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H. & G. H. Mansukhani Institute of Management is the first Post Graduate Management Institute under the Board offering a University Degree in Management Studies of the 'University of Mumbai'. The institute started in the year 2005 and is named after the visionary brothers Late Shri Hashmatrai and Late Shri Gangaram Himathmal Mansukhani who were keenly interested in spreading value-based education to the rural areas. Today, Mansukhani Institute of Management (MIM) is blessed with the careful nurturing & parental role played by the members of the Board.

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MIM aims at the holistic development of an individual. The students are not only prepared to excel in their academics but also their young minds are shaped in such a way that they stand out in every endeavor that they undertake. We at MIM, strive to build 'Creativity, Confidence and Leadership' within our students. A place where a Cocoon metamorphoses into a Butterfly!

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To be a center of excellence for management education creating competent professionals and entrepreneurs thereby contributing to the industry, economy and society.

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M1: To implement dynamic pedagogical tools and conduct student centered activities for holistic development of students, molding them into ethical, socially conscious and competent managers and entrepreneurs.

M2: To adopt academic and administrative philosophy to enhance reach of management education to diverse strata of students.

M3: To create, upgrade and maintain human, financial and infrastructural resources needed for providing quality management education.

M4: To integrate management education with business and industry.

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Disclaimer: The editorial committee has taken utmost care to provide quality editorial articles in this compendium of papers.

Printed at:

FOREWORD

It gives us immense pleasure to present the new issue of the journal 'Gnosis'. The main aim of the journal is to publish the research work of our students across various disciplines of management like marketing, finance, human resource, etc. The journal attempts to trigger research amongst our students.

It also provides a platform for our students to present their research work where they work closely with the professionals and to develop knowledge, competencies, and experience related directly to their career goals. This also highlights the efforts taken by the students, their work supervisors from the organizations and the expert faculty guides from MIM.

We are thankful to all the students for their contributions to the journal and we are sure that readers will find the journal informative as well as educative.

Dr. Swati Sabale

Director – MIM

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A Study on Impact of Financial Awareness on Saving and Investment Pattern of Salaried Individual in Kalyan

-Nisha Pasi

Abstract

In this study research is done on the different types of investment avenues as well as the factors that are required while selecting the investment on salaried individuals of Kalyan Region with a sample size of 100 salaried employees of Kalyan city (Maharashtra State, India) with the help of a questionnaire. Chi square test is used to analyse the association between demographics and most preferred investment avenue. The results reveal that there is an association between gender and preferred investment avenue. Due to a greater number of working women now there exists less difference in preference of investment avenues between men and women.

Introduction

Saving and Investment are two key variables which play a significant role in economic growth, control of inflation, stability and promotion of employment especially in the context of developing countries. Money is required by everyone and is the lifeline for existence. Proper use of money is invested, leads to generation of income, employment, eradication of poverty, stability and control of inflation. Investment means the sacrifice of certain present value for future value. All savings are not investment. Savings only become investment if a person makes a distinction to forego the use of money saved a for a period of time, in the hope of earning return. At the same time, investments do not always originate from savings.

People some time get unexpectedly lump-sum amount of money which is surplus to immediate requirement. The three main ingredients that measure the growth of an economy are Income, Saving and investment. Saving provides the basis for investment and investment is the single most important factor for the development of the economy. Saving is income not spent, or deferred consumption. Methods of saving include putting money aside in, for example, a deposit account, a pension account, an investment fund, or as cash. Saving also involves reducing expenditures, such as recurring costs. In terms of personal finance, saving generally specifies low-risk preservation of money, as in a deposit account, versus investment, wherein risk is a lot higher; in economics more broadly, it refers to any income not used for immediate consumption.

Review Of Literature

Sobhesh Kumar Agarwal (2013) in its research on “The study on dimensions of financial literacy among the private employee in urban areas” provided an analytical basis for enunciating policy for enhancing financial literacy of youth in India. The paper found that the level of financial literacy among the working young in urban India was similar to the levels that prevailed among comparable groups in other countries. The study found the significant negative relationship between financial attitude and financial behaviour which was surprising. The above study author Sobhesh Kumar Agrawal concludes that the education level of those respondents in sample was high but did not translate into adequate financial literacy. So, youngster behaved in a profligate manner which gave rise to the observed negative association between attitude and behaviour about financial literacy

Puneet Bhushan(2013)

In his research paper the title has “The study on Financial literacy level of salaried individual and it’s determinants”,Deptt of Humanities and Social Sciences, Jaypee University of Information Technology, Waknaghat, Solan, India. Yajulu Medury, Chief Operating Officer,Jaypee Education System, India, Financial Literacy and its Determinants, The paper attempted to determine financial literacy level of salaried individuals which was based on various demographic and socio-economic factors, ISSN : 2279-0039, The study found that overall financial literacy level of respondents was not very high. Financial literacy level was getting affected by gender, education, income, nature of employment and place of work whereas it doesn’t get affected by age and geographic region according to the paper. The final conclusion of his study is to making the appropriate strategy and should be increasing the level of financial literacy among the population of the country.

Sonali Patil (2014)

Studied preferred investment avenues among salaried people with reference to Pune City, India. A sample size of 40 investors has been taken from the Pune City, India. The result of finding showed 60% investors were aware about the investment avenues whereas 40% were unaware.

Dr. Varsha Virani (2012)

Propounded in her study that In spite of low income the teachers have been saving for future needs. The major impact on savings is due to the level of income of the school teachers. The research shows that majority of the respondents are saving money as Bank deposits for the safety of an unpredictable future. The main avenues of investment are Bank deposits and the main purpose of investment is for children education, marriage, and security after retirement.

Research Methodology

Objectives

- To analyse the financial awareness level of salaried individual towards the investment in Kalyan.
- To analyse the pattern of investment and saving among the salaried individual in Kalyan.
- To study the Factor influencing the saving and investment pattern of the salaried individual.
- To understand the level of the risk involved in investment according to salaried individual.
- To study if demographic factor has impact on financial awareness on salaried individual.

Research Design

Descriptive research aims to accurately and systematically describe a population, situation or phenomenon. It can answer what, where, when and how questions, but not why questions. A descriptive research design can use a wide variety of research methods to investigate one or more variables.

Exploratory research design is conducted for a research problem when the researcher has no past data or only a few studies for reference. Sometimes this research is informal and unstructured. It serves as a tool for initial research that provides a hypothetical or theoretical idea of the research problem.

Sample Design

Simple random sampling

Sample Size

The data collected was through primary source i.e. questionnaires method, this was done by sending the google form to the respondents.100 respondents were selected for the study.

Data type

Primary & Secondary

Primary Data : Primary data refers to the data collected from primary sources i.e., the data collected by the investigator or researcher himself. Primary data also called original data since it is collected for the first time by a person who is going to use them the process of collecting. primary data always collected by the investigation in the field and form the original sources.

Primary data are row in form and they are to be arranged and of organized later on to be fit for use. Generally primary sources information is gathered through direct observation, questionnaire, schedule and interviews methods.

Secondary Data:

When an authorized organization or an investigator uses the data already collected by some other authorized agency or investigator, then such data become secondary data for the user organization or investigator. Secondary data are by and large, available from publications or periodicals of authorized agencies or institutions. Government publications, Semi Government publications, international publications, Reports of research organizations, Local self-government institutions and autonomous educational institutions, Newspapers and periodicals are sources' of secondary data.

Area of coverage

The research is conducted for salaried individuals in Kalyan region.

Instruments used

The instrument used for this study is Questionnaire.

Analytical tools

Pie charts, Bar diagrams, Chi Square Test.

Scope of the study

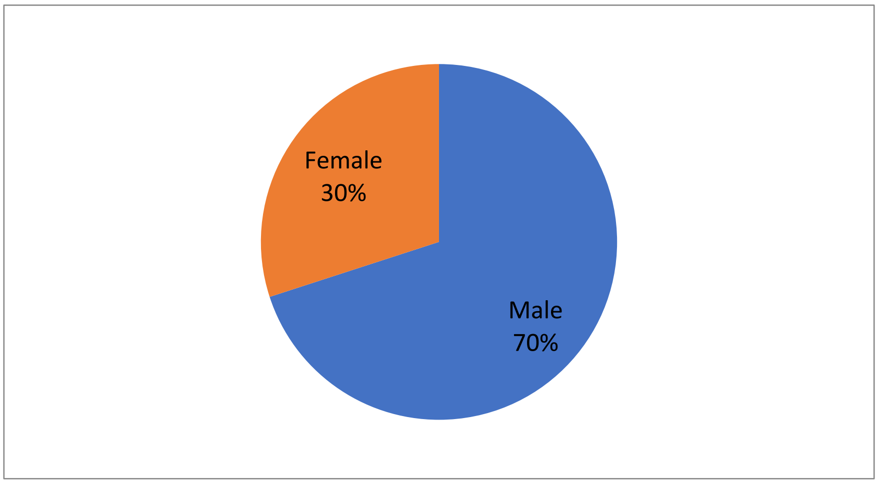
The Study is limited to 100 salaried individuals of Kalyan.

Hypothesis

H0: "There is no significant relationship between the Gender and the most preferable Investment options".

H1: "There is a significant relationship between the Gender and the most preferable Investment options".

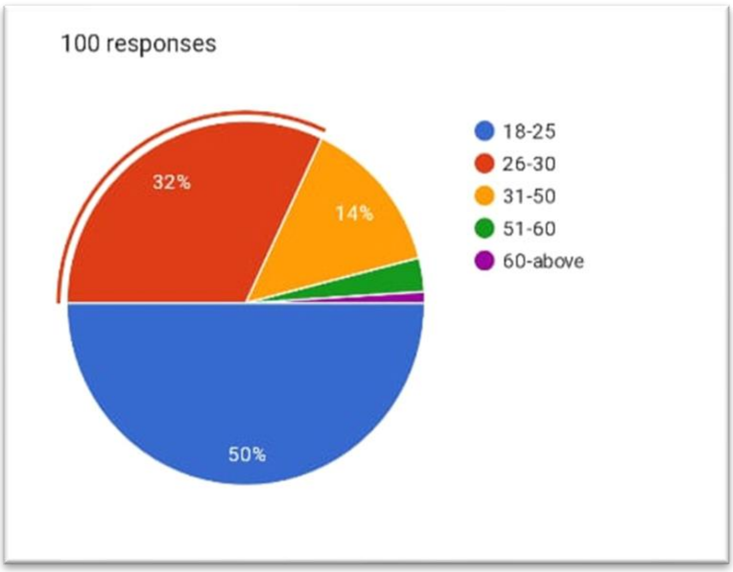
Data Analysis and Interpretation



1.

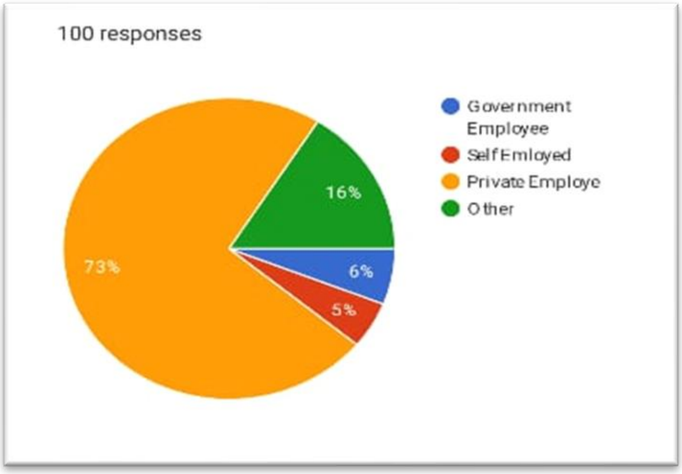
70% of the people who have participated in this survey are Males, i.e., there are 70 males who participated in this survey. While Females are 30%, i.e.,30 females have taken part in this survey

2)Age of Salaried Individual



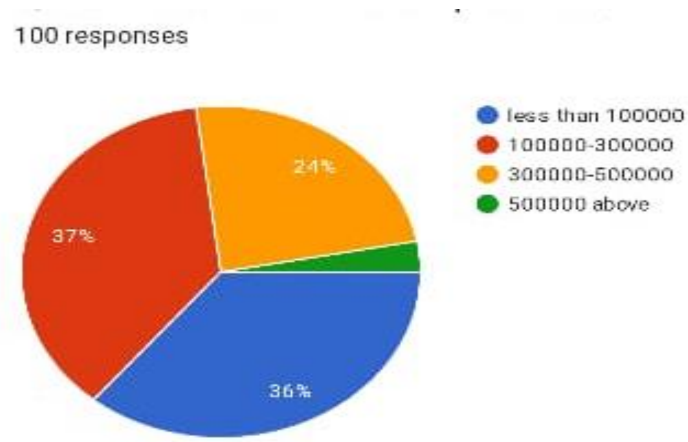
It was observed that, 32% of the respondents belong to the age group of 26-30 years,50 % of the respondents belong to age group of 18-25, 14% of the respondents were in age group of 31-50years and 1% were of above 60 years.

3) Profession of the salaried individual



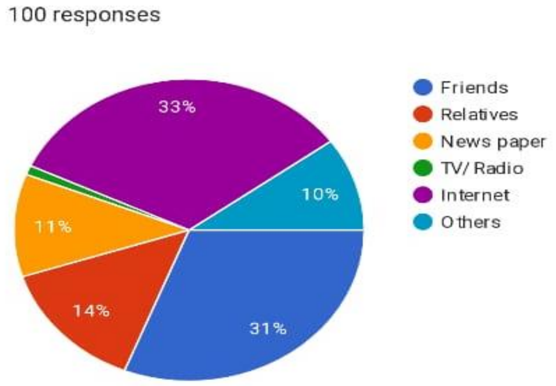
The chart indicates that out of 100 responses 16% were government employess,5% were self-employed,73% were private employed, 16% were Others in profession.

4) Annual Income of the respondent:



The Chart indicates that out of 100 responses the income is 36% in less than 100000, 37% pf respondents belong to 100000-300000, 24% of respondent's income group in 300000-500000, 3% were in 500000and above.

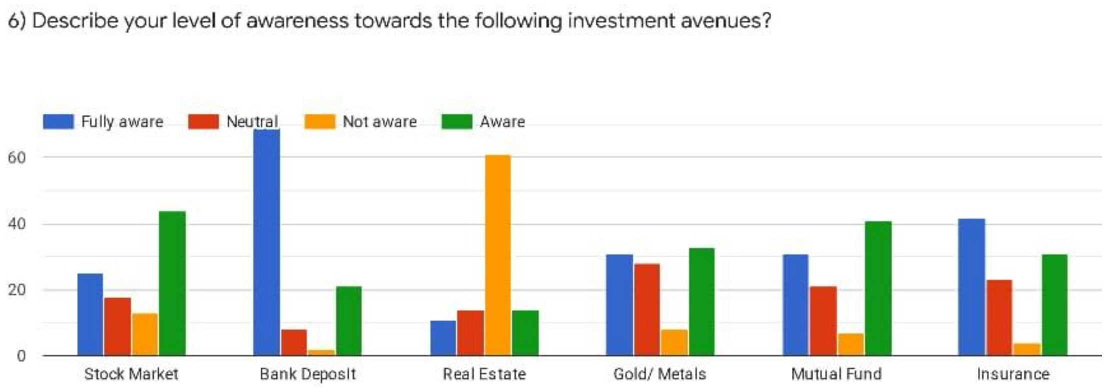
5) From which source do you come to know about investment avenue?



It was observed that majority of people come to know about various investment options through Internet i.e 33%, 31% people came to know through friends and 14%relatives, 1% through Television and 10% through other sources

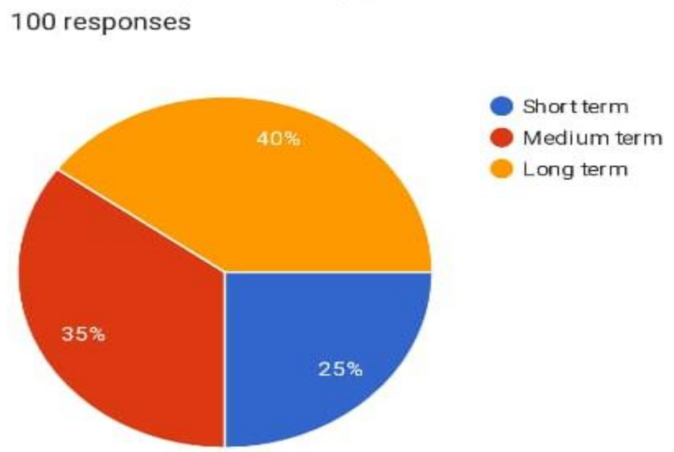
O6) Describe your level of awareness towards the following investment avenues?

Out of 100 respondents, 30 people feared financial instability, 45 people were impacted by mental imbalance and 25 were impacted by lack of family time.



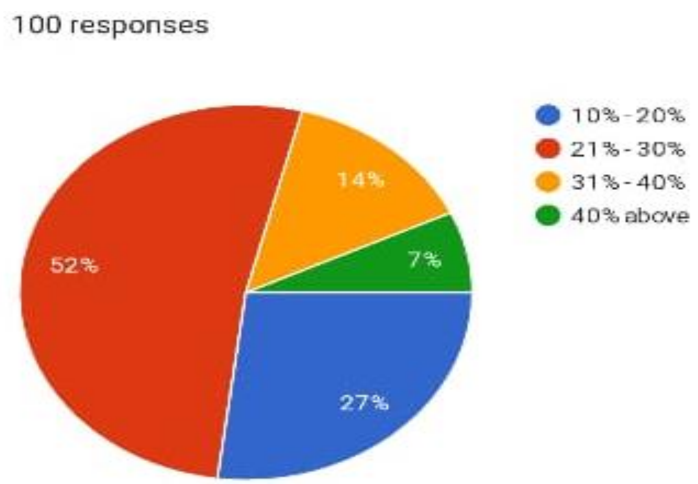
From this chart we can see that maximum people are fully aware of bank deposits and the second most which people are aware of is stock market and for real estate maximum people are not aware of this investment and for gold Mutual fund and insurance most people are kindly aware of this.

7) What is your time period for investment?



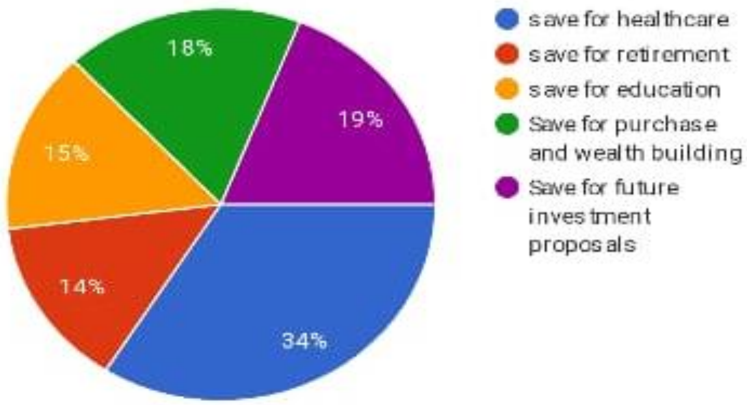
From this chart we can see that maximum people invest their money for long term i.e., 40% and the most of the preferred investment is medium term i.e., 35% and at last very less people invest their money for short term of period i.e., 25%

8) What is your percentage wise monthly savings?



From this chart we can see that maximum people are saving from 21%-30% monthly and at the second most which is 27% people are saving only 10-20% of their income only 7% people are there which are saving 40% above of their saving

9) what is your reason behind savings?

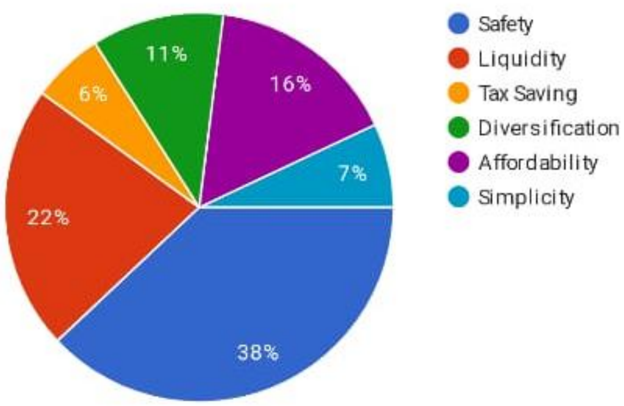


It was observed that 34% of people have the saving objective as save for healthcare, 19% of people have the saving objective as they save for future investment purpose, 18% as save for purchase and wealth building, 15% as education, 11.73% as retirement planning and 19.75% as other objectives

66 people faced 0-25% pay cut, 29 people faced 26-50%, 5 people faced 51% & above

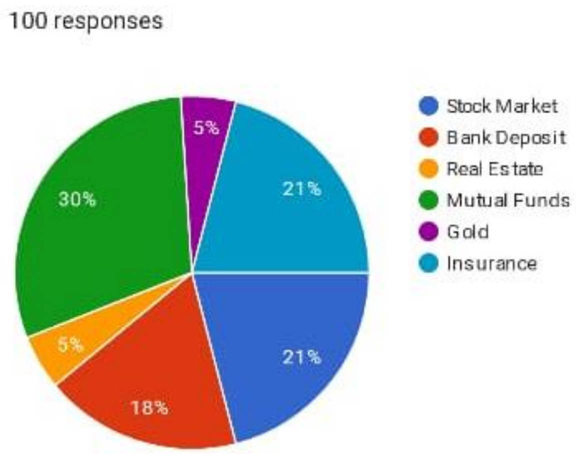
10) Factor influencing while selecting investment avenues?

100 responses



In the present study, it is observed that 38% people consider safety as an influencing factor for investment, 22% people liquidity, 16% people tax savings, 11% people diversification and 6% people tax saving and 7% people considered simplicity.

11) What are your most preferable investment options?



From this chart we can see that most people i.e., 30% are preferring mutual fund for investment and the second most investment tool is stock market and insurance both have same ratio i.e., 21% and 3rd most preferred tool is bank deposits, the least used tool for investment is real estate only 5% people use this option for investment.

Hypothesis Testing

H0 : "There is no significant relationship between the Gender and the most preferable Investment options".

H1 : "There is significant relationship between the Gender and the most preferable Investment options".

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
1) Gender : * 11) what is your most preferable investment options?	100	100.0%	0	0.0%	100	100.0%

1) Gender : * 11) What is your most preferable investment options? Crosstabulation

Count

		Most Preferred Investment Option						Total
		1	2	3	4	5	6	
1) Gender:	1	17	9	4	23	1	16	70
	2	4	9	1	7	4	5	30
Total		21	18	5	30	5	21	100

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.837[a]	5	.037
Likelihood Ratio	11.112	5	.049
Linear-by-Linear Association	.000	1	.990
N of Valid Cases	100		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is 1.50.

Since the P Value is less then 0.05Null Hypothesis is rejected.

Therefore, there is a relationship between the Gender and the most preferable Investment options

Conclusion:

This study is a reflection of the awareness and factors considering, risk taking ability of the various categories of salaried individuals. Selection of the perfect investment avenue is a difficult task to an individual. An effort is made to identity the preference of salaried individuals in Kalyan.

This study concentrated in identifying the factors considered by salaried individuals before investment, awareness level of salaried individuals towards various investment avenues are identified based on their profession, investors risk in selecting a particular avenue.

The presents study has important implication for investment manager as it has come out with certain interesting facets of salaried individual. The individual investor still prefers to invest in financial products which give higher returns. This confirms that individuals even if they are of high income, well educated, independent are conservative individual prefer to have higher return.

References:

- Prof. Sanket L. Charkha and Dr. Jagdeesh R. Lanjekar, "A Study Of Saving And Investment Pattern of Salaried Class People with Special Reference To Pune City (India)
- Deepak Sood and Dr. Navdeep Kaur, A STUDY OF SAVING AND INVESTMENT PATTERN OF SALARIED CLASS PEOPLE WITH SPECIAL REFERENCE TO CHANDIGARH.
- https://investorzone.in/
- https://www.franklintempletonindia.com/

A Study on Financial Problems Faced by Distributors of FMCG Sector in Badlapur Region

- Tushar Chandane

Abstract

Fast-moving consumer goods (FMCG) sector is the 4th largest sector in the Indian economy. It is an important sector in the economy. An attempt is made to understand the financial problems faced by the distributors in Badlapur Region. The study highlights how FMCG sector has grown in the last decade and the obstacles faced by distributors in Badlapur Region. For analysis purpose 100 distributors have been chosen and their problems are studied with the help of a questionnaire.

Introduction

Fast-moving consumer goods (FMCG) sector is the 4th largest sector in the Indian economy with Household and Personal Care accounting for 50 per cent of FMCG sales in India. Growing awareness, easier access and changing lifestyles have been the key growth drivers for the sector. The urban segment (accounts for a revenue share of around 55 per cent) is the largest contributor to the overall revenue generated by the FMCG sector in India However, in the last few years, the FMCG market has grown at a faster pace in rural India compared with urban India. Semi-urban and rural segments are growing at a rapid pace and FMCG products account for 50 per cent of total rural spending.

DEVELOPMENT IN FMCG

Rural consumption has increased, led by a combination of increasing incomes and higher aspiration levels; there is an increased demand for branded products in rural India. The rural FMCG market in India is expected to grow to US$ 220 billion by 2025 from US$ 23.6 billion in FY18. In FY18, FMCG's rural segment contributed an estimated 10 per cent of the total income and it is forecasted to contribute 15-16 per cent in FY 19. FMCG sector is forecasted to grow at 12-13 per cent between September–December 2018. On the other hand, with the share of unorganized market in the FMCG sector falling, the organized sector growth is expected to rise with increased level of brand consciousness, also augmented by the growth in modern retail. Another major factor propelling the demand for food services in India is the growing youth population, primarily in the country's urban regions. India has a large base of young consumers who form the majority of the workforce and, due to time constraints, barely get time for cooking

Review of Literature:

Avinash G. Mulky (2016) **in** its research on “Distribution problem and solution” discusses that an effective distribution channel can be a source of strategic advantage for companies. However, little research exists about the distribution channel structure in India, which is largely traditional and quite unique. The first part of this round table article provides an overview of distribution channels, particularly their constituents and structure, with a special focus on distribution channels in India. The second part of the article reports on a panel discussion with eminent academic and industry experts on the challenges that companies in India face in designing, constructing, and managing distribution channels on the ground

Surajit Dey (2012) in its study on “Distributors Problems and Perspectives” describes distribution sector as the sector that is poised to show the highest growth in the next five years. The sector is set for a revolution, as both the present players and new entrants are gearing up to explore the market. This sector contributes 10% of India's GDP and the current growth rate is 8.5%. The present size of the organized retailing sector is approximately 3% and is expected to grow to 25-30% by the year 2010. There are about 300 new malls, 1500 supermarkets and 325 departmental stores currently under construction. Based on the findings of the study, various suggestions were made. If those will be properly considered by the distributor, preferred result could be accomplished.

