MIJBR

MITS International Journal of Business Research

A Biannual Publication of MITS Research Centre in Management Science

| Volume: 8 | Issue: 1 | January-June 2021 |

EDITORIAL

Greetings to all the readers. Continuing the tradition of presenting the captivating research articles to the readers, this issue also covers certain thought-provoking papers in the contemporary business world.

C. Ramshesh & Dr. S. Sreenivas in their research paper entitled "Handicrafts of India: A Study of Potential Tourist Resources" study attempts to discuss the times immemorial man has a natural instinct to see the new and distant places. The people of early civilizations of Egypt, Mesopotamia and Indus valley also had trade and cultural relations with distant lands which indicate that there were regular travels among these ancient settlements of man. In the early historical times, the Greeks and Romans had maintained commercial and cultural relations with Persia, China, and India. Indians particularly during the rule of Mauryans, Satavahanas, Kushanas, Guptas and Pallavas maintained Trade and Cultural relations with the Greek, Roman Empire and South East Asian countries which resulted in the creation of a cultural empire of India, i.e., Greater India. Even during the medieval period there were regular travels between West Asia and Indian Sub - Continent. Merchants, Scholars adventures from Europe also visited India during the medieval and early modern periods. India has the distinction of having all important categories of handicrafts practiced in their traditional locations spread over different parts in their traditional locations spread over different parts of the country. The history of Indian crafts is as old as its origin. The first reference to Indian crafts can be found from the Indus Valley Civilization (3000 B.C. – 1700 B.C.). The craft tradition in India has revolved around religious beliefs, local needs of the commoners, as well as the special needs of the patrons, royalty, and trade. Theses craft traditions have flourish owing to the assimilative nature of Indian culture.

K. Venkata Rami Reddy & Prof. A. Sreeram in her paper entitled "Students' Purchasing Behavior on Green Products: An Empirical Study" has presented that there has been a rapid growth in economy with the increase in the consumption across the world. This over consumption has resulted in the deterioration of the environment. The consequences of this environmental degradation has resulted in pollution, global warming etc. which has become a cause of public concern which in turn lead to the green movement for the preservation of environment. The purpose of this paper was to understand the variables affecting the consumer buying behavior of green products. The study revealed the demographic factors don't influence the purchasing behavior of green products. A consumer's purchase behavior depends on the consumer's level of satisfaction towards the product. Purchasing behavior and customer satisfaction is mostly influenced by the attributes of the green products.

Mr. Prasad in their research paper entitled "A Study on USA Individual Taxation at GVA Business Solutions My Tax Filer" this study explains about the tax return preparation and implications of U.S.A individual taxation by this as tax preparers has many advantages in the growing of their skills related to taxes. In that process how to prepare the United States of America individual tax return was explained and second objective was to know about non-resident tax return procedure and what will be considered for non-resident when compare with resident. And in this study as working with My tax Filer Company the procedure that has followed by the company for preparing the individual tax return and how clients are approaching the company and what I learned was explained in the findings and conclusion. The based on the highly skilled workforce the cost of the compiling the tax return preparation was done in cost effective manner and through the help of using an overseas workforce coupled practical efficiency associated with the advent of websites enable information was secured can transfer across the global within seconds. From the study he says that the outsourcing is not an unknown blessing mainly face several issues with US accounting firms process of preparing the returns.

V. Mohammed Mustafa, Dr. V. Mallikarjuna, & Dr. T. Narayana Reddy in her research article "Financial Inclusion: Issues and Challenges" has found that the although many concerted measures are initiated by the Reserve Bank of India and Government of India in favour of financial inclusion but the impact of these did not yield satisfactory results as the majority of the rural population is still not included in the inclusive growth and Financial inclusion becomes a challenge for the Indian economy. The paper aims to study the initiatives taken by Government and Reserve Bank of India for strengthening financial inclusion in the country and to review various papers on the how financial inclusion serves as a means of inclusive growth and the study is based on secondary data collection.

Dr. M. Rama Kumari in their research article titled "Structural Equation Model (SEM) Predicting Job Satisfaction on Job Performance in Information Technology Industry" this research article aims to "To study the impact of key attributes of job satisfaction on job performance of IT employees". The paper applies data reduction using Confirmatory Factor Analysis (CFA) on a sample of 224 respondents drawn from IT companies in the Pune and condenses a set of 12 job satisfaction items converted into a four key attributes. The present study proposes a model of the impact of key attributes of job satisfaction on job performance. The study found that pay, supervision, work itself and promotion are impacting significantly the job performance. Therefore, IT companies should focus on the above factors to job performance of employees. The study investigated the impact of key attributes of job

satisfaction on job performance of the IT employees concluded that pay had the highest impact on the job performance of the employees' supervision, work itself followed by promotions.

N. Venkateswara Reddy in their research article titled "Performance of Foreign Direct Investment in India A Study on Sector Wise Analysis Based on Equity Inflows" the paper wants to study the financial year sensible fashionable FDI inflows, percent of 10 top making an investment nation smart and sectors sensible, RBI's regional offices sensible obtained FDI inflows from April 2000 to June 2018. It additionally observes impacts of "Make in India Campaign" in FDI inflows in India. In this take a look at used each descriptive and inferential statistical equipment which consist of correlation take a take a look at, paired t test, percent evaluation and tables, are used for evaluation, speculation trying out and interpretation of statistics. FDI inflows in India from 2000 to 2019 are taken for the study. This look at used numerous secondary information and the 5 sectors of the data and performance of FDI inflows.

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MITS INTERNATIONAL JOURNAL OF BUSINESS RESEARCH

Volume 8, Issue 1

List of Papers

HANDICRAFTS OF INDIA: A STUDY OF POTENTIAL TOURIST RESOURCES

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Abstract: Since times immemorial man has a natural instinct to see the new and distant places. The people of early civilizations of Egypt, Mesopotamia and Indus valley also had trade and cultural relations with distant lands which indicate that there were regular travels among these ancient settlements of man. In the early historical times, the Greeks and Romans had maintained commercial and cultural relations with Persia, China, and India. Indians particularly during the rule of Mauryans, Satavahanas, Kushanas, Guptas and Pallavas maintained Trade and Cultural relations with the Greek, Roman Empire and South East Asian countries which resulted in the creation of a cultural empire of India, i.e., Greater India. Even during the medieval period there were regular travels between West Asia and Indian Sub - Continent. Merchants, Scholars adventures from Europe also visited India during the medieval and early modern periods. India has the distinction of having all important categories of handicrafts practiced in their traditional locations spread over different parts in their traditional locations spread over different parts of the country. The history of Indian crafts is as old as its origin. The first reference to Indian crafts can be found from the Indus Valley Civilization (3000 B.C. – 1700 B.C.). The craft tradition in India has revolved around religious beliefs, local needs of the commoners, as well as the special needs of the patrons, royalty, and trade. Theses craft traditions have flourish owing to the assimilative nature of Indian culture.
Keywords: Handi crafts, Employment, Revenue, Promotion.

1. INTRODUCTION:

In modern times particularly after the industrial revolution, the modern transport and communication system helped the man to visit the places of distant regions within a very short time and in a comfortable manner. Road, Railways, Cruise liners, and Air transport brought different corners of the world closer to man. With these facilities, Tourism Industry began to develop in a modern sense from 19th Century onwards. After mechanization of production and day-to-day life, there was leisure and surplus of income to the people in Europe. This paved the way for the development of Tourism Industry in modern times. People in large numbers started travels and visited different parts of the world in search of pleasure.

Tourism is a complex human activity, leading to the Consumption of myriad transportation, accommodation, meal, entertainment, and other goods and services. The tourism industry is made up of business enterprises or establishments receiving a significant proportion of their sales revenue from visitor expenditures. In India, tourism has tended to be regarded as an elitist activity conducted primarily for the purpose of earning foreign exchange. Its vast potential as an engine of growth and employment generator has remained largely untapped.

Tourism in India has shown a phenomenal growth from its distant past. Today, Indian tourism offer array of tourist destination that attracts travellers from all over the world. The country is one of the most inimitable, incomparable, and intoxicating travel destinations in this world. From culture to heritage to wildlife to adventure to pilgrimage to nature, India has all the perfect destinations for the visitors. Travelling in all the exotic tourism destinations in India is an experience, where each destination is a welcome break from the usual.

The article discusses various aspects of tourism business and product in the Indian context. It is hoped that the contents of the book will be immensely helpful to students, tour operators, policy makers, tourist guides and all those concerned.

2. OBJECTIVES OF THE STUDY
The objectives of the present study are:
a. To focus light on the Handicrafts in the Promotion of Tourism in India.

b. To identify the Government oriented Organizations in the development of Textiles in India.

c. To examine the Textiles & its contribution in the development and promotion of Tourism.

d. To suggest ways and means to overcome the problems.

3. SCOPE OF THE STUDY

India is a paradise for cultural tourism especially for arts; therefore, the Indian tourism and state's tourism are developing into various sub-facets like eco-tourism, wildlife, adventure, rural, tribal, industrial tourism, beach tourism, arts, and handicrafts tourism, etc. but one can witness it. Though, there was no serious and particular study on country wise. Among India and all states also has its own cultural tourism potentiality in different aspects. so, this area is selected to bring a newly sources material recently found available, and this topic entitled as "Handicrafts of India: A Study of Potential Tourist Resources" and this study is limited to India only.

4. METHODOLOGY

Since it is historical study, a historical method, empirical research method is adopted in dealing with the subject. The primary source and the secondary sources were considered for pursuing the present study. Besides the official records of all states in India, Gazetteers, revenue records which are preserved at Collectorates, broachers of Tourist Office, Magazines, News Papers, and Interviews etc., are taken into consideration. This study is primarily limited to India only. In this study the researcher analyses the Handicrafts of India.

EMBROIDERY:

The embroidery of Kashmir, called kasida, is world-famous. Varied, rich in colour, elaborate in detail and exquisite in execution, the kasida patterns are freely drawn by the naqqash mostly from memory. The finest kasida work, particularly embroidered on shawls or saris, has no 'wrong' side. The chain-stitch is also used for the making of a large number of miscellaneous articles such as bags, screens, and cushion cover.

BANJAR ANEEDLE CRAFTS [EMBROIDARY]:

Banjara Needle work is a local tribal craft practiced by the 'Banjaras' (Lambadas) of Telangana State. It differs from the embroidery of Gujarati and Kutch Banjara. It has a style of its own, the originality and brightness are accentuated by its matchless quality.

Needlework is an integral part of this craft and patterns are basic geometric combinations, squares, triangles, and diamonds.

DOKRA METAL CRAFT:

Tribal in origin, the Dokra metal craft is common to the tribal belts of Madhya Pradesh, Orissa, Bengal, and Telangana this craft is found in Chittalbori and Ushegaon. What makes Dokra unique is that no two pieces are alike. Deftly created by hand, the objects have an individualistic touch. Figurines, horses, drummers, peculiar, shaped spoons, and hauntingly original tribal gods can be seen in Dokra. Primarily made from brass scrap, the objects also have a core preserved within the metal casting, unlike other metal work.

SILVER FILIGREE:

Nearly two centuries ago, the craft of Silver Filigree was introduced in Karimnagar, a township 150 kms. away from Hyderabad of Telangana State. Artisans in the village worked with pure silver wires of different gauge to create delicately carved boxes, trays, bangles, plates, and perfume containers among other objects. The art was patronized by the Nizams and the Nawabs as it was a tradition in the aristocratic silver homes to gift kilos of attractive silver articles to the daughters for their wedding. After the reign of Osman Ali Khan, the last Nizam, the craft suffered a setback largely because it lost its royal patrons and because silver became expensive, and artisans preferred to work on gold which had a bigger market.

'Standardization is alien to them.' So, say admirers of the silversmiths of Karimnagar of Telangana State – the creators of silver Filigree. Because the most fascinating aspect of silver Filigree is the element of newness and surprise. Every piece looks different, delicate, and unique. In Filigree work, twisted silver wire is the material, and the articles have the trellis- like appearance of 'jail' (net) which endows them with a rare charm.

BIDRI CRAFT:

Bidri ware is the most well-known of Telangana handicrafts – a metal craft that derives its name from 'Bidar, the hometown of this exquisite craft. It is an art of inlaying silver on black metal, and it is believed that this ancient and eye-catching craft entered India more than 4000 years ago from the culture-rich Persians, Syrians, and Iranians.

NIRMAL ARTS:

Nirmal is situated 60 kms. from Adilabad district of Telangana State, Nirmal is famous for the eponymous art and wooden toy industry. The craftsmen use locally available softwood to carve brightly coloured lifelike images of vegetables, fruits, animals, dolls etc. Nirmal Paintings are famous the world over for their rich colours and variety.

RAMADUGU:

Ramadugu village is situated in Karimnagar district of Telangana State. This place is known for noted sculptors and elegant sculptural art. A large number of various sculptures ranging from half foot to six feet height are made here in consonance with Agama and Silapa Sastras. The sculptors in large number almost before every house working on large blocks of stone for making sculptures of gods and goddesses are noticed here on either side of the road. The sculptures made here are exported to far off places of other states also. The skill and craftsmanship of the artisans derived hereditarily from their predecessors probably from Kakatiyan times are still seen in some of their works.

CHERIYALA:

Cheriyala village is situated in united Warangal district of Telangana State. Cheriyala village in Warangal district is the traditional centre of scroll paintings. A painting on cloth in folk style is popularly known as scroll painting. In Warangal, these scroll paintings are created by professional painters, who called as Nakkasi artists. These scroll paintings originally used by bards (Poet Singer, who composed, recited verses on heroes and their deeds) who went about reciting verses describing episodes from religious texts. These paintings are associated with different communities and painted for relating the religious stories of those communities. Cheriyal scroll paintings are used by the different story tellers like Madelu Puranam, Gouda Puranam, Pandavula Katha, Kakipadagala Patam Katha, and Dakkali Patam Katha.

The paintings are done on white coloured cloth which the artists process by coating it with a mixture of chalk and gum made from tamarind seeds to give the surface a leathery finish, on which the artists paint with earth and stone colours. The pictures are made attractive using striking colours such as green, yellow, red, blue, and white. The background of the picture is painted red. The artists evolved a method of painting individual situations taken from Indian mythological and folk stories are depicted on canvas in a bit by bit. As the story progress the pictures are pulled up like a cinema reel by mounting them on a 'V' shaped staff. Now-a-days Cheriyal scroll paintings have found great popularity as wall decorations.

PEMBARTHI SHEET METAL WORKS:

Pembarthi located 60 kms. from united Warangal district, is famous for the sheet metal art. For the lovers of arts and crafts the town is worth a visit. Pembarthi village in Warangal district saw its glory during the reign of the Kakatiyas. During the period of Kakatiya rule, sheet metal workmanship adorned the Vigrahs (Statues) and Vahanas (Chariots). With temples proliferating in the vast Kakatiya kingdom, the Pembarthi sheet metal worker saw his fame attract people from all regions of India. But sadly, the decline of the Kakatiya Kingdom put craftmen in the back seat. After successive waves of Muslim influence, the Pembarthi sheet metal art has acquired strikingly beautiful secular overtones. During the period of the Nizams, the craftsmen switched over to making articles of house decoration like Pandans (boxes for carrying betel nut), attar pots (scent container) etc. the artistic sheet metal items of Pembarthi have traditional and innovative designs which serve as both utility and household decorative items. Pembarthi metal sheet work is known for its and flower motifs, and the temple designs of Ramappa, Lepakshi and Toranadwara of Warangal. The masterpieces carved by the craftsmen of Pembarthi now have immense value as decorative pieces and enhance the beauty of the houses they adorn.

WARANGAL DURRIES:

Warangal also products durries on a wide scale in attractive shades. The Durree, which is essentially a cotton-woven thick fabric meant for being spread on the floor, was developed all over India and is an indigenous floor covering having a rich variety of designs. The simple durree is spread for making the bed. Large durree were spread on festive occasion. Long strips of woven durrees were prepared specially for seating guests for serving food during festivals, marriages, etc, durree was once woven in wood but due to its decline the expensive wool was replaced with cotton. But the old rich intricate designs continue. After disappearing of pile carpets, in Kanchanpalli of Warangal district, first cotton

durree was knitted and today, it has been spread to many villages in Warangal district and thus Warangal has become a centre for famous cotton durries.

WARANGAL CARPETS:

Among the components which lend character to a drawing room, the carpet is perhaps the most important. Available in a variety of colours and designs it can be made to heighten any décor and it has evolved into the most significant component of interior decoration. Warangal, the capital of the Kakatiya kings, had always enjoyed a high reputation for the manufacture of carpets. There is archaeological evidence for the testimony to the patronage of carpets by Kakatiya rulers in the 13th and 14th century. In the 13th century the well-known historian and traveller Marcopolo, recorded that during the Kakatiya rule the carpets of Warangal were widely used who were greatly impressed by their beauty and character1. And that distinction continues to be maintained by the craftsmen of modern Warangal. The carpets of Warangal are the pride of the state. They have long been known not only within the country but also in many parts of the world. All natural-wool pile carpets produced in this place is a specialty. The carpet industry of Warangal has contributed substantially to the growth of a Handicrafts of Telangana and is increasing its market steadily. Being qualitative and reasonably priced the carpets have brought prospects both for India and foreign consumption.

POCHAMPALLI:

Pochampalli is 50 kms. from Hyderabad and 15 kms. from Yadadri Bhongir District. The village is famous for its exquisitely designed silk and cotton saris. It is the largest centre for Ikkat, the intricate tie-and-dye craft for silk and cotton weaving. Ikkat is the process of resist dyeing with the sequence of wrapping and dyeing sections of bundled yarn to a predetermined colour pattern, prior to weaving. Gurukul learning of Ikkat will specially interest the visitor, seeking a live experience of the craft, combined with local culture and cuisine. Pochampalli was also the launch pad for Acharya Vinoba Bhave's Bhoodan (donation of land for community use) movement. The Acharya's Ashram, bordering a large water body, is open to visitors and as indeed is the local community's warm disposition. The world-renowned land donation movement (Bhoodan Movement) by Acharya Vinobha Bhave

started from this village on 18 April 1951. Vinobha Mandir (Ashram), filled with the memories of Acharya Vinobha Bhave, the statues of Acharya Vinobha Bhave and first land donor Sri Vedire Ramchendra Reddy, and the Bhoodan Stupam (Gangotri) exists as a great reminiscence of the land donation movement.

