveness and other-forgiveness in healthy college students. *Journal of Health Psychology*, 798-809.
50. Worthington Jr., E. L., & Scherer, M. (2004). Forgiveness is an emotion-focused coping strategy that can reduce health risks and promote health resilience: theory, review, and hypotheses. *Psychology and Health*, 385-405.

A COMPARATIVE STUDY OF FAMILY-WORK CONFLICT AND LIFE SATISFACTION AMONGST WORKING MARRIED COUPLES

Ms. Shreya Mehta

Assistant Professor
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 9833231264, Email: shreya.mehta10@gmail.com

Ms. Marian Parayil,

M.A. II
Ms. Aishwarya Singh,

M.A. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019

ABSTRACT

With the changing trends, more and more women have started entering the workforce, and are on par with men with regards to sharing financial responsibilities. The stereotype of the male breadwinner is no longer relevant as more and more women are venturing out to work and support the family. But how much of support do the women receive in shouldering domestic responsibilities? Do the women continue to be more burdened by domestic responsibilities and thereby more susceptible to family-work conflicts than their male counterparts? Do the two categories of population experience similar levels of life satisfaction? Intrigued by these questions, the aim of the study was to compare levels of family-work conflict and life satisfaction among married working men and women. 30 working heterogeneous couples were assessed on the scales of Family-Work Conflict Scale (Netemeyer et al., 1996) and Satisfaction with Life Scale (Diener et al., 1985) and the mean difference between the scores of the male partners and female partners were compared. Although t test revealed no significant difference between the means, various implications and further research directions have been discussed.

KEYWORDS: Family work Conflict, Gender, Women

INTRODUCTION

The recent years has witnessed a widespread growth of women entering various professional fields and exploring arenas that were earlier assumed to be occupied only by men. Despite changes in this realm of women's lives, equal advances in traditional gender roles at the home front have not seen such brisk changes. Women continue to be responsible for a disproportionate amount of work within the home, including childcare responsibilities.

Research shows that in heterosexual relationships women experience more multiple role demands than do men (Fassinger, 2000). In addition, work and family roles can have a meaningful impact on psychological wellbeing and satisfaction (Kossek&Ozeki, 1998; Schwartzberg &Dytell, 1996). Researchers have shown that conflict occurring as a result of demands from work and family can lead to a decrease in satisfaction, including life satisfaction, marital satisfaction, and job satisfaction (Netemeyer, Boles, &McMurrian, 1996).

IMPORTANT CONCEPTS

Family –Work Conflict: Family-Work Conflict is defined as, "A conflict that arises due to family responsibilities interfering with work responsibilities." (Netemeyer et al 1996). Though part of the larger umbrella term "work/family conflict", it is important to differentiate family-work conflict from work-family conflict. Work- family conflict can be defined as a conflict that arises due to work responsibilities interfering with family responsibilities. Both the types of conflict are a result of strain created by incompatible roles and have been linked to stressful situations and negative outcomes. The focus of the current paper is to understand family-work conflict amongst married working men and women.

Life Satisfaction: Life satisfaction refers to one's evaluation of life as a whole. It can be operationally defined as, "Individual's cognitive judgment about comparisons based on the compatibility of their own living conditions with the standards. (Diener et al, 1985). Life satisfaction is believed to have antecedents in the work domain, family domain, and personality traits and is one of three major indicators of well-being: life satisfaction, positive effect, and negative effect (Diener, 1984). The current study aims to understand the difference in the levels of this well-being measure amongst married working men and their female counterparts.

LITERATURE REVIEW

Relationship between Gender and Family-Work Conflict

The interface between work and family is a topic of increasing interest in psychological research. Dating back to early 60s, Kahn et al elaborated upon role conflict theories which are based on interference— that the person is not able to face — among expectations and requests coming from the various roles. Stressors in both life domains, incoherent behavioral requests from different life contexts, time pressure contribute to this interference.
The work-family conflict construct emphasized was believed to be bidirectional (Work→Family; Family→Work), and depending on various factors.

There is a notion that work family roles are largely shaped by stereotypical gender roles (Gutek et. al. 1991) due to the traditionally held belief of 'Men as bread-winners and women as housemakers.' Thus, social pressure consolidated in common cultural practices, has always emphasized women's family role in which respect men still seem, even today, to be offering a support more in terms of "being side by side" than of actual sharing (Hochschild, 1997).

Consistent with this line of research, Higgins et al. (1994) examined the impact of gender and life cycle stage on three components of work family conflict (i.e. role overload, interference from work to family and interference from family to work). The results indicated significant differences for gender and life cycle. Women reported experiencing significantly greater role overload than men. Further, women reported significantly higher levels of family interference with work than men in early years, but interferences levels were comparable to men"s in the third life cycle stage (i.e. children 10 to 18 years).

In another study by Loscocoo (1997) found that family intruded more on work among women and work intruded more on family among men. Similarly, Aryee et al. (1999) found that gender was negatively related to family work conflict, suggesting that men did not experience as much family work conflict as women. Hence the proposed hypothesis, that married working women experience more family-work conflict than married working men.

Relationship between Gender and Life Satisfaction

The latest study done by Nielsen (2011) suggests that Indian women are the most stressed in the world today. The survey which covered 6500 women from 21 developed and developing countries revealed that an overwhelming 87 % of Indian women had said that they felt stressed most of the time and 82 % had no time to relax. Various reasons were hypothesized to contribute to the stress, one of it being the slow pace of changing social expectations at homes. The missing social support adds to the stress, especially for working women. Living in such stressful situations can be hypothesized to adversely affect the level of life satisfaction. There seems to be mixed research regarding relationship between gender and life satisfaction wherein some studies have reported that women have lower life satisfaction than men and others vice-versa. Our study hypothesized that married working women would experience lower levels of life satisfaction than married working men.

Relationship between Family- Work Conflict and Life Satisfaction

In the renowned book, ‘Work and Family: Allies or Enemies’, Friedman and Greenhaus (2000) argue that conflict between work and family has real consequences. Family-work conflict significantly and negatively correlates with job satisfaction, life satisfaction and family satisfaction.

Perrewe et al. (1999) cited research indicating that values and value attainment are key antecedents to satisfaction. They also point out that experiences such as work-family conflict can either aid or prevent the attainment of values. Thus, they suggested that work interference with family (WIF) and family interference with work (FIW) would have a negative influence on job and life satisfaction i.e. negative relationship, because the WIF and FIW conflict would reduce individuals’ belief that they could attain their values.

Various other studies have also provided evidence for negative correlation between family-work conflict and life satisfaction. In a study by Triestman (2004), both work-to-family conflict and family-to-work conflict were found to be negatively related to domain-specific and global life satisfactions. Thus, as people experience increased conflict between their roles and responsibilities in work and family domains, their level of life satisfaction decreases. The current study hypothesizes for a significant negative correlation between family-work conflict and life satisfaction.

METHODOLOGY

Hypothesis:

1) Married working women experience more family-work conflict than their male counterparts. i.e. the mean scores obtained on the Family-Work Conflict Scale is significantly higher for married working women than that obtained for married working men.

2) Married working men experience more life satisfaction than their female counterparts. i.e. the mean scores obtained on the Satisfaction with Life Scale is significantly higher for married working men than that obtained for married working women.

3) There is a significant negative relationship between family-work conflict and life satisfaction for the entire sample. i.e. Scores obtained on the Family-Work Conflict Scale have a significant negative correlation with scores obtained on Satisfaction with Life Scale for the entire sample.

Sample Description

The sample consisted of 30 married working couples, thus 30 working married men and 30 working married women. Participants ranged in age from 27 to 53 years. The mean ages for the male and female participants were found to be 41.9 and 37. 8 respectively . Of these, 60 % of them lived in nuclear families and 40 % of them lived in joint families. 56.6% had one child, 30 % had 2 children, 3.3% had 3 children and 10% of them had no children. All participants had a minimum education level of 12th std. Employment domains varied across the participants, ranging from Pharmaceutical Industry, Real Estate and Telecommunications. 91.6% of the sample had their monthly income more than 20,000, with 48.33% of the entire sample having their monthly salary above 40,000 per month.

Research Design

A Matched design with two levels of the independent variable, the independent variable being gender and the two levels being, married working men and married working women. The men and women were matched on marital unit i.e. husband and wife from the same marital unit were selected and compared. This was done to ensure that the family environment remains the same for the each pair considered since one of the objectives of the study was to compare family – work conflict amongst the two working married population.

Variables

Independent Variable: Gender

a) Married Working Men

b) Married Working Women

Dependent Variables

1) Family-Work Conflict

2) Life Satisfaction

Operational Definitions

Independent Variable: Gender, selected at two levels:

a) Married working men

b) Married working women matched for marital unit

Dependent Variable:

a) Family-Work Conflict as assessed by the total scores on the Family-Work Conflict scale.

b) Life Satisfaction as assessed by the total scores on Satisfaction with Life Scale.

Tools:

a) Family-to-work conflict (FWC) scale: This scale was developed by Netemeyer et al. (1996) and it measures the level of conflict that is created when family demands interfere with work responsibilities. It consists of 5 items that are rated using a 7-point Likert scale, which ranges from 1 (strongly disagree) to 7 (strongly agree). High scores indicate high levels of family-to-work conflict. Alpha coefficients have been reported to range from .83 to .89. Scores on FWC have significant negative correlations with scales assessing Life Satisfaction and Job Satisfaction and significant positive correlation found with scales assessing role conflict.

b) Satisfaction with Life Scale (SwLS): This scale was created by Ed Diener in 1958. It is a five item measure that assesses an individual's global judgment of life satisfaction as a whole. Participants are required to rate the 5 statements on a 7 point Likert Scale ranging from (1) "strongly disagree", to (7) "strongly agree". High score indicates high levels of life satisfaction. Test-retest reliability at a two month interval has been noted to be 0.82 (Diener et.al, 1985). The validity coefficient of the scale ranges from 0.50 to 0.75 when correlated with other measures of subjective well being like Bradburn Positive Affect Scale (Deiner et.al, 1985)

Ancillary Questions (to understand the trends in data)

- On a scale from 1 (no support) to 7 (complete support), how would you describe the level of support you NEED from your partner for helping manage work-family life.
  no support 1 2 3 4 5 6 7 complete support

- On a scale from 1 (no support) to 7 (complete support), how would you describe the level of support you are CURRENTLY RECEIVING from your partner for helping manage work-family life.
  no support 1 2 3 4 5 6 7 complete support
- On a scale from 1 (no support) to 7 (complete support), how would you describe the level of support you NEED from your family for helping manage work-family life.
  no support 1 2 3 4 5 6 7 complete support
- On a scale from 1 (no support) to 7 (complete support), how would you describe the level of support you are CURRENTLY RECEIVING from your family for helping manage work-family life.
  no support 1 2 3 4 5 6 7 complete support

PROCEDURE

The participants were selected through the technique of convenient sampling. Informed consent and basic demographic details such as age, gender, educational qualification, family type were obtained. Participant responses on the two scales and ancillary questions were obtained. The answers were recorded and analysed. After obtaining the test scores, the participants were thoroughly debriefed about the purpose of the study and the expected hypotheses. Ethical Considerations of Privacy & Confidentiality were strictly adhered to.

DATA ANALYSIS PLAN

Appropriate scoring procedures for both the scales were followed in order to obtain an accurate measure of family-work conflict and life satisfaction. Further analysis of the data collected involved the use of Inferential Statistics. Student‘s t- Test was the statistic of choice since there is one independent variable with two levels and two dependent variables. The t – Test was conducted twice to get a measure of the significance of differences in Family-Work Conflict and Life Satisfaction among married working men and married working women. Pearson’s product moment correlation was conducted between the scores on the two scales for the entire sample. Descriptive analysis of the ancillary questions was conducted to identify patterns in data.

RESULTS AND DISCUSSION

Descriptive and Inferential analysis of the two chief variables have been given in tables 1 and 2 respectively.

It was hypothesized that women experience more Family-Work Conflict as revealed through their higher scores on the scale than their male counterparts.

Table 1 shows the mean difference in the level of family-work conflict among married working men and married working women. The means obtained by married working men and married working men were 14.80 and 15.06 respectively. A one-tailed t- test (matched group) was conducted to test the significance of difference between the obtained means. The t- value calculated was 0.18, lower than the critical value of 1.69. The results thus indicate that there is no significant difference in levels of family-work conflict experienced among married working men and married working women.

Table 1

Mean Differences in the level of family-work conflict amongst married working men and women.

Gender	Mean	t-test value	Critical Value

Married Working Men	14.80		
		0.18 n.s	1.69*
Married Working Women	15.06		

*P <0.05

The contrary results can be explained with the help of observations made by Nasurdin et al (2013). Their sample comprised of 228 married Malaysian entrepreneurs of which 126 were males and 102 were females. The researchers noted that the two groups do not have significant dissimilarities in their experience of Work- Family issues due to their gender difference. Social support (childcare, spousal & organizational) often acts as a mediator between life demands and stress, and which was found to be equally important for men and women. The findings thus suggest cultural values and support concerning work and family responsibilities are important factors that affect family-work issues.

Table 2 provides a summary of the responses to ancillary questions that assessed the levels of support participants needed and currently received from their partners and family members with respect to managing family-work life. Married working men had mean scores of 5.6 and 6.3 respectively. in terms of their need for partner support and partner support currently received For the same questions, women had a mean score of 5.7 for both- amount of partner support needed and currently receiving in managing work-family life. For the question that assessed family support needed and received for managing work-family life, men had mean scores of 5.8 and 6.2 respectively. Likewise, women had mean scores of 5.9 and 5.4 respectively. Thus, the amount of partner support and family support that both the groups received was on the higher end (highest possible value on the Likert Scale was 7) and closely matching their need for such support.

Table 2: Mean Scores for the level of support required and received from partner and family in managing work-family life

Gender	Mean Score for	Mean Score for	Mean Score for	Mean Score for

	Support Required from Partner in managing Work-Family Life	Support Currently Received from Partner in managing Work-Family Life	Support Required from Family in managing Work-Family Life	Support Currently Received from Partner in managing Work-Family Life
Married Working Men	5.6	6.3	5.8	6.2
Married Working Women	5.7	5.7	5.9	5.4

According to research by Higgins et al (1994), married working women report significantly higher levels of family interference with work than men in early years, but interferences levels are comparable to men's in the third life cycle stage (i.e. when their children were of 10 to 18 years.). Data obtained in the current study had not been scrutinized for such life cycle stages and its link with family-work conflict.

Also, it is interesting to note, that a majority of the sample studied seem to belong to the upper middle class as revealed through their monthly salaries. Most of them lived in nuclear families having fewer members to take care of. The kind of domestic help available to these individuals was not considered. In situations involving additional support for sharing the burden of one's responsibilities, it is possible that one is able to balance the domains of work and family better.

Similarly, another t – test was conducted to help understand differences in the means of Life Satisfaction scores among married working men and women. It was hypothesized that working men have higher life satisfaction than working women as revealed through higher scores on the scale.

Table 3 shows that the mean obtained by the married working men was 24.16 whereas the mean obtained by the married working women was 24.53. A one-way t- test (matched group) was conducted to test the significance of difference between the obtained means. The t- value calculated was -0.32, lower than the critical value of 1.69. The results thus indicate that there is no significant difference in levels of life satisfaction experienced among married working men and married working women.

Table

3 *Mean Difference in the levels of life satisfaction among married working men and women.*

Gender	Mean	t-test value	Critical Value
Married Working Men	24.16	-0.32 n.s	1.69*
Married Working Women	24.53		

*P <0.05

These results are however consistent with the findings by Bibi et al. (2015) who found no gender difference in the level of life satisfaction amongst 275 University students. The researchers further suggested that age and cultural factors were better predictors of life satisfaction and not gender.

Kim and Ling(2001) had noted that job satisfaction and life satisfaction occurs when work family conflict is alleviated with the help of greater spouse support and flexible work schedule. Both the groups in the study seem to have been receiving an adequate amount of support as evident through their responses to ancillary questions.

In order to assess the relationship between the two variables i.e. Family-Work Conflict and Life Satisfaction, Pearson Product moment Correlation was computed. It was hypothesized that there will be a negative relationship between the two variables.

Table 4 shows that the r value was calculated to be -0.19, suggesting a negative correlation as expected. The critical value was however 0.273. Thus, no significant relationship was found between the two variables

Table 4

Correlation between the scores of FWC and life satisfaction for the entire sample.

Scales	r value	Critical Value
Family-Work Conflict Life Satisfaction	-0.19 n.s	*0.273

*P <0.05

The current study did not assess any additional mediating factors such as value attainment factor which influences the relationship between family work conflict and life satisfaction. Value attainment has been broadly defined as the ability to attain one's values. Perrewe et al (1991) had hypothesized that work/family conflict has a negative effect on job and life satisfaction because the conflict has a negative impact on value attainment. In their original study, Perrewe et al found that though work/family conflict was found to be negatively related to job and life satisfaction; the magnitude of this relationship was lessened once the effects of value attainment had been controlled. Thus, the relationship between family-work conflict and life satisfaction is a complicated one; value attainment being one of the mediating variables. Many such mediating variables can be considered in future studies which would help understand this complex relationship.

LIMITATIONS

- **Sample size:** A sample size of 30 couples may be considered small and not adequately representing the population. Hence utmost care need be taken when generalizing the results of the study to general population.

- **Uneven representation of diverse socio-economic classes:** A majority of the sample studied comprised of an educated upper middle socio- economic class. These results may not be applicable while understanding family-work conflicts and life satisfaction amongst those from lower socio-economic class.

- **Methodology of the study**: Another limitation of the study may be the exclusive reliance on self-report. It is possible that the participant responses may have been subject to biases and to the effects of social desirability.

STUDY IMPLICATIONS

Based on the results of the study, the following implications and recommendations can be made:

- It may be possible that social support plays an important role in work-life balance. A study incorporating a measure of social support may help understand family-work conflict better and probably alleviate it.
- Various factors influence family- work conflict and life satisfaction amongst the working segment of population. A sample stratified in terms of number of weekly work hours, presence vs. absence of domestic help; arrange vs. love marriage, number of years of marriage and associated life-cycle stage and the relationships between these variables may be explored separately to understand the complex relationship between family-work conflict and life satisfaction.
- Regression analysis may be conducted to see if family-work conflicts predicted life satisfaction at different points of time based on the life cycle stage and vice versa.
- A sample more proportionate in terms of diverse socio-economic background

representation may be employed for future studies.

REFERENCES

1. Afzal, S. &Aftab, Y. (2014) Impact of Work Family Conflict/Family Work Conflict on Job Satisfaction and Life Satisfaction: A Case Study of a Public Sector University, Gujranwala Division, Pakistan, *International journal of multidisciplinary sciences and engineering, 5* (8) 31-36

2. Agarwal, R., Mishra, A.K. & Dixit, P. (2015) Gender and work-life balance, paper presented at 2 nd International Conference on Science, Technology and Management, University of Delhi. 57-65

3. Banu, A.R. & K. Duraipandian (2014) Development of an instrument to measure work life balance of IT professionals in Chennai, *International Journal of Management 5* (11).

4. Bibi, F., Chaudhry, A. G., &Awan, E.A. (2015) Impact of gender, age and culture on life satisfaction, *Science .International.(Lahore),27*(2),1649-1652.

5. Colombo, L. &Ghislieritpm, C. (2008) The work-to-family conflict: Theories and measures,*Spring, 15* (1), 35-55

6. Delina, G., & Raya, R. (2014).A study on Work-Life Balance in Working Women. *International Journal of Commerce, Business and Management (IJCBM),2*(5), 274-282.

7. Nasurdin, A. M., Ahmad, N. H. &Zainal, S.R.M. (2013) Comparing work-family conflict and facilitation among male and female entrepreneurs in Malaysia, *International Journal of Business and Society, 14* (1), 149 - 162

8. Ng, KM., Loy, J.TC.,Gudmunson, C.G.& Cheong, W, (2009) Gender Differences in Marital and Life Satisfaction among Chinese Malaysians, *Sex Roles, 60*, (1–2) pp 33–43

9. Prasoon, R. &Chaturvedi, K. R. (2016) Life Satisfaction: A literature Review, *The Researcher- International Journal of Management Humanities and Social Sciences 1*(2) 25-32

10. Treistman, D. L. (2004)Work-family conflict and life satisfaction in female graduate students: testing mediating and moderating hypotheses, (Unpublished doctoral dissertation). Graduate School of the University of Maryland at College Park.

IMPACT OF NEUROTICISM ON PERCEIVED NEGATIVE LIFE EVENTS AND EMOTION REGULATION AMONG ADULTS

Ms. Shweta Isola
Counseling Psychologist
Ms. Reshma Murali
Assistant Professor
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 8879456951, Email: reshma.smurali@gmail.com

ABSTRACT

The impact of neuroticism personality type, perceived negative life events in adults with respect to their emotion regulation is less studied; this research aims to study the impact between these variables. Knowing this would help to understand if people who are better able to regulate their emotions perceive less negative life events in spite of having neuroticism personality type. In order to find these three questionnaires were administered on adults across Mumbai city between the ages 20-40. Data was collected using the Negative Event Scale for Middle Aged Adults, Emotion Regulation Questionnaire and the Eysenck Personality Questionnaire-Revised. For statistical analysis t test was used to understand if there is statistical difference in the two groups i.e. high and low neuroticism adults with respect to their perceived negative life events and emotion regulation. And Pearson‟s Product Moment Correlation was also used to understand the relationship between Emotion regulation and perceived negative life events. Findings revealed no significant differences between individuals with High and Low neuroticism with respect to the emotion regulation; $t(98) = -0.78$. However a significant difference was observed among the two groups with respect to their perception of negative life events; $t(98) = 3.23$. A negative correlation was observed between perceived negative life events and emotion regulation.

KEYWORDS: Neuroticism, Negative Life events, Emotion Regulation

INTRODUCTION

Carver and Scheier (2000) defined Personality as a dynamic organization, inside the person, of psychophysical systems that create a person's characteristic patterns of behavior, thoughts, and feelings. Personality psychology attempts to study similarities and differences in these patterns among different people and groups.

Psychologist Gordon Allport described personality in terms of individual traits. He suggested that there were as many as 4,000 individual traits, later psychologist Raymond Cattell proposed that there were 16. He believed that these traits exist on a continuum and that all people possess each trait in varying degrees. The "Big Five" theory is perhaps the most popular and widely accepted trait theory of personality today. This theory proposes that personality is made up of five broad personality dimensions: extroversion, agreeableness, conscientiousness, neuroticism, and openness.

Neuroticism refers to a predisposition towards experiencing anxiety, tension, self-pity, hostility, irrational thinking, impulsivity, self-consciousness depression and low self-esteem. (Penley & Tomaka, 2002.

It is a long-term tendency to be in a negative emotional state. Individuals who score high in Neuroticism generally experience more frequent and more intense negative emotions, for longer durations, than low Neuroticism individuals. Also they tend to be particularly sensitive to environmental stress and respond poorly to it.

A low Neuroticism score is indicative of emotional stability. These people are usually calm, even-tempered, relaxed and able to face stressful situations without becoming upset. According to Professor Graham Davey, consuming a non-stop torrent of negative news stories can significantly contribute to the deterioration of mood, development of depression, anxiety, stress and PTSD.

Negative life events is defined as any major change in person‘s circumstances-e.g., divorce, death of spouse or loved one, loss of job, etc., that affects interpersonal relationships and/or work-related, leisure or recreational activities. ‘Negative life events are often referred to as adverse events, stressful events, stressors, chronic events, or traumas. (Michael J. Mann 2016). Negative life events, such as the unexpected loss of a loved one, a disabling accident or a natural disaster, are inevitably distressing and disruptive. Coping with & recovering from such events generally requires a variety of personal and social resources. (Douglas A Kleiber).

Potential stressors do not always involve major life events. Daily hassles—the minor irritations and annoyances that are part of our everyday lives (e.g., rush hour traffic, lost keys, obnoxious coworkers, inclement weather, arguments with friends or family)— can build on one another and leave us just as stressed as life change events. Those who have undergone major negative events experience involuntary, intrusive, and distressing ruminations (i.e., thoughts, memories and or mental images related to the event). Individuals facing major negative events frequently report feeling a need to discuss the event or their responses to it with others. When the need for discussion is met by a supportive environment, it may allow a cathartic discharge of emotion.

Learning Emotion Regulation skills will help one learn to effectively manage and change the stressful situations. It begins with the control of distress. Poor emotion regulation skill (called emotional dysregulation) is viewed as a core feature of emotional problems and maladjustment. Such dysregulation has been linked to problems like depression, substance abuse, poor performance and aggressive behavior, to name a few. When it comes to dealing with situations Individual differences in emotion regulation and personality type of the individual plays a role.

AIM

Present study aims to understand if -

1. There is a difference in emotion regulation among people who score high and low on the neuroticism.
2. To understand if there is a difference in perceived negative life events among people who score high and low on neuroticism.

OBJECTIVE

1. To know if there is relationship between negative life events and emotion regulation strategy (Reappraisal or suppression).
2. To know whether there is a relationship between perceived negative life events and neuroticism.

HYPOTHESIS

Null Hypothesis-

1. There is no difference in perceived negative life events among adults who score high or low on neuroticism.
2. There is no difference in emotion regulation among adults who score high and low on neuroticism.

REVIEW OF LITERATURE

Neuroticism is related to increased psychological distress and decreased happiness and well-being. McCrae and Costa (1991) conducted a study with 429 adults, ages 24-81, and found Neuroticism to be strongly, negatively correlated with happiness and overall well-being. In a similar vein, Watson and Clark‘s (1984) found that individuals reporting higher levels of Neuroticism were likely to report being anxious and unhappy.

Neuroticism has been linked to physiological disturbances. Costa & McCrae

(1987) conducted a study in which 347 women completed the Cornell Medical Index & found Neuroticism to be significantly correlated with greater somatic complaints. Suls, Green & Hillis (1998) found that individuals with high Neuroticism scores (obtained from the NEO-PI) demonstrated increased negative affect for longer durations compared to individuals with low Neuroticism scores

Also Negative life Events affects a person‘s overall thinking and wellbeing. Study on relationships among stressful life events (SLEs), temperament, externalizing and internalizing behaviors, and global life satisfaction in a small city in the Southeast have shown a correlations between life satisfaction and Neuroticism and life satisfaction and SLEs. Life satisfaction did not operate as a moderator between SLEs and problem behavior.

Study on Negative Life Events and Depressive Symptoms in Late Adolescence: Bonding and Cognitive Coping as Vulnerability Factors by Kraaij, V., Garnefski et al. (2003) examined the effects of parental bonding and cognitive coping in the relationship between negative life events and depressive symptoms in adolescence. Adolescents with a poor parental bonding relationship seemed to be more vulnerable to depressive symptoms in the face of adverse life events than adolescents with more optimal bonding styles.

Kenneth S et al studied the Interrelationship of Neuroticism, Sex, and Stressful Life Events in the Prediction of Episodes of Major Depression. An interaction was seen between neuroticism and adversity such that individuals with high neuroticism were at greater overall risk for major depression and were more sensitive to the depress genic effects of adversity. The suppression of expression of emotions in real world settings has been linked with increase in negative emotions. For example, in their meta-analysis of emotion regulation and psychopathology, Aldao et al. (2010) found that emotional suppression was significantly associated with greater symptoms of psychopathology.

A study tested early adolescence, incorporating neuroticism, stress-generation and negative automatic thoughts in the development of depressive symptoms. Participants (896 girls, mean age 12.3 years) completed measures of personality and depressive symptoms, and 12 months later completed measures of depressive symptoms, recent stressors and negative automatic thoughts. Path analysis showed neuroticism serves as a distal vulnerability for depression, conferring a risk of experiencing dependent negative events and negative automatic thoughts, which fully mediate the effect of neuroticism on later depression. A second path supported a maintenance model for depression in adolescence, with initial levels of depression predicting dependent negative events, negative automatic thoughts and subsequent depressive symptoms. Study by Amy J. Kercher et all established potential mechanisms through which personality contributes to the development of depression in adolescent girls. Relationships between cognitive emotion regulation strategies with depression and anxiety in this study, psychometric properties of Cognitive Emotion Regulation Questionnaire (CERQ) in an Iranian sample were examined. The result showed showed that catastrophizing, self-blame and rumination were related with high level of anxiety and depression and refocusing, positive reappraisal and planning subscales related with low level of anxiety and depression.

Neuroticism and extraversion as mediators between positive/negative life events and resilience by Nina Sarubin et'all (2015) was the first study to date using psychometric assessment to explore the possible pathways from positive/negative life experiences to resilience. Positive and negative life events have been demonstrated to play an important role regarding the development of resilience. However, it is less clear how life events interact with personality factors in forming individual resilience. Thus their study investigated the mediating effects of the two main complementary personality dimensions extraversion and neuroticism on the relationship between life events and resilience in adulthood. Results revealed that the personality factors neuroticism and extraversion (measured by NEOFFI) fully mediated the association between positive life events and resilience.

Study by (Einar Baldvin Thorsteinsson) examined potential mediating and moderating effects of different ways of coping on the impact of negative life events (NLE) on psychological health among adolescents in Botswana. Distraction as a way of coping and seeking social support were found to reduce the impact of NLE on psychological health concerns.

Very little of the existing research on negative life events and its impact on adults high in neuroticism factor has examined it in the context of emotion regulation. For example, many studies have only examined the main effect of Negative life events and neuroticism on depressive symptoms. Therefore, the focus of this study will be on the effect of emotion regulation among adults with neuroticism.

METHOD

Participants-

Total participants for this study were 100 (60 high in Neuroticism and 40 low in Neuroticism). They were selected within the age group of 20 to 40 years residing in Mumbai. Sample obtained was through the ―Purposive Sampling Method which is a non-probability sampling strategy. In this study, sample selection was done based on the age of the participants.

Variables

Independent variable- Neuroticism

Dependent variables- Emotion regulation, and perceived negative life events

OPERATIONAL DEFINITION

Negative Life events**-** Negative life events defined as any major change in person‘s circumstances-e.g., divorce, death of spouse or loved one, loss of job, often referred to as adverse events, stressful events. Score obtained on Negative event scale.

Emotion Regulation Questionnaire (ERQ) – Emotion regulation is the conscious or nonconscious control of emotion, mood, or affect. Score obtained on Emotion Regulation scale.

Eysenck Personality Questionnaire**-** Adults scoring above 7-8 in EPQR test were considered to be high on neuroticism whereas adults scoring below 6 were considered to be low on neuroticism.

TOOLS

1) Eysenck Personality Questionnaire-Revised.

The EPQ-R, developed by H. J Eysenck contains 100 items to measure three personality dimensions- extraversion, Neuroticism and psychoticism.
Test retest reliabilities for all 4 scales were reported between .80 and .90. Internal consistency alpha coefficients were around .80.

2) Negative Event (hassle) Scale.

Negative Event Scale for Middle Aged Adults by Maybery, D. J. (2013) was used to measure of negative events. It is a 46 item self-report check list that assesses a broad range of negative life events typically occurring among middle aged adults. The negative events are classified into eleven domains relevant to adults. The psychometric qualities of these subscales were thought to be generic to both young and middle-aged adults.

The subscales had very good reliability and concurrent validity and there were generally strong correlations (i.e. up .84). The findings show a psychometrically sound hassle scale for adults.

3) Emotion Regulation Questionnaire

Emotion Regulation Questionnaire by Gross & John was used in this study. It was designed to assess individual differences in the habitual use of two emotion regulation strategies: cognitive reappraisal and expressive suppression.

(ERQ) items were rationally derived, Test–retest reliability across 3 months was .69 for both scales.

RESEARCH DESIGN

Research design of this study was quasi experimental design. It was a quantitative research wherein structured questionnaires were used in order to measure perception of Neuroticism, negative life events, and Emotion regulation.

It was Randomized Group Design _with one Independent Variable having two levels (high in neuroticism and low in neuroticism). This was used as the screening tool.

PROCEDURE

Participants were selected through a method of purposive sampling technique. Every participant was given the Eysenck Personality Questionnaire-Revised. , Emotional Regulation Scale and Negative Event Scale.

Data was collected from participants with their consent using Google forms.

Basic details of the participants were taken. Instructions for the three instruments were mentioned.