Xu Yang (2013) in its study on “A Review of Distribution Related Problems in Logistics and Supply Chain Research” describes a comprehensive review of distribution problems in logistics and supply chain management in its paper . We first review the definitions of distribution, and then define it from a new perspective. We also present and compare different taxonomies of distribution networks. Next, the importance and difficulties of distribution research are discussed. The major contribution of this paper is we point out that there are 12 issues in distribution research that need to be addressed. The major conclusion of the paper is that future research needs to address an integrated approach to distribution design and to consider and incorporate the sustainability development concept.

Nagarajan, Dr. J. Khaja Sheriff (2013) In Its Research On “Emerging Challenges and Prospects of Fmcg Product Development in India” provides inputs for a clear understanding of the consumer mindset towards FMCG products. It focuses on some of the fundamental issues pertaining to the emerging challenges and prospects of marketing FMCG products (new product launch) in India. Emerging trends in sales and customer attraction which enable improvements in new products development (FMCG). Fundamental issues of the customer and their expectations involve around three magical questions 1. What more? 2. What next? 3. What else? When the marketers want to fulfill the customer requirements, they come up with challenges which are new and unseen in yesteryears.

Research Methodology

Objectives:

- A study on various financial problems faced by distributors of FMCG Sector in Badlapur region.

- To understand the Impact of financial problems on the businesses of distributors of FMCG Sector in Badlapur region.

- To study the Causes of financial problems faced by distributors of FMCG sector in Badlapur region. • To provide solutions to financial problems faced by distributors in FMCG sector in Badlapur region.

Sampling Design and Size

Simple Random sampling is used to carry out the study.

Sample size of the research is 100 Distributors.

Area of coverage

The research is conducted for distributors in Badlapur Region.

Instruments used

The instrument used for this study is Questionnaire.

Analytical tools

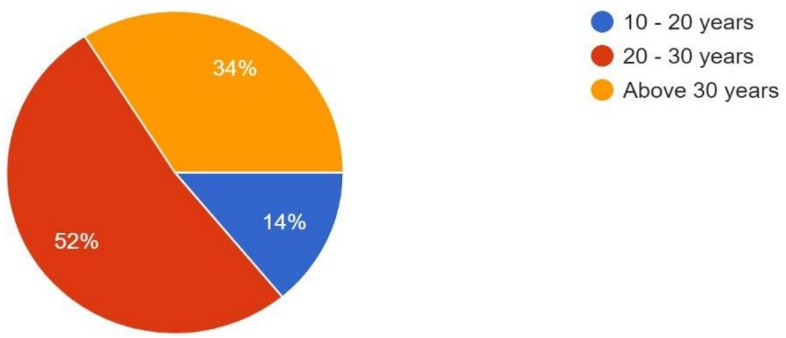
Pie charts, Bar diagrams.

Scope of the study:

This project highlights the study of financial problems faced by distributors in FMCG sector in Badlapur region. The Sample size of the research is 100 Distributors. This project used random sampling method which is collecting data from distributors of FMCG sector in Badlapur region. The type of research used in this study is descriptive and analytical.

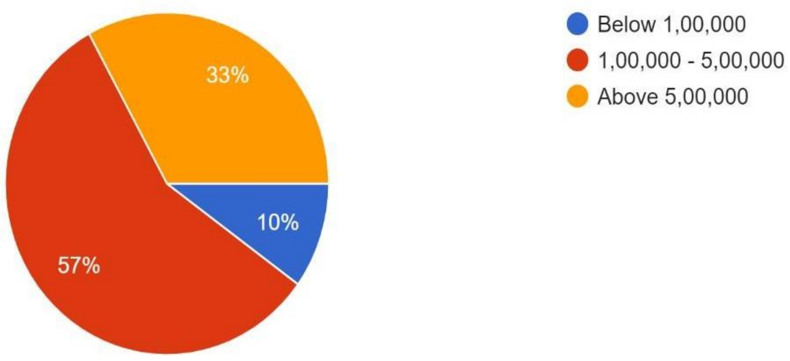
Data Analysis and Interpretation:

1. Age of Distributor:



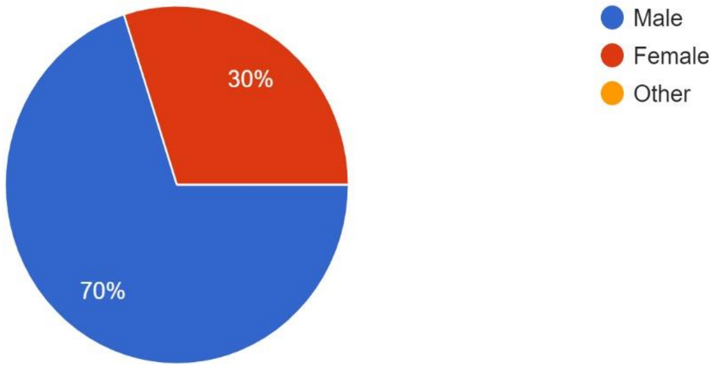
From the above chart we can see that 14 distributors age is 10 – 20 years ,52 distributors age is 20 – 30 years, and 34. Distributors age is above 30 years.

2. Income (Annually)



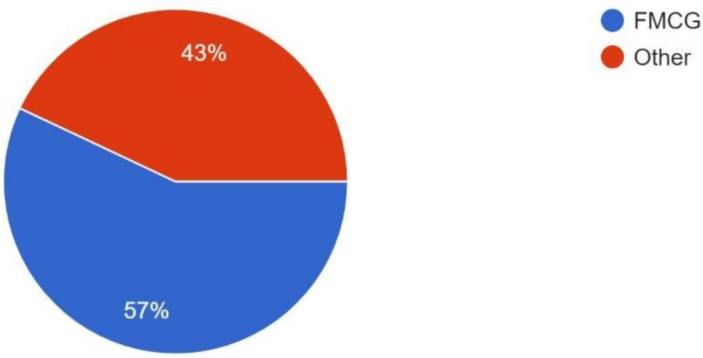
From the above chart we can see that 10 distributors earn income annually is 1,00,000, 57 distributors earn income annually 1,00,000 – 5,00,000, and 33 distributors earn income annually above 5,00,000.

3. Gender



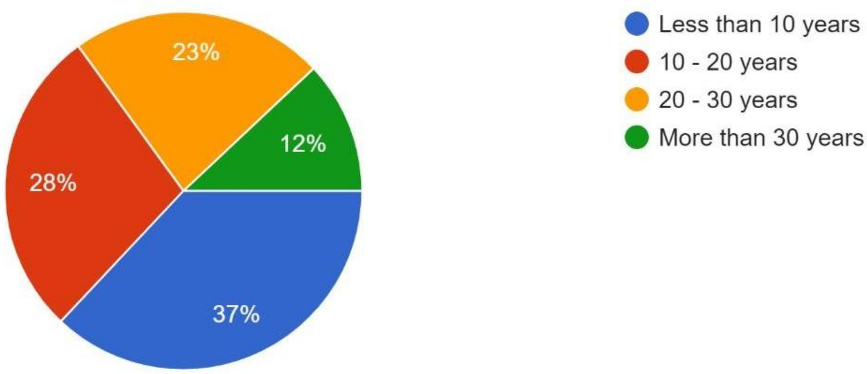
From above chart it can be seen that we can see that ratio of gender is 7:3 there are 70 distributors are Male and the remaining 30 distributors are Female.

4. Types of distributors



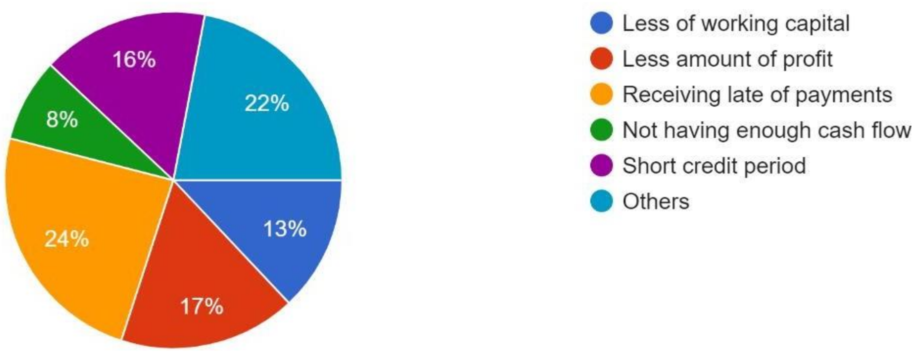
From the above chart we know that 43 of the respondents are other distributors and 57 of the respondents are FMCG distributors.

5. Experience



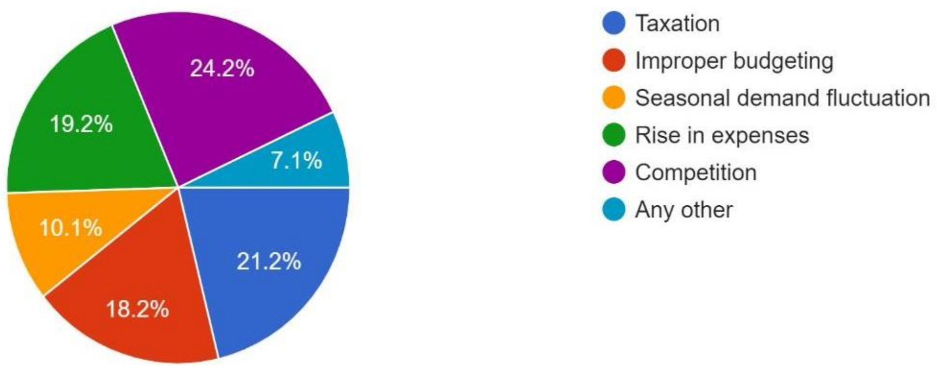
From the above chart we can see that 12 distributors have more than 30 years of experience,37 distributors have less than 10 years of experience,23 respondents have 20 to 30 years of experience and 28 people have 10 to 20 years of experience.

6. Types of financial problems faced by you



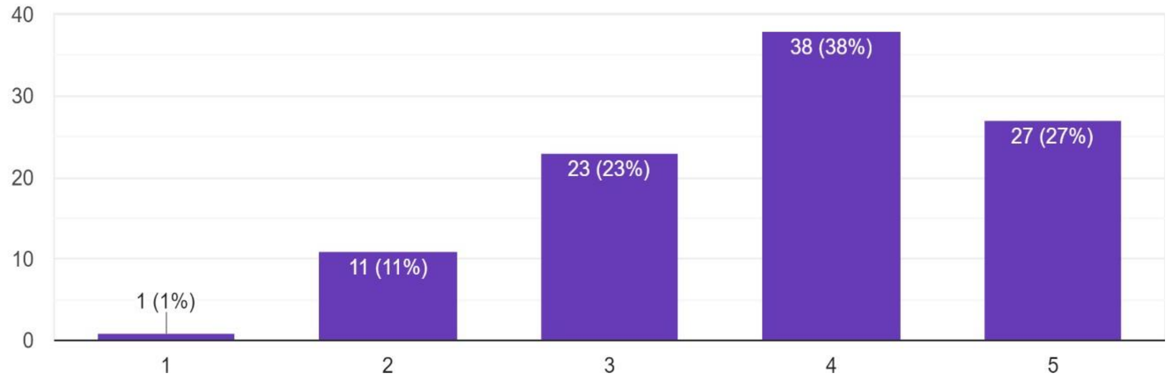
From the above chart we can see that out of 100% financial problems 13% is because of lack of working capital,17% is less amount of profit,24% is receiving late payments, 08% is not having enough cash flow, 16% is short credit period,22% are other financial problems.

7. What are the possible Causes that leads to financial problems?



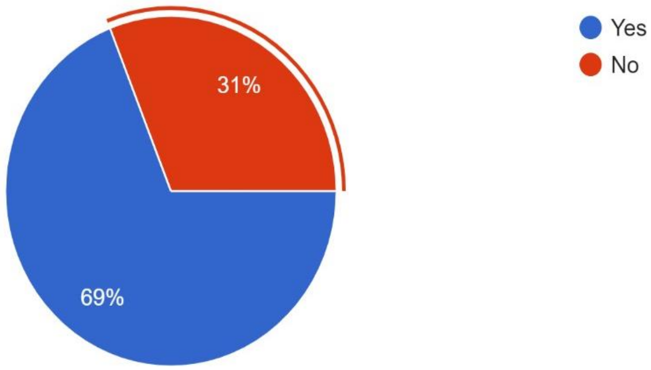
From the chart we can see that 21.2% distributors think that financial problems happen because of taxation ,18.2% think of improper budgeting,10.1% because of seasonal fluctuation in demand,19.2% thinks because of rise is expenses,24.2% think it's because of competition and 7.1% of them thinks financial problems arises because of other things.

8. Impact of Financial Problems on Business:



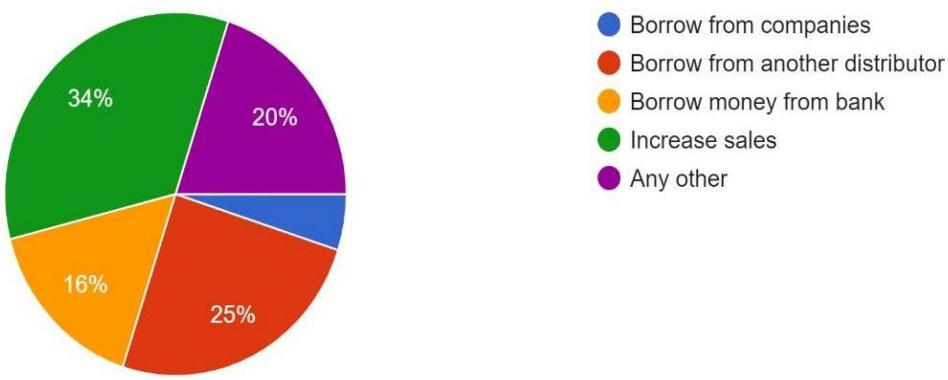
From above it can be seen that impact financial problems make on business so it describes about amount of impact on a scale of 1 to 5 so out of 100 only 1 distributor think it has 1 amount of impact on business,11 distributors think of 2,23 distributors thinks 3,38 distributors says 4 on impact scale and 27 distributors says its 5.

9. Do you think that financial problems are avoidable?



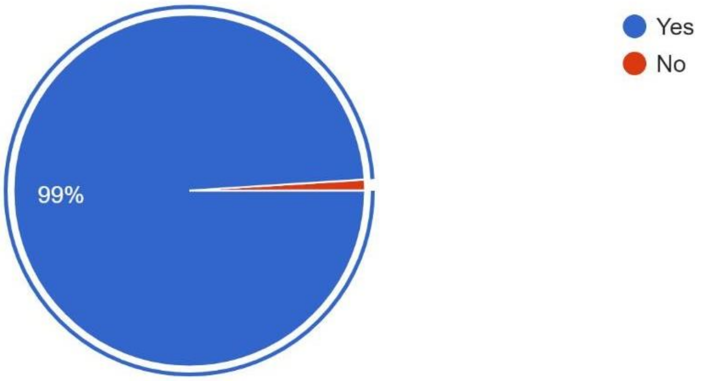
From the above chart we can see that 69 distributors think they are avoidable, and 31 distributors think they are not.

10 What according to you is best way to minimize financial problems?



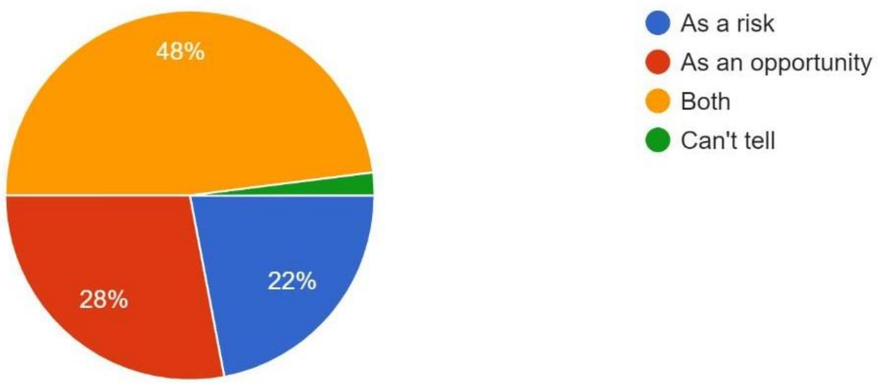
From above chart it can be seen that shows that 34 distributors will think of sales increase sales to avoid financial problems,16 distributors will think of borrowing money from bank, 25 of them will think of borrowing from other distributors,5 distributers will look for borrowing money from companies and 20 of them will do any other solution to get rid financial problems.

11. Do financial problems affect sales.



From above it can be seen that 99% of distributors thinks that financial problems affect their sales and only 1% of distributor think it didn’t effect on sales.

12. What is your perspective at financial problems?



From above chart it can be seen that 28 of them look at financial problem as an opportunity,22 distributors look at it as a risk, 48 distributors says it can be both and 2 distributor say it is not answerable anything can happen.

Conclusion:

From the survey we have come to know that financial problems have high amount of impact on business. And many of the distributor believe that financial problems are avoidable if took care properly, which is good sign for distributors field. And most of them think that forecasting about future risk is best way to avoid financial problems. It is because by forecasting the future they can be prepared and can avoid it easily.

Survey shows that 99% of distributors think that financial problems put impact on their sales. It is important to keep financial problems minimal as sales are the backbone of the distributors business. There is another factor called FMCG which effect distributors survey says that having a perishable good can impact financial situation of business. It is because if perishable good not get sale quickly they will perish and impact distributors income so keeping enough stock and not overstocking is the key also having good study of the market about the products. To know about demand fluctuation of FMCG product will help long way.

Having financial problems can be an opportunity or risk.it depends upon way distributor look at it and the way he handles it. So, overall financial problems can be impactful on business and sales. But they can be avoided if took care properly.

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A Study on impact of Covid 19 on Employees work life balance in Sai English High School

- Minakshi Ghaywat

Abstract

Coronavirus (COVID-19), which hit in early 2020, changed the way people live and work, and affected industries and organizations all over the world. Many organizations have begun to deliver a new way of working to adapt to these shifts effectively using teleworking or a work from home policy. The purpose of this study was to fill the gaps by investigating several potential predictors of Work life balance during working from home from the impact of COVID-19. Using a quantitative approach, 100 employees who were forced to work from home in Sai English High School we're questioned through questionnaire and the responses were analysed using Pie charts and Bar Diagrams. The study revealed that Majority of employees are happy to work from home however their work life balance seems to be disturbed as most of the time they are working even in non-working hours. Working from home as a new pace of work can sustain job satisfaction as the current working atmosphere for Indonesian workers. In response to the collectivist setting, working from home can be a positive sign that needs to be paid attention to for the organization. The findings indicate that companies must pay attention to the factors of work-life balance to keep employees motivated and to maintain optimal salary for all levels of employees and also to provide sufficient tools to work from home.

Introduction

The COVID-19 pandemic is not only a health emergency and economic hazard but has also resulted in dramatic changes in people's personal lives and roles within families have been disrupted. During the pandemic, many countries have taken drastic measures to reduce the spread of the virus, such as social distancing, lockdowns, and closing schools, public institutions, and workplaces. Children and adults alike have been forced to stay at home for a shorter or longer time and upturn their lives as the home became the school, the workplace, the playground, sports facility, and family sanctuary. UNESCO (2020) has estimated that more than 70% of the world's student population, or around 1.2 billion students, has been affected by either temporary school closures or restricted services. This entails increased care responsibilities for parents across the world.

The pandemic has not only affected schools, as many companies and businesses have been forced to adopt to the circumstances with more working from home and telecommuting opportunities for their workers (Alon et al., 2020). Juggling childcare and paid work has been very challenging for parents, but then again, this has meant increased flexibility for many employees, flexibility that has often been discussed as the solution to a better work–life balance, especially for women (Gatrell, Burnett, Cooper, & Sparrow, 2014; C. Sullivan, 2015; Wheatley, 2012). However, there are various intricacies around the interactions of gender equality and work–life balance in normal times, which seem to have intensified during the pandemic as the pressure on parents' time increases (e.g., Andrew et al., 2020; Carlson et al., 2020).

Review Of Literature

Sarah Holly and Alwine Mohnen (2012) in their study titled "Impact of working hours on Work Life balance" their main objective was to examine the influence of the working hours of the employees on their satisfaction on the job. They explain that the overall number of the employees wants to reduce their working hours is influenced mainly by the overtime compensation. Their study result shows that generally the long working hours do not lead to the dissatisfaction among the employees, but long working hours have a positive effect on the employee's life and job satisfaction and the desire to reduce the long working hours have a negative impact on the job satisfaction of the employees.

R Baral and S Bhargava (2011) in their research titled "HR interventions for Work life balance" quotes that work life balance is the concern for both research scholars and the business leaders in the view of technological, demographic and organizational changes related to it. They have explained about the challenges that the HR managers face while effectively implementing the policy in their organization. They suggest that the organizations must implement Work life balance policies and incorporate the organizational culture that ensures employee commitment and productivity.

Research Methodology:

Objectives

- To Study the concept of Work life balance.

- To Find out the Impact of COVID-19 on employees at Sai English High School.
- To analyse Impact of COVID-19 on work life balance of employees at Sai English High School.
- To offer suggestions (if any) after the study.

Research Design

Descriptive research aims to accurately and systematically describe a population, situation or phenomenon. It can answer what, where, when and how questions, but not why questions. A descriptive research design can use a wide variety of research methods to investigate one or more variables.

Exploratory research design is conducted for a research problem when the researcher has no past data or only a few studies for reference. Sometimes this research is informal and unstructured. It serves as a tool for initial research that provides a hypothetical or theoretical idea of the research problem.

Sample Design

Simple random sampling

Sample Size

While performing this research a total of 100 responses was collected, from the employees of Sai English High School. The data collected was through primary source i.e. questionnaires method, this was done by sending the google form to the respondents.100 respondents

Data type

Primary & Secondary

Primary Data: Primary data refers to the data collected from primary sources i.e., the data collected by the investigator or researcher himself. Primary data also called original data since it is collected for the first time by a person who is going to use them the process of collecting. primary data always collected by the investigation in the field and form the original sources.

Primary data are row in form and they are to be arranged and of organized later on to be fit for use. Generally primary sources information is gathered through direct observation, questionnaire, schedule and interviews methods.

Secondary Data:

When an authorized organization or an investigator uses the data already collected by some other authorized agency or investigator, then such data become secondary data for the user organization or investigator. Secondary data are by and large, available from publications or periodicals of authorized agencies or institutions. Government publications, Semi Government publications, international publications, Reports of research organizations, Local self-government institutions and autonomous educational institutions, Newspapers and periodicals are sources of secondary data.

Area of coverage

The research is conducted in a private school in Kalyan east named, Sai English High School

Instruments used

The instrument used for this study is Questionnaire.

Analytical tools

Pie charts, Bar diagrams

Scope of the study

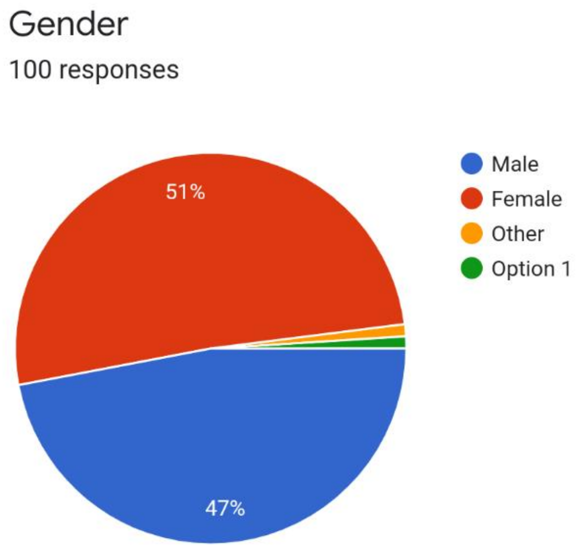
- The Study is limited to employees of Sai English High School.
- The study is to get data of 100 Employees only.

Hypothesis

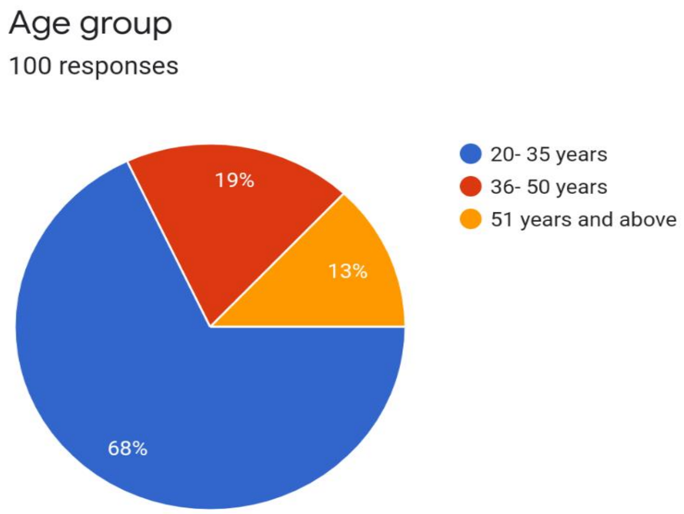
H0 – There is no Significant relation between COVID-19 and Work life balance

H1 – There is Significant relation between COVID-19 and Work life Balance.

Data Analysis and Interpretation



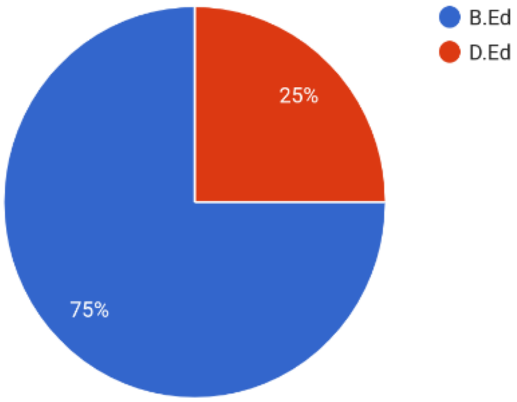
As per the response of the respondent we can conclude that the female employees are more than the male employees. i.e out of 100 respondents 51 were females, 47 were males and remaining 3 were others.



Out of 100 respondent 68 were of age 20-35 years, 19 were of age 36 – 50 years, 13 were of age 51 & above Here we can conclude that maximum employees were of age between 20-35 years.