GADWAL:

Gadwal is located 60 kms. from Kurnool, is famous for beautiful sarees. Artisans of Gadwal excel in weaving cotton and silk sarees in alluring designs. Rich traditional designs adorn the pallu and border. Mango is the most commonly used motif. Gadwal is known for its world-famous handloom Zari sarees ("Gadwal Sarees"). The local weavers are talented enough to weave the 5.5 meters of saree fabric in such a way that it can be folded down to the size of a small match box. Gadwal Sarees have been very popular since the 1930s. These are cotton sarees with an attached silk border and silk pallu. Gadwal handlooms are well known for the durability of the colours used in the yarn. The mixture of colour gives the durability. Usually, Gadwal handlooms are made in cotton and silk. The count used in weaving gives the softness and hardness of the fabric. Count means the number of threads used in the length and breadth for weaving known as warp and weft respectively. Each and every thread of the Gadwal saree is hand woven. Each weaver works from home with all his family helping in different steps of the process. It requires approximately 4-8 days (depending on the variety of saree) of continuous efforts of two persons for weaving a saree. The core materials used for manufacturing the saree are Silk, Cotton and Zari. The silk border is either Tussar or Mulberry and the body is often of unbleached cotton. It may also have coloured cotton or silk checks. Pure silk versions of Gadwal sarees are also available.

BATIK ART:

Siddipet is famous for Batik wall hangings. This method involves dyeing of the cloth to produce intricate designs by using cold wax. Batik cloth also comes in the form of dress materials and sarees.

BIDRI:

The technique of Bidri craft is said to have travelled to India from Iran. The followers of Khwaja Moinuddin Chisthi, a Sufi saint who migrated to Ajmer in Rajasthan introduced this craft in India. In the fifteenth century, craftsmen travelled to modern

day Karnataka and settled in Bidar some of the artisans migrated to Hyderabad making the city home to a highly skilled art form that thrived from the sixteenth to the nineteenth century. Although the artisans were not of Mughal descent, the art catered to the Mughal court and hence the floral motifs and embellishments have a distinct Mughal essence. However, the art form survived due to the unstinted support and patronage of the Nizams of Hyderabad. In Bidri, a piece was first modeled on a lathe and the surface was then smeared with a solution of copper sulphate. The artist carved a motif and inserted thin wires of silver, brass or even gold into the chiseled outline. The object was treated with a paste of mud, ammonium chloride and other chemicals. The surface was now polished with oil and charcoal powder and rubbed vigorously to give it sheen. The patterns usually chosen by the artisans were flowers, vines, animals, landscapes, geometric designs, and calligraphy. Bidri was used mainly on hookah bases, ewers, boxes, and buttons. Today more contemporary motifs have been added to the repertoire to cater to international market. Hyderabad continues to be a flourishing center for this indigenous and exotic craft.

CALLIGRAPHY:

Calligraphy was given the status of a divine art form during both the Qutub Shahi and the Asaf Jahi times in Hyderabad and the holy Quran, the laws of jurisprudence, royal Farmans (announcements) and administrative writings were recorded beautifully. Hyder Khan, a noted Calligrapher of the Asaf Jah period produced copies of the Quran that were as good as the works of the Mughal and the Qutub Shahi period. Displayed in the SalarJung Museum is an array of Calligraphy done during the Asaf jahi period including the works of Maharaja Kishan Prasad. The Alams or the shimmering standards cast in gold and silver taken out in the Muharram procession, consisted of stunning pieces of Calligraphy. The names of the beloved five or Panjatian namely Mohammad, Ali, Fathima, Hussain and Hasan were beautifully inscribed on these Alams.

FOLK PAINTINGS:

There is a very picturesque origin to the art of painting. 'Narayan', the Supreme Being was engaged in meditation when celestial dancing girls, called apsaras, tried to disturb him with a display of coquetry and blandishments. The God convinced of

a plan to cure the maidens of their vanity. He extracted the juice of a mango tree, and using that as his paint, he drew an imaginary portrait of a nymph, large eyed and delicate, with a form so filled with grace that no Goddess or woman, could vie with her in all the three worlds. The apsaras were put to shame when they saw this painted maiden, Urvashi, and crept away silently from God's presence. And the picture, into which Divine skill had infused the golden breath of life, became the ideal form of feminine beauty. Vishwakarma, the architect of heaven, was then instructed in art and science of painting so that he might transmit his knowledge to the people of the earth.

IKAT:

Ikat, the technique by which the warp or weft or both can be tie-dyed in such a way that when woven, the 'programmed' pattern appears in the finished fabric. Of resist-dye techniques, the use of clay or wax-resist has long been known to Indian textile printers and painters, who would stamp or delineate the fabric with resist and then immerse and re-immerse in dye. To reserve areas of the warp or weft or both, before the process of weaving with tied threads, and then to dye the yarn, is a more interesting process that requires greater skill. And this seems to be more closely aligned to processes of tie-resist and warp-resist after weaving, than to the application of impression of a resist to the surface of a fabric.

KALAMKARI AND BLOCK PRINTED FABRICS:

Kalamkari is the craft of painted and printed fabrics. It derives its name from kalam or pen with which the patterns are traced. It is an art form that developed both for decoration and religious ornamentation. The discovery of a resist-dyed piece of cloth on a silver vase at the ancient site of Harappa confirms that the tradition of Kalamkari is very old. Even the ancient Buddhist Chaitya Viharas were decorated with Kalamkari cloth. The great Alexander is also supposed to have acquired this Kalamkari is done in Machilipatnam and Srikalahasti. With their roots in the temple rituals, Kalamkari cloth also followed the old tradition of religions mural paintings. Craftsmen painted the narratives of religious legends from which people learnt the stories of their Gods. Bards recited verses describing these episodes, using these paintings as illustrations.

LACQUER CRAFT:

Lacquer craft is the application of lacquer on wood in pleasing shades to create a distinctive appeal.

Etikoppaka in Andhra Pradesh is one of the most important centers of this craft. Lacquering is done on a lathe, hand-or machine- operated. For turning slender and delicate items, the hand-lathe is preferred. Lac is applied in a dry state. That is, the lacstick is pressed against the woodenware to be lacquered. As the latter keeps revolving the heat from friction softens the lac, enabling the colour to stick. Designs are painted with a brush on figures, objects, and toys. Among the most popular lacquer ware are the lac bangles. Hitherto studded with gold and precious stones, today they are also available with beads, glass, stones, mirrors and more.

SAREES:

Andhra has the bright Venkatagiri saris which are woven with the help of a fly-shuttle loom, thrown from side to side. Venkatagiri saris have pleasant colours with gold dots, coins, leaves, parrots, or simple geometrical patterns. Narayanpet saris, in cotton and silk, come from a place with the same name. The cotton saris woven in dark earthy colours are particularly eye-catching. The pallav in these saris is characterized by a unique pattern of alternating red and white bands. The border is usually a flat expanse of deep maroon red or chocolate red thinly separated by white or coloured lines. These saris follow the Irkal style which has its roots in a place called Irkal in the state of Karnataka. The Gadwal cotton and Kothakota saris from Vanaparti have rich gold borders and heavy panels like pallavs. Siddepet, Siricilla, Garshakurthy, Kothapally and Armoor of Telangana state also produce cotton saris with rich designs.

STONE CARVINGS:

In classic Sanskrit treatises, the sculptor has been given various names. He is known as the sadhak (Admirer), the Mantrin (Wizard), and the yogi (Visionary). This is perhaps explained by the ultimate aim of the sculptor to be primarily spiritual and only secondarily aesthetic. The sculptor was not endeavoring to portray the mere perfection of the physical structure, as with the Greeks. He believed that even the perfect human figure could not fully manifest the higher spiritual values of life, nor contain within itself the attributes and qualities of the divinity. Therefore, to give expression to such abstract conceptions, the sculptor consciously set for himself an ideal, which was not based on the contemplation of the natural form, but upon meditation of the divine form. Consequently, you would notice a distinctive power of suggestiveness in the sculped forms. Perhaps their supreme function, the idols and forms suggest attributes and possibilities beyond the range of mortals.

WOOD CARVING:

Wood carving is a tradition with some of the tribes of Arunachal Pradesh. The Monpas, Khamtis, Wanchos, Phom,Konyak tribes occupy significant place in this art. Wood carving like in the case of Nagaland finds expression mainly under three categories; firstly, with head hunting, secondly with the decoration of the morungs or men's youth dormitory and thirdly, the funerary images erected for warriors and other important person.

WEAVING:

Weaving is the occupation of the womenfolk throughout the territory. They have an excellent sense of colours that dominates the weavers are black, yellow dark blue, green, and scarlet – all put together in the most fascinating combinations. Originally natural dyes were used which today have given away to synthenic dyes.

POTTERY:

Dafla women are skilled in this craft. The legend is that Abo Takam was the first Dafla potter and from him the art passed on the women. The process involves pounding a specific kind of earth called dekam on a big stone with a wooden hammer. When it turns into powder, water is mixed, and it is hammered till it grains the required softness. Clay lumps are taken home. The woman sits with a piece of gunny bag, or old fibre blanket spread over her thigh. She takes a lump and shades it with her finger into a crude pot with a shallow opening at the top and rim round it. When several such crude pots have been shaped, they are kept in the top-most tray over the hearth of the dry.

MAKING OF SUDHUM:

The Apatani smoking pipe is called sudhum. The bowl is made from a cane called tarre while the stem is made from the reed bamboo called pepu. The hollow of the bowl is created by burning, to remove the soft pulpy centre of the cane. A similar pipe is made by the Apatains where the bowl is made from bamboo. The Nishi tribe of Subansiri District in Arunachal Pradesh makes a pipe similar to the Apatani one, and it's called hutusilli.
MAKING OF MONPA HAT:

The Monpa tribe of Arunachal Pradesh uses a shallow conical hat to protect them from the sun and rain. The hat is made in two layers. The outer layer is woven in close diagonal twill, while the inner layer is made in an open-hexagonal weave. To make the hat waterproof, a layer from the steam of a banana tree is dried and sandwiched between the layers.

ORNAMENTS MAKING:

Ornaments making is a craft widely practiced in Arunachal Pradesh. The work of a silver smith is more intricate and artistic. The first stage in the manufacture of the traditional ornaments he makes, is to make wax mould of the ornament. This is done by warming the wax sticks or coils and then placing them on the standard moulds made of wax and wood. Where designs are essential, they are made with thin wax coils and cut with a knife where necessary.

MITHILA ARTS:

Bihar boasts of an enviable wealth of rural handicrafts comprising of hand-painted wall hangings, wooden stools, miniatures in paper and leaves, stone pottery, bamboo and leather goods, and appliqué work. But, Bihar's most famous and fascinating indigenous art forms, by far, are its Madhubani Paintings.

WALL PAINTINGS:

The paintings on wall deeper themes, also narratives, for they are the stories being told sometimes in a series of panels. Apart from their decorative purpose, they also constitute a form of visual education like picture books, from which ones learns of one's heritage. Some outstanding ones are done in the Madhubani area. They have a naiveté and simplicity which perhaps is their attraction, which both soothes and pleases the eyes.

SIKKI WORKS:

The Sikki grass articles made by the women of North Bihar are entirely different from anything else you see in any other part of the country. Sikki seems to grow almost anywhere in this region, even by the roadside, tall and rush with a lovely golden shade, it is most attractive. It is out only once after the rain and the cut pieces are stored for use throughout the year. As it is intimately connected with important ceremonies and rituals, it has evidently come down from very ancient times.

TIKULI ART:

This art originated from the gold foiled Tikuli, binds with a glass base, adoring the forehead of the Queens and Aristocrats ladies of yore. Today hard board, enamel paints and Madhubani motils are used to create produce for interior decorations and utility items like tablemats and coaster. Making of the hard board plates follows a Japanese technique. In 1982, the then Indian Prime Minister Mrs. Indira Gandhi, chose Tikuli as official gift for the international athletes participating in the Delhi Asiad. These art pieces are heat proof and waterproof.

METALWARE:

The metal ware in India may be roughly divided into the religious images, ritualistic items, and objects of utility. The metals used are brass, copper and bell metal. The raw material is obtained either through smelting minerals or more often by melting old scrap and how more often through sheet metal. The shopping of an object is done either by beating with a hammer the ingot or sheet metal to approximate shape while heating, or by pouring the malted metal into a mould made of eleey for ordinary ware, wox for more delicate objects. Polishing is done by vigorous rubbing either by hard or if it is a place by feet, using a rag or by machine where power is used.

BRONZE SCULPTURES:

Studios in Chatarahadi, Bharmaur and Bojora have produced several beautiful bronze sculptures in the past. The status of Ardha Vishnu are beautiful examples of art of metal casting. Some statue forms found in the state are those of Shiva and his wife Parvati, Ganesh, Vishnu in Baikunth, Uma-Maheshwar Mardini [Durga], Kartikeya and Durga as Shakti. Their shapes and postures follow the strict classical patterns. The Shimla, Adilabad (Telangana) and Nirmand areas produced good artists.

PAHADI HANDKECHIEFS:

The Pahadi handkerchief enjoys a special place among the handkerchiefs of the area. These handkerchiefs are produced in the Telangana, Chamba, Kangra, Mandi, Bilaspur and Kulu areas. Originally the art came to Chamba from Basholi and the king Samarchand of Kangra helped it grow and spread all over the region. The Handkerchief has come to be known as Chamba handkerchief and it is

said that this art was patronized by King Rajsingh and his queen Sharda of Chamba.

SHAWL MAKING:

A unique position among Kashmir textiles is held by the celebrated shawl. The process of shawl-making is fascinating from the start. Assiduously, women sort out of the lustrous, rough substance from the smooth fleecy wool of the Kel goat, and they play it over a charkha (handloom) of the indigenous type, while chanting folksongs. This fabric, called pashimina, takes two forms of the loom; the loom shawl (entirely woven on the loom) and the embroidered shawl, which is woven with an embroidered pattern. The celebrated 'ring shawl' has been given in the popular name because it can actually pass through a ring. Rare and different from the others is the Jamavar shawl. In this case, the threads of the warp and weft are dyed before weaving. The peculiar charm of this Famous shawls derived from the symphony of colour schemes depicting architectural and mythological figures interwoven with landscape designs.

COCONUT SHELL CRAFTL:

Coconut shell craft is a popular craft in Kerala as coconut trees are found in abundance here. A high degree of skill is required for carving coconut shell as it is hard. The main centre for coconut shell craft is Calicut district in Kerala. The common products are cups, flower vases, snuff boxes, sugar basins, nut bowls, powder boxes and spoons etc and products decorated with brass, which are in great demand.

COIR PRODUCTS:

Making of coir and its products one of the main village industries of Kerala. Coir Is extracted from the protective husk of the coconut. Coir is used to make a range of floor coverings, door mats, floor mattings and rugs, crush-proof pile carpets, flowered Mourzouks etc. The mats come in a range of colours and intricate designs. Besides that, rubberized coir, a blend of coir and latex, is also used to make mattresses and cushioning. The husks separated from the nuts, are retted in lagoons up to ten months. The manually to produce the produce the golden fibre. The fibre is later spun into yarn on traditional spinning wheels called 'Ratts'', ready for dyeing and weaving into myriad shades of floor coverings. Some of the main centers for coir products are Alleppey, Kollam and Calicut.

HORN CARVING:

Horn carving is an ancient craft practiced mainly by artisans belonging to Viswakarma community in Thiruvananthapuram, Kerala. A wide range of products like flower set, combs, cigarette cases, lamps etc. are made out of horn.

BAMBOO MAT PAINTINGS:

Bamboo mat painting is one of the major craft in Kerala. The artisans initially make mats of required size as canvas and paint on it. Painting on the mat requires more concentration than ordinary painting. Most of the paintings are human and religious figures, animals, birds, scenery etc. in different size and in attractive colours. The product looks beautiful with bamboo reed frames at the top and bottom.

METAL WORK:

Metal work is an ancient art of Kerala. The production of Temple bells and lamps have been in existence from very early times. Kerala is a home of bell-metals. Gleaming bell metal alloyed from a mixture of brass, tin and copper provide the raw substance for making tower-like lamps. Different types of cooking vessels, like the magnificent 'Varpu', tumblers for drinking etc are some of the other bell metal items. Trivandrum, Irinjalakuda and Kasargod are the main centres of bell-metal. The religious icon from Kerala has a wonderful directness, devotion and serenity associated with them like the unusual icon of the tandava dance, known as gaja tandava or gajasamhara, where shiva is crushing the demon in an elephant form. The chief centres in Kerala for icons are Trivandrum, Payyanur is Cannanore district, and Angadipuram in Palghat district. A special and famed product of Aramula, a village near Chengannur in Kerala is the metal mirror made from an alloy of copper and tin and its polished face resembling glass because of its wonderful reflecting quality.

5. CONCLUSION

India is a paradise for cultural tourism especially for arts; therefore, the Indian tourism and state's tourism are developing into various sub-facets like eco-tourism, industrial tourism, beach tourism, arts and handicrafts tourism, etc. but one can witness it. Though, there was no serious and particular study on country wise. Among India also has its own cultural tourism potentiality in different aspects. Government revenues – from increased taxation income on tourism operators, airport user's taxes

etc. which can be directed towards social/community schemes or to encourage other economic sectors or to provide infrastructure which will benefit the population as a whole as well as the tourism sector. The ultimate beneficiaries of tourism development in India are the persons who will receive employment and income through the expansion of tourism.

To rectify all these, market research in this regard is very much needed. "Handicraft Tourism" is an up-coming aspect in tourism promotion. This type of tourism, through very new to us, is very popular in Taiwan, Iran, and some other central Asian and African courtiers. Even Telangana & Gujarat in our country started organizing such tours. "Pocahmpally Cotton Textile Craft Tour" is one of its kinds. There is yet much scope for developing package tours centers within a district or a closer circle where a variety of crafts existed. If such tours are conducted, both tourism and handicrafts sector get stimulated and can be promoted socio-cultural exchange among societies of the global world.