Later two groups were made, one consisting of individuals scoring high in the Neuroticism and another group with individuals scoring low in Neuroticism.

DATA ANALYSIS

For data analysis, two t- tests were used. One to find if there was significant difference between adult's perceived negative events among individuals high and low in Neuroticism.

Another t test was computed to know if there was significant difference between the emotion regulations among individuals high and low in Neuroticism.

And Pearson's Product moment Correlation was calculated to investigate the relationship between Emotional regulation and perceive negative events.

These statistical tests were used to know whether people who score high on Neuroticism factor report facing more number of negative life events. And is there a difference in emotion regulation among in two groups.

RESULT &DISCUSSION

Table 1 and Table 2 show descriptive and inferential analysis of Negative life events and Emotion regulation among adults high and low in Neuroticism.

Table 1 shows Mean differences in Perceived Negative Events and Emotion Regulation among adults with high and low in Neuroticism. As can observed from the results of an independent samples t test it can be seen that, t value was 3.23 this value is greater than 0.2 therefore, there is a difference in perception of negative life events among adults high and low in neuroticism. The degree of freedom is equal to the total group size (100) minus 2 (98).

Another t test was computed to see if there was statistically significant difference between emotion regulations among the two groups. It was found that the computed t value of emotion regulation was -0.78 which was not significant at $p < 0.5$ which meant that there was no difference in emotion regulation among the two groups.

Table 1-

Mean differences in Perceived Negative Events and Emotion Regulation among adults high and low in Neuroticism.

	Neuroticism	N	M	t	df	Sig. (2- tailed)
Negative Life Events (Hassle)	High	60	77.14	3.23*	98	.02
	Low	40	55.72			
Emotion Regulation	High	60	47.37	-0.78	98	.43
	Low	40	46			

$p < 0.05$*

Pearson Product Moment Correlation was computed to understand the nature of relationship between Perceived Negative Life events and Emotional Regulation. . r value obtained was -0.14. A weak relationship was established between the two variables.

Table 2-

Correlation between Emotional Regulation and Perceived Negative Live event

Variable	Negative Life event
Emotion Regulation	-0.14

r = -0.14 was not significant.

Figure 1 is a graphical representation showing mean scores of both the variables. The mean differences in variables Negative life events and Emotion Regulation among individuals with High and low Neuroticism are described through the bar graph.

Figure 2 is a graphical representation of correlation between Negative life events and Emotion Regulation. It can be seen that there is negative correlation between the two variables.

Aim of this study was to understand, whether there is a difference in perceived negative life events (in terms of day to day hassles) and emotion regulation among people who score high and low on personality type neuroticism.

The research question for this study was – Do adults with high neuroticism personality perceive negative life events to be higher in their life irrespective of their emotion regulation?

Independent samples t test results for first hypothesis, revealed that result was significant at 0.05 level. Thus there was difference in perceived negative life events among adults with high and low Neuroticism. Neuroticism is a long-term tendency to be in a negative emotional state. Individuals who score high in Neuroticism generally experience more frequent and more intense negative emotions, for longer durations, than low Neuroticism individuals. Therefore there is a difference in the perception of negative events in two groups as those high in neuroticism are more likely than average to be moody and to experience feelings like anxiety, worry, fear, anger, frustration thereby perceiving any stressors to be too bothersome contrary to those who are more easy and out-going. Since people high in neuroticism are more likely to feel depressed, and lonely, it was proposed that neuroticism may act as a vulnerability factor in the development of depression through the generation of stressful life events. In a study by Lódtke et al,(2011) suggest that individual differences in personality development are associated with life transitions and individual life experiences. In a study by Haley van Berkel (2004) it was seen that individuals with neuroticism use passive coping strategies but extravert individuals utilize active copings.

Considering the research, it seems that individuals with neuroticism have difficulty to cope adaptively. They usually use ineffective coping strategies that have poor results. It can be understood that individuals with high neuroticism are susceptible to psychological helplessness and irrational thoughts and have less ability to control their impulses. Result of this present study was found to be in line with past research by Irum Saeed (2004) which state that neuroticism predisposes individuals to experiencing negative affect and that people with elevated Neuroticism are reported to have a higher level of negative affect even in the absence of stressful situations.

A study conducted by Tamera R. Schneider (2004) found that neuroticism predicted threat appraisals, and both were related to negative emotional experience and poor task performance. The influence of neuroticism on negative emotions and poor performance was mediated by threat appraisals. There are significant differences between females and males in what concerns stress adaptation. Thus, several factors, such as social presence, empathy, independence, good impression, intellectual efficiency, psychological intuition, work orientation, render individuals more vulnerable to stress and individual differences. Since in this study result was statistically significant, it can be understood that adults high in neuroticism perceive negative life events i.e. in terms of day to day hassles as stressful compared to those who were low in neuroticism. One major reason for this could also be due to individual difference in coping and emotion regulation towards perception of events among adults.

For the second hypothesis, result was found to be not significant at 0.05 level. Thus, the null hypothesis would be retained i.e. there is no difference in the level of emotion regulation among people with high and low neuroticism.

Emotions are strong navigators in people's life so they try to regulate their emotions in order to be compatible with environment and reaching their goals. Result of the present study was in line with the past study conducted by Morgan Dynes (2010) it was observed that individuals with high Neuroticism made, on average, the same number of attempts to regulate their emotions as the participants with low Neuroticism.

Current study is in line with the study by Oliver P. John (2004) which showed correlations with broad personality dimensions defined by Big Five traits (e.g., John & Srivastava, 1999). It showed only modest relations even with the emotion-based dimensions of neuroticism and extraversion. Therefore, for acceptance and recognition one might behave in a certain way i.e. group conformity by use of most accepted (adaptive instead of maladaptive) emotion regulation expression. The use of emotion regulation in an individual is dependent on a number of factors like influence of self as well as others and the society.

Pearson product moment correlation conducted on the variables perceived negative life events (hassle) and emotion regulation, showed weak negative correlation. It means there is no relationship between the variables. Thus, it can be said that emotional regulation does not have an effect on the perception of negative life events. This could be due to reasons where emotion regulation could be only one of the reasons but not the only. Other factors could be factors like culture, values, beliefs, and learned helplessness that may contribute to individual's perceptions towards life events.

Potential Implication of this research is that individuals with high Neuroticism should be encouraged to use different, as opposed to more, emotion regulation strategies when distressed. The stressful and fast paced life that we are living now has made it essential to bring in use different emotion regulation strategies even for people with neuroticism personality even though it's a state of long term negative affect, effective emotion regulation strategy can help them cope with day to day hassles better improving their happiness and satisfaction.

The sample size of the study consisted of only 100 individuals between the age group 20-40 years from Mumbai city. A larger sample with a population that would equally be represented by all cities could have led to greater understanding. Stressful and fast paced life now has made it essential to bring emotional expressions into our lives so that we can face problems in a better manner as then we could see a brighter side of the problem and be optimistic. Further study can be help us know what kind of emotion regulation should be encouraged to be able to better deal with our stress and perception of negative and stressful events and also achieve satisfaction in life.

Thus through the present study we may conclude that individuals with high and low neuroticism did show significant difference in perception of negative life events. Use of adaptive emotion regulation may help those high in Neuroticism to regulate their emotion which would help them in achieving happiness and satisfaction.

REFERENCES

1. Abbasi, Irum Saeed, "The Influence of Neuroticism On Stress Perception And Its Resultant Negative Affect" (2011). Master's Theses. Paper 3965.
2. Afshar, H., Roohafza, H. R., Keshteli, A. H., Mazaheri, M., Feizi, A., & Adibi, P. (2015). The association of personality traits and coping styles according to stress level. Journal of Research in Medical Sciences : The Official Journal of Isfahan University of Medical Sciences, 20(4), 353–358.
3. AKM Rezaul Karim, Tania Sharafat, Abu Yusuf Mahmud (2013). Cognitive Emotion Regulation in Children Is Attributable to Parenting Style, Not to Family Type and Child‘s Gender. World
4. Academy of Science, Engineering and Technology. International Journal of Social, Behavioral,
5. Educational, Economic, Business and Industrial Engineering Vol:7, No:2, 2013
6. Aldao, A., Nolen-Hoeksema, S., & Schweizer, S. (2010). Emotion regulation strategies across psychopathology: A meta-analytic review. Clinical Psychology Review, 30, 217–237.
7. APPLIED PSYCHOLOGY: AN INTERNATIONAL REVIEW, 2008, 57, 112–126 doi: 10.1111/j.1464-0597.2008.00357.x
8. Aznar, A., & Tenenbaum, H. R. (2013). Spanish parents‘ emotion talk and their children‘s understanding of emotion. Frontiers in Psychology, 4, 670. http://doi.org/10.3389/fpsyg.2013.00670

9. Bakker AB, Van der Zee KI, Lewig KA, Dollard MF. The relationship between the Big Five personality factors and burnout: A study among volunteer counselors. J Soc Psychol.
10. 2006;146:31–50.
11. Barlow, D.W. et al. (2011). Unified Protocol for Transdiagnostic Treatment of Emotional Disorders: Therapist Guide. London: Oxford University Press.
12. Bruce E. Compas, Sarah S. Jaser, Jennifer P. Dunbar, Kelly H. Watson, Alexandra H. Bettis, Meredith A. Gruhn, and Ellen K. Williams(2013). Coping and emotion regulation from childhood to early adulthood: Points of convergence and divergence. Australian Journal of Psychology. Retrieved from-
13. https://pdfs.semanticscholar.org/8941/09c851f790adbf580f3384914cf2b849b266.pdf
14. Carver, C. S., & Scheier, M. F. (2000). Perspectives on personality (4th ed.) Boston: Allyn and Bacon.
15. Caspi, A., Roberts, B. W., & Shiner, R. L. (2005). Personality development: Stability and change. Annual Review of Psychology, 56, 453–484.
16. Clark, L. A., Watson, D., & Mineka, S. (1994). Temperament, personality, and the mood and anxiety disorders. Journal of Abnormal Psychology, 103, 103–116
17. Cole, P. M., Michel, M. K., & Teti, L. O. (1994). The development of emotion regulation and dysregulation: A clinical perspective. (Vol. 59, pp. 73-100). Wiley-Blackwell. JSTOR 1166139
18. Colquitt, J., LePine, J., & Wesson, M. (2009). Organizational behavior: Essentials for improving performance and commitment. New York: McGraw-Hill.
19. Consciousness, Emotional Self-Regulation and the Brain. (2004). Philadelphia, NL: John
20. Benjamins Publishing Company. Retrieved from http://www.ebrary.com
21. Costa, P. T. & McCrae, R. R. (1987). Neuroticism, somatic complaints, and disease: Is the bark worse than the bite? Journal of Personality, 55, 299-316
22. Deplus, S. S., Billieux, J. J., Scharff, C., & Philippot, P. p. (2016). A Mindfulness-Based Group
23. Intervention for Enhancing Self-Regulation of Emotion in Late Childhood and Adolescence: A Pilot Study. International Journal Of Mental Health & Addiction, 14(5), 775-790.
24. Douglas A. Kleiber, Susan L. Hutchinson, and Richard Williams. (2010). Leisure as a Resource in Transcending Negative Life Events: Self-Protection, Self-Restoration, and Personal Transformation. *Leisure Sciences.* Volume 24, 2002 - Issue 2. Pages 219-235. http://dx.doi.org/10.1080/01490400252900167

25. Dr. Kumar Debleena (2013). The Relation of Stressful life events and a Happy life. International Journal of Social Science & Interdisciplinary Research. Vol.2 (2), Online available at indianresearchjournals.com
26. Dynes Morgan (2010) Neuroticism and Emotion Regulation Success. The Ohio State University.
27. Department of Psychology Honors Theses; 2010
28. Fox, N. A. (1994). The development of emotion regulation: Biological and behavioral considerations. Monographs of the Society for Research in Child Development, 59 (2-3, Serial No. 240).
29. Fuendeling, J. M. (1998). Affect regulation as a stylistic process within adult attachment. Journal of Social and Personal Relationships, 15(3), 291-322.
30. Ge, X., Lorenz, F. O., Conger, R. D., Elder, G. H., & Simons, R. L. (1994). Trajectories of stressful life events and depressive symptoms during adolescence. Developmental Psychology, 30, 467-483.
31. Goodenough, F.C. (1931). Anger in young children. Minneapolis: University of Minnesota Press
32. Gresham, D., & Gullone, E. (2012). Emotion regulation strategy use in children and adolescents:
33. The explanatory roles of personality and attachment. Personality and Individual Differences, 52(5), 616-621. Gross, J. J. (1998). The emerging field of emotion regulation: An integrative review. Review of general psychology, 2(3), 271
34. Gross, J.J. (2002). Emotion regulation: Affective, cognitive, and social consequences.
35. Psychophysiology, 39, 281-291.
36. Gross, J.J., & John, O.P. (2003). Individual differences in two emotion regulation processes:
37. Implications for affect, relationships, and well-being. Journal of Personality and Social Psychology, 85, 348-362.
38. Gross, J. J., & Thompson, R. A. (2007). Emotion regulation: Conceptual foundations. In J. J.
39. Gross (Ed.), Handbook of emotion regulation (pp. 3-24). New York, NY: Guilford Press.
40. Retrieved from- https://en.wikipedia.org/wiki/Regulation_of_emotion#cite_note-1
41. Hankin, B. L., & Abramson, L. Y. (1999). Development of gender differences in depression:
42. Description and possible explanation. Annals of Medicine, 31, 372-379.

43. Hankin, B. L. (2006). Adolescent depression: Description, causes, and interventions. Epilepsy and Behavior, 8, 102-114.
44. Hough, L.M., Eaton, N.K., Dunnette, M.D., Kamp, J.D. & McCloy, R.A. (1990). Criterion- related validities of personality constructs and the effect of response distortion on those validities. Journal of Applied Psychology, 75, 581-595
45. Hove, O. o., Assmus, J., & Havik, O. E. (2016). Type and Intensity of Negative Life Events Are
46. Associated With Depression in Adults With Intellectual Disabilities. American Journal On Intellectual & Developmental Disabilities, 121(5), 419-431.
47. Iwasaki, Y. and R.C. Mannell: 2000, Hierarchical dimensions of leisure stress coping, Leisure Sciences 22(3), pp. 163--181.
48. Iwasaki, Y. and R.C. Mannell: 2003, Leisure, stress, and coping: An evolving area of inquiry, Leisure Sciences 25(2--3), pp. 107--113.
49. James S. Uleman, John A. Bargh. (1989).Unintended Thought. Guilford Press, 1989. Retrieved from-
50. https://books.google.co.in/books?id=HT6ddclz6EAC&printsec=frontcover&source=gbs_ge_sum mary_r&cad=0#v=onepage&q&f=false
51. Joanna Moutafia, Adrian Furnham, Ioannis Tsaousis(2006). Is the relationship between intelligence and trait Neuroticism mediated by test anxiety? Personality and Individual Differences. Volume 40, Issue 3. Pages 587–597
52. John, O. P,Naumann, L. P., & Soto, C. J. (2008). Paradigm shift to the integrative big five trait taxonomy: History, measurement, and conceptual issues. In O. P. John, R. W. Robins, & L. A. John M. Hettema Michael C. Neale John M. Myers Carol A. Prescott Kenneth S. Kendler. (May 2006) A Population-Based Twin Study of the Relationship between Neuroticism and
53. Internalizing Disorders. THE AMERICAN JOURNAL OF PSYCHIATRY Volume 163 Number 5. 857-864
54. John, O.P., Srivastava, S. The Big-Five trait taxonomy: History, measurement, and theoretical perspectives. In Pervin L.A., John O.P. (Eds.), Handbook of personality: Theory and research.
55. New York: Guilford Press, 1999. Vol. 2, pp. 102–138.
56. Johnson, D., Whisman, M., Corley, R., Hewitt, J., & Rhee, S. (2012). Association between depressive symptoms and negative dependent life events from late childhood to

adolescence. Journal of Abnormal Child Psychology, 40(8), 1385–1400. doi: 10.1007/s10802-012-9642-7

57. Joseph V. Ciarrochi & Frank P. Deane (Published online 17 Jun 2010). Emotional competence and willingness to seek help from professional and nonprofessional sources. British Journal of Guidance & Counseling. Pages 233-246
58. Retrived from http://www.sciencedirect.com/science/article/pii/S0191886905002795
59. Judge, T. A., Heller, D., & Mount, M. K. (2002). Five-factor model of personality and job satisfaction: A meta-analysis. Journal of Applied Psychology, 87, 530–541.
60. Jump up ^ Burman, J. T.; Green, C. D.; Shanker, S. (2015). "On the Meanings of SelfRegulation: Digital Humanities in Service of Conceptual Clarity". Child Development. 86 (5):
61. 1507–1521. doi:10.1111/cdev.12395.
62. Kendra Cherry - Reviewed by a board-certified physician. (n.d.). An Overview of Personality Psychology. Retrieved March 31, 2017, from https://www.verywell.com/personalitypsychology-4013513
63. Kenneth S. Kendler, Jonathan Kuhn, and Carol A. Prescott (April 01, 2004) the Interrelationship of Neuroticism, Sex, and Stressful Life Events in the Prediction of Episodes of Major Depression American Journal of Psychiatry Volume 161, Issue 4, April 2004, pp. 631-636. http://www.sciencedirect.com/science/article/pii/019188698990233X
64. Kercher, A.J., Rapee, R.M. & Schniering, C.A. J Abnormal Child Psychology (2009) 37: 903-
65. 915. doi:10.1007/s10802-009-9325-1
66. Kleinginna P. R. J., Kleinginna A. M. (1981). A categorized list of emotion definitions, with suggestions for a consensual definition. Motiv. Emot. 5, 345–379 10.1007/BF00992553
67. Kraaij, V., Garnefski, N., de Wilde, E.J. et al. Journal of Youth and Adolescence (2003) 32: 185. doi:10.1023/A:1022543419747 http://link.springer.com/article/10.1023/A:1022543419747
68. Learning, L. (n.d.). Stressors. Retrieved March 22, 2017, from https://courses.lumenlearning.com/wsu-
69. sandbox/chapter/stressors/#CNX_Psych_14_02_DailyHass
70. Levesque, Roger J R.(12 August 2014) Neuroticism. Encyclopedia of Adolescence. 1885-1887 http://dx.doi.org/10.1007/978-1-4419-1695-2_572

71. Life event. (n.d.) McGraw-Hill Concise Dictionary of Modern Medicine. (2002). Retrieved
72. October 20 2016 from http://medical-dictionary.thefreedictionary.com/life+event
73. Life event. (n.d.) Segen's Medical Dictionary. (2011). Retrieved September 30 2016 from http://medical-dictionary.thefreedictionary.com/life+event.
74. Lódtke, Oliver etal. (2011). A Random Walk Down University Avenue: Life Paths, Life Events, and Personality Trait Change at the Transition to University Life. Journal of Personality & Social Psychology; September 2011, Vol. 101 Issue 3, p620-637.
75. Malone LD. Pennsylvania Univ: Thesis of MS in Psychology; 2010. Individual Difference and Stress Reactions as Predictors of Performance in Pilot Trainees.
76. Mann, Michael J.; Kristjansson, Alfgeir L.; Sigfusdottir, Inga Dora; Smith, Megan L.(2014). The
77. Impact of Negative Life Events on Young Adolescents: Comparing the Relative Vulnerability of Middle Level, High School, and College-Age Students. *Research in Middle Level Education,* volume 38 n2
78. Maybery, D. J.. (2013) . Negative Event (hassle) Scale for Middle Aged Adults (frequency and severity) . Measurement Instrument Database for the Social Science. Retrieved from www.midss.ie
79. McKnight, C. G., Huebner, E. S. and Suldo, S. (2002), Relationships among stressful life events, temperament, problem behavior, and global life satisfaction in adolescents. Psychology in the Schools., 39: 677–687. doi:10.1002/pits.10062
80. http://onlinelibrary.wiley.com/doi/10.1002/pits.10062/abstract
81. McCrae, R. R., & Costa, P. T. (1994). The stability of personality: Observation and evaluations.
82. Current Directions in Psychological Science, 3, 173–175
83. Mkoji, D. & Sikalieh, D. (2012). The five-factor model of personality in the workplace.
84. Retrieved from http://www.personalityresearch.org/ papers/neubert.html.
85. Michele M. Tugade and Barbara L. Fredrickson (2007). Regulation of Positive emotions:Emotion Regulation Strategies that promote resilience. Journal of Happiness Studies (2007) 8:311--333
86. Moyal, N., Henik, A., & Anholt, G. E. (2013). Cognitive strategies to regulate emotions— current evidence and future directions. Frontiers in Psychology, 4, 1019. http://doi.org/10.3389/fpsyg.2013.01019

87. M. Voichita.(2012). The relationship between stress and personality factors. The relationship between stress and personality factors. International Journal of the Bioflux Society. Volume 4 | Issue 1. Page 34-39. Retrieved from- http://www.hvm.bioflux.com.ro/docs/HVM_4.1.7.pdf
88. MySahana. "Emotion Suppression: Effects on Mental and Physical Health." MySahana. N.p., 3 July 2012. Web. 28 Oct. 2016.
89. Nina Sarubin et'all (2015). Neuroticism and extraversion as mediators between positive/negative life events and resilience. Personality and Individual Differences 82.Pages 193–198 https://www.researchgate.net/publication/274263825_Neuroticism_and_extraversion_as_mediat ors_between_positivenegative_life_events_and_resilience
90. Niven, K.; Totterdell, P.; Holman, D. (2009). "A classification of controlled interpersonal affect regulation strategies". Emotion. 9: 498–509. doi:10.1037/a0015962.
91. Omran, M. (2011) Relationships between cognitive emotion regulation strategies with depression and anxiety. Open Journal of Psychiatry, 1, 106-109. doi: 10.4236/ojpsych.2011.13015.
92. Ozer, D., & Benet-Martínez, V. (2006). Personality and the prediction of consequential outcomes. Annual Review Of Psychology, 57401-421.
93. Parvez, Hanan. "Overcoming Negative Thoughts That Lead to Negative Emotions." Web log post. PsychMechanics. N.p., n.d. Web. 29 Oct. 2016. http://www.psychmechanics.com/2014/08/overcoming-negative-thoughts-that-lead.html
94. Peng, Li et al. (2012) Negative life events and mental health of Chinese medical students: The effect of resilience, personality and social support. Psychiatry Research , Volume 196 , Issue 1, 138 – 141
95. Penley, J., & Tomaka, J. (2002).Associations among the big five, emotional responses, and coping with acute stress. Personality '& 'Individual Differences, 32(7), 1215-1228. Retrieved from Education Research Complete database.
96. Pervin (Eds.), Handbook of Personality: Theory and Research (pp. 114-156). New York, NY:
97. Guilford Press.
98. Poulton, R. G. and Andrews, G. (1992), Personality as a cause of adverse life events. Acta
99. Psychiatrica Scandinavica, 85: 35–38. doi:10.1111/j.1600-0447.1992.tb01439.x

100. Rodriguez, C. c., Tucker, M., & Palmer, K. (2016). Emotion Regulation in Relation to Emerging

101. Adults' Mental Health and Delinquency: A Multi-informant Approach. Journal Of Child & Family Studies, 25(6), 1916-1925.

102. Siegler, Robert (2006). How Children Develop, Exploring Child Develop Student Media Tool

103. Kit & Scientific American Reader to Accompany How Children Develop. New York: Worth Publishers. ISBN 071676

104. Source: Boundless. ―The Big Five Personality Traits.‖ Boundless Management. Boundless, 26

105. May. 2016. Retrieved 13 Oct. 2016 from https://www.boundless.com/management/textbooks/boundless-management-

106. textbook/organizational-behavior-5/personality-42/the-big-five-personality-traits-220-3935/

107. Şimşek, Ö. s., & Çerçi, M. (2013). Relationship of the Gap Between Experience and Language

108. With Mental Health in Adolescence: The Importance of Emotion Regulation. Journal of Psychology, 147(3), 293-309.

109. Tamera R. Schneider. (2004). The role of neuroticism on psychological and physiological stress responses. Journal of Experimental Social Psychology. Volume 40, Issue 6, Pages 795–804

110. Tarika Sandhu, Shaina Kapoor. 2013 Implications of Personality Types for Emotional

111. Regulation in Young Women. Retrived from https://ideas.repec.org/p/vor/issues/2013-5-7.html

112. Tugade, M, & Fredrickson, B. L (2007). Regulation of positive Emotions: Emotion Regulation

113. Strategies that promote resilience. Journal of Happiness Studies, 8, 311-333

114. University of Liverpool. (2013, October 16). Traumatic life events biggest cause of anxiety, depression. ScienceDaily. Retrieved December 3, 2016 from

115. Watson, D. & Clark, L. A. (1984). Negative affectivity: The disposition to experience aversive emotional states. Psychological Bulletin, 96, 465-490.

116. Watson, D., Gamez, W., Simms, L.J., 2005. Basic dimensions of temperament and their relation to anxiety and depression: a symptom-based perspective. J. Res. Pers. 39, 46–66.

117. Weiss, H. M. & Cropanzano, R. (1996). Affective events theory: A theoretical discussion of the structure, causes and consequences of affective experiences at work. Research in Organizational Behavior, 18, 1– 74.

118. Zhang, P. p., Li, C., Zhao, Y., Xing, F., Chen, C., Tian, X., & Tang, Q. (2016). The mediating role of emotional intelligence between negative life events and psychological distress among nursing students: A cross-sectional study. Nurse Education Today, 121-126.

APPENDIX A

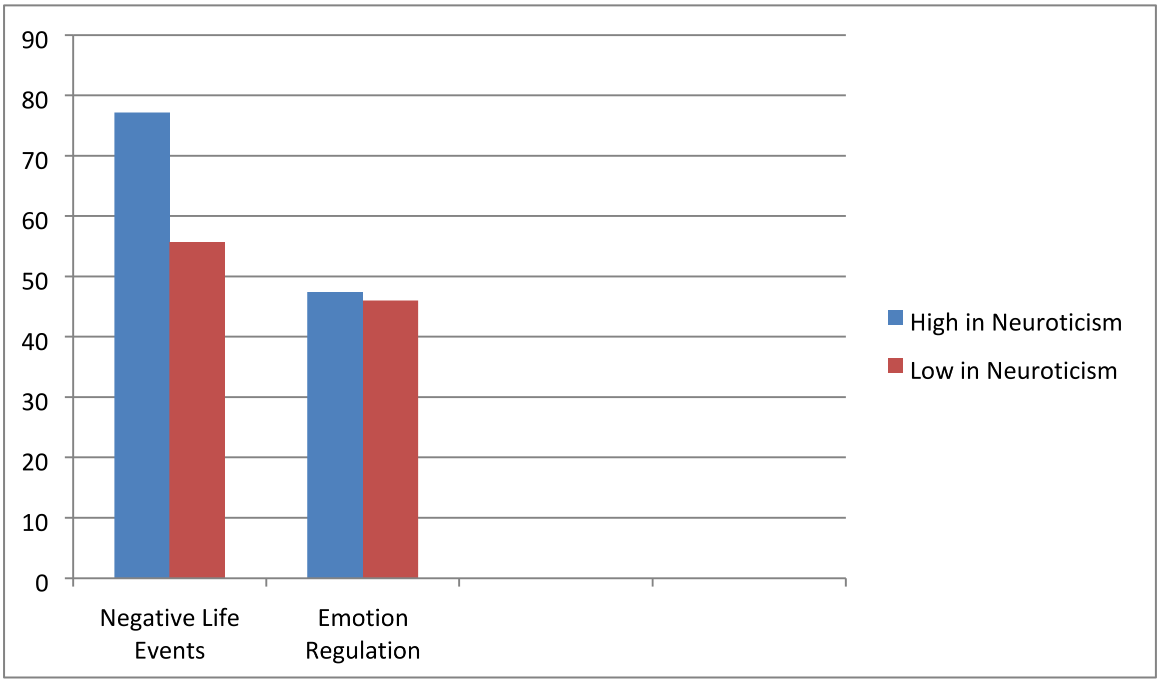


Figure 1 is a graphical representation showing mean scores of both the variables. Mean differences in variables Negative life events and Emotion Regulation among individuals with High and low Neuroticism are described through the bar graph.

.

APPENDIX B

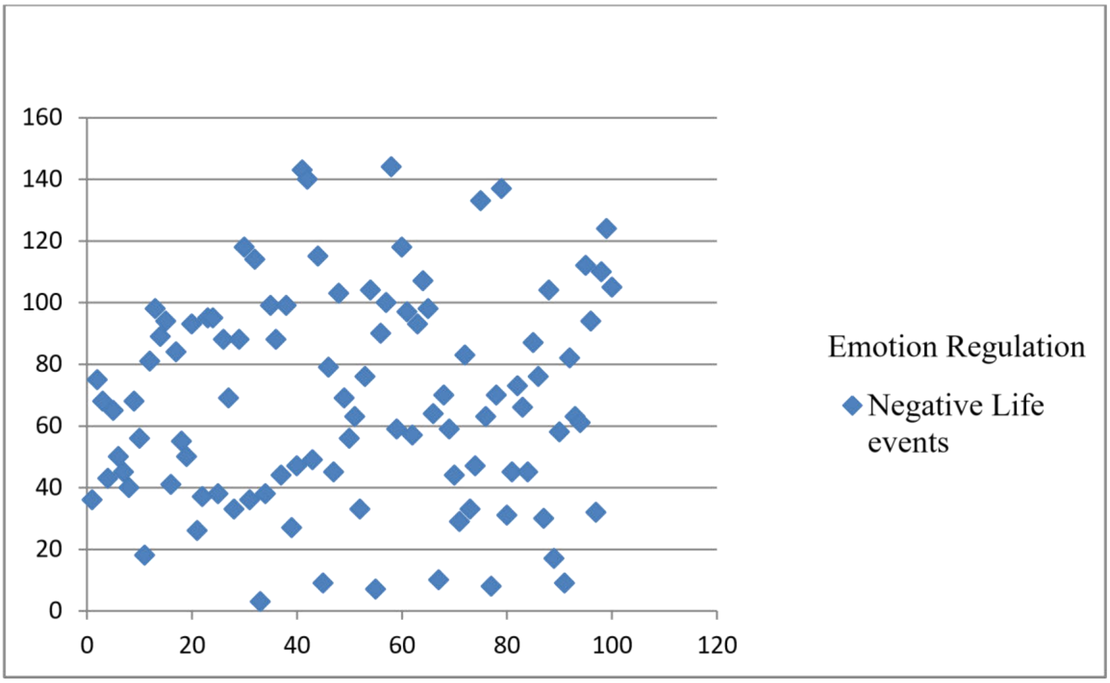


Figure 2 is a graphical representation of correlation between Negative life events and Emotion

Regulation. It can be seen that there is negative correlation between the two variables

LONELINESS AND PERCEIVED SOCIAL SUPPORT AS A FUNCTION OF INTERNET ADDICTION AMONG YOUNG ADULTS

Ms. Bhavani Karuppaswamy
Counselling Psychologist
Ms. Vaishnavi Verma
Assistant Professor
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 9969738700, Email: vaishnavi.verma1086@gmail.com

ABSTRACT

Internet Addiction has been a relatively new field in psychology. The world is rapidly getting connected through internet and though in India the online revolution came much later than the developed countries the educators and psychologist are beginning to wonder about the impact of the internet on the social skills and psychological well- being (Affonso, 1999). The purpose of this study was to explore Loneliness and Perceived Social Support as a function of Internet Addiction. The participants of this study consisted of 60 young adults of age ranging from 20 - 35 years old from both the gender. The instrument like Internet Addiction Test, to screen out individuals with high and low level of internet use and UCLA Loneliness Scale and Multidimensional Scale of Perceived Social Support were used to collect data. Two t-tests were used as a statistical technique to measure whether there is a significant difference between the scores on loneliness and Perceived social support in comparison of high level of internet addiction users with the low level of internet addiction users respectively. The finding revealed significant differences in the means of loneliness between high and low level internet addiction groups; $t(58) = 6.931$, $p < 0.05$ one-tailed. However, it was observed no significant differences in perceived social support among both the groups; $t(58) = -1.195$, $p > 0.05$ one-tailed.