Education qualification

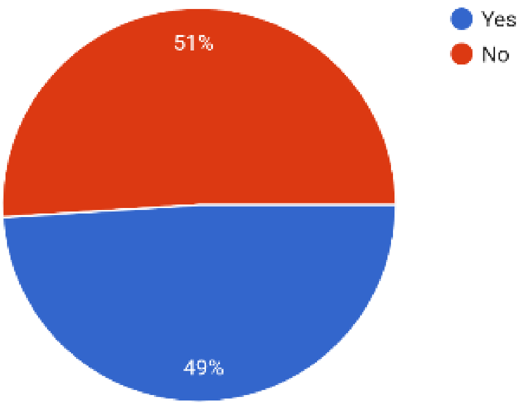
100 responses



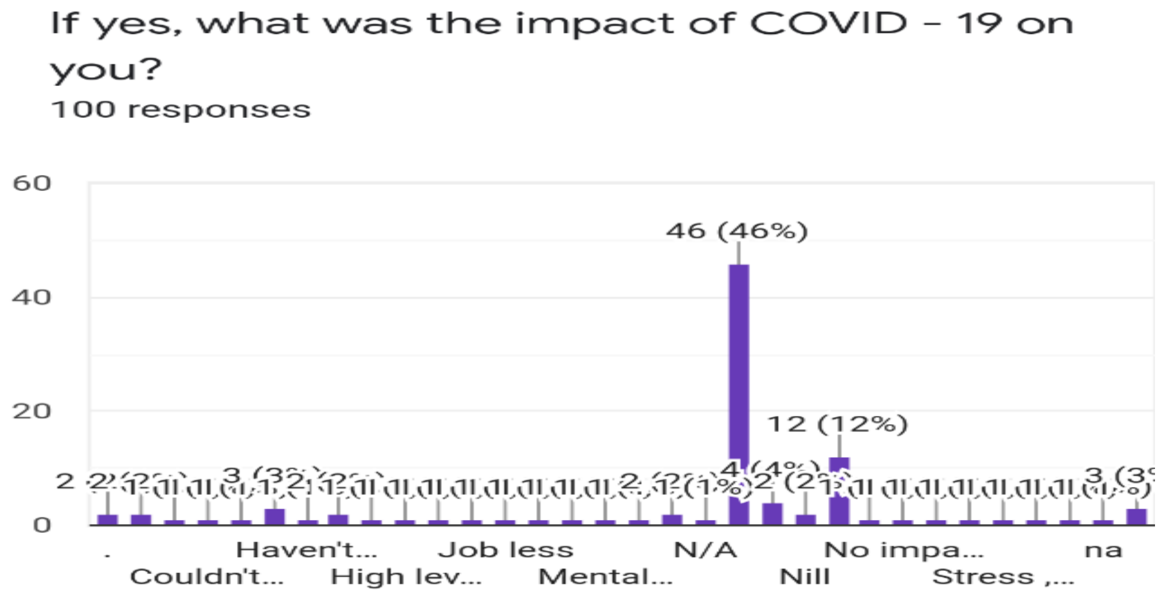
Out of 100 respondents 25% employees have completed their B.Ed whereas, 75% employees have completed their D.Ed

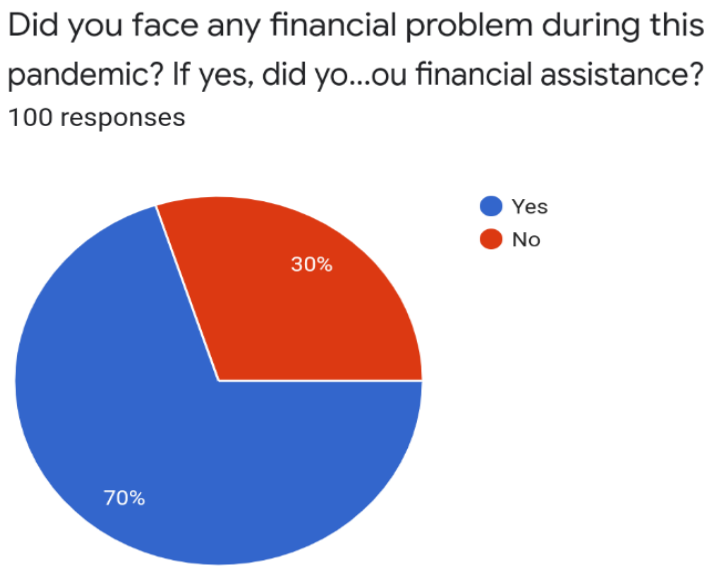
Have you ever been affected with COVID - 19?

100 responses

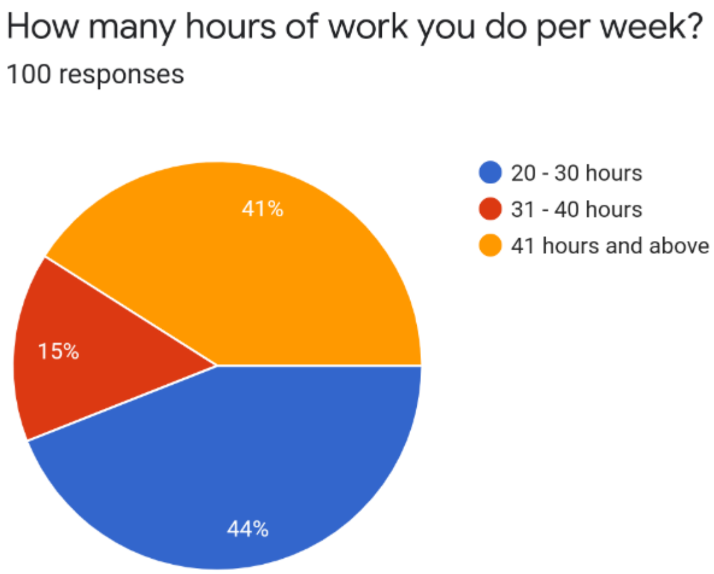


Out of 100 respondents, the number of people affected with COVID – 19 was 49, while the 51 people stayed unaffected.

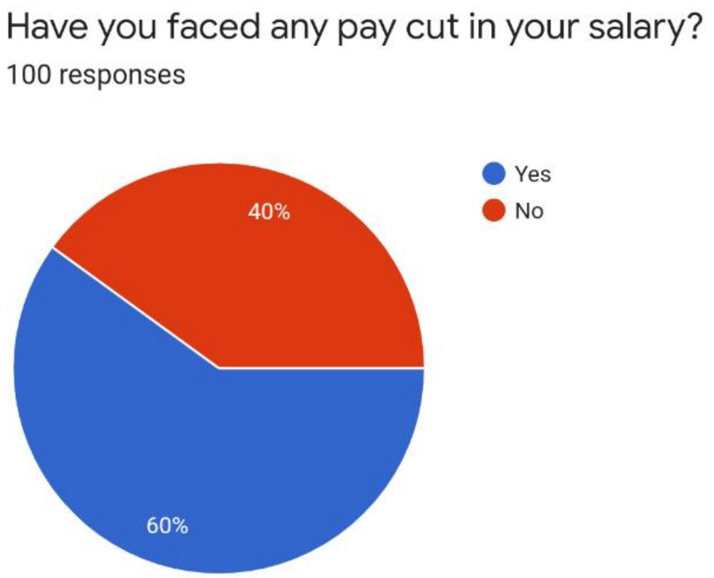




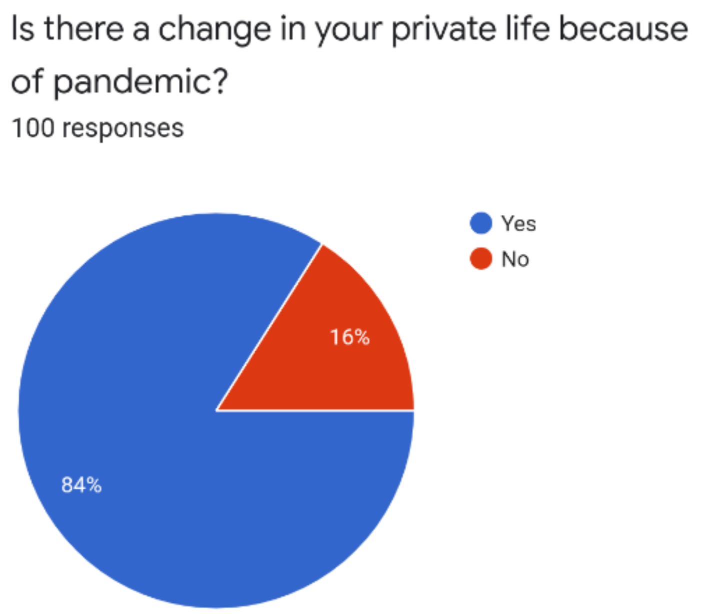
From the total number of respondents, 70 people faced financial crisis during pandemic and assistance was provided to them by the employer while 30 people stayed unaffected.



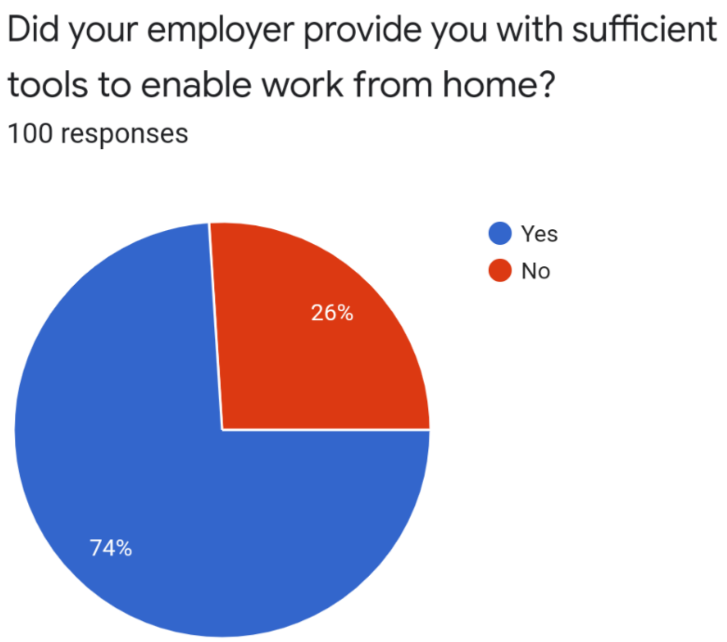
44 worked for 20-30 hours ,15 worked for 31-40 hours, 41 worked for 41 & above



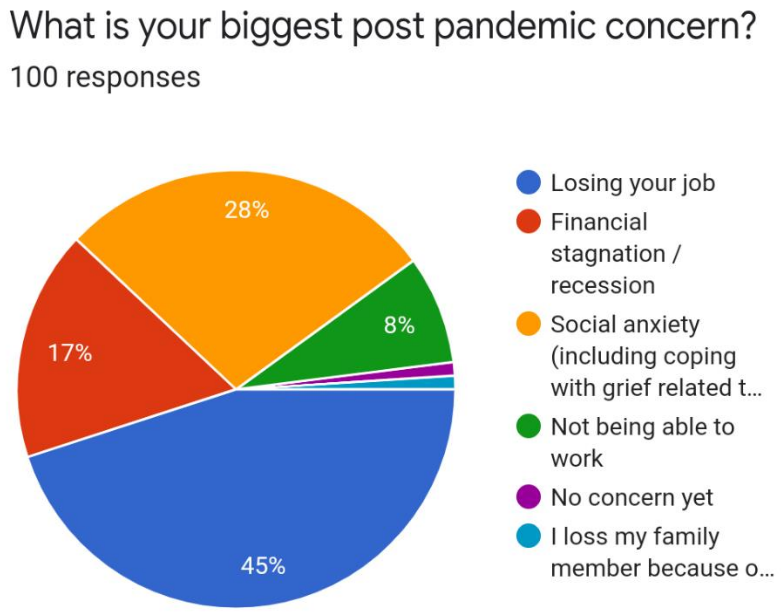
66 people faced 0-25% paycut, 29 people faced 26-50%, 5 people faced 51% & above



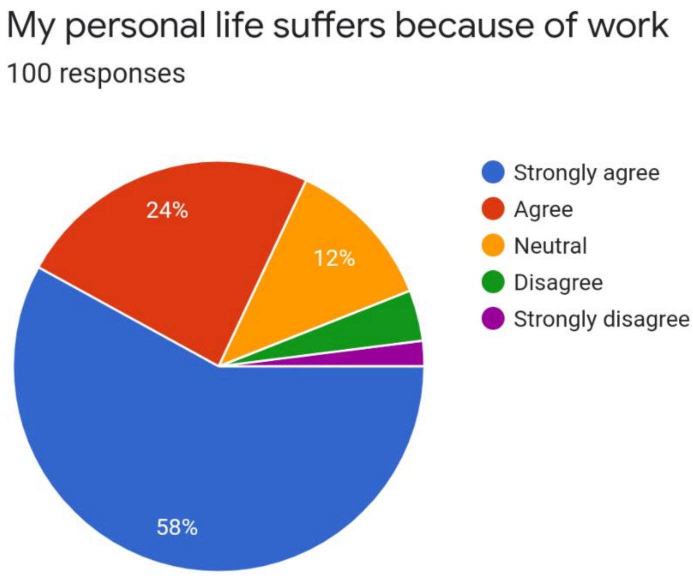
Out of 100 respondents, 84 people there is change in private life because of pandemic while remaining 16 people think there is no change.



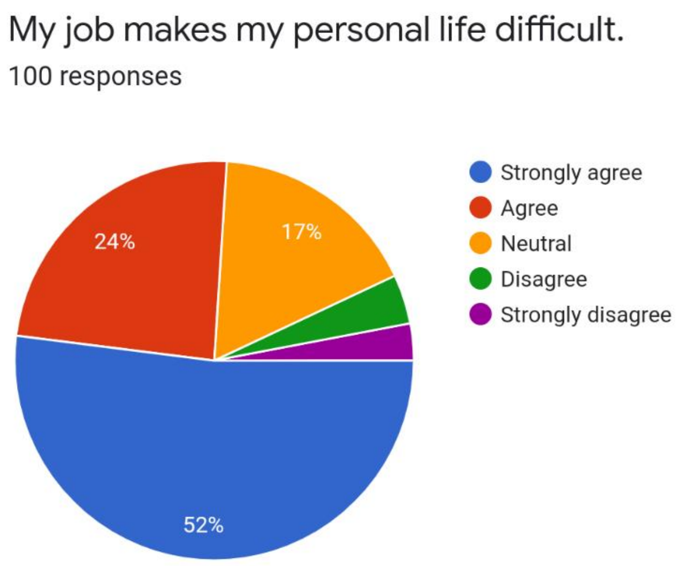
Out of 100 respondents, 74 people think their employee provide them with sufficient tools for working from home while the remaining 26 people think it was not sufficient.



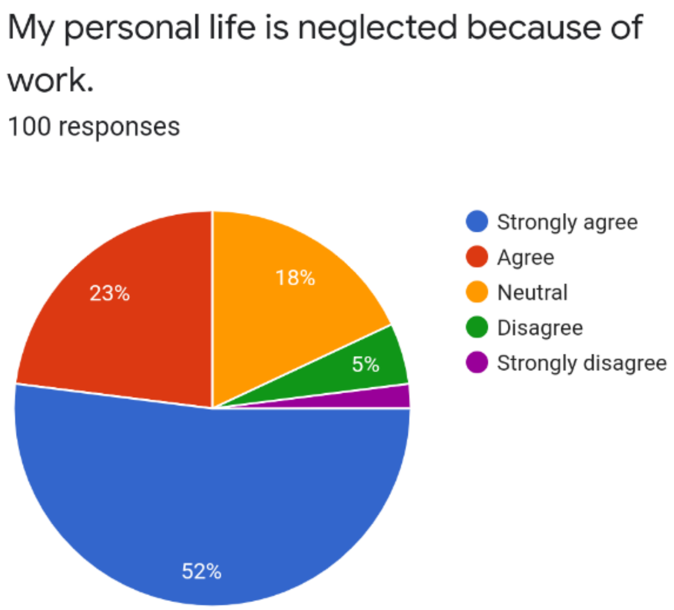
Internship is purely for gaining experience for students and here 82.5% of the responses were in favour of Yes i.e. These 99 people/respondents believe that Internship helps to upgrade the knowledge of students, followed by 1.7% students who says that it does not help in upgrading knowledge and remaining percentage of respondents are not sure.



Out of 100 respondents, 24 respondents (24%) Agreed, 58 respondents (58%) Strongly Agreed, 12 respondents (12%) were Neutral, 4 respondents (4%) Disagreed, 2 respondents (2%) Strongly Disagreed.

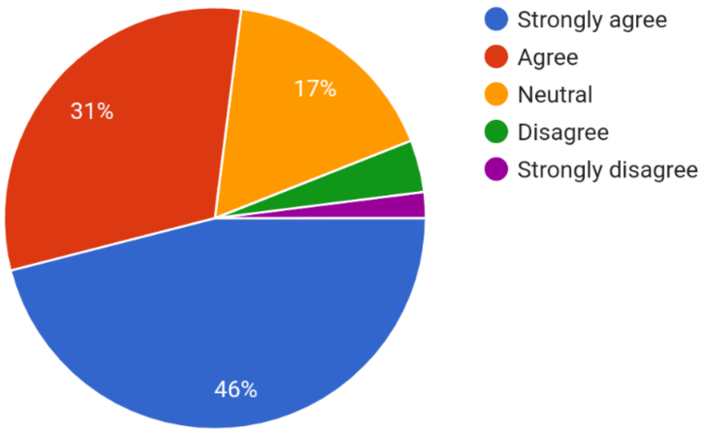


Out of 100 respondents, 24 respondents (24%) Agreed, 52 respondents (52%) Strongly Agreed, 17 respondents (17%) were Neutral, 4 respondents (4%) Disagreed, 3 respondents (3%) Strongly Disagreed.



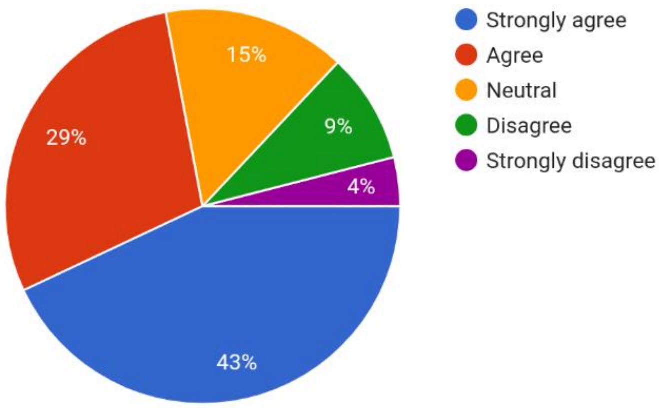
Out of 100 respondents, 23 respondents (23%) Agreed, 52 respondents (52%) Strongly Agreed, 18 respondents (18%) were Neutral, 5 respondents (5%) Disagreed, 3 respondents (3%) Strongly Disagreed.

I put off enjoying my personal time just to work during working from home.
100 responses

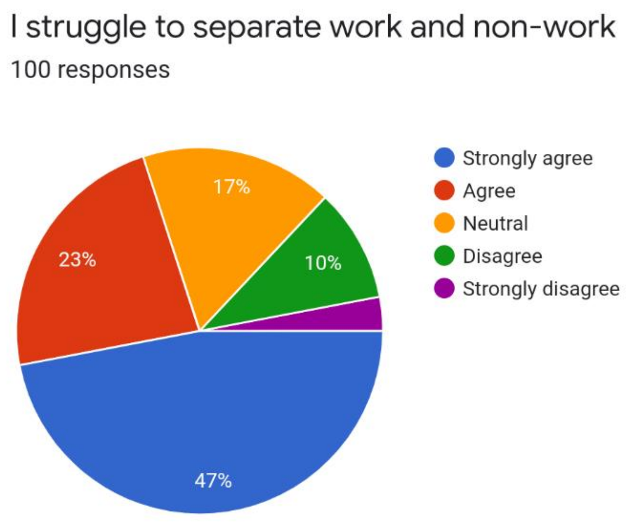


The above table indicates that out of 100 respondents, 31 respondents (31%) Agreed, 46 respondents (46%) Strongly Agreed, 17 respondents (17%) were Neutral, 4 respondents (4%) Disagreed, 2 respondents (2%) Strongly Disagreed.

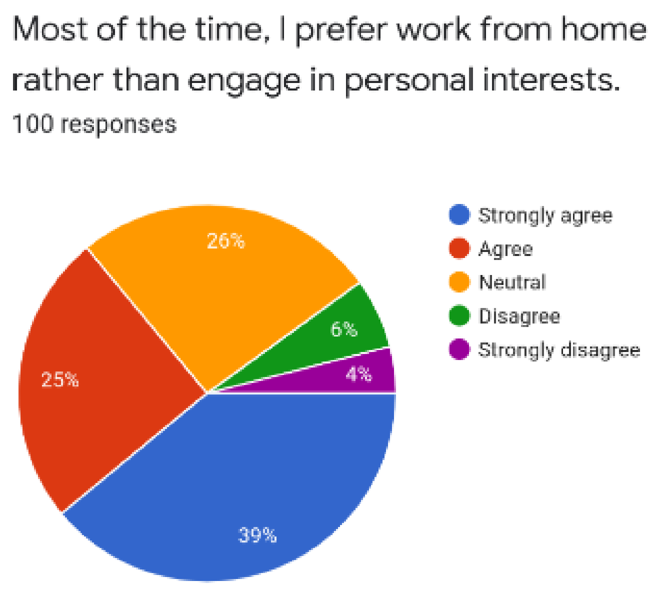
I put personal needs second because of work.
100 responses



The above table indicates that out of 100 respondents, 29 respondents (29%) Agreed, 43 respondents (43%) Strongly Agreed, 15 respondents (15%) were Neutral, 9 respondents (9%) Disagreed, 4 respondents (4%) Strongly Disagreed.



The above table indicates that out of 100 respondents, 23 respondents (23%) Agreed, 47 respondents (47%) Strongly Agreed, 17 respondents (17%) were Neutral, 10 respondents (10%) Disagreed, 3 respondents (3%) Strongly Disagreed.



The above table indicates that out of 100 respondents, 25 respondents (25%) Agreed, 39 respondents (39%) Strongly Agreed, 26 respondents (26%) were Neutral, 6 respondents (6%) Disagreed, 4 respondents (4%) Strongly Disagreed.

Conclusion

This study initially focused on seeking the determinant of work–life balance in the pandemic wherein we tried to understand the direction of working from home in Sai English High School. The work–life balance concept is rarely discussed in the collectivist setting. In this study, as the employees became close with their family, the concept of work life balance was received as a positive sign, which in some areas could increase their job satisfaction, while in the other side, Management needs to pay attention on work because Work stress can affect job satisfaction

in a normal work setting; however, in this study, where workers were forced to work from home, work stress had a negative impact on job satisfaction. This study sheds light on the fact that even though it was pandemic, employees faced pay out in salary however employer did help them in case of financial urgency. The study reveals that working from home as the new climate of working for employees in Sai English High School can maintain their job satisfaction but they feel too busy with their work. he papers provides several practical implications for the use of the working from home policy in an Indonesian context, especially in terms of the COVID-19 pandemic.

The leaders of organizations need to pay attention to their employees' job satisfaction during their working from home. It is undeniable that working from home can interfere with employees' work life balance and work stress. In addition, it is also necessary to pay attention to the workload that must be completed, considering that working in remote conditions has obstacles such as lack of IT support and other jobs that result in a decrease in performance.

A Study on Satisfaction of employees with the HR practices in Real Estate sector in Mumbai

-Suman Das

Abstract

Real estate is the land along with any permanent improvements attached to the land, whether natural or man-made—including water, trees, minerals, buildings, homes, fences, and bridges. Real estate is a form of real property. It differs from personal property, which are things not permanently attached to the land, such as vehicles, boats, jewelry, furniture, and farm equipment.

In India, the real estate sector is the second-highest employment generator, after the agriculture sector. Real estate sector in India is expected to reach US$ 1 trillion by 2030. By 2025, it will contribute 13% to country's GDP. Emergence of nuclear families, rapid urbanisation and rising household income are likely to remain the key drivers for growth in all spheres of real estate, including residential, commercial, and retail. Rapid urbanisation in the country is pushing the growth of real estate. >70-75% of India's GDP will be contributed by urban areas by 2020. According to India Ratings and Research (Ind-Ra), the Indian real estate sector may stage a sharp K-shaped recovery in FY22. However, the overall sales in FY22 could still be ~14% below the FY20 levels.

Keywords: employee satisfaction, real estate, Mumbai

Introduction

Mumbai, widely known as Bombay, is one of most famous cities of India. It is referred to as the financial capital of the country and the capital of the State of Maharashtra. Mumbai has been reported as the largest metropolis in India with the population of 16.3 million (Census, 2001). However, with the ever-increasing population, this linear shaped city has exhibited itself as the third most populous cities in the world.

Mumbai has also witnessed great economic boom and subsequently sizeable influx of migrant population into the city. Mumbai, is regarded to be the financial centre in the country, with two active stock exchange markets. Hence numerous domestic and foreign financial services, BPO's, IT's, ITES providers have their headquarters in the city of Mumbai. Therefore, hundreds of families migrate to Mumbai in search of a job or after securing a job. It is estimated by a famous economist Prof. D. T. Lakdawala of University of Mumbai that, "Every job created in the city, adds 13 persons who need more houses." (Vaid, 2006). Hence, the demand for housing has continuously increased. There has already been a positive movement for setting up companies in Mumbai, since the international companies need office spaces, entertainment avenues and hospitality, IT parks etc i.e. development of commercial real estate. Increasing number of Players in a market like Mumbai – Considering the current scenario, a large number of builders and land-developers are entering the real estate market in Mumbai, and constructing varied number of residential and commercial properties.

There are certain big players in the market who have been present in this business, across the country since decades, but since this industry is regarded as a profit generating, many players have already and are entering the market. The average profit from construction in India is double the profitability for a construction project undertaken in the US. (McKinsey). There are certain key big players in the market like Unitech Group, Lodha group, DLF Ltd., HDIL (Housing Development Infrastructure Limited). Other builders like Kalpataru Group, Raheja Developers Ltd, Runwal Group, Akruti City Ltd, Silver Group etc. are comparatively smaller and newer, although they are undertaking significantly substantial projects and are present in many segments; they are not as widely present in the market.

Research Methodology:

Objectives of the study

- To Study the HR Practices in Real Estate Sector in Mumbai.
- To study the satisfaction of employees with the HR Practice followed by the companies.
- To Benchmark the best HR Practices.
- To offer Suggestions if any

Scope of the study

- The Study is limited to Real Estate Sector/Employees.

• The study is to get data od almost 50-100 Employees.

Sample size

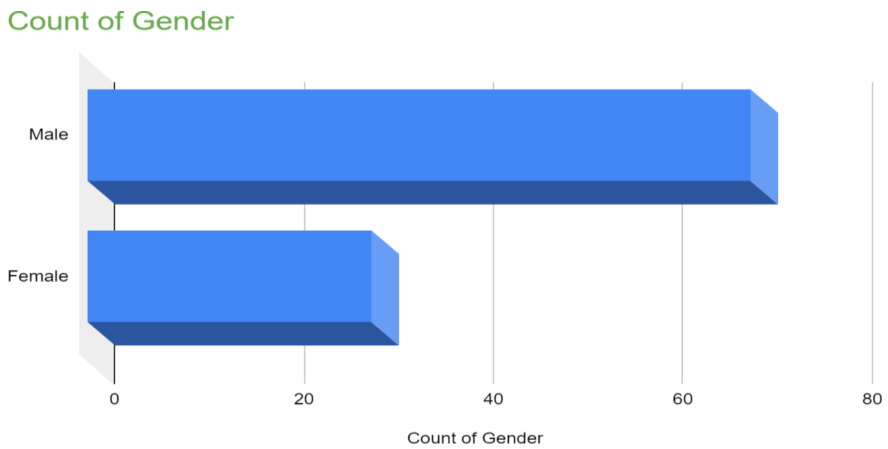
While performing this research a total of 50 responses was collected, from the Employees of Real Estate Companies. The data collected was through primary source i.e questionnaires method, this was done by sending the google form to the respondents.