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STUDENTS' PURCHASING BEHAVIOR ON GREEN PRODUCTS: AN EMRICAL STUDY

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Abstract: There has been a rapid growth in economy with the increase in the consumption across the world. This over consumption has resulted in the deterioration of the environment. The consequences of this environmental degradation has resulted in pollution, global warming etc. which has become a cause of public concern which in turn lead to the green movement for the preservation of environment. The purpose of this paper was to understand the variables affecting the consumer buying behavior of green products. The study revealed the demographic factors don't influence the purchasing behavior of green products. A consumer's purchase behavior depends on the consumer's level of satisfaction towards the product. Purchasing behavior and customer satisfaction is mostly influenced by the attributes of the green products.

Keywords: Green Products, Buying, Behaviour, Consumer, Satisfaction.

1. INTRODUCTION

The term Green Marketing came into prominence in the late 1980s and early 1990s. The American Marketing Association (AMA) held the first workshop on "Ecological Marketing" in 1975. The proceedings of this workshop resulted in one of the first books on green marketing entitled "Ecological Marketing".

The Corporate Social Responsibility (CSR) Reports started with the ice cream seller Ben & Jerry's where the financial report was supplemented by a greater view on the company's environmental impact. In 1987 a document prepared by the World Commission on Environment and Development defined sustainable development as meeting "the needs of the present without compromising the ability of future generations to meet their own need", this became known as the Brundtl and Report and was another step towards widespread thinking on sustainability in everyday activity. Two tangible milestones for wave 1 of green marketing came in the form of published books, both of which were called Green Marketing. They were by Ken Peattie (1992) in the United Kingdom and by Jacquelyn Ottoman (1993) in the United States of America. According to Jacquelyn Ottoman, (author of "The New Rules of Green Marketing: Strategies, Tools, and Inspiration for Sustainable Branding" (Greenleaf Publishing and Berrett-Koehler Publishers, February 2011)) from an organizational standpoint, environmental considerations should be integrated into all aspects of marketing-new product development and communications and all points in between. The holistic nature of green also suggests that besides suppliers and retailers' new stakeholders be enlisted, including educators, members of the community, regulators, and NGOs. Environmental issues should be balanced with primary customer needed. The past decade has shown that harnessing consumer power to effect positive environmental change is far easier said than done. The so-called "green consumer" movements in the U.S. and other countries have struggled to reach critical mass and to remain in the forefront of shoppers' minds. While public opinion polls taken since the late 1980s have shown consistently that a significant percentage of consumers in the U.S. and elsewhere profess a strong willingness to favor environmentally conscious products and companies, consumers' efforts to do so in real life have remained sketchy at best. One of green marketing's challenges is the lack of standards or public consensus about what constitutes "green," according to Joel Makeover, a writer on green marketing. In essence, there is no definition of "how good is good enough" when it comes to a product or company making green marketing claims. This lack of consensus by consumers, marketers, activists, regulators, and influential people has slowed the growth of green products, says Makeover, because companies are often reluctant to promote their green attributes, and consumers are often skeptical about claims. Despite these challenges, green marketing has continued to gain adherents, particularly in light of growing global concern about climate change. This concern has led more companies to advertise their commitment to reduce their climate impacts, and the effect this is having on their products and services.

Environmental sustainability is not simply a matter of compliance or risk management. Businesses are increasingly recognizing the many competitive advantages and opportunities to be gained from eco-sustainability. Worldwide evidence indicates that people are concerned about the environment and are changing their behavior accordingly. As a result, there is a growing market for sustainable and socially responsible products and services. The types of businesses that are emerging, what they

manufacture, and their approach to marketing are the existence of varying social, environmental and retail definitions attached to this term. Other similar terms used are environmental marketing and ecological marketing. Green, environmental and eco-marketing are part of the new marketing approaches which do not just refocus, adjust or enhance existing marketing thinking and practice, but seek to challenge those approaches and provide a substantially different perspective. In more detail green, environmental and eco-marketing belong to the group of approaches which seek to address the lack of fit between marketing as it is currently practiced and the ecological and social realities of the wider marketing environment. Green marketing involves developing and promoting products and services that satisfy customers' wants and needs for quality, performance, affordable pricing and convenience – all without a detrimental impact on the environment. People generally want to do the right thing, so the challenge and opportunity for the green marketer is to make it easy for people to do so. When all else (quality, price, performance and availability) is equal, an environmental benefit will most likely tip the balance in favour of a product. The marketing industry can 'walk and talk' and become the new corporate champions of the environment. Successful green marketers will reap the rewards of healthy profits and improved shareholder value, as well as help to make the world a better place in the future.

Environmentalists evaluate products to determine their impact on environment and marketers' commitment to the environment. Environmentally safe products are approved and companies receiving the green signal and use it in advertising and on packaging. The aim of green marketing is to sustain the environment in the following ways changing. Green marketing is the marketing of products that are presumed to be environmentally preferable to others. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging, as well as modifying advertising. Since resources are limited and human wants unlimited, it is important for the marketers to utilize the resources efficiently without waste while achieving the organization's objective. Today's consumers are becoming more and more rational about the environment and are also becoming socially responsible. Therefore, all companies are attentive towards the consumers' aspirations for

environmentally less damaging or neutral products. Many companies want to have an early mover advantage as eventually they have to move towards becoming green.

There is a growing awareness among consumers worldwide regarding protection of the environment in which they live. People do want to bestow a clean earth to their descendants. Various studies by environmentalists indicate that people are concerned about the environment and are changing their behavior pattern so as to be less hostile towards it. A green product is a sustainable product designed to minimize its environmental impacts during its whole life cycle and even after it's of no use. Green products are usually identified by having two basic goals – reducing waste and maximizing resource efficiency. They are manufactured using toxic-free ingredients and environmentally friendly procedures and are certified by recognized organizations like Energy star, Forest Stewardship Council, etc.

Some of the characteristics of a green product are:

- Grown without the use of toxic chemicals and within hygienic conditions
- Can be recycled, reused and is biodegradable in nature
- Comes with eco-friendly packing
- Uses the least resources
- Is eco-efficient
- Has reduced or zero carbon footprint
- Has reduced or zero plastic footprint

period, the nature of the studies and the type of data, the different schemes, the different plans/options, the current growth of the sector, (2) to recognise other data instruments and techniques in previous investment studies in the mutual fund.

1. What is the current state of a mutual fund's open-ended tax-saving investment research?
2. What essential concerns should be further addressed in this extent?

2. REVIEW OF LITERATURE

Roberts (1995) attempted to segment US consumers on the idea of their socially responsible consumer behaviour and determined the profile of socially responsible consumers. The study used the five demographical variables viz. age, gender, education, income and occupation and 4 attitudinal variables viz. environmental concern, perceived consumer effectiveness (PCE), liberalism and alienation as predictor variables of socially responsible consumer

behaviour. Using cluster analysis, the sample was categorized into 4 clusters viz. 'Socially Responsible' (32%), 'Middle-Americans' (45%), 'Greens' (6%) and 'Browns' (17%). 'Socially Responsible' cluster was more environmentally conscious than all clusters except greens and was the foremost socially responsible consumer cluster. Consumers belonged to the present cluster were more liberal, more environmentally concerned and showed higher levels of PCE. aside from this, they were more likely to be married, be the owner of their homes and graduated from college. Third cluster 'Greens' included the consumers who were highly ecologically conscious and displayed highest levels of PCE. This group represented more females than males, who were more likely to be married, graduated from college and hold their homes.

Vlosky et al. (1999) examined the connection between intrinsic motivations of consumers and their willingness to pay premium price for environmentally certified wood products. The study proposed a conceptual model explaining the effect of environmental consciousness, importance of certification and involvement in certification on willingness to buy environmentally certified wood products. Results of correlational analysis reduced the size into the five factors viz. environmental consciousness, importance of certification, involvement in certification, price premium and willingness to pay. Results of the analysis reported that each one hypothesized relationships were significant and positive.

Rowlands et al. (2003) conducted a study in Canada and investigated the profile of potential purchasers of green electricity also as examined the influence of consumers' demographical variables (income, age, education, gender and knowledge), attitudinal variables (perceived consumer effectiveness, liberalism, altruism and ecological concern) and socialization variables (participation, communication) on consumers' willingness to pay higher premiums for green electricity. The analysis of the study reported that attitudinal variables specifically ecological concern, liberalism and altruism were best in determining the potential purchasers of green electricity. Though, the study advocated that demographical variables were less useful in identifying potential purchasers, education, age and income were still significant in identifying an equivalent.

Gossling et al. (2005) investigated German students' level of awareness associated with environmental issues, their willingness to vary to green power products and hindrances in changing to green power by applying the target-specific approach. Findings of the info analysis revealed that 99.7% students expressed their positive attitude towards green power and 76.4% were willing to pay more for green power.

Fraj and Martinez (2006) examined the influence of personality variables on ecological consumer behaviour of Spanish consumers. Five dimensions of personality viz. extroversion, agreeableness, conscientiousness, emotional stability and openness to experience were taken to know the personality characteristics and subsequently, exploratory correlational analysis was performed to validate the large five factor structure of personality. Environmental behaviour was categorized into two factors viz. actual commitment about buying and actual commitment about participation in environmental friendly activities.

Jain and Kaur (2006) conducted an exploratory study in India to explore the usefulness of the socio-demographical variables in segmenting green consumers. The study found the many relationships between socio-demographical variables and environmental consciousness of consumers. Hence, the study advocated the potential usefulness of socio-demographical variables in differentiating the segments of green consumers, and in developing marketing strategies to succeed in those segments.

Chitra (2007) studied consumers' perception towards ecofriendly products. On the idea of consumers' level of eco-friendliness and perception towards eco-friendly aspects, respondents were categorized within the four categories viz. 'aspirants' (58.3%), 'addicts' (20%), 'adjusters' (15.7%) and 'avoiders' (6.7%). Author also studied consumers' extent of awareness regarding green products, sources of awareness, preference for green products and level of satisfaction for green products. A sample of 60 respondents was drawn from Coimbatore and 4 product categories viz.

3. RESEARCH METHODOLOGY
NEED FOR THE STUDY

This study aims to spot the key antecedents that influence young Indian consumers' environmental attitudes, which indirectly affect their green purchasing behavior. A model is proposed to check the impact of things affecting environmental attitude and green purchasing behavior. A convenience sampling method was employed to get 200 usable

responses from young students. A path analysis shows that environmental attitudes of young consumers affect their green purchasing behavior, demonstrating the attitude-behavior model.

OBJECTIVES OF STUDY

1. To assess the buying behavior of the respondents towards green products.
2. To evaluate the buying motives and measure the level of awareness of the respondents towards green products.
3. To identify the factors that influences the willingness of scholars in the acquisition of green products and their level of satisfaction towards the green products

SCOPE OF THE STUDY

The demand for green products has doubled in comparison to the last ten years. People became more concerned about the environment. The changing climatic condition isn't just an interview but has become a world concern. Even marketers are taking measures to attenuate the assembly of harmful wastes. All these reasons make the green product a crucial a part of the business.

STATISTICAL TOOLS

- The data are analyzed through statistical methods. Simplex percentage analysis is employed for analyzing are used for analyzing the info collected.
- Multivariate Analysis with Help of SPSS. (Correlation, Regression, Factor Analysis)
- Correlation with The Assistance of SPSS.
- Correlational Analysis with The Assistance of SPSS.

Simplex percentage analysis:

Percentage analysis is the tactic to represent raw streams of knowledge as a percentage (a part in100-percent) for better understanding of collected data.

Graphs:

Graphical representations are wont to show the leads to simple form. The graphs are prepared on the idea of knowledge that's received from the share analysis

LIMITATIONS

Each and each study will have its own limitations. Some limitations of this study are:

- Limited sample size. As the data collected from a few, it's going to not prove the view of entire population.
- Since the respondents have to fill the form online, they'll not co-operate properly.
- Possible sampling error.
- Geographical restrictions

4. DATA ANALYSIS AND INTERPRETATION

CORRELATION COEFFICIENT:

Correlations		Eco-friendly	PRICE
Eco-friendly	Pearson Correlation	1	.663[**]
	Sig. (2-tailed)		0
	N	202	202
PRICE	Pearson Correlation	.663[**]	1
	Sig. (2-tailed)	0	
	N	202	202
**. Correlation is significant at the 0.01 level (2-tailed).			

The sig value is less than 0.05 which means that there is a significant relationship between eco-friendly products and price, change in one variable will impact the other one. Hence H1 is accepted.

As The Pearson correlation is 0.663 there is a strong positive correlation between customer opinion on Eco-friendly & PRICE.

REGRESSION ANALYSIS:

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.535[a]	0.286	0.283	1.011	2.285
a. Predictors: (Constant), Eco-friendly					
b. Dependent Variable: Purchase Intension.					

Coefficient of determination R-Square (R^2) explains the variance in dependent variable (i.e. Purchase intention). The dependent variable explains 28.6% of variance.

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	82.153	1	82.153	80.3	.000[b]
	Residual	204.624	200	1.023		
	Total	286.777	201			
a. Dependent Variable: Purchase Intension						
b. Predictors: (Constant), Eco-friendly.						

The F-ratio in the above ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predict the dependent variable, $F_{(1, 200)} = 80.297$, $p < .0005$ i.e., the regression model is a good fit of the data.

Purchase intention = 0.955* customer opinion on eco-friendly product +0.061

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	0.06	0.3		0.2	0.84
Eco-friendly	0.96	0.107	0.535	8.96	0
a. Dependent Variable: Purchase Intension					

The findings of the study indicate that there is positive impact of eco-friendly on purchase intention and the value is less than 0.05 which indicates that Eco-friendly products have significant impact on purchase intension.

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.274ᵃ	0.075	0.071	1.152	2.299
a. Predictors: (Constant), PRICE					
a. Dependent Variable: Purchase Intension					

Coefficient of determination R-Square (R2) explains the variance in dependent variable (i.e., Purchase intention). The dependent variable explains 7.1% of variance.

Purchase intention = 0.955* customer opinion on eco-friendly product +0.061

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	21.575	1	21.575	16.271	.000ᵇ
Residual	265.202	200	1.326		
Total	286.777	201			
a. Dependent Variable: Purchase Intension					
a. Predictors: (Constant), PRICE.					

The F-ratio in the above ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predict the dependent variable, $F_{(1, 200)} = 16.271$, $p < .0005$ i.e., the regression model is a good fit of the data.

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.553	0.288		5.392	0
PRICE	0.4	0.099	0.274	4.034	0
a. Dependent Variable: Purchase Intension					

The findings of the study indicate that there is positive impact of price on purchase intention and the value is less than 0.05 which indicates that price have significant impact on purchase intension.

FACTOR ANALYSIS:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.859
Bartlett's Test of Sphericity	Approx. Chi-Square	1616.84
	Df	276
	Sig.	.000

The Kaiser-Meyer-Olkin Measure of is a statistic that measures the proportion of variance in the variables that might be caused by underlying factors. High factors generally equal to one indicates that the factor analysis may be useful with your data. If the value is less than 1 then the factor analysis probably will not be useful.

Bartlett's test of Sphericity tests the hypothesis that your correlation matrix is an identity matrix which

would indicate that your variables are unrelated and therefore unsuitable for structure detection. Small values (of less than 1) significance level indicates that a factor analysis may be useful with the data. As we see from the above table, significance value is 0.000 which is considered, and the Kaiser-Meyer-Olkin Measure of sampling adequacy is 0.859 which is acceptable, and the approximate Chi-Square value is 1616.844.

Communalities		
	Initial	Extraction
9) Rate your knowledge level about Global Warming .	1.000	.551
10) Rate your knowledge level about Recycling Products .	1.000	.610
11) Rate your knowledge level about Non-Biodegradable packaging .	1.000	.535
13) Eco-friendly Products keep you healthy.	1.000	.532
14) Eco-friendly Products have good quality / performance than conventional product.	1.000	.374
15) Eco-friendly Products have good taste and smell.	1.000	.566
16) Eco-friendly Products makes me feel different from everyone else.	1.000	.469
17) Plastic has become a lifestyle and it's impossible to avoid it.	1.000	.621
18) While purchasing product, I prefer green product over conventional products.	1.000	.615
19) I am ready to pay premium price for the products which are environmentally safe. (e.g. Shampoos, Lotions)	1.000	.614
20) I am ready to use product that consumes less energy (e.g. Electronic appliances)	1.000	.554
21) I am willing to pay a premium price for a product which consumes less energy (e.g. Electronic appliances).	1.000	.637
22) I am ready to pay price and use product that are made from biodegradable material.	1.000	.759
23) I pay attention to eco-friendly advertising.	1.000	.719
24) I hear and I pay attention to my friend's/family opinion concerning Eco-friendly product.	1.000	.657
25) I believe in the environment information on the product label.	1.000	.517
26) I read label before buying to see if contents are environmentally safe.	1.000	.673
27) I use biodegradable soaps and detergents.	1.000	.636
28) Price of green products affects my purchase behaviour.	1.000	.622
29) I want to preserve the earth.	1.000	.600
30) I just like eco-friendly products.	1.000	.625
31) I feel trendy / fashionable when I purchase eco-friendly products.	1.000	.569
12) Eco-friendly Products are good for environment ?	1.000	.546
8) Rate your knowledge level about Pollution from Pesticides .	1.000	.491
Extraction Method: Principal Component Analysis.		

Initial Communalities are for correlation analysis, the proportion of variance accounted for each variable by the rest of the variables. Extraction Communalities are the estimates of the variance in each variable accounted for by the factors in the factor solution. Small values.

The above table explains how much each factor is extracting and we can see that all values are above 1 which is considered.