KEYWORDS: - internet addiction, loneliness, perceived social support

INTERNET ADDICTION

The Internet is the largest and most versatile source of information in the world today. With its web sites and chat rooms, it is a way of communicating with people in places all over the world. Since its conception in 1973, the Internet has grown at an astounding rate. Internet means a network of networks, a super highway that links online services and computer networks at companies, universities, and government agencies all around the world. Internet usage has become very popular with in the past years. It is used for entertainment, communication and resources. It has become an important tool which many people have in their homes and children as well as adults are able to use it. The Internet plays a very important role in technology today. The Internet has become part of mainstream of youth culture and there is almost universal access to it by young people. Children and teens are growing up digitally, in a world of connected, interactive personal media. The world is rapidly getting connected through internet and though in India the online revolution came much later than the developed countries the educators and psychologist are beginning to wonder about the impact of the internet on the social skills and psychological well- being of our children (Affonso, 1999). A study conducted by Carnegie Mellon University concluded that Internet use lead to small but statistically significant increase in misery and loneliness and decline in overall psychological well being. (American Psychological Association, 1998).

Addiction is a condition that results when a person ingests a substance (e.g., alcohol, cocaine) or engages in an activity (e.g., gambling, internet usage, shopping) that can be pleasurable but the continued use/act of which becomes compulsive and interferes with ordinary life responsibilities, such as work, relationships, or health. Users may not be aware that their behaviour is out of control and causing problems for themselves and others.

Internet addiction exists when the individual experience decreased occupational, educational, family- related, financial, psychological, or physiological functioning. Use of the Internet in increasing amounts of time in order to achieve satisfaction. Repeated, unsuccessful efforts to control or stop Internet use. The Individual Spends time On-line longer than originally intended. Individual lies to his/her family members, therapists, or others to conceal the extent of involvement with the Internet. Use of the Internet is a way to escape from problems or to relieve feelings of hopelessness, guilt, anxiety or depression. To address this increasing concern, The Centre for On-line Addiction (1998) has classified Internet addiction into five types-

Cyber Addiction- Addiction to adult chat rooms and cyber porn.
Cyber-relationship Addiction - On-line friendships made in chat rooms that replace real life family and friends.
Net Compulsions- Compulsive online gambling, online auction addiction, and obsessive online trading.
Information Overload- Compulsive web surfing or database searches.
Computer Addiction - Obsessive computer game-playing or to programming aspects of computer science.

Internet addiction results in personal, family, academic, financial, and occupational problems that are characteristic of other addictions. Impairments of real life relationships are disrupted as a result of excessive use of the Internet. Arguments may result due to the volume of time spent on-line. Those suffering from Internet addiction may attempt to conceal the amount of time spent on-line, which results in distrust and the disturbance of quality in once stable relationships. Prior research utilizing also found that moderate to severe rates of depression coexist with pathological Internet use. (Young & Rodgers, 1998)

Many persons who attempt to quit their Internet use experience withdrawal including: anger, depression, relief, mood swings, anxiety, fear, irritability, sadness, loneliness, boredom, restlessness, procrastination, and upset stomach. Being addicted to the Internet can also cause physical discomfort or medical problems such as: Carpal Tunnel Syndrome, dry eyes, backaches, severe headaches, eating irregularities, (such as skipping meals), failure to attend to personal hygiene, and sleep disturbance.

LONELINESS

Loneliness is a common experience - probably few people avoid being lonely at some time in their life. Loneliness is a complex set of feelings encompassing reactions to the absence of intimate and social needs. Loneliness causes people to feel empty, alone and unwanted. People who are lonely often crave human contact, but their state of mind makes it more difficult to form connections with other people. Loneliness, according to many experts, is not necessarily about being alone. Instead, it is the perception of being alone and isolated that matters most. The most broadly accepted definition of loneliness is the distress that results from discrepancies between ideal and perceived social relationships. This so-called cognitive discrepancy perspective makes it clear that loneliness is not synonymous with being alone, nor does being with others guarantee protection from feelings of loneliness. Rather, loneliness is the distressing feeling that occurs when one’s social relationships are perceived as being less satisfying than what is desired.

In a meta-synthesis of qualitative studies on IA from 1996 to 2006 (Douglas et al. 2008), it was found that loneliness was one of the main antecedents of IA alongside feelings of isolation, low self-confidence, and low self-esteem. In fact, some authors found loneliness to be one of the best predictors of IA (Bozoglan, Demirer & Sahin, 2013; Caplan, 2002).Moody (2001) suggests that high levels of Internet use are related to high levels of emotional loneliness but low levels of social loneliness. In fact, lonely individuals can develop a preference for online social interaction that can lead to Internet addiction (Caplan, 2002). Many studies have shown that loneliness is connected with compulsive Internet use (Amichai-Hamburger & Ben-Artzi, 2003; Moody, 2001; Bozoglan, Demirer & Sahin, 2013; Caplan, 2002).

Social support is the perception and actuality that one is cared for, has assistance available from other people, and that one is part of a supportive social network. These supportive resources can be emotional (e.g., nurturance), tangible (e.g., financial assistance), informational (e.g., advice), or companionship (e.g., sense of belonging) and intangible (e.g. personal advice). Social support can be measured as the perception that one has assistance available, the actual received assistance, or the degree to which a person is integrated in a social network. Perceived support consists of three influences: provider influences, recipient influences, and relational influences. Perceived support mainly consists of relational influences. According to the stress and coping theory, stress occurs when people are better insulated or equipped by social support to deal with the hazardous effects from stress, which specifically supports stress buffering. Support for stress buffering has been found in individuals that have poor mental health and a low social support network as opposed to people that have high social support networks (Lakey & Oreheck, 2010).

Individuals who do not have a strong social support system are subject to general psychological distress (Barrera, 1986; Cohen & Wills, 1985; Sarason et al., 2001) and disorders that include major depression (Lakey & Cronin, 2008), substance abuse (Wills & Cleary, 1996), and posttraumatic stress disorder (PTSD) (Brewin, Andrews, & Valentine, 2000). Lower social support is associated with worse health status and more depressive symptoms 12 months after acute myocardial infarction (AMI) in both young men and women.(Bucholz,2014)

AIMS & OBJECTIVES

The aim of the study was to explore Loneliness and Perceived Social Support as a function of Internet Addiction. The objectives of the study were to understand the role of Internet Addiction on experience of Loneliness and Perceived Social Support.

LITERATURE REVIEW

The Internet has often been argued to have adverse psychological consequences, such as depression or anxiety symptoms, among over-users. The longitudinal research done by Kraut et al. (1998) is the most influential study in the area of Internet and psychological well-being. In this study, social and psychological impact of the Internet on 169 people in 73 households during their first 1 to 2 years on-line was examined. The researchers pretested respondents' social involvement (family communication, local social network, distant social network, and social support), and psychological well-being (loneliness, 7 stress, depression) before the Internet provision. After 12 to 24 months, follow-up questionnaires were given measuring their Internet use, social involvement and psychological well-being. In this sample, the Internet was used extensively for communication. Results indicated that greater Internet use caused a small but significant decline in social involvement and an increase in loneliness and depression. Further, in Bahadir Bozoglan et al (2013) study as well, the relationship among loneliness, self-esteem, life satisfaction, and Internet addiction were assessed. Participants were 384 university students (114 males, 270 females) from 18 to 24 years old from the faculty of education in Turkey which is a cross-sectional study among Turkish university students. The Internet Addiction, UCLA Loneliness, Self-esteem, and Life Satisfaction scales were distributed to about 1000 university students, and 38.4% completed the survey. It was found that loneliness, self-esteem, and life satisfaction explained 38% of the total variance in Internet addiction. Loneliness was the most important variable associated with Internet addiction and its subscales.

Moreover, Aykut Ceyhan & Esra Ceyhan (2008) conducted a study, Loneliness, Depression, and Computer Self-Efficacy as Predictors of Problematic Internet Use. This study investigated whether university students' levels of loneliness, depression, and computer self-efficacy were significant predictors of their problematic Internet use levels. The study was carried out with 559 Turkish university students. The research data were analyzed by multiple regression analysis. The findings indicated that loneliness, depression, and computer self-efficacy were significant predictors of problematic Internet use. Loneliness was found as the most important predictive variable. Depression predicted problematic Internet use on the second rank, and computer self-efficacy on the third rank. Further, Halley Pontes et al. (2014) conducted the study to investigate the extent of problems caused by Internet Addiction (IA) in children and adolescents, determine the socio-demographic and behavioural characteristics of children and adolescents with IA, and to provide a model capable of predicting IA in the educational context among the target population. A total of 131 Portuguese school children and adolescents participated in this study. Results indicated a relatively high incidence of IA in the sample (13%). Additionally, the correlational analyses revealed associations between IA and loneliness, social loneliness, and other variables related to the educational context. Results demonstrated that IA could be predicted using a model encompassing three variables (i.e., weekly Internet usage, loneliness, and classroom behaviour).

The Internet has often been argued to have adverse psychological consequences, such as depression or anxiety symptoms, among "over-users." Some studies offers an alternative understanding, suggesting the Internet may be used as a forum for expanding social networks and consequently enhancing the chance of meaningful relationships, self-confidence, social abilities, and social support. Morahan-Martin (1999) conducted a study to understand the relationship between Loneliness, Internet Use and Abuse. Through an Internet-specific survey concerning Internet use, loneliness, depression, and social anxiety, it was found that loneliness was a by-product of excessive Internet use because users invested in online relationships at the expense of real-life relationships. Lonely individuals were drawn to some forms of interactive activities online because of the possibilities of connectedness, companionship, and communities they offered. Similarly, Andrew J. Campbell et al. (2006) conducted an online survey of 188 over the Internet, while paper and pencil tests were administered to an offline sample group of 27 undergraduate university students, who were regular Internet users. The instruments include, Zung Depression Scale (ZDS), Depression, Anxiety and Stress Scales (DASS), Eysenck Personality Questionnaire–Revised Short Scale (EPQ-R Short), Fear of Negative Evaluation (FNE) scale, Internet Use Questionnaire (IUQ), and an Internet Effects Questionnaire (IEQ). Results suggested that there was no relationship between time spent online and depression, anxiety, or social fearfulness. Those who primarily used the Internet for online chat believed that the Internet is psychologically beneficial to them, but also believed that frequent Internet users are lonely and that the Internet can be addictive. It is argued that "chat" users who are socially fearful may be using the Internet as a form of low-risk social approach and an opportunity to rehearse social behaviour and communication skills which may help them to improve interactions with offline, face-to-face and social environments.

INTERNET ADDICTION AND PERCEIVED SOCIAL SUPPORT

Internet addiction is a global phenomenon that causes serious problems in mental health and social communication. Binnaz Kıran Esen & Mehmet Gündoğdu (2010) conducted the study, to investigate the relationships between internet addiction, peer pressure and social support among adolescents. The sample of the study consisted of 558 adolescents (290 female 268 male) selected from high school 9th and 10th grade at Mersin. The data related with the internet addiction was gathered by means of Young's Internet Addiction Questionnaire and adapted to Turkish culture by Bayraktar, Kiran's Pressure Questionnaire developed and Yildirim's Perceived Social Support Measure were used to measure the social support. The results showed that the lower the peer pressure, internet addiction decreases. Moreover, the more the parental and teachers' support increase, internet addiction scores of the adolescents decrease. Furthermore, it was observed that internet addiction scores of the adolescents differed according to gender, and the internet addiction scores of the girls were lower than that of boys. Otherwise, no relationship was observed between internet addiction and peer support.

Similarly, Gunuc & Dogan (2013) conducted a study, to understand the relationships between Turkish adolescents' Internet addiction, their perceived social support and family activities. In this study adolescents were screened for internet addiction, further, time spend with their mother were assessed. Many activities adolescents carry out with their mothers increase their PSS levels. The adolescents spending time with their mothers have a higher level of Perceived Social Support (PSS). It was found that there is a negative relationship of perceived social support (PSS) with Internet Addiction (IA). Further, Gao Fengqiang et al. (2016) conducted a study, to investigate the relationship among Internet addiction, life events, social support and aggression, and figure out the inner deep structure of the four variables. 363 undergraduates were selected via cluster sampling method. They were asked to fill out four questionnaires, including Chinese Internet Addiction Scales revision (CIAS-R), Adolescent Self-Rating Life Events Check List (ASLEC), Perceived social support scale (PSSS) and Aggression questionnaire (AQ). The result showed that, Aggression was positively correlated with Internet addiction and life events, negatively correlated with social support and Internet addiction was positively correlated with life events, negatively correlated with social support. Further the result showed that, life events and social support played multiple mediating roles between Internet addiction and aggression.

The study aims at examining the following **hypothesis**-

1. High level of Internet addiction will lead to high level of loneliness among young adults
2. High level of Internet addiction will lead to low perceived social support among young adults

METHODOLOGY

Sample Description

Participants were selected through convenience and snowball sampling technique which gives valid conclusion about the entire population based on the selected population. The data were collected from individual range in age from 20-35 years old. A total of 60 young adults were included in this study both males and females.

3.2 Variables

Independent variable – Internet Addiction – two levels: High and Low level Internet Addiction

Dependent variables – (I) Loneliness

(II) Perceived Social Support

TOOLS

1. Internet Addiction Test (Version 3)

The Internet Addiction Test (IAT; Young, 1998) is a 20-item scale that measures the presence and severity of Internet dependency among adults. Internet Addiction Test (IAT) is a reliable and valid measure of addictive use of Internet, developed by Kimberly Young. It consist of 20 items that measures mild, moderate and severe level of Internet Addiction. Content and convergent validity, Internal consistency (.88), test-retest reliability ($r = .82$) were found. For scoring, all the scores were to be totalled up. The score of 50 and less were considered as low internet user and the score of 50 and above were considered as severe level internet user.

2. UCLA Loneliness Scale (Version 3)

The UCLA Loneliness Scale is a commonly used measure of loneliness. Its name derives from its having been developed at the University of California, Los Angeles (UCLA). It was first published in 1978 by Russell et al. and was revised in 1980 and 1996. It's a 20 item scale designed to measure ones subjective feelings of loneliness as well as feeling of isolation. The responses ranges from O (I often feel this way), S (Sometimes), R (Rarely), N (Never). The scale is highly reliable both in terms of internal consistency (.89 to .94) and test-retest reliability (r =.73). Convergent validity is measured with correlation of other measures of loneliness. Items 1, 5, 6, 8, 10, 15, 16, 19 and 20 were reverse scored and scored on the continuous basis, the score of 60 or higher could be considered as loneliness.

3. Multidimensional Scale of Perceived Social Support (MPSS)

Zimet et al., 1998 developed the Multidimensional Scale of Perceived Social Support (MPSS), which is a brief and easy to administer self report instrument containing twelve items rated on a five-point likert-type of scale. It consist of three sub scales- Family, Friends and Significant others. It has a high internal consistency and test-retest reliability (with cronbach's alpha of 0.81 to 0.98) and construct validity were found. The scale consists of 12 items. For scoring, all the scores of 12 items were to be summed up and then divide by 12. Any mean scale score ranging from 1 to 3.5 considered as low social support and a score of 3.6 to 7 considered as high social support.

RTESEARCH DESIGN

This study is a quasi experimental study. It has one Independent Variable with 2 levels and two Dependent Variables. The I.V. is Internet Addiction with two levels which are- high and low and two D.Vs. are loneliness and perceived social support.

DATA ANALYSIS PLAN

Two t- tests were used as a statistical tool in this study. Two t-tests were used to measure whether there is a significant difference between the scores on loneliness and Perceived social support in comparison of high level of internet addiction users with the low level of internet addiction users respectively.

CHAPTER 4 - RESULTS

Descriptive and Inferential analysis of the two chief variables have been given in tables 1 and 2 respectively.

Table 1 shows the mean differences in level of Loneliness among High and Low level Internet Addiction users. As can be observed from the results of an independent samples t - test that, there was statistically significant difference between the individuals with High Internet level user (M= 53.10, S.D = 7.70, N = 30) and Low Level internet user (M= 40.17, S.D = 6.63, N =30) on experience of Loneliness scale; t (58) = 6.931, $p < 0.05$ one-tailed. The degree of freedom is equal to the total group size (60) minus 2 (58). The computed t value was significant at the 0.05 level of significance (one - tailed). Hence, the differences in the two groups on the loneliness variable, was found to be significant, i.e. High level of Internet addiction will lead to high level of loneliness among young adults.

Table 1

Mean differences in level of Loneliness among High and Low level Internet addiction user.

	Internet Addiction	N	M	SD	t	df	Sig (1 - tailed)
Loneliness	High level	30	53.10	7.70	6.931*	58	.000
	Low level	30	40.17	6.63			

* P <0.05

However, Table 2 shows the mean differences in level of Perceived Social Support among High and Low level Internet Addiction user. The results of an independent samples t - test that, there was no statistically significant difference between the individuals with High Internet level user (M= 5.32, S.D = 0.94, N = 30) and Low Level internet user (M=5.60, S.D = 0.84, N =30) on Perceived Social Support scale; t (58) = -1.195, $p > 0.05$ one-tailed. The degree of freedom is equal to the total group size (60) minus 2 (58). It was noted that the computed t value of 1.478 was found to be significant at the .118 level of significance (one – tailed), which was much greater than expected level of significance of $p < 0.05$ level. Hence, the differences in the two groups on the variable Perceived Social Support was found to be not significant. Thus, it could be said that, there is no effect of Internet addiction on perceived social support among young adults.

Table 2

Mean differences in level of Perceived Social Support among high and low level internet addiction user.

	Internet Addiction	N	M	SD	t	df	Sig (1-tailed)
Perceived Social Support	High level	30	5.32	0.94	-1.195	58	.118
	Low level	30	5.60	0.84			

* P <0.05

Figure 1 is a Graphical representation showing mean scores of Loneliness variables. The mean differences in the variable Loneliness among the individuals with High and Low level Internet addiction are described through the Bar Graph.

Figure 2 is a Graphical representation showing mean scores of Perceived Social Support variables. The mean differences in the Perceived Social Support variable among the individuals with High and Low level Internet addiction are described through the Bar Graph.

The purpose of this study was to investigate Loneliness and Perceived Social Support as a function of Internet Addiction.

According to the result of t – test for the first hypothesis, significant difference was found in the means of loneliness between high and low level internet addiction groups. One of the reasons could be Internet users seem alienated from normal social contacts and may even cut these off as the Internet becomes the predomination of social factor in their lives (Kraut *et. al.,* 1998).

The results found were in line with the longitudinal study done by Kraut *et. al.,* (1998), this study is the most influential study in the area of Internet and psychological well-being. The results indicated that greater Internet use caused a small but significant decline in social involvement and an increase in loneliness and depression. Similarly, in Bahadir Bozoglan *et. al.,* (2013) study as well, the relationship among loneliness, self-esteem, life satisfaction, and Internet addiction were assessed. It was found that loneliness, self-esteem, and life satisfaction explained 38% of the total variance in Internet addiction. Loneliness was the most important variable associated with Internet addiction and its subscales.

For the second hypotheses, the result shows that there is no significant difference in mean of perceived social support between high and low level internet addiction groups.

The result was in line with the study, Young (1997) found that the individuals those who lived lonely lifestyles such as homemakers, singles, the disabled, or the retired spent long periods of time home alone turning to interactive on-line applications such as chat rooms as a substitute for the lack of real life social support.

However in Lindsay H. Shaw & Larry M. (2004) research study, it investigated the relationship between Internet Communication and Depression, Loneliness, Self-Esteem, and Perceived Social Support. Internet use was found to decrease loneliness and depression significantly, while perceived social support and self-esteem increased significantly. Thus, it could be concluded that high internet usage doesn't affects ones perceived social support. Hence, individuals were drawn to some forms of interactive activities online because of the possibilities of connectedness, companionship, and communities they offered. Internet users may develop an emotional attachment to on-line friends and activities they create on their computer screens. Internet users may enjoy aspects of the Internet that allow them to meet, socialize, and exchange ideas through the use of chat rooms, social networking websites, or virtual communities, which leads to internet addiction.

However, when this social support is evaluated, it doesn't help an individual to eliminate the feelings of absence of intimate and social needs, which is considered as loneliness. Therefore, internet may be useful for the advancement of the society but its high usage leads to addiction which interrupts human life. A possible implication of this association is that lonely Internet addicts may find the quick boost produced by the mood-altering online experiences very enjoyable and thereby are likely to repeat the experience again (Cooper, 1998), thus perpetuating the extent of Internet's deleterious effects in their lives. It could be speculated that the Internet might act as a coping mechanism of those who has feelings of loneliness, therefore partially explaining their increased levels of Internet addiction.

A limitation of this study is that the researcher in this study has not considered other factors related to internet addiction. The factors like Education level and Socio economic status of the participants were not considered which could play a role in psychological wellbeing of an individual. The sample of the study consisted of only 60 young adults; a larger sample could have led to greater understanding of the differences.

It is important to note that young adult may also be particularly at risk of internet dependency considering their use of technology and other media. Thus the time spent online is complicated with the fact that since many of them stays online for the whole day throughout their cell phones (Joshi *et. al.,* 2012).

This research put forth the point that, the level of internet addiction of lonely individual has to be taken into consideration for the holistic approach of treatment because of it major role in psychological wellbeing.

REFERENCES

1. Affonso, B. (1999). *Effect of the Internet on Social Skills*. Retrieved August 19, 2016, from http://sierrasource.com/cep612/internet.html
2. Andrews, J. P. (2011). Conversation Elaboration and Emotional WellBeing In Perceived Social Support. *McNair Scholars Online Journal, 15*(1). Retrieved August 19, 2016, from http://scholarworks.gvsu.edu/cgi/viewcontent.cgi?article=1301&context=mcnair
3. Ayas, T. T., & Horzum, M. B. (2013). Relation Between Depression, Loneliness, Self-Esteem And Internet Addiction. *Education*, 133(3), 283-290. Retrieved August 26, 2016, from http://web.a.ebscohost.com.iproxy.inflibnet.ac.in:2048/ehost/detail/detail?sid=29a26018-6ae0-4201-84b9 1667a3ef2db1%40sessionmgr4009&vid=1&hid=4207&bdata=JnNpdGU9ZWhvc3QtbGl2ZQ%3d%3d#AN=88141830&db=ofm
4. Bozoglan, B., Demirer, V. & Sahin, I. (2013). Loneliness, self-esteem, and life satisfaction as predictors of Internet addiction: A cross-sectional study among Turkish university students. *Scandinavian Journal of Psychology* 54,313–319. Retrieved August 20, 2016, from http://onlinelibrary.wiley.com/doi/10.1111/sjop.12049/full
5. Cacioppo, J. T., Hawkley, L. C., Ernst, J. M., Burleson, M. H., Berntson, G. G., Nouriani, B., & Spiegel, D. (2006). Loneliness within a nomological net: An evolutionary perspective. *Journal of Research in Personality*, 40, 1054-1085. Retrieved August 20,

2016, from http://psychology.uchicago.edu/people/faculty/cacioppo/jtcreprints/chebbns06.pdf

6. Callaghan, P., & Morrissey, J. (1993). Social support and health: a review. *Journal of advanced nursing*, *18*(2), 203-210. Retrieved August 25, 2016, from http://onlinelibrary.wiley.com/doi/10.1046/j.1365-2648.1993.18020203.x/full
7. Campbell, A. J., Cumming, S. R., & Hughes, I. (2006). Internet use by the socially fearful: addiction or therapy?. *CyberPsychology & Behavior*, *9*(1), 69-81. Retrieved October 15, 2016, from http://online.liebertpub.com/doi/abs/10.1089/cpb.2006.9.69
8. Caplan, S. E. (2002). Problematic Internet use and psychosocial well-being: development of a theory-based cognitive–behavioral measurement instrument. *Computers in humanbehavior*, 18(5), 553-575. Retrieved October 12, 2016, from http://www.sciencedirect.com/science/article/pii/S0747563202000043
9. Caplan, S. E. (2006). Relations among loneliness, social anxiety, and problematic Internet use. *CyberPsychology & Behavior*, 10(2), 234-242. Retrieved September 18, 2016, from http://online.liebertpub.com/doi/abs/10.1089/cpb.2006.9963
10. Ceyhan, A. A., & Ceyhan, E. (2008). Loneliness, depression, and computer self-efficacy as predictors of problematic internet use. *CyberPsychology & Behavior*, *11*(6), 699-701. Retrieved October 15, 2016, from http://online.liebertpub.com/doi/abs/10.1089/cpb.2007.0255
11. Chen, Y. L., Chen, S. H., & Gau, S. S. F. (2015). ADHD and autistic traits, family function, parenting style, and social adjustment for Internet addiction among children and adolescents in Taiwan: a longitudinal study. *Research in developmental disabilities*, 39, 20-31. Retrieved October 10, 2016, from http://www.sciencedirect.com/science/article/pii/S0891422214005307
12. David, G. N., Ph.D. (2016). *Virtual Addiction: Sometimes New Technology Can Create New Problems*. Retrieved August 20, 2016, from http://virtual-addiction.com/virtual-addiction/
13. Douglas, A. C., Mills J. E. (2008). Internet addiction: Meta-synthesis of qualitative research for the decade 1996–2006. *Computers in Human Behavior,* 24, 3027–3044. Retrieved August 19, 2016, from https://pdfs.semanticscholar.org/9fd6/455e9fb5846ad892bb2088621ae58470d8c0.pdf
14. Engelberg, E., & Sjöberg, L. (2004). Internet use, social skills, and adjustment. *CyberPsychology & Behavior*, 7(1), 41-47. Retrieved October 8, 2016, from http://online.liebertpub.com/doi/abs/10.1089/109493104322820101

15. Ernst, J. M., & Cacioppo, J. T. (1998). Lonely hearts: Psychological perspectives on loneliness. *Applied & Preventive Psychology*, 8, 1-22. Retrieved August 20, 2016, from http://psychology.uchicago.edu/people/faculty/cacioppo/jtcreprints/ec98.pdf
16. Esen, B. K., & Gündoğdu, M. (2010). The relationship between internet addiction, peer pressure and perceived social support among adolescents. *International Journal of Educational Researchers*, 1(2), 29-36. Retrieved October 8, 2016, **[PDF]** ulakbim.gov.tr
17. Fengqiang, G., Jie, X., Yueqiang, R., & Lei, H. (2016). The relationship between internet addiction and aggression: multiple mediating effects of life events and social support. *Psychology research*, 6(1), 42-49. Retrieved October 14, 2016, from http://www.davidpublisher.org/Public/uploads/Contribute/56cd64c2b3ec8.pdf
18. Ghassemzadeh, L., Shahraray, M., & Moradi, A. (2008). Prevalence of Internet addiction and comparison of Internet addicts and non-addicts in Iranian high schools. *CyberPsychology & Behavior*, 11(6), 731-733. Retrieved September 18, 2016, from http://online.liebertpub.com/doi/abs/10.1089/cpb.2007.0243
19. Gunuc, S., & Dogan, A. (2013). The relationships between Turkish adolescents' Internet addiction, their perceived social support and family activities. *Computers In Human Behavior*, 29(6), 2197-2207. Retrieved August 22, 2016, from http://web.b.ebscohost.com.iproxy.inflibnet.ac.in:2048/ehost/detail/detail?sid=c4c78653-ff95-4dad-98bc-ca6650f45fed%40sessionmgr120&vid=0&hid=128&bdata=JnNpdGU9ZWhvc3QtbGl2ZQ%3d%3d#AN=90093408&db=ofm
20. Hamburger, Y. A., & Ben, E. (2003). Loneliness and Internet use. *Computers in Human Behavior*, 19, (1) , 71-80. Retrieved August 19, 2016, from http://www.sciencedirect.com/science/article/pii/S0747563202000146
21. Hardie, E., & Tee, M. Y. (2007). Excessive Internet use: The role of personality, loneliness and social support networks in Internet Addiction. *Australian Journal of Emerging Technologies & Society*, 5(1). Retrieved September 20, 2016, from http://web.b.ebscohost.com/abstract?direct=true&profile=ehost&scope=site&authtype=crawler&jrnl=14490706&AN=25121069&h=mWcJ4fnghNfODH6aa7FZVaLuPY9SOjVACMR2CrjDJt0miLVpG9NxBzJfeqzhjr2afrXEu6s5XpecKCew0e8uLw%3d%3d&crl=c&resultNs=AdminWebAuth&resultLocal=ErrCrlNotAuth&crlhashurl=login.aspx%3fdirect%3dtrue%26profile%3dehost%26scope%3dsite%26authtype%3dcrawler%26jrnl%3d14490706%26AN%3d25121069

22. Joshi, M., Mane, S., Sovani, A., & Bhave, S. (2012). Internet usage trends in males and females college students. *Bombay Psychologist*, 27(1&2), 44-50.
23. Karapetsas, A. V., & Karapetsas, V. A. (2015). *Internet addiction and loneliness*. Retrieved August 20, 2016, from http://www.encephalos.gr/pdf/52-1-02e.pdf
24. Kraut, R., Patterson, M., Lundmark, V., Kiesler, S., Mukophadhyay, T., & Scherlis, W. (1998). Internet paradox: A social technology that reduces social involvement and psychological well-being?. *American psychologist*, 53(9), 1017. Retrieved September 16, 2016, from http://psycnet.apa.org/journals/amp/53/9/1017/
25. M. L., Griffiths, M. D., A. J., & White, S. D. (n.d.). *Psychology Today*. Retrieved August 20, 2016, from https://www.psychologytoday.com/basics/addiction
26. McKenna,Y.A.,Green,A.S., & Gleason, E. J.(2002). Relationship formation on the internet: What's the big attraction?. *Journal of Social Issues*,58(1)9-31. Retrieved August 19, 2016, from http://www.nslg.net/class/Relationship%20Formation.pdf
27. Moody,E. J.(2001). Internet use and its relationship to loneliness. *Cyberpsychol Behav*,4,(3),393–401. Retrieved August 19, 2016, from http://www.ncbi.nlm.nih.gov/pubmed/11710265
28. Morahan-Martin, J. (1999). The relationship between loneliness and Internet use and abuse. *CyberPsychology & Behavior*, *2*(5), 431-439. Retrieved October 10, 2016, from https://etd.ohiolink.edu/!etd.send_file?accession=osu1186168233&disposition=inline
29. Mustafa,K. (2011). Internet addiction and psychopatology. TOJET: The Turkish Online *Journal of Educational Technology*, 10(1). Retrieved August 19, 2016, from http://files.eric.ed.gov/fulltext/EJ926563.pdf
30. Nalwa, K., & Anand, A. P. (2003). Internet addiction in students: a cause of concern. *CyberPsychology & Behavior*, 6(6), 653-656. Retrieved September 10, 2016, from http://online.liebertpub.com/doi/abs/10.1089/109493103322725441
31. Ni, X., Yan, H., Chen, S., & Liu, Z. (2009). Factors influencing internet addiction in a sample of freshmen university students in China.*Cyberpsychology & behavior*, 12(3), 327-330. October 6, 2016, from http://online.liebertpub.com/doi/abs/10.1089/cpb.2008.0321
32. Nichols, L. A., & Nicki, R. (2004). Development of a psychometrically sound internet addiction scale: a preliminary step. *Psychology of Addictive Behaviors*, 18(4), 381. Retrieved September 5, 2016, from http://psycnet.apa.org/journals/adb/18/4/381/
33. Ostovar, S., Allahyar, N., Aminpoor, H., Moafian, F., Nor, M., & Griffiths, M. m. (2016). Internet Addiction and its Psychosocial Risks (Depression, Anxiety, Stress and

Loneliness) among Iranian Adolescents and Young Adults: A Structural Equation Model in a Cross-Sectional Study. *International Journal Of Mental Health & Addiction*, 14(3), 257-267. Retrieved August 28, 2016, from http://web.b.ebscohost.com.iproxy.inflibnet.ac.in:2048/ehost/detail/detail?sid=f3385362-3410-4bea-9b41-769f4d0209c4%40sessionmgr106&vid=0&hid=124&bdata=JnNpdGU9ZWhvc3QtbGl2ZQ%3d%3d#AN=115421298&db=ofm