Hypothesis

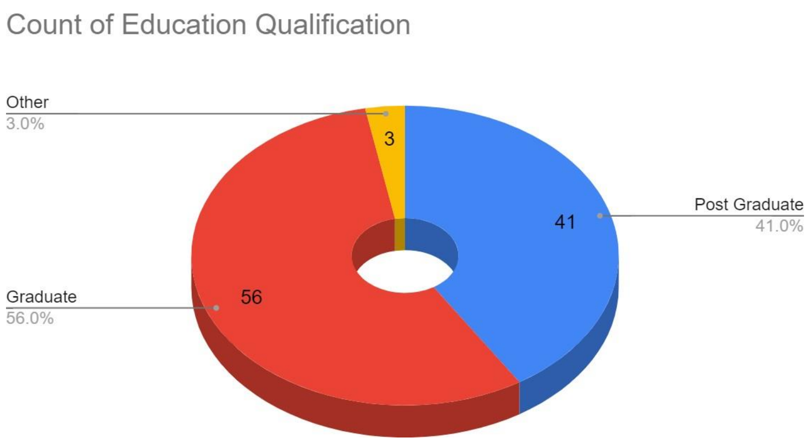
H0 – There is no Significant relation between HR Practice and Employee Satisfaction

H1 – There is Significant relation between HR Practice and Employee satisfaction with the Practice

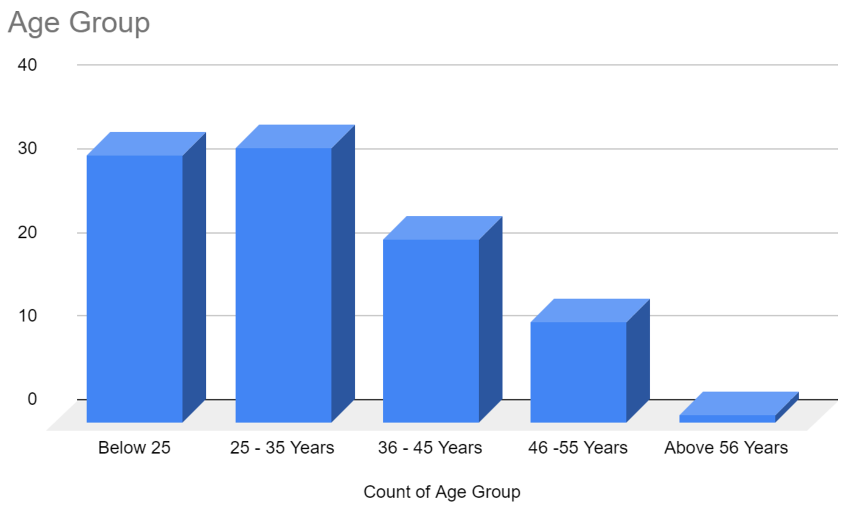
Data Analysis and Interpretation



Out of the the 100 respondents 70 of them are Male and 30 of them are Female

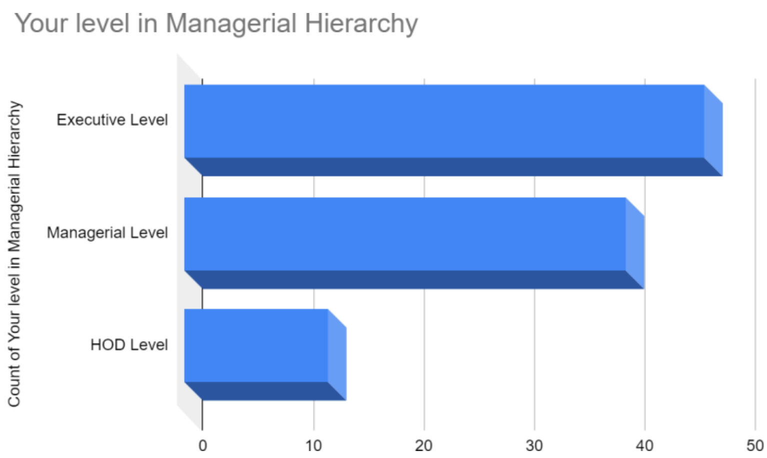


Out of 100 Respondents 56 are Graduates, 41 are Post Graduate and 3 are from other background



Out of 100 Respondent

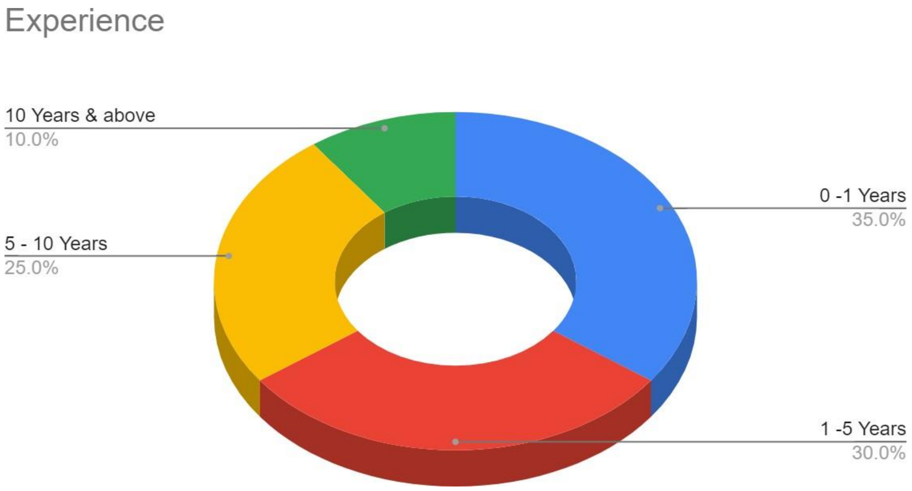
- 33 are of age group between 25-35 Years
- 32 of them are below 25 Years of age
- 22 of them are of age between 36-45 Years
- 1 person is of age 56 Years and above



Out of 100 Respondent

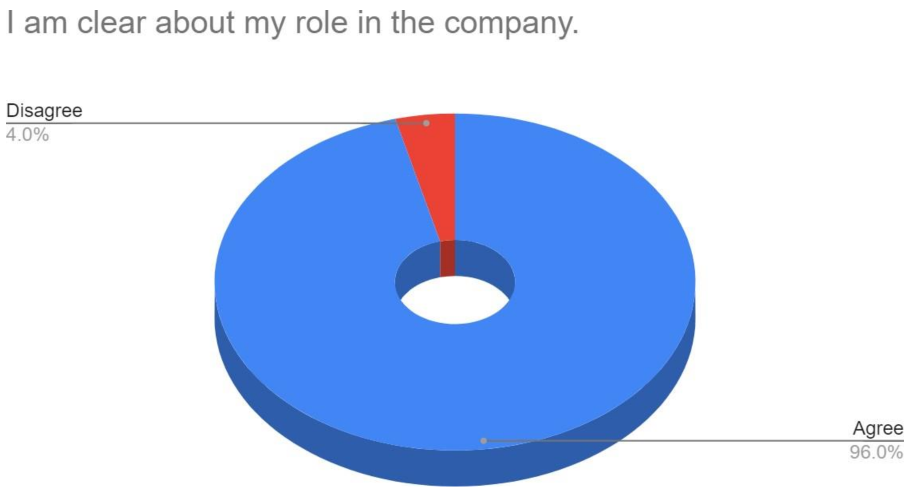
- 47 of them are in Executive Level

- 40 of them are in Managerial Level
- 13 of them are in HOD Level



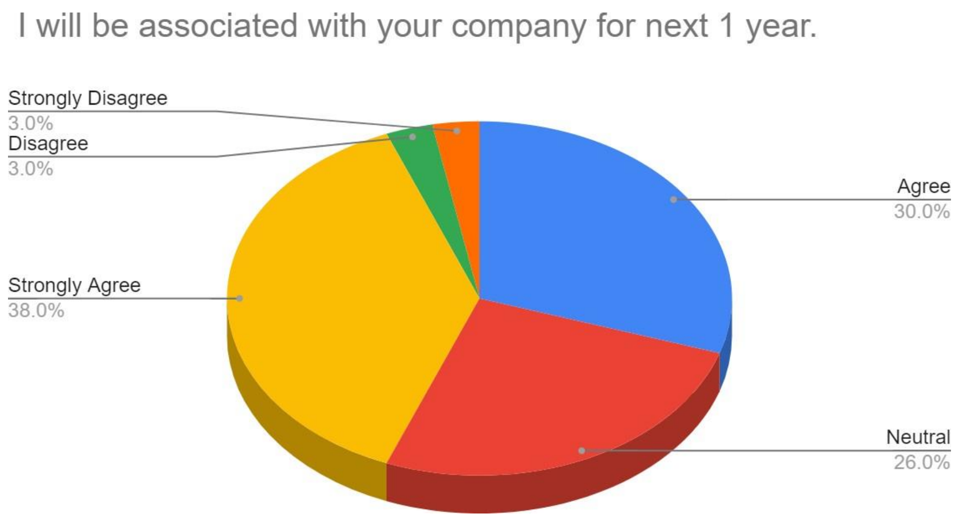
Out of 100 Respondents

- 35 of them are between 0-1 years of experience
- 30 of them are between 1-5 years of experience
- 25 of them are between 5-10 years of experience
- 10 of them are of 10 & above years of experience



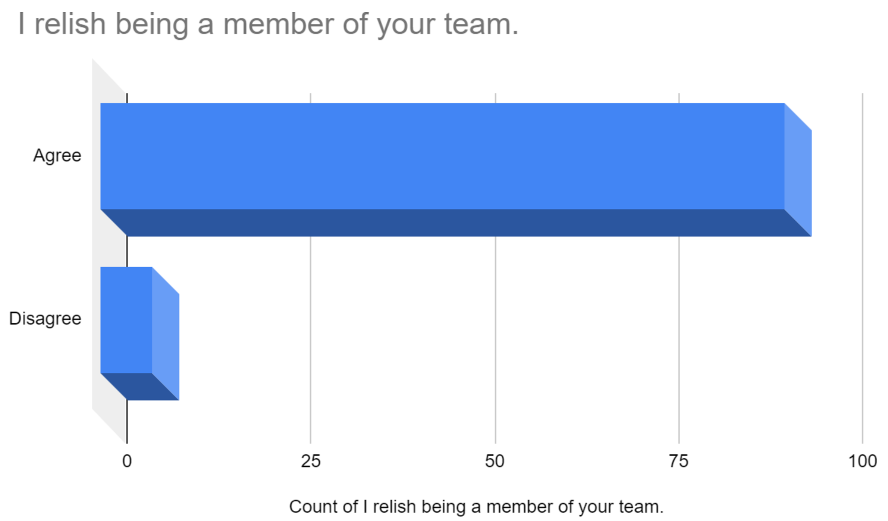
Out of 100 Respondents

- 96 of them agreed that they are aware about their role in the company
- 4 of them were not aware about their role



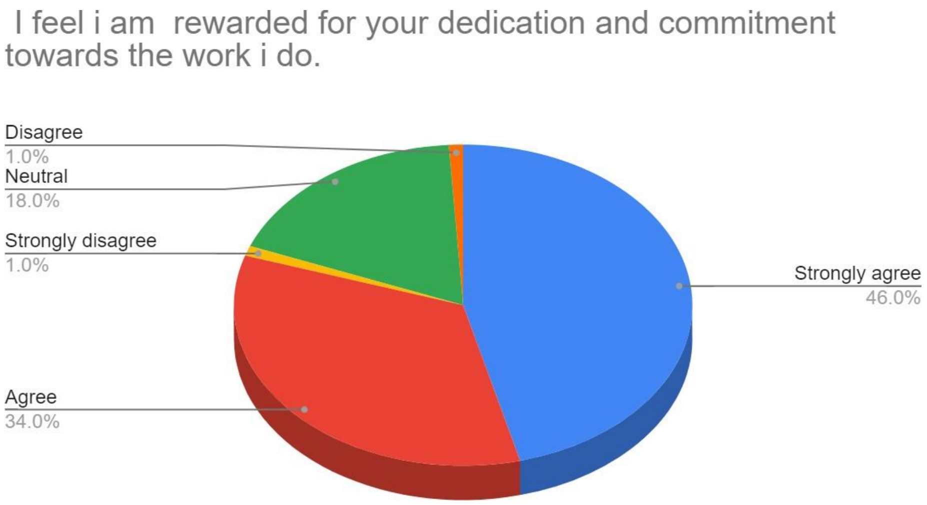
Out of 100 Respondents

- 68 of the employees have agreed that they will stay with the current companyfor the next 1 year
- 32 of the employees might quit the company in a year



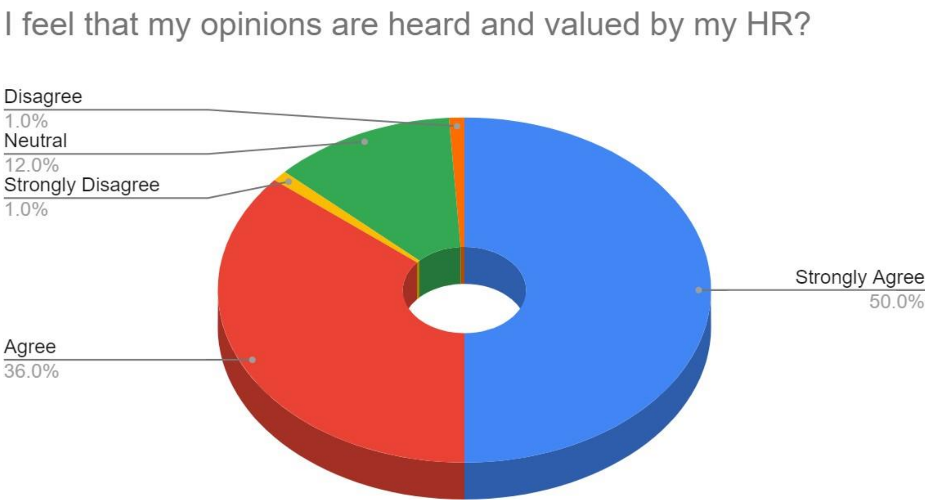
Out of 100 Respondents

- 93 of the employees said they are happy & Satisfied with their team.
- 7 of the employees were unhappy and not satisfied with the team they areworking with



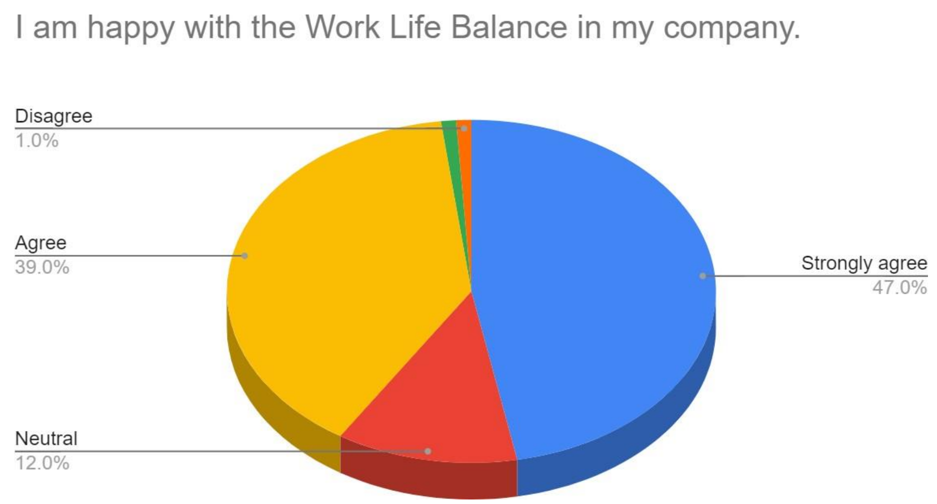
Out of 100 Respondents

- 80 of the employees believed that they were rewarded and recognized to thework they perform
- 18 of the employees remained neutral
- 2 of the employees disagreed and they believed they are not rewarded accordingto their work.



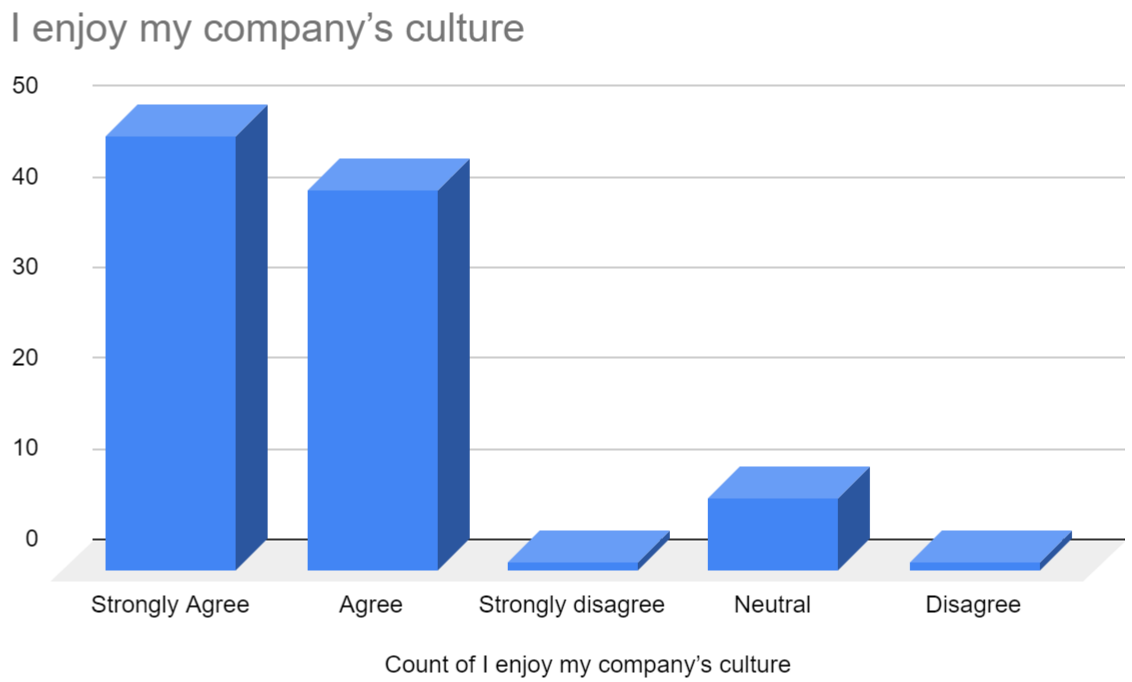
Out of 100 Respondents

- 86 of the employees believed that their opinions are been considered by the HR
- While 12 of them disagreed and said their opinions are not taken care by thenHR
- While rest 2 employees remained Neutral.



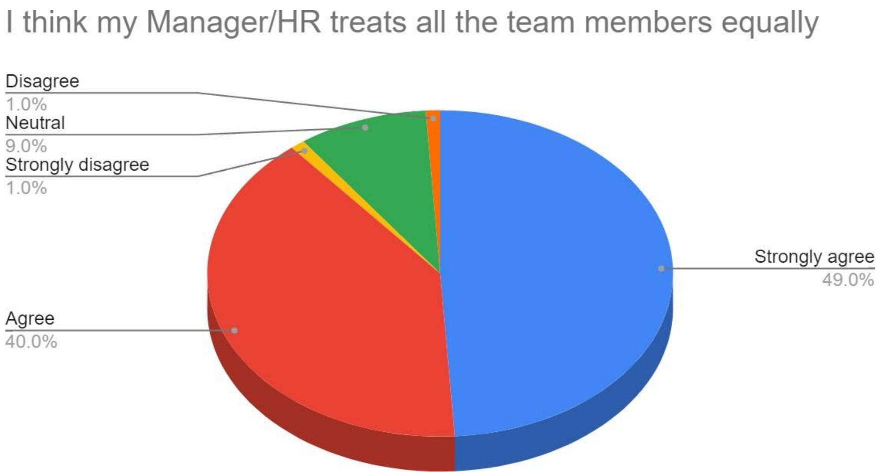
Out of 100 Respondents

- 86 of the employees were satisfied with the Work Life Balance in their company
- While 12 of them remained Neutral and 2 of them Disagreed about the WorkLife Balance satisfaction in their company.



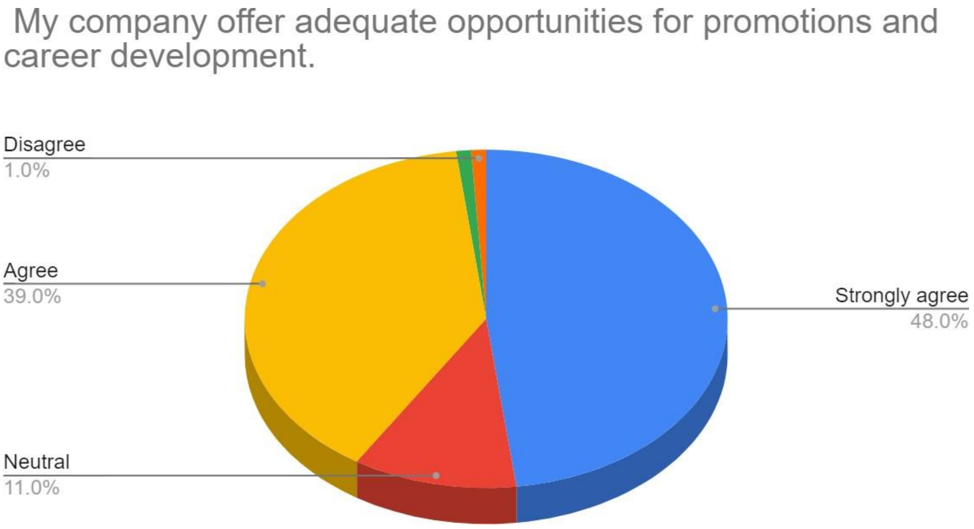
Out of 100 Respondents

- 90 of the respondents agreed that they are satisfied with their company culture
- 8 of them remained neutral and the rest 2 were not satisfied with the company culture.



Out of 100 Respondents

- 89 of the respondents said that their HR & Manager treats all of them equally
- Rest 9 of them were neutral and 2 employees disagreed.

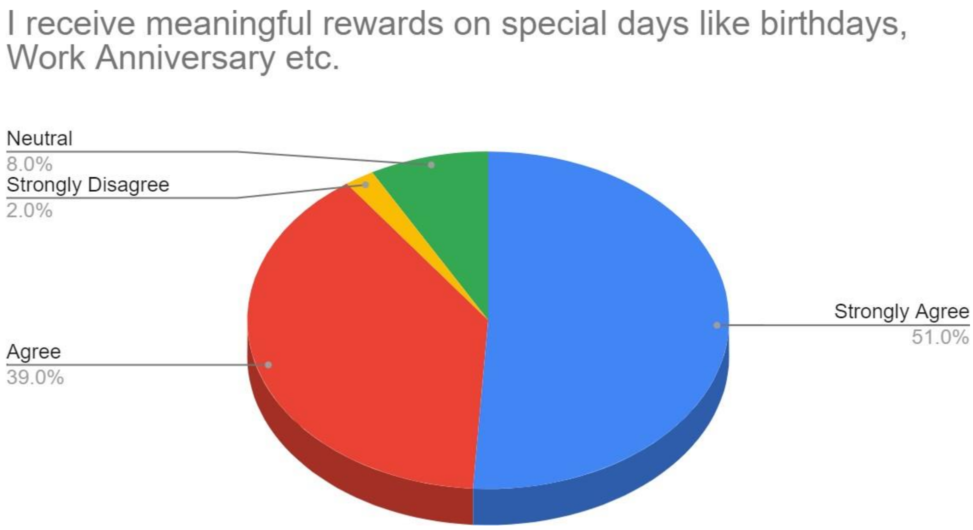


Out of 100 Respondents

- 87 of the respondents said that they agree that their company provide themadequate opportunity for the promotion and their career development
- Rest 11 of them remained neutral and 2 of them Denied the fact.

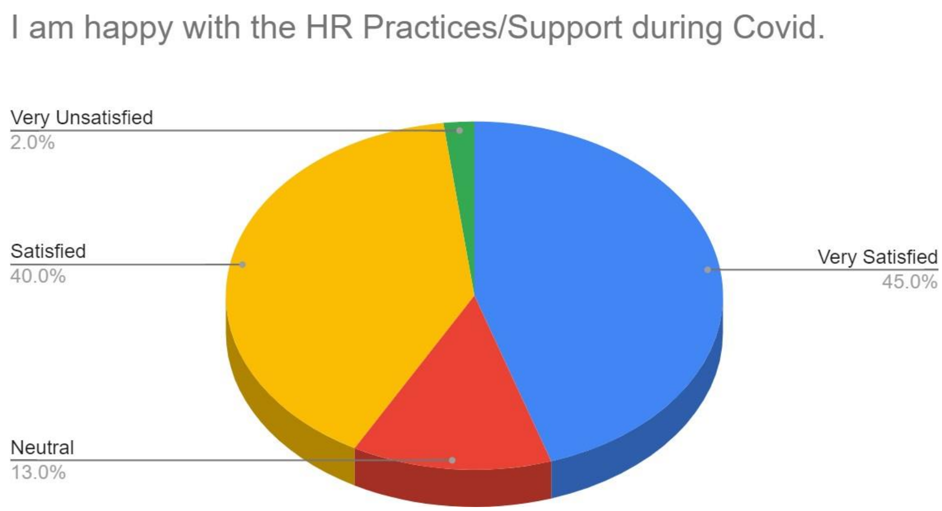
Out of 100 Respondents

- 86 of the respondents were satisfied with the Training and Development programof their company
- Rest 12 of them were neutral and the remaining 2 were not satisfied with thetraining & Development program.



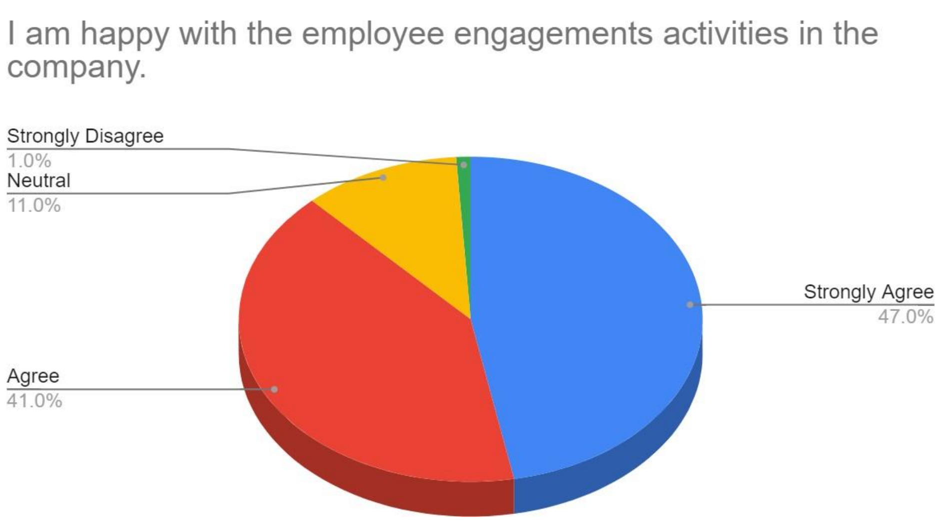
Out of 100 Respondents

- 90 of the employees said they were rewarded on their special days
- 8 of the remaining were neutral and 2 of the rest denied.