Component Matrix						
	Component					
	1	2	3	4	5	6
9) Rate your knowledge level about Global Warming .	.147	.206	.115	.685	.071	.010
10) Rate your knowledge level about Recycling Products .	.229	.112	.111	.075	.459	.562
11) Rate your knowledge level about Non-Biodegradable packaging .	.289	.062	.032	.607	.189	.207
13) Eco-friendly Products keep you healthy.	.619	.183	.159	.015	.268	.133
14) Eco-friendly Products have good quality / performance than conventional product.	.513	.315	.002	.007	.089	.066
15) Eco-friendly Products have good taste and smell.	.480	.401	.328	.101	.151	.184
16) Eco-friendly Products makes me feel different from everyone else.	.501	.355	.278	.061	.009	.104
17) Plastic has become a lifestyle and it's impossible to avoid it.	.552	.482	.224	.099	.129	.087
Purchase Intension	.542	.476	.266	.144	.044	.043
19) I am ready to pay premium price for the products which are environmentally safe. (e.g. Shampoos, Lotions)	.545	.491	.245	.033	.076	.093
20) I am ready to use product that consumes less energy (e.g. Electronic appliances)	.619	.391	.115	.066	.020	.028
21) I am willing to pay a premium price for a product which consumes less energy (e.g. Electronic appliances).	.587	.493	.066	.035	.139	.156
22) I am ready to pay price & use product that are made from biodegradable material.	.613	.351	.281	.095	.014	.415
23) I pay attention to eco-friendly advertising.	.607	.336	.398	.048	.121	.249
24) I hear and I pay attention to my friend's/family opinion concerning Eco-friendly product.	.630	.331	.345	.127	.023	.122
25) I believe in the environment information on the product label.	.621	.071	.316	.121	.067	.091
26) I read label before buying to see if contents are environmentally safe.	.531	.096	.525	.224	.009	.237
27) I use biodegradable soaps and detergents.	.612	.110	.453	.098	.095	.160
28) Price of green products affects my purchase behaviour.	.545	.212	.428	.063	.277	.130
29) I want to preserve the earth.	.609	.229	.205	.097	.116	.334
30) I just like eco-friendly products.	.633	.111	.134	.019	.365	.246
31) I feel trendy / fashionable when I purchase eco-friendly products.	.654	.055	.084	.163	.310	.094
12) Eco-friendly Products are good for environment ?	.041	.311	.003	.017	.668	.026
8) Rate your knowledge level about Pollution from Pesticides .	.079	.044	.253	.615	.025	.199

Rotated Component Matrix

	Component			
	1	2	3	4
VAR00014	.209	.292	.563	.200
VAR00015	.523	.039	.183	.257
VAR00016	.092	.709	.073	.159
VAR00017	.593	.090	.324	.095
VAR00018	.028	.691	.291	.234
VAR00019	.678	.163	.330	.161
VAR00020	.026	.742	.217	.187
VAR00021	.608	.021	.318	.293
VAR00022	.018	.561	.530	.101
VAR00023	.701	.286	.104	.307
VAR00024	.072	.238	.820	.091
VAR00025	.613	.289	.106	.457
VAR00026	.310	.175	.614	.087
VAR00027	.211	.327	.008	.688
VAR00028	.385	.198	.618	.108
VAR00029	.234	.137	.084	.734
VAR00030	.493	.551	.298	.240
VAR00031	.234	.070	.442	.637
VAR00032	.604	.419	.197	.006

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 23 iterations.

Scree Plot
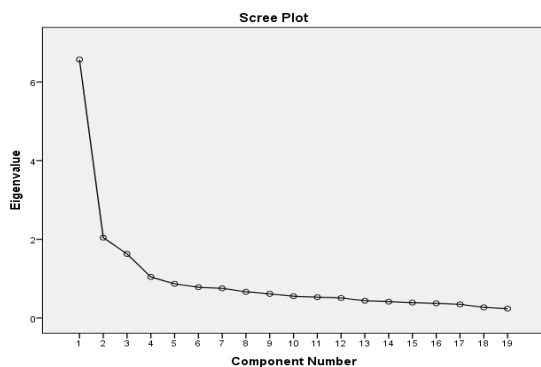
Factor loading:

S.No	Constituent Variables	Factor loading value	Factor Extracted

1.	I feel trendy / fashionable when I purchase eco-friendly products.	.654	
		.633	
	I just like eco-friendly products.	.630	
	I hear and I pay attention to my friend's/family opinion concerning Eco-friendly product.	.621	Awareness Level about the Green products
		.619	
	I believe in the environment information on the product label.	.587	
	I am ready to use product that consumes less energy (e.g. Electronic appliances)	.552	
		.545	
	I am willing to pay a premium price for a product which consumes less energy (e.g. Electronic appliances).	.531	
	Plastic has become a lifestyle and it's impossible to avoid it.	.513	
		.501	
	I am ready to pay premium price for the products which are environmentally safe. (e.g. Shampoos, Lotions)		
	I read label before buying to see if contents are environmentally safe.		
	Eco-friendly Products have good quality / performance than conventional product.		

	Eco-friendly Products makes me feel different from everyone else.		
2.	I am willing to pay a premium price for a product which consumes less energy (e.g. Electronic appliances).	.593	Factors influencing the purchase of Green Products
3.	I read label before buying to see if contents are environmentally safe.	.525	Purchase Behaviour
4.	Rate your knowledge level about Global Warming.	.685	Consumer Intention
	Rate your knowledge level about Non Biodegradablepackaging .	.607	
	Rate your knowledge level about Pollution from Pesticides	.615	
5	Eco-friendly Products are good for environment ?	.668	Opinion on eco friendly products
6.	Rate your knowledge level about Recycling Products .	.562	Knowledge of recycling process

5.FINDINGS

- 52% of the respondents are male and 48% are females.
- 26% of the respondents are of the age group of 23-25 years, 19% are 20-22 years' age group, 15% are 26-28 years, 17% of the respondents are of the age group of 17-19 years and 17% of the respondents are above 29 years of age.
- 17% of the respondents are students of third year, 16% of the respondents are students of second year, 19% are students of fourth year, 14% are students of first year and 34% of the respondents are doing post-graduation.

- ☐ 64% of the respondents are from nuclear family, and 36% of the respondents are joint family.
- In Regression the R square is .28.6, which means that approximately 28.6% of the variance of preference for green product over conventional products is accounted for by the model.
- The R is the correlation of the model with the outcome, and since we only have one predictor, this is in fact the correlation Eco-friendly products andof the respondents and price.
- H0: There is no relationship between Eco-friendly products andof the respondents and price.
- H1: There is strong and significant relationship between Eco-friendly products andof the respondents and price.
- 35% of the respondents have a monthly income of 60,001 to 80,000. 28% of the respondents have a monthly income of 35,001 to 60,000. 16% of the respondents have a monthly income of more than 80,001 and 21% of the respondents have a monthly income of less than 35,000.
- From the ANOVA table we see that the F-test and hence our model is statistically significant.
- 45% of the respondents come from urban area and 55% of the respondents are from rural area.
- 25% of the respondents know a lot, 3% know a great deal about pollution from pesticides, 34% of the respondents were neutral whereas 31% know something and 6% know nothing.
- 30% of the respondents know a lot, 11% know a great deal about global warming, 41% of the respondents were neutral whereas 11% know something and 6% know nothing.
- The Coefficients table the constant or intercept term is 3.117, and this is the predicted value of preference for green product over conventional products when Age Group equals zero. We are not that interested in this coefficient because an Age Group of zero is not plausible.
- 29% of the respondents know a lot, 10% know a great deal about non-biodegradable

packaging, 33% of the respondents were neutral whereas 19% know something and 8% know nothing.

- 27% of the respondents agree and 7% strongly agree that Eco-friendly Products keep you healthy, 29% of the respondents are neutral whereas 17% of the respondents disagree and 19% strongly disagree.

- 28% of the respondents agree and 9% strongly agree that Eco-friendly Products have good taste and smell, 29% of the respondents are neutral whereas 17% of the respondents disagree and 17% strongly disagree.

- 15% of the respondents agree and 7% strongly agree that Eco-friendly Products makes them feel different from everyone else, 29% of the respondents are neutral whereas 26% of the respondents disagree and 23% strongly disagree.

6. SUGGESTIONS

Suggestions to Marketers:

Firstly, marketers can utilize the great untapped market for Hotel, Automobile and Textile products (as revealed by the study). Secondly eco-friendly alternatives should be linked with the rewards. Thirdly using a wide range of media in combination to communicate eco-friendly approach could be done. Finally, marketers should deliver what they promise.

Suggestions to Consumers:

Firstly, consumer must take a lead and make others understand the benefits of organic food, minimize the use of scarce natural resources, recycle the recyclable waste material. Secondly, it is also suggested to use social networking sites to influence on sustainable consumer behavior.

Suggestions to Government and Other Bodies:

The Government should work closely with its stakeholders to develop and agree definitions, both in meaning and application, for widely used green claims. Industries must also play an active role in shaping the definitions and methodologies that govern different industrial environmental issues.

For Retailers:

Retailers are suggested to open a greater number of organic retail stores for sale of green products. Because consumers feel that the availability of organic stores in the study area is minimum. Retailers may get eco-friendlier profit in the long run by opening of a greater number of organic stores or otherwise they may change from their existing retail shops in to organic one.

It is understood that vast majority of the consumers feel that quality of green products is superior than non-green products so retailers must make it available the green products more than the non-green products like energy saving home appliances, organic food items, fuel saving vehicles, bio-degradable garments and plastics and all other grocery items.

It is known that only few of the consumers are encouraged by the retailers to use green packages, so retailers are suggested to encourage all the consumers to use green packages like jute bags, dotted cloth bags and so on.

It is known that awareness creation on green practices and waste reduction is the main factor which is influencing the attitude of retailers towards green marketing practices. In order to strengthen the above factor, retailers must create voluntary interest among themselves for knowing the green marketing practices and its positive impact on their business through advertising media, asking from suppliers, manufacturers and others.

Based on the output of cluster analysis, retailers are formed into three groups namely Energy savers, Awareness Creators and Green motivators. They suggested to use energy saving appliances continuously for their business operations like using of LED bulbs, using energy saving refrigerators, fans, air conditioners and other electronic appliances, using of fuel saving vehicles, etc., They should create awareness and motivation about green marketing practices to their employees through providing proper training like conducting meetings, participations in seminars etc., and conducting promotional campaign for their consumers like conducting contests, offering tree saplings for shopping, offering green certificate to the buyers those who are regularly purchasing of green products etc.,

RECOMMENDATIONS

- Consumers can have further awareness towards green marketing.

- Research can also be made in the area of GREEN HOUSING sector, GREEN TOURISM sector and GREEN POWER sector.

- Consumers can have awareness of financial sector and education sector.

- The main issue in research is it should be done in AUTOMOBILE sector for more green

automobile products and services and like - for - like comparisons.

CONCLUSION

The paper was mainly focused to study the purchasing approach of consumers towards green products. It is evident that the purchase behavior and customer satisfaction towards green products is not influenced by age, gender, income or educational qualifications of the consumers. Purchasing behavior of consumers depends on their level of satisfaction towards the products. The concern for environment has been found to be more among the young consumers. Consumers regard the features of the green products to be most important while purchasing them. They are even willing to pay more for the green products to protect their environment. Consumers are motivated to buy green products not only because of their concern for the environment but also because they believe these can be healthier option for them. Thus organizations need to focus more on improving the quality of green products and also need to provide high quality green products at genuine prices. As the high price and low quality of the green products are two most important factors prevent and demotivate the consumers while thinking about purchasing such products.

This study shows that fast fashion sustainability strategies have not been marked enough which has resulted in consumer's low awareness of them. Another reason why consumers have no attention for sustainability strategies in Hotel, Automobile and Textile industries is they don't see the direct connection of industries to environment. Having transparency in all the company's activities will raise the awareness and trust for what the company is doing. Young consumers want these marketers to work more with sustainability, but they don't expect textile industries to offer sustainable garments. This is due to fast fashion is related with short lifecycles and low price and is from a consumer perspective not seen as sustainable.

The result shows that consumers see green products as safer than ordinary products. Moreover, the added value of green products is a feeling of having done something good for the environment. Thus, the pressure from others to behave in a certain way can affect consumers to buy green products. Our study shows that consumers do not value green products high and do not understand the importance of green products. They associate them as expensive, limited and as unattractive. Green products that have green labels provide the consumer information about the garment which is of great value. Furthermore, our study shows that consumers would prefer if companies start to provide more information about the products by using stamps saying where it is produced and by whom.

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A STUDY ON USA INDIVIDUAL TAXATION AT GVA BUSINESS SOLUTIONS MY TAX FILER

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Abstract: This study explains about the tax return preparation and implications of U.S.A individual taxation by this as tax preparers has many advantages in the growing of their skills related to taxes. In that process how to prepare the United States of America individual tax return was explained and second objective was to know about non-resident tax return procedure and what will be considered for non-resident when compare with resident. And in this study as working with My tax Filer Company the procedure that has followed by the company for preparing the individual tax return and how clients are approaching the company and what I learned was explained in the findings and conclusion. The based on the highly skilled workforce the cost of the compiling the tax return preparation was done in cost effective manner and through the help of using an overseas workforce coupled practical efficiency associated with the advent of websites enable information was secured can transfer across the global within seconds. From the study he says that the outsourcing is not an unknown blessing mainly face several issues with US accounting firms process of preparing the returns.

Keywords: US individual taxation, filling status

Introduction

The individual tax return is a form that was submits by an individual for reporting of his/her income to any local taxing agency or to federal or state from that after calculating and need to pay the taxes. With the disclosure of pertinent information will helps suggesting in assessing the tax due.

In the United States of America, the taxing authority will be controlling by the IRS (Internal Revenue System). For reporting system, the United States has permitted the electronic or hard-copy filing of individual tax returns voluntarily. There are number of taxing agencies around the world for who oversee tax collection. Some of the tax agencies will provide the pre-filed individual tax return for individual taxpayers, but some other taxing agencies require to fill the details and file the return on their own. While others insist on a hard-copy submission, documentary some countries permit electronic filing of online returns

Breaking down of individual tax return:

The income tax return is a type of individual tax return filed by an individual person as a single and married taxpayer, the process of filing a return may have done with or without dependents. Based on the US income tax version of Form 1040 only an

individual filer their tax returns. Each and every individual filer as a person who earns a certain amount of income must and should file this type of tax return.

For any individual taxpayer who need to file their tax return has to complete Form 1040 and 1040 SR once after completing of this form the taxpayer will submit the form according to your preferred date or on or before of April 15th within this date the individual taxpayer need to pay the taxes for each year. Depending upon the individuals filing status as whether he/he are single or married filing status and their income has to choose the individual tax return form. If an individual person who are having dependents wish to claim for any credits that are due to their specific situation there is form called 4868 if extensions are necessary

I. LITERATURE REVIEW

Christian et al (1993) has done the study with the title "A comparison of taxpayers and tax preparers. In the present research the author explains about the tax preparers behaviour in the way of giving recommendations for taxpayers and handling the aggressive clients and way of maintaining the relationship with. the clients for keeping as existing client to company. And also understanding the communication between tax preparers and taxpayers with enhance for serving to less potential conflict. He focused on non-compliance issues and how two parties' perceptions compare the relation to tax position. Determining each party perceptions through the client relationship

• Dan L Schisler (1994) has done the study with the title "An experimental examination of factors affecting the tax preparer's aggressiveness, a prospect theory approach. The purpose of this research as he provides the evidence related to the tax preparer's concerning factors that are affected to them in the process of return reporting decisions. By this he says that the behaviour of the clients was very aggressiveness at the time of payment status that to

more at when taxpayer gets tax due time become very aggressive position. And also explains the decision-making behaviour of tax preparers as they consider themselves as loss when taxpayer got loss situation. The major research done on tax preparers has inconclusive decision-making support for prospect theory.

• Samuel R Baker (2014) has done the study with the title "Managing the tax return information". the present study explains about the process of securing or managing the tax return information in the tax preparation firms at a confidential path and in that way as the data was qualitative and quantitative roles that are archived at IRS (Internal Revenue System) this data was differ in two ways one can exchange to government and another can have exchanged for data mining and analysing vast amounts of information to predict the uncover relationships with the clients.

• Jay A Soled (2005) has done the study with the title "tax return preparation and its implications". This study explains about the tax return preparation and implications form whole the country by this as tax preparers has many advantages in the growing of their skills related to taxes. The based on the highly skilled workforce the cost of the compiling the tax return preparation was done in cost effective manner and through the help of using an overseas workforce coupled practical efficiency associated with the advent of websites enable information was secured can transfer across the global within seconds. From the study he says that the outsourcing is not an unknown blessing mainly face several issues with US accounting firms process of preparing the returns.

• John S Carroll (1986) has done the study with the title "A cognitive process analysis of taxpayer's compliance". The author explains about usefulness of the taxpayer's compliance and assumptions is that relevant decisions about filing, reporting, claiming deductions, listing income etc. from the federal government support 53% tax revenues for federal and another 11% of corporate income taxes.

• Francois Vailancourt (1986) has done the study with the title "The compliance of taxes on Business and Individuals in review for evidence". In the data collected through a survey of one kind or another for compliance cost data. In the total fifteen students were identified for the main characteristics of the study. Combination of various taxes have been extended present study focus on one or two type of taxes used for sample data. This paper reviews on the compliance of costs incurred for both individuals and Business

persons because of one or more taxes. This paper show that a simple type of tax was measured by the rates, of jurisdiction, taxing and exemptions on taxes is associated with the lower cost of compliance. The findings where shown number of deductions lead to reduction was proposed changes to the tax system. Exemptions and United States personal and corporate income tax special provisions was being also leads to reduction of changes of tax system.

• Volker Meier and Matthias (2011) has one the study with the title "Reducing the excess burden of subsidizing the stork joint taxation, individual taxation and family tax splitting". The present analysis represents the change is associated with a reduction of marginal income tax and consumption and labour supply in this process for the child benefits may move to in any of the direction either for joint tax return or individual return, similarly to scheme of labour supply and welfare purpose the family tax splitting increases. By this the joint taxation was not efficient to people. By moving to individual taxation having childcare benefits more was funded in the present paper.

