

A PROJECT REPORT
ON
“CUSTOMER SATISFACTION ON ATM USERS.”

For the Academic Year-2016-17.

SUBMITTED

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INTRODUCTION:

There have been tremendous growth and diversification in banking activities over the last one-and-a-half decades. Development of a sound and adequate information system has become a necessity to meet the challenges of growth and diversification. The Banking Commission and the Reserve Bank of India have appointed various committees from time to time. The Taiwan Committee on Customer Service in Banks had recommended computerization of some functions to avoid delays in customer service. At the time of manual transactions, an account holder had to wait for hours at the bank counters for getting a draft or for withdrawing his own money. Now, for banking transactions customers are no longer prepared to wait for information or services. So as per the increasing need of IT, Banks have now started to provide a wide variety of delivery channels like ATM. All the banks have numerous branches and automated teller machine (ATM) locations throughout a multi- state area that provide banking services to customers.

An ATM is an electronic machine, which allows user to withdraw and deposit cash, pay bills, request for a statement and other banking transactions. An ATM is today's most preferred delivery channel.

Depositing of cheques. Request for cheque book, standing instructions and statement of accounts. Now days Banks have become more oriented towards the customer satisfaction. "Customers" satisfaction is an important factor for capturing the market and also for retaining the existing customers "Therefore, Banks concentrate in opening of ATM Centers in various places for the easy access of account day and night, weekends or holidays from any ATM center of their bank and thereby enhance the customer satisfaction. The customers are happy with this service because of privacy in the transaction and again there is no need to wait in a queue for any single transaction. ATMs can be placed at any convenient location in the city. An ATM provides an error free transaction to the customer and flexibility in withdrawals. Hence this paper examines the customer satisfaction in ATM services provided by Indian bank and the factors influencing

OBJECTIVES OF THE STUDY

- To study the factors which influence the customer to select ATM services.
- To study the level of satisfaction of customers in ATM services.]'
- ATMs have therefore become the second most used channel for accessing banking products behind branch banking.
- The research is relevant to customer satisfaction, ATM banking, ATM features, and ATM service quality.

Research tools:

- **Collection of primary data:**

The researcher can obtain the primary data either through Observation or through direct communication with respondents in one or another or through personal interviews. There are several methods useful for collecting primary data. Such as,

- Observation method
- Interviewing method
- Through questionnaire
- Collection of secondary data

Secondary data means data that are already available that is they refer to the Data which has been already collected and analyzed by someone else. The Sources of secondary data can be given as under

In my study I have used both primary and secondary data. For primary

Data collection I have prepared a Questionnaire consisting of both

Open and closed away that maximum information can be obtained

From the respondent in secondary data I have used the information available with related

Marketing books, magazines business news papers also gather Information

Sampling Degin:

The sample size selected for this study is inclusive of 100 respondents.

Scope Of the study:

The study is done in customer satisfaction of smart phone mobile users with special reference to Nalgonda (rural) only.

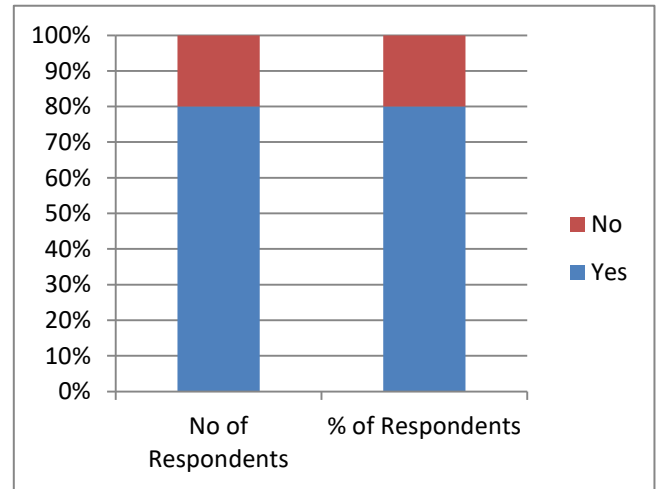
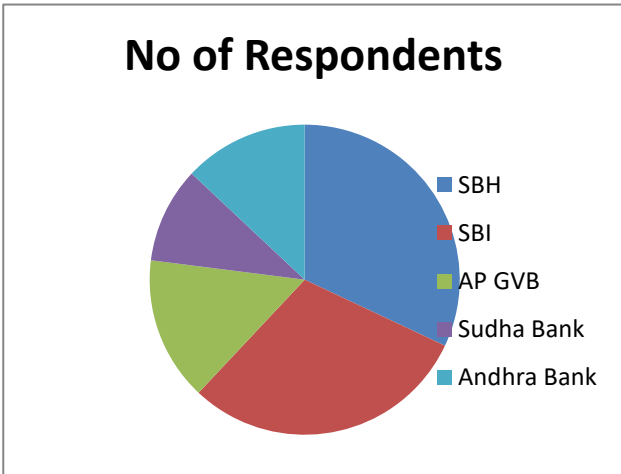
Data Analysis & Interpretation

1Q: Do you hold a personal Bank account? Yes/N

Options	No of Respondents	% of Respondents
SBH	32	32%
SBI	30	30%
AP GVB	15	15%
Soda Bank	10	10%
Andhra Bank	13	13%
Total	100	100%

2Q: Do you use ATM card /Yes No

Options	No of Respondents	% of Respondents
Yes	80	80%
No	20	20%
Total	100	100%

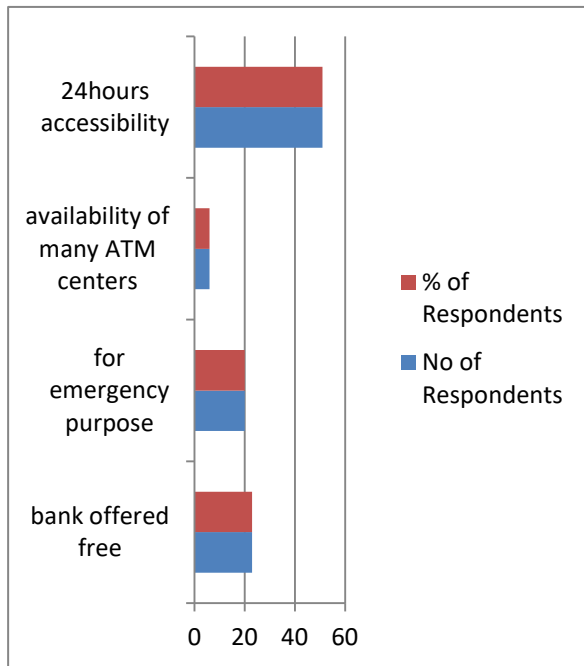


INTERPRETATION: According to the table it shows that out of 100% of respondents having bank accounts, 32% have accounts in SBH, 30% in SBI, 15% in AP GVB, 13% in Andhra Bank, 10% in Soda Bank, and 10% in Sudha Bank.

INTERPRETATION : Based on the table it is clearly observed that out of 100 respondents, 80% use ATM cards. Overall, the respondents are satisfied.

3Q: Which of these is the most important reason for possessing ATM cards?

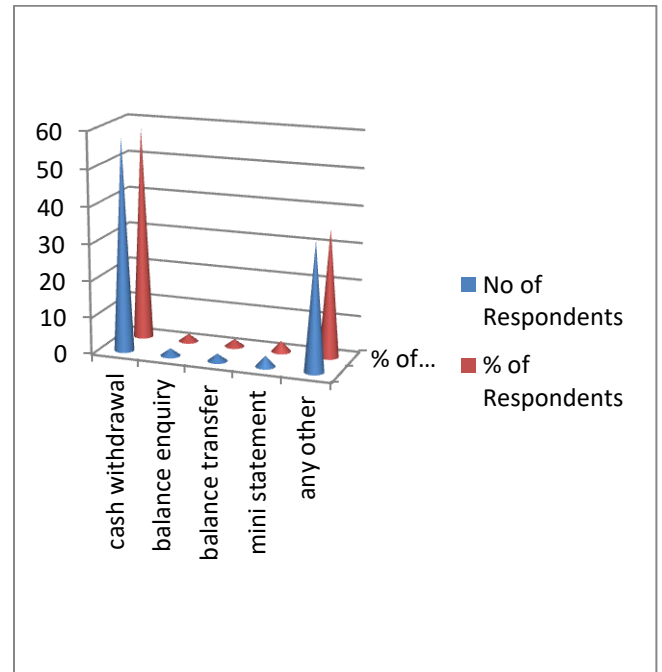
Options	No of Respondents	% of Respondents
bank offered free	23	23
for emergency purpose	20	20
availability of many ATM centers	6	6
24hours accessibility	51	51
Total	100	100



INTERPRETATION: From the above table it is observed that out of 100% respondents 51% prosing ATM cards for 24 hours accessibility 23% of respondents prosing for bank of offered free 20% of respondents prosing for emergency purpose

4Q: What is the purpose for using ATM card?

Options	No of Respondents	% of Respondents
cash withdrawal	58	58
balance enquiry	2	2
balance transfer	2	2
mini statement	3	3
any other	35	35
Total	100	100



INTERPRETATION : According to the table it show that out of the 100% respondents 58% using ATM cards for cash withdrawal purpose 35% respondents using ATM cards for any others purpose expect balance enquiry , balance transfer , mini statement .