34. Perlman, D., & Peplau, L. A. (1984). Loneliness research: A survey of empirical findings. *Preventing the harmful consequences of severe and persistent loneliness*, 13-46. Retrieved August 20, 2016, from http://www.peplaulab.ucla.edu/Peplau_Lab/Publications_files/Perlman%20%26%20Peplau%2084.pdf
35. Pontes, H. M., Griffiths, M. D., & Patrão, I. M. (2014). Internet addiction and loneliness among children and adolescents in the education setting: an empirical pilot study. *Aloma: Revista de Psicologia, Ciències de l'Educació i de l'Esport*, *32*(1). Retrieved October 15 , 2016, from http://www.revistaaloma.net/index.php/aloma/article/view/225
36. Predictors of Internet Addiction (Loneliness, Self-Esteem and Life Satisfaction) – *Reflectd.* (2015). Retrieved August 20, 2016, from http://reflectd.co/2013/04/25/predictors-of-internet-addiction-loneliness-self-esteem-and-life-satisfaction
37. Seif, G. M., & Hoseini, H. M. (2014). World Scientific News. *The Relationship between Internet Addiction and Social Support and Hopefulness, 5*, 1-11. Retrieved August 19, 2016, from http://www.worldscientificnews.com/wp-content/uploads/2012/11/WSN-5-2014-1-11.pdf
38. Shaw, L. H., & Gant, L. M. (2002). In defense of the Internet: The relationship between Internet communication and depression, loneliness, self-esteem, and perceived social support. *Cyberpsychology & behavior*,5(2), 157-171. Retrieved September 15, 2016, from http://online.liebertpub.com/doi/abs/10.1089/109493102753770552
39. Torres, & Erika.(2011). Understanding Internet Addiction: Depression and Social Support. San Francisco Bay. Retrieved August 19, 2016, from http://gradworks.umi.com/34/91/3491616.html
40. Yao, M. Z., & Zhong, Z. J. (2014). Loneliness, social contacts and Internet addiction: A cross-lagged panel study. *Computers in Human Behavior*, 30, 164-170. Retrieved October 15, 2016, from http://www.sciencedirect.com/science/article/pii/S0747563213003063

41. Young, K. S. (n.d.). Internet Addiction: A New Clinical Phenomenon and Its Consequences. Retrieved August 20, 2016, from http://my.ilstu.edu/~dfgrayb/Personal/internet addiction.pdf
42. Young, K. (n.d.). Internet Addiction Disorder. Retrieved August 20, 2016, from http://netaddiction.com/faqs/

APPENDIX A

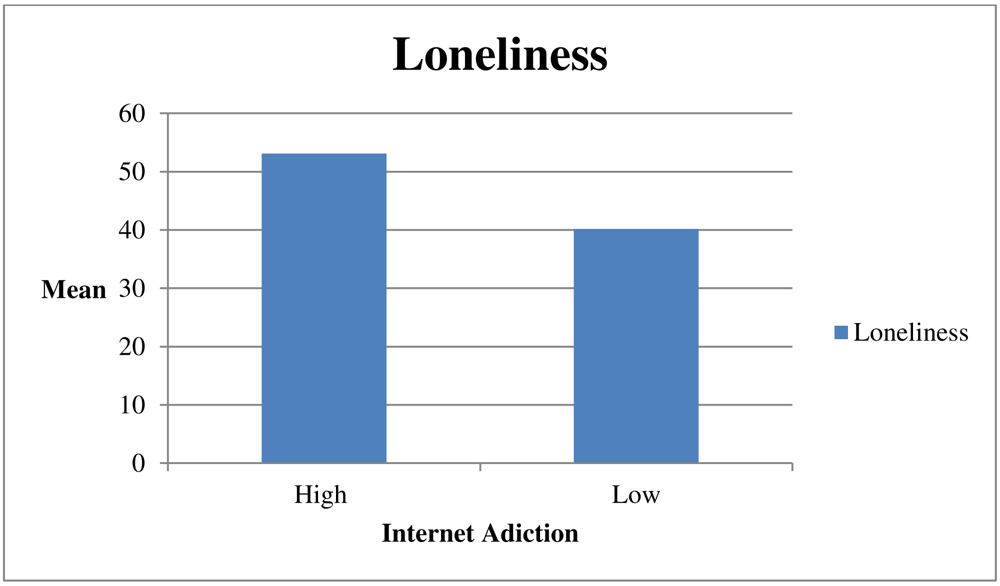


Figure 1 - Graphical representation showing mean differences in levels of Loneliness among the individuals with High and Low level Internet addiction

APPENDIX B

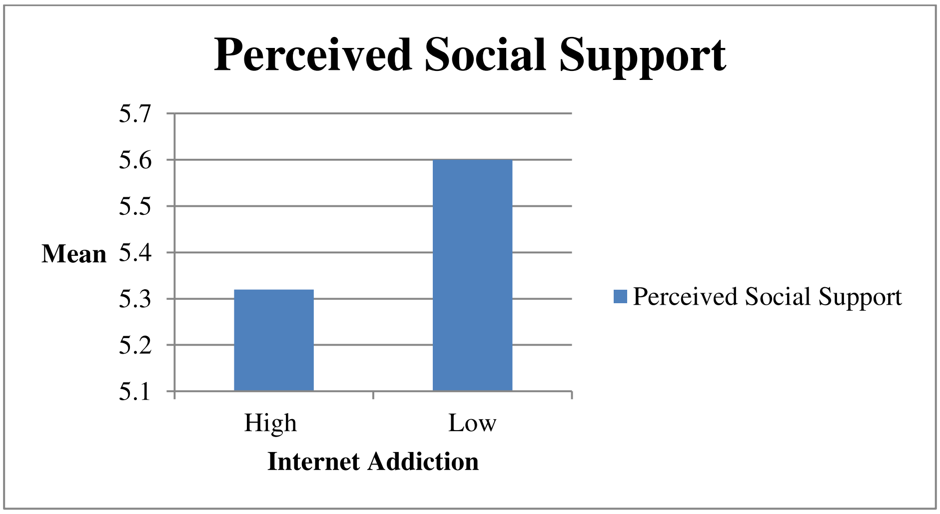


Figure 2 - Graphical representation showing mean differences in levels of Perceived Social Support among the individuals with High and Low level Internet addiction

USAGE AND AWARENESS OF ECO-FRIENDLY BAGS: NEED OF THE DAY

Ms. Aayisha Khan
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 9619955120, Email: aayisha1495@gmail.com

ABSTRACT

Today's consumer is in the caucus of 'going green' because of the environmental threats. Companies are under continuous pressure from legislature and consumer to ensure that every product from womb to tomb is following environment friendly journey. The sincere environmentally consumers are increasingly concerned about environment protection and are the driving force for companies to engage in environmental management. A green consumer prefers purchasing environment-friendly or eco-friendly products which are made from natural resources that are having little or no packaging and products that are manufactured without causing pollution. But, because of some of unaware consumer, nature brings back threats in the form of floods and disaster. The indiscriminate use of plastic polythene poses huge threat to the environment and poses serious health hazards for life on the earth. The main problem with such materials is that they are non-biodegradable, they choke drains and sewers, and when burnt, they emit poisonous gases. Government has passed strict regulations to check the usage of plastic bags and protect the environment.

KEYWORDS: Green Marketing, Plastic Bags, Eco-Friendly Bags

INTRODUCTION

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes as well as modifying advertising. Yet defining green marketing is not a simple task where several meaning intersect and contradict each other. Other similar terms used are environmental marketing and Ecological Marketing. Thus Green marketing refers to holistic marketing concept wherein the production marketing consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-bio-degradable, solid waste, harmful impact of pollutants etc. Both marketers and consumers are becoming increasingly sensitive to the need for switch into "green " may appear to be expensive in short term, it will definitely prove to be indispensable and advantageous, cost - wise too , in the long run.

Plastic industry is one among the rapidly growing industries in India. The reasons for popularity for using the plastic bags are light weight, resistance to degradation by chemicals, sunlight and bacteria, durability and above all low cost. While these conveniences are benefitting individual users, the problems and the cost of disposal of plastic items would burden the entire society. After their entry to environment plastics take anywhere from 15 to 1000 years to biodegrade. Plastic bags are not biodegradable. They actually go through a process called photo degradation - breaking down into smaller and smaller toxic particles that contaminates both soil and water , and end up entering the food chain when animals accidentally ingest them . It poses a risk to human health and environment.

Lack of a proper waste disposal system and no measure to check the use of non - biodegradable material has made cleanliness and ecological balance a distant dream. Truckloads of garbage are being dumped on the land and even in regional water bodies. The vast majority of this waste consist of non - biodegradable material mostly plastic bags and related item. In response, the government banned plastic bags. Poor performance of the legislations has made the ban towards plastic bags usage largely ineffective. The result being plastic bags have been used widely by small business owners like hawkers, retail shops and in shopping malls. An Eco bag provides a clean safe and eco - friendly alternative. Made of 100 per cent biodegradable material old newspaper bags, jute twine and flour - based adhesive. Eco bags can bear a stronger load than conventional bags.

OBJECTIVES OF THE STUDY

1. To study the concept of green marketing.
2. To study the effects of using plastic bags on the environment.
3. To study what are the substitutes to plastic bags.
4. To study the benefits of using Eco bags.
5. To study how aware are the consumers about the bags made out of paper.

RESEARCH METHODOLOGY

The present paper is an outcome of reading from various books, journals and internet sites in the subject of Concepts of Eco-Friendly Bags and their Usage by the people. It was attempted to conduct a survey of 80 respondents. A structured questionnaire was designed to collect data from the respondents. Using percentage method, data has been analyzed and graphs are developed and are interpreted.

TESTING OF HYPOTHESIS:

There is a significant difference between the awareness about the eco-bags and their usage by the people. It can be rightly observed through the Chart 1.4, 1.5, and Chart 1.6 that respondents are completely aware about eco-friendly bags i.e. 100 per cent of the respondents does know what eco-bags are. It is also noted through the study that respondents are equally aware about benefits of eco-bags over plastic bags. Respondents stated that they would prefer eco-bags more too any other kind of bag.

Hence the above stated hypothesis stands **rejected** evaluating the above mentioned charts.

PLASTIC BAGS AS A FIRST PREFERENCE

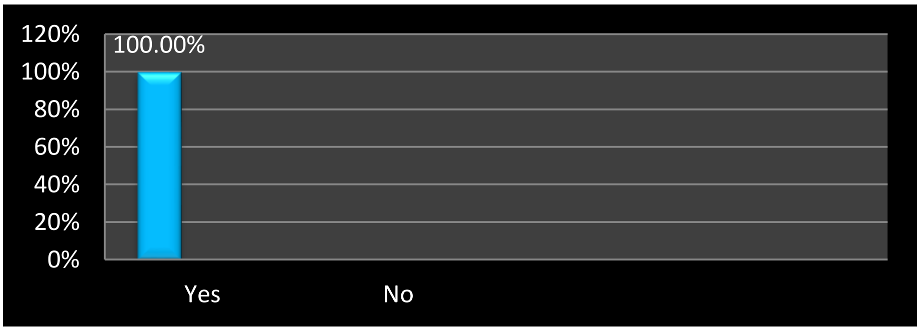
The global environment is changing day by day and now it has become a challenge to living life forms due to the very ugly fact that every nation is trying to develop their countries without taking into consideration of environmental impact of degradation and pollution. More and more factories are being steadily established and harmful chemicals and materials are being used in the production process. People are using plastic bags, which are environmentally dangerous products, for their daily needs mainly for shopping purpose as a result of which, the environments get polluted. Therefore, in an attempt to reduce the environmental pollution consumers and business organizations together can play a great role.

It is said that people had begun to use plastic bags to carry groceries and goods by hands or otherwise in the 1970s, and these bags became popularized rapidly in the last quarter of the 20s century. Today about a trillion of plastic bags are being used worldwide every year. These bags are very popular with both retailers and consumers, because they are very cheap, strong, lightweight functional, and as a hygienic means of carry foods and other goods. Although the plastic bags are modern conveniences for carrying goods, they are responsible for the environmental degradation. These disposed plastic bags which have also found their way to everywhere including the remote areas, like Pacific Ocean, thus not only posing a threat to aquatic life, but also the landfills and agricultural lands which now have posed a great threat to our environmental and agricultural development as well. There have been cases where large turtles of the endangered species due to mistakenly swallowing plastic sheet mixed with seaweeds.

Discarded plastic bags which have also found their way into the ground are not only acutely damaging but also seriously harmful for agriculture. Thus plastic bags should be banned worldwide and their alternatives which are biodegradable should be introduced in order to resolve these toxic problems. Plastic bags usage may make inroads to cancerous diseases due to the uncontrolled proliferation at carcinogenic substances. Plastic bags are indiscriminately dumped into millions of landfills worldwide which occupy trillions of hectors of land and emit dangerous gases during their decomposing stages as well as highly toxic leachiest from these landfills. It effectively blocks sewerage pipe lines, litters agricultural lands, canals, rivers and oceans. They are not biodegradable as a result of which they contribute very disruptive effects on the environment.

Chart 1.1

Awareness on Green Marketing

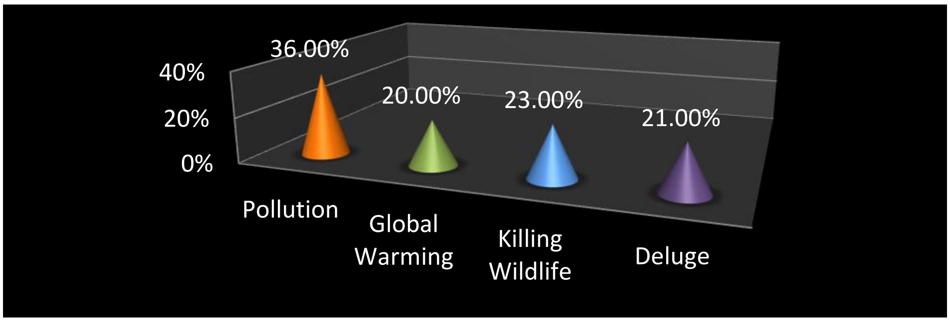


Source: Compiled from primary data, 2017.

In the chart 1.1 researcher has illustrated the awareness of the concept of green marketing. The above chart shows that 100 per cent of the respondents are aware of the term green marketing.

Chart 1.2

Awareness on Impact of Plastic Bags

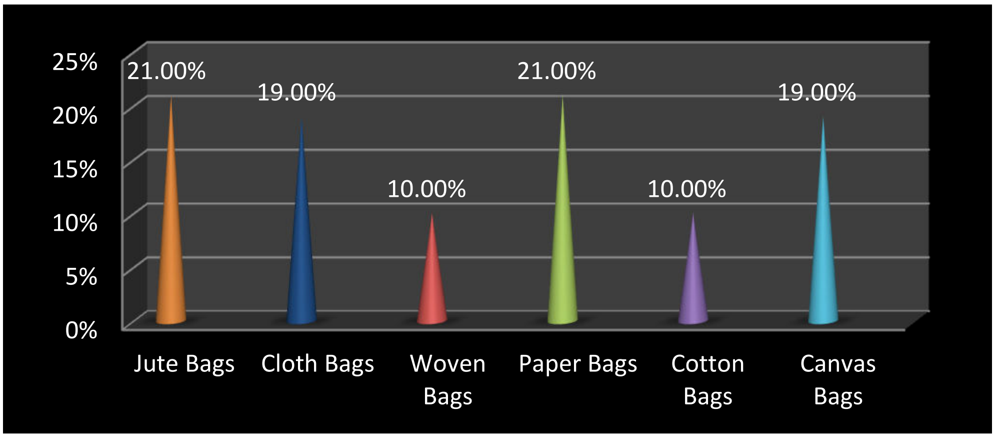


Source: Compiled from primary data, 2017.

In the chart1.2 the researcher has illustrated that whether the respondents are aware of the impact of using plastic bags. 36 per cent of the respondents say that plastic bags cause pollution whereas 23 per cent of the respondents said that plastic bags have an impact on killing wildlife. 20 per cent of the respondents felt that global warming is also one of the impacts that plastic bags have and some other 21 per cent of the respondents felt that deluge is also an impact that plastic bags possess.

Chart 1.3

Substitute of Plastic Bags

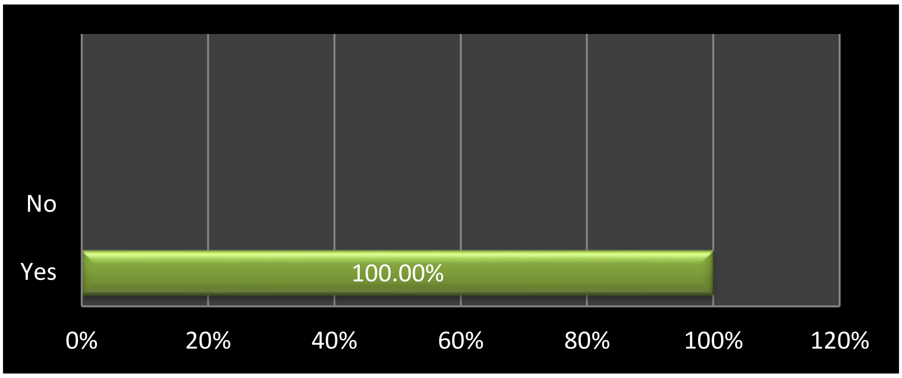


Source: Compiled from primary data, 2017.

In the above chart 1.3 the researcher has outlined the various substitutes for plastic bags. There are 21 per cent of the respondents who chose jute bags and paper bags as a substitute to plastic bags. 19 per cent of the respondents have agreed on cloth bags and have chosen canvas bags as a substitute of plastic bags. And only 10 per cent of the respondents have mentioned woven bags and cotton bags as a substitute of plastic bags.

Chart 1.4

Awareness on Eco-Friendly bags

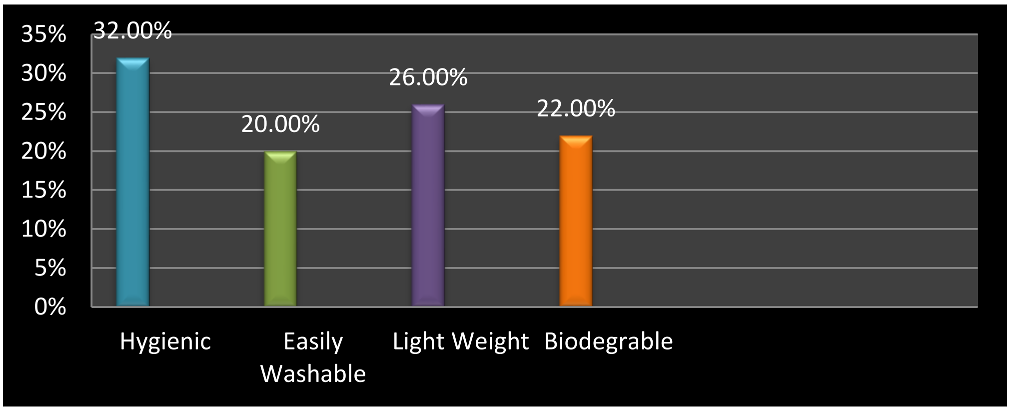


Source: Compiled from primary data, 2017.

In the chart 1.4 the researcher has made an attempt to find out whether the respondents are aware of the eco-friendly bags or not. It can be seen that 100 per cent of them are aware of the eco-friendly bags.

Chart 1.5

Benefits of eco-friendly bags

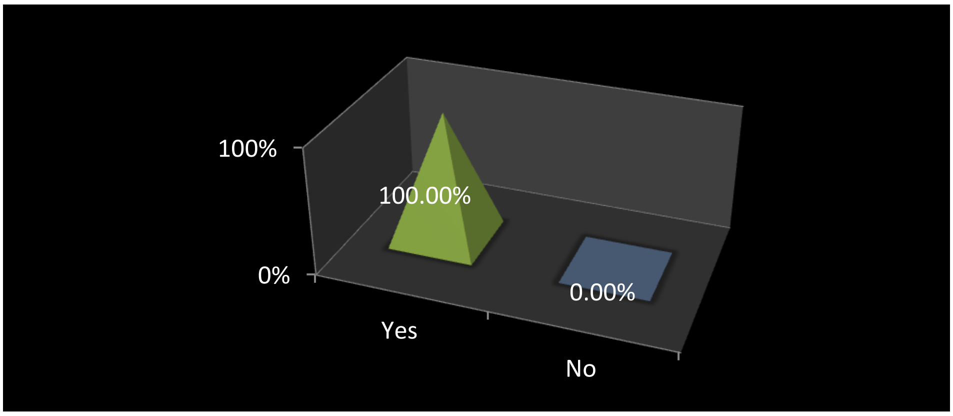


Source: Compiled from primary data, 2017.

The chart 5.3.8 states various benefits of using eco-friendly bags. It states that 32 per cent of the respondents feel that being hygienic is an important benefit of eco-friendly bags whereas 20 per cent of the respondents believed that the eco-friendly bags would be beneficial because of its easily washable feature. 26 per cent of the respondents thought that because of light weight eco-friendly bags are beneficial. 22 per cent of them said that eco-friendly bags are beneficial because they are biodegradable in the nature and therefore these kinds of bags are highly useful and are decomposable and are less detrimental to the environment.

Chart 1.6

Benefit of eco-friendly bags over plastic bags



Source: Compiled from primary data, 2017.

The above chart 1.6 depicts that 100 per cent of the respondents think that eco-friendly bags are highly beneficial than plastic bags.

CONCLUSION

Plastic bags are causing irreparable damage to the environment. Inconsiderate disposal of plastic bags after use and lack of proper management are causing trouble to the environment. The government should impose a high levy on the plastic bags or better can ban it and urge the people to use environmental friendly bio-degradable bags for sustainable development of environment. Various alternatives to plastic bags should be should be developed and encourage people to used eco bags instead of plastic bags.

SUGGESTIONS

1. Imposing high penalty/charges on all kinds of plastic bags supplied by retail stores is very important.
2. It has been observed that some outlets do charge Rs.3 or Rs.5 on asking for a plastic bag. But this is something minimal that one has to pay. A higher will still reduce asking and further usage of plastic bags.
3. It has also been observed that vendors stop providing plastic bags for the initial period when the ban is announced but after a couple weeks or months again use of plastic bags is observed among vendors and customers. Hence there has to be a very strict supervision and control by the government to use plastic bags. Any vendor found breaching the norms should be highly penalized.

4. The short term and the long term harmful effects of plastic bags should be announced through radio, television and print media which is accessible to rural population.
5. Awareness campaign should be run from time to time and from region to region.
6. Promoting environment friendly sustainable alternatives to plastic bags such as jute bags, paper bags.
7. People should be encouraged to use environment friendly bags which are not detrimental to the environment.
8. The government should place effective legislative system through which ban on plastic bags should be carried out effectively.
9. Khadi/Jute industries should come up with some initiatives to promote such kinds of bags.
10. Association of vendors with NGOs for providing paper bags or cloth bags should be helpful as the usage of plastic bags will get reduce and NGOs will get an opportunity of employment.

REFERENCES

1. Verma P.K. “Green Marketing and Issues and Challenges” Published by Yking Book Jaipur, 2012
2. Sinha Satish ‘‘Plastic and the Environment Assessing the impact of the complete Ban on Plastic Carry Bag’’
3. https://sites.goodle.com/plastic/what-are- the advantages and disadvantages of using plastic
4. Lifestyle.iloveindia.com/lounge/disadvantages-of- plastic-bags
5. https://en.wikipedia.org/wiki/Environmentally_friendly
6. Wong FuiYeng and Rashad Yazdanifard in the journal of ‘ Global Journal of Management and Business Research: E-Marketing, Vol.15, 2015
7. Brahma, M. & Dande, R. (2008), The Economic Times, Mumbai, 2014.

A STUDY ON COMSUMER PERCEPTION WITH REFERENCE TO ONLINE GROCERY STORES

Ms Fatima bee Khan
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact : 9619661484, Email: farheen1927@gmail.com

ABSTRACT

Consumers are playing an important role in online shopping. The increasing use of Internet by the younger generation in India provides an emerging prospect for online retailers. If online retailers know the factors affecting Indian consumers' buying behaviour, and the associations between these factors and type of online buyers, then they can further develop their marketing strategies to convert potential customers into active ones. The main objective of the study is to determine the customer perception towards online grocery shopping. The sources of data used in this project report are both primary and secondary data. Primary data consists of original information gathered from sample size of 80 respondents. Survey method is used to collect the primary data. The major findings of the study are 46% of respondents quoted the reason for choosing the online shopping is to purchase unique and special articles, and they want to find the best price of the product. The outcome of the research paper also revealed that the demographic variables, such as gender, age group don't have influence of the factors of customer satisfaction.

KEYWORDS: Buyer behavior, Consumer perception, online grocery Shopping, Online Shopping.

INTRODUCTION

Internet is changing the way consumers shop for goods and services, and has rapidly evolved into a global phenomenon. Many companies have started using the internet with the aim of cutting marketing cost, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets.

Companies also use the internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the internet not only to buy the product online, but also to compare prices, product, features and after sale service facilities which they will receive. Such comparison is not possible if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business.

There has been a tremendous shift from traditional shopping via kirana or local grocery stores to online shopping. When it comes to online grocery shopping, a major influence is the consumers' busy work schedule today especially in urban areas. E-commerce is helping customers to complete their routine tasks of grocery shopping online, thereby giving them valuable time for other activities. Another factor is the increase in number of career-oriented women and the increase in nuclear families. All these factors are leading to online grocery shopping being increasingly adopted by many consumers' in urban areas.

In addition to the tremendous potential of the E-commerce market, the internet provides a unique opportunity for companies to efficiently reach existing and potential customers.

Along with the development of E-retailing, researchers continue to try to explain E-consumer behaviour from different perspectives. Many of their studies have highlighted new emerging factors on assumptions which are based on the traditional models of consumer behaviour.

There are many factors which encourage people to shop for groceries online, but it is not known what factors influence them to go for online buying of groceries. This study is an attempt to study the consumer perception with reference to online grocery buying.

OBJECTIVES OF THE STUDY

1. To study the attitude of customers towards online grocery shopping.
2. To find out the preference of the consumers for specific online grocery shopping websites.
3. To determine the parameters for choosing the particular website for purchase of grocery items.
4. To identify the issues faced by customers while doing online grocery shopping.
5. To determine whether online grocery shopping is beneficial to consumers.

RESEARCH METHODOLOGY

The present paper is an outcome of reading from various books, journals and internet sites in the subject of Concepts of Consumer perception towards online grocery stores. It was attempted to conduct a survey of 80 respondents. A structured questionnaire was designed to collect data from the respondents. Using percentage method, data has been analyzed and graphs are developed and are interpreted.

TESTING OF HYPOTHESIS:

The hypothesis framed for the project A Study on Consumer Perception With Reference To Online Grocery Stores was " Online grocery shopping stores are beneficial for the consumer". From the above data analysis it can be determined that most of the respondent would agree to buy grocery online rather than shopping for grocery with the traditional methods. Out of the agreed respondent to buy online grocery, most of the respondent would think that it would beneficial to shop grocery online on the basis of factors like easy to order, variety, discounts/ offers, saves time and avoid long queues. With the analysis we can thus prove the hypothesis is positive.

Factors which Influence Online Grocery Shopping:

1. **Convenience:**

The primary advantage with online grocery shopping is the convenience it offers. There's no need to worry about forgetting something or keep an eye on your purse and children as you shop or lug the heavy basket or push the trolley around as you purchase all your groceries

2. **Better price:**

Cheap deals and better prices are available online, because products come to you direct from the manufacturer or seller without middleman being involved. Many online shops offer discount coupons and rebates as well.

3. **Good Quality:**

The grocery store wants to satisfied customers by providing quality goods. It is therefore good practice for them to only send the freshest produce out on the home delivery orders. A reputable store will give a guarantee that if you are not happy with your delivery then they will give you a refund

4. **Less time in delivery of goods:**

Almost all major players in this space offer same day delivery. Some can offer delivery within a few hours of placing the order. Apart from this, you also have the option to choose a delivery time slot that is suitable to you. The stores work 7 days a week, so you don't have to worry about holidays or working hours.

5. Discounts:

It's hardly likely customers will find a discount coupon for the exact product customers wish to purchase in real life unless you monitor newspapers and cut coupons out. However, online shoppers or coupon sites often share discount codes and coupons online. Often, online sites have discounts and buy one get one free deals which allow customers to save more money.

6. Variety:

The customers may choose a particular site for fresh vegetables and fruits and another for detergents, toiletries and other household necessities and the process will still remain much easier and hassle free than actual shopping.

7. Avoiding long queues:

When buying items online, there are no long lines you have to endure, just to buy your merchandise. The idea of shopping online is cutting down those habits of standing in a long line and just waiting. Every online store is designed with unique individual ordering features to purchase the item.

8. Easy payment option:

Online payment refers to money that is exchange electronically. Typically, this involves use of computer networks, the internet and digital stored value system. The various payment options are available under the online grocery stores. You don't have to worry about having insufficient cash since you may just hand over your credit / debit card or choose net banking

Issues in Online Grocery Shopping:

1. Physical examination not possible:

A customer has to buy a product without seeing actually how it looks like. Customers may click and buy some product that is not really required by them. The electronic images of a product are sometimes misleading. The color, appearance in real may not match with the electronic images. People like to visit physical stores and prefer to have close examination of good, though it consumes time. The electronic images vary from physical appearance when people buy goods based on electronic images.

2. Security issue regarding payment:

Sometimes, there is disappearance of shopping site itself. In addition to above, the online payments are not much secured. So, it is essential for e-marketers and retailers to pay attention to this issue to boost the growth of e-commerce. The rate of cyber-crimes has been increasing and customer credit card details and bank details have been misused which raise privacy issues. Customers have to be careful in revealing their personal information. Some of the e-trailers are unreliable.

3. Highly priced goods:

You pay a premium when you let someone else do the legwork for you. Between higher-priced items, delivery fees, fuel surcharges and the inability to bargain shop, online services can take a substantial bite out of your grocery budget. You can miss out on certain deals and discount that are only available at the store.

4. Delivery Charges Can Be Expensive:

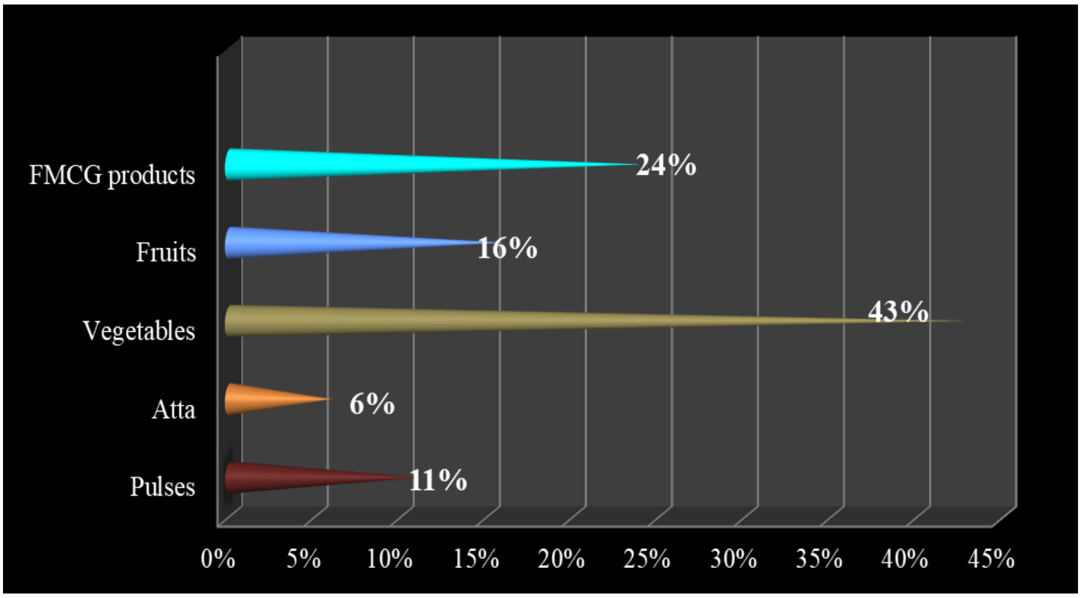
Orders delivered home can be expensive; most supermarkets reduce their delivery charge once orders go over a certain price, this encourages customers to order a bigger shop online to avoid the higher delivery costs and ensure you get the most out of your money. Websites that offer a same-day delivery scheme may also charge more for the service so it’s better to plan ahead.