• ANN D. White and Diane F. Woodbury (2015) has done the study with the title "the effects of tax laws and tax administration on tax compliance the case of the U.S individual income tax". Based on the special important aspects of tax laws develop a tax compliance of economic model which specifically incorporates U.S Federal income tax important aspects and explained the progressive structure of tax and non-compliance for each of the depend on the amounts of taxes not paid, and also suggests the increases in auditing and information reporting of probability and also the tax withholding. It also explains the IRS tax system compliance ctivities and opportunities for taxpayers & non- compliance.

• Annette Nellen (1999) has done the study on with the title "Tax reforms in the United States". This study explains about the US tax systems follow for federal income tax system distribution, rates of the tax burden, and the comparison of subnational tax revenues and federal. And basic rules of corporate income tax and individuals. And the overview of the IRS system operations and types of forms useful for the return preparation.

• Sherlock, M.F., & Marples, D.J (2014) has done the study with the title "Overview of the federal system". In this study mainly explains about the federal tax revenue and how the individual income taxes become major sources. And also, clearly showcase about the different types of taxes like individual taxes, payroll taxes, excise taxes, social security and other estate

taxes and gift taxes. The study explains about federal tax structure report describes and provides some statistics that are related to tax system as a whole, based on selected tax concepts presents analysis.

II. RESEARCH METHODOLOGY

Residential status:

Since taxes are vary for both resident and non-residents aliens and also it is very important to anyone being as resident alien or non-resident alien.

Resident alien:

In the United States for the purpose of the tax as a resident alien must meet the green card test or the substantial presence test from January 1st to December 31st. you will be treated as a

U.S. resident for part of the year when you do not meet either of these tests.

NOTE: Global income is taxable for the resident alien.

Non-resident alien:

Once non-resident alien will be considered when unless you meet one of two tests described by IRS. You must file 1040NR, US no-resident alien income tax return 1040NR-EZ.

Non-resident spouse treated as a resident:

When you are married and one spouse in US citizen or a resident alien at the end of your tax year, and the other spouse is a non-resident alien, will be treated to choose non-resident spouse as a US resident.

Dual status tax return:

Once you arrive in or depart form US will be generally considered as dual status resident in the year. During the tax year you can be both a non-resident alien and a resident.

Note: you cannot claim standard deduction in case of dual status tax return.

Example: In India, UK, Malaysia any other countries if an individual earns income then while he/she paying the taxes must report global income to the federal government.

Green card test:

The green card test is known as if you are a lawful Permanent Resident of the United States at any time during the calendar year for the tax purposes, as a resident this is called "Green card" test.

According to the immigration laws, if you have been given the privilege to be as lawful permanent resident in the United States Then U.S Citizenship and Immigration Service (USCIS) will issued you an alien registration card, Form I-551, also known as a "Green card".

Under this test you can continue to be as resident unless you voluntarily renounce and abandon

000.0this status in writing to the USICS, or your immigrant status is administratively terminated by the USICS, or from judicially terminated by a U. S. Federal court.

At any time during the calendar year, if you meet the green card test but do not meet the substantial presence test for the year, the starting date of your resident present in the United States as a lawful permanent resident. However, who are been as resident alien in the United States at any time during a calendar year as a Lawful Permanent Resident treated to be choose as resident alien for the entire calendar years.

Substantial Presence Test:

As per calendar 2019 once if a person meet substantial test will be considered as US resident.

To meet this test, one must physically present in the US an at least

a) 31 days in during the current year, and

b) Have to meet the 183 days test

Calculation if 183 days test:

A. Current year days present in US*1 =   days

(At least 31 days must be present in current year)

B. 1st preceding year days present in US*1/3 =   days

C. 2nd preceding year days present in US*1/6=   days

D. Total days present in USA A+B+C =   days

If it exceeds total no of days more than 183 days, then an individual passed the SPT test so that he will be considered as resident to the tax year and the US source of income which he/she earned will be taxable.

Tax rates for 2019-2020:

Individual income tax rates	Single	Married filing jointly	Head of household
10 percent	0 to $9875	$0 to 19750	$0 to 14100
12 percent	$9875 to $40,125	$19751 to $ 80250	$14101 to $5370
22 percent	$40126 to $85525	$80251 to $171050	$53701 to $85500
24 percent	$85526 to $163300	$171051 to $326600	$85501 to $163300
32 percent	$163301 to $207350	$326601 to $414700	$163301 to $207350
35 percent	$207351 to $518400	$414701 to $622050	$207351 to $518400
37 percent	$518401 and up	$622051 and up	$518401 and up

Standard deduction amounts for 2018 & 2019:

For utilizing either the standard deduction or itemized deduction everyone is entitled to reduce their taxable income because of always want to choose the deduction which reduces the tax liability mostly and giving you the best possible savings on your tax return. To arrive your taxable income, the standard deduction will reduce your adjusted gross income.

Filing status	2018	2019
Single	$12000	$12200
Married filing jointly	$24000	$24400
Married filing separately	$12000	$12200
Head of Household	$18000	$18350
Qualifying widow	$24000	$24400

Deductions of itemized:

• IRS will allow the itemized deductions for some expenses.

• Generally, one must decide to choose whether to use standard deduction or itemized deduction.

• The amount of income on which you are paying the taxes will reduced based on the amount the standard deduction in a dollar.

• If your allowable deductions are greater than the standard deduction then you can choose for itemized deduction.

• Because of not like to choose standard deduction some people will choose the itemized deduction for reducing their taxes.

• If you are married and filing a separate return and your spouse itemizes deductions cannot use the standard deductions.

• During in the year if you are a dual status alien or non-resident alien you cannot choose standard deduction.

• Schedule A if you cannot use the standard deduction then on form 1040 you can benefit from the itemized deduction.

Objectives of the study:

☐ Primary objective:

• To know about the individual taxation procedure followed at GVA MYTAXFILER Pvt ltd

Secondary objective:

• To know about how to prepare the United States of America individual tax return

• To understand the non-resident tax return procedure.

Data collection process:

Primary data:

• Primary data helpful for this project going to get from the co-employees and team leader & senior manager by doing both informal and formal discussions.

Secondary data:

• The secondary data related to source of information useful for this study was available through the ongoing process in the company and through from internet, magazines and form taxation related books.

Limitations of the study:

• My role is limited for only tax associate and US tax support & tax analyst.

• There is no interaction while e-filing the return

• The returns were not done through own way it should be done through an online software.

• The project is limited to the data that was provided by the company as some data and it was very confidential.

IV.   **DATA ANALYSIS & INTERPRETATION**

Mr Welson Antony staying in Unites States (Taxes) since from 2017 till now and his Annual W2- Wages income was $40232. He was not having any other income from different sources. Based on this given details need to prepare the taxpayer return. Below shown 1040 U.S. Individual Income Tax Return 2019 was compiled his return clearly. The Taxpayer Mr Welson Antony SSN (Social Security Number) is 333447214, (2324 wood space, Allen

Form the above US Income Tax return 2019, the Taxpayer He was not married,he was an resident person, fall under standard deduction of 12,200. His annual salary income was

$40232, based on his wage's salary income according to the 2019 US Tax slab his income **re**ached to 10%. By this he needs to pay $3169.84 amount of due he was having after deducting the withhold amount of $4232, this due amount he to pay for IRS government of United Stated.

US TAX calculator:

In the above Tax return analysis, the taxpayer income was $40,232. And certain tax exceptions circumstance the standard deduction $12,200, after deducting this his total taxable income was $28,032.08. For that federal income tax is $3,169.84 which he needs to pay for IRS government of US. But his withhold amount was more than tax liability so he was overpaid by that taxpayer will get refund amount of $1,064.56.

NOTE:

When the withhold is more than the tax which need to pay for IRS after deducting this tax liability amount then the amount taxpayer will get from IRS government US as Refund, if the withhold is less than the tax then taxpayer should pay due amount to IRS government US here even if we add rest of credits also not reached more means taxpayer have to pay.

Federal tax calculator:

TAX RATE	THRESHOULD	TAX DUE IN BOND
10%	$0.00 to $9700	$970
12%	$9700 to $39,475	$2199.84
Federal income tax Due		$3169.84
Less :- withhold amount		$4232
Refund		1064.16

Mr Christen drew was working at United States since from 2017 and he was living in Alaska state and his W2-Wages salary Income was $161325 and was resident person and he also married. His wife name was Andrina Loyi, she is housewife. Based on given below details need to prepare tax return.

2.The Taxpayer Mr Christen drew SSN (Social Security Number) is 484575842

3.The spouse Mrs Adrina loyi SSN is 612485474

4.His W2-income was $161325.

5.He was getting income of $4374 from his bank accounts.

6.He was some Dividends form shares that are divide into qualified dividends and ordinary dividends $1500 and $4006

7.He was holding a share with the worth of $10948.

8.Apart from the bank he was getting $7000 of amount as additional income from other sources.

INTERPRETATION:

Form the above US Income Tax return 2019, the Taxpayer filing status was married filing jointly fall under standard deduction of $24,400. His annual salary income was $173,653, based on his wage's salary income according to the 2019 US Tax slab his income reached to 12%. By this he needs to pay $24,552.66 amount of due he was having after deducting the withhold amount of $34,730.6 this due amount he to pay for IRS government of United Stated.

NOTE:When the withhold is more than the tax which need to pay for IRS after deducting this tax liability amount then the amount taxpayer will get from IRS government US as Refund If the withhold is less than the tax, then taxpayer should pay due amount to IRS government US here even if we add rest of credits also not reached more means taxpayer have to pay.

FINDINGS:

• Based on client needs and wants there was several differences between one client to another client while approaches to file their tax return

• Doing as Tax associate job is very interesting and challenging in the office time even in the work from home

• Main problem due to CORANA VIRUS as COVID-19 most of the clients forced for filing their return very urgently, but after changes done by US president as extending to June 15th from April 15th client's coming with different ways for reducing their tax without proper information.

• Most of the resident clients showing their foreign source of income wrongly to avoid the extra taxes.

• And most of the clients doesn't know about basic tax rules by that while iling their tax they feel so panic

• Some of the clients goes illegally for the purpose of reducing their tax due and trying for getting more refund.

• The problems occur due to not working of software sometimes in pick situation like e- filing, updating of any given documents etc.

SUGGESTIONS:

• While registering at online portal some clients facing while updating of any of their documents

• When speaking with the clients must check discounting and pricing factor clearly.

• During the registration try to ask and should get required additional details if needed from the client side for not getting any complex situations.

• Try to avoid generating the duplicates while uploading the final copies of the returns.

• The tax returns which are e-filed sometimes get rejected from IRS side and the returns which are happen like that try to sort out as soon as possible without getting any escalates from clients.

CONCLUSION:

As a trainee I have understand how the Tax structure of United States of America is built and for the taxpayers what type of implications will be there in the Unites States of America. And here the process will be end-to-end in a strictly enforced manner according to US government rules and laws. They ensure whole tax filing takes very less time and also ensure at e-filing their tax return.

In that way the GVA (Global Value Added) offers best services to the clients based on all terms and conditions and also handle the notices that are receive from the IRS department behalf of client's company employee will handle it and try to clear it as much as possible and 24/7 there will be ta consultant for clarifying of any queries or doubts and assist them very clearly. They introduced new system called chatting online with the clients to get connected with them regarding filing their tax returns.

The taxation is a vast subject there will be lot to learn and keep on update each and every day in that process as am in the starting I was little confuse with the client provided data at that time I try to clear my doubts with my team leader. At the of training I didn't get any practical experience of learning but when comes to floor as doing live return I got lot of experience in tax return preparing but I got very good suggestions from senior tax analyst's exports. Then with the emigrant programmers help I have learnt managing of tax administrative activities associated and also helps in

providing best results to the clients. In my domain the majority of the work was handling the client is the important element in the job for that strong people skills are the most require, and when interacting with different people on a daily basis, externally and internally it's as true that there are different roles playing at GVA.

As a Tax associate if you are enjoying this aspect of role can build good working relationships with clients and know the wider network of GVA. You can learn good analytical skills by doing lot of analysing pieces of information before making the conclusion as the position of tax residency of an assignee and can know how the income will be treated according the changes done by government.

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FINANCIAL INCLUION: ISSUES AND CHALLENGES

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Abstract: Although many concerted measures are initiated by the Reserve Bank of India and Government of India in favor of financial inclusion but the impact of these did not yield satisfactory results as the majority of the rural population is still not included in the inclusive growth and Financial inclusion becomes a challenge for the Indian economy. The paper aims to study the initiatives taken by Government and Reserve Bank of India for strengthening financial inclusion in the country and to review various papers on the how financial inclusion serves as a means of inclusive growth and the study is based on secondary data collection.

Keywords: Banking, Insurance, Banc assurance, IRDA, WHO.
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1. INTRODUCTION

In simple words, financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.

For the development of a Nation and its economy it's needed to focus to include maximum number of participants from all the sections of the society in to financial services. So, the government should encourage the banks to adopt financial inclusion by means of financial literacy, financial assistance, awareness program, advertisement, etc. to achieve Inclusive Growth. For the growth of the economy, it is extremely important the quality financial services should available in rural areas and this will enable the large number of rural households to fund the growth of their livelihoods. In our most of the population is in rural areas. So, the growth of the economy is dependent on the growth of the rural market in the country.

Traditionally, institutions like the Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) have taken initiatives to promote financial inclusion. These include the opening of bank branches in remote areas, issuing Kisan Credit Cards (KCC) using information technology to spread awareness and literacy, linkage of self-help groups (SHGs) with banks, increasing the number of automated teller machines (ATMs) and business correspondents, increasing credit facilities and insurance covers for the marginalized people, among others.

Financial access facilitates day-to-day living, and helps families and businesses plan for everything from long-term goals to unexpected emergencies. As accountholders, people are more likely to use other financial services, such as credit and insurance, to start and expand businesses, invest in education or health, manage risk, and weather financial shocks, which can improve the overall quality of their lives

Small Finance Banks (SFBs) have played a key role in expanding the reach of the formal credit system. RBI's issuance of differentiated banking license to SFBs and payment banks in 2015 has also strengthened the supply of credit to small businesses and unorganized sector entities.

OBJECTIVE OF THE STUDIES:

1. To know the extent of financial exclusion in India

2. To review the existing policies of financial inclusion in India

FINANCIAL EXCLUSION IN INDIA:

Financial inclusion plays a major role in inclusive growth of the country. It is estimated that globally over 2.5 billion people are excluded from access to financial services of which one third is in India. The origins of the current approach to financial inclusion can be traced to the United Nations initiatives, which broadly described the main goals of inclusive

finance as access to a range of financial services including savings, credit, insurance, remittance and other banking /payment services to all 'bankable' households and enterprises at a reasonable cost. In India, financial inclusion first featured in 2005, when it was introduced by Dr. K.C. Chakrabarty, the Chairman of Indian Bank. Mangalam Village becomes the first village in India where all households were provided banking facilities.

Financial inclusion and financial literacy have been important policy goals for quite some time. Nowadays, however, financial inclusion is seen to be something more than opening bank branches in unbanked areas to take formal financial services across the length and breadth of the country. In the context of the various shortcomings in delivering subsidies, direct transfers using technology have been thought of. The beneficiary needs to have at least one bank account. Since in a logistics point of view it is impossible to open that many physical branches — the brick and mortar type — the accent will be on opening electronic accounts. Technology adaptation

would be a key feature in this scheme for financial inclusion.

An inclusive financial system supports stability, integrity and equitable growth. Therefore, financial exclusion because of several barriers like physical, socio-cultural and psychological, warrants attention from the policy makers. Some of the key reasons resulting in involuntary exclusion are:

• Lack of trust in the system
• Lack of surplus income
• High transaction costs
• Not suitable to customer's requirements
• Remoteness of service provider
• Lack of requisite documents
• Lack of awareness about the product
• Poor quality of services rendered

EXISTING POLICIES IN INDIA:

The Reserve Bank of India (RBI) released the National Strategy for Financial Inclusion 2019-2024 on January 10, 2020. The Reserve Bank's mission is to improve the availability of formal financial services in unbanked areas with the goal of ensuring access to financial services

for all. Agriculture and micro, small and medium enterprises (MSMEs) are key sectors for which the flow of institutional credit remains a top priority. Efforts towards achieving this objective are

guided by the recommendations of the Expert Committee on MSMEs and an Internal Working Group (IWG) to review agricultural credit.

A National Strategy for Financial Inclusion (NSFI) document for the period 2019-24 has

been prepared under the aegis of Financial Inclusion Advisory Committee (FIAC). This document was approved by the Financial Stability Development Council (FSDC) and it was released in January 2020 In pursuance of the NSFI strategy, several initiatives were undertaken by the Reserve Bank during the year. First, Pilot Centres for Financial Literacy (CFLs) are being run by banks in collaboration with non-Government organisations (NGOs) to strengthen financial literacy in a structured and coordinated manner. Second, a two-tier Train the Trainers programme "Skill Upgradation for Performance of Resources-BCs" (SUPER-B) was rolled out to build the capacity and skills of Business Correspondents (BCs), for effectively delivering financial services at the grass-root level. Third, the Reserve Bank advised all State/Union Territory Level Bankers' Committees (SLBCs/UTLBCs) in October 2019 to identify one district in their jurisdictions and allot it to a member bank with a significant footprint, with a view to expanding and deepening of the digital payment ecosystem in the country. The endeavor is to make the district 100 per cent digitally enabled within one year.

ISSUES & CHALLENGES

Some of the challenges faced in achieving financial inclusion have been detailed below -

Absence of proper legal documents- Inability to provide a legal identity such as voter id, residence proof, birth certificates, etc. often exclude women and migrants from accessing financial services

One of the main hindrances to financial inclusion in India is distance from the bank. This is a critical aspect that shows the inadequacy of the finance infrastructure in the country. Very often, even if a person is bankable, the distances are too long for services & supporting the accounts at reasonable costs.

Another important problem is the low level of financial literacy and low confidence about banking services and low awareness among the villagers on the banking services. It has been witnessed that due to lack of awareness, low financial knowledge, procedural hassles and inadequacy of the banking infrastructure, many people living in the rural and semi-urban areas fail to make informed decisions

about savings, borrowings, investments and expenditure. However, to address this issue, RBI has been providing financial literacy to customers through Financial Literacy and Credit Counseling Centers (FLCC).