5Q; How often do you use the ATM card?

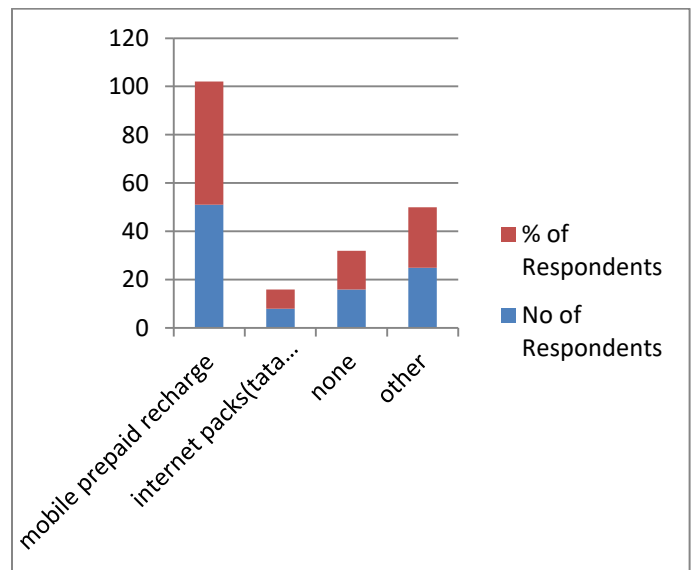
Options	No of Respondents	% of Respondents
once in a week	12	12%
several times in a week	52	52%
twice a month	36	36%
Total	100	100%



INTERPRETATION: Based on the table it clearly observed that out of the 100% respondents 52% using ATM cards several times in week , 36% of respondents using ATM cards twice a month , 12% of respondents using the ATM cards Once in a week .

6Q; Which of the following services have you used /planning to use in ATM?

Options	No of Respondents	% of Respondents
mobile prepaid recharge	51	51%
internet packs(Tata idiom/sift etc	8	8%
none	16	16%
other	25	25%
Total	100	100%



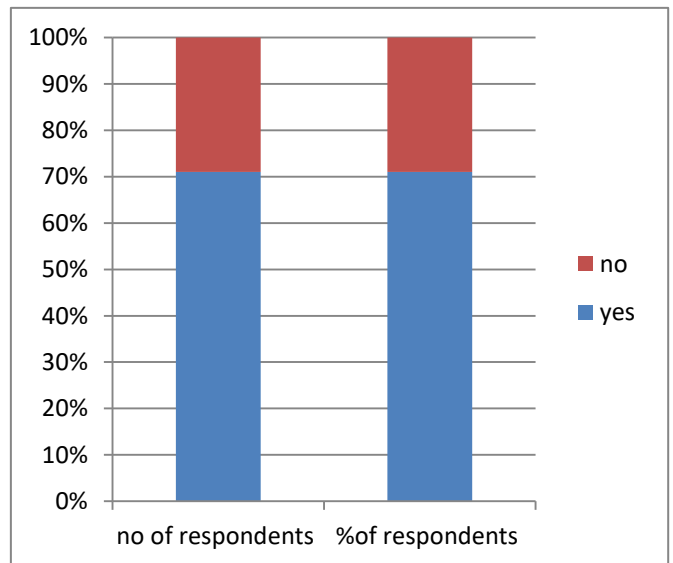
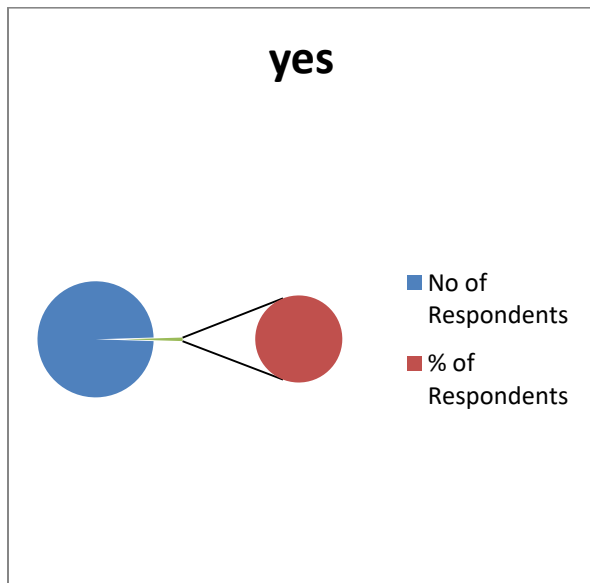
INTERPRETATION: From the above table it is observed that out of the 100% of the respondent 51% are feels that mobile prepaid recharge planning to be used in ATM. 25% of respondents feels that other services to be used expect internet packs , none , others.

7Q; Do you find it necessary for a guard to be present at the ATM?

Options	No of Respondents	% of Respondents
yes	93	93%
no	7	7%
Total	100	100%

8Q:Are you aware that be fees changed while using an ATM not owned by your bank have been reduced /waived

option	no of respondents	%of respondents
yes	71	71%
no	29	29%
Total	100	100%

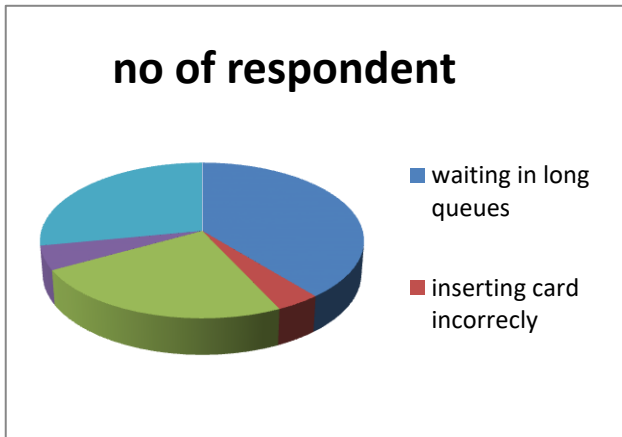


INTERPRETATION : From the above table it is observed that out of the 100% most of the people are agree that the guard to be present at the ATM it conclude over ally satisfied.

INTERPRETATION: According to the table it show that out of the 100% respondent most of the people are aware that the fees charged while using an ATM not owned by your bank have been reduced /waived it conclude over ally satisfied

9Q; what are the problems have you encountered while using ATM?

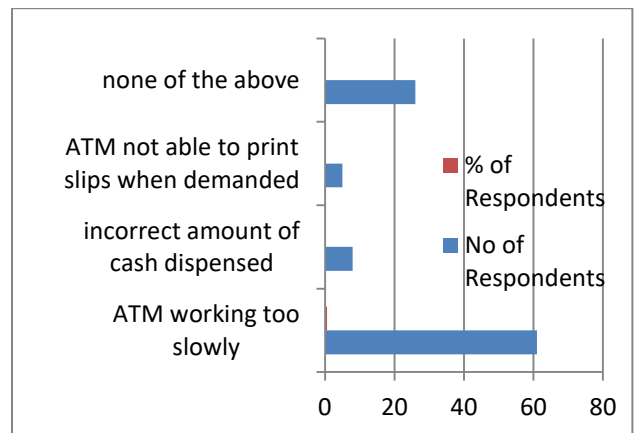
options	no of respondent	% of respondent
waiting in long queues	39	39
inserting card incorrectly	4	4
limit o daily withdrawal	24	24
the print on the slips too small to read	5	5
non of the above	28	28
Total	100	100



INTERPRETATION: Based on the table it clearly observed that out of the 100% respondent 39% of feeds wait in long queues is the problem while using ATM.24%respondent of limit o daily withdrawal is the problem while using ATM.

10Q; other ATM problems ?

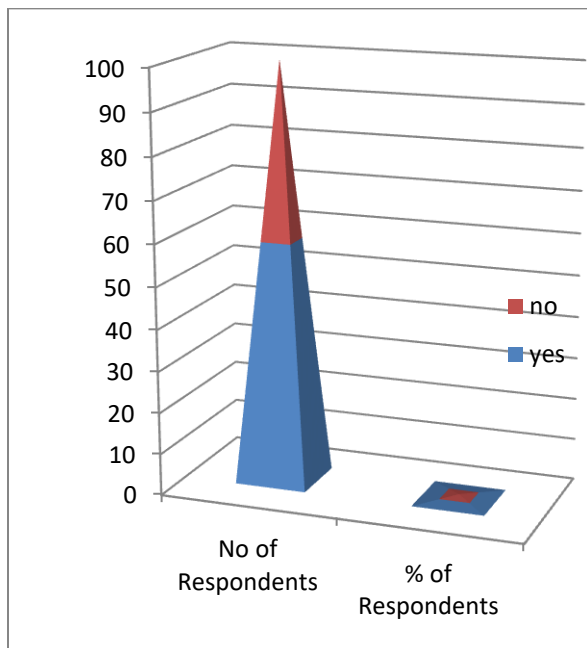
Options	No of Respondents	% of Respondents
ATM working too slowly	61	61%
incorrect amount of cash dispensed	8	8%
ATM not able to print slips when demanded	5	5%
none of the above	26	26%
total	100	100%



INTERPRETATION: From the above table it observed that out of the 100% respondent 61% faces the problem by ATM is its ATM working too slowly, 26% of respondent faces non of the above ,4% respondent faces inserting card incorrectly,5% of respondent faces the print on the slip is too small to read.