5. Diminished Instant Satisfaction:

Unlike buying at retail stores, you are able to use the product instantly after you buy it, which can be satisfying. However, online shopping requires patience to wait for the item to arrive at your door step about 2 to 3 days or even longer depending on the location you've ordered it from.

Chart 1.1

Grocery items bought online



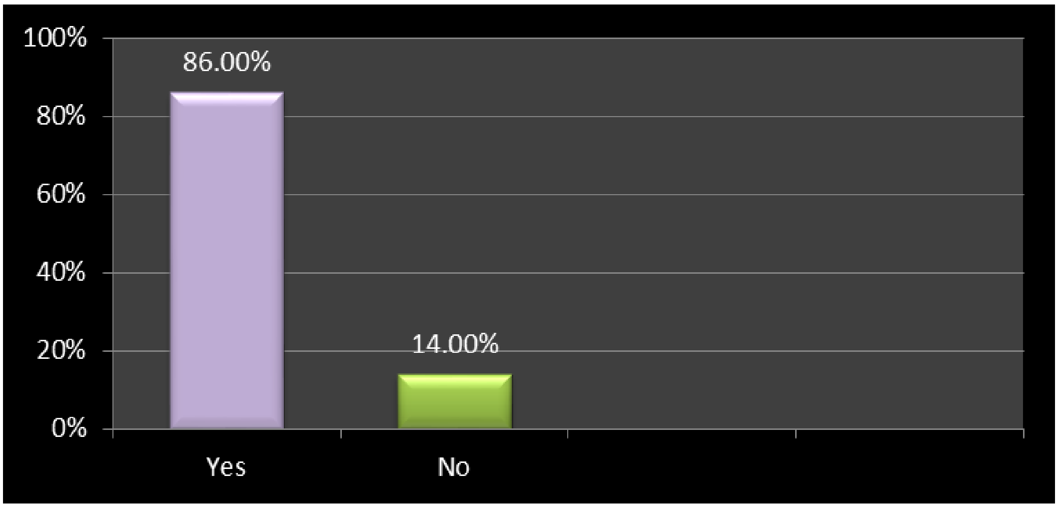
Sources: Compiled from primary data, 2017.

As per chart 1.1, the items that are normally shopped online are highlighted from the respondent's replies.

Vegetables top the list with 43 per cent of the respondents shopping for them online. FMCG products are also popularly bought online as observed in 24 per cent of the cases 16 per cent of the respondents reported to buying fruits online. In case of pulses, about 11 per cent said they bought pulses online. In case of Atta or Wheat Flour, a mere 6 per cent reported to using online shopping for purchase of Atta.

Chart 1.2

Shifting of consumers to online shopping when delivery of items is ensured within two hours

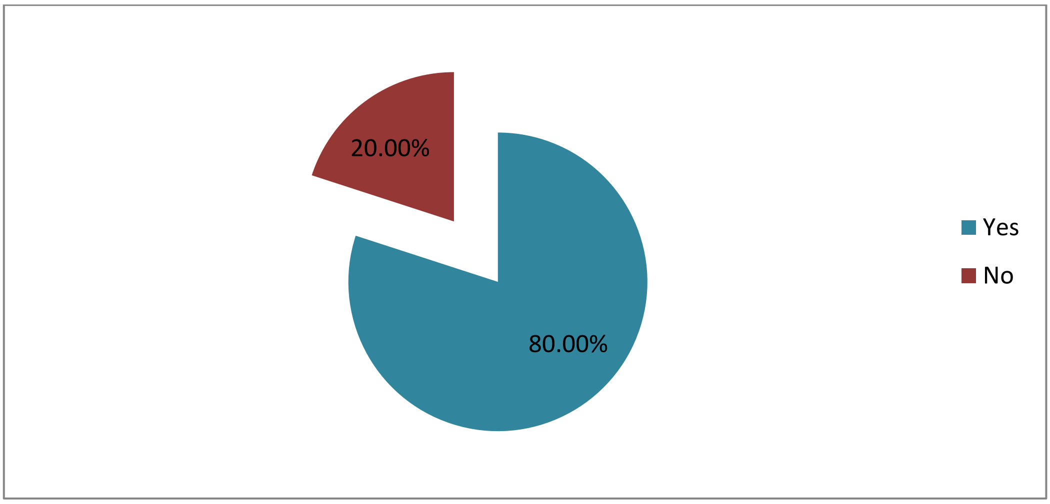


Sources: Compiled from primary data, 2017.

In the chart 1.2 it is identified that 86 per cent of the respondents will shift from supermarkets to online modes if they were promised delivery within one hour. 14 per cent of the respondents said that this would not make them shift to online shopping.

Chart 1.3

Buying grocery online is beneficial



Sources: Compiled from primary data, 2017.

According to chart 1.3, the researcher observed that 80 per cent of the respondents indicated that buying grocery online is beneficial to them, whereas 20 per cent of the respondents replied that online grocery shopping was not beneficial to them.

Chart 1.4

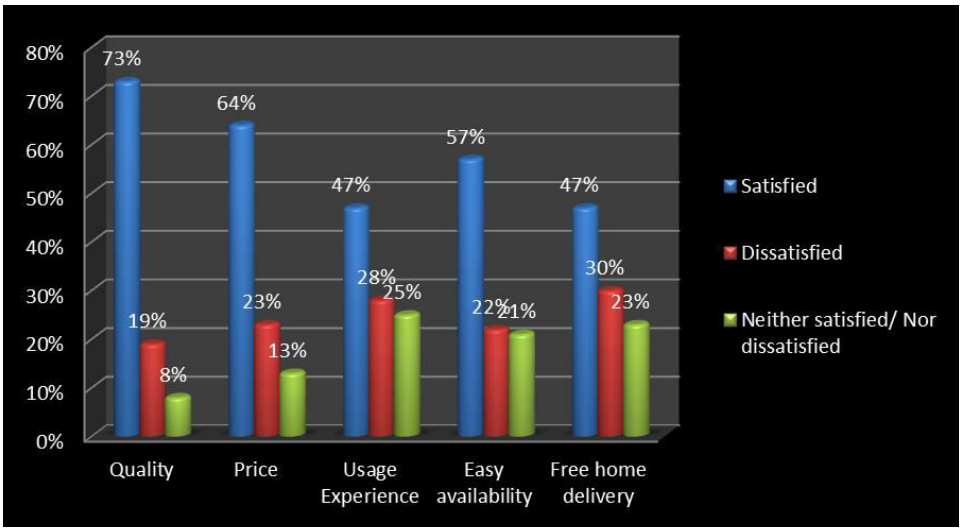
Reasons for beneficial for online grocery shopping

Sources: Compiled from primary data, 2017.

In the above chart 1.4 the researcher has made an attempt to represent views about why buying grocery online is beneficial. 27 per cent and 18 per cent of the respondents felt that online grocery shopping is beneficial because of the variety at one place and discount and offers provided by online by online grocery stores. 17 per cent of the respondents indicate that shopping grocery online is beneficial as it allows the respondents to avoid long queues, whereas 16 per cent of the respondents said that online grocery shopping is beneficial because grocery is easy to order online. 11 per cent of the respondents felt that free home delivery is a benefit of buying grocery online and similar percentage indicated that online grocery shopping is beneficial to them as it saves their time in shopping for grocery items.

Chart 1.5

Satisfaction Levels of Online Grocery shopping w.r.t certain parameters



Sources: Compiled from primary data, 2017.

In the chart 1.5 the researcher has depicted the characteristics of online grocery shopping which lead to satisfaction among the consumers:

Quality:

73 per cent of the respondents were satisfied with the quality while buying grocery online, 19 per cent of the respondents are dissatisfied with the quality while buying grocery online whereas 8 per cent of the respondents were neither satisfied/ nor dissatisfied with the quality while buying grocery online.

Price:

64 per cent of the respondents were satisfied with price when they purchased grocery online, 23 per cent of the respondents are dissatisfied with the price offered online whereas 13 per cent of the respondents were neither satisfied/ nor dissatisfied with the prices offered.

Usage Experience:

47 per cent of the respondents were satisfied with their usage experience during the time of purchase of grocery online, 28 per cent of the respondents were dissatisfied with their usage experience during the time of purchase of grocery online whereas 25 per cent of the respondents reported that they were neither satisfied/nor dissatisfied with the usage experience during the time of purchase of grocery online.

Easy Availability:

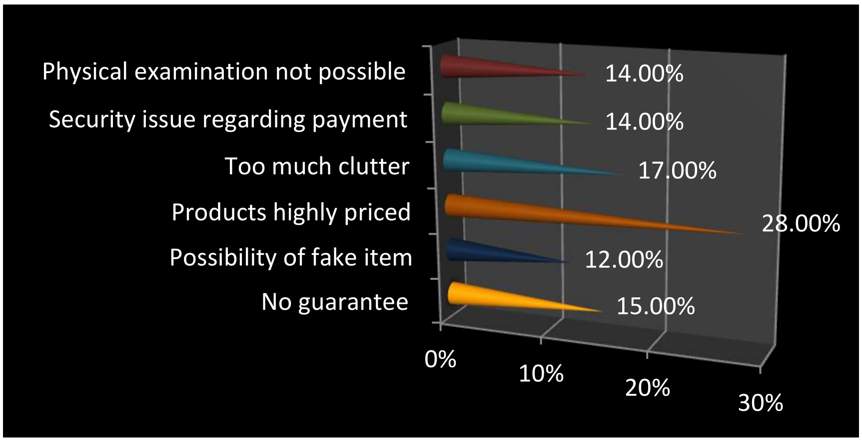
57 per cent of the respondents were satisfied with the easy availability while doing grocery online. 22 per cent of the respondents were dissatisfied with the availability of the product required while doing grocery online whereas 21 per cent of the respondents were neither satisfied/ nor dissatisfied with the availability factor while doing grocery online.

Free home delivery:

47 per cent of the respondents were satisfied with free home delivery at the time of purchase of grocery online, 30 per cent of the respondents were dissatisfied with the free home delivery services at the time of purchase of grocery online whereas 23 per cent of the respondents were neither satisfied/ nor dissatisfied with the free home delivery option offered to them at the time of online grocery shopping.

Chart 1.6

Issues regarding online grocery shopping



Sources: Compiled from primary data, 2017.

According to chart 1.6 the researcher determines that the following issues are faced by the respondents while doing online grocery shopping

1. Product highly priced: 28 per cent the respondents think that the products are highly price.
2. Too much clutter: 17 per cent of the respondents were of the view that the website has too much clutter
3. No guarantee: 15 per cent of the respondents felt that products purchased online do not offer guarantee against defective or poor quality items.
4. Security issue regarding payment: 14 per cent of the respondents felt that security regarding payment is the main problem faced by them
5. Physical examination not possible: 14 per cent of the respondents are of the view that they do not get the chance to physically examine the goods when they shop online.
6. Possibility of fake items: 12 per cent of the respondents responded that possibility of fake items is there when shopping online.

CONCLUSION

The study is an attempt to measure customer’s behavior towards online grocery shopping. The customers are the main asset for any organization, without attracting them no organization can run well. Consumer preference towards online grocery stores is affected by various factors. This survey was meant to identify the customer preference towards online grocery stores.

From the above data analysis it can be concluded that consumers buy goods from online shopping websites on the basis of factors like offers and discounts, variety of product available, free home delivery, website user friendliness and cash on delivery payment option. The recommended business operation will not only beneficial for the consumer but also to the firm, as it allows the firm to maintain its low operating expenses and for the consumer.

SUGGESTIONS

1. Online grocery websites need to create more awareness and manage home delivery service properly.
2. Different advertising mediums should be adopted to bring awareness in shoppers about the online grocery shopping stores and its products.
3. In order to increase the sales on the site, the online grocery retailers should offer special discounts on festive occasions like Diwali, Ganpati, Holi etc., Also special package should be created for ordering of monthly rations.
4. Instead of going regular e-commerce way of grocery shopping, the local kirana or grocery shops or supermarkets could start their own websites and could starting bringing the existing retailers online.
5. Convenience and time saving are the main reason to shop groceries online. Therefore Business to Consumers (B2C) sites should be designed in such a way that consumers spend less time in finding information. Delays in searching or loading a web page might turn the consumers to other sites which have faster download and display times.
6. Most of the Indians still like to see the products before buying; hence efforts should be made to change this mind set of the people by making them aware of the benefits of online grocery shopping. Product standardization can ensure that customers would not feel the need to see the product before placing the order.

REFERENCES:

8. Kotler Philip 1990, Consumer Behaviour.
9. Philip Kotler and Gray Armstrong, Principle of Marketing, Prentice Hall, New Delhi, 1999
10. Wienclaw, Ruth A. “E-commerce” Research Starters: Business, 2013
11. Houghton Mifflin, the American Heritage Science Dictionary, 2002
12. Tyagi C.L., Kumar Arun,” Consumer Behaviour”’ Atlantic publisher and distributes, 2004, New Delhi.

13. https://en.wikipedia.org/wiki/Web_page

14. https://www.getrichslowly.org/advantages-of-online-grocery-shopping/

A STUDY ON CONSUMERS OPINION TOWARDS PATANJALI PRODUCTS AS A NEW FMCG ENTRANT IN THE MARKET

Ms. Manisha Poojary
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 7208726533, Email: manishapoojary.mp@gmail.com

ABSTRACT

The Indian herbal market is flooded with numerous well-known and recognized herbal brands. Consumers of this millennium have become more concerned about their health and also inclined to maintain quality of life which is reflected through the preferential consumption of those products that protects the good state of their health as well as provide maximum satisfaction. In pursuit of a healthy lifestyle Indian have become more inclined to Ayurvedic or Herbal therapy as alternative healthcare for natural cure. The choice and usage of a particular brand by the consumer over the time is affected by the quality benefits offered by the brand especially when it comes to brand of eatable and cosmetics. Consumer satisfaction is derived when he compares the actual performance of the product with the performance he expected out of the usage. Philip Kotler observed that is a person's feelings of pressure or disappointment resulting from product's perceived performance in relation to his or her expectations. If the perceived benefits turned out to be almost same as expected, customer is highly satisfied and that is how the company achieves loyalty of the customer towards the product.

KEYWORDS: Patanjali product, consumer's preference

INTRODUCTION

Patanjali Ayurved started in 2006 and has benefited from closed association with well-known yoga Guru Baba Ramdev. The company is different from a typical business and the stated philosophy is to plough back profits into the company or to be present in as many categories as possible in order to give consumers more choices, and profits are to be reinvested in innovation and capacity expansion so pricing can be made more competitive. The firm, in fact has priced its product at a significant discount to others in a number of categories, which is helping drives sales. Patanjali is also said to be benefiting from a shift in consumer preferences towards herbal and Ayurvedic products which are considered to be closer to nature. It has also positioned itself as a Swadeshi brand, which an appeal among a category of consumers.

Patanjali Ayurved Limited manufactures a wide range of Ayurvedic products that include home care, grocery, personal care, healthcare, medicine, nutritional products, etc. The company has grown swiftly to become a leading Ayurved company and will invest Rs.1000Crore for expansion. The company has a manufacturing unit in Uttarkhand, which produces high quality Ayurvedic products.

In Indian scenario, opinions about a particular brand are important because Indian customers rely on the perception of their near and dear ones before actually buying or using the product. The opinions of the people around us affect our decision to buy or not to buy the product. The qualm of buying and not buying continues into the mind or the black box of the prospective consumer unless his decision is not supported by many. Thus in order to survive in the marketing environment in a country like India, brands need to be positioned in the minds of people. India is already an attractive destination for brands to set in due to favourable marketing conditions. India has known to be a Hub of Herbal brands as well since the herbal products are deeply association with the spirituality sentiments of the people.

Awareness about Ayurvedic products driven by increasing popularity of Patanjali Product is driving sales of Ayurvedic products online. Several players, from Flip kart to Gofers, are expanding the “Ayurveda and herbal” products category and ramping up product selection, besides expecting three-fold growth in sales from this category. Most of the players and market experts feel that the rising popularity of Patanjali is helping create awareness among consumers about the benefits of Ayurvedic and herbal products.

OBJECTIVES OF THE STUDY

1. To study the brand presence of "Patanjali" in the minds of the consumers.
2. To study the satisfaction levels of consumers after using Patanjali products.
3. To know the attributes that a customer keeps in mind while buying Patanjali products.
4. To know the influence of Patanjali products on consumers.

RESEARCH METHODOLOGY

The present paper is an outcome of reading from various books, journals and internet sites in the subject of Concepts of Consumers opinion towards Patanjali Products. It was attempted to conduct a survey of 80 respondents. A structured questionnaire was designed to collect data from the respondents. Using percentage method, data has been analysed and graphs are developed and are interpreted.

HYPOTHESIS

"Ayurvedic products of Patanjali have significant impact on consumers."

It can be justified through chart 1.2, chart 1.3 and chart 1.4 that Patanjali products have significant impact on consumers. The various features of Patanjali products and acceptance of consumer towards the products have proved that they are of importance and are preferred by the consumers.

Hence it can be declared that the hypothesis stands **accepted** observing the responses through the above mentioned charts.

FACTORS INFLUENCING THE USE OF PATANJALI PRODUCTS

Patanjali has surprised everyone with the meteoric rise of its business. A strong factor behind its success story seems to be the strong consumer loyalty. Not just are its consumers sticking to the Patanjali products, many of them are acting as brand evangelists for Patanjali too. Here are the top 6 reasons why Patanjali Products are loved by their consumers:

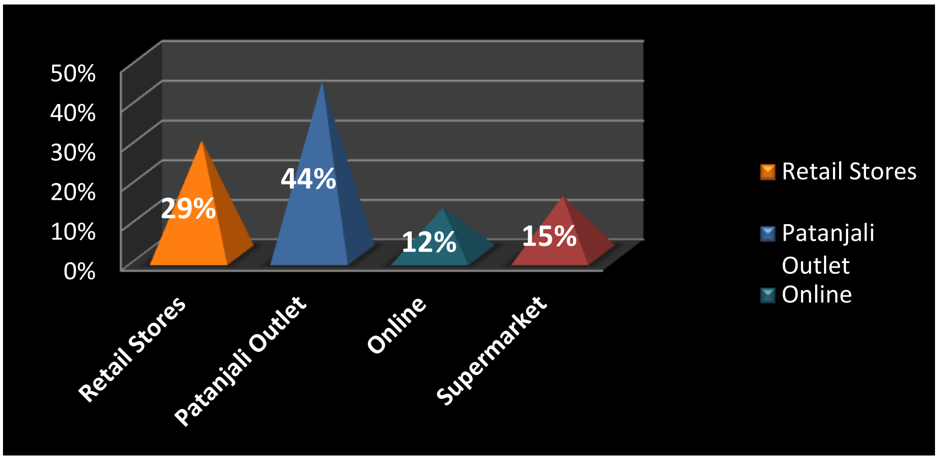
1. **Superior Perceived Quality:** The perceived quality of most Patanjali products that are driving the growth of business (namely - ghee, chavanprash, toothpaste and shampoo) is considered superior by the consumers. It's the classic trial-conversion model - once the consumer tries these products (either on recommendation or by self), most of them get glued to these products.
2. **Price Advantage:** Indian market has traditionally been price sensitive - be it FMCG, automobiles, realty or any other sector. Patanjali products provide the price leadership with great perceived quality and thus present themselves as a winning combination where consumer gets a product with high perceived quality at a lesser price than the competition.
3. **Brand Truthfulness**: So far, when a consumer used to buy a so called "Herbal" product, say a shampoo - he would discover it to be a cocktail of chemicals like Silica and Sodium

Lauryl Sulphate (SLS) to which a natural extract like neem or henna would be added. In contrast, Patanjali shampoo ingredient list is 99% herbs including well known Indian herbs like Reetha and Shikakai which are a part of traditional wisdom for hair care in India. This leads the consumers to consider Patanjali as more truthful than others.

4. **Strong Distribution Network**: With thousands of dedicated retails shops across India – even in the small towns – Patanjali bridges the gap between the intention to buy and actual buying process. Most of the retailers are locals and die hard Patanjali product fans. Maximum conversion for Patanjali product portfolio happens at the retail when a consumer approaches to buy a particular product but is sold other products as well with conviction by the retailer. This confidence/conviction has hugely contributed to the consumer loyalty.
5. **Trusted Brand Ambassador**: In Baba Ramdev, Patanjali has got a very strong brand ambassador. He is credited with bringing Yoga to the forefront in India in last decade or so with the Yoga camps and TV channels like Aastha. Thus, he has got his own faithful admirers / supporters across the country, many of which were the early consumers/ distributers/ retailers / promoters of Patanjali products. Add to this the feelings of Swadeshi/ Nationalism and you take a brand image to a different orbit altogether for the consumers!
6. **Brand Trust:** Last but most importantly – with all the factors listed above, Patanjali consumers have developed an unshakable faith in the products that they are using. Trust in the brand has been developed over a period of time with positive experiences with the products. This trust has converted many of Patanjali consumers to brand evangelists. The word of mouth of satisfied consumers seems to be driving force behind growth of Patanjali products.

Chart 1.1

Place of Purchase

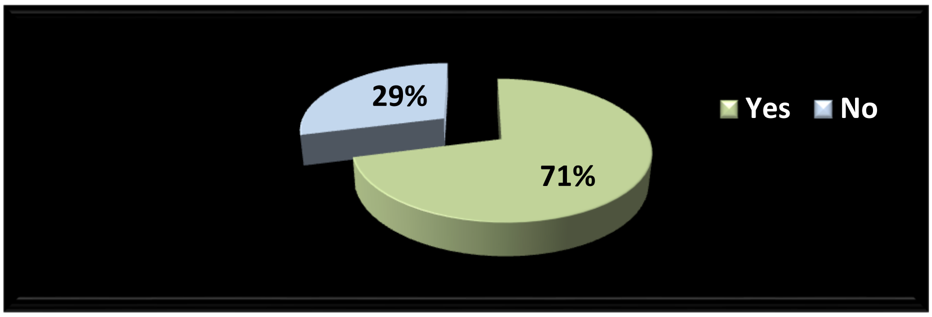


Source: Compiled from primary data, 2017.

The above chart 1.1, depicts the various retail formats from where various Patanjali Products have been purchased, the chart states that 29 per cent of the respondents purchase Patanjali Products from retail stores and 44 per cent of the respondents buy their products specifically from Patanjali Outlets. 12 per cent of the respondents buy their patanjali products Online and some 15 per cent of the them purchase Patanjali Products from supermarkets.

Chart 1.2

Satisfaction from Patanjali Products

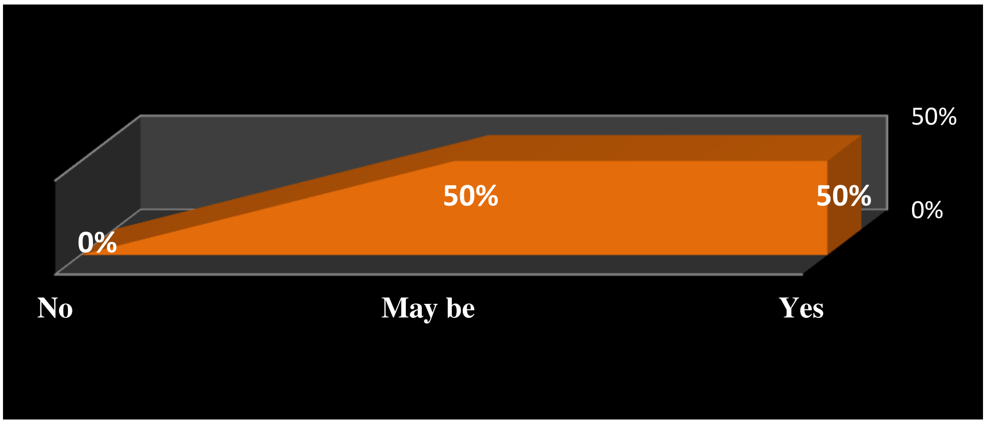


Source: Compiled from primary data, 2017.

According to the pie diagram 1.2, 71 per cent of the respondents are satisfied with Patanjali Products, whereas 29 per cent of the respondents are dissatisfied with the Patanjali products.

Chart 1.3

Repetitive purchase of Patanjali Products

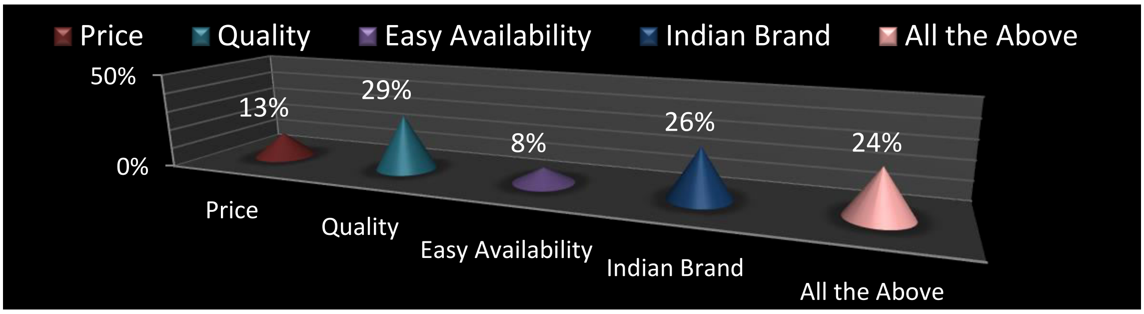


Source: Compiled from primary data, 2017.

From the above pie diagram 1.3, 50 per cent of the respondents said that they will purchase Patanjali Products again, whereas other 50 per cent of them say that they may purchase Patanjali products again. It was observed that there is no one who said that they will not make a purchase again.

Chart 1.4

Reasons for purchase of Patanjali Products



Source: Compiled from primary data, 2017.

Chart 1.4 depicts the various factors which encourage respondents to buy Patanjali products. Some of the factors are as follows:

1. Price – 13 per cent of the respondents buy Patanjali Products for price.

2. Quality-29 per cent of the respondents buy Patanjali Products because of its quality.

3. Easy Availability- 8 per cent of the respondents buys Patanjali products due to the easy Availability of the Patanjali Products.

4. Indian Brand – 26 per cent of the respondents purchase Patanjali products because it is an Indian Brand.

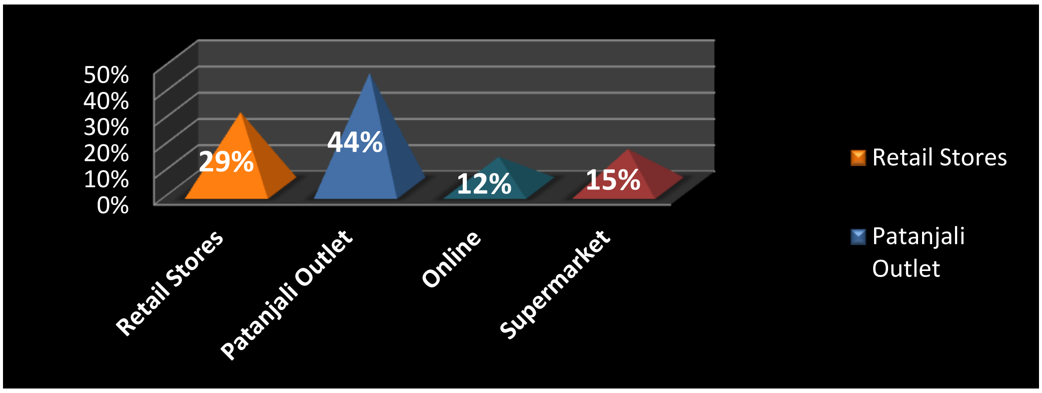
5. All the above- 24 per cent of the respondents say that they buy Patanjali products for all the above reasons.

USAGE OF PATANJALI PRODUCTS

Yoga Guru Baba Ramdev is really popular nowadays! This Swadeshi brand Patanjali has launched a range of skincare and healthcare products a few years ago. Patanjali products are not only cheap but they are effective as well. They are made using herbal ingredients and are considered pure. They are free from harmful preservatives and are available easily.

Chart 1.5

Place of Purchase



Source: Compiled from primary data, 2017.

The above chart 1.5 depicts the various retail formats from where various Patanjali Products have been purchased, the chart states that 29 per cent of the respondents purchase Patanjali Products from retail stores and 44 per cent of the respondents buy their products specifically from Patanjali Outlets. 12 per cent of the respondents buy their patanjali products Online and some 15 per cent of the them purchase Patanjali Products from supermarkets.

CONCLUSION

Researcher has found that the Patanjali Ayurveda has given a trouble to many marketers with its individualistic way of marketing. Patanjali Ayurveda has rattled the whole FMCG's sector and bought a mutiny in the industry in a very spell era. A point to note is that many people are buying due to its hedonic valves attached to the products. Hence, Patanjali is attracting brand trustworthy customers and not price sensitive consumers.

SUGGESTIONS

1. To make a successful product, Patanjali marketing Strategy should attract consumers on long term basis.
2. They should increase their number of distribution channels to make their product reach easily to their prospective consumers. They should come up with more of their outlets and stores.
3. They have to focus back on product efficacy. Rising above the noise of advertising.
4. Consumers suggested that Patanjali should provide detailed information about their products while promoting the products.
5. The need for more and clear advertisements along with promotional camp supported with medical advice to consumers is felt in order to improve consumer acceptability.
6. The package of the product should be more attractive to increase the sales.
7. Price reductions and additional quantities are two important proposals / plans that consumers encounter when buying.
8. People buy more products from the brand that fit the budget; more quantity + less costs + quality should be given importance.
9. People are more qualitative and cost oriented, strategies are needed to be built to retain the quality of the product with the same cost.
10. There is too much demand for Patanjali products in the market. This is because the shortage regularly occurs in the market. Production and supply chain management has to be still stronger.

REFERENCES

1. Kulkarni M.V, Consumer Marketing, Pune, Everest Publishing House-2005.
2. Jain P.C and Bhatt Monica, Consumer Behaviour in India Context, New Delhi Chand & Company Limited, 2003..
3. www.iresearchservices.com
4. Blog.themediannt.com

5. https://www.marketing91.com/marketing-strategy-patanjali/
6. Khanna Rupali, Global Journals of Management and Business Research: E-Marketing, Volume 15 issue 9, version 1.0, Chandigarh University, 2015.
7. Zhang YI, Open Journals of Business and Management, 2015, 3, 58-62, Published Online, January 2015, SciRes.

A STUDY ON IMPORTANCE OF SELF DEFENSE AMONG GIRLS AT SNDT WOMEN'S UNIVERSITY AND MEASURES TAKEN BY THE COLLEGES

Ms. Payal Jain
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact No: 9619374770, Email ID – jp887424@gmail.com

ABSTRACT

This article explores the effectiveness of self-defense training for college women. Advocates of self-defense training believe these courses will not only provide women with the physical survival techniques necessary to repel attacks effectively, but that this kind of training will also help to prevent future violence by developing traits such as assertiveness and confidence in individuals. There is evidence that women who convey such characteristics are less likely to be victimized. Opponents argue that self-defense training does not properly prepare women for an attack, does not adequately address acquaintance rape threats, and can provide a dangerous false sense of security to students. This article reviews the relevant literature, outlines practical suggestions for initiatives in this area, and describes a model self-defense course at one university. Guidelines for evaluation and implications for university policy and program decisions that address violence against women on college campuses are included.

KEYWORDS: Rape prevention, self-defence, women and violence

INTRODUCTION

Education is itself means knowledge skills in India. But, more importantly when it comes to girls' education it becomes safety, judgment, self-respect and prestige in our society. Though we have different views on girls education but it often remains on paper. There are very few institutes who really care or give preference to girl education when it comes to girls' education. Society has a broadening and most pertinent role with respect to maintaining dignity and self respect for women. Social message and awareness regarding prevention and cautions of sexual harassment, obsessive threatening and abuses must be given to girls regularly. On the other hand education on future development in academic, research, creativity, and sports should be given to girls regularly so that they can contribute an ample amount of growth to society development.