Out of 100 Respondents

- 85 of the respondents said that they are happy with the HR support that theyreceived during covid pandemic
- 13 of the remaining said they are neutral and rest 2 were not satisfied wite theHr support during the pandemic



Out of 100 Respondents

- 87 of the respondents said they are satisfied with the employee engagementactivities conducted by the HR department
- And the remaining 11 of them were neutral and the remaining 1 was not satisfiedwith the activities.

Findings

1. As per the research conducted 70% of the respondents were Males and the rest 30% were females.
2. Maximum of the people in the industry were graduated.
3. In the survey almost 47% of the people were in Executive level positions
4. If we take an average of all the questions almost 75% of the respondents were Satisfied with the
   - Work Life Balance
   - Work Culture
   - Training & Development
   - Reward & Recognition
5. HR support during Covid – 19
6. Almost 68 of the participants were happy with the current company and they said that they will be associated with the company for the next 1 year
7. Participants of this research were from real estate come some of them were from
   - Marathon Realty PVT. LTD.
   - SS Life Space
   - Hindustan Construction Company
   - Indiabulls Realty
   - Knight Frank, Etc.
8. As per the responses I got through Questionnaire, the best HR practices were:
   - Implementation of Work from Home
   - Implementation of Flexible working hours
   - Training & Development programme
   - And lastly Employee Engagement activities.

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A Study of Consumer Preference and Satisfaction of E-wallet in West Maharashtra

-Yashoda Chothwaa

Abstract

With an estimated 230 million smartphone users in India, improved internet speed and declining handset prices, mobiles have become the primary devices shaping our daily lives by changing how customers search, purchase and pay for goods and services. Riding the smartphone growth wave and favourable regulatory environment from RBI, online payments have gone up significantly pushing the economy into less-cash and transparent state. Mobile digital payments have increased rapidly post demonetization and mobile wallets have contributed immensely by taking the mobile payments right in the hands of end customers. Significant investments in the form of cashback and innovations, like one click payments, pay anytime anywhere have helped merchants and customers to adopt mobile wallets to save costs as compared to other digital payment methods.

Paytm -- which stands for Pay Through Mobile -- is India's largest mobile commerce platform. MARKET LEADER Paytm Wallet has always been the pivot on which Paytm built first its recharges and payments business, followed by its full-fledged marketplace, all within two years. Paytm Wallet enables people to use their phones to pay for their shopping or services not just at Paytm, but at thousands of destinations outside Paytm. It is slowly becoming a way of life. With this new campaign, Paytm used external media, as well as the Paytm platform itself to reach millions of customers coming each day since it is a great medium for advertising. Because of the campaign, there has been a direct positive impact on the brand, including new customer acquisition through traditional media and online media

Introduction

In today-world, smartphone has become important part of everyday life. As it has become more affordable, the number of smartphone users has increased dramatically. The quantity of smartphone consumers surpassed 1 billion in 2012 and predictably it will reach 2.3 billion in 2022 (e-Marketer, 2022) Along with smartphone production, plenty of services have been created to utilize the possible functions of smartphones. Not only smartphones are used as communication devices, but also to be used as socialized tool, entertainment tool, internet access tool, and even payment tool, Thanks to technology, mobile users can nowadays use their smartphones to make money transaction or payment by using applications installed in the phone. Besides payment, people can also store receipts, coupons, business cards, bills…in their smartphones. When smartphones can function as leather wallets, it is called “Digital Wallet” or widely known as “E-Wallet”. Motivation of the research came from various factors. First of all, the E-wallet is a recent term. In other words, it is a “trendy” topic that has been discussed in technical forums and financial websites in several years lately. One can see the word “EWallet” multiple times from the internet, yet he does not know what mobile wallet is. Therefore, the research is made due to personal curiosity to gain practical knowledge about mobile wallet during the research process in order to understand how consumers perceive this new technological service.

Review Of Literature

In India, the use of mobile technology has increased significantly and users can access various financial services easily to sustain M-wallets applications. The Government of India has introduced various partnership models with IT companies, banks, retailers to increase acceptance and adoption of M-wallets among the users. Different models of partnership are in the loop. For example, Tata Teleservices entered into a contract with ICICI Bank to offer mobile payment services in 2009, payment service company Obopay India collaborated with YES Bank for mobile money business and Bharti Airtel and Western Union jointly started providing mobile money services from 2007 (Price and Pilorge, 2009). By the launch of 3G/4G services in India, there is a scope of collaborations between banks and telecom companies, to provide mobile money services and enhance mobile wallet usage.

RBI recently issued license to 13 new payment banks to provide mobile money services, to enhance consumers’ reach and adoption of mobile payment services in India. But do these new collaborations and technological development are sufficient enough to replace traditional branch banking services? Are the consumers ready to accept this new 17 technology? India is considered as one of the biggest market in term of mobile users

(Rowland and Shrauger, 2013). There are more than 400 million subscribers of mobile phone but still only 4-5 per cent of the Indian population use mobile phone for financial transactions and only 10 per cent are active users of mobile money services. Service providers must understand the importance of all these questions and, also, the need of consumers who are tech-savvy and want flexibility in the new technology (Varghese, 2012). This study is an approach to provide answers to these questions and understand the importance of various behavioural factors like attitude, security, trust, etc., and the relationship of the preference with the satisfaction level of North Indian consumers.

Research Methodology:

Sampling Process

An operational sampling process can be divided into seven steps as given below:1, Defining the population: The elements of my target population are individual's i.e. basically Mobile wallet & non Mobile wallet users. These consumers are being the samplingunit for this report and form the basis of analysis. This report is restricted to only consumers in Mumbai.

Sample unit

As mentioned before, the sampling unit for this project is individuals whohave basic knowledge about banking system & are aware about mobile wallets.

Sampling method

The sampling method that I will be using is Non probability sampling underthis with help of (Google Form) has been used to come to an accurate conclusion.

Sampling Size

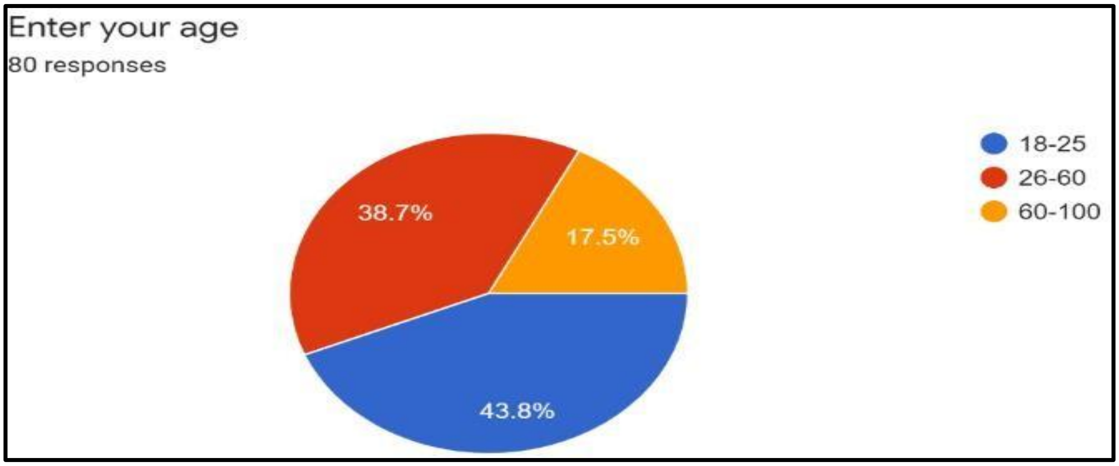
The sampling size for the survey is 100 individuals. In these 100 respondentsthere people of various age groups & income/pocket money per month

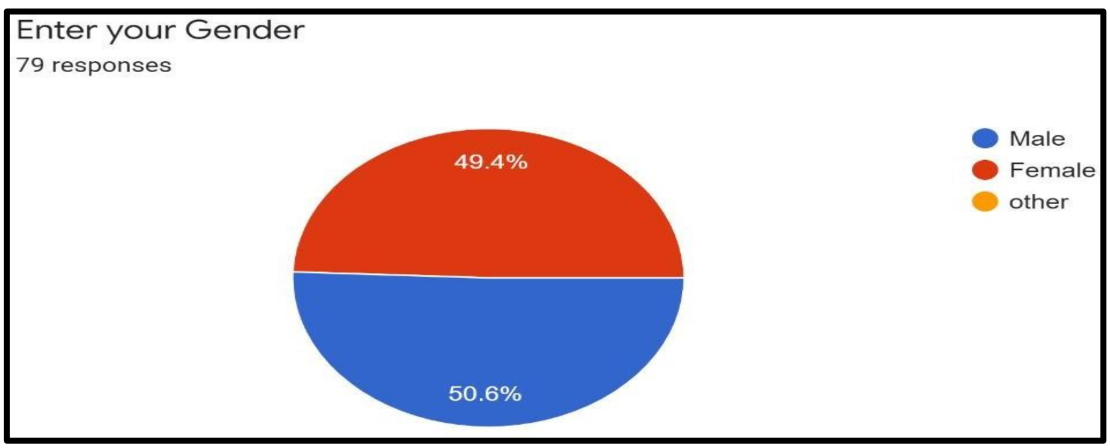
Methods of data collection

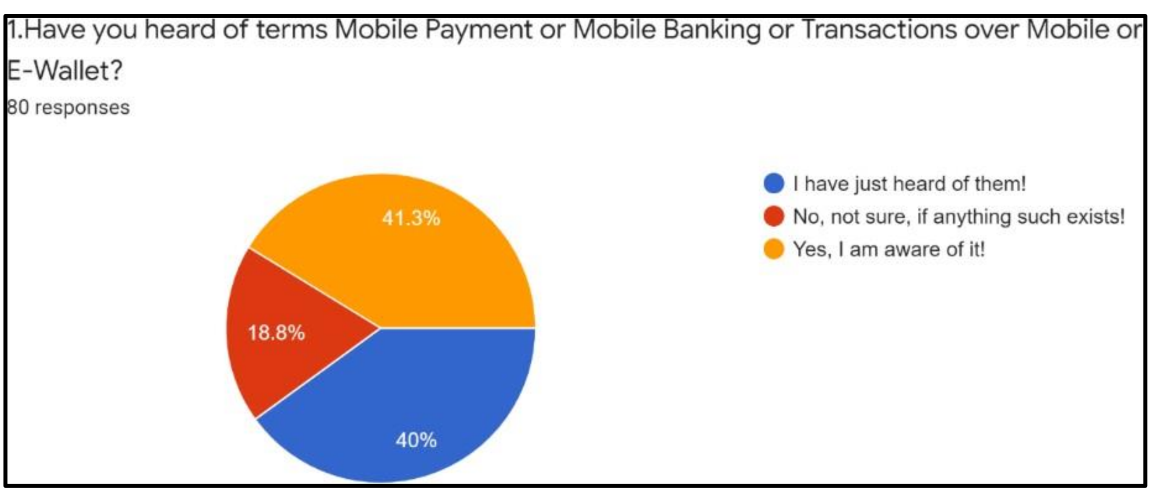
Primary data through surveys and questionnaire

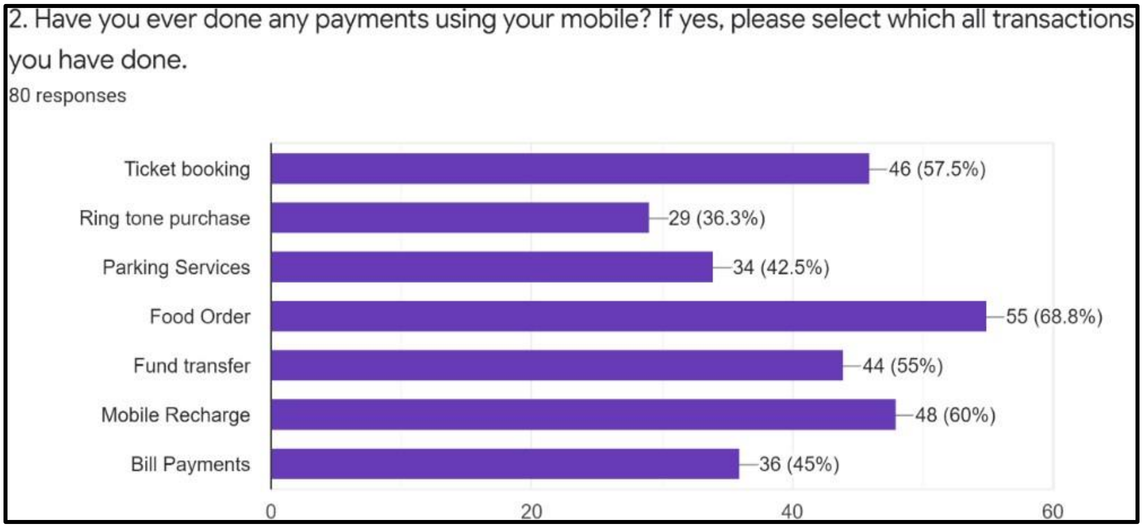
Secondary data through various newspapers magazines, articles and sites

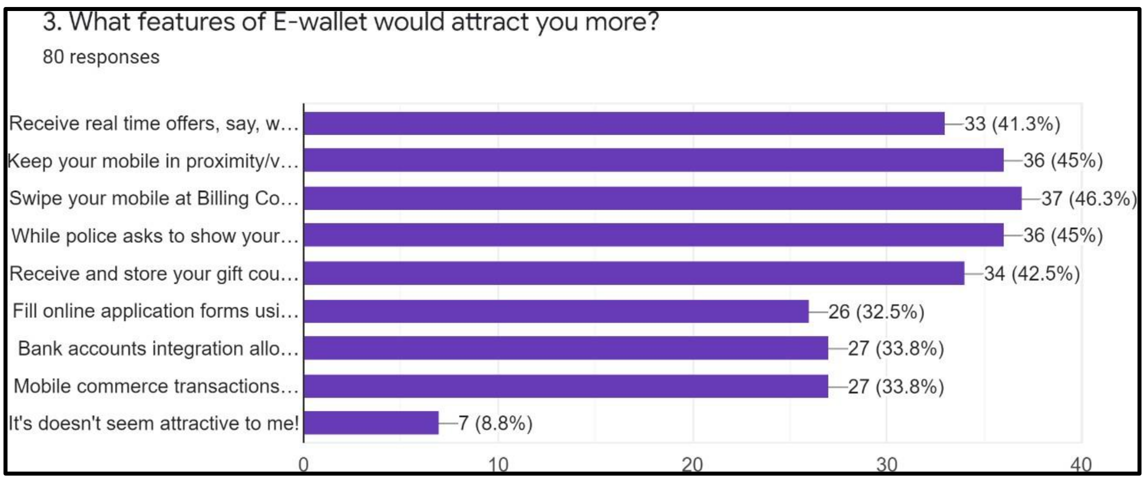
Data Analysis and Interpretation

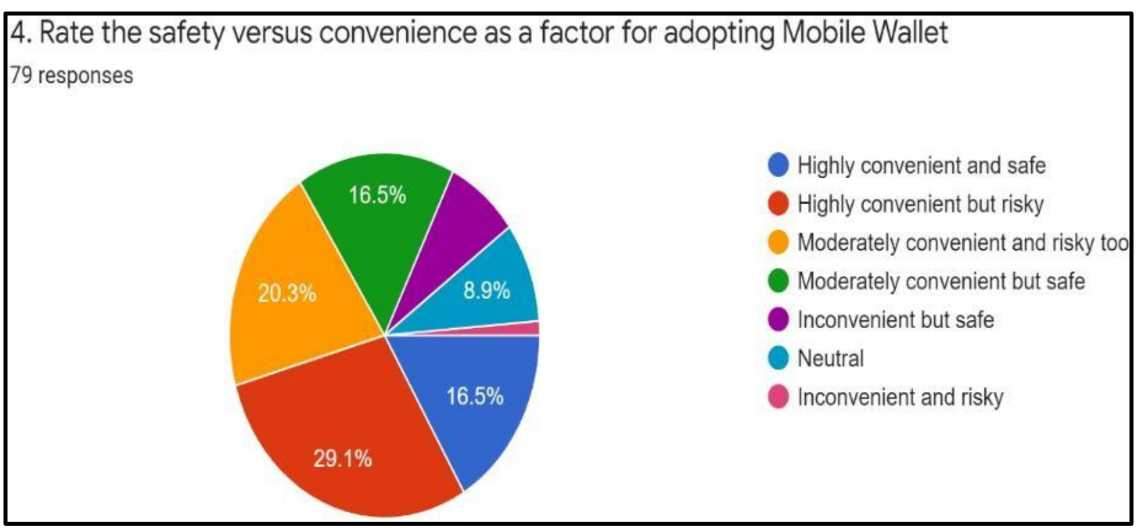


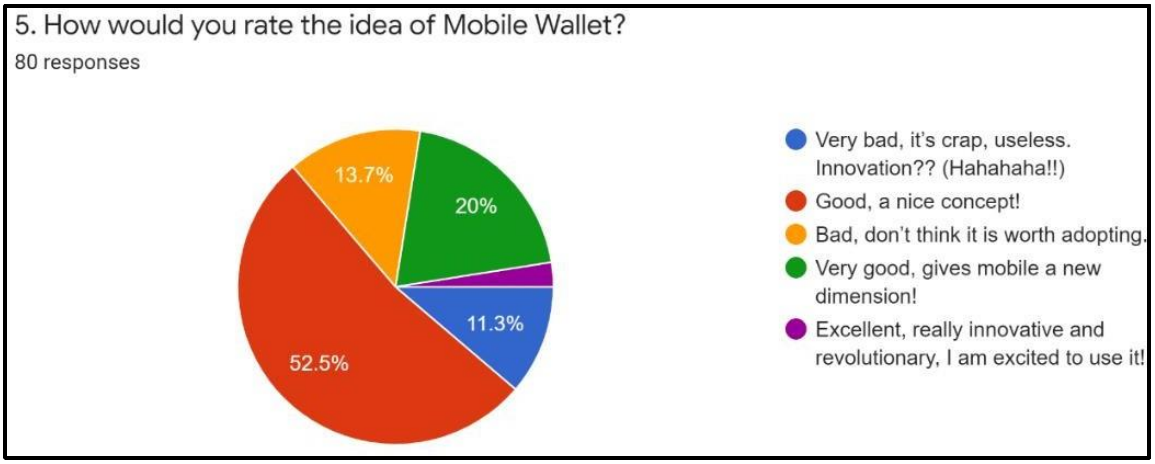


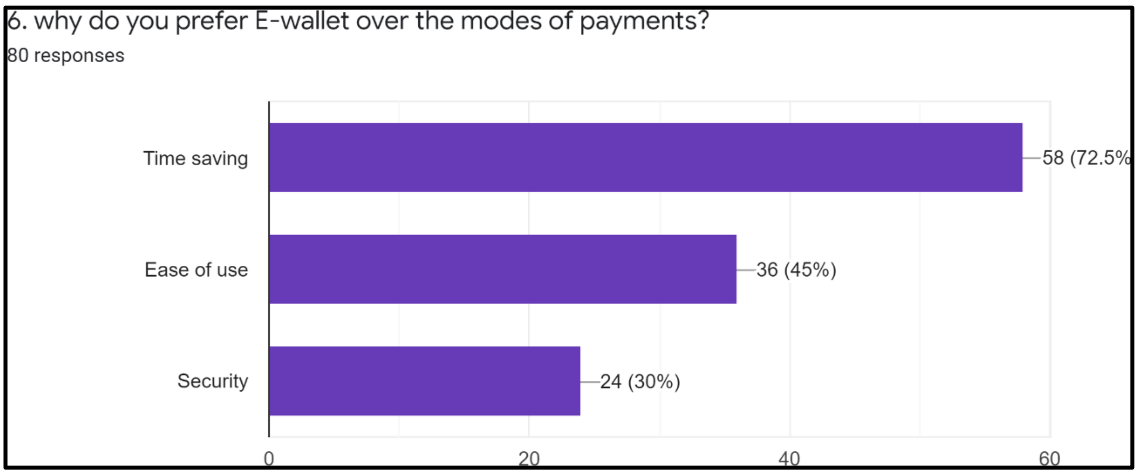


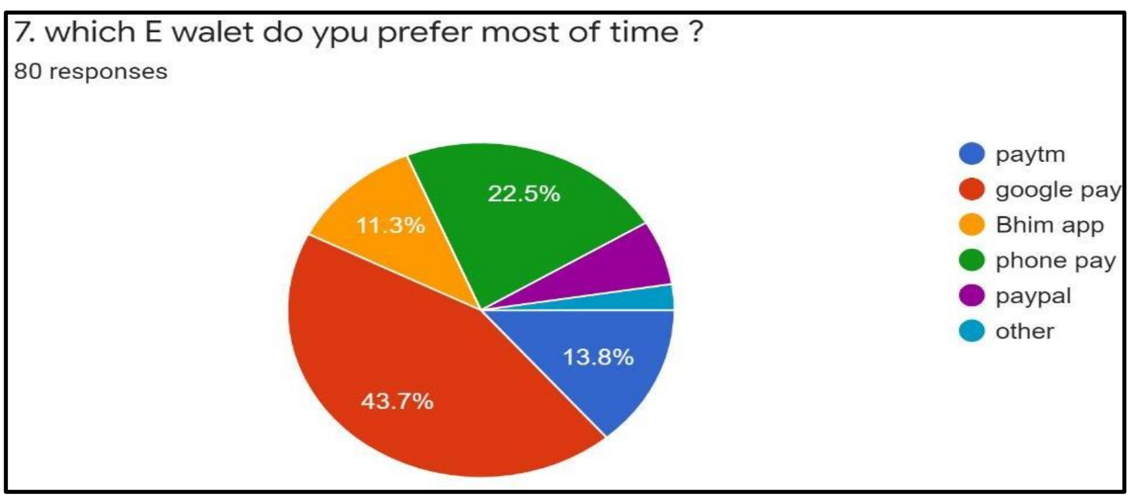

2. Have you ever done any payments using your mobile? If yes, please select which all transactions you have done.
80 responses
Ticket booking
Ring tone purchase
Parking Services
Food Order
Fund transfer
Mobile Recharge
Bill Payments
46 (57.5%)
29 (36.3%)
34 (42.5%)
55 (68.8%)
44 (55%)
48 (60%)
36 (45%)
0
20
40
60

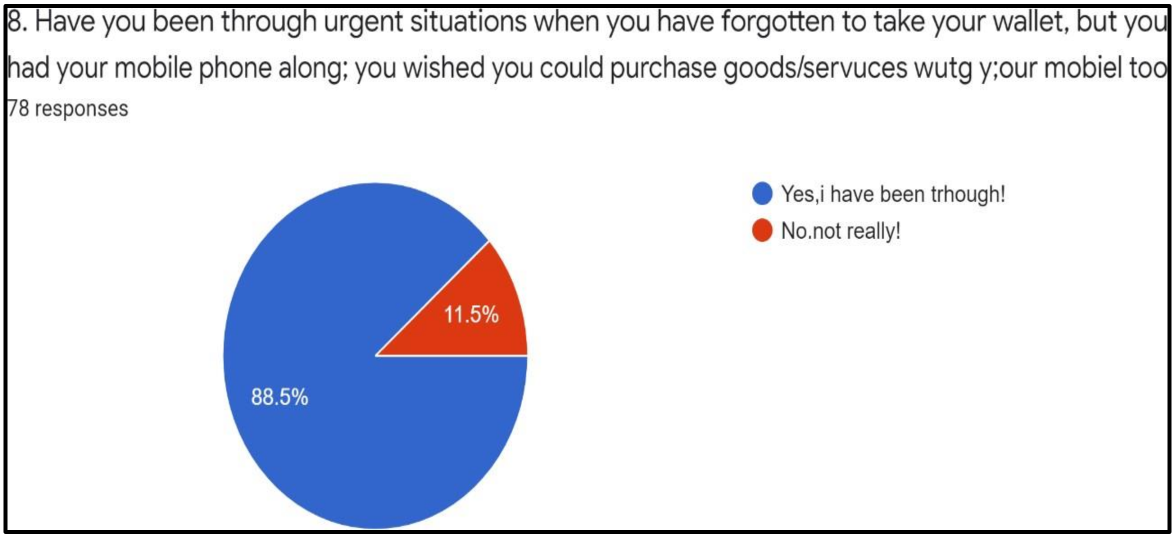

3. What features of E-wallet would attract you more?
80 responses
Receive real time offers, say, w…
Keep your mobile in proximity/v…
Swipe your mobile at Billing Co…
While police asks to show your…
Receive and store your gift cou…
Fill online application forms usi…
Bank accounts integration allo…
Mobile commerce transactions…
It's doesn't seem attractive to me!
33 (41.3%)
36 (45%)
37 (46.3%)
36 (45%)
34 (42.5%)
26 (32.5%)
27 (33.8%)
27 (33.8%)
7 (8.8%)
0
10
20
30
40

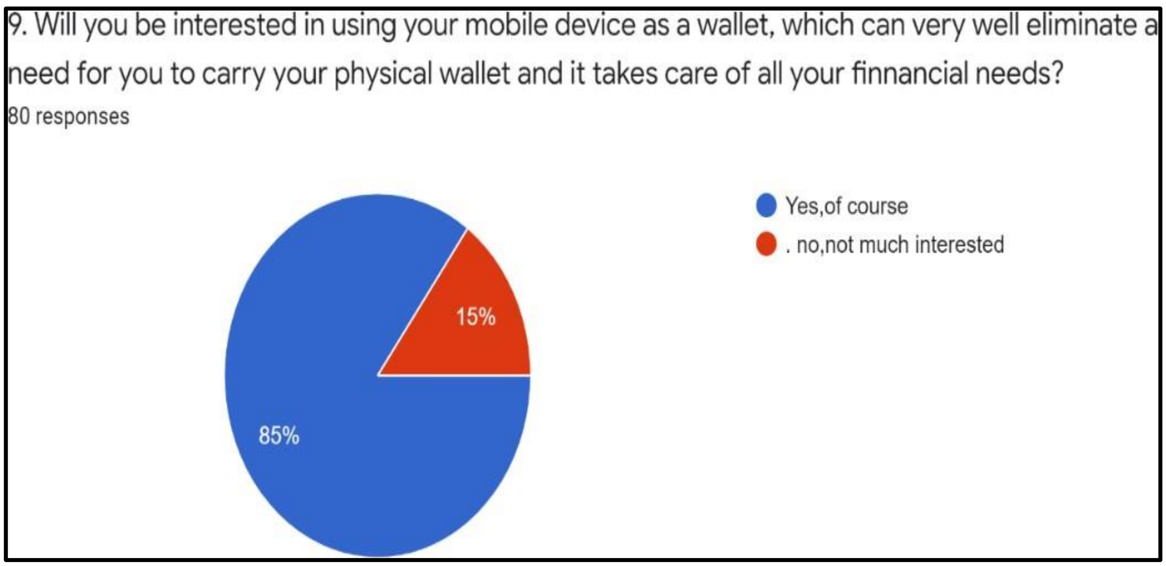

4. Rate the safety versus convenience as a factor for adopting Mobile Wallet
79 responses
16.5%
20.3%
8.9%
16.5%
29.1%
Highly convenient and safe
Highly convenient but risky
Moderately convenient and risky too
Moderately convenient but safe
Inconvenient but safe
Neutral
Inconvenient and risky

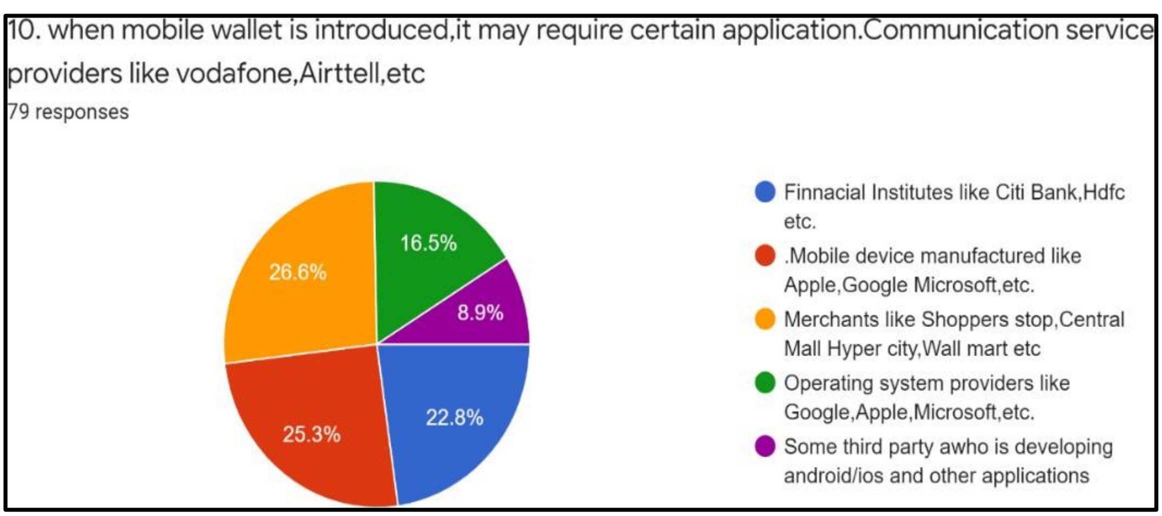

5. How would you rate the idea of Mobile Wallet?
80 responses
13.7%
20%
11.3%
52.5%
Very bad, it's crap, useless. Innovation?? (Hahahaha!!)
Good, a nice concept!
Bad, don't think it is worth adopting.
Very good, gives mobile a new dimension!
Excellent, really innovative and revolutionary, I am excited to use it!