11Q. Do you operate ATM your self of seeking other help ?

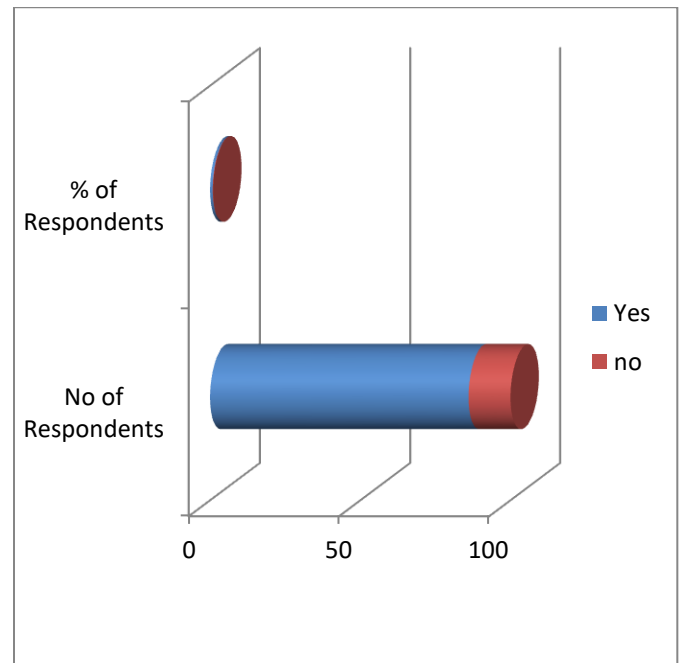
Options	No of Respondents	% of Respondents
yes	58	58%
no	42	42%
total	100	100%



INTERPRETATION: From the above table it is observed that out of the 100% respondent 58% of respondent operate ATM by own, 42% of respondent of operate ATM by seeking other help.

12Q: Do you know how to transfer money through ATM ?

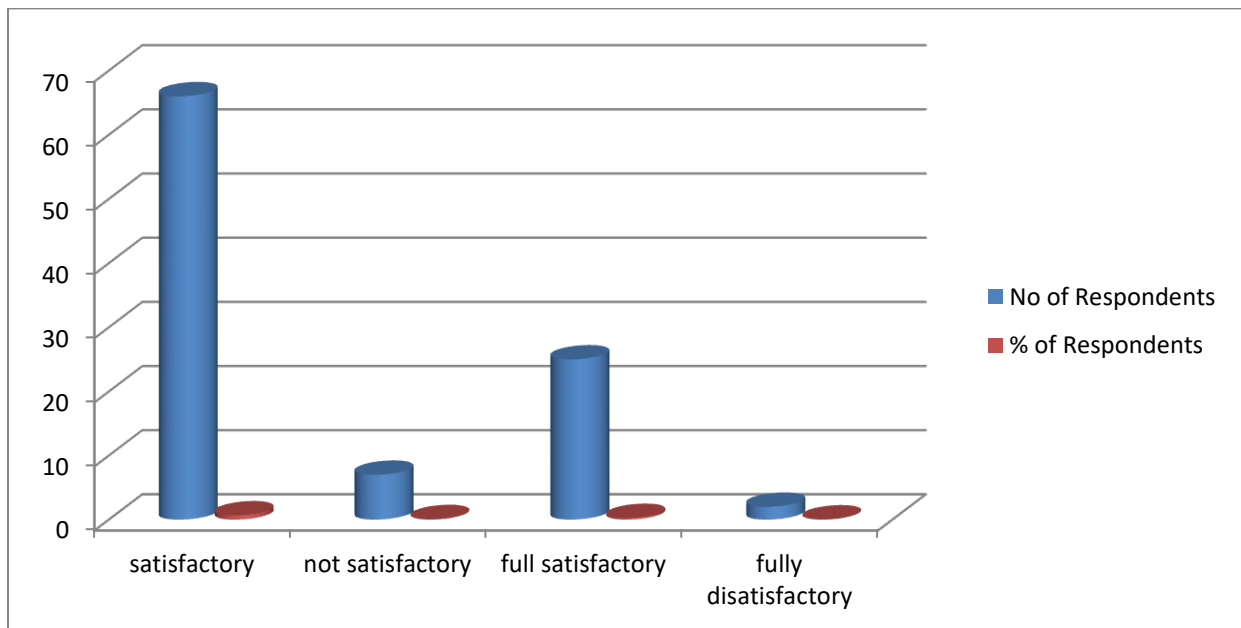
Options	No of Respondents	% of Respondents
Yes	86	86%
no	14	14%
total	100	100%



INTERPRETATION: According to the table it show that out of the 100% respondent of 86% of respondent known to transfer money through ATM over ally its satisfied

13Q:What is your overall satisfaction with your bank ATM services ?

Options	No of Respondents	% of Respondents
satisfactory	66	66%
not satisfactory	7	7%
full satisfactory	25	25%
fully disatisfactory	2	2%
total	100	100%



INTERPRETATION

From the above table it is observed that out of the 100% respondent of 66% of respondent of over ally satisfied with the services provided by the bank ATM,25% of respondent are full satisfied.

FINDINGS

- It is observed that ATM s is mostly used by the educated people.
- Based on the project report most of the respondents used ATM s for cash withdrawals and balance transfers.
- Most of the respondents used the ATM cards several times in a week.
- The major problem facing by the respondents they need to wait in long que at ATM center.
- It is observed that ATM user is struggled with ATM machines .Machines does not work in a systematic way.

SUGGATIONS

- Withdraw Amount should be increased.
- Need to increase the security so that robberies should be controlled.
- ATM should available in all places.
- Now days Government providing creation rules based on account saving money should not accept by peoples so it should changed.
- When withdrawing money 500 notes should comes in 100 notes so that peoples will not face any problems.

ANNEXURE

SCHEDULE

PERSONAL DETAILS

NAME :
FATHER NAME :
GENDER : Male / Female
AGE :
MARRITAL STATUS :
EDUCATED :
IF YES PLEASE MENTION QUALIFICATION.....
SOCIAL STATUS : OC / BC / SC / ST
OCCUPATION :
ANNUAL INCOME (head of the family's) :
ADDRESS FOR COMMUNICATION
VILLAGE :
GRAMA PANCHAYAT :
MANDAL :
DISTRICT :
STATE :

QUESTIONNAIR ON ATM

NAME	
AGE	
EDUCATATION QUALIFICATION	
MARTAL STATUS	
OCCUPATION	
ANNUAL INCOME	Up to Rs.100000 100001-200000 Above 200000

- 1) Do you hold a personal Bank Account? YES / NO.
 - a) If Yes,
 - i) How many bank accounts do you hold? Specify the Number.....

ii) List out the names of banks whose account you hold

1) _____ 2) _____ 3) _____ 4) _____ 5) _____

B) What / who influenced you to open a bank account?

- a) Need friends/relatives influenced
- b) Bank employs approached
- c) Opportunity through school/College
- d) Others

2) Do you use ATM card/ Yes / No

a) If yes, is it an ATM cum debit card/ Yes / No

3) Which of these is the most important reason for possessing ATM cards?

- a) Bank offered free
- b) for emergency purpose
- c) availability of many ATM centers
- d) 24 hours accessibility

4) What is the purpose for using ATM card?

- a) Cash withdrawal
- b) Balance enquiry
- c) Balance transfer
- d) Mini statement
- e) Any other

5) How often do you use the ATM card?

- a) Once in a week
- b) several times in a week
- c) Twice a month

6) Type of ATM services you are willing to use?

Purchasing travel tickets	yes	no
Pay bills or make utility payments	yes	no
Purchasing phone talk time	yes	no
Check account balance	yes	no
Deposit	yes	no
Withdrawal	yes	no

A) Specify any other services you wish to avail in future.....

7) Which of the following services have you used/planning to use in ATM?

- a) Mobile prepaid recharge
- b) Internet packs (Tata Idiom/sift etc)
- c) None
- d) Other

8) Do you find it necessary for a guard to be present at the ATM?

- a) Yes b) No

9) Are you aware that the fees charged while using an ATM not owned by your Banks have been reduced/waived?

- a) Yes b) No

10) What are the problems have you encounter while using an ATM?

- a) Wait in long queues
- b) Inserting card incorrectly
- c) Limit o daily withdrawal
- d) the print on the slip is too small to read
- e) None of the above

11) Other ATM problem.

- A) ATM working too slowly
- B) Incorrect amount of cash dispensed
- C) ATM not able to print slips when demanded
- D) None of the above

12) Do you operate ATM yourself of seeking other help?

- a) Yes b) No

13) Do you know how to transfer money through ATM?

- a) Yes b) No

14) What is your overall satisfaction with your bank ATM services?

- a) Satisfactory b) Dies not satisfactory
- c) Fully satisfactory d) Fully dissatisfactory

A PROJECT REPORT
ON
“MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEES
SCHME WORKERS IN POCHAMPALLY VILLEGE, GURRAMPODE
MANDAL,NALGONDA DIST.”

For the Academic Year-2016-17.