Knowledge is power thus proactive colleges are taking a keen interest in the safety of their students. In today's world being aware of and practicing good general personal safety awareness, coupled with simple, effective and easy to remember physical self-defense techniques is essential. Some courses therefore focus on both the physical techniques as well as fine-tuning of students' overall general personal safety awareness knowledge are needed to be initiated. The reality of self-defense is that you do not need to be either a martial arts expert or sporty. Courses should be well structured and teach simple but extremely effective techniques that can reduce the risk of suffering serious injury from an attacker. There is great increase in the odds of preventing a rape, abduction, a serious assault and even possibly save your life.

In fact higher status for women employment and work performed by them in a society is a significant indicator of a Nation's overall progress. Undoubtedly, without the active participation of women in national activities, the social, economic or political progress of a country will deteriorate and become stagnant. But ironically and tragically, women employing general are not taken very seriously by their superiors, colleagues, or society at Large. Having a career poses challenges for women due to their family responsibilities.

OBJECTIVES OF THE STUDY

The objectives of conducting the study are as follows:

1. To understand the awareness level among the girls about self defense in SNDT Women's University.
2. To understand the problem & challenges related to eve-teasing face by the student while traveling from home to the college.
3. To study the measures taken by various college under SNDT University to promote self-defence.
4. To understand various self defense course started by colleges under SNDT University for its students.
5. To provide conclusions and suggestions for the study.

RESEARCH METHODOLOGY

The present paper is an outcome of reading from various books, journals and internet sites in the subject. The research will benefit the future researchers who will take up study in the similar area. This research project will be helpful in understanding their perceptions towards self defense. There study will help us to understand what steps had been taken to promulgate women safety and what initiative steps need to be taken.

HYPOTHESIS

"Self defence for women is on high importance. School or college curriculum will play a great role in making people aware and concerned about self defence measures."

It can be observed from the chart 1.1 that awareness and importance about self defence measures can better reach to girls if done through their curriculum. It is proved, as many a respondents agreed that it should be part of their curriculum.

Hence the above hypothesis stands **accepted** which means that college curriculum will definitely be able to make women understand the importance of self defence.

WOMEN SAFETY: IMPORTANCE AT COLLEGE LEVEL

Women safety is one of the most prevalent issues in the modern day and it is commonly observable whether it is through the presence malnourishment or female infanticide. Statistics suggest that a whopping 56 per cent of Indian women suffer from anemia, which could result from poor intake of food lacking in iron. More often than not, it is likely that the problem would go undiagnosed in households, which consequently lowers the quality of life that one can live. Promoting a healthy diet amongst individuals has become a necessity and while more and more schools have begun incorporating this into their education system, there is still a need for awareness in the rural parts of the country.

Similar problems arise when the Body Mass Index is called into question, which is a value indicating the relationship between height and weight. Being underweight is common amongst women living in rural areas, not only as a result of lack of awareness but also due to factors such as unavailability of resources like healthy food and money.

One of the biggest ways that the general public can contribute to the improvement of health for women would be by providing generous donations to a charity of choice. The economic boost could improve the sanitary conditions provided in hospitals, availability of contraceptives and nutritional supplements in order to reduce the mortality rates.

While health factors are in dire need for improvement when it comes to women as problems range from nutritional deficiencies to complications in pregnancies, another aspect which is often left ignored pertains to the mental well-being. From a biological perspective as well, women are more likely to be affected by psychological problems such as depression. This could be due to factors involving hormones and brain chemistry, as there is a fundamental difference in the anatomical structures between the two genders. This is not to say that other factors do not play a role, for example, the socio-cultural exposure that one is provided has a drastic impact on the mental well-being of an individual. Suffering from depression entails feelings of emptiness, insomnia, suicidal thoughts and more.

In the Indian society, there is a lack of recognition of psychological problems as actual illnesses. Those going through psychological disorders are likely to be downplayed and the symptoms are usually blamed on dispositional factors. Women are likely to take to social isolation, which only worsens the situation and their well-being.

Promoting a pleasant environment and supporting community is likely to reduce the impacts of mental illnesses, however, it is necessary to establish when medical intervention becomes a necessity. There is a vast list of psychological issues and it is only comprehensible that one is not aware of the prevalence of each and every disorder. Nevertheless, any drastic changes in behavior or health should be directly followed by advice from a credible doctor.

Not only this, but the safety of the women is called into questions throughout their lives due to violence against women. Starting from the day they are conceived, there is a clear prevalence of aborting the female child, until their final days when they may be sexually abused or be exposed to domestic violence. These various types of violence against women are enough to expose them to a life of permanent dysfunction, ranging from physical disabilities due to acts of physical abuse to suicidal thoughts due to emotional abuse. Furthermore, a large number of women are patients of sexually transmitted diseases such as HIV and AIDS as a consequence of violence such as victims of rape or molestation.

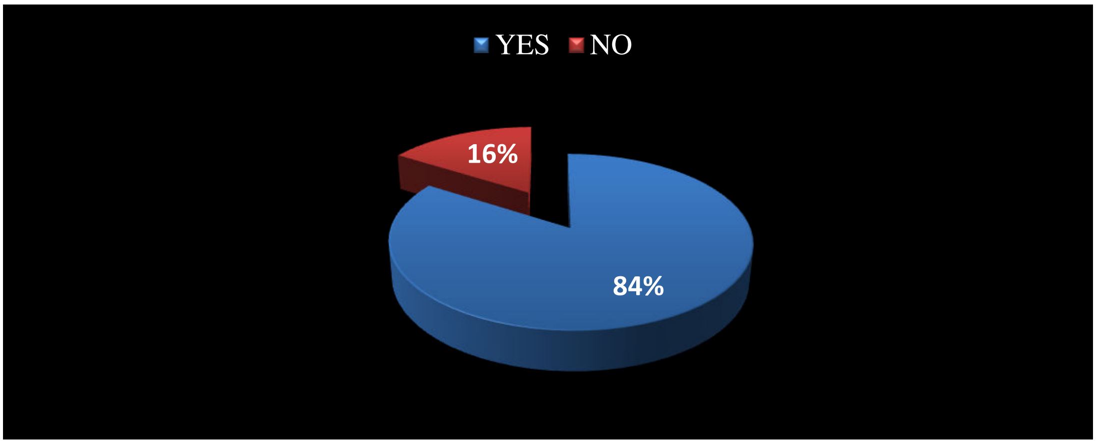
MOTIVATION FOR WOMEN SAFETY

Motivation currently is not a hot topic in most businesses. Over-marketing of reward and incentive programs and the swarm of books on the subject during the past two decades dulled its appeal. The basic idea of motivation as some kind of hyperactive energy boost to employees was unrealistic and largely replaced by the concept of identifying and controlling the factors that influence workplace performance. The books about motivation evolved into books about influence and the new goal is to align and shape performance rather than supercharge it.

Whether you attempt to control what you call motivators or influences, successfully doing so should elicit a degree of enthusiasm from workers. If it does not, the program and overall effort of safety is swimming against the current of culture. In such cases, safety efforts tend to be minimal and grudging. Workers practice a degree of safety to avoid negative consequences or labeling, not to help the organization achieve true excellence. The safety culture is one of compliance, not collaboration. Even if hands and feet move, the hearts and minds of workers are not engaged. Safety has a "have to" rather than a "want to" culture and all the potential altruism is stifled.

Chart 1.1

Use of Self Defense in the Curriculum

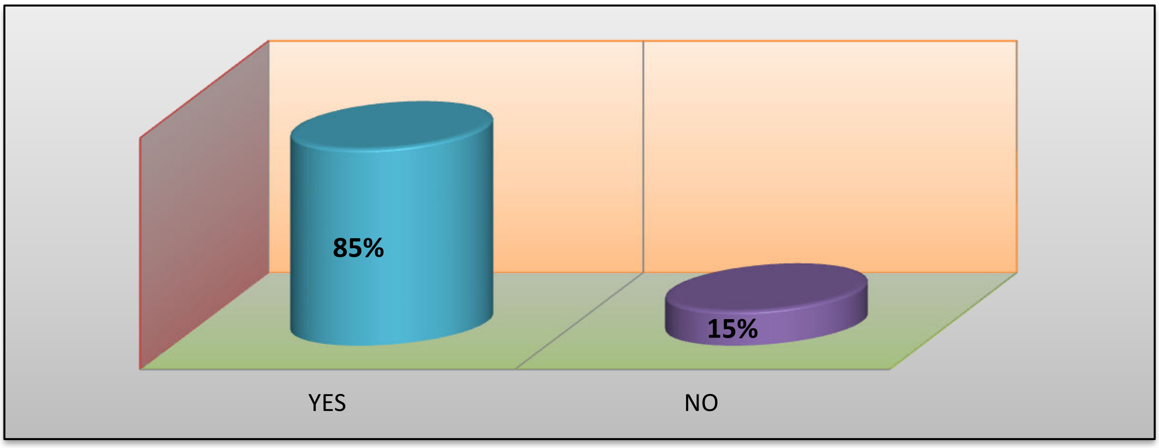


Source: Compiled from primary data, 2017.

In the above pie chart 1.1 it is depicted that 84 per cent of the respondents are of an opinion that self- defense measures& its importance should be included in the college curriculum while 16 per cent of the respondents say that the self -defense measures and its importance should not be included in the curriculum.

Chart 1.2

Motivation for Self-defense Classes

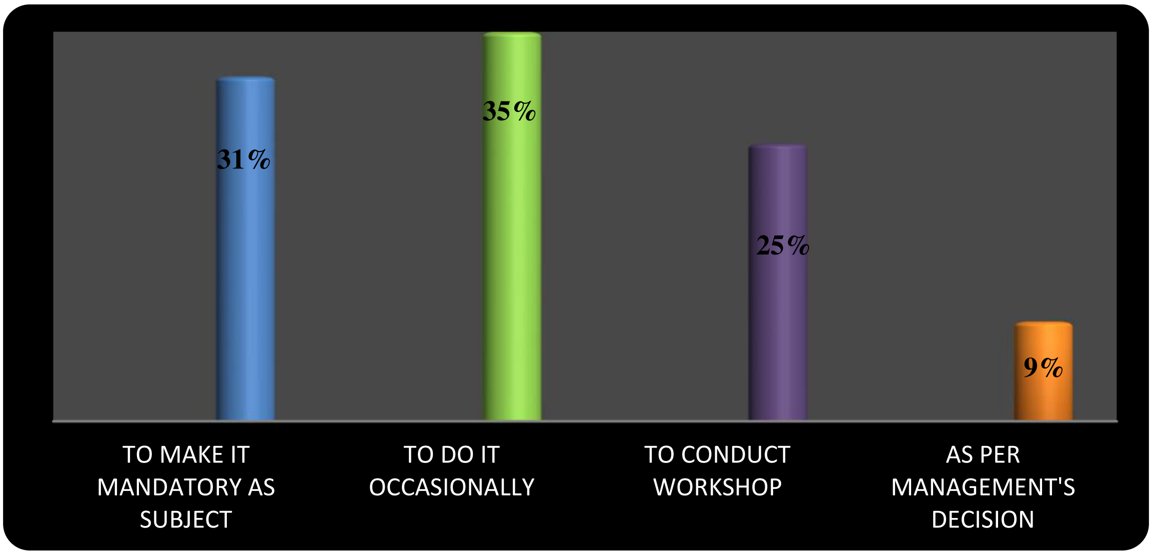


Source: Compiled from primary data, 2017.

In the above chart 1.2 researchers expressed that 85 per cent of the respondents agreed that students should be motivated to take up self-defense classes whereas 15 per cent of them say that there is no need to be motivated to take up self-defense classes.

Chart 1.3

Self Defense Classes in the Colleges

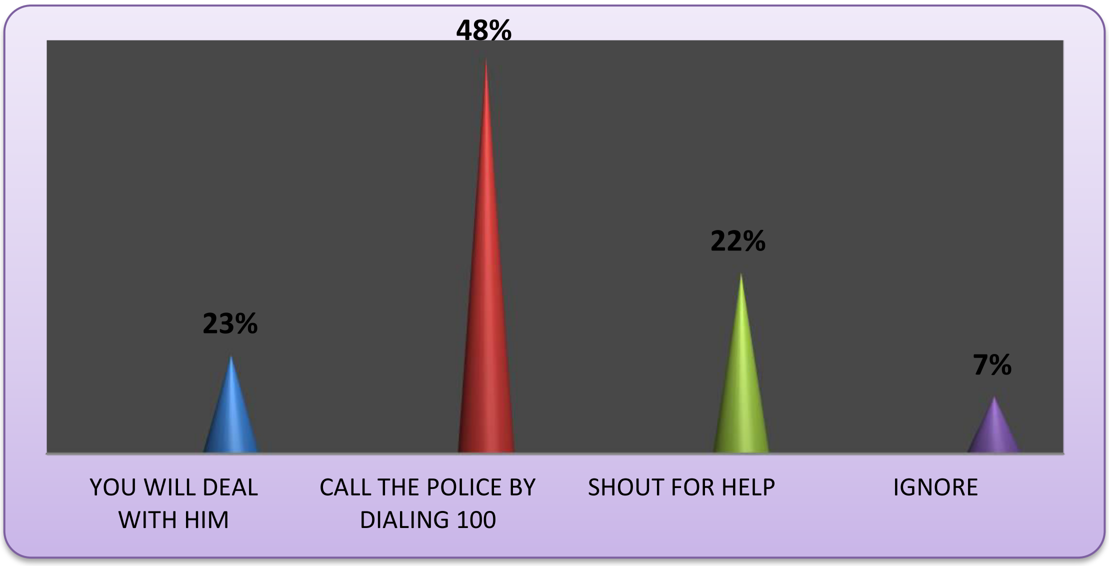


Source: Compiled from primary data, 2017.

In the chart 1.3 researcher illustrates that 31 per cent of the respondents think that defense classes conducted in the colleges should be made mandatory as a subject whereas 35 per cent of the respondent think that they should do it occasionally, 25 per cent of the respondents felt that conducting workshops is necessary & 9 only per cent of the respondents think that the defense classes should be conducted as per Management's decision.

Chart 1.4

Preventive Measure while in Trouble



Source: Compiled from primary data, 2017.

From the above chart 1.4 it is observed that 23 per cent of the respondents will deal with trouble& 48 per cent of the respondents said they will call the police by dialing 100 as a preventive measure when they are in trouble. 22 per cent of the respondents said that they will shout for help while only 7 per cent of the respondents said they will ignore the same.

CONCLUSION

It can be concluded that the system should help to support the gender equality by providing safe environment to women in the society, and allows them to work till late nights. Anyone before doing any crime against the women will be deterred and it will help reducing the crime rate against the women. In some of the cases the system can provide useful evidences. Security systems should do audio-video recording of incidences which can act as the evidences. There has to be a tool for intrusion detection inside the home where senior citizens, handicapped person or women leaving alone and after detection of intrusion necessary preventive measures and actions to ensure safety are to be taken.

SUGGESTIONS

1. It is required to identify students who have stress with regard to harassment and provide adequate support to them in the form of preventive measures
2. There should be serious action against people who harass women, there are already some acts and rules in place. One should have all the knowledge and information about the same be it women or men. Government and NGOs should run such awareness campaigns for making people aware.

3. In a perfect world, no woman would need to defend herself from attack. But until that world arrives, learning self-defense is a solution that defies the patriarchy's attempt to impose passivity and blame on women.
4. Advocating that women learn self-defense, on the other hand, is not only a solution, but it is the exact opposite of saying women should stay at home.
5. Being on a college campus is fun but it's easy to gain a false sense of security and feeling of safety when surrounded by your peers. There should be some strict rules designed for the college students by their respective colleges as they are set for ragging.
6. It's important to acknowledge and remember that you don't always know who you can trust, even when you're in the college campus. Be aware of the people you are around with. We have to be alert on what is happening around.
7. While the threat of danger may not always be your first assumption, it's important to be prepared for any situation that may occur in sudden.

REFERENCES

1. Weisz, A. & Black, (2001). Evaluating a sexual assault and dating violence prevention program for urban youths. Social Work Research, 25(2), retrieved May 5, 2004.
2. Varghese Bipin P and Raj S John Michael, Crime rates in India: Role of morality and moral reasoning, International Research Journal of Social Sciences Int. Res. J. Social Sci., 3(1), 45-50(2014) Vol. 4(1), 21-26, January (2015).
3. Abbey, A. & Jacques-Tiura, A.J. (2011). Sexual assault perpetrators' tactics: Associations with their personal characteristics and aspects of the incident. Journal of Interpersonal Violence, 26 (14).
4. Basile, K. C. (2015). A comprehensive approach to sexual violence prevention. New England Journal of Medicine, 372(24), 2350–2352.
5. Brecklin, L. & Ullman, S. (2015) "Self-Defense or Assertiveness Training and Women's Responses to Sexual Attacks" in Journal of Interpersonal Violence, Vol. 20 No. 6, June 2005: 738-762.
6. https://www.armausa.com benefits-learning-defense-women.
7. www.europarl.europa.eu/regdata/etudes/stud/2016/571385/pol_stu(2016)571385_en.pdf.
8. https://www.ncbi.nlm.nih.gov/pubmed1583240.
9. http://www.girls-in-gis.com/blog/three-reasons-women-need-to-learn-self-defense.

10. Marwal Manisha, dr. gondaliya vijay international journal of management and social science research review, vol.1, issue 26, Aug. 1016.
11. Sophia J. Ali, (2005). Vidya, Veda, and Varna: The influence of religion and caste on education in rural India. The Journal of Development Studies, 41(8), 1369-1404.

A STUDY ON DIFFICULTIES FACED BY SPORTS WOMEN IN SNDT WOMEN'S UNIVERSITY

Ms. Priyanka Viñuales
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact No: 8425988234, Email: priyankavinjale3@gmail.com

ABSTRACT

Sports activities are very helpful for the overall development of its participant without any inequity. Female have the same right as male to take part in the sports activities but female are facing various problems. Parents concerns are not obstacles in the way of female elite athlete. Societal limitations do not affect the sports participation of female elite athlete. Cultural norms and tradition do not control the female section to participate in sports activities. Islam does not oppose the participation of female in sports activities. The female athlete face coaching and training problems at elite level in our country and the attitude of male athletes is not positive towards participation of female athletes.

KEYWORDS: sports activities, physical health, Physical, physiological, Psychological, Sociological, Economical, Women.

INTRODUCTION

The world has treated women differently in the terms of rights and dues as compared to men. Women only have to asset their abilities to perform all functions required of a dominant sector of a society. Every women has own job or dury in this modern society in which men are still the strongest gender. We can't forget that a women's life is lot more complicated than a men life

Sport includes all forms of competitive physical activity or games which, through casual or organized participation, aim to use, maintain or improve physical ability and skills while providing enjoyment to participants, and in some cases entertainment for spectators

Usually the contest or game is between is two sides, each attempting to exceed the other.

Some sports allow a tie game; others provide tie-breaking methods, to ensure one winner and one loser. A number of such tow-sided contests may be arranged in a tournament producing a champion. Many sports leagues make an annual champion by arranging games in a regular sports season

Sport is one area where gender inequality is strongly evident. The problem is more sociopsychological than anything else. Today, as we stand at the start of a new millennium it is deplorable that men and women are treated so differently, especially in sport. Women make up 50per cent of the world's population but they are not given equal opportunities. Men are still considered the better sex and this is one of the reasons why the world is yet to produce a female Michael Schumacher, Tiger Woods, Mike Tyson or a Schain Tendulkar.

Sport in India is yet to reach its peak. The Mughals ruled India for centuries, the Bruisers for another one and a half-century. It was only after 1947, when we achieved independence that we started developing as a modern nation, with special rights to half of its citizens namely women. Indian women are still trying to establish their own identity. Women in India are still unable to take a stand for themselves.

Times have changed and are improving but there is still a lot to be achieved. Men have an upper hand in all spheres of life. Gender inequality is a deep-rooted issue and in order to change the situation, drastic steps/measures need to be taken. The worst thing to happen is the female feticide. Latest technology is being blatantly misused for killing the girl child. Far from giving her good education and a happy life we Indians are trying to eliminate women from this earth. Dogmatic principles govern much of our thinking.

As is mentioned above, gender inequality is one of the many issues because of which India is not being able to progress at a faster rate. In India we seem to be denitrifying our great leaders but never pay attention to what they are trying to tell us. Pundit Nehru has said that 'to awaken the people, it is the woman who must be awakened, once she is on the move the family moves, the nation moves'

A society, which does not allow a girl to do something simple as primary education, is unlikely to let her participate in sport without any hurdles. Even before taking part in 400meter hurdles the girl has to pass so many more social hurdles. This project is an attempt to analyses the problems that a girl, who wants to shape her life as a sports woman.

WOMEN AND SPORTS

The recent report of the National Commission for Youth (2004) has traced in detail the participation of women in Sports before and after 1947. The first Indian woman to participate in the Olympics was in 1952. In 1975, the Government of India instituted the National Sports festival for women with a view to promote women's sports. The National festival is preceded by competitions at the local and the district level. However the report has observed that these competitions have been reduced to mere issuing of certificates and the subsequent selection at the national level is done on ad-hoc basis. The National Commission report has also pointed towards the issue of dropout rate of girls from the schools. The report observed, Sports is by and large an elite activity in the country and the adoption of a sports policy, as the government has done in 1984, is hardly likely to change the situation very much.

OBJECTIVES OF THE STUDY:

1. To Study the various concepts relating to the study

2 To evaluate the various challenges faced by Sports women in SNDT Women's University.

3 To provide Suitable conclusions & Suggestion for the study.

RESEARCH METHODOLOGY

The present paper is an outcome of reading from various books, journals and internet sites in the subject of Requirements of sports for a woman. It was attempted to conduct a survey 100 respondents. A structured questionnaire was designed to collect data from the respondents. Using percentage method, data has been analyzed and graphs are developed and are interpreted.

REQUIREMENTS OF SPORTS FOR A WOMAN

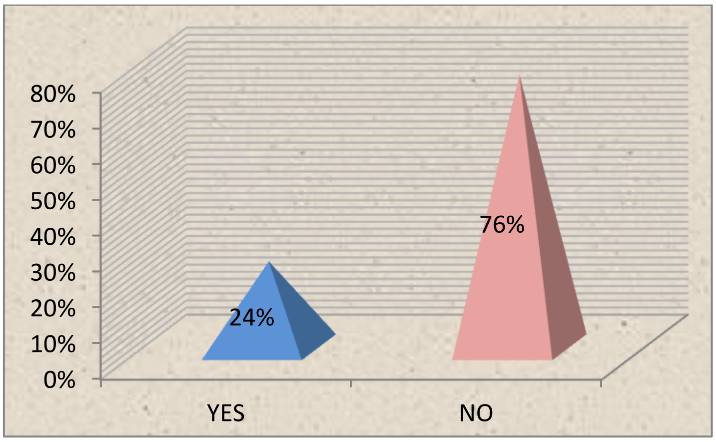
The number of women and girls participating in regular physical activity, recreational sport and elite competition has increased rapidly in the last few decades. This is significant, considering the fact that no women participated in the first Olympic Games back in 1896. Women and girls, however, who account for more than 50 percent of the population of Canada, continue to be underrepresented in the sport and physical activity system.

Significant gender differences persist in participation and leadership in the Canadian sport and physical activity system. Women and girls typically report more barriers to sport and physical activity participation across the lifespan than men and boys, affecting their involvement as participants, athletes, coaches, officials and leaders.

It is important to note that the development of female athletes needs to be approached differently than that of a male athlete. Training programs are not “one size fits all.” Increased understanding about biological and physiological aspects that affect the female athlete will lead to athlete-appropriate education, improved awareness and prevention of the conditions known to interfere with female athlete performance.

Chart No. 4.1

Proper Ground Availability

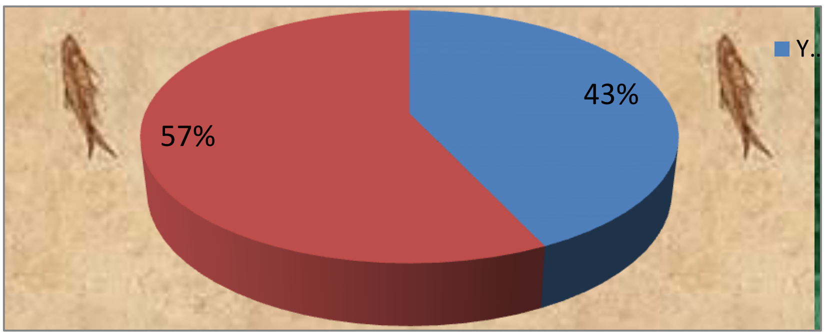


Source: Compiled from primary data 2017.

The above chart shows that 76 per cent of the respondents said that they do not have proper ground in their college while 24 per cent of the respondents said that they have proper ground in the college.

Chart No. 4.2

Proper Diet Facilities



Source: Compiled from primary data 2017

The above chart show that 57 per cent of the respondents said that they do not have proper diet facility available in the college while 43 per cent of the respondents said that they do have proper diet plans provided in their college.

DIFFICULTIES /CHALLENGES FACED BY SPORTS WOMEN

Student-athletes receive scholarships, public recognition, and travel to various places around the country, a full athletic wardrobe, and more. But athletic participation may not be as glamorous as many perceive it to be.

Winston-Salem State athletes have had made many changes and adjustments to their lifestyles.

"It is much harder in college to be a student and an athlete. Not only do we practice every day and sometimes play three times in a week, but we also do homework, prepare for tests and make time for social life," said Leslie Hollis, shortstop for the Rams softball team.

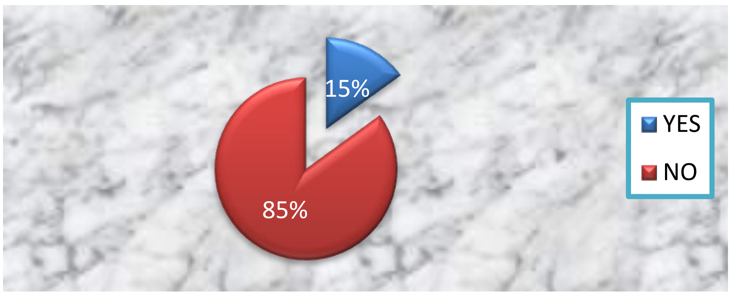
Athletes not only have academic responsibilities, but they also spend countless hours outside the classroom doing various activities in their respective sports. For example, many athletic teams return early to campus to begin pre-season conditioning.

The volleyball team arrives two weeks prior to the start of classes to begin pre-season conditioning. The daily schedule consists of 6 a.m. conditioning, noon workouts, and 3 p.m. court practices.

During the season, morning sessions are completed as needed, either at 5 or 6 a.m. Next, players go to their daily classes, and there is evening court practice from 4 to 7 p.m. Following practice is a mandatory study hall from 8 to 10 p.m. In addition, meetings, video review, and treatment of injuries take place in between these activities.

Chart No. 5.3

Extra Marks for Playing Sports

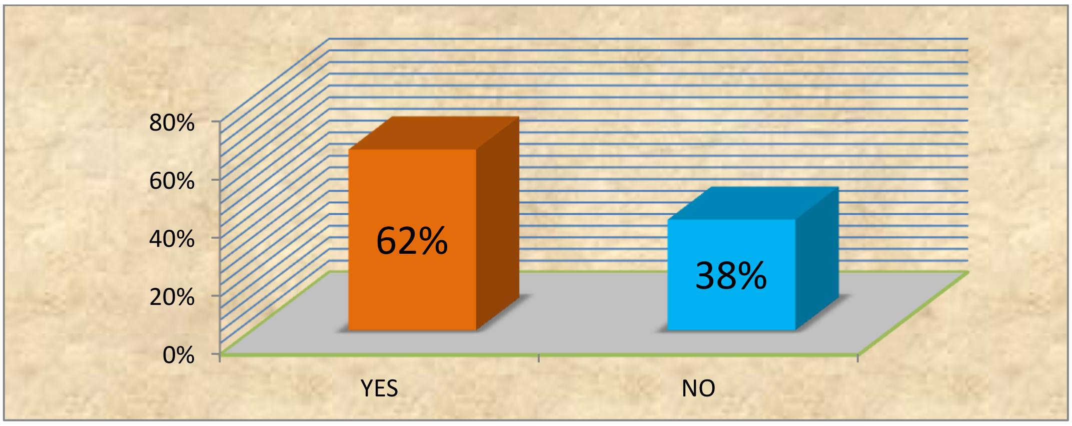


Source: Compiled from primary data 2017.

The above chart shows that 85 per cent of the respondents stated that they do not get extra marks for playing sports while 15 per cent of the respondents said that they do get extra marks for playing sport.

Chart No. 5.4

Financial Incentive after Winning a Tournament

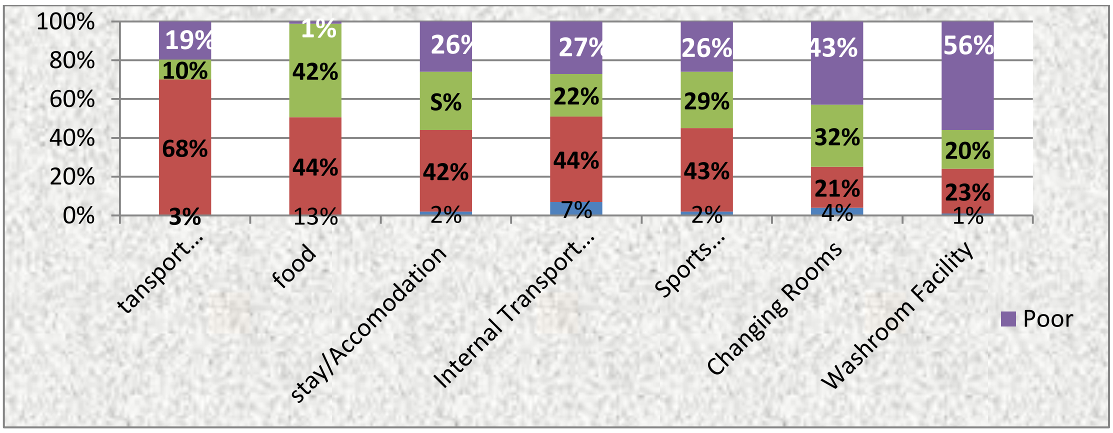


Source: Compiled from primary data 2017.

It is stated in the chart 5.4 that 38 per cent of the respondents do not receive any financial incentives after winning a tournament while 62 per cent of the respondents said that they do receive a financial incentive after winning a tournament.

Chart No. 5.3.2

Facilities at Tournaments



Source: Compiled from primary data 2017.

1. Transport Reservation: 19 per cent of the respondents found transport reservation poor at tournaments. 10 per cent of the respondents are moderately satisfied with, transport

reservations, while 68 per cent good of the respondents found it good whereas only 3 per cent of the respondents find these facilities excellent.

2. Food: 1 per cent of the total respondents find food of poor quality at tournaments, whereas 42 per cent of the respondents are moderately satisfied with the tournament, while 44 per cent of the respondents say that food is good. Whereas 13 per cent of respondent find the food excellent in tournament.
3. Stay/accommodation 26 per cent of the respondents find stays when they go for tournament, whereas 30 per cent of the respondents are moderately satisfied with stay, while there are 42 per cent of the respondents who find accommodation good at tournaments.
4. Internal Transport: 27 per cent of the respondents find the internal transport facilities poor at tournaments, whereas 22 per cent of the respondents find them moderate; while 44 per cent of the respondents find the internal transport facilities and only 7 per cent of them find the internal transport facilities excellent.
5. Sports Gear/ Accessories: 26 per cent of the respondents expressed that the sports accessories provided are of poor quality whereas 29 per cent of the respondents are moderately satisfied with it; while 43 per cent of them find the accessories of good quality.
6. Changing Rooms: 43 per cent of the respondents find the changing room facilities poor at tournaments. Whereas 32 per cent of the respondents are moderately satisfied with the changing room facilities at tournaments, while 21 per cent of the respondents find the facilities good and only 4 per cent of them find the changing room facilities excellent.
7. Washroom Facilities: 56 per cent of the respondents find the washroom facilities poor at tournaments, whereas 20 per cent of them are moderately satisfied with. While 23 per cent of them find the facilities good and only 1 per cent of the respondents find the washroom facilities excellent.