6. why do you prefer E-wallet over the modes of payments?
80 responses
Time saving
Ease of use
Security
58 (72.5%
36 (45%)
24 (30%)
0
20
40
60


7. which E walet do ypu prefer most of time ?
80 responses
22.5%
11.3%
13.8%
43.7%
paytm
google pay
Bhim app
phone pay
paypal
other


8. Have you been through urgent situations when you have forgotten to take your wallet, but you had your mobile phone along; you wished you could purchase goods/servuces wutg y;our mobiel too
78 responses
Yes,i have been trhough!
No.not really!
11.5%
88.5%


9. Will you be interested in using your mobile device as a wallet, which can very well eliminate a need for you to carry your physical wallet and it takes care of all your finnancial needs?
80 responses
Yes,of course
. no,not much interested
15%
85%


10. when mobile wallet is introduced,it may require certain application.Communication service providers like vodafone,Airttell,etc
79 responses
Finnacial Institutes like Citi Bank,Hdfc etc.
.Mobile device manufactured like Apple,Google Microsoft,etc.
Merchants like Shoppers stop,Central Mall Hyper city,Wall mart etc
Operating system providers like Google,Apple,Microsoft,etc.
Some third party awho is developing android/ios and other applications
16.5%
26.6%
8.9%
22.8%
25.3%

Conclusion

As e-commerce continues its rapid growth in the Asiatic region, mobile wallets have become one of the most trusted and preferred ways to payonline. Most of these wallets incorporate multiple payment methods, from bank transfers to credit cards, debit cards, gift cards and more. Thatway, consumers with or without credit cards, can use mobile wallets. Some mobile wallet providers are giving facilities to unbanked consumers to deposit money into their wallet through agents, but that isgeographically very limited.

Mobile wallet providers have now become a kind of mini banking institutions (Payments banks) and it would not be surprising if they willget their banking licenses, and follow the path like Paytm, Airtel etc. This will be very lucrative if we take into consideration the Government's agenda of financial inclusion. Paytm has over 100 millionwallet users, which is double that of Visa and Maestro penetrationtogether (in India). Over and above this, in a country such as India & BRIC nations the remittance market is huge. These Payment banks can also leverage in this landscape.

The financial institutions/e-commerce/lifestyle shops have realized the potential of mobile wallets in terms of consumer experience and loyalty.That is why each one of them is coming up with their own wallet whichcan be recently seen with the launch of SBI Buddy, Bookmy Show's ownwallet to name a few. It would be relatively easier for banks vs a non-bank product, because they already have a trusting customer base and their product is less likely to suffer from interoperability.

Hopefully with the launch of Apple pay and Google wallets in thecountry, and they deciding to support barcode and app-based payments aswell, all the commotion will fall into place and the payment at most of themerchants will be streamlined and standardized, leading to a better life for customers.

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A study on Supply Chain Management

-Dipty Kamble

Abstract

Our Indian Economy depends mostly on Agriculture and its Supply chain; also, there are lots of employments dependent on this sector. The Supply chain in agriculture consists of Farmers- Processors (e.g., Cold Storage etc.)- Logistics Firms-Wholesalers-Traders-Retailers-Consumers, and in between there are lots of middlemen who work on commission which increases the Cost of Products and the time, which some results in reducing the freshness of Fruits & Vegetables. Also, sometimes farmers purposely store food to reduce the supply so that the demand gets increased in market leading to increase in prices, but these sometimes leads to degrading of products. Therefore, the scope of this project is to analyze these factors and study the measures of firms working on this factor and find effective ways.

Introduction

India with its predominant rural base is considered as one of the world's oldest and largest agrarian country. Despite of LPG and modernization, still India in its day-today activities dependent on agricultural base. Every aspect of the economy, polity, and majority of its population are governed by the performance of the agricultural sector. Agriculture continuous to be the key sector of the Indian Economy and contributes about 14.5 % of the GDP. It is known through surveys that almost two-thirds of the population in India relates to agriculture for their source of income. Almost 54% of employment is created through agriculture either directly or indirectly. The performance of agricultural sector during the past three decades has been with a growth rate of 2.59 percent per annum.

Agriculture is an important sector of Indian economy as it contributes about 17% to the total GDP and provides employment to over 60% of the population. Indian agriculture has registered impressive growth over last few decades. The food grain production has increased from 51 million tons (MT) in 1950-51 to 250 MT during 2011-12 highest ever since independence. Agriculture plays a vital role in the world economy. However, the production of most agricultural products is affected by a lot of factors, such as the weather changes, seeds quality, culture methods, market availability, government policies, technology, coordination, and role played among the supply chain members. The situation is made further complicated by the fact that there is a long lead time in the production of agricultural product. It means that it is impossible to adjust the production plan when the environment changes. Amidst all the problem, the rapid growth has helped Indian agriculture mark its presence at global level. India stands among top three in terms of production of various agricultural commodities like paddy, wheat, pulses, groundnut, rapeseeds, fruits, vegetables, sugarcane, tea, jute, cotton, tobacco leaves, etc. (GOI, 2008-09). However, on marketing front, Indian agriculture is still facing the problems such as low degree of market integration and connectivity, accessibility of reliable and timely information required by farmers on various issues in agriculture.

Research Methodology

Objectives of Study

- To study the process of Agriculture and its supply chain in India, as 60% of our countries population works in Agriculture sector.
- To study the process of Supply chain of Agriculture goods from farmers to consumers and Challenges faced while doing the processes.
- To analyze challenges faced by farmers in process and why they get lesser profits.
- Due to improper communication/ management during the supply chain there is a lot of degrading of perishable foods, which leads to wastage of food products.
- To analyze and try to find solutions over problems faced.

Problem Area

Due to improper management, there are lots of wastages in foods also sometimes farmers purposely store food to reduce the supply so that the demand gets increased in market leading to increase in prices, but these sometimes leads to degrading of products

In between the supply chain there are lots of middlemen who work on commission which increases the Cost of Products and the time, which some results in reducing the freshness of Fruits & Vegetables.

Collection of Data

The purpose of the research is to study the 'Supply Chain of Agriculture' and to understand its process in detail. Both Primary and Secondary Data has been collected.

Primary Data

The Primary data has been collected by contacting various peoples involved in the Supply Chain like calling Farmers, Distributors, etc. I have discussed the aspect of the relative supply chain activities with them and used their responses as primary data.

Secondary Data

The Secondary data is collected by referring information available on the internet. Also, various companies' websites were also referred.

Research Instrument

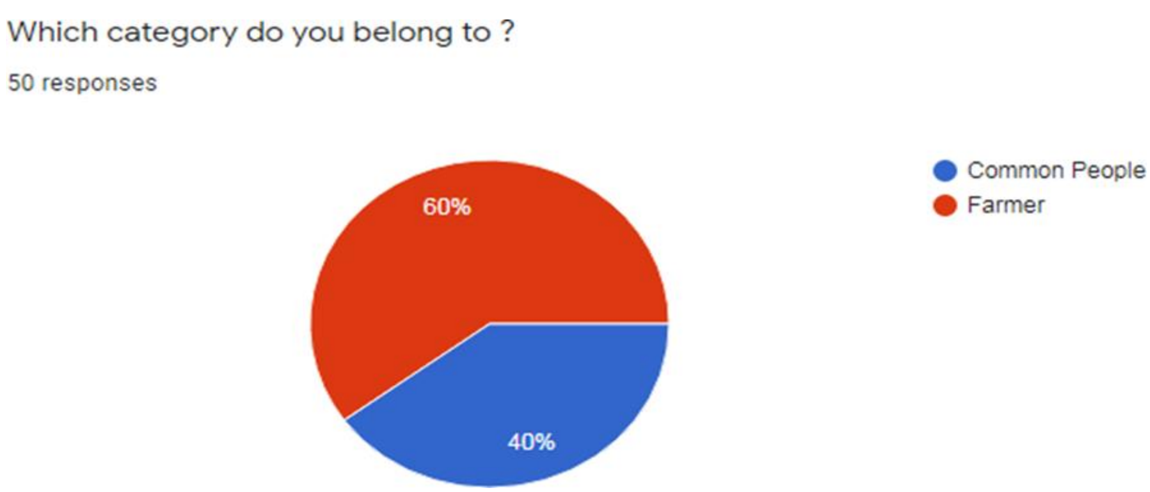
Questionnaire

Research Limitation

The research has been done by collecting data from the published or unpublished secondary resources

Poor availability of secondary sources of data, especially on agricultural infrastructure

Data Analysis and Interpretation

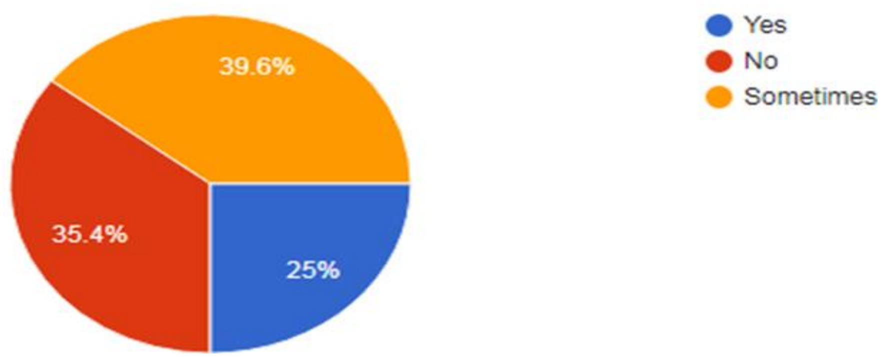


Interpretation

By looking at the Pie chart we see that 60% of the respondents are Farmers and 40 % of the respondents are Consumers. This Question was asked to know that how much percent of the total respondents are farmers and how many are the Common people (the common people described here are the Consumers)

Q1- Do you find the Vegetables/Fruits prices expensive ?

48 responses



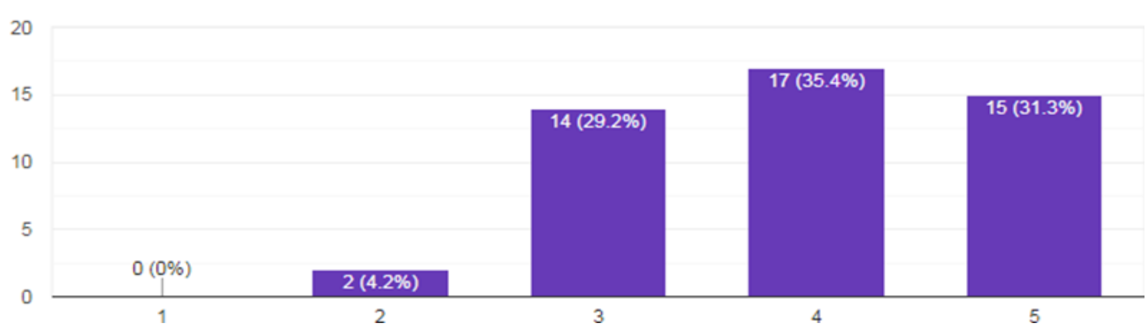
Interpretation

As seen in the secondary data above we found out that the middlemen often tend to increase the prices and to know how often they do it and to find the peoples and the farmers view over it, this question was placed.

The interpretation was 25 % respondents find it expensive, 35.4% respondents find it is not that expensive and 39.6% respondents thinks that they are expensive sometimes.

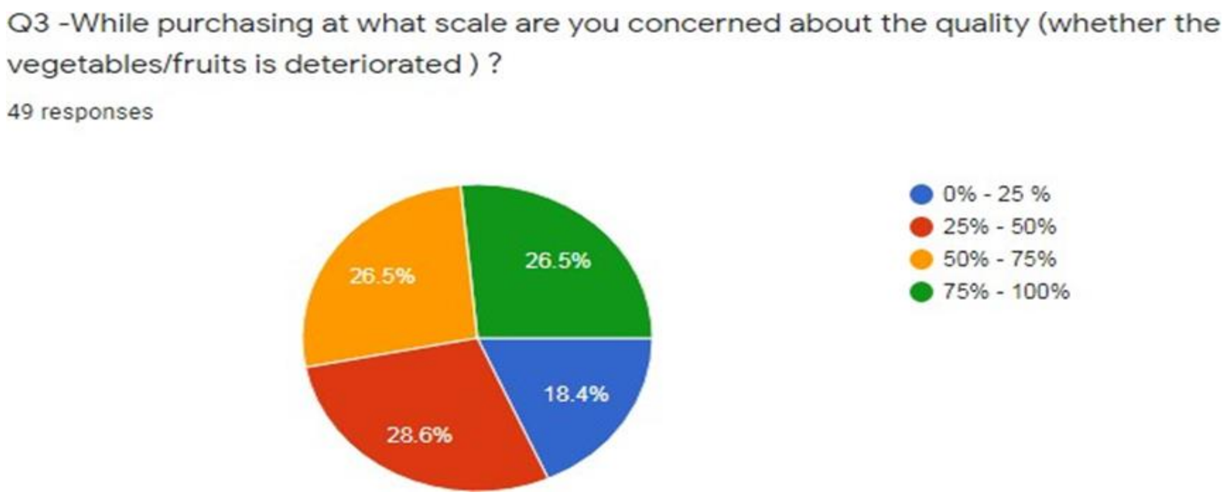
Q2 -Are you concerned about the constant Fluctuations in the Prices of Vegetables/Fruits ? if yes how much ?

48 responses



Interpretation

By looking at this we get to know that almost all the respondents are concerned about the constant fluctuations in the prices of Vegetables and fruits, the concerned respondent's percentage accounts to a sum of (95.9%) which is a huge one, and only 4.2 % people are less concerned over it is at the scale of 2.

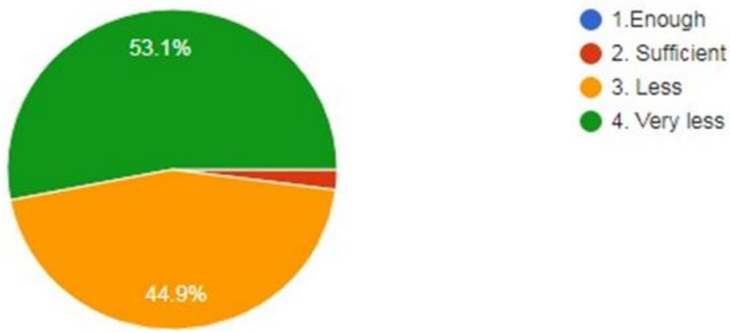


Interpretation

This question was framed to know that how much people are concerned about the quality of vegetables and fruits as we saw in the secondary data that due to the storage done by the middlemen many of the goods get deteriorate, and the findings were nearly 53% of the respondents are highly concerned over the deterioration and quality, 28.6% think it as a problem but not up to the scale.

Q4 - Do you think farmers get enough compensation for their goods sold? Rate on the Scale of 1 - 4

49 responses

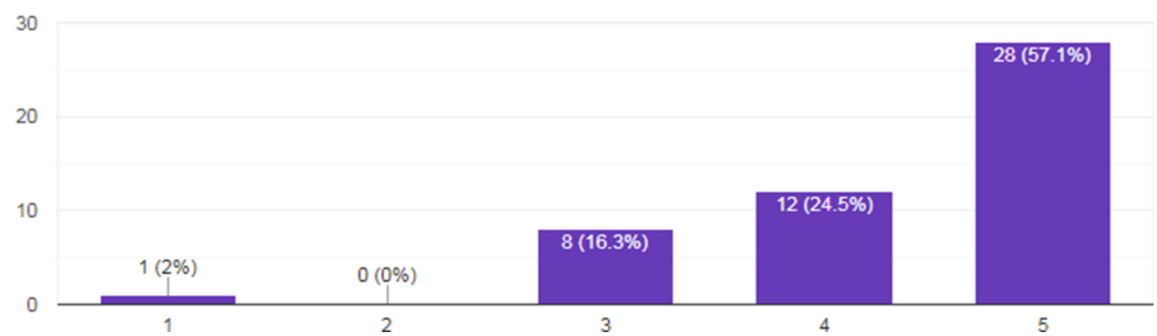


Interpretation

This was a shocking respond as is a fact which we can't ignore, 98% of the respondents think that the farmers don't get sufficient prices for their goods, which show us that the farmers are suffering.

Q5 - Do you think the middlemen in the supply chain(ie. for eg :- Traders) should be eliminated as they tend to increase the prices of goods and also don't give farmers fare share of their income ? At what scale do you think they should eliminated ?

49 responses

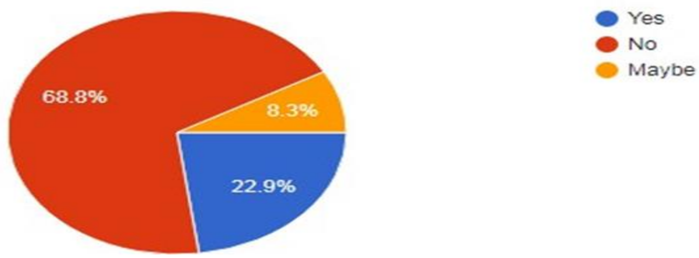


Interpretation

This question was asked to know the people's perception over the middlemen and it is observed that only 2% people think they shouldn't be eliminated and the rest 98% people think of eliminating the middlemen.

Q6 - Have you heard about the online platforms like Ninjacart, KrishiHub which purchases directly from the farmers (by giving them 10-15% extra than the current market price)and then sells directly to the customers at lower prices than the conventional markets ?

48 responses

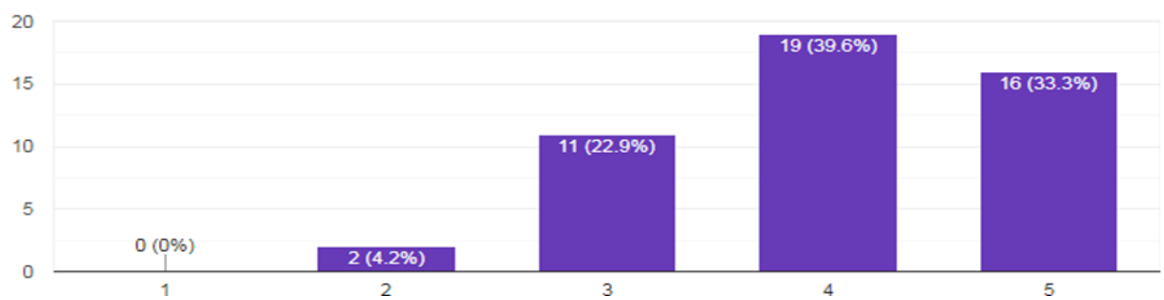


Interpretation

Here we found out that 68.8% respondents didn't knew about the online platforms, 22.9% knew. The online platforms mentioned here are the integrated supply chains that we studied in the secondary data, and they work by creating a value by procuring from farmers by giving them more prices from the market at that time and sells to the customers or the retailers at lower prices than the ones by the traders i.e., the middlemen.

Q7 - Will you prefer buying from platforms like Ninjacart, KrishiHub if you get better quality(as you can track the origin of the product) at lower prices than the conventional one ? At what scale will you prefer to buy from the online platforms ?

48 responses



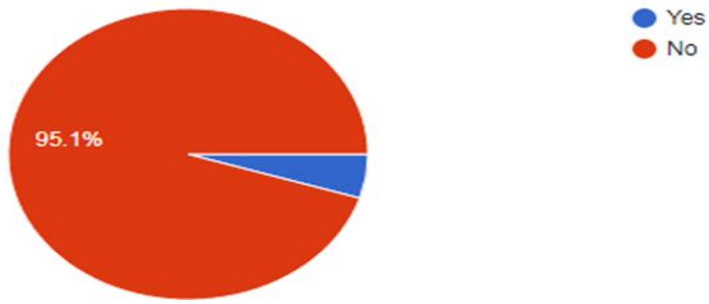
Interpretation

95.8 % respondents showed a positive response for buying from the platforms like Ninjacart, KrishiHub etc., the scales on which the agree are 33.3.% respondents think at a scale of 5, 39.6% think at a scale of 4, 22.9% think at a scale of 3, 4.2 % at a scale at 2, while none of the respondents opted for the scale of 1.

From this Question, the further questionnaire was for the farmers only.

Q8 -Do you get fair price by selling your goods ?

41 responses

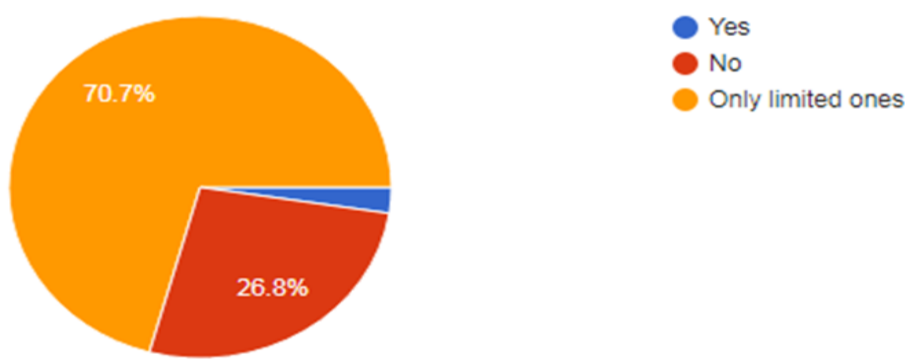


Interpretation

95.1% respondents responded that they don't get fair price for their goods sold, this shows us that in real the farmers are facing huge problems and are not getting fair share of their income.

Q9 - Does a small farmer has the proper storage facility for goods ?

41 responses

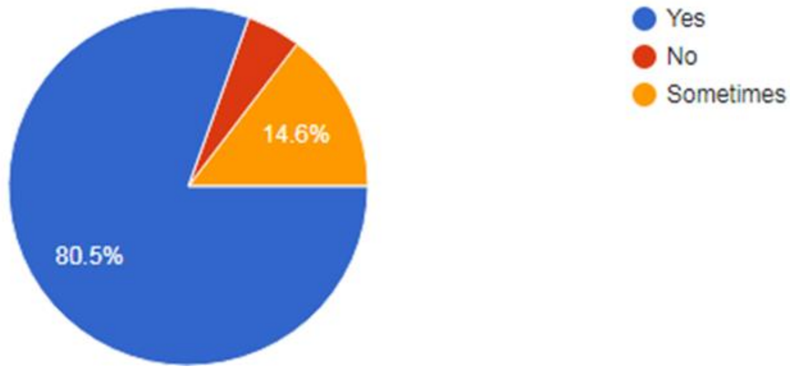


Interpretation

The small farmer here means the farmer having a small piece of land, responses were that only 2.5% farmers have fixed storage facilities for storing the goods, 70.7% respondents think that only limited farmers have a storage facility and 26.8% respondents think that the small farmers don't have a storage facility.

Q10 - Do Traders(middlemen) stock the goods for creating artificial shortage.

41 responses

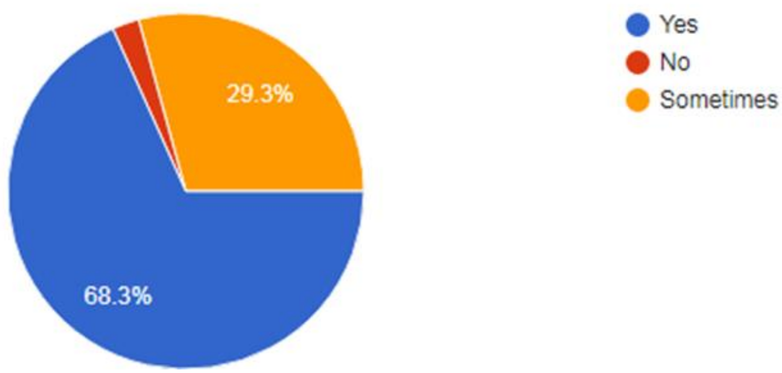


Interpretation

80.5% respondents think that the middlemen stock the goods for creating an artificial storage, 14.6% respondents think that the stockage is done sometimes and only 4.9% think that the stockage is not done.