SUBMITTED

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INTRODUCTION

It extends to the whole of india except the state of jammu & kashmir 2005 (Date 07 sep 2005) MGNREGS has a positive impact on the lives of millions of people over the poorest district in the country. The act that guaranties wages is the first place of legislation that compels the state to provide a social safety net for impoverished rural households. Although implementation has suffered a lot because of large scale irregularities and corruption that has been reported nationwide and mentioned in the draft retort of the problems associated with its implementations are teething problems. The adoption of a right based approach to work as contributed to enhancing the quality of life in rural areas. It is evident that corruption can largely be prevented though strict enforcement of the transparency safe guards.

NEED OF STUDY

MGNREGS is one of the tool for improving social security at the household level in India where millions of poor suffer from poverty since various studies highlight implementation problems at the grass root level over the stats.

These includes:-

- Delay in distribution of job cards to target group.
- Delay in wage payment and payment of less than minimize wage.
- Absence of worksite facilities.
- Non availability of muster rolls at the worksites.
- Delay and personal bias in appointments

This study helps to find solution for above problems. Hence the implementation of the scheme will be improved

Study area

This study was carried out in Gramapanchayat of POCHAMPALLY, GURRAMPODE MANDAL and NALGONDA DISTRICT. Under this Gramapanchayat MULKALAPALLY villages are covered.

Material and Methodology

The sample for the present study was selected out of those households of POCHAMPALLY Gramapanchayat, GURRAMPODE Mandal and District Nalgonda. Who worked under MNREGS To collected data a questionnaire was prepared and administered to the workers MNREGS. And I also collected some information from various news articles and observation method. The POCHAMPALLY Gramapanchayat was selected on the basis of time, area and money matters among all.

Literature review

By reading various books I have come to know that the government has increased the wage rate from Rs. 121 to 137 and 125 days to 140 days.

Period of Study

The study has been conducted in the months of February & March

OBJECTIVES

This study has been undertaken to analyze the opinion of employees who have undergone of 100 days employment guarantee scheme in the villages POCHAMPALLY and MULKALAPALLY, of GURRAMPODE, district NALGONDA, under the MGNREGS Act.

- ❖ To explore the objectives of MGNREG Scheme.
- ❖ To study the perception of the people to work under MGNREG Scheme.
- ❖ To study the implementation mechanism of MGNREG Scheme.

RESEARCH METHODOLOGY

Collection of data

In my study I have used both primary and secondary data

Primary data

For primary data collection I have prepared a Schedule consisting of both open end and close end questions. Questions are prepared in such a way that maximum information can be obtained from the respondent. And also obtains the primary data for my study;

- Through Schedules
- Through direct communication with respondents and concern officials,
- Through personal interviews,
- And through observing economical and social positions of the respondents.

Secondary data

In secondary data I have used:

The information available in various books, magazines, and news papers and also from web sites www.nregs.gov.ap.in. And also I use the following to obtain the secondary data for my study;

- Various publications of the central, state and the local governments.
- Books, magazines and news papers.
- Reports and publications of various associations connected with business and industry, banks, stock exchange.
- Public records and statistics, historical documents and other sources of published information.
- Gramapanchayati records and from field assistant of POCHAMPALLY

The research is done in a way once the data is collected and the problem has been identified, a conclusive report is given at the project.

SAMPLING DESIGN:

Sample design is determined before the data are collected.

The sample selected for the study is inclusive of 100 respondents. All are from rural who working under MGNREGS Act the study included various gender category, age groups, various income levels of respondents. Education and social status are considered thus the sample leads truly representative of the population.

SCOPE AND LIMITATION OF THE STUDY:

The present study was not either an end or a final document on the subject. It can be further extended if time constrained is removed and the work force is strengthened.

- The study has not been conducted on entire universe, which is very large to be studied that is with various geographical locations, different languages, dialects, races and that is why a limited number of representative respondents that is 100 respondents have been studied.
- The sample taken for the study was limited to village and Gramapanchayat of POCHAMPALLY.
- The studied was limited to who is working under MGNREGS Act.

Every care has been taken to a representative sample which can give the true picture of the environment; through the care has been taken the results may not give accurate picture to some extent because response errors might have kept in.

MAHATMA GANDHI NATIONAL RURAL DEVELOPMENT GUARANTEE SCHEME

On overview:-

Scheme

The Government of India passed the National Rural Employment Guarantee Act, 2005 (Central Act No.42 of 2005). This Act gives legal guarantee of at least one hundred days of wage employment in a financial year to a rural household, whose adult members volunteer to do unskilled and manual work. The Act is applicable in the Districts notified by the Government of India.

And whereas, the objective of the Act is to enhance the livelihood security of the people in rural areas by generating wage employment. The choice of works suggested addresses causes of chronic poverty like drought, deforestation and soil erosion. Effectively implemented, the employment generated under the Act has the potential to transform the geography of rural poverty.

And whereas the implementation of the Act calls for the formulation of Rural Employment Guarantee Scheme by the State Governments. The Scheme so formulated would have to provide for the minimum features specified in Schedule I of the Act and may prescribe conditions, which are without prejudice to the conditions specified in Schedule II of the Act. Accordingly, the Government of Andhra Pradesh has formulated the Scheme called Andhra Pradesh Rural Employment Guarantee Scheme to provide not less than one hundred days of guaranteed wage employment in a financial year to every household in rural areas covered under the Scheme and whose adult members volunteer to do unskilled manual work subject to the conditions stipulated in the Act and notified in the Scheme.

(MGNREGA or Act) is a landmark social security legislation to enhance livelihood security in rural areas, by providing at least 100 days of guaranteed wage employment in a financial year to the adult population in rural households.

MGNREGS ACT was notified by the Government of India in September 2005 and was made effective w.e.f. 2nd February 2006. It is implemented in 3 phase i.e. first phase w.e.f. 2nd February 2006, second phase w.e.f. 1-4-2007 and third phase w.e.f. 1-4-2008.

Objective

The objective of Ministry of Rural Development is to introduce biometrics enabled ICT solutions at Gramapanchayat level for people's empowerment and effective delivery of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Ministry of rural Development Proposes to engage a service provider under a public private partnership model to implement the proposed technological solution as detailed in the 'scope of work' below ("Project") for every state.

Salient Features:

The salient feature of the scheme is to provide for the enhancement of livelihood security of the households in rural areas of the state by providing 100 days guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work.

Eligibility:

The Mahatma Gandhi National Rural Employment Guarantee Scheme is open to all rural households in the areas notified by the Government of India. The entitlement of 100 days of granted employment in a financial year is in terms of a household. This entitlement of 100 days per year can be shared within the household.

All adult members of the household who registered can apply for work. To register, they have to:-

- ✓ Be local residents "local" implies residing within the Gramapanchayat.
- ✓ Be willing to do un-skilled manual work.
- ✓ Apply as a household at the local panchayat.

Application for registration and issuance of job cards

The application for register can be giving on plain paper or on the prescribed application format available at Gramapanchayat level or an oral request for registration can be made the application should contain the names of those adult members of the household who are willing to do un skilled manual work, and particulars such as age, sex and sc/st statues. Etc. After verifications all particulars are entered in the registration register by the concerned Gramapanchayat. Every household is assigned a registration number. Photographs of adult members who are applicants are attached to the job cards. The cost of job card and photographs is borne as part of the programmed funds. The job cards are valid for period of 5 years.

Application for work and allocation employment

Application for work can be submitted to the Gramapanchayat as well as to the programmed officer. The application for work must be for at least 14 days of continuous of work. Applicants who are provided work are to be intimated means of latter sent to them at the address given in the job card also by a public notice displayed at the officer. The wage employment to the applicant is to be provided within 15 days of the date or receipt of application. As stated in the Act contractors cannot be engaged in any manner in the execution of works.

Implementation Arrangements

- (1) At the village level the Gram Panchayat shall be the principal authority for planning and implementation of the Scheme. The Gram Panchayat shall be responsible for identification of the works in the Gram Panchayat area as per the recommendations of the Gram Sabha and Ward Sabhas and for executing and supervising such works.
- (2) The Panchayat Secretary shall be responsible for receiving applications for registration and for issuance of Job Cards. There shall be a Field Assistant to assist the Panchayat Secretary in maintaining the records and also to assist the Technical Assistants being provided at the Mandal level.
- (3) At the Mandal level, the Mandal Parishad shall be the principal authority for planning and implementation of the Scheme

Type of Works

- (i) The focus of the Scheme shall be on the following works in the order of priority:
 - (1) Water conservation and water harvesting.
 - (2) Drought proofing (including forestation and tree plantation).
 - (3) Irrigation canals, including micro and minor irrigation works;
 - (4) Provision of irrigation facility to land owned by households belonging to the Scheduled Castes and Scheduled Tribes or to land of beneficiaries of land reforms or that of the beneficiaries of Indira Awas Yojana program.
 - (5) Renovation of traditional water bodies including desalting of tanks, land development.
 - (7) Flood control and protection works, including drainage in water-logged areas.
 - (8) Rural connectivity to provide all-weather access

Payment of wages

Every person working under the scheme is entitled to wages at the minimum wage fixed by the state Government

Equal wages are to be paid to both male and female workers.

Workers are entitled to being paid on weekly basis and in any case within a fortnight of the date on which work was done.

Payment of Unemployment Allowance

If an applicant for employment under the scheme is not provided such employment within 15 days of receipt of his application seeking employment or from the date on which the employment has been sought in the case of advance application, whichever is later, he shall be entitled to a daily unemployment allowance which will be one fourth of the wage rate.