CONCLUSION

Apart from internal factors among themselves, external factors such as social and cultural stereotypes, the problem of balancing reproductive and workplace functions, and lack of networking have contributed significantly on constraining the leadership success of sports women. Since women leaders from both private and public sectors utilized the transformational approach to leadership because it was grounded by the fact that it favors their feminine values of nurturing and caring, it is therefore imperative to enhance their empowerment via changing institutional and corporate structures, processes and procedures, as well as transforming the attitudes of men and women towards women.

SUGGESTIONS

1. Women who are indulging in sports should be provided with proper ground facilities and proper diet for a undergoing a good training.
2. At tournaments women should be provided with proper changing room facility.
3. Female students should be accompanied with women coach also which provides them with convenience and comfort at sports
4. Coach at sports is of extreme importance as he provides with his/her expert knowledge on performing properly at tournaments. Hence it is important that colleges appoint a qualified expert coach for the training of the students.
5. Students who are involved in sports facility should be provided with financial aid for pursuing their careers in related sports. It is found that government does support sports fund to all the colleges but that does not reach them in right quality and quantity. Care should be taken on this front.
6. Allotted university sports quota marks should be given to the students who are in sports activity.
7. The college/ University should encourage more & more students to participate in sports activity.
8. The various problems that are faced by sports women i.e. making available of kit, sports accessories, accommodation & most important washroom facility should be dealt effectively.

REFERENCES

1. Rather Hilal Ahmad Women Sports in India-Constraints, Challenges, Complication. & it's Remedies International Journal of Applied Research 2015.

2. https://www.quora.com/what-is-role-of-women-in-india-sport.

3. Dr Dan Hull & Megan Word Women and Sport: A Summary of Potential Issues Research & Information Service Research Paper Northern Ireland Assembly 17 February 2014.

4. Afshan Jabeen, Mohibulah Marwat, Asghar Khan & Kashif Ali Issues and Challenges for Female's Participation in Physical Activities at Secondary School Level in Sargodha Division Research Article 2017.

5. https://www.sports-management-degrees.com/list/five-challenges.facing-the-sports-industry/.

6. Sat Pal. Indian Sports: Problems and Prospects International Journal of Research in Engineering, Social Sciences January 2015.

7. Dr. Vishwas Manohar Deshpande, Gender Discrimination in Sports International Journal of Physical Education, Sports & Health 2016.

8. Habeen Husan, a Study on Female & Sports Condition in India 22 August 2015.

9. https//yourstory.com/2016/09/challenges-female-athletes-face/

A STUDY ON INCREASING POPULARITY OF READY-TO-COOK PRODUCTS AMONG WOMEN IN MUMBAI METRO CITY

Ms. Usha Udaiyar
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact No: 9892555139, Email ID- ushadurai14@gmail.com

ABSTRACT

Food has always been an integral part of the society. Over the period, India has been witnessed to be influenced by the Western Culture and so does creeps in Ready-to-Cook (RTC); Food packages . With the changing style of food consumption and the benefits availed through the use of Ready-to-Cook food has resulted in a subsequent rise in the RTC market. The research focused on finding the reasons for the increasing popularity of Ready-to-Cook food among women. It thus focuses on knowing the perception of the working and non-working women towards Ready-to-Cook food and the impact of factors on their purchase intention. In order to derive a niche expertise of derived findings, the research was restricted to only branded Ready-to-Cook products and to Consumers who were aware about RTC food products and the findings suggest that 'Ease of Use' and 'Saving of Time' were the two most important factors that affect buyers and potential buyers of RTC food.

KEYWORDS: Ready-to-cook food, increasing popularity, busier lifestyle.

INTRODUCTION

Globally the demand for Ready-to-cook (RTC) meal products has been increasing over a last few years on account of busier lifestyle of consumers and their rising income levels. Every region has different culture and different perceptions related to meal. The food industry has prepared a concerted effort to meet up the desires of a time-hungry consumer through enlarged offerings of semi prepared and ready to cook meals. The families and bachelors residing in metros for study or employment purpose are among the major consumers of Ready-to-cook (RTC) meals products. All these factors are creating significant awareness about Ready-to-cook (RTC) meals among consumers.

Growth in retail chains and outlets is also adding to the product awareness among consumers in the country. Supermarkets, convenience stores are emerging as the key points of sale offering a wide range of Ready-to-cook (RTC) meals products manufactured by leading companies such as ITC, Kohinoor, Gits, McCain, MTR, Knorr etc.

A ready-to-cook (RTC) meal is food that is semi prepared and it requires several ingredients to be added prior to cooking.

Indian processed food market is distinguished among Ready-to-eat (RTE) the food which only needs to be heated up before being served and Ready-to-cook (RTC) the food that requires several ingredients to be added prior to cooking. A ready-to-cook (RTC) meal meets specific requirements such as convenience, nutritional adequacy and storage. Since introduction of reporting technology, the sale of Ready-to-cook (RTC) meal products has increased up due to superior packaging, taste and flavours.

OBJECTIVES OF THE STUDY

1. To study the concept of ready-to-cook meals.
2. To study the increasing popularity of ready to cook food products.
3. To analyze factors influencing the buying behaviour with regard to ready to cook food products.
4. To evaluate the awareness of consumers towards ready to cook food products.

RESEARCH METHODOLOGY

The present paper is an outcome of reading from various books, journals and internet sites in the subject of eating habits, food lifestyle and perception of consumers towards ready to cook food products. It was attempted to conduct a survey of 60 respondents from Mumbai which included working and non-working women. A structured questionnaire was designed to collect data from respondents. Using percentage method, data has been analysed and graphs are developed and are interpreted.

INCREASING POPULARITY OF READY TO COOK MEALS

Improved standard of living and changing lifestyles of people across the globe are major driving factors for the significant growth of global RTC food market. Today, consumers are living a fast paced life with lesser time available for cooking and other time consuming activities. Also, they are more focused on their goals which occupy them with work load, in turn leading to growth in demand for RTC foods worldwide.

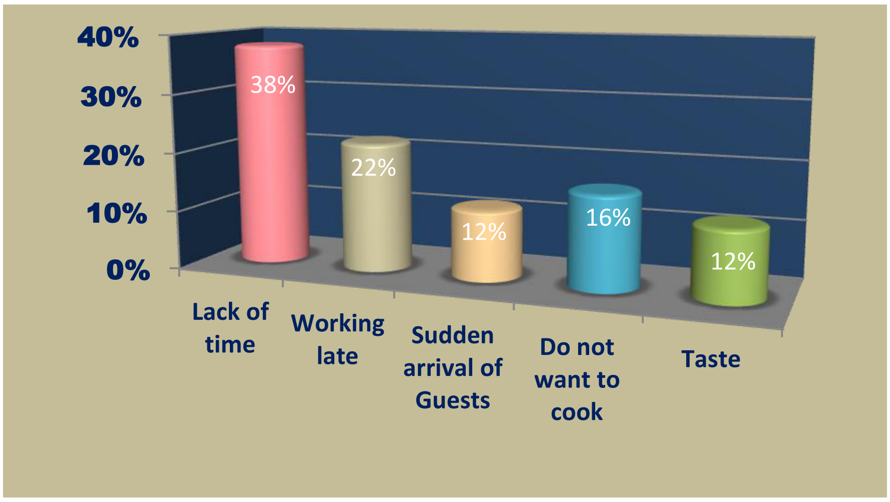
Ready to cook foods, ready-to-eat meals, instant foods have gained popularity over the past few years due to the consumer shift towards meals that could be cooked in minutes and thus save their precious time. Another factor driving the RTC foods market is rising population of working women and female entrepreneurs across the globe. Working women tend to be busy and have a hectic lifestyle which makes them option for ready to cook foods as they can be maintained at a definite temperature. Not only does ready to cook food save time but it is also used as a break or variety in consumers' regular or monotonous eating menu.

Other factors influencing these products are availability of different flavors and variety. Consumers who are looking for different flavors and variety now depend on these products. These products bring variety to their eating and re palatable too. There is no conclusion which one precedes-whether the availability or taste or time constraint, all these factors complement each other in driving the sales of these products.

India has become the hub of many multinationals and there is a rapid change in people lifestyles. Modernization, majority of young population, knowledgeable consumers, has made an impact on these products. Due to rise in literary levels, proliferation of communication technology, consumers are becoming more aware of the foods they intake and they take decisions based on the wealth of resources available.

Chart 1.1

Preference for buying RTC food

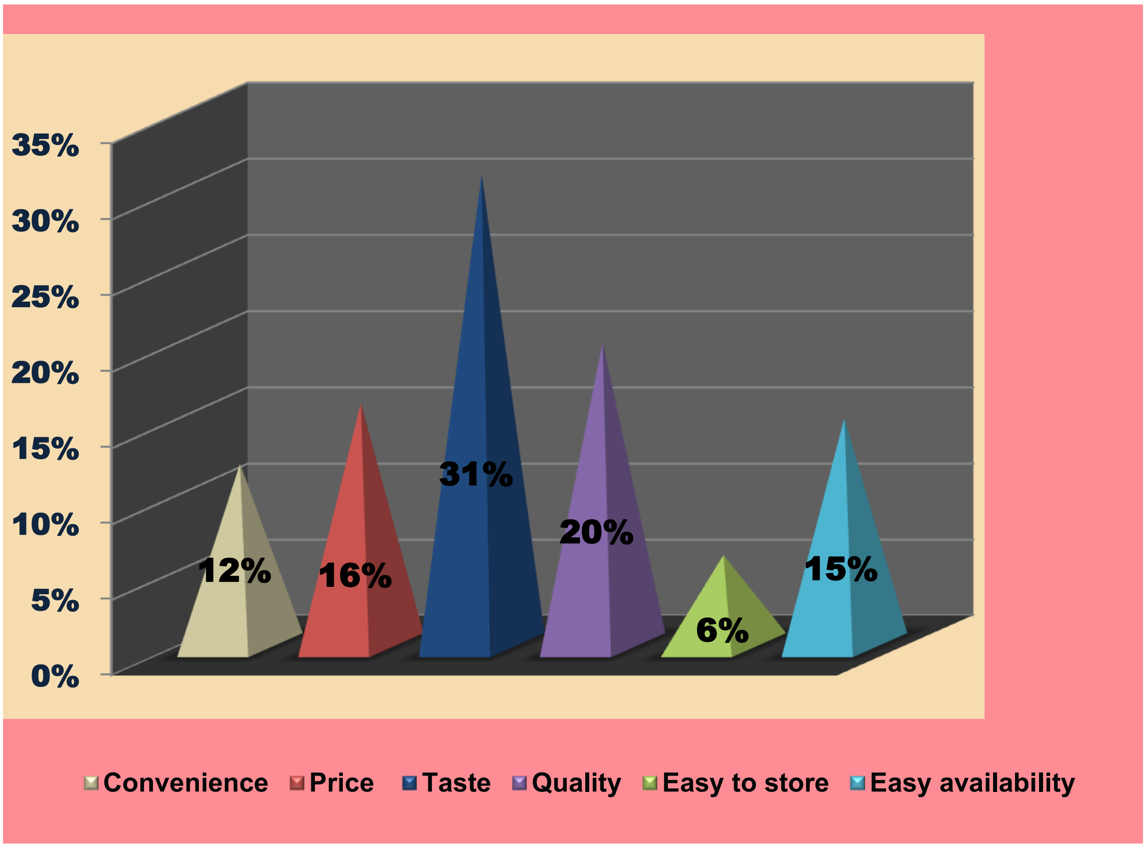


Source: Collected from primary data, 2017-18

The above Chart shows that lifestyle changes are the key determinant for choosing RTC products. Other factors taken into consideration are working late, lack of time (to prepare meal), sudden arrival of guests and taste factors. Chart1.1 states that 38 per cent of the respondents were having ready to cook food because of lack of time for preparing a meal, 22 per cent of the respondents prefer it in case of working late hours, 12 per cent respondents mentioned that they consume ready to cook food in the situation of sudden arrival of guests, 16 per cent of the respondents say that they do not want to cook when they are lazy and 12 per cent of the respondents preferred it only because of the different kind of taste been offered.

Chart 1.2

Factors influencing purchases of RTC products

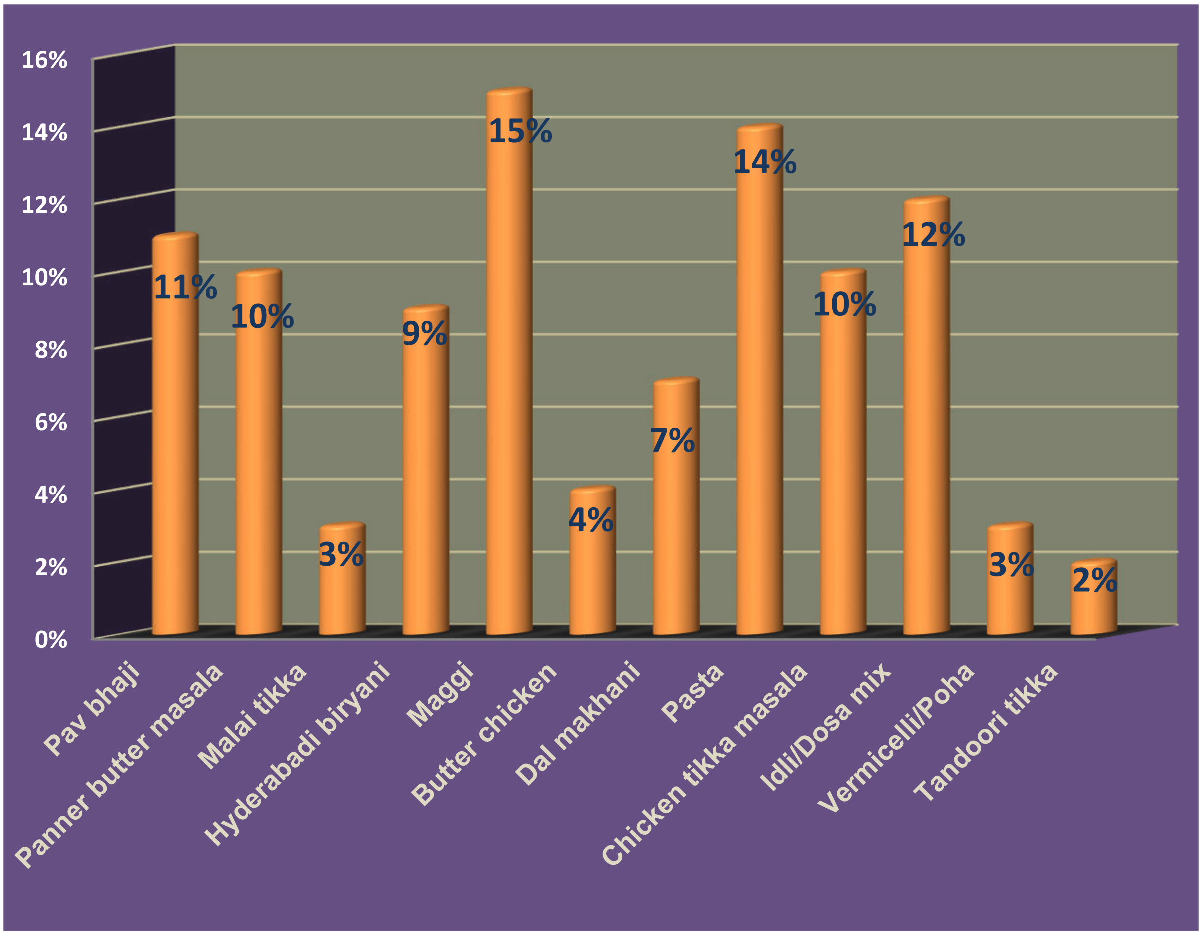


Source: Collected from primary data, 2017-18

Chart 1.2 indicates that 12 per cent of the respondents buy RTC due to convenience they offer, 16 per cent of the respondents look at the price while buying a product, 31 per cent of the respondents look at the taste of the product, 20 per cent of the respondents look at the quality of the product, 6 per cent of the respondents look at the storing capacity of the product and 15 per cent of the respondents look at the easy availability of the product while buying it.

Chart 1.3

Favourite Ready-To-Cook food

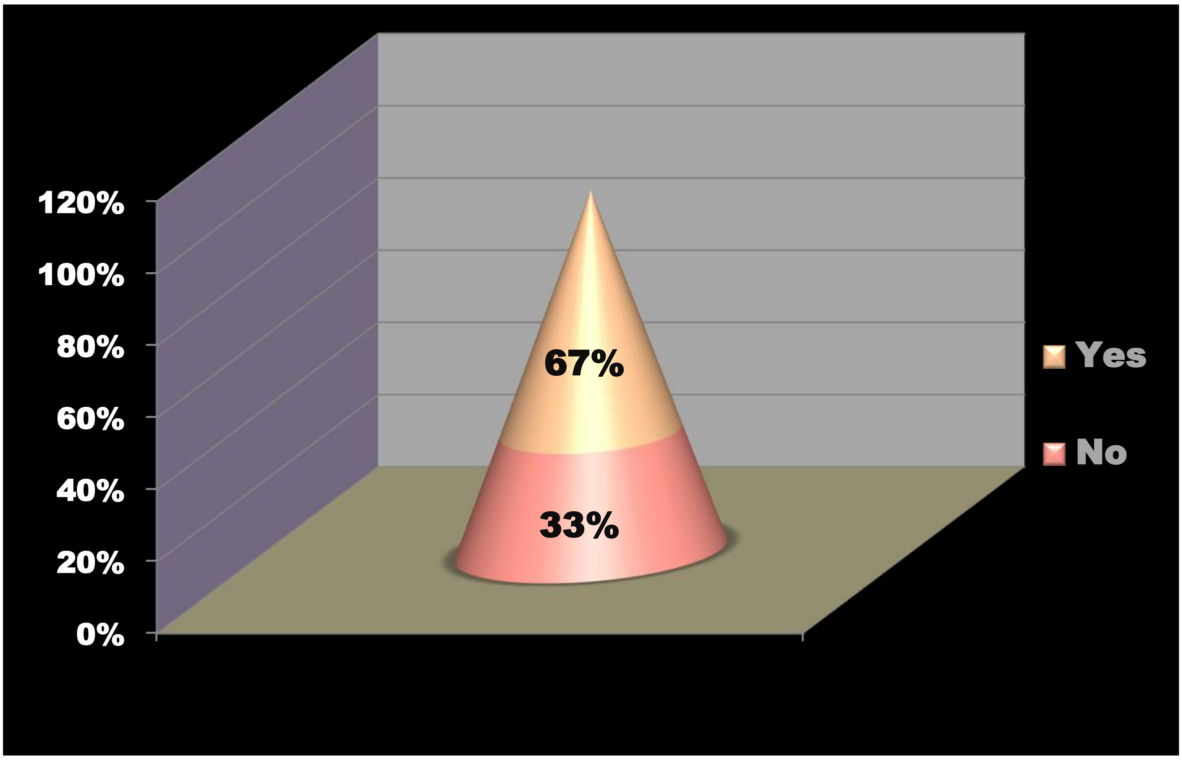


Source: Collected from primary data, 2017-18

Chart 1.3 explains the following-11 per cent of the respondents like to have Pavbhaji, 10 per cent of the respondents favourite food is Panner butter masala, 3 per cent of the respondents like to have Malai tikka, 9 per cent of the respondents favourite food is Hyderabadi biryani, the large majority (15 per cent) of the respondents favourite food is Maggi, 4 per cent respondents like to have Butter Chicken, 7 per cent respondents favourite food is Dal Makhani, the second majority (14 per cent) of the respondents favourite food is Pasta, 10 per cent of the respondents like to have Chicken Tikka masla, 12 per cent of the respondents favourite food is Idli/Dosa batter mix, 3 per cent of the respondents favourite food is Vermicelli/Poha and only 2 per cent of the respondents favourite is Tandoori tikka.

Chart 1.4

Impact of Advertisements on Consumption of RTC

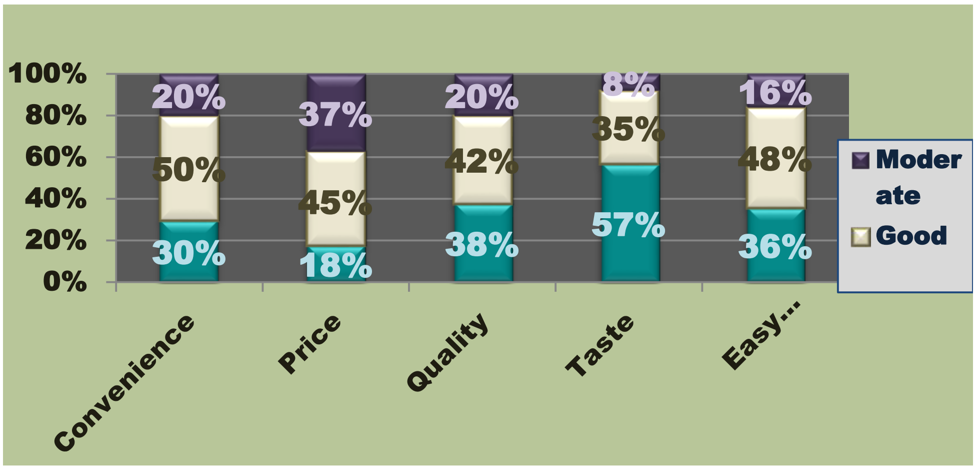


Source: Collected from primary data, 2017-18

Now-a-days, many consumers are influenced by advertisements, the consumers get to know the new products launched in the market through the advertisements. Chart 1.4 indicates that 67 per cent of the respondents get influenced by the advertisements 33 per cent of the respondents are not affected by advertisements.

Chart 1.5

RTC Rating

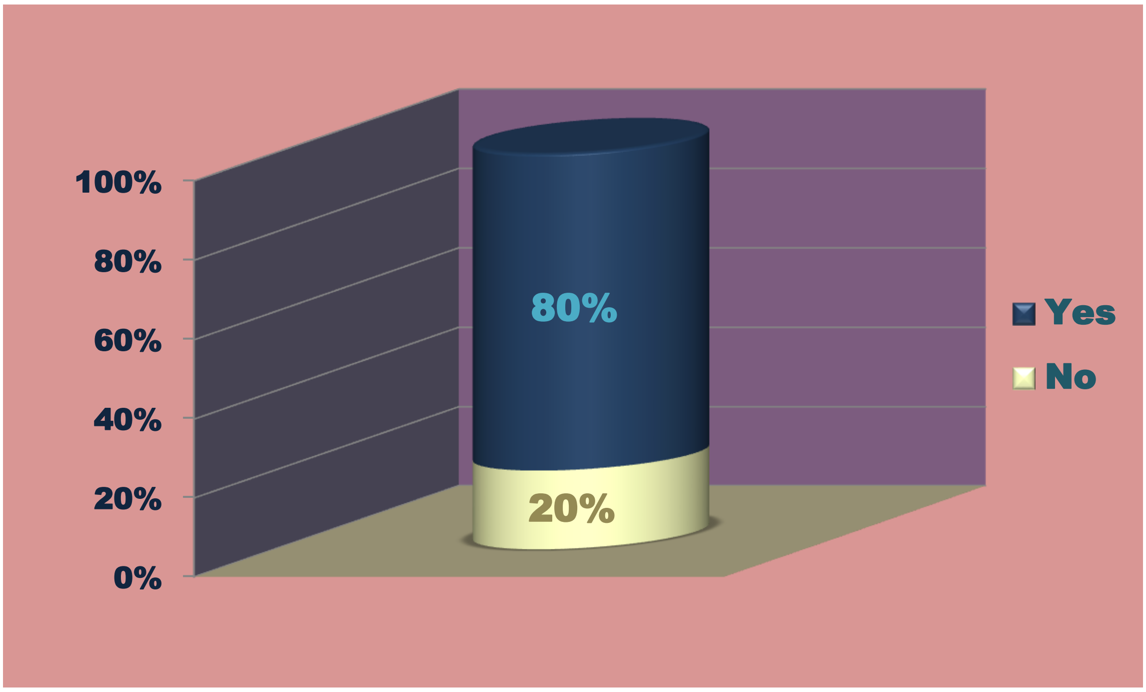


Source: Collected from primary data, 2017-18

Chart 1.5 states that respondents selected the choices according to their level of satisfaction in which, for convenience -30 per cent of the respondents selected very good, 50 per cent of the respondents selected good and 20 per cent of the respondents said it is moderate.For pricing factor- 18 per cent of the respondents selected very well, 45 per cent of the respondents selected good and 37 per cent of the respondents selected only moderate. For quality - 38 per cent of the respondents selected it is very good, 42 per cent of the respondents selected it is good and 20 per cent of the respondents said it is moderate. For taste - 57 per cent of the respondents selected it is very good, 35 per cent of the respondents said the taste of ready to cook food is good and 8 per cent of the respondents selected it is moderate in taste. For easy availability – 36 per cent of the respondents selected it is verygood in availability, 48 per cent of the respondents said it is good in availing and 16 per cent of the respondents selected it is moderate.

Chart 1.6

Satisfaction over RTC Meals



Source: Collected from primary data, 2017-18

Chart 1.6indicates that 80 per cent of the respondents are happy with the ranges available in the market and 20 per cent of the respondents are not satisfied with the availability of ranges and they want more variety.

CONCLUSION

The major changes in the life style, education, income and consumption patterns of the Indian consumers in the last two decades have encouraged the consumers to consume ready to cook food. Factors such as consumer attitude, price, preferences and service dimensions play a major role in influencing the choice of convenience food. An effort to improve the branded convenience food resulted in expanding the menu items and provided a platform for food innovation and made it easier to serve a great variety of products.

Consumer behaviour towards ready to cook food products has received considerable attention from the competition in the market place. Ready to cook food is very popular among women due to taste, easy availability and convenience. They know that ready to cook food is not fresh, but still they choose to consume ready to cook food at least once in a week. This is because RTC food is high on salt and sugar which is tasty and also addictive and attractive.

SUGGESTIONS

1. RTC are popular among consumers. Therefore the concerned manufacturers have to pay attention to the health motive also. Accordingly changes should be made in the preservatives used in RTC.
2. India is a geographically diverse country. RTC Company should take advantage of this and extend their product line and cater to various communities, regions and their cuisines.
3. RTC products (all brands) should improve the quantity or portion size, which is right now very less. Companies in order to make RTC reasonably priced have reduces the quantity as well.
4. Preservatives used in RTC may not be healthy to young children, expectant mothers and old people RTC could lead to health issues like increasing the blood sugar level as well as lead to digestion problems. Hence RTC packaging should clearly mention this.
5. Many of these RTC products can cause harmful side effects, if used after expiry date. This is due to the high level of preservatives used. Hence company should monitor that such products are not sold beyond their expiry date.

REFERENCES

1. Buckley M, Cowan C, McCarthy M. The convenience food market in Great Britain: convenience food lifestyle (CFL) segments. Appetite. 2007; 49:600–617. [Pub Med].

2. Wycherley A, McCarthy M, Cowan C. Speciality food orientation of food related lifestyle segments in Great Britain. Food Qual Prefer. 2008; 19:498–510.
3. Vivek Kumar Gupta, International Journal of Multidisciplinary Research, Vol.2 Issue 6, June 2012.
4. A. S. Athalye, Specialized Packaging for Food Products, International Journal of Multidisciplinary Research, Volume 33, No 5, Dec 2000 – Jan '01.
5. Goyal Anita and Singh, N.P "Consumer perception about Ready-to-cook in India: an exploratory study", British Food Journal, Volume no.109, Issue no.2, page.182-195, 2007.
6. https://www.slideshare.net/akhileshs823/ready-to-cook-food-senario
7. https://www.vahrehvah.com/indianfood/advantages-and-disadvantages-of-ready-to-cook-foods
8. http://krishikosh.egranth.ac.in/bitstream/1/80111/1/D9799.pdf
9. http://www.c10mt.com/2015/02/Factors-Affect-To-Consumer-Behavior-Towards-Ready-To-Cook-Food-Products-www.c10mt.com.html
10. http://www.managementparadise.com/forums/entrepreneurship/202295-history-ready-cook-foods.html

A STUDY ON CHANGING CONSUMER BEHAVIOUR WITH REGARD TO SALES PROMOTIONAL OFFERS PROVIDED BY FMCG SELLER

Ms Keerthi Srinivasan
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 8655336352 Email: keerthikanaidu08@gmail.com

ABSTRACT

Sales promotion, which is one of the key components of special blend, is being utilized broadly by the marketers to contend and support the competitive advantage and thusly increase the deals by animating the consumers' purchase decision. Consumer sales promotion take up a vast share of the total marketing expenditure in spite of which it remains a range that still pulls in consideration as a key part of the promotion mix intended to build short term sales. It is accordingly not astounding that the vast majority of the marketers resort to sales promotions to pull in the contender's market share. The present paper reports the effect of sales promotion techniques on consumers towards FMCG. This study has endeavored to investigate which sales promotional techniques going to be overwhelm on personal care products in Fast Moving Consumer Goods.

KEYWORDS: Sales Promotion, Techniques, Consumers, Consumer Behavior, FMCG

INTRODUCTION

Sales promotion is an immediate affectation that offers an additional esteem or incentive for the product to the sales force, distributors, or the final consumer with the primary objective of making an immediate sale. Sales promotional is one of the seven aspects of the promotional mix media and non-media marketing communication are employed for a pre-determined, limited time to increase consumer demand, stimulate market demand or improve product availability sales promotion means any step that is taken for the purpose of obtaining increased sales. Sales promotional offers are increasingly being used to accomplish an ever-expanding list of marketing objectives. Sales Promotional offers can be directed at the customers, sales staff and even the middle men such as retailers and agents. Sales promotional offers targeted at the consumers are called as consumer promotion. Examples include price deal, loyalty reward program, cents-off deal, price-pack deal, coupons, on-line shopping rebating etc. Sales promotional offers targeted at retailers and wholesalers are called as trade sales promotion. Sales promotion' indicates the few sorts of selling incentives and strategies which focus on the customers to reap the prompt sales effects. These motivations and techniques might be as free examples, rebate coupons, demo appears, sweepstake and so forth. There are different promotion strategies undertaken by retailers to heighten the sales. Thus retailers promote sales in the markets with promotion incentives, for example, "Winter sale", "Summer time sale", "Great Exchange offer", "Trade fairs", "Discount rate up to 70%" and different procedures and techniques, for example, coupons, sweepstakes and store markdowns. Sales promotion as a crucial segment of marketing mix has been intensely utilized as a noteworthy incentive tool to pull consumers to stores and increment short run sales volumes.

Sales Promotional offers are needed to attract new customers, to hold present customer, to counteract competition and to take advantage of opportunities. Sales promotional offers include window displays, product and promotion material display and promotional program such as premiums, awards and contests.

The term FMCG refers to those retail goods that are generally replaced of fully used up over a short period of time, weeks or months or within in one year. This contrasts with durable goods or major appliances such as kitchen appliances, which are generally replaced over a period of several years. FMCG have a short shelf life, either as a result of high consumer demand or because the product deteriorates rapidly. Some FMCG's- such as meat, fruits and vegetables, dry products and baked goods- are highly perishable whereas other goods such as alcohol, soft drinks and cleaning products have high turnover rates. Sales promotion in FMCG industries is utilized to make a temporary stimulus on the sales of a brand by making consumers a special offer. This promotional stimulus is a piece of the marketing offer made up of variables, for example, product features and benefits, price, availability, customer service and quality. Consumers are anticipated that would follow up on this offer, which, thus, has an immediate effect on the sales rate of an organization. The fast-moving consumer goods sector (FMCG) is seeing developing utilization of sales promotion activities all over the world.

Sales Promotional offer reinforce a favorable attitude and influence buying behavior of customer. Its purpose is to tell certain brands to make consumers more eager to buy that brand. Sales Promotion provides an extra stimulus. Even if people are loyal to a particular brand, the moment they get better offer, they shift to other brand.

RESEARCH METHODOLOGY

The present paper is an outcome of reading from various books, journals and internet sites in the subject of Concepts of Consumers Behaviour with regards to sales promotional offer. It was attempted to conduct a survey of 80 respondents. A structured questionnaire was designed to collect data from the respondents. Using percentage method, data has been analysed and graphs are developed and are interpreted.

OBJECTIVES OF THE STUDY

1.To study the various modern innovative tools of sales promotion.
2.To evaluate the importance and the effectiveness of sales promotional offers on Consumer Behaviour with regards to FMCG products.
3.To provide conclusions and suggestions for the study.