Q11 - Does the goods get detriorated due to the artificial stockage by traders ?

41 responses

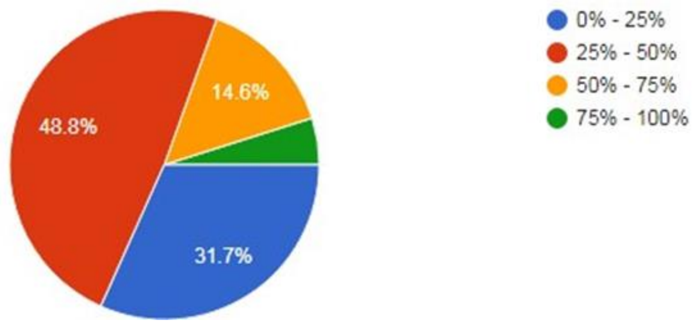


Interpretation

68.3% respondents think that the goods get deteriorated by the artificial stockage done by the traders, 29.3% think it sometimes get deteriorated due to the stockage and only 2.4 respondents think it doesn’t.

Q12 - How much percentage of goods gets deteriorated due to Stocking done by the traders to create artificial demand.

41 responses

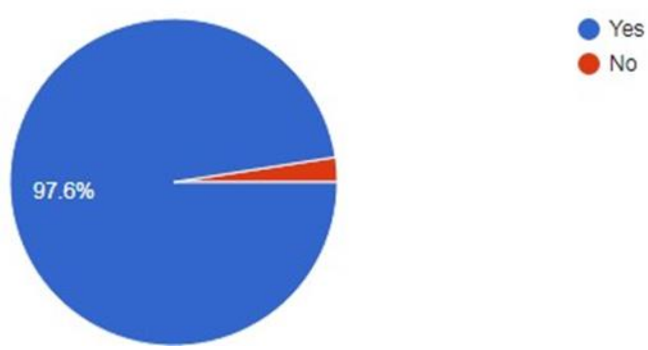


Interpretation

48.8% respondents think that 25%-50% of the goods get deteriorated due to the stocking, 14.6% respondents think 50%-75% , 4.9% respondents think 75%-100% and 31.7% respondents think 0%-25% of the goods get deteriorate due to the stocking.

Q13 - Do you think the Middlemen(traders) should be eliminated in the process of supply chain ?

41 responses

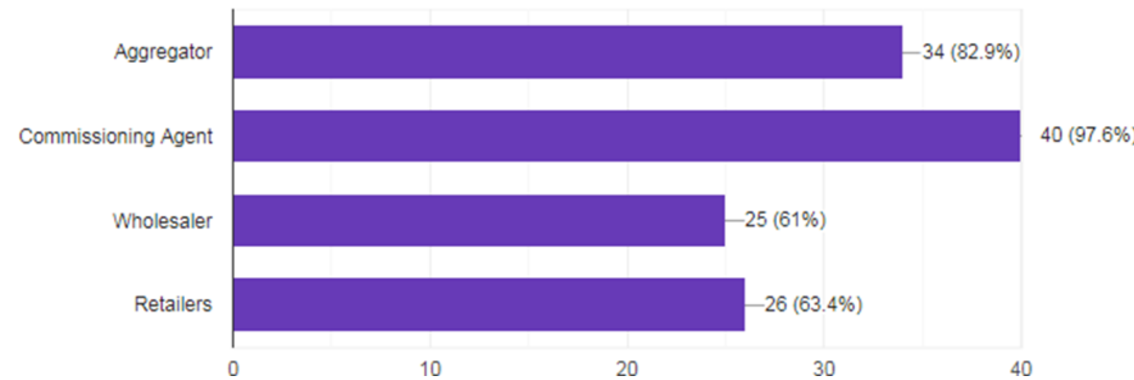


Interpretation

97.6% respondents i.e., the farmers think that the middlemen should be eliminated and this is a huge thing. Only 2.4% respondents think of not eliminating the middlemen.

Q14 - Which middlemen do you think should be eliminated from the supply chain? (Tick all that apply)

41 responses

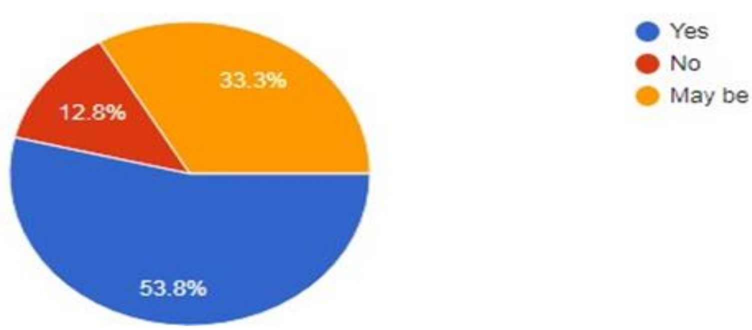


Interpretation

82.9% respondents i.e., the farmers think that the Aggregators should be eliminated, 97.6% think that the Commissioning Agents should be eliminated, 61% think that the Wholesalers should be eliminated and 63.4% think of eliminating the Retailers.

Q15 - Will you prefer to sell you goods to private online firms like Ninjacart, Krishihub (Which purchases directly from Farmers by giving them 10-15% more prices than the markets rates & sell directly to the customer at lower prices than the market, thus eliminating the middlemen)

39 responses



Interpretation

53.8% of the respondents i.e., the farmers have shown that they are interested in selling their goods to the online platforms like the Ninjacart, KrishiHub etc., while 33.3% think maybe they will sale and only 12.8% think of not selling their good to the online platforms.

Findings

- The farmers don't get fair price for their products.
- The farmers with small farms don't have proper storage facilities due to which either the goods get deteriorated, or the farmers sell them at lower prices to the aggregators present in their area, which further sells these goods at higher prices in urban areas.
- The middlemen like the Aggregators, Commissioning agents, wholesalers stock the goods at large scale.
- They create artificial shortage of goods to increase the demand which leads to increase in the prices, thus increasing their profits.
- Due to these stockings done by the middlemen most of the goods get deteriorated which leads to lot of wastage of goods.
- Due to this a lot of price fluctuation occurs, which leads to increase in the concern of the common public i.e., the consumer.
- Thus, we observe that there is no value in the supply chain.
- The new integrated supply chains like the Ninjacart, KrishhiHub found a solution to these problems and are procuring directly from farmers by eliminating middlemen and by giving the farmers more prices than the actual market prices at the time of their deal and by supplying directly to the retailers or consumers at lower prices.

Conclusion

In the country like India where 60-70% of our population depends on Agriculture for their income, the farmers are facing many problems. Lots of farmers commit suicide as they don't get fair prices or income for their goods.

The Middlemen don't let farmers earn their fair share. The middlemen stock the goods to create artificial shortage of goods which leads to an increase in demand thus by increasing the prices of goods, but this is done after procuring form the farmers at very low prices. As the demand for the goods increases the traders releases the stocked goods and earn huge prices.

Also, there is lots of wastage of goods due to the improper and inadequate storages of goods. The farmers also try to store the goods but due to the absence of storage facilities the goods get deteriorate.

Nearly 30-40% of the goods get wasted due to these practices and by looking at the numbers it is observed that the total amount of our Agriculture goods wasted equals to total annual requirement of Australia.

Thus, we find that there is a change needed in the 'Supply chain of Agriculture' and should try our best in making the supply chain a 'Value Chain'.

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A Study on Consumer preferencetowards towards Mobile Phones in Bhiwandi

- Paras Nandu

Abstract

Mobile phones in today's era are the necessity of consumers from almost every age group and country. The telecommunication industry has witnessed a noticeable growth with the entry of mobile phones in the all parts of world. This of smart phones is not limited to making and receiving phone calls only. They are used for clicking pictures, recording videos, listening music,watching videos and movies, messaging, chatting, video calling and conferencing etc.

This study aims to address the question by analyzing brand is preferred most by mobile phone usersin Bhiwandi city while purchasing mobile phones and the status and impact of the technical, economic, social and personal criterion by mobile phone users in bhiwandi and also wishes to found out the process of decision making while choosing and purchasing the branded mobile product with respect to their current satisfaction level on the particular brand. For the research data was collected from 100 respondents. To gather data from 100 respondents i had made Google Form questionnaire and sent it to my friends and colleagues. The data thus collectedwere analyzed by using simple percentage analysis & questionnaire survey.

Introduction

Mobile phone has penetrated everywhere in the world, even India witnessed phenomenal growth in usage of smart phones in the last decade. A mobile phone is an electronic device used for two-way radio telecommunication over a cellular network.

India is the world's second largest mobile phone manufacturer after China. And with the current pace of growth, India is not far from becoming the leading handset market in the world. According to the Indian Cellular Association (ICA), the annual production of mobile phones within the country has increased from 3 million devices in 2014 to 11 million devices in 2017. India now accounts for 11 percent of global mobile production, which was only 3 percent in 2014. In fact, the telecom industry today is amongst the top five employment opportunity generators in India, creating over four million direct and indirect jobs over the next few years, according to Randstad India. India accounts for 30 million smartphone purchases every quarter, and this percentage keeps increasing several times a year.

Review Of Literature

According to Mackenzie (2011) Smartphone has revolutionized the way we do thing; the role Smartphone plays in today's society is phenomenal. Smartphone is taking the role of computer, making it possible to do a lot with this small hand-held device. It has a broad use such as sharing information, paying for products, browsing, and shopping. Virtually every activity today has a Smartphone application for it.

P. Jubien (2013) in her qualitative study concludes that graduate students combine their personal lives with their student lives influenced by the use of smartphones. The students can have a classroom at home or wherever making use of communication and educational applications offered by smartphones.

Prasad (2016) in his article mentioned that Indian youth has a strong inclination towards the gadgets with preference for latest software. The factor of success for smartphones overthe years has been not only in their ability to run well, but also to give access to extended capabilities via third-party app.

Cassavoy (2012) explicated that Smartphone can be defined to be a device that enables theuser to make telephone call and at the same time has some features that allow the user to do some activities that in the past was not possible unless using a computer or a personal digital assistant (PDA), such as sending and receiving e-mails, amending an office document. Nowadays brand plays a very vital role in consumer buying decision. While consumers usually go for a familiar brand, but the concept of brand transcend beyond a trademark or name. The concept of brand encompasses much more than trademark.

Research Methodology

Objectives of Study:

- To study the brand preference towards mobiles phones among the consumers in Bhiwandi.
- To identify the major feature which a consumer look in a mobile phone.
- To study the frequency of changing the mobile phone.
- To analyses the influence of promotion on consumers at the time of brand preference.
- To understand how much money consumers are willing to pay for a mobile phone.

Research Design:

A research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the research problem. The design of a study defines thestudy type (descriptive, correlation, semi-experimental, experimental, review, meta-analytic) and sub-type, descriptive-longitudinal case study, research problem, hypothesis independent and dependent variables. Design of experimental design, and if applicable data collection methods and a statistical analysis plan. Research design is the framework that has been created to find answers to research question. Descriptive research design is used here.

Sources of Data:

The task of data collection begins after a research has been defined and research plan chalkedout. While deciding about the method of data collection to be used for the study, first of all sources of data must be clear.

There are basically two sources of data.

Primary Data:

The primary data are those, which are collected fresh for the first time for the problem solution, and thus happen to be original in character. It may be obtained from individual, families and representative,

Secondary Data:

The secondary data are those which have already been collected by someone else and which have to decide which have already passed through the statistical process. Externally, these sources may include books or periodical reports, data service and computer data bank.

In the context of the project study, the source of data used by me for this project is both primary data type and secondary data type.

Sampling size: It plays an important role in the research. Samples are representative of the whole population. This refers to the no. of items to be selected from the universe to constitute a sample.
In this context of the project study, 100 respondents are chosen keeping in view the above constraints.

Sampling Location: My research project is "A Study on Consumer Preference towards Mobile Phones in Bhiwandi". So, my sampling location is Bhiwandi.

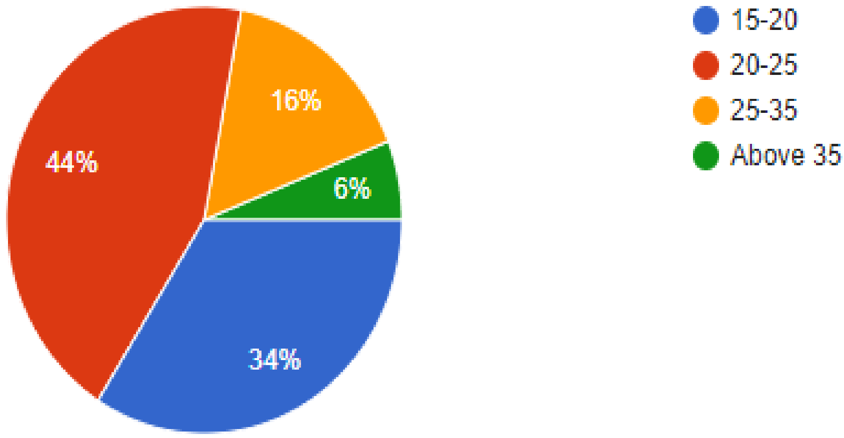
Instrument used: I have used questionnaire instrument for my research.

Analytical Tool: Pie Charts make easy to understand, therefore pie charts to show the interpretations.

Data Analysis and Interpretation

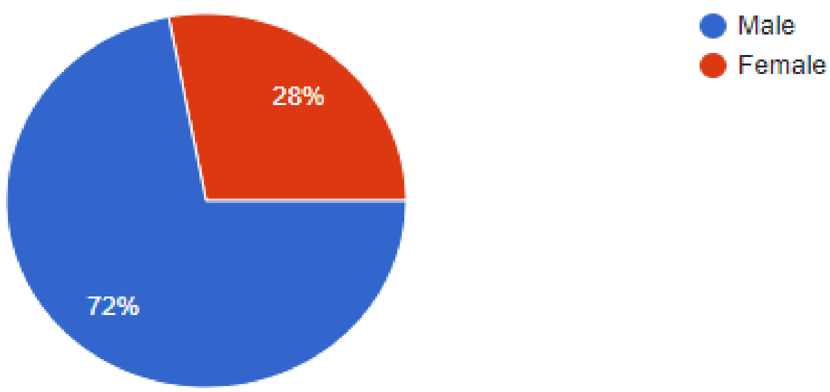
Q1. Different age groups of respondents.

15 - 20	20 - 25	25 - 35	Above 35
34%	44%	16%	6%



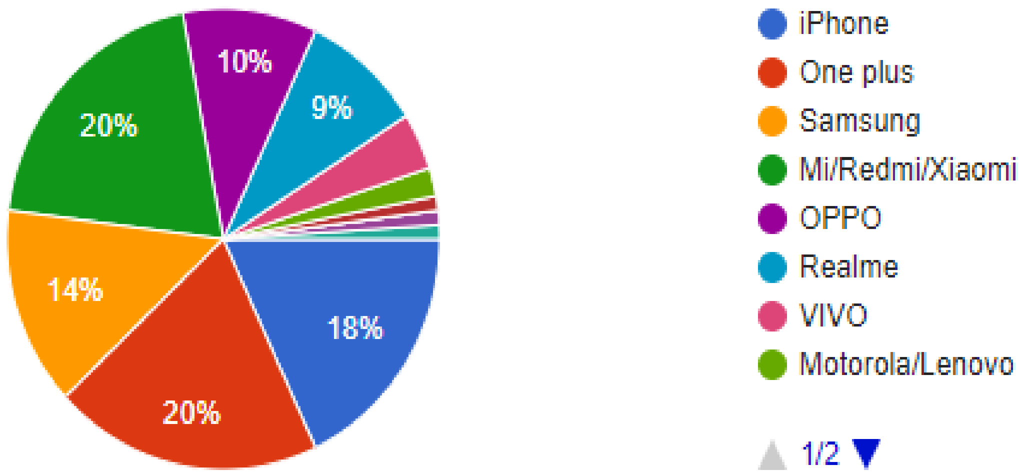
Q2. Gender.

male	female
72%	28%



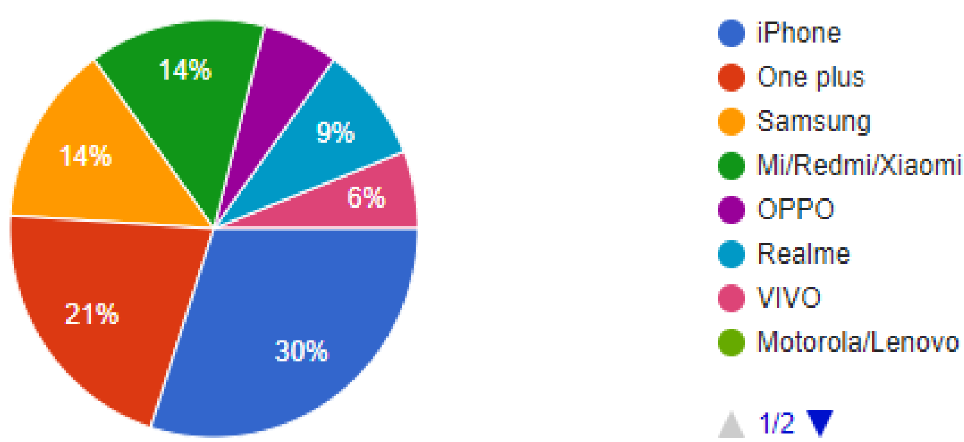
Q3. Which mobile phone brand are you using?

iPhone	OnePlus	Samsung	Xiaomi	OPPO	Realme	Other
18%	20%	14%	20%	10%	9%	9%



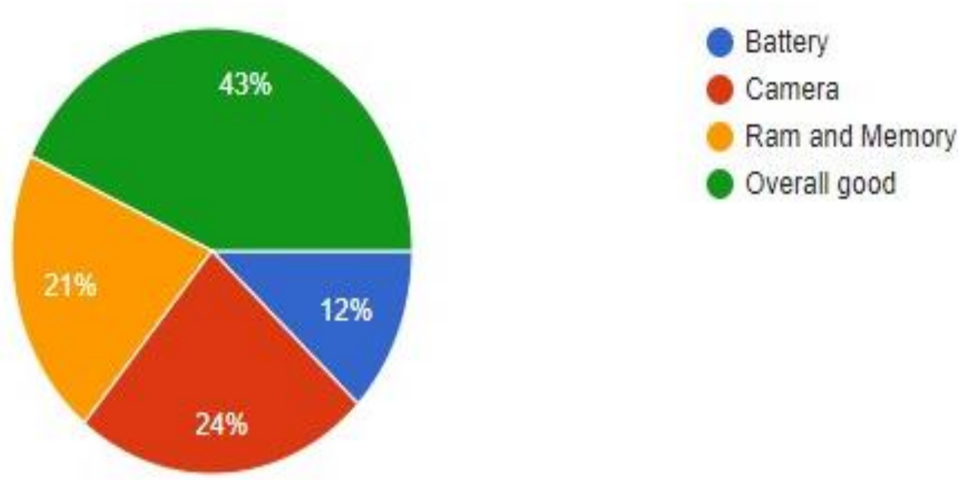
Q4. Which mobile phone brand do you like?

iPhone	OnePlus	Samsung	Xiaomi	OPPO	Realme	Other
30%	21%	14%	14%	6%	9%	6%



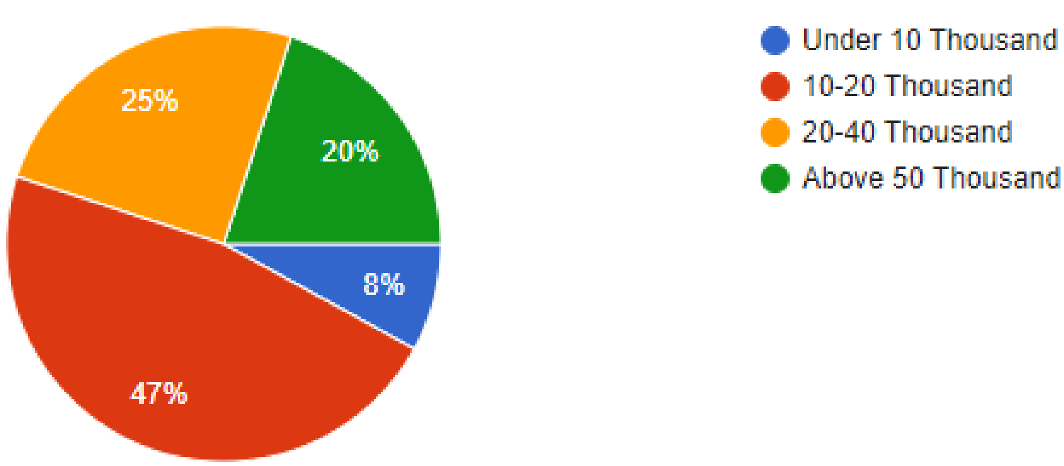
Q5. Which feature do you prefer while buying a mobile phone?

Battery	Camera	Ram and memory	Overall good
12%	24%	21%	43%



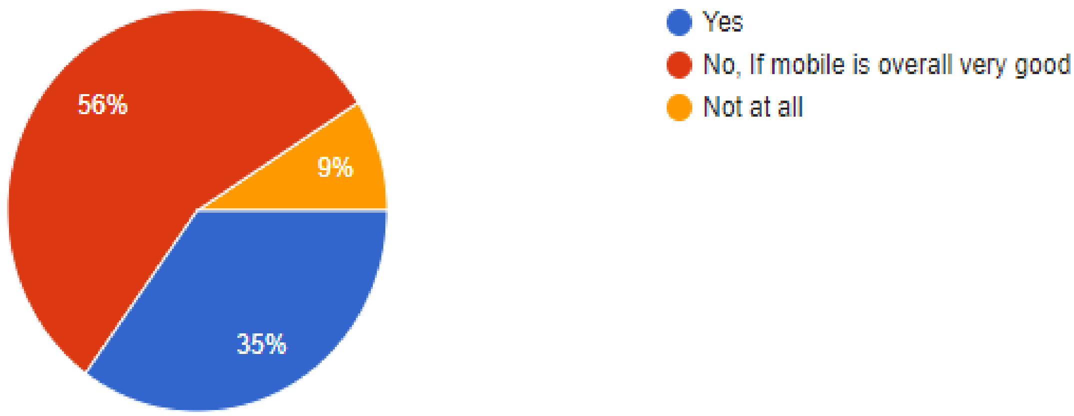
Q6. How much are you willing to pay for a mobile phone?

Under 10k	10k-20k	20k-40k	Above50k
8%	47%	25%	20%



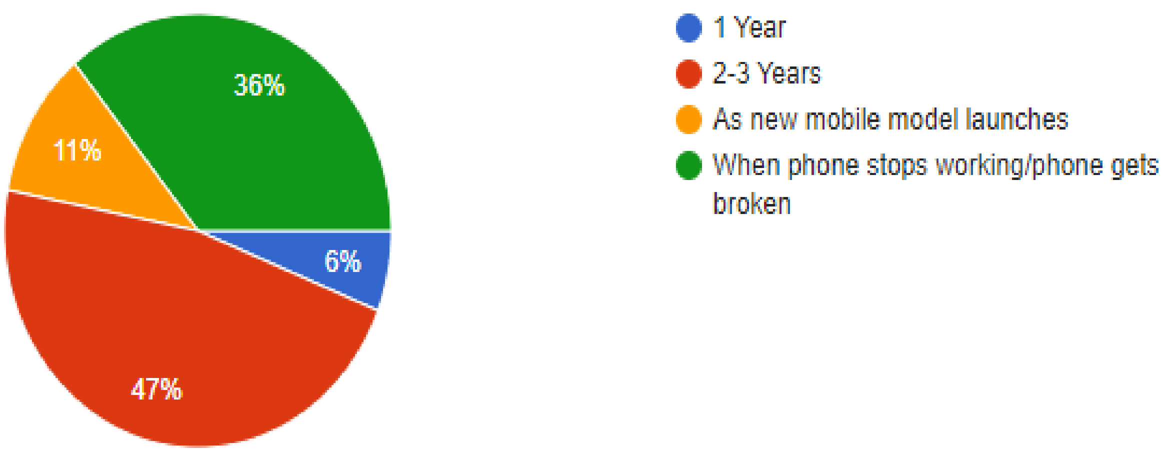
Q7. While buying a mobile phone is price an issue?

Yes	No, if mobile is overall is very good	Not at all
35%	56%	9%



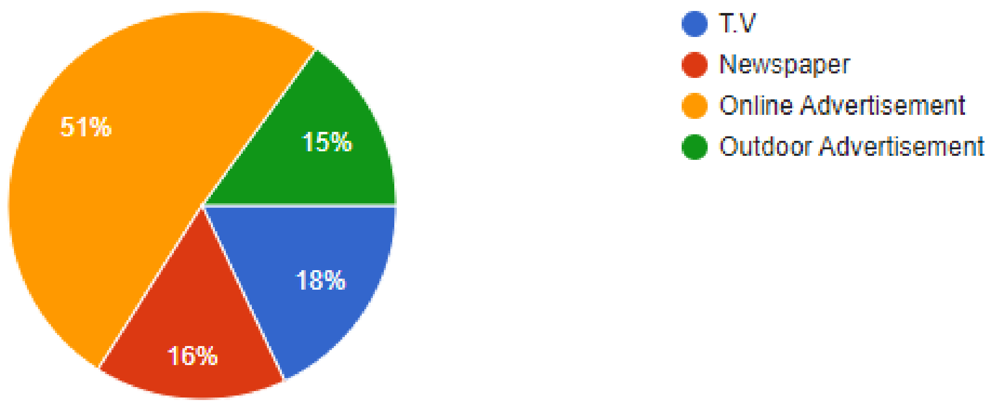
Q8. In how many years do you change your mobile phone?

1 year	2-3years	As new mobile model launches	When mobile stops working/phone gets broken
6%	47%	11%	36%



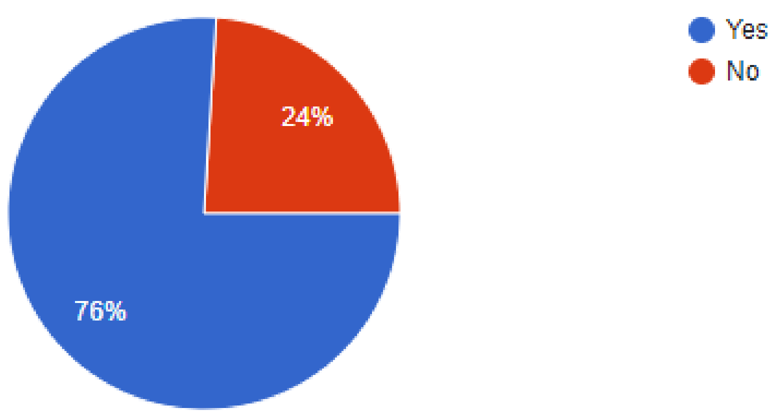
Q9. What is your source of mobile phone awareness?