For the first thirty days during the financial year and one half of the wage rate for the remaining period of the financial year.

The payment of unemployment allowance is the liability of the state government.

The liability of the state government to pay unemployment allowance to a household during any financial year will cease as soon as.

The application is directed by the Gramapanchayat or the programmed officer to report work or

The period for which employment is sought comes to an end and no member of the household of the applicant turned up for employment; or

The household of the applicant has earned as much from the wages and unemployment allowance taken together which is equal to the wages for 100 days of work during the financial year.

Facilities At work site:

The facilities of safe drinking water, shade for children of rest, first-aid-box with adequate material for emergency treating for minor injuries and other health hazards connected with the work the works being performed shall be provided at work site.

In case the number if children below the age of six years accompanying the women working at any sites is five or more, one such woman may be deputed to look after such children. The women deputed to look after such children shall be paid the normal wages.

Wage Material Ratio

The ratio of wage costs to material costs to material costs should be no less than the minimum norm of 60:40 stipulated in the act. This ratio should be applied preferably at the Gram, Block and district levels. The wages of skilled and semi skilled laborers should be included in the material costs.

What is Social Audit?

Community is facilitated to:

- ❖ Internalize their rights and entitlements.
- ❖ Access relevant official records.
- ❖ Compare with the actual position on the ground.
- ❖ Analyses deviations/shortfalls if any.

- ❖ Identify officials responsible.
- ❖ Question the officials in a public forum.
- ❖ Secure commitment from officials for corrective measures.
- ❖ Follow up action monitored.

Social audit is an important element tool which provides strength to the process of accountability and transparency in the implementation of the program. The basic objective of the social audit is to ensure public accountability in the implementation of projects, laws, and policies. This accountability and transparency controls the irregularities and corruption and handovers the real rights of laborers in their own hands. It is mandatory for the mandal level officials to conduct this social audit jointly with the local villagers.

MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT

The Mahatma Gandhi National Rural Employment Guarantee act (MNREGA) is an Indian job guarantee scheme, enacted by legislation on August 25, 2005. The scheme provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage of 100 per day. The central government outlay for scheme is 33,000 corers in FY 2012-13.

This act was introduced with an aim of improving the purchasing power off the rural people, primarily semi or un-skilled work to people living in rural India, whether or not they are below the poverty line. Around one-third of the stipulated work force is women.

The government is planning to open a call center, which upon becoming operational can be approached on the toll-free number, 1800-345-22-44. It was initially called the National Rural Employment Guarantee Act (NREGA) but was renamed on 2 October 2009.

Political Background

This act was brought about by the UPA coalition government supported by the left parties. The promise of this project is considered by many to be one of the major reasons for the re-election of the UPA in the Indian general election, 2009.

Dr. Jean Dreze, a Belgian born economist, at the Delhi school of Economics, has been a major influence on this project.

The Plan

The act directs state governments to implement to implement MNREGA “schemes”. Under the MGNREGA the Central Government meets the cost towards the payment of wage, $\frac{3}{4}$ of material cost and some percentage of administrative cost. State Governments meet the cost of unemployment allowance, $\frac{1}{4}$ of material cost and administrative cost of state council. Since the state Governments pay the unemployment allowance, they are heavily incentivized to offer employment to workers.

However, it is up to the state Government to decide the amount of unemployment allowance, subject to the stipulation that it not be less than $\frac{1}{4}$ th the minimum wage for the 30 days, and not less than $\frac{1}{2}$ the minimum wage thereafter. 100 days of employment (or unemployment allowance) per household must be provided to able and willing workers every financial year.

Provisions under NREGA

- Adult members of a rural household, willing to do unskilled manual work, may apply for registration in writing or orally to the local Gramapanchayat
- The Gramapanchayat after due verification will issue a job card. The job card will bear the photograph of all adult members of the house hold willing to work under NREGA and is free of cost
- The job card should be issued within 15 days of application.
- A job card holder may submit a written application for employment to the Gramapanchayat, stating the time and duration for which work is sought. The minimum days of employment have to be at least fourteen.
- The Gramapanchayat will issue a dated receipt of the written application for employment, against which the guarantee of providing employment within 15 days operates
- Employment will be given within 15 days of application for work, if it is not then daily unemployment allowance as per the Act, has to be paid liability of payment of unemployment allowance is of the states.

- Work should ordinarily be provided within 5 km radius of the village. In case work is provided beyond 5 km, extra wages of 10% are payable to meet additional transportation and living expenses
- Wages are to be paid according to the Minimum Wages Act 1948 for agricultural laborers in the state, unless the Centre notices a wage rate which will not be less than 60 per day. Equal wages will be provided to both men and women
- Note: The original version of the act was passed with Rs 60 /- day as the minimum wage that needs to be paid under NREGA. However a lot of states in India already have wage regulations with minimum wages set more than 100 per day. NREGA's minimum wage has been changed to 100 per day.
- Wages are to be paid according to piece rate or daily rate. Disbursement of wages has to be done on weekly basis and not beyond a fortnight in any case
- At least one-third beneficiaries shall be women who have registered and requested work under the scheme.
- Work site facilities such as crèche, drinking water, shade have to be provided
- The shelf of projects for a village will be recommended by the gram sabha and approved by the zilla panchayat.
- At least 50% of work will be allotted to Gramapanchayat for execution
- Permissible works predominantly include water and soil conservation, a forestation and land development works
- A 60:40 wage and material ratio has to be maintained. No contractors and machinery is allowed
- The Central Government bears the 100 % wage cost of unskilled manual labor and 75% of the material cost including the wages of skilled and semi skilled workers
- Social audit has to be done by the Gram Sabha

History and Findings

The scheme commenced on February 2, 2006 in 200 districts, was expanded to cover another 130 districts in 2007-2008 and eventually covered all 593 districts in India by April 1, 2008. The outlay was Rs. 110 billion in 2006-2007 , and rose steeply to Rs.391 billion (140% increase in amount with respect to previous 2008-2009 budget) in 2009-2010.

Implementation

The Comptroller and Auditor General (CAG) of India, in its performance audit of the implementation of MGNREGA have found “significant deficiencies” in the implementation of the act. The plan was launched in February 2006 in 200 districts and eventually extended to cover 593 districts. 44,940,870 rural households were provided jobs under NREGA during 2008-09, with a national average of working days per household

Work/Activities

The MGNREGA achieves twin objectives of rural development and employment. The MGNREGA stipulates that works must be targeted towards a set of specific rural development activities such as: water conservation and harvesting, a forestation, rural connectivity, flood control and protection much as construction and repair of embankments, etc. Digging of new tanks/ponds, percolation tanks and construction of small check dams are also given importance. The employed are given work such as land leveling, tree plantation, etc. First a proposal is given by the Panchayat to the Block Officer and then the Block Office decides whether the work should be sanctioned.

Criticisms

Many criticisms have been leveled at the programme, which has been argued to be no more effective than other poverty reduction programs in India, with key exceptions such as Rajasthan.

The first criticism is financial. The MGNREGA is one of the largest initiatives of its kind in the world. The national budget for the financial year 2006-2007 was Rs 113 billion (almost 0.3% of GDP) and now fully operational, it costs Rs. 391 billion in financial year 2009-2010. Funding was argued by Jean Dreze and other to be possible through improved tax administration and reforms, and reforms, yet the tax-GDP ratio has actually been falling. There are fears the program will end up costing 5% of GDP.

Another important criticism is that the public works schemes' completed product (e.g. water conservation, land development, forestation, provision of irrigation systems, construction of roads, or flood control) is vulnerable to being taken by over wealthier sections of society. A

monitoring study of NREGA in Madhya Pradesh showed the types of activities undertaken were more or less standardized across villages, suggesting little local consultation.

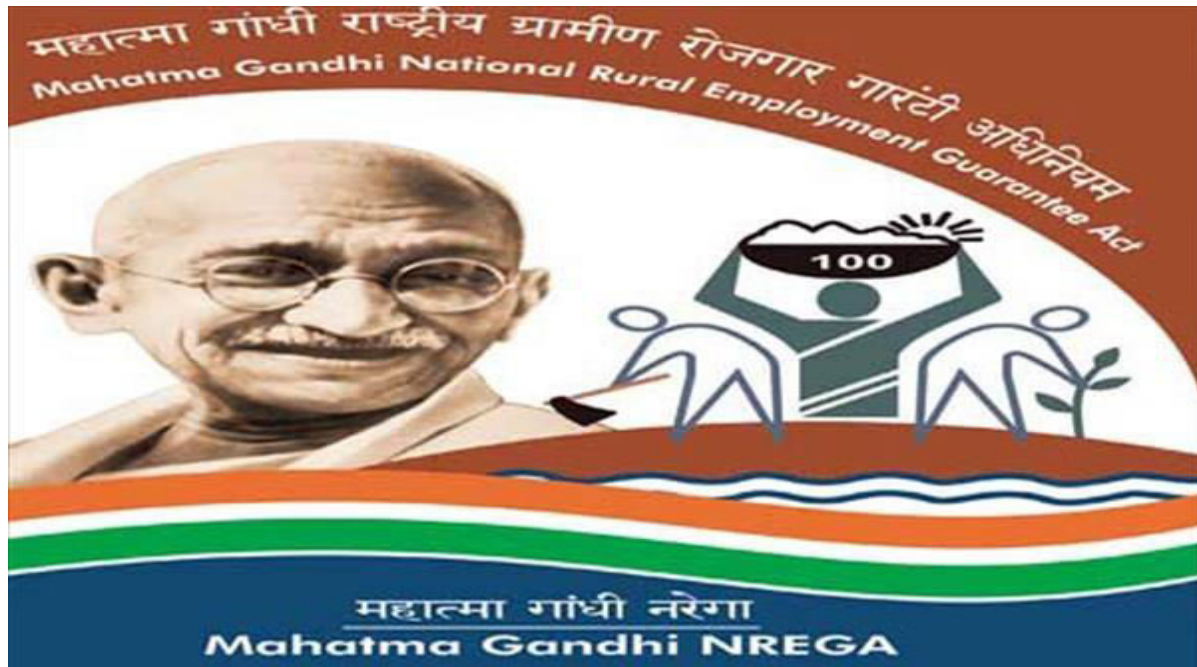
Further concerns include the fact that local government corruption leads to the exclusion of specific sections of society. Local governments have also been found to claim more people have received job cards than people who actually work in order to generate more funds than needed, to be then embezzled by local officials. Bribes as high as Rs 50 are paid in order to receive the job card.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)