HYPOTHESIS

"Innovative Sales Promotion offers have a significant impact on buying decisions of the consumer."

From the Chart 4.3.1 in the fourth chapter & Chart 5.2.6 in the fifth chapter, it can be rightly stated that sales promotion offers are always of an importance to consumer. These charts prove that not only purchases of a customer get influenced due to sales promotion offers but also the quantity purchased differs. People happen to make a purchase when offers are announced & also happen to buy larger quantities.

Hence the hypothesis in the study is **accepted**.

EFFECTIVENESS OF SALES PROMOTION OFFERS

Sales promotion strategies provide 'extra' which is difficult to resist. The sales promotion tools are very promising and tempting with each marketer trying to outdo each other by being innovative and creative. General consumers cannot say no to such offers. Consumers buy with all their five sense intact- sight, sound, smell, touch, here. $3/4^{th}$ of the world's purchases are made by both women and men. With increasing education and employment opportunities, women have started taking up careers. This has made them self-sufficient and an important member in decision-making. With media so rampant in the house-holds, information about various sales promotional strategies reaches the masses at a minimum cost. Large departmental stores, like Reliance fresh, D-Mart and Big bazaar even send pamphlets in the newspaper every Wednesdays and Saturdays.

Consumers are extremely important to the marketers. This segment cannot be ignored. In fact, consumers are studied in detail before sales promotional strategy is decided by a company. The following features of the consumers:

Consumers are choosy: Consumers are choosy while buying the products. Marketers have to keep this in mind and introduce something new, creative and innovative. Free offers should give a sense of 'full worth for their money' feeling to consumers. Consumers spend a lot of time, efforts and money in deciding which offers suits them and their family the best, before buying.

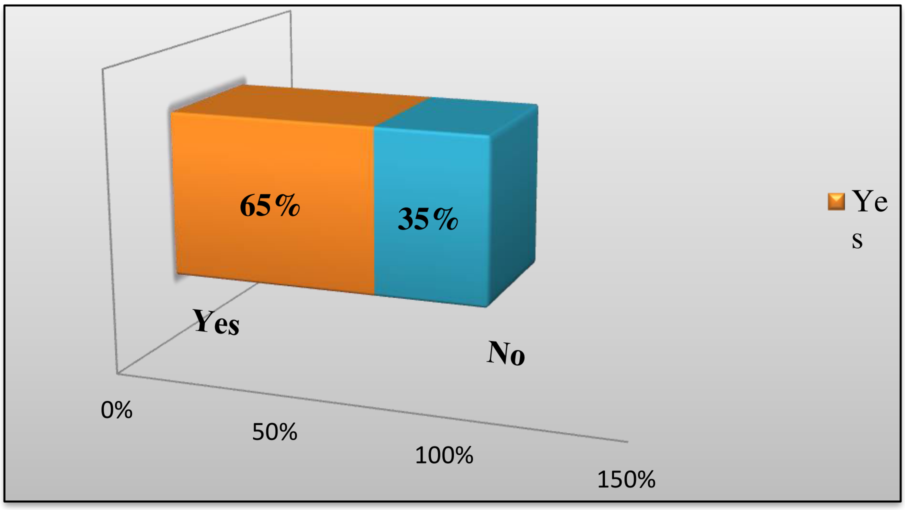
Consumers buy with all their sense: Consumer buy with all their five senses. They can express hoe the brand looks and sounds smells, feels and even tastes. Consumers love offers like coupons, discounts, free gifts, samples and buy one get free offers. Consumers are one of the largest target audiences for the marketers.

Consumers are too difficult to please: Today's consumers are smart and highly educated. They know what they want to buy. They seek all the information provided about the product before buying. They buy only those products which they like the most. It is difficult for the salesmen to please the consumers or to distract their attention.

Consumers cannot be fooled: Consumers are street smart and cannot be taken for a ride. If a consumer is fooled once, they will never buy the particular product and they will also influence their friends, relatives and neighbor's buying decisions. Hence consumers have to be handled carefully; they do not like the feeling of being cheated, which may in turn negatively affect the buying decision related to that particular product.

Chart 1.1

Influence of Sales Promotion offers on FMCG purchases

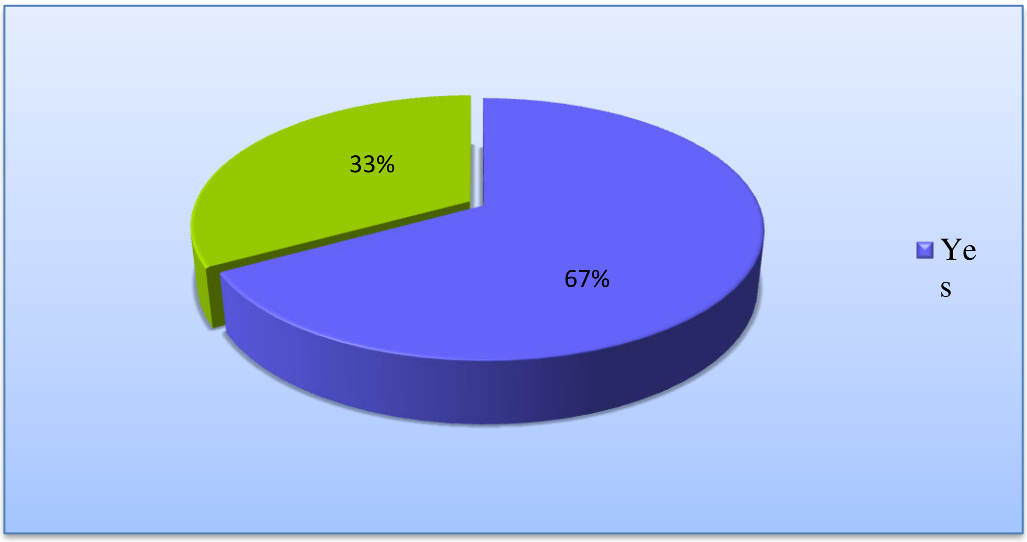


Source: Compiled from primary data, 2017

From the above chart it is observed that maximum of 65 per cent of the respondents shop FMCG products when the promotional offers are on, whereas 35 per cent of the respondents opined that they do not shop FMCG products under the influence of sales promotional offers. Large number of consumers shop when the promotional offers are given to the products, so that they can make more purchase of goods in their budget.

Chart 1.2

Impact of sales promotional offers on quantity purchased

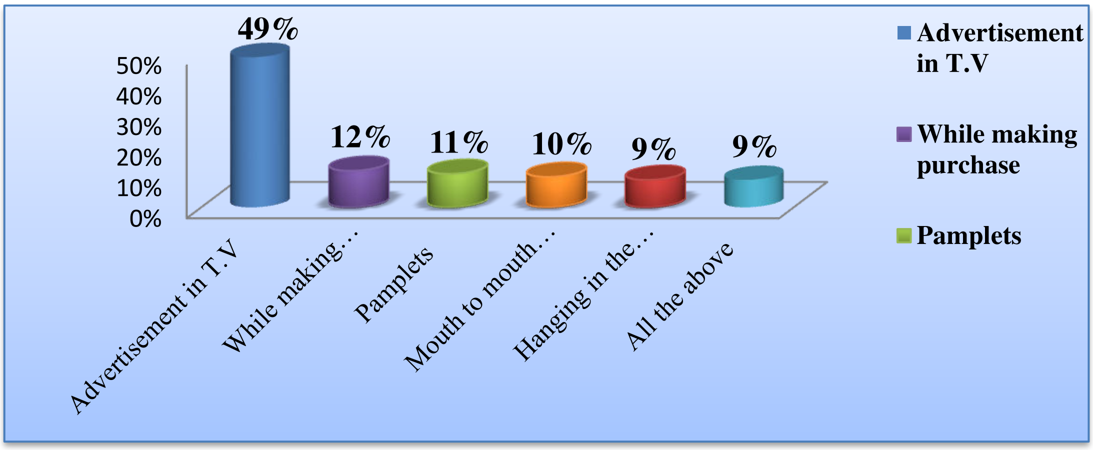


Source: Compiled from primary data, 2017

From the above pie diagram we can see that 67 per cent of the respondents buy their goods in more quantity when sales promotional offers are given to certain products whereas 33 per cent of the respondents do not shop only when promotional offers are on.

Chart 1.3

Information about the various offers



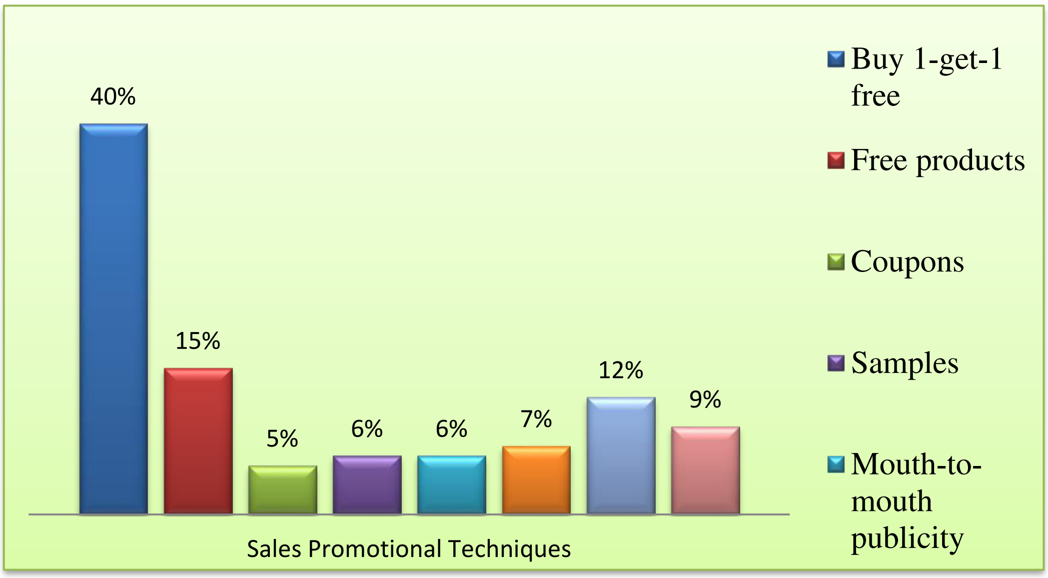
Source: Compiled from primary data, 2017

From the above graph it is observed that 49 per cent of the respondents get informed about the various sales promotional offers through T.V advertisements, 12 per cent of the respondents get informed only while making purchase of the product, 11 per cent of the respondents get informed through pamphlets while only 9 per cent of the respondents get informed through hangings in the departmental stores and whereas only 9 per cent of the respondents get informed by all the above methods of sales promotion.

In today's world advertisements play an important role in all type of promotional activities, so the large numbers of the consumers get more information through T.V advertisements.

Chart 1.4

Types of sales promotion techniques



Source: Compiled from primary data, 2017

From the above graph it is observed that 40 per cent of the respondents get attracted towards Buy-1-get-1-free offers, 15 per cent of the respondents get attracted towards free products, 12 per cent of them towards discounts, 7 per cent of the respondents get attracted towards Hangings in the departmental stores, 6 per cent of the respondents get attracted towards Samples given with the products, other 6 per cent of the respondents get attracted towards Mouth-to-mouth publicity and only 5 per cent of them get attracted towards coupons given with the products.

9 per cent of the respondents mentioned that they get attracted to all the above sales promotional techniques.

CONCLUSION

Sales promotional strategies definitely influence the buying behaviour of the consumers as consumers find it difficult to resist tempting offers. But at the same time, they will not buy any offer that comes into the market. They are street smart, well read and known about the products as well as the offers. They often make comparisons and buy the products with offers that give them ‘full worth for their money’. Hence marketers too study consumer buying behaviour before formulating various Sales promotional strategies as they believe in ‘once a customer, always a customer’.

SUGGESTIONS

1. Different promotion methods are useful for improvement of sales. A healthy promotion mix should be selected very carefully to achieve the objectives.
2. Information regarding sales promotion methods is not readily available to all customers. More efforts are needed to communicate these offers to all concerned parties very often to increase more awareness regarding sale promotion methods.
3. Sales promotion schemes are mainly brought in off season, during falls in sales volume and peak of the season. In future, for launching of schemes the timing is to be followed for better results.
4. Majority of the dealers get sales promotion benefits from FMCG companies. The companies should maintain the position more strongly to fight tough competition in the markets.
5. All companies have planned and implemented sales promotion methods for customers, dealers and salesmen. All the three parties are important in completion of sales. They should not be ignored at any point of time.

6. Impact of sales promotion is very good sometimes it is immediate and sometimes delayed. For sales promotion strategy formulation impact should be kept in mind for efforts to be successful.

REFERENCES

1. S. A Chunnawala., Advertising, sales and promotion management, Himalaya publishing house, second revised edition 2005.
2. Jain P.C., consumer behaviour: Indian context, S. Chand and company Limited, 2003.
3. Varkey V. O., A Hand book on Marketing management the Indian context, Everest publishing house, Pune 4th edition 1998.
4. Malik Garima, 'An Empirical study on sales promotion of Dabur India Limited in Rural market', Indian journal of marketing, volume 41, Number 1, January, 2011.
5. Ramanathan Suresh and Dhar k. Sanjay, The Effect of sales promotion on the size and composition of the shopping Basket, Indian journal Marketing Research.
6. www.sharkeyesolutions.com
7. www.emglisharticles.info2017/07/05history-of-sales-promotion
8. www.en.wikipedia.org/.../fast-moving-consumer-goods...

"A STUDY ON IMPACT OF ELECTRONIC GADGETS ON CHILDREN'S BEHAVIOUR WITH REFERENCE TO PRIMARY& SECONDARY SCHOOL CHILDREN"

Ms.Sunmathi Nadar
M.Com. II
Smt. M. M. P. Shah Women's College of Arts and Commerce,
R. A. Kidwai Road, Matunga, Mumbai 400019
Contact: 7021468573, Email ID- sunmathinadar20@gmailcom

ABSTRACT

Technology plays vital role in our daily lives. These include electronic games, home computers, handheld devices, and different type of gadgets. Gadgets are popular in children and as likely in elders. In this norm we can't keep our children out of this. This paper presents the impact of gadgets on children in positive and negative manner. Research has been conducted in how gadgets impact on cognitive and motor skills of children. It also describes the ways for parents how they can monitor their children by limiting their time of gadget uses. As the gadgets are increasing day by day, it is leading to the technology addiction among children. The paper concludes with recommendations for further study of better understanding of more problems in children by growing impact of computers.

KEYWORDS: Screen time; Motor skills; Cognitive skills

INTRODUCTION

Gadgets are one of the fundamental devices we rely on in the new millennium. The younger generation is prompted to use them more often than before. Our new generation is rightfully called as a 'multimedia generation' as they are all crazy for one gadget or the other, and some keep more than one. They spend many hours of their day with iPods, handsets, video games and other gadgets.

Surveys indicate that children in the age bracket of 9 to 12yrs of age love mobile phones and computers and they are addicted to it. They may be spending 7 to 10 hours of their day on their mobile phones and computers.

Multiple studies have shown that as parents increase their own screen time (whether it be smart phones, TV, computers, video games etc.), their children also follow suit. Children are constantly learning from adults and following in their footsteps. When we focus on a screen instead of our child, we are sending a message that says, "My phone or the TV is more interesting than you." Children see their parents glued to these devices and they accept it as permissible behaviour, in turn getting fascinated by the same.

The excessive use of mobile phones should be and can be controlled by parents. They can fix time limits for their children for playing with mobile phones. Kids of 9 to 12 age require 10 hours of sleep that is essential for their health and well-being. If they don’t get it, it is harmful to their physical and mental well-being. For this purpose, parents should adopt some strategies instead of altogether banning mobile phones for young children.

OBJECTIVES OF THE STUDY

1. To study the habit of electronic gadget usage in primary and secondary school children.
2. To study the behaviour of children while using electronic gadgets.
3. To study the impact of electronic gadget on the behaviour of children.
4. To study the preference of primary and secondary school children towards electronic gadgets.

RESEARCH METHODOLOGY

The present paper is an outcome of reading from various books, journals and internet sites in the subject of addiction to electronic and impact of electronic gadgets. It was attempted to conduct a survey of 110 respondents from Mumbai which included working and non-working parents of primary and secondary school children. A structured questionnaire was designed to collect data from respondents. Using percentage method, data has been analysed and graphs are developed and are interpreted.

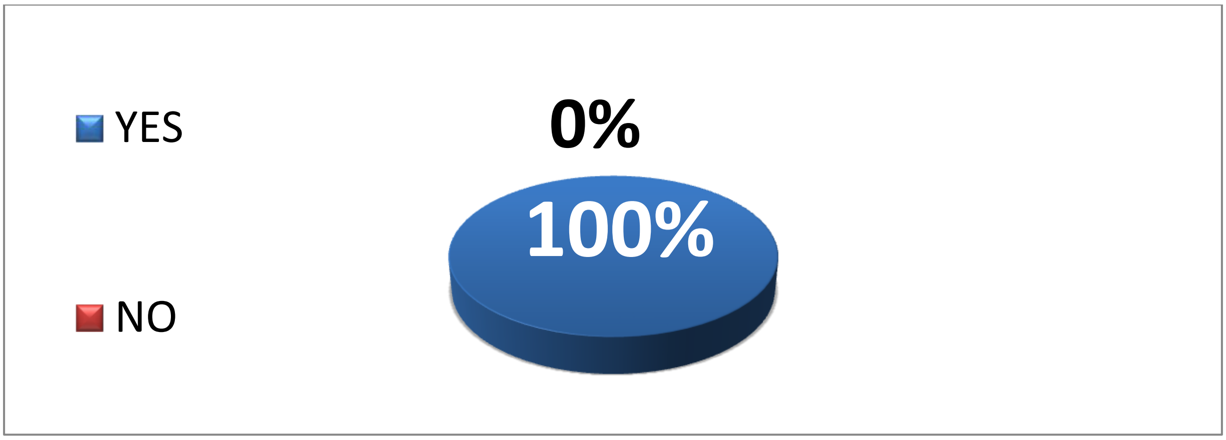
REASONS FOR USING ELECTRONIC GADGETS

Gadgets nowadays have advanced, they have educational content as well, but little do we know that it has negative repercussions as well. There are various reasons why children are getting hooked onto gadgets. Parents who are working or are busy may not be able to devote as much time to their children. Children are also hooked onto their gadgets either for a game or a trending to show or social networking site and in order to be one of the “cool” people;

children are always on their Smart phones. It could be a possibility that children who are shy or do not like to voice their opinions in public, use the means of social networking sites to voice their opinions. It is absolutely saddening to see that our kids playgrounds are transforming, they are virtual and not real anymore.

Chart 1.1

Usage of Electronic Gadgets

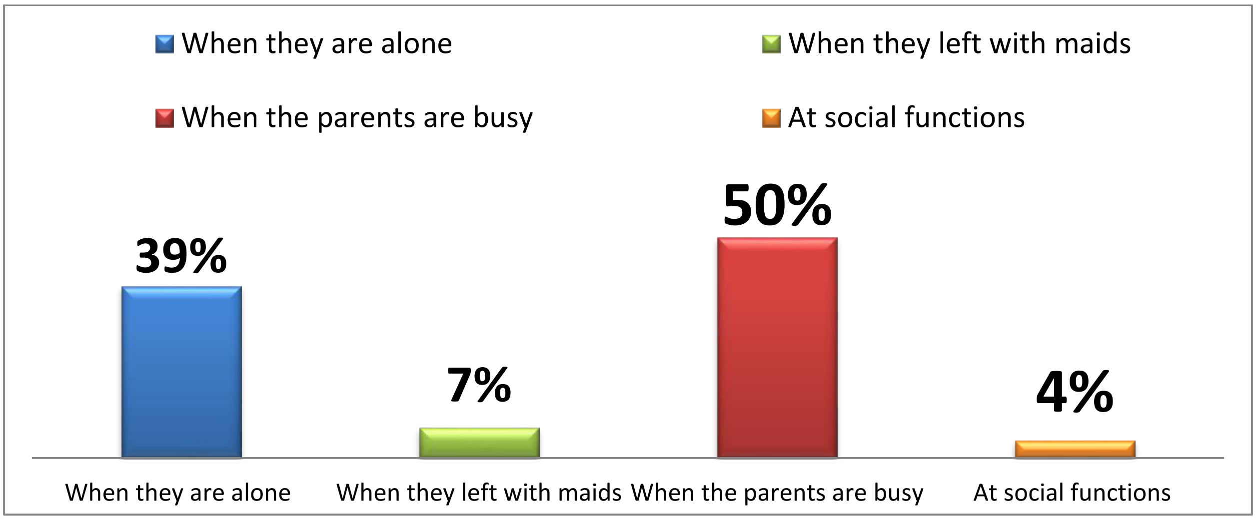


Source: Compiled from primary data collection 2017.

According to chart, 100 percent of parents surveyed admitted that their children are using electronic gadgets like mobile phone, tablet, ipad or computers.

Chart 1.2

Situations of children to attracted towards Electronic gadgets

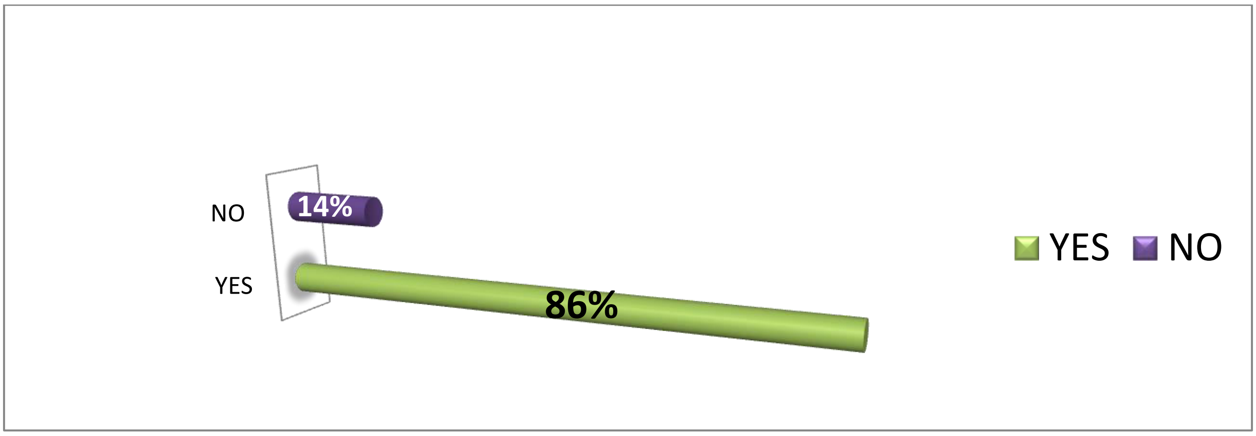


Source: Compiled from primary data collection 2017.

According to chart 1.2, 50 percent of parents responded that their children started using Electronic Gadgets when their parents are busy, 39 percent responded that normally use gadgets when they are alone where as 7 percent of parents said usage was high when the children were left with maids and 4 percent of parents said usage was noticed when they were at social functions.

Chart 1.3

Awareness of the Harmful Effects of Using Electronic Gadgets

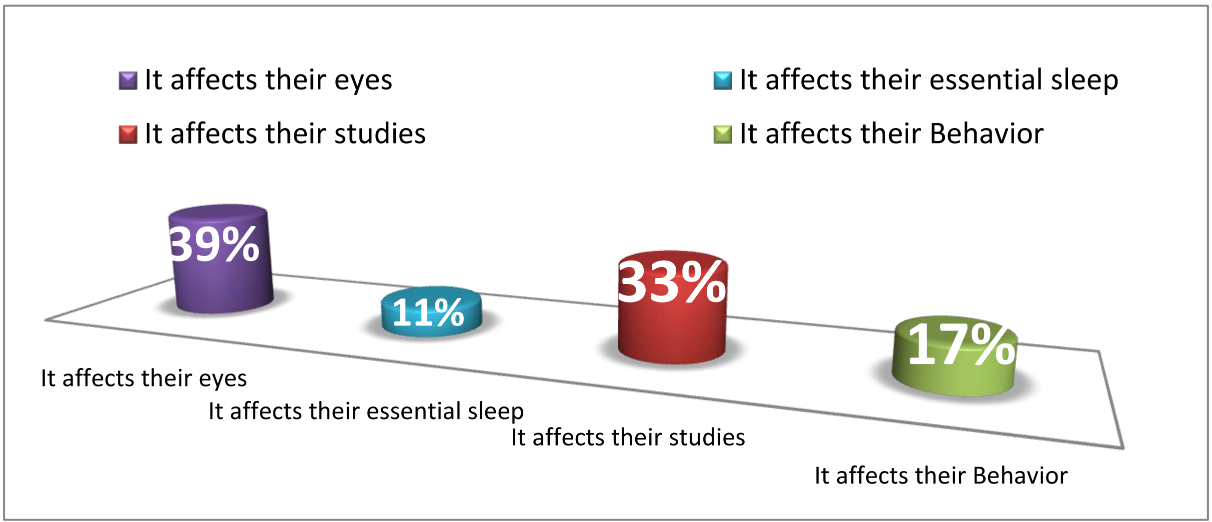


Source: Compiled from primary data collection 2017.

According to Chart 1.3, 86 percent of the parents are aware of the harmful effects of electronic gadgets and 14 percent of them don’t know about the harmful effects.

Chart 1.4

Different Effects of Electronic Gadget Usage on children.

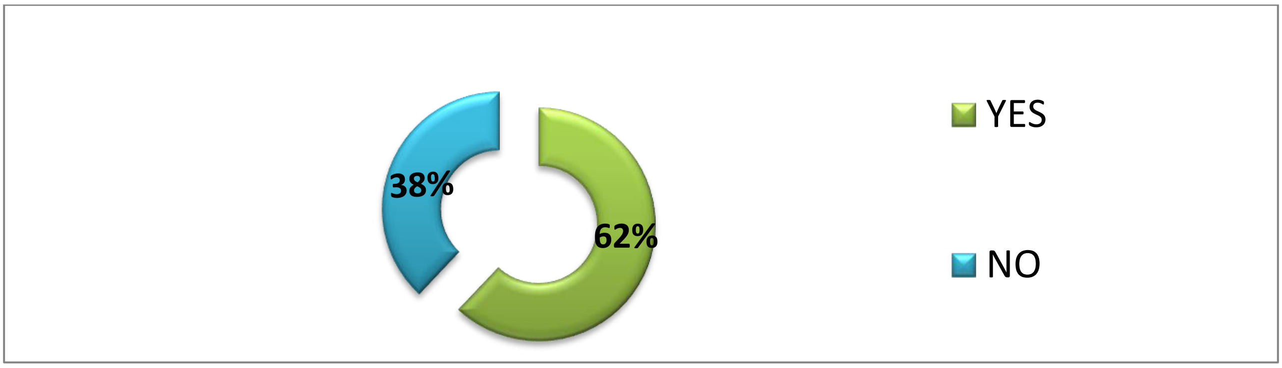


Source: Compiled from primary data collection 2017.

According to Chart 1.4, 39 percent of parents said that electronic gadgets affect their children eyes, 33 percent of the parents are saying it affects their children's studies where as 17 percent of them are saying it affects their behaviour and 11 percent of parents held the view that it affects their essential sleep.

Chart 1.5

Preference of Children for Electronic Gadgets instead of outdoor games



Source: Compiled from primary data collection 2017.

According to Chart 1.5, 62 percent of children prefer to play with Electronic gadgets instead of outdoor games and 38 percent of children like to play out door games.

This is a very important statistic which points to the fact that such youngsters may become loners in their later life and they will also lack social and communication skills due to their preference of gadgets over playing.

CONCLUSION

Majority of the children preferred to play with Electronic gadgets instead of outdoor games. Highest usage is seen in the case of mobile phones as compared to ipads, tablets and computers. Mostly mobile phones, tablets, ipads and computers are used by the children in the age group of 7-16 years. Electronic gadgets have positive as well as negative effects on the life of children. Parents have suggested measures like encouraging children to use modes of entertainment, giving more attention towards their children, encouraging outdoor games, introduction of gadgets later in a child's life and avoiding the giving of gadgets to children at social functions.

SUGGESTIONS

1. Strict rules should be implemented for students in schools and colleges regarding usage of electronic gadgets and strictly prohibiting their usage in the campus.
2. Parents should see that they are not making these gadgets easily available to their children at a very young age and even if they are made available, they should allow restricted usage by defining time-limits for usage.
3. Family time has a significant impact on screen time. Dining together, going for walks, short trips and picnics and having dedicated no-gadget time's gives way to conversations.
4. Children who belong to a household where both parents are busy working are often found entertaining themselves with a Smartphone or computer. Many a time's parents do not find the time and patience or are too tired to spend quality time after work. This can be improved by developing a good social circle of friends or relatives so that children can interact with others of their own age, which in turn helps to build their social skills.
5. Some youngsters get addicted to online games and social media and they start living double lives. For example; someone who is extremely shy and introverted in real life can turn into a person who has many friends online, which in turn can make them feel better. Such youngsters must be given counselling by school counsellors to improve their confidence levels and encourage them to make real friends instead of virtual friends.
6. The excessive exposure to bright blue light especially at night causes many eye and sleep disorders. So children must be strictly discouraged from using electronic gadgets at night.
7. Nowadays various applications and software's are available, which can block certain websites, so that the child or teenager using a computer or Smartphone cannot access these websites. Parents can limit the types of websites that a child can view by changing

the content sharing feature in their child's phone settings. These can be used very effectively by parents and school or college authorities to prevent unwanted usage.

REFERENCES

1. Kaveri Subrahmanyama and Robert Krautc Applied Developmental Psychology, USA: November, 2001.
2. JyotiRanjanMuduli, Addiction to Electronic Gadget, India: Rourkela 2016.
3. AnandUpadhyav and PriyankaChitale, Impact of Electronic Gadget, Vol 1, 09 November 2014
4. Cary Parry, Cardiff Metropolitan University, April 2016.
5. Kholi Sundus M, Journal of Depression and Anxiety, Delhi: Sage Publication, 2017.
6. Rune Johan Krumsvik, Nordic Journal of Digital Literacy, 04, June 2016, Volume 11.
7. http://www.activemomsnetwork.com/activities-fun-games/33-gadgets/2793-positive-and-negative-effects-of-electronic-gadgets-to-students.html#
8. http://www.gulfmedicaljournal.com/download/2016/poster_procedings/10.pdf
9. https://storify.com/agonizingl831/positive-and-negative-impact-of-electronic-devices

"CONCEPT"

(A Multidisciplinary Referred Research Journal)

Call for papers 2018-19

Dear Researchers,

We at Smt. M. M. P. Shah Women's College of Arts and Commerce feel pleasure to invite research papers for our Multidisciplinary Peer reviewed journal having ISSN number 2394-8922 for the next Academic Year. We call high quality original research papers, experimental research, technical reports, and case studies. Our Journal publishes articles in the field of interest to people who research, teach and apply various aspects from various disciplines. The Journal further tends to develop, promote, coordinate and disseminate the original development and practices within the respective field area. Research papers should carry some common guidelines as follows:

- Papers should begin with an Abstract (Maximum 300 words) and keywords (Maximum 5 words)
- Full papers should not exceed 3000 words (A 4 Size) pages.
- Author affiliation and Designation with full Address, contact number and email ID
- Font Style: Times New Roman, 12 pt.
- Margin 1 inch on all sides including figures and tables
- Full length paper: 1.5 spacing, justified
- References should be APA/MLA Style.

Researchers are requested to send a soft copy of their research papers by 15th of April 2018 to our email-id conceptmmp@gmail.com. All of the papers that are submitted to the Journal will go through peer review process. Authors will be provided copy of the journal for their published article.

Seva Mandal Education Society's

Smt. Maniben M.P. Shah Women's College of Arts and Commerce

NAAC Reaccredited 'A' with 3.61/4 CGPA

UGC Status : College with Potential for Excellence

Smt. Parmeshwari Devi Gordhandas Garodia Educational Complex,

338, R. A. Kidwai Road, Matunga, Mumbai - 400 019

Tel. No.: 2409 5869 Fax : 24013964

Website : www.mmpshahcollege.in

Email : mmpshah@rediffmail.com, 021-mmpshah@gmail.com