Attempts to achieve financial inclusion by merely appointing business correspondent and opening accounts have not shown the expected results. Financial literacy and credit counseling which are important aspects of financial inclusion have largely been ignored by banks.

While non-banking finance institutions and microfinance institutions have contributed significantly to providing access to small loans to low-income borrowers engaged in the informal sector, these institutions have not been able to mobilize savings. As a result, low-income segments relied on informal channels such as chit funds, and at times ended up experiencing unaffordable losses due to fraud. Moreover, the excluded section finds informal sector such as the money lenders more user-friendly and accessible and as such, they develop an affinity which always drives them to approach this sector for their credit needs

Presence of limited number of financial services players has also impeded the progress of financial inclusion in the past. However, with the expected launch of payment banks and small finance banks in the next year or so, this issue may get addressed.

There is no doubt that India has significantly improved the financial inclusion of the marginalised sections, and Digital India has turned out to be an important intervention. However, the digital divide is too wide and there exist many bottlenecks and challenges which need immediate attention.

To begin with, High Level Principles for Digital Financial Inclusion, published by the G20 under the rubric of Global Partnership for Financial Inclusion in 2016, provides useful insights to address the issues impeding financial inclusion, and how digital technologies can help in the process (World Bank 2017b). These include the promotion of financial services as a national plan, the need to balance innovation and risk, providing legal and regulatory frameworks, and expanding the

digital financial ecosystems, among others. Similarly, it suggests the need to ramp up investments for digital tools that can help integrate systems and databases making it easier for auditors and regulators to process information. It also highlights that the advent of digital systems would mean huge data volumes and without the presence of adequate data mining and data analytics, countries would have to handle too much data with limited outcomes.

The most common barriers to the digital financial inclusion include the non-availability of suitable financial products, lack of skills among the stakeholders to use digital services, infrastructural issues, teething problems between various systems, and low-income consumers who are not able to afford the technology required to access digital services (Niranjan 2017).

Another challenge to digital financial inclusion arises from the attitude of the stakeholders. For instance, take the case of Jan Dhan bank accounts. When the scheme was launched in 2015, banks were given ambitious targets to open accounts for the marginalised. This has resulted in the opening of many dormant accounts which never saw actual banking transactions. All such activities incur costs on the institutions, and thus, huge operative costs only proved to be detrimental to the actual objective. To avoid these counterproductive outcomes, it is important that all stakeholders participate in such programmes with proper intent and not just for the sake of it.

RESEARCH METHOD

Secondary data has been used for the present study. The data is collected with the help of Books, Magazines, Newspapers, Research Articles, Research Journals, E-Journals, RBI Report, Report of NABARD etc

RESULTS AND DISCUSSION:

Financial inclusion is the only hope for financial development, which will lead to growth of economy. In different viewpoints the studies on financial inclusion have been tackled, with the exception of conceptual studies, the focus is seemingly on finding out the relationship between financial inclusion with digital technology, awareness and constraints to access. Moreover, at the present global scenario, technology is found to be a determining factor in the ultimate performance of financial inclusion policy, regardless of the context or the participants of the study with relevant to this topic. An apparent increase in addressing the population of financial exclusion requires a holistic approach for the banks to put forth the level of awareness on financial system, appropriate financial advice and affordable system of credit to kindle the whole importance of formal financial system management for which

banks needs to enact strategies for reach in a cost-effective manner and it should also be less time consuming process. It is possible through bridging relationship with NGOs, microfinance institutions and eligible individual and agents. The promotion of financial system should reach the person which is possible through technology, a viable tool that provides financial access in quick and cost effective way.

CONCLUSION:

On the part of the banks it is required to make awareness about the financial services, financial literacy, saving and affordable credit, debt counseling etc among the people. The banks would take specific steps to expand the outreach of their services in order to promote financial inclusion. Technology can be a very valuable tool in providing access to banking products in remote areas. ATMs cash dispensing machines can be modified suitably to make them user friendly for people who are illiterate, less educated or do not know English.

Table 1 Households availing Banking Facilities

As per Census 2001				As per Census 2011			
Households	Total No. of Households	No. of Households availing banking services	Percent	Households	Total No. of Households	No. of Households availing banking services	Percent
Rural	12,676,218	3,850,064	30.37	Rural	14,246,309	7,183,503	50.42
Urban	4,173,639	1,379,563	33.05	Urban	6,778,225	3,979,780	58.71
Total	16,849,857	5,229,627	31.04	Total	21,024,534	11,163,283	53.09

Source: Census 2001

From the above table 1 shows that the census of 2001, while 30.37% of rural people's households and 33.05% urban people's households are contributing in financial inclusion in as per census 2001 and 50.420% households of rural and 58.09% households are contributing census 2011 respectively

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STRUCTURAL EQUATION MODEL (SEM) PREDICTING JOB SATISFACTION ON JOB PERFORMANCE IN INFORMATION TECHNOLOGY INDUSTRY

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Abstract: This research article aims to "To study the impact of key attributes of job satisfaction on job performance of IT employees". The paper applies data reduction using Confirmatory Factor Analysis (CFA) on a sample of 224 respondents drawn from IT companies in the Pune and condenses a set of 12 job satisfaction items converted into a four key attributes. The present study proposes a model of the impact of key attributes of job satisfaction on job performance. The study found that pay, supervision, work itself and promotion are impacting significantly the job performance. Therefore, IT companies should focus on the above factors to job performance of employees. The study investigated the impact of key attributes of job satisfaction on job performance of the IT employees concluded that pay had the highest impact on the job performance of the employees' supervision, work itself followed by promotions.

INTRODUCTION

Job satisfaction has been characterized as a pleasurable passionate state coming about because of the evaluation of the person's work; an emotional response to person's work; and a mentality towards it. As job satisfaction is a generally investigated and complex marvel, it follows that there are various meanings of the idea. Job satisfaction can be characterized as a person's complete inclination about their work and the mentalities they have towards different viewpoints or aspects of their work, just as a disposition and discernment that could subsequently impact the level of fit between the individual and the association (Ivancevich and Matteson 2002; Spector 1997). An individual with high job satisfaction seems to hold commonly uplifting perspectives, and one who is disappointed to hold negative mentalities towards their work (Robbins 1993). Spector 1997) discloses that for scientists to comprehend these mentalities, they need to comprehend the perplexing and interrelated features of job satisfaction. An aspect of job satisfaction can be depicted as any piece of a task that produces sensations of satisfaction or dissatisfaction (Spector 1997). This viewpoint can be helpful to associations that wish to distinguish worker maintenance regions in which improvement is conceivable (Saari and Judge 2004; Westlund and Hannon 2008). Job satisfaction is an aftereffect of a person's insight and assessment of their work affected by their own exceptional requirements, qualities and assumptions, which they see as being critical to them (Sempane et al 2002). Consequently,

job satisfaction is a bunch of positive or negative sentiments and feelings with which employees see their work. Job satisfaction is an emotional disposition and a sensation of relative like or aversion towards something. An individual has job satisfaction in the event that he prefers his work. Such an individual, clearly, has an uplifting perspective. It is hard to distinguish the specific factor that gives an individual job satisfaction. Job satisfaction commonly alludes to the perspectives of a solitary employee. Truth be told, various elements impact job satisfaction like Pay, Nature of work, Decision making authority, Scope for drive, Opportunities for headway, Inter-individual connections, working conditions, and so on The principle objective of the investigation is to distinguish the key elements imagine job satisfaction among the employees of chose IT Company.

LITERATURE REVIEW

Job Satisfaction and Job Performance were the main factors discussed in this study, hence literature was emphasized on providing theoretical background for the study and it facilitates to conceptualize the research context.

Job Satisfaction is one of the primary mentalities that can impact human conduct in the work place. Job Satisfaction is how much people feel decidedly or contrarily about their positions (Woods and Weasmer, 2008) and it is by and large perceived as a multi-layered build that incorporates employee sentiments about an assortment of both natural and extraneous occupation components. Along these

lines, hierarchical conduct scientists are anxious to break down, comprehend and measure work satisfaction and its ramifications for individuals at work (Woods and Weasmer,2008). Job satisfaction might be influenced by feeling related character attributes since work satisfaction has been likened with a pleasurable enthusiastic state (Locke, 1976). Character attributes are important for work decision and for being chosen and advanced by the association (Hogan, 1971). Likewise work satisfaction results from an individual's perspective on their work. This depends on workplace conditions like the mindset of seniors/directors, organization arrangements and cycle, working conditions and extra advantages (Gibson et al, 1979). Laborers will have high job satisfaction when they have uplifting outlooks toward such occupation factors like the actual work, acknowledgment and opportunity for progression (DuBrin,1997). There are five occupation measurements addressing the main viewpoints that influence an employee job satisfaction. These incorporate the actual work, pay, advancement openings, oversight and collaborators (Luthans,2002). Along these lines Pay, Promotion, Supervision and Work Itself were taken as the components of job satisfaction of this exploration study.

Employees work satisfaction is emphatically connected to the organization's compensation framework (Greenberg and Baron, 1995). The general goal is to compensate individuals reasonably, impartially and reliably as per their worth to the association to additional the accomplishment of the associations vital objectives (Armstrong and Murlis,1998). A reasonable and equivalent compensation framework would support work satisfaction (Lawler, 1981). Further, he makes statements, for example, rewards and yearly compensation augmentations would more empower employee occupation satisfaction. With the end goal of this examination, pay is characterized as the worker pay, which is sufficient for their ordinary costs. Consequently, pay is the principle marker of the element of installment. Aside from that it covers reward and compensation augments moreover. The worker is happy with the compensation and pay is given by the functioning encounters and equivalent to the work done. A few useful examinations have tracked down a solid positive connection between employee installment and job performance (Baron and Armstrong, 1998; Robbins and Decenzo,2005).

Absence of advancements and other occupation improvements, like preparing, have a more antagonistic impact on work satisfaction than even extreme measures of work or low compensation (Shields and Ward, 2001). An employee's talent enlargement and status would urge them to search out advancements (Locke, 1976). Concerning that, advancements can be considered as a device by the board for expanding employees' inspiration and job satisfaction levels. Position progressions, producing positive good among employees and guaranteeing employer stability had an incredible capability of making worker work satisfaction (Gouws,1995). It ought to be noticed that the individuals who may get advancements in an unmerited way, maybe through realized associations are probably going to make fractures among the certified laborers. This thus can make work disappointment. With regards to this examination, advancement is characterized as the reasonable possibility for the worker to get advanced. Progression, resolve, worth and security were considered as the markers of the measurement advancement. Positive advancement perspectives hoist levels of job satisfaction and that will expand the employee job performance (Gouws,1995).

Great management is the way to keeping up high job satisfaction levels. In examples where managers connect with workers in undertakings which include more elevated levels of duty, employees are probably going to feel more esteemed consequently acquiring an idea of accomplishment and achievement (Glicken,2005). As per Trempe et al, (1985) workers who get regard and thought from their seniors are more satisfied than employees who experience in any case. Aside from that employees, for example, specialized groups would anticipate specialized oversight of their work; persistent premise specialized management and backing could produce satisfaction particularly among information laborers in various kinds of associations. For the setting of this examination, oversight can be characterized as how the chief treats the representative as far as acclaim, the representative's acceptable work, looking for the exhortation from the representative, understanding the idea of the representative's work just as giving the representative enough management and simultaneously depicting great a guide to the labourers. In this manner, the management measurement under work satisfaction variable was tried utilizing the markers of oversight of human

relations and oversight of specialized relations. A successful boss gives help to staff workers in gathering their own and expert objectives inside the climate of the division and the foundation. This will create employee job satisfaction and result in elite. There are a few reasonable investigations that have tracked down a solid positive connection among management and job performance (Winston and Creamer, 1997).

The actual work alludes to the work space of the laborers and their discernment about the actual work that they are liable for. Oxford Advance Learner's Dictionary (1995), characterizes the actual work as "what is finished by someone". Additionally, the actual work likewise alludes to the work space of the specialists and their discernment about the actual work that they are answerable for. Cohen et al. (1999) distinguishes that capacity to use, accomplishment, action, authority, innovativeness, freedom, duty and assortment are simply the principle markers of worker work. And furthermore in his exploration, he referenced that work itself and it's anything but a positive relationship with worker work execution. The work or work will give the worker a pride and duty. The actual work alludes to the work space of the specialists and their discernment about the actual work that they are answerable for. The meaning of the actual work for this examination is the manner by which the representative sees their present work as fun, happy with, testing or regarded by others. Markers tried under the measurement work itself were capacity to usage, accomplishment, movement, authority, inventiveness, freedom, obligation, and assortment. A great deal of early examinations (Cohen, 1999; Randall and Cote, 1991) have discovered that work itself is a significant and persuasive easygoing variable, which has a positive relationship with hierarchical employees work performances.

Research Gap

The literature review reveals that numerous revisions have followed on the relation amongst employee satisfaction and employee performance. (Sailaja. A, 2017) There is research gap about the relation between job satisfaction and job performance. There is an enormous range to make study that investigates by using of structural equation model for predicting the impact of job satisfaction on job performance of employees in

Information Technology Industry. (Swetha. G, 2017) had mentioned the following area for further research. They have designated only middle level employees to study the concept of job satisfaction and job performance. She was recommended creating a study covering all groups of employees predominantly in IT sector by making an allowance for a large sample of respondents.

Afterwards the identification of research gaps, researcher has nominated the topic on structural equation model for predicting the impact of job satisfaction on job performance of employees in Information Technology Industry

Research Problem

Organizations at this cutthroat time, is in a strong intention of hiring of and retaining the most suitable employees. In order to accomplish this purpose, performance evaluation has become a strong necessity for both the employees and employers in different senses. On evaluating employees in consonance with their professional and social aspects, numerous psychological and behavioral features are also to be accounted into. In a competitive business environment prevails all over the globe, this process of evaluation has emerged into a superior dimension of assisting and managing the performance of employees. This approach invariably estimates the worthy contributions of an employee on the whole and thereby acknowledges the imperative relationship of performance with employees' psychological factors like job satisfaction, emotional intelligence, organizational citizenship behavior, work motivation, professional integrity, etc.

This research tries to identify the impacts of job satisfaction dimensions on job performance of employees of the IT Industry. It investigates the relationship between the dimensions of job satisfaction and the job performance of the respondents and thereby to cross check whether the former influences the latter in a positive sense or not.

Research Objectives
1.   To identify the key attributes of job satisfaction in IT industry
2.   To measure the impact of key attributes of job satisfaction on job performance in IT industry

Research Hypothesis

Ho1: There is no significant relationship between employee opined job satisfaction on job performance.

Ho1.1: There is no significant relationship between employee opined payment on employee retention.

Ho1.2: There is no significant relationship between employee opined payment on employee retention.

Ho1.3: There is no significant relationship between employee opined payment on employee retention.

Ho1.4: There is no significant relationship between employee opined payment on employee retention

Statistical Tools
- Reliability Test
- Confirmatory Factor Analysis (CFA)
- Multiple Linear Regression

RESEARCH METHODOLOGY

Purpose of this study was hypothesis testing as this study was conduct to establish and explain the relationship between job satisfaction and job performance. The type of the investigation was correlational since the study has conducted in no contrived settings. The unit of study in this research was an individual. Specifically, IT professionals since the data were gathered from IT employees of a well-recognized global IT Companies in Pune city.

The study was conducted with the help of self-administered questionnaires which prepared according to the measures of above mentioned dimensions. Five point likert scale was used to weight from strongly disagree to strongly agree and the questionnaires were distributed personally, mailed to the respondents, and electronically distributed. Total IT employees working in the mentioned company was the population of this

research study. There were 360 IT employees working in this organization and 224 employees were selected to the sample by using simple random sampling technique (lottery method). The questionnaire method was chosen for data collection purpose assuming anonymity of the respondents. The collected data was analyzed by statistical data analysis package, SPSS version 20.0

Data Synthesis

Reliability Test

Table: 2. Reliability Statistics

Cronbach's Alpha	N of Items
.912	22

The internal consistency of the items of 22 questions with a value of the Cronbach's Alpha is .912, which shows that data is 91.2 per cent reliable

AMOS output of the measurement model or CFA – **Standardized**
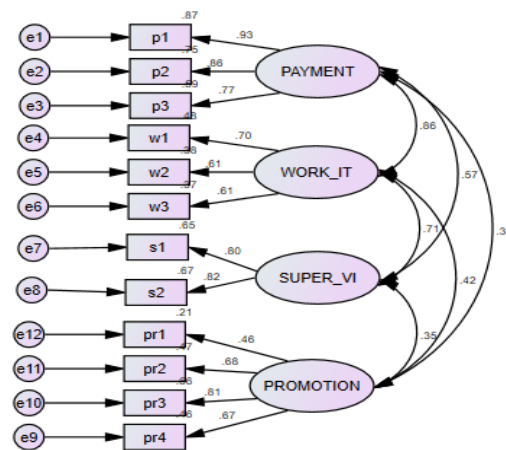
Figure: 1. AMOS output of the measurement model or CFA –Standardized

Selected Variables Expansion

PAYMENT (Payment), WORK_IT (Work-Itself), SUPER_VI (Supervisor) and PROMOTION (Promotion).