T.V	Newspaper	Online advertisement	Outdoor Advertisement
18%	16%	51%	15%



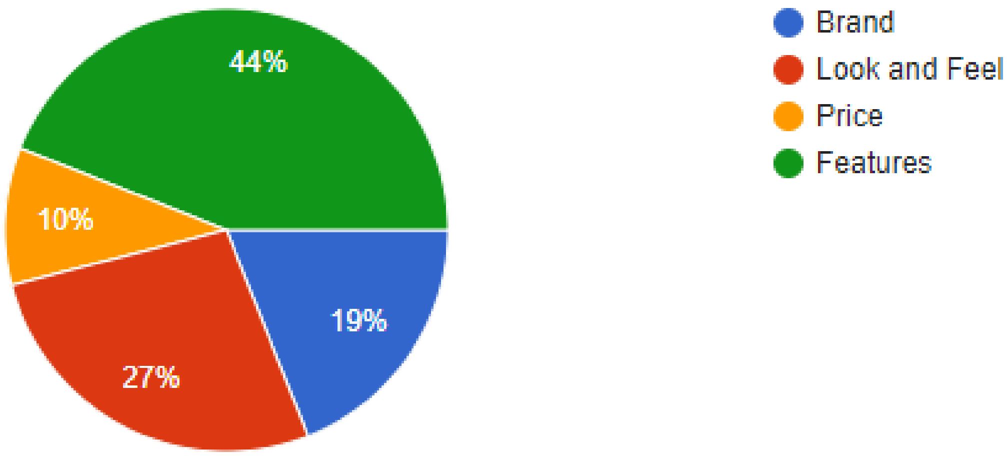
Q10. Do you buy mobile phone by looking at its brand?

Yes	No
76%	24%



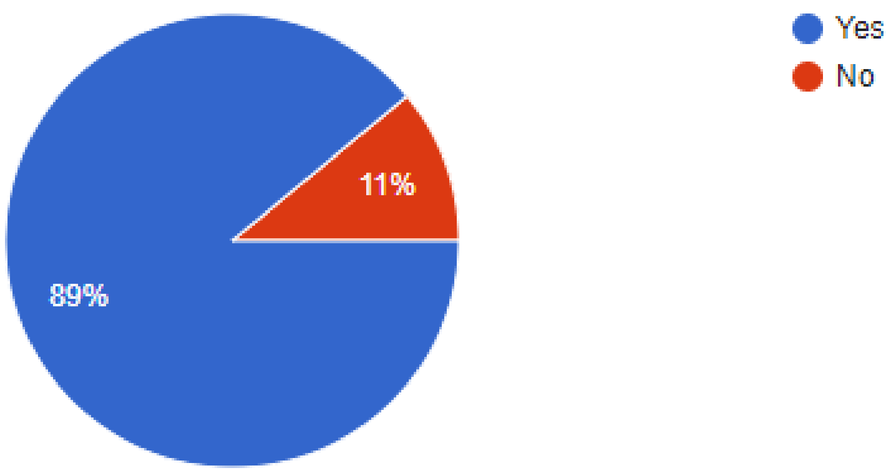
Q11. Factor influencing your choice of mobile phone?

Brand	Look and feel	price	features
19%	27%	10%	44%



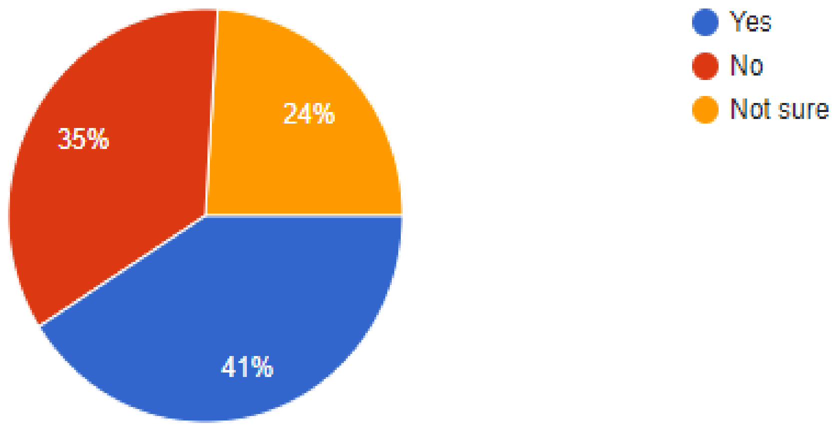
Q12. Are you satisfied with the phone you are using now?

Yes	No
89%	11%



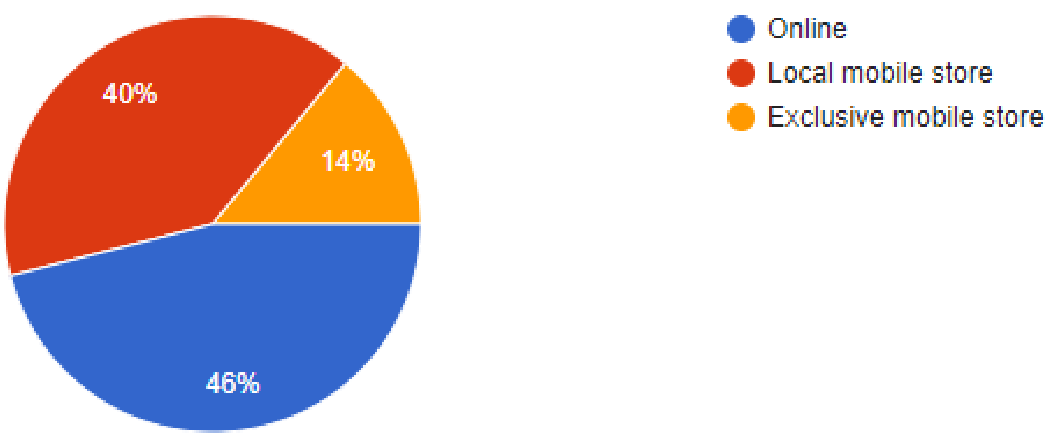
Q13. Will you repurchase the same mobile phone brand you are using now?

yes	no	Not sure
41%	35%	24%



Q.14 place you prefer to buy a mobile phone?

Online	Local mobile store	Exclusive mobile store
46%	40%	14%



According to my research study, the two most mobile brand that consumers uses are Xiaomiand OnePlus.

Findings

- The data collected through 100 Questionnaires responses is analyzed. Over 44% are of agebetween 20-25. 72% are male and 28% are females in this study.
- Out off 100 people, 20% are using Xiaomi phones and 20% are using OnePlus phones.

- 30% of people like Apple brand.
- Mostly 43% of the people prefer overall good mobile phone.
- While buying a mobile phone, 47% people are willing to pay 10-20 thousand rupees.
- 56% of people don’t have any price issue, if the phone has altogether has good features.
- 47% of people changes their phone in every 2-3 years.
- For 51% of people online advertisement is the source of awareness of mobiles.
- Mostly 76% peoples buys phones by looking at its brand.
- Highly 44% people choose mobile phones which have good features.
- 89% of people are satisfied with the phone they are using now.
- 41% of people will repurchase the same mobile brand which they are using now.
- 46% of people buy phones online.

Conclusion

Most of the people buy budget mobile phones i.e around 10-20 thousand rupees. Most of the people highly prefer MI and OnePlus mobile brand because they are budget phones and they alsoprovide good features.

Many people prefer phones which has all the good features in combined i.e high battery backup, good camera quality, high RAM and memory, good processor. High number of people likes Apple brand.

While buying a mobile phone people look at the brand name. Most of the people don't have any price issue if the phone has a combined of all the good features. Almost around 50% people changes their phones in every 2-3 years.

Online Advertisement is the main source of mobile awareness for half of the people. Online is the highest place where people buy mobile phones. People are satisfied with the phone they are using now and are willing to buy the same mobile brand phone which they are using now.

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A study on Customer expectations and satisfaction level towards Balkrishna Paper Mills

- Shewta Mali

Abstract

Paper is thin nonwoven material traditionally made from a combination of milled plant and textile fibers. It is primarily used for writing, artwork, and packaging; it is commonly white. Paper has influenced society throughout the centuries through: Sacred knowledge preservation for scholars and clergy. The creation of newspapers, periodicals, magazines and books to share knowledge. Allowing communication among people separated by distance -- letter writing. Recycling paper reduces methane and carbon dioxide in the atmosphere. Processing wood to make paper pulp using fossil fuel-based energy releases additional carbon dioxide. According to the EPA, recycling one ton of paper can reduce greenhouse gas levels by one metric ton of carbon equivalent.

Paper is an indispensable part of everyday life. Beyond its use as the basic material for written and printed communication, paper in its various forms isused for hundreds of other purposes, including packaging, wrapping, insulating, and toweling.

My aim in this project to, do the research one paper company. Study uses thedemand of paper. In this study there are two products paper 1 and paper 2 identify the usage, customer expectation and customer satisfaction

Introduction

The evidence of paper use on the Indian subcontinent appears first in the second half of the 7th century. Its use is mentioned by 7th– and 8th-century Chinese Buddhist pilgrim memoirs as well as some Indian Buddhists, as Kakaliand Śaya – likely Indian transliteration of Chinese Zhǐ (tsie).

True paper is characterized as thin sheets made from fiber that has been macerated until each individual filament is a separate unit. Medieval paper was made of diluted cotton, linen fiber. (Hunter 1943, 117) The fibers are then intermixed with water and by the use of a sieve-like screen, the fibers are liftedfrom the water leaving a sheet of matted fiber on the screen. The thin layer of intertwined fiber is paper. (Hunter 1943, 5)

Many people include think of papyrus and rice paper as paper. They are not. Papyrus is not made from macerated fiber so, it is not true paper. Papyrus is made from a grasslike aquatic plant in the sedge family called Cyperus papyrus.It has woody, bluntly triangular stems that are cut or sliced end to end with metal knife. Then these thin “boards” are pasted together much like laminated wood.

Rice paper is not paper. It is made from strips of the cut spirally from the pith of the rice paper tree, a small Asiatic tree or shrub, Tetrapanax papyriferum, that is widely cultivated in China and Japan. The pith is cut into a thin layer of ivory-like texture by means of a sharp knife. (American Paper and Pulp Association, 1965, 17). Parchment and vellum are also not paper. They are made from the packaging, decorating, writing, cleaning, filter paper, wallpaper, book endpaper, conservation paper, laminated worktops, toilet tissue, currency and security paper and a number of industrial and construction processes.

A paper mill is a factory devoted to making paper from vegetable fibers suchas as wood pulp, old rags, and other ingredients. Prior to the invention and adoption of the fourdrinier machine and other machine.

Review Of Literature

Chirayil (2009), in his paper “Economic reform and Productivity Growth in Indian Paper and Paper Products Industry: A Nonparametric Analysis” had estimate total factor productivity growth and its components (efficiency change and technological progress) in Indian paper and paperproducts industry during pre and post- reform period with the help of the Malmquist Productivity Index. Heconcluded that the negative TFP change was decreased (from -8.6 per cent to -5.2 per cent) during the period at the aggregate level. It was found in the study that the technical efficiency changes and the technical change was thedeteriorating factor for productivity change in Indian paper and paper products industry. It was suggested that specific policies should be implemented in order to improve efficiency as well as technical progress, thusultimately facilitating long-run productivity growth

Jana chirstoper in 2018, the community first observed scientific papers in the biomedical literature that seemed to display systematically fabricated data, pointing to theexistence of paper mills: unofficial, potentially illegal organizations selling fake scientific manuscripts. In the present article, we share relevant information specifically about the ‘raw data’ associated with paper mill manuscripts. If a submitted manuscript displays clear indicators of potential paper mill involvement, we found that the raw data at close inspection often raise doubtsabout their authenticity. In the absence of real data, paper mills may need to fabricate raw data images when responding to requests from journals. Given the necessity to streamline production of fake manuscripts, the alleged raw data might be created using templates. Some potential methods for generatingfake Western blot images are discussed. Paying close attention to image data, including graphs, diagrams, plots and tables, ideally at pre-publication stage, can clearly help prevent publication of incorrect and fabricated information

R**esearch Methodology:**

Objectives

- To study the customer expectation at balkrishna paper mills with respect to paper from machine 1
- To study the customer expectation at balkrishna paper mills with respect to paper from machine 2
- To study customer Satisfaction at balkrishna paper mills with respect to paper from machine 1
- To study customer Satisfaction at balkrishna paper mills with respect to paper from machine 2

Sampling design

Research is a set of methods procedures collecting and analyzing measures ofthe variables specified in a research problem. The design of the study defines the study type (Exploratory, correlation, semi – experimental, review) and sub type. It refers to the technique or the procedure the researcher would adopt in selecting items for the sample.

Source of data:

Primary data

Primary data is collected through reponses .A set of questionaire designed andsend to the customer.

Secondary data

Secondary data is collected through journals, periodicals, research papers

Sampling Plan

A sample design is a definite plan for obtaining sample from a customer. It refers to the technique and the procedure researcher would adopt in selectingfor the sample. Here for my project I choose non- profitability sampling

Sample size

For every research sample size is important. For my project I choose 150Reponses as a sample size.

Sample location

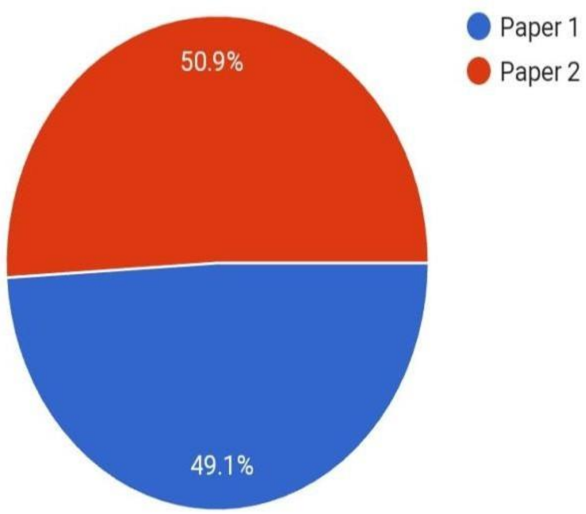
The factory is situated in Ambivali, Thane. Bpml is a paper producing factory, Customer have all over India.

Instrument Used

A set of questionnaires designed and send the currentand past customer of bpml, respondents' size is 150

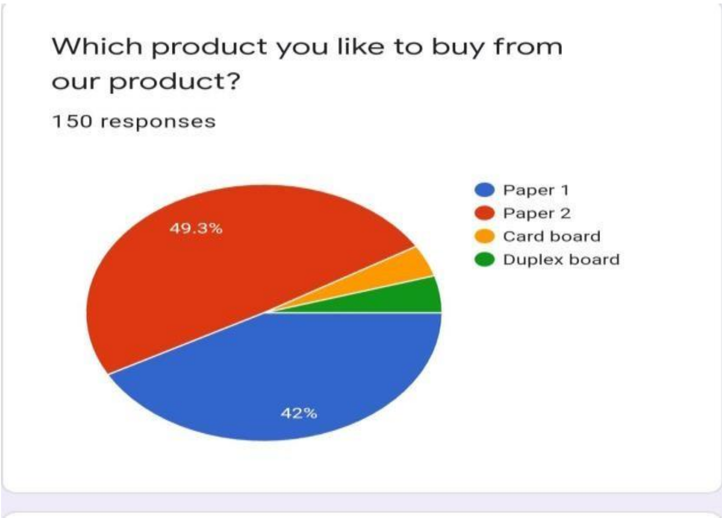
Analysis And Interpretation

Which product you prefer more before buying?



Paper 1	Paper 2
49.1%	50.9%

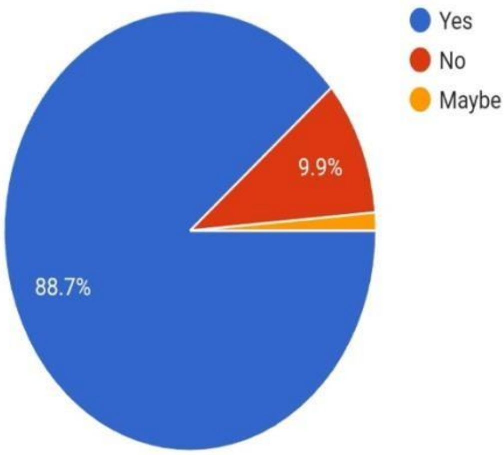
Which product you like to buy from your product?



Paper 1	Paper 2
42%	49.3%

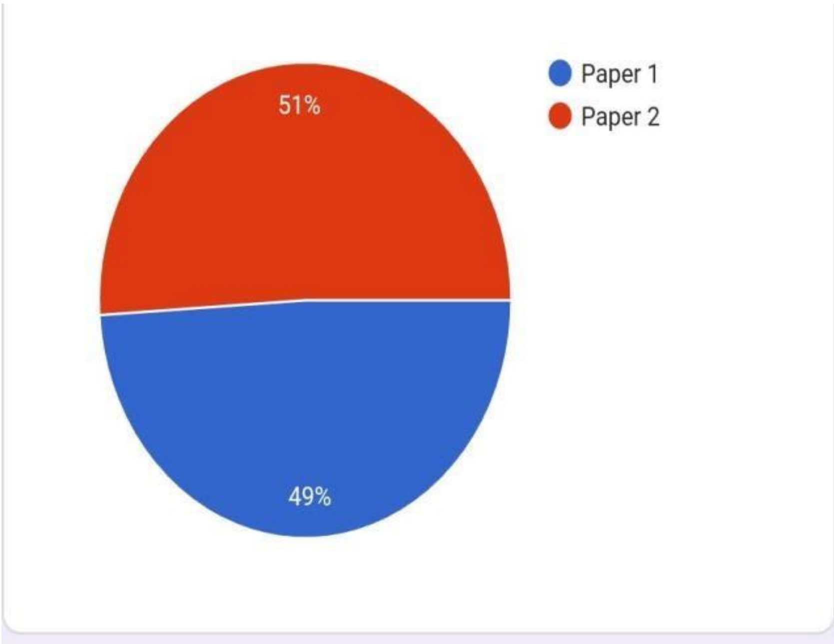
CUSTOMER SATISFACTION

1) Does the product help you achieve your goals?



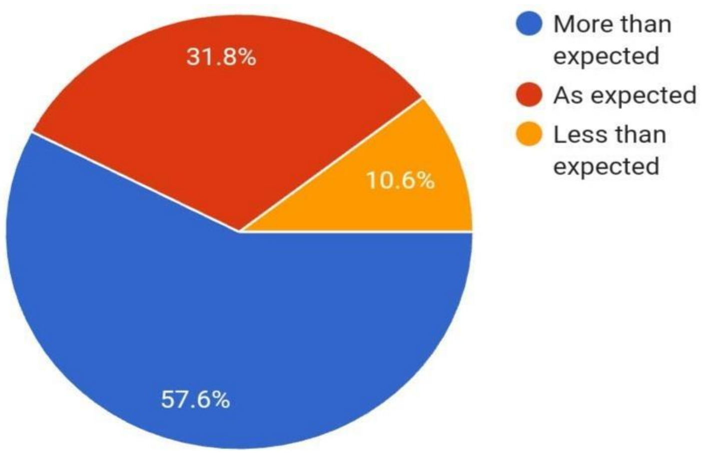
1	Yes	88.7%
2	No	9.9%

2) According to you which paper quality is meeting expectations?



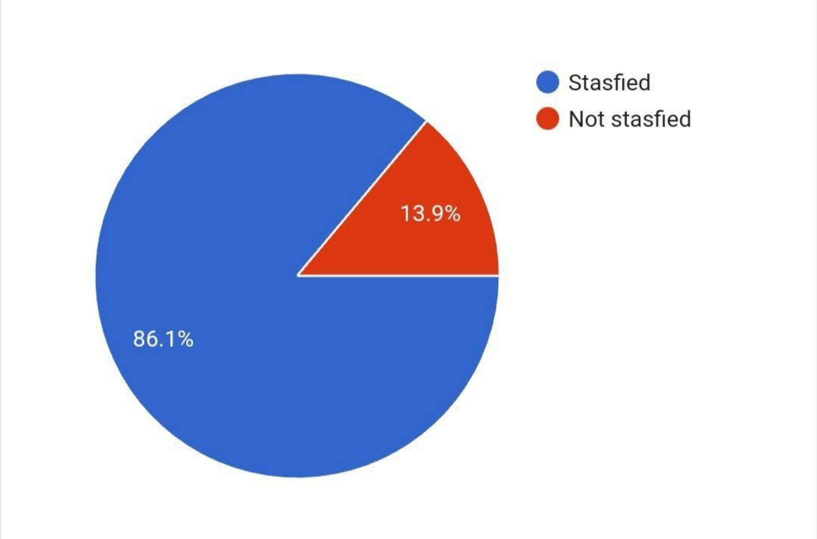
PAPER 1	49%
PAPER 2	51%

3) What value do we provide?



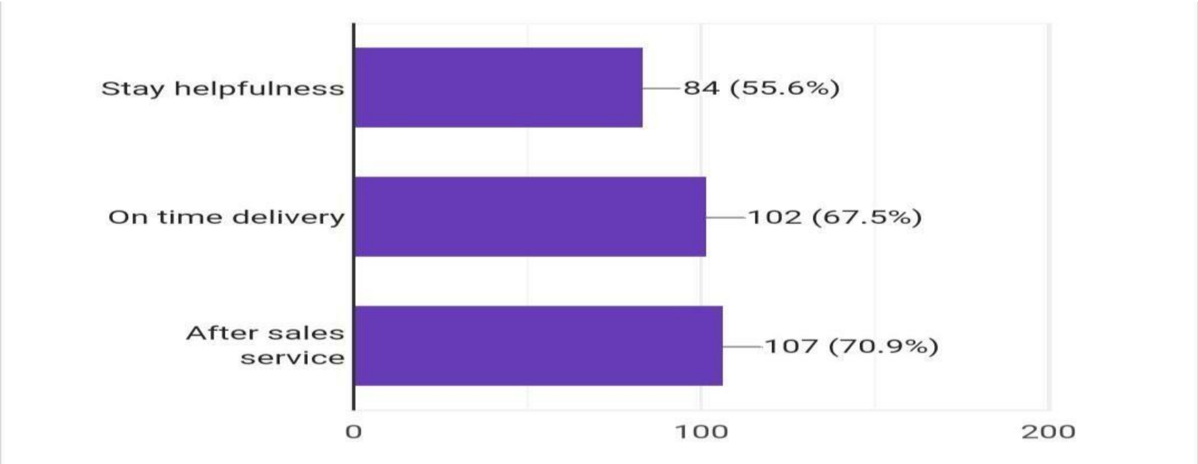
SR.NO	EXPECTED OPTION	%
1	MORE THAN EXPECTED	57.6%
2	As expected	31.8%
3	Less than expected	10.6%

4) How would you rate the value for money of the product?



SR.NO	OPTION	%
1	STASFIED	86.1%
2	NOT STASFIED	13.9%

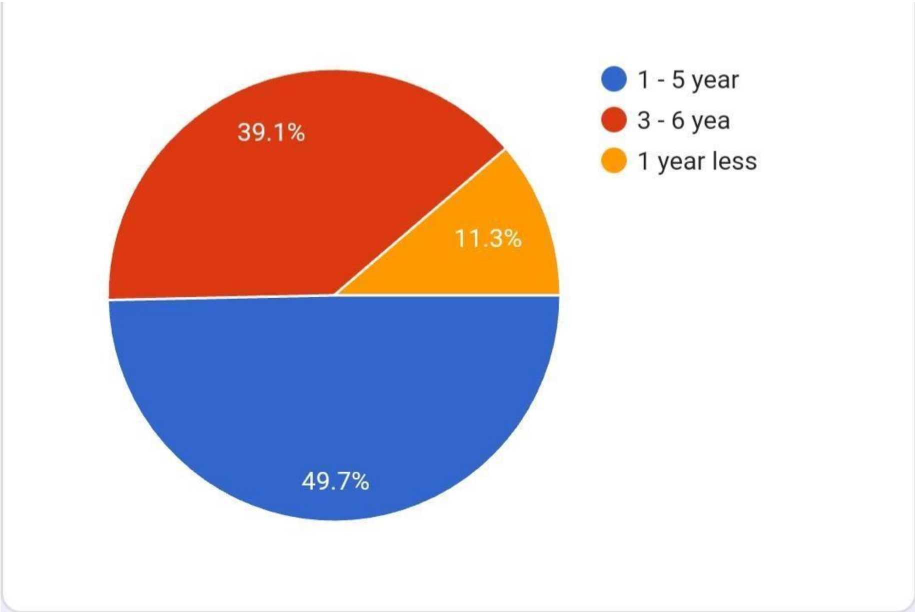
5) Please tick one boxes that check your customer satisfaction with the following aspects



SR.NO	Option	%
1	Stay helpfulness	55.6%
2	On time delivery	67.5%
3	After sales service	70.9%

8. How long you are purchasing paper from Balkrishna paper mills?

SR.NO	OPTION	%
1	1- 5 year	49.7%
2	3 -6 Year	39.1%
3	1 year less	11.3%



4.2CHI- SQUARE TEST

Expected value

CUSTOMER BUYING YEAR S	Customer expectation	TOTAL
50	59	109
39	31	70
11	10	21
100	100	200

OBSERVED VALUE

Customer buying year	CUSTOMER EXPECTATION	Total
54.5	54.5	109
35	35	70
10.5	10.5	21
100	100	200

= Formula is $\chi^2 = \sum(O_i - E_i)^2/E_i$,

Where , O_i = observed value (actual value) and E_i = expected

The Solution ,x2 valuE p 0.426342607

Findings

- The data collected through 150 Reponses is analyzed, who is current andpast customer of Balkrishna paper mills
- Out of 150 respondent 49% customer like to buy paper 1 and 51%customer like to buy paper 2
- 42.% Customer like to buy paper 1,49.3% Customer like to buyPaper 2 and 8.3% Customer like to buy other product

  Customer satisfaction
- As per a survey. 86.1% is satisfied and 13.1% customer is not satisfied.
- 55.6% Customer responds that we're helpfulness, 67.5 % responding that company were delivering product on-time.
- 70.8% Customer is satisfied with company after sales service.

Customer expectation

- 49.1 % Customer is satisfied with quality of paper 1 , 51% customer issatisfied With quality of paper 2
- 57.6% Customer responds that they expect more value from yourproducts.
- 10.6% Customer responses that they get value as expected of yourproducts

Conclusion

Paper is important part in everyone life. It is a versatile material with many uses, including printing, packaging, decorating, writing, cleaning, filter paper, wallpaper, book endpaper, conservation paper, laminated worktops, toilet tissue, currency and security paper and a number of industrial and construction process.

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Look to this day !
For it is life, the very life of life.
In it's brief course lie all,
The varieties and realities of the existence.
The bliss of growth...
The glory of action,
The splendor of beauty
For yesterday is but a dream
And tomorrow is only a vision..
But today well lived makes,
Every yesterday a dream of happiness..
And every tomorrow a vision of hope..
Look well therefore to this day..!

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