Background Evolving the design of the wage employment programmes to more effectively fight poverty, the Central Government formulated the National Rural Employment Guarantee Act (MGNREGA) in 2005. With its legal framework and rights-based approach, MGNREGA provides employment to those who demand it and is a paradigm shift from earlier programmes. Notified

on September 7, 2005,



MGNREGA aims at enhancing livelihood security by providing at least one hundred days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. The Act covered 200 districts in its first phase, implemented on February 2, 2006, and was extended to 130 additional districts in 2007- 2008. All the remaining rural areas have been notified with effect from April 1, 2008. 1.1 Salient features of the Act Right based Framework: For adult members of a rural household willing to do unskilled manual work.



Time bound Guarantee: 15 days for provision of employment, else unemployment allowance Upto 100 days in a financial year per household, depending on the actual demand. • Labour Intensive Works: 60:40 wage and material ratio for permissible works; no contractors/machinery. Decentralized Planning • o Gram Sabhas to recommend works o At least 50% of works by Gram Panchayats for execution o Principal role of PRIs in planning, monitoring and implementation

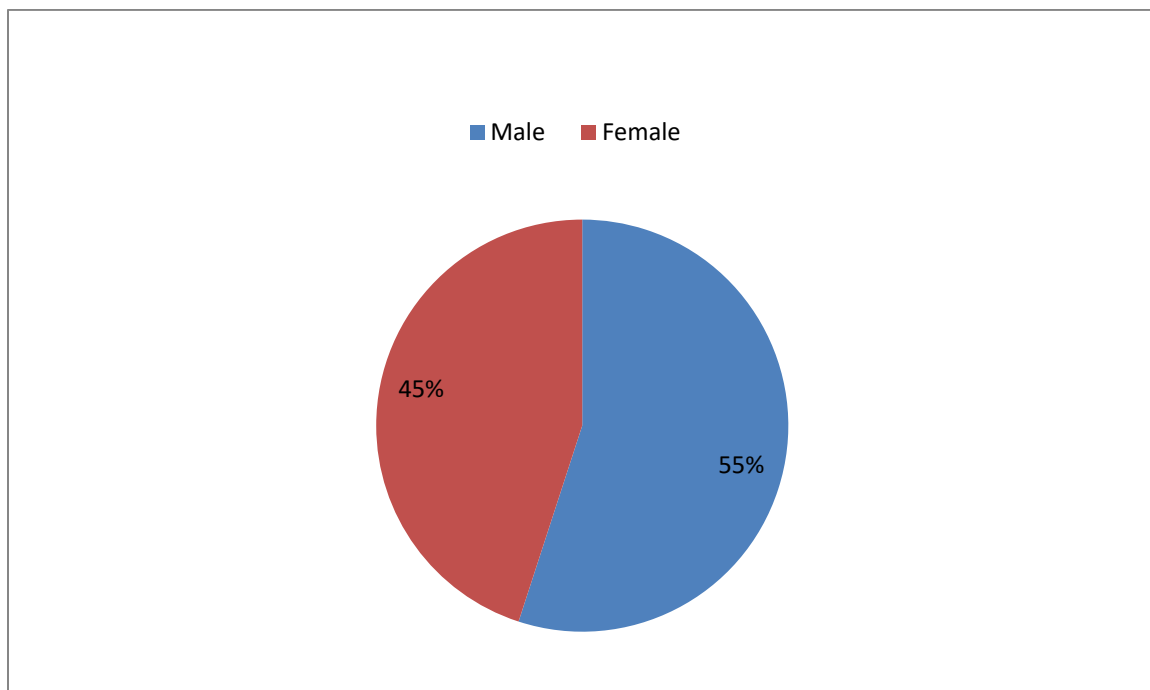
Work site facilities : Crèche, drinking water, first aid and shade provided at worksites • Women empowerment: At least one-third of beneficiaries should be women • Transparency & Accountability: Proactive disclosure through Social Audits, Grievance Redressal Mechanism, Implementation • Under Sec 3, States are responsible for providing work in accordance with the Scheme. Under Sec 4, every state government is required to make a scheme for providing not less than 100 days of guaranteed employment in a financial year, to those who demand work

Programme Implementation and Outcomes in LWE Districts: The Ministry is also continually reviewing the implementation of MGNREGA in LWE districts. In FY 2008-09, the average persondays of employment per household was 48 days for the year 2008-09 and 2009-10 and 47 days for 2010-11. 93% of rural households have been provided job cards against the national average of 68% upto FY 2009-10 and over 9% households completed 100 days in FY 2008-09, 2009-10 and 2010-11 as compared to 10 % households in FY 2008-09, 2009-10 and 2010-11. The women participation rate in these districts is 45%.



Analysis of Gender Category of Respondents

Gender	No of responds	Percentage
Male	55	55%
Female	45	45%
TOTAL	100	100%



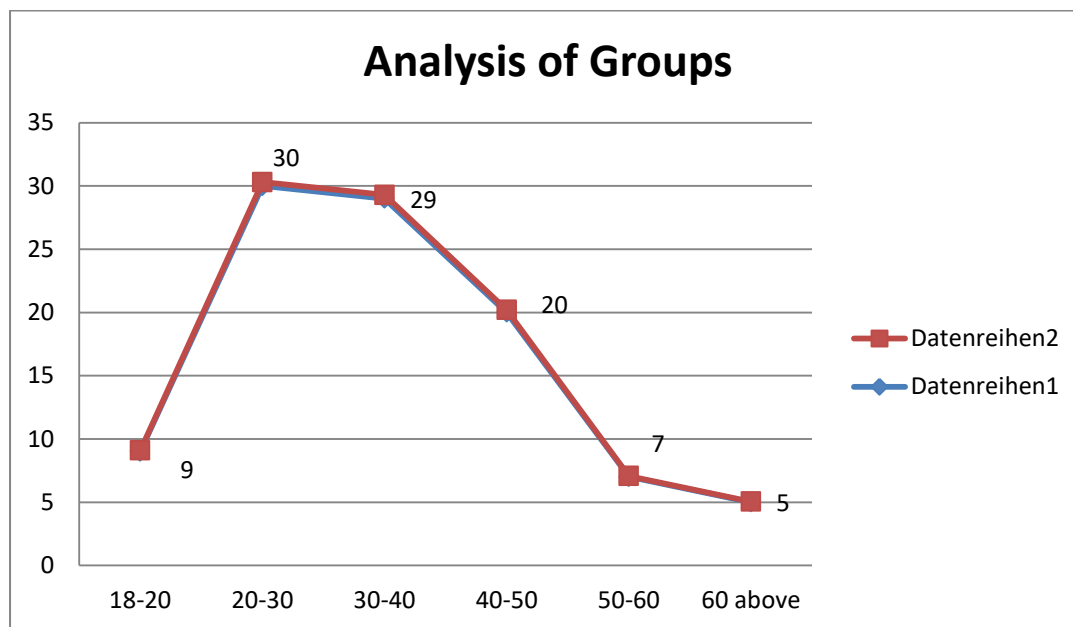
Interpretation:

Basing on the 100 Collected Survey Samples, female are 45% and male are 55%.

From the above data it reveals that the male respondents are more.