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P
p1	<---	Payment	1.000			
p2	<---	Payment	.880	.048	18.162	0.000
p3	<---	Payment	.767	.052	14.727	0.000
w1	<---	Work Itself	1.000			
w2	<---	Work Itself	.908	.113	8.051	0.000
w3	<---	Work Itself	.881	.110	8.029	0.000
s1	<---	Supervision	1.000			
s2	<---	Supervision	1.035	.112	9.224	0.000
pr4	<---	Promotion	1.000			
pr3	<---	Promotion	1.149	.132	8.681	0.000
pr2	<---	Promotion	.892	.109	8.189	0.000
pr1	<---	Promotion	.641	.110	5.848	0.000

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
p1	<---	Payment	.932
p2	<---	Payment	.863
p3	<---	Payment	.767
w1	<---	Work Itself	.695
w2	<---	Work Itself	.613
w3	<---	Work Itself	.611
s1	<---	Supervision	.804
s2	<---	Supervision	.819
pr4	<---	Promotion	.675
pr3	<---	Promotion	.812
pr2	<---	Promotion	.683
pr1	<---	Promotion	.458

Intercepts: (Group number 1 - Default mode

	Estimate	S.E.	C.R.	P
p1	2.594	.094	27.573	0.000
p2	2.808	.089	31.429	0.000
p3	3.045	.088	34.746	0.000
w1	3.147	.088	35.705	0.000
w2	3.326	.091	36.657	0.000
w3	3.496	.088	39.560	0.000
s1	3.527	.087	40.338	0.000
s2	3.496	.089	39.359	0.000
pr4	3.156	.097	32.555	0.000
pr3	3.250	.093	35.111	0.000
pr2	3.379	.085	39.548	0.000
pr1	3.228	.092	35.226	0.000

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P
Payment	<-->	Work Itself	1.033	.138	7.463	0.000
Payment	<-->	Promotion	.784	.129	6.081	0.000
Promotion	<-->	Payment	.392	.109	3.608	0.000
Work Itself	<-->	Supervision	.677	.113	5.993	0.000
Promotion	<-->	Work Itself	.376	.093	4.040	0.000
Promotion	<-->	Supervision	.356	.096	3.701	0.000

Correlations: (Group number 1 - Default model)

			Estimate
Payment	<-->	Work Itself	.862
Payment	<-->	Supervision	.571
Promotion	<-->	Payment	.306
Work Itself	<-->	Supervision	.705
Promotion	<-->	Work Itself	.420
Promotion	<-->	Supervision	.347

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P
Payment	1.715	.193	8.885	0.000
Work Itself	.837	.156	5.367	0.000
Supervision	1.102	.181	6.077	0.000
Promotion	.955	.189	5.061	0.000
e1	.258	.060	4.328	0.000
e2	.453	.061	7.399	0.000

	Estimate	S.E.	C.R.	P
e3	.704	.077	9.190	0.000
e4	.895	.109	8.245	0.000
e5	1.146	.125	9.189	0.000
e6	1.091	.118	9.203	0.000
e7	.603	.116	5.215	0.000

	Eastmate	S.E	C.R	P
e8	.578	.121	4.789	0.000
e9	1.142	.140	8.167	0.000
e10	.650	.124	5.231	0.000
e11	.869	.108	8.043	0.000
e12	1.480	.150	9.854	0.000

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
pr1	.210
pr2	.466
pr3	.660
pr4	.455
s2	.671
s1	.647
w3	.374
w2	.376
w1	.483
p3	.589
p2	.746
p1	.869

SEM Path

After complying with Reliability and Validity checks using Confirmatory Factor Analysis (CFA), estimation of overall Model fit was done using structural equation modelling. First, we need to construct the SEM path diagram based on the theoretical frame work. The structural model path

diagram is shown in figure 1 is a graphical representation of the mathematical equation (Byrne, 2010). It shows how the independent and dependent constructs are interrelated with each other in a structured mathematical manner. The one-way arrow which starts from the exogenous variable and ends to the endogenous denotes the regression weight. We can understand the level of impact of the exogenous variable on an endogenous variable by its unstandardized and standardized regression coefficients. The two-way arrow denotes the covariance or correlation. Totally there are 12 observed variables which are referred as predictors as it predicts the constructs or latent variables and there are totally 1 unobserved variable which can also be referred as latent variables or constructs as it is conceptually related with the observed variables. The exogenous Variables-Payment, Work-itself, Supervision and Promotion. Each and every observed variable have an error term and it is denoted with (e1 to e12). Few latent variables like; Payment, Work-itself, Supervision and Promotion are inter correlated by drawing the covariance curves in the model.

Once the structural equation model is drawn using AMOS, the sample data is imported from SPSS and we need to run the model. If the data meets all the assumptions of SEM as discussed in the previous topics, then we shall get the output without any error in both graphical and tabulated form.

Structural Model Path Analysis
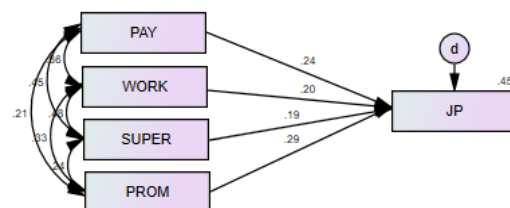
Figure: 2. Structural Model Path Analysis

Structural Model Fit Estimation

Figure 2 indicates the standardized path regression coefficients and the relationship between unobserved and observed variables with respect to the path diagram. Structural model Fit Indices:

Indices	Recommended Value	Model Fit Indices
CMIN/Df	< 3	2.652
p-value	≥ 0.05	0.000

GFI	≥ 0.90	1.000
AGFI	≥ 0.80	0.932
NFI	≥ 0.90	1.000
CFI	≥ 0.90	1.000
RMSEA	≤ 0.08	0.063
P Close	≥ 0.05	0.000

The structural model fit is checked based on CMIN/df, p-value, Goodness of Fit (GFI), Adjusted Goodness of Fit (AGFI), NFI, Comparative Fit Index (CFI), Root Mean square of approximation (RMSEA) and P Close. The Model fit indices for the constructs have been found and the summary of the result is shown in the above table where the obtained Model fit indices are compared with the recommended value. We have not considered the actual chi square value as the chances of model rejection will be high when the sample size increases. Hence we have divided the chi square value with the degrees of freedom so that we can overcome the sample size issue. The result of chi square value divided by the degrees of freedom is shown in the table as 2.652 which is below than the acceptable limit 3. The obtained p-value is 0.05 which is equal to the recommended value. The obtained GFI value is 1.000 which is above the recommended value of 0.9. The obtained AGFI value is 0.932 which is above the recommended value of 0.80. The obtained NFI value is 1.000 which is greater than the recommended value of 0.90. The obtained CFI value is 1.000 which is greater than the recommended value of 0.90. The obtained RMSEA value is 0.063 which is lesser than the recommended value of 0.08. The obtained P-close value is 0.000 which is lesser to the recommended value of 0.05. Hence we can find the overall model fit indices are within the acceptable recommended values as proposed by the researchers, so we can conclude that the hypothesized model fits with the sample data. All the 12 parameters have met all the other recommended value to verify fitness of the Model. Hence we can conclude that the Model is perfectly fit.

Testing Structural Relationships

To know whether the hypothesized paths are significant or not, the standardized regression weights of the output of the hypothesis path are compared against the p-value. The below table shows the relationship between Independent and dependent variables with respect to Hypothesis. By referring to the P value, each and every hypothesis has been specified whether it is significant or not significant. The result shows that the hypothesized model fits with the obtained sample data.

The summary and interpretation of the result are given below:

Estimated Standardized regression of the hypothesis

Hypothesis	Hypothesis Statements	Estimate	Standard Error	Critical Ratio	P	Result
Ho1.1	Employee opined payment on employee retention.	.196	.055	3.584	.000	Significant
Ho1.2	Employee opined work-itself on employee retention.	.170	.060	2.843	.000	Significant
Ho1.3	Employee opined supervision on employee retention.	.162	.050	3.250	.000	Significant
Ho1.4	Employee opined promotion on employee retention.	.273	.049	5.589	.000	Significant

(Ho1 spanning the left label column)

Discussion

• The probability of getting a critical ratio as large as 3.584 in absolute value is less than 0.001. In other words, the regression weight for Payment in the prediction of Job Performance is significantly different from zero at the 0.001 level (two-tailed).

• The probability of getting a critical ratio as large as 2.843 in absolute value is .004. In other words, the regression weight for Work-Itself in the prediction of Job Performance is significantly different from zero at the 0.01 level (two-tailed).

• The probability of getting a critical ratio as large as 3.250 in absolute value is .001. In other words, the regression weight for Supervision in the prediction of Job Performance is significantly different from zero at the 0.001 level (two-tailed).

• The probability of getting a critical ratio as large as 5.589 in absolute value is less than 0.001. In other words, the regression weight for Promotion in the prediction of Job Performance is significantly different from zero at the 0.001 level (two-tailed).

Managerial Implications

• There was a positive concern from the higher officials of the organization for initiating the mentorship program which can take care of improving the satisfaction level of employees. It was also found that the confidence level of the employees who were subjected to the mentoring program was below expectation. More mentoring program can be put forwarded by the employer to up skill the employees, re-engineer their capabilities, efficiency and moral which will further help in building up a Healthy organization.

• When employees are engrossed in their work and they have an emotions attached with their organization, their work. Task or the work given should neither be burden nor get monotonous an individual should enjoy his / her work.

• It is always said when an employee is involved in decision making he feel motivated and start getting connected with the organization which future impact positively on his performances

Conclusion

This study discovered that the level of job satisfaction dimensions (pay, promotion, supervision and work itself) of the IT employees were satisfied with the job they performed and also there were positive correlations exist between the job performance and each of the four job satisfaction dimensions. There can be a lot of factors that can create a performance drop of the IT employees. Some of them can be organizational commitment, job involvement, work environment conditions, work ethics, proper skills set, hygiene and motivational factors, etc. Among those various factors that influence the job performance, the job satisfaction dimensions of this study (pay, promotion, supervision and work itself) affect the job performance of IT employees. Thus, it should pay considerable attention to the IT employees job satisfaction and a change in satisfaction dimension brings a significant change to the job performance.

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PERFORMANCE OF FOREIGN DIRECT INVESTMENT IN INDIA A STUDY ON SECTOR WISE ANALYSIS BASED ON EQUITY INFLOWS

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ABSTRACT

This gift studies reason to study the financial year sensible fashionable FDI inflows, percent of 10 top making an investment nation smart and sectors sensible, RBI's regional offices sensible obtained FDI inflows from April 2000 to June 2018. It additionally observes impacts of "Make in India Campaign" in FDI inflows in India. In this take a look at used each descriptive and inferential statistical equipment which consist of correlation take a take a look at, paired t test, percent evaluation and tables, are used for evaluation, speculation trying out and interpretation of statistics. FDI inflows in India from 2000 to 2019 are taken for the study. This look at used numerous secondary information and the 5 sectors of the data and performance of FDI inflows.

Keywords: FDI, Investment, Sector, Equity etc.,

INTRODUCTION

Make in India is an initiative application of the government of India to encourage organizations to fabricate their products in India. It was released via Prime Minister Narendra Modi on 25 September 2014. The foremost objective at the back of the initiative is to cognizance on 25 sectors of the financial system for job creation and talent enhancement. Some of these sectors are automobiles, chemicals, IT, pharmaceuticals, textiles, ports, aviation leather, tourism, and hospitality, well wellbeing railways, design manufacturing, renewable energy, mining bio-generation and electronics. The initiative objectives at high satisfactory requirements and minimizing the impact on the environment. The initiative hopes to draw capital and technological investment in India. Out of 25 sectors, except space (74%), Defence (49%) and News Media (26%), 100I is authorized in rest of sectors. Between September 2014 and August 2015, the government received Rs. 1.10 lakh crore (us $17 Billion) well worth of proposals from groups interested by production electronics in India beneath the electronics production scheme MSIPS. Russia would like the co-production of KA-226 in India to begin "as

quickly as possible" and it is up to India to decide the financial number of choppers as the discern has already modified sometimes. A huge enhance to the government Make in India campaign, Foxconn also called Hon Hai Precision Industry Co Ltd back home signed a memorandum of understanding (MOU) WITH THE Maharashtra government to invest $ 5 billion in electronics manufacturing unit and an R&D centre spread throughout 1500 acres with the intention to create 50,000 new jobs. Ford has also determined to installation and vehicle factory in Gujarat which goes to employee heaps again. Even ASUS has determined to installation a handset production unit in India in Andhra Pradesh Trust compelled Indian businesses to depart the USA within the previous couple of years, PM Modi said, "A trust was damaged that when a policy will be changed when CBI will come that is what I heard shape all you, "PM Modi stated We do not want any industrialist being pressured to depart India, he added. Production of low first-class counterfeit goods has the potential to seriously undermine the Make in India programme that seeks to establish the use of a as an international production hub. The counterfeit marketplace is developing at a price of 44% in keeping with annum and has touched INR

1.05 lakh crore in length in 2014, according to sell Smart record via enterprise body fisci and consultancy corporation KPMG.

II.   REVIEW OF LITERATURE

• ASSOCHAM INDIA – Make in India "Pressing the Pedal" :(2013) agrarian economy into an economy driven by the services sector, the desired dynamism in the manufacturing sector has remained elusive. The share of agriculture in India's GDP has declined from 35% in 1980 to 18% in 2013 and the corresponding share of services has risen from 40% to 57%; however, the share of manufacturing has largely remained stagnant averaging around 15.5% of GDP over the last 35 years

• MANJIT KAUR :(2015) Manjit Kaur found in her studies that the Prime Minister Shri Narender Modi's promise (at the Hannover Messe- The world's largest trade fair in April, 2015) to remove unnecessary regulations and simplify procedures, gives a hope to see significant and sustainable growth in the manufacturing sector and thus making India a global manufacturing hub. Modi Govt has signed a USD 35 Billion deal with Japan for infrastructure development.

• Iyare Sunday O, Bhaumik Pradip K, Banik Arindam (2004), in their work "Explaining FDI Inflows to India, China and the Caribbean: An Extended Neighborhood Approach" find out that FDI flows are generally believed to be influenced by economic indicators like market size, export intensity, institutions, etc, irrespective of the source and destination countries. This paper looks at FDI inflows in an alternative approach based on the concepts of neighbourhood and extended neighbourhood

• Klaus E Meyer34 (2003) in his paper "Foreign Direct investment in Emerging Economies" focuses on the impact of FDI on host economies and on policy and managerial implications arising from

this (potential) impact. The study finds out that as emerging economies integrate into the global economies international trade and investment will continue to accelerate. MNEs will continue to act as pivotal interface between domestic and international markets and their relative importance may even increase further.

• (Hussain, 2004). The presence of foreign direct funding (FDI) may be found even in 2500BC. Back then, Sumerian merchants controlled their overseas commerce through overseas guys. The enlargement of East India Company in 1600 and the existence of Virginia Company via 1606 at Jamestown, the first overseas direct investment in America give an explanation for the presence of foreign funding as a concept in human history (Wilkins, 1970). The commercial revolution brought about the need of overseas funding and trade to increase production performance

• (Dutta & Ahmed, 2004; Iqbal et al., 2010). Being a developing economy, Pakistan adopts investor attractive policies, offering complete return on capital and profits. MNEs are revered with Foreign Private Investment Promotion and Protection act of 1976 and Protection of Economic Reforms act of 1992. Pakistan focuses on minimizing process of doing business, provision of business infrastructure and tax liberties for foreign investors (KPMG, 2013). The existing literature about the role of FDI in Pakistan mainly targets trade.

Agmon& Hirsch, 1979; Vernon, 1966) Another justification of foreign investment can be done through 'product cycle hypothesis'. An innovating firm in accordance to demand at home produces new product. Then, this new product is exported to other host economies because the maturity of a new product at home forces a firm to invest overseas.

• (Grosse, R. E. (1980). Make in India According to the latest reports, the foreign direct

investment inflows Foreign Direct Investment (FDI) in India is governed by the FDI Policy firms MT in zip codes located right inside the I Foreign Investments.

• (Bajpai, N., & Sachs, J. D. (2000). In this paper, we have attempted to identify the issues and problems associated with India's current foreign direct investment regime, and more importantly the other associated factors responsible for India's unattractiveness as an investment location. Despite India offering a large domestic market, rule of law, low labour costs, and a well working democracy, her performance in attracting FDI flows has been far from satisfactory.

III.   RESEARCH METHODALOGY

NEED FOR THE STUDY

This study is important to measure the 5 sectors of the data and performance of FDI inflows. The present study is useful to research Investors, Stock Agents, Fund Managers, Business School Students.

DATA COLLECTION

This study is based on secondary data. The required data have been collected from various sources Make in India, Invest India, Reserve bank of India, Reports, various bulletins, publications from ministry of commerce Govt. of India, Ph.D. thesis. ministry of commerce Govt. of India, Ph.D. thesis.

PERIOD TIME

The period year cover financial year from 2000 to 2019

OBJECTIVES OF STUDY

•To assess the determinants of FDI inflows
•To Evaluate the Impact of FDI on The Economy
•To Study the Performance of FDI In India.

LIMITATIONS OF THE STUDY

•   1. The basic intention of the have a look at is suffered because of inadequacy of time series facts from associated groups. There has moreover been a problem of enough homogenous records from super resources. Therefore, the trends growth expenses and estimated regression coefficients may additionally deviate from the real ones.

• 2. The assumption that FDI end up the most effective cause for development Indian economic

gadget inside the post liberalized length is controversial. No proper strategies to be had to segregate the effect of FDI to manual the validity of assumption.

• 3. Above all due to the reality it is miles a Ph.D. Challenge and the studies become faced with the hassle of various assets like time and money.

IV.DATA ANALYSIS AND INTERPRETATIONS AUTOMOBILE SECTO R

Automobile Sector comprises of the passenger's cars, auto ancillaries etc, and the FDI inflows the automobile industry sector, during 2009 to 2020. The automobile industry sector in India witnessed a growth of 25.54% during 2017-18 to 2018-19. The latest information and fid equity inflows increased substantially to $2.09 Bn during 2017-18 The sector first 6 months of 2018-19 have send inflows of $ 1.598 Bn as against $ 2.09 Bn in whole of 2017-18 And the automobile industry manufactured 30.9 Mn vehicles including passenger , commercial vehicles, three wheelers, two wheelers and quadricycle in out of 30.9 Mn vehicles manufactured exported 4.6 Mn

The automobile industry in India the FDI equity inflow received during April 2000 December2019 is valued at $23.89 Bn

The major investors of the automobile sector BMW(Germany),Borgward Automotive India Private Limited (Germany), Daimler India Commercial Vehicles Pvt Ltd (Germany),FIAT (Italy) Ford (USA) , General Motors (USA),Honda (Japan),Hyundai (South Korea),Kia Motors (South Korea),Mercedes (Germany)Nissan (Japan)Piaggio (Italy)Renault (France)Sumitomo Corporation (Japan)Suzuki (Japan)Toyota (Japan)Volkswagen (Germany)Volvo (Sweden).