Analysis of Groups of Respondents

Age	No of Respondents	Percentage
18-20	9	9%
20-30	30	30%
30-40	29	29%
40-50	20	20%
50-60	7	7%
60 above	5	5%
TOTAL	100	100%



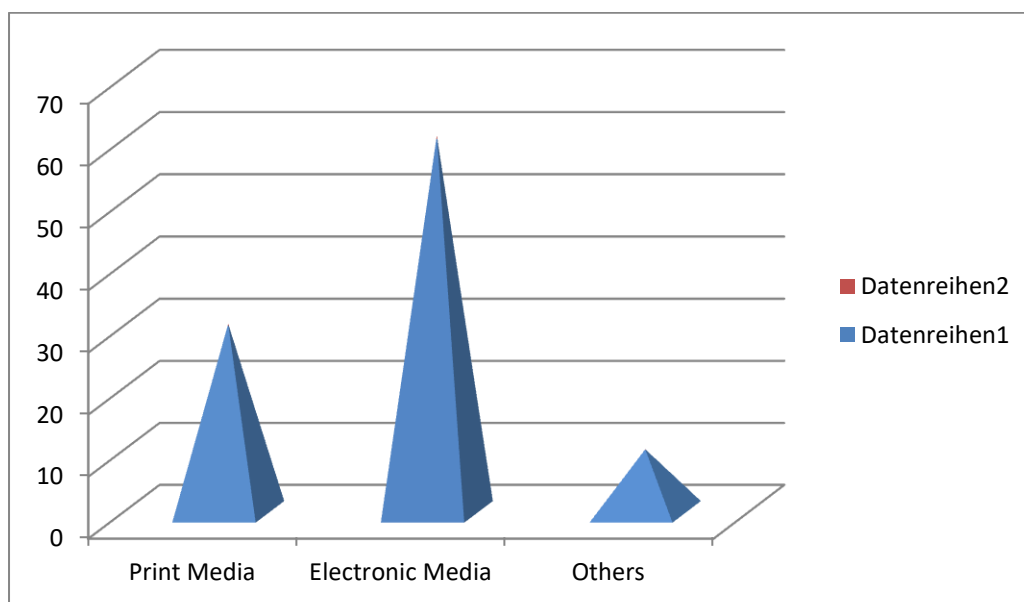
Interpretation:

Basing on the 100 Collected survey samples, the age group of 18-20 are 9%, 20-30 are 30%, 30-40 are 29%, 40-50 are 20%, 50-60 are 7% and 60 above are 5%.

From the above data it shows that the age group of 20-30 has taken major part.

Analysis of Most Preferable Media

KIND	NO OF RESPONDENTS	PERCENTAGE
Print Media	30	30%
Electronic Media	60	60%
Others	10	10%
TOTAL	100	100%

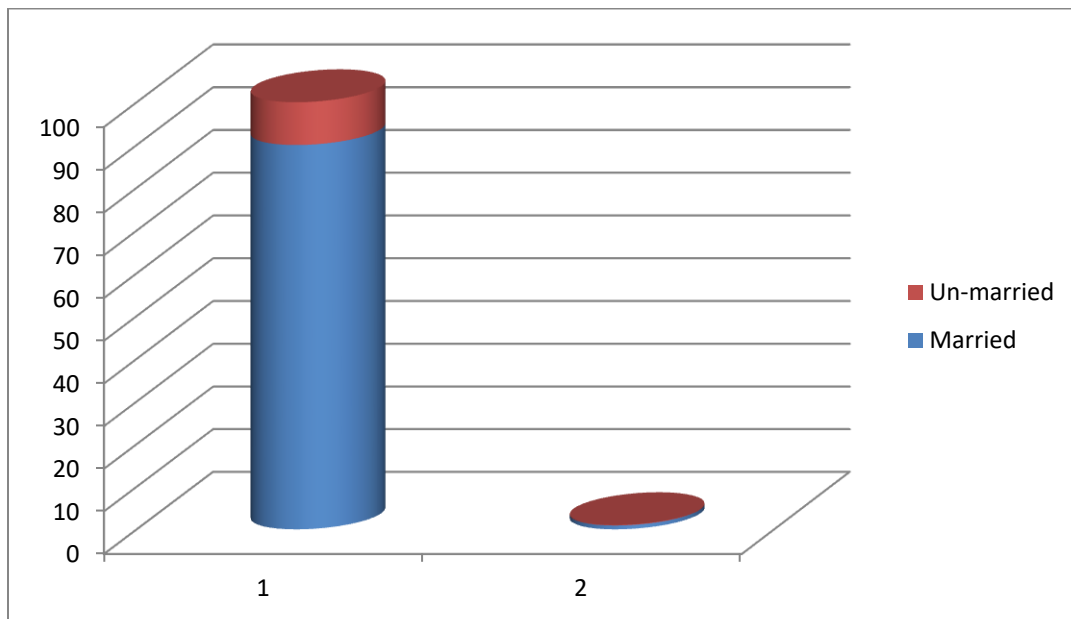


Interpretation:

Basing on the 100 collected survey samples Print media is 30%, Electronic media is 60%, and others are 10%. It is indicated the Electronic media occupied major role in creating awareness among people about the scheme.

Analysis of Marital Status of Respondents

KIND	No of Respondents	Percentage
Married	90	90%
Un-married	10	10%
Total	100	100%

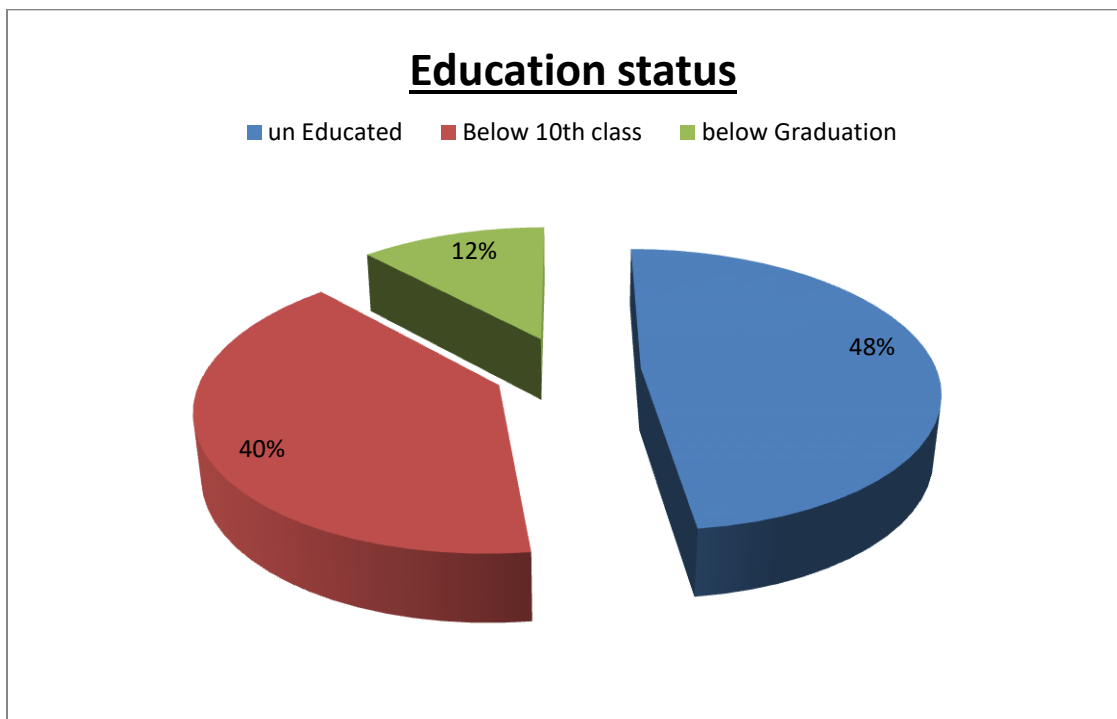


Interpretation:

Basing on the 100 collected survey samples, 90% respondents are married and 10% are un-married. It denotes that the marital status of most of the respondent is married.

Analysis of Education status of respondents

Education	No of respondents	Percentage
un Educated	48	48%
Below 10th class	40	40%
below Graduation	12	12%
Total	100	100%

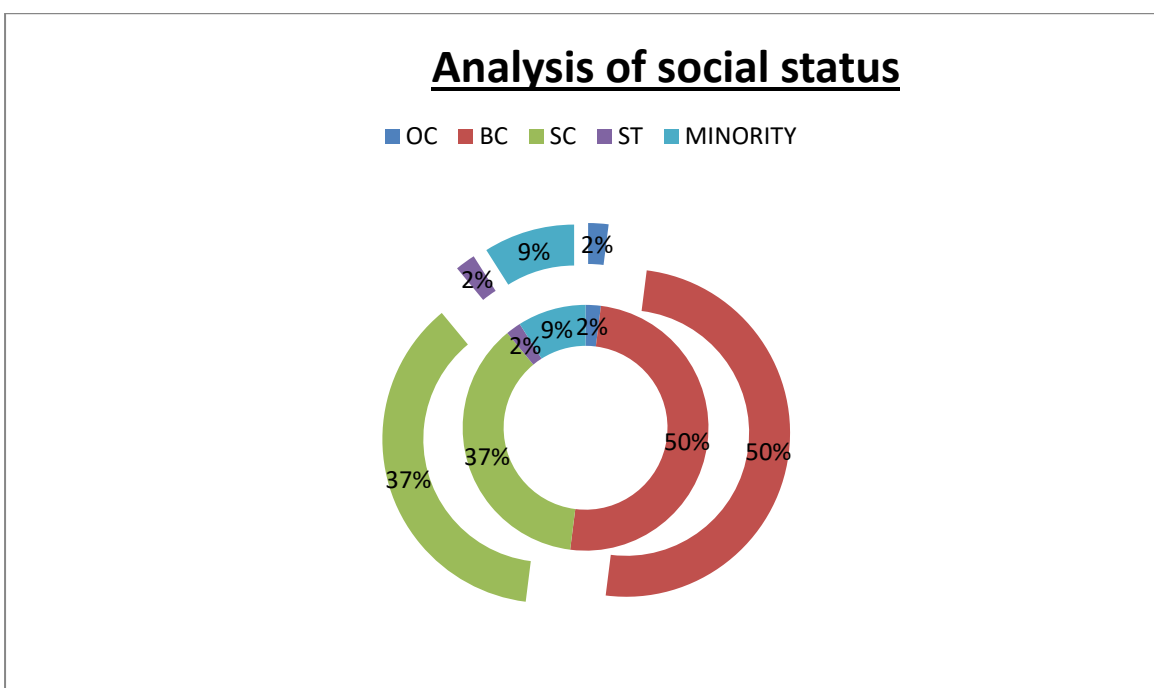


Interpretation:

Basing on the collected Survey Sample uneducated are 48% ,below 10th, class are 40% and below gradation 12%.From the above table it interprets that the education back ground of the most of respondents is below 10th, class.