Table: 4.1

	Descriptive Statistics		
	Mean	Std. Deviation	N
Total Fdi Inflows	44973.09	13421.699	11
EquityInflows Growth	9257.73	3775.695	11
ANOVAª			
Model		Sum of Squares	df	Mean Square	F	Sig.

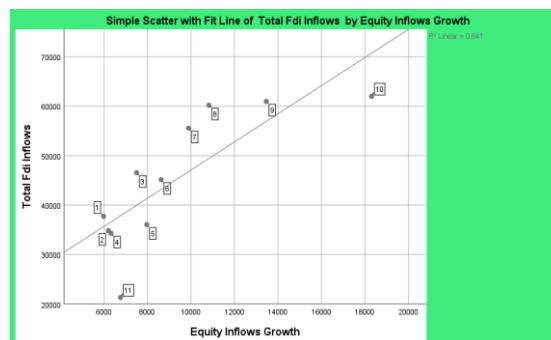| 1	Regression	1154875188.283	1	1154875188.283	16.076	.003[b]
	Residual	646544898.627	9	71838322.070		
	Total	18001420086.909	10			

a. Dependent Variable: Total Fdi Inflows

b. Predictors: (Constant), Equity Inflows Growth

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
1 (Constant)	18623.429	7051.210		2.641	.027	2672.484	34574.375
Equity Inflows Growth	2.846	.710	.801	4.009	.003	1.240	4.452

a. Dependent Variable: Total Fdi Inflows

Simple Scatter with Fit Line of Total Fdi Inflows by Equity Inflows Growth

Above automobile industry analysis of data is highest number of technical collaborations to other countries and we analysis the total foreign direct inflows and automobile sector of past years' data above data R square is 0.641 and growth of this sector of beta value .801, t value is 4.009 significant is 0.003 and anova table shows the regression value 1154875188.283 the significant value is showing the automobile sector is good position and growth also good in Indian economy. The standard deviation is 3775.695 and mean 9257.73of the sector. The equity growth rate is showing yearly falling the growth and last year 11th below of the economy because of corona effect.
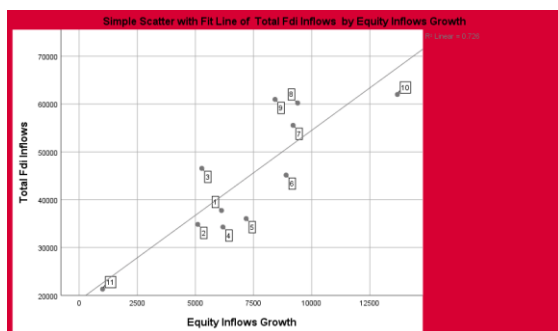
CHEMICAL SECTOR

India's Chemical Industry positions on the 6th situation in the worldwide and 4th job in Asia in expressions of length.6A huge piece of the creating Chemical venture is by and by served through creation achieved outside the US of america.7India positions 17th on the planet fare of compound substances (aside from pharmaceutical product) and positions 7 inside the worldwide imports of synthetic compounds (except for professionally prescribed medications merchandise).The value increases in the petrochemicals chain give huge prospects and oblige the necessities of materials and clothing, farming, bundling, foundation, medicinal services, furniture, vehicles, data period, force, hardware and media transmission, water system, ingesting water, creation and a spread of various articles of every day and specific use in the midst of various rising regions. There are major investors of chemical sector. Mitsubishi Chemicals Corporation (Japan) Akzo Nobel (Netherlands)DuPont (USA)Syngenta (Switzerland)Croda (UK)DyStar (Germany)Henkel (Germany)

Table: 4.2

Descriptive Statistics			
	Mean	Std. Deviation	N
Total Fdi Inflows	44973.09	13421.699	11
Equity Inflows Growth	7316.09	3221.479	11

ANOVAª					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1308710173.928	1	1308710173.928	23.905	.001b
Residual	492709912.981	9	54745545.887		

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	18992.712	5763.022		3.296	.009
Equity Inflows Growth	3.551	.726	.852	4.889	.001

From the above analysis of chemical sector the R square value is 0.728 and the standard deviation 3221.479 and mean is 7316.09 the significant value is positive like below 0.005 of 0.001 and the t value is 4.889 and regression value is 1308710173.928 and the chemical sector is good performance of the Indian economy. In this situation also showing the growth of increasing the first year and fall on the last year 2019-20.

CONSTRUCTION SECTOR:

Indian Real Estate sector is expected to reach a market size of $180 Bn by 2020 and $1 Tn by 2030. It's contribution to the country's GDP is expected to be approximately 13%. India's construction industry is expected to grow at an annual average of 6.6% between 2019 and 2028.The share of urban population is expected to be 50% of the total population by 2050

Construction industry in India will remain buoyant due to increased demand from real estate and infrastructure projects. Major investors of the construction sector Hines (USA)Veolia (France)Ascends (Singapore) Aqualung (Norway) The Trump Organization (USA) Alstom (France) GIZ (Germany)

Table 4.3

Descriptive Statistics			
	Mean	Std. Deviation	N
Total FDI Inflows	44973.09	13421.699	11
Equity Inflows Growth	9711.91	4212.005	11

ANOVAª					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	15288824221.013	1	15288824221.013	50.488	.000b
Residual	272537665.896	9	30281962.877		
Total	18014200086.909	10			
a. Dependent Variable: Total Fdi Inflows					
b. Predictors: (Constant), Equity Inflows Growth					

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16462.726	4341.949		3.792	.004
	Equity Inflows Growth	2.936	.413	.921	7.106	.000
a. Dependent Variable: Total FDI Inflows						

Chart

Simple Scatter with Fit Line of Total Fdi Inflows by Equity Inflows Growth
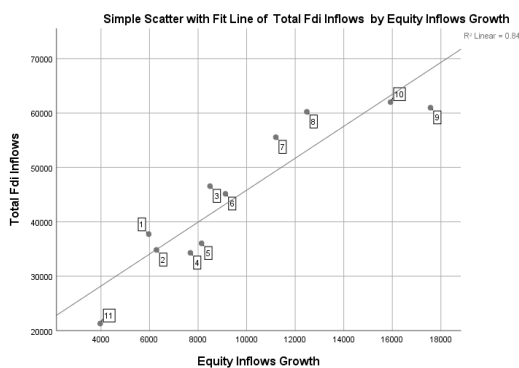
INTERPETATION:

The Construction sector is the share of construction in Gross Value Added (GVA) was about 7.3 for India in 2017-18. As of 2017, the construction industry employed 49.8 Mn people. Investments valued at $965.5 Mn will be required by the infrastructure sector by 2040 and the regression value 1528882421.013 mean 9711.91 standard deviation is 4212.005 significant value is .000 positive and t test value is 7.106 R square value is 0.849 and the year wise the graph showing the growth rate and last year 2019-2020 is the loss for this sector.
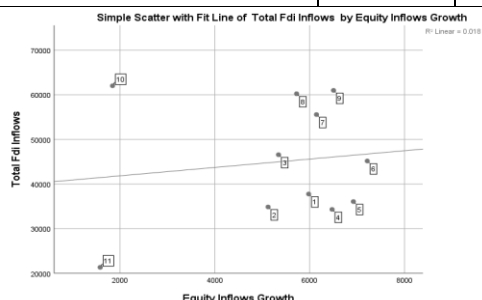
PHARMACEUTICALS:

Drugs worth US$ 130 bn are expected to go off-patent between FY 2017 to FY 2022, presenting a huge market opportunity for Indian manufacturers. With the increasing penetration of chemists, especially in rural India, OTC drugs will be readily available Pharma companies have increased spending to tap rural markets and develop better infrastructure. Major investors of this sector. Teva Pharmaceuticals (Israel) Nipro Corporation (Japan)Procter & Gamble (USA) Pfizer (USA) Glaxo Smith Kline (UK) Johnson & Johnson (USA)Otsuka Pharmaceutical (Japan)AstraZeneca (Sweden-UK)

Table 4.4

	Mean
Total Fdi Inflows	44973.09
Equity Inflows Growth	5349.09

Model		Sum of Squares	df	Mean Square	F
1	Regression	31919690.128	1	31919690.128	.162
	Residual	1769500396.781	9	196611155.198	
	Total	1801420086.909	10		

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	39953.320	13156.096		3.037	.014
	Equity Inflows Growth	.938	2.329	.133	.403	.696

a. Dependent Variable: Total FDI Inflows

Simple Scatter with Fit Line of Total Fdi Inflows by Equity Inflows Growth

	Residual	678822323.556	9
	Total	1801420086.909	10

a. Dependent Variable: Total FDI Inflows

Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	Sig.
1	(Constant)	23196.121	6222.509		.005
	Equity Inflows Growth	.983	.255	.789	.004

The Pharmaceuticals sector is showing the significant value .696 and R square value is 0.018 and the regression value is 31919690.128 and mean and standard deviation values are shown 5349.09, 1903.818 beta value is .133 and t value .403 and also the significant value is above the .005 so this sector is showing less profit on the economy and years of growth also less and last year also decrease.
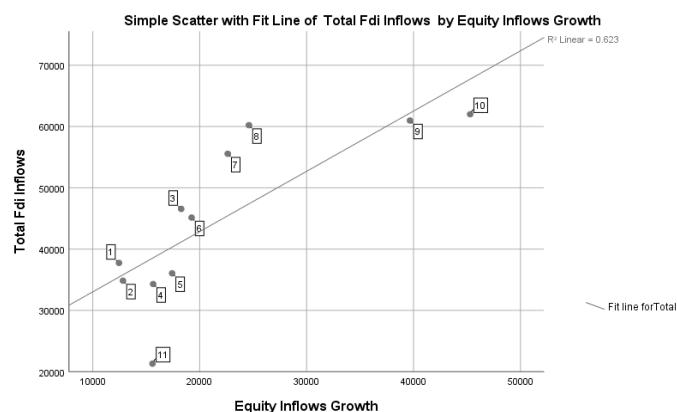
ELECTRICAL MACHINERY:

By 2022, home call for for era system business enterprise is anticipated to be between $25 and $30 Bn. For Transmission & Distribution industry, its miles estimated to be among $70 Bn and $75 Bn.4Market-orientated reforms, consisting of the aim of 'Power for All' plans to feature 93 GW at some point of 2017-2022. It is expected to generate huge call for for electricity transmission & distribution system. Incentives for ability addition in energy era will increase the decision for for electric machinery major investors are MHI (Japan)Hitachi (Japan)Babcock (UK)Alstom (France)Toshiba (Japan)Ansaldo (Italy)Colfax Corporation(USA)SchneiderElectric France)Legrand (France)GE (USA)

Equity Inflows Growth		22148.73	
Model		Sum of Squares	df
1	Regression	1122597763.354	1

Chart

Simple Scatter with Fit Line of Total Fdi Inflows by Equity Inflows Growth

In this sector shown the significant values is 0.004 positive value the regression value is 1122597763.354. and R square value is 0.623 standard deviation value 10776.145 beta value is 0.789 and t value is 3.858 and the performance also showing good at the economy and the year's wise data and above chat is showing the data value and decrease the last year data.

FOREIGNDIRECT INVESTMENT MODEL:

Table 4.6

Sector	Co-efficient	Standard Error	t-Statistic
Automobile	2.846	.710	4.009
Chemical	3.551	.726	4.889
Construction	2.936	.413	7.106
Pharmaceuticals	-4.330	.133	.403
Electrical and machinery	.983	.255	3.858

GROWTH RATE OF FDI INFLOWS 2009-2020:

Table 4.7

YEAR	GROWTH
2009-10	**(-) 10 %**
2010-11	**(-) 08 %**
2011-12	**(+) 34 %**
2012-13	**(-) 26%**
2013-14	**(+) 5%**
2014-15	**(+) 25%**
2015-16	**(+) 23%**
2016-17	**(+) 8%**
2017-18 (P)	**(+) 1%**
2018-19 (P)	**(+) 2%**
2019-20 (P) (up to June 19)	**-**

Source: RBI bulletin.

Chart
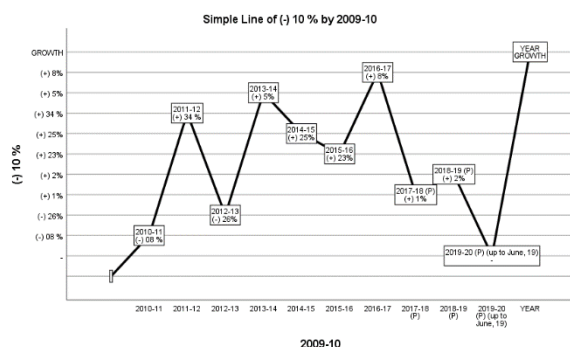
V. FINDINGS

Foreign direct funding (FDI) is taken into consideration to be considered one of the critical factors, which bring about the globalization of an economy.

The globalization over the last two a few years has been hailed as a superb improvement, which deliver about financial prosperity in growing nations.

This technique has an incredible effect on insurance makers of numerous economies everywhere in the world, in the developing nations.

1) FDI is an essential device for economic increase of India.

2) FDI will create appropriate profile jobs for professional worker in Indian provider area.

3) Retailing allows in absorbing the unemployment in agriculture region and presenting protection internet and possibilities to the superfluous labour

4) Organised retailing with FDI helps in infrastructure improvement might result in berry of constructing and beginning of multiplexes in rural areas

SECTOR WISE FINDINGS

• In our India received investment on other countries and the automobiles industry is growth also good we can analysis the year wise the data in 2014-15 Rs. 7,965 and 2019-2020 Rs 6,756 till 20

• Indian automotive industry (including component manufacturing) is expected to reach Rs 16.16-18.18 trillion (US$ 251.4-282.8 billion) by 2026.

• Two-wheelers dominate the industry and made up 81 per cent share in the domestic automobile sales in FY19.

• Overall, Domestic automobiles sales increased at 6.71 per cent CAGR between FY13-18 with 26.27 million vehicles being sold in FY19.

• Indian automobile industry has received Foreign Direct Investment (FDI) worth US$ 23.89 billion between April 2000 and December 2019.

• 5% of total FDI inflows to India went into the automobiles sector.

• The Chemical sector Growth of the area which has the capability to acquire from the modern USD 163 billion to USD 304 billion by 2025.

• The expanded go together with the flow of Foreign Direct Investment within the Chemical Industry in India has helped in the development, growth and increase of the industry.

• India is currently the 6th largest producer of chemicals in the world by sales value with combined chemicals sales worth of US$ 93 billion in 2015. It accounts for 2.2% of global share

• PCPIRs have already received investments worth US$ 24.68 billion till now, these PCPIRs are expected to attract investment in the tune of US$ 117.42 billion approximately.

• The Construction sector the industry contributes 55% share in the Steel industry, 15% in the Paint industry and 30% in the Glass industry

• Cement production capacity stood at 502 million tonnes per year (MTPY) in 2018.

• Capacity addition of 20 million tonnes per annum (MTPA) is expected in FY19- FY 21

• In above analysis the data will show the values performance construction sector well ness and the growth of economy is decreasing now and some extinctions we do

• The activities that registered the highest growth include export cargo (10%), highway construction/widening (9.8%), power generation (6.6%), import cargo (5.8%) and cargo at major ports (5.3%).

• The Pharmaceutical industry became valued at $ 36.7 bn in 2018. The use of a's pharmaceutical enterprise is expected to make bigger at a CAGR of 22.4% over 2015–20 to reap USD $ 55 bn

• India's pharmaceutical exports stood at USD $17.27 bn in FY18 and have reached USD $15.52 bn in FY19 (up to January 2019)

• The Pharmaceutical industry in India accounts for about 2.4% of the global Pharmaceutical industry in value terms.

VI.   SUGGESTIONS

• The automobile sector is good, but we need to improve the business locations through India We call to investor to invest the money in India and increase the employment.

• Domestic two-wheeler industry is expected to grow at 8-10 per cent during FY19.

• Also, luxury car market in India is expected to grow at a 25 per cent CAGR till 2020.

• The Government of India expects automobile sector to attract US$ 8-10 billion in local and foreign investments by 2023In my point of you automobile sector 2019 is worst year and 2020 also during loss and we need to business expansion and motivate the Indian youth and awareness.

• City Planning needs to be addressed so that development is in such a way that it protects the traditional trader areas and does not clutter the already densely populated city centres.

• The government should impose local employment quotas on foreign retailers, firstly to reduce the effects of any potential labour displacement, and secondly to encourage foreign retailers to provide training, skills, and development

• It is suggested that the government should push for the speedy improvement of infrastructure sector's requirements which are important for diversification of business activities.

• Government must target at attracting specific types of FDI that are able to generate spill overs' effects in the overall economy. This could be achieved by investing in human capital, R&D activities, environmental issues, dynamic products, productive

• The study urges the policy makers to focus more on attracting diverse type FDI.As the appreciation of Indian rupee in the international market is providing golden opportunity to the policy makers to attract more FDI in Greenfield projects as compared to Brownfield investment. So, the government must invite Greenfield investments.

• Indeed, India needs a business environment which is conducive to the needs of business. As foreign investors do not look for fiscal concessions or special incentives, but they are more of a mind in having access to a consolidated document that specified official procedures, rules and regulations, clearance, and opportunities in India. In fact, this can be achieved only if India implements its second-generation reforms in totality.

CONSLUSION

Overall, the financial the fdi growth rate is showing good and we need to more investment and attract the foreign investors in India and over all the foreign direct investment is help full to India's GDP According to the Department of Industrial Policy and Promotion (DIPP), total FDI investments in India in the first nine months of fiscal year (FY) 2019 (April – December 2018) were approximately US$ 33.5 billion. The services sector attracted the highest FDI equity inflow of US$ 6.5 billion, followed by computer software and hardware – US$ 4.9 billion, and telecommunication – US$ 2.2 billion.

The top sources for the FDI were Singapore, with US$12.9 billion, Mauritius US$6 billion, Netherland US$2.9 billion, and Japan US$2.2 billion. Mauritius is a favourite hotspot for foreign investors, Indians living overseas, as well as Indian companies to route money into or out of India.

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