Analysis of social status of respondents

CAST	NO OF RESPONDENT	PERCENTAGE
OC	2	2%
BC	50	50%
SC	37	37%
ST	2	2%
MINORITY	9	9%
TOTAL	100	100%

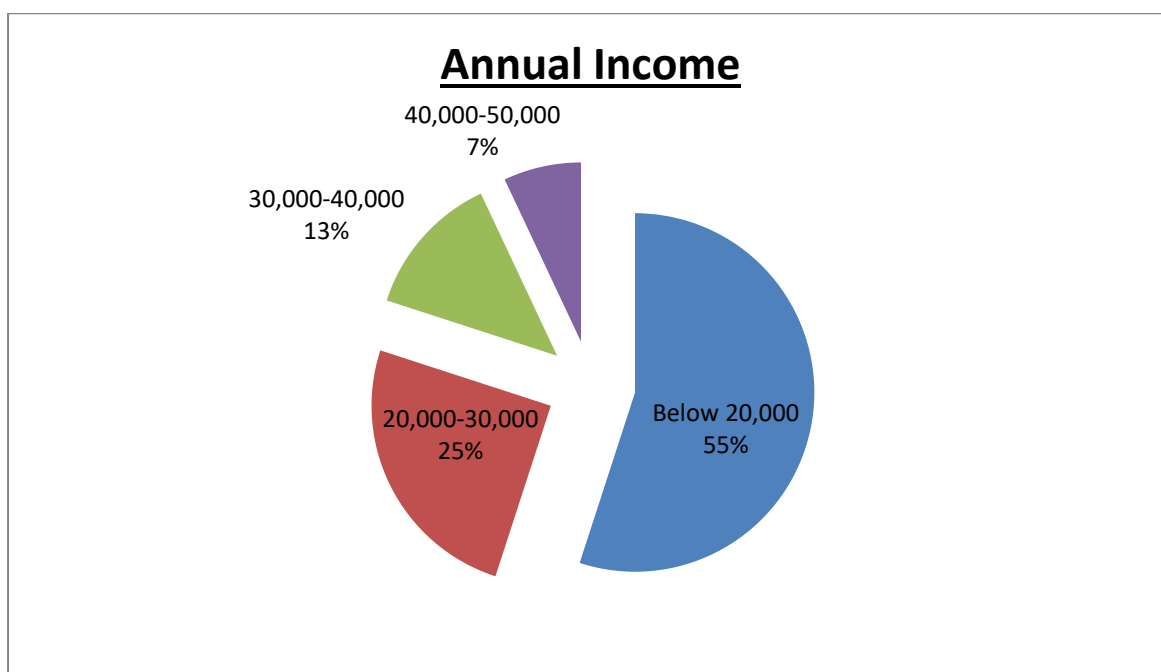


Interpretation:

Basing on the 100 Collected Survey Samples, the people belong to the community OC are 2%, BC are 50%, SC are 37%, ST are 2% and Minority 9%. It reveals that the most of the respondents are from community of BC and least are ST and OC community people are living in this village.

Analysis of Annual Income Groups of Respondents

Annual Income	No of respondents	Percentage
Below 20,000	55	55%
20,000-30,000	25	25%
30,000-40,000	13	13%
40,000-50,000	7	7%
TOTAL	100	100

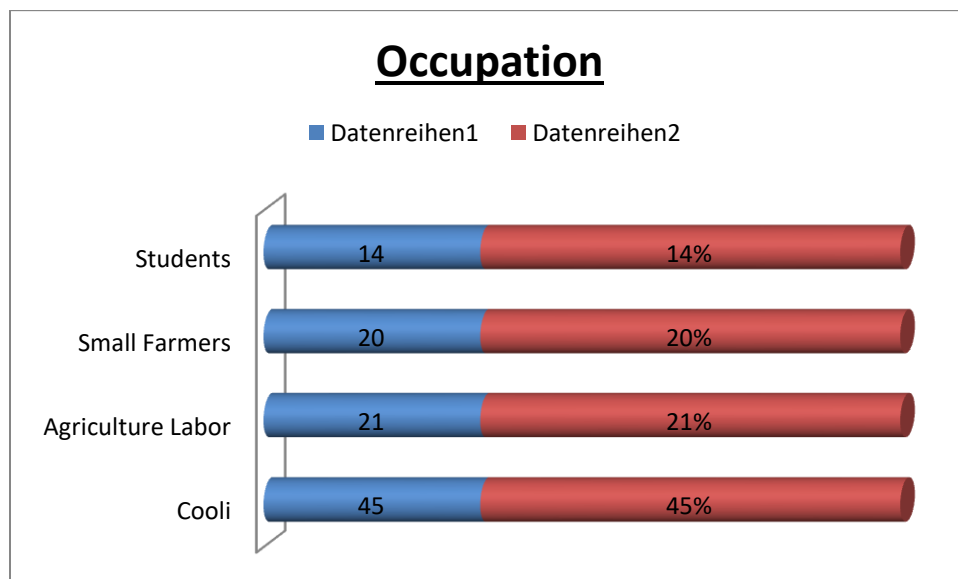


Interpretation:

Basing on the 100 Collected Survey Samples, The people belong to the Annual Income group of below 20,000 are 55%, income group of 20,000-30,000 are 25%, income group of 30,000-40,000 are 13% and income group of above 40,000 are 7%. The above table indicating that the income group of below 20,000, are playing major role in the MGNREGS

Analysis of Occupation of Respondents

KIND	No of Respondents	Percentages
Cooli	45	45%
Agriculture Labor	21	21%
Small Farmers	20	20%
Students	14	14%
Total	100	100%

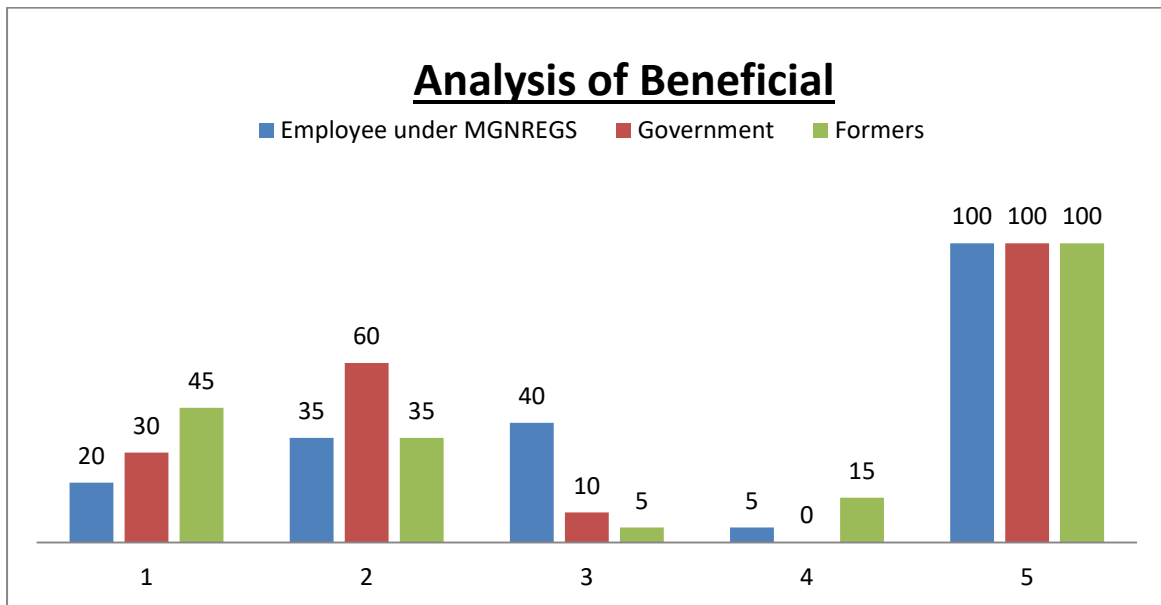


Interpretation:

Basing on the 100 Collected survey samples, the respondents belonging to the occupation of cooli is 45%, agriculture labor is 30%, small farmer is 10%, and student is 14%. The above table showing that the most of the respondents belong to the occupation of cooli and it also indicating that the students are very interested in participating the employment scheme for their needs.

Analysis of Beneficial

Name	Good	Better	Best	Neutral	TOTAL
Employee under MGNREGS	20	35	40	5	100
Government	30	60	10	0	100
Formers	45	35	5	15	100



Interpretation:

Basing on the 100 Collected Survey Samples, the employees will be beneficial to the degree of good 20%, Better 35%, best 40% and Neutral 5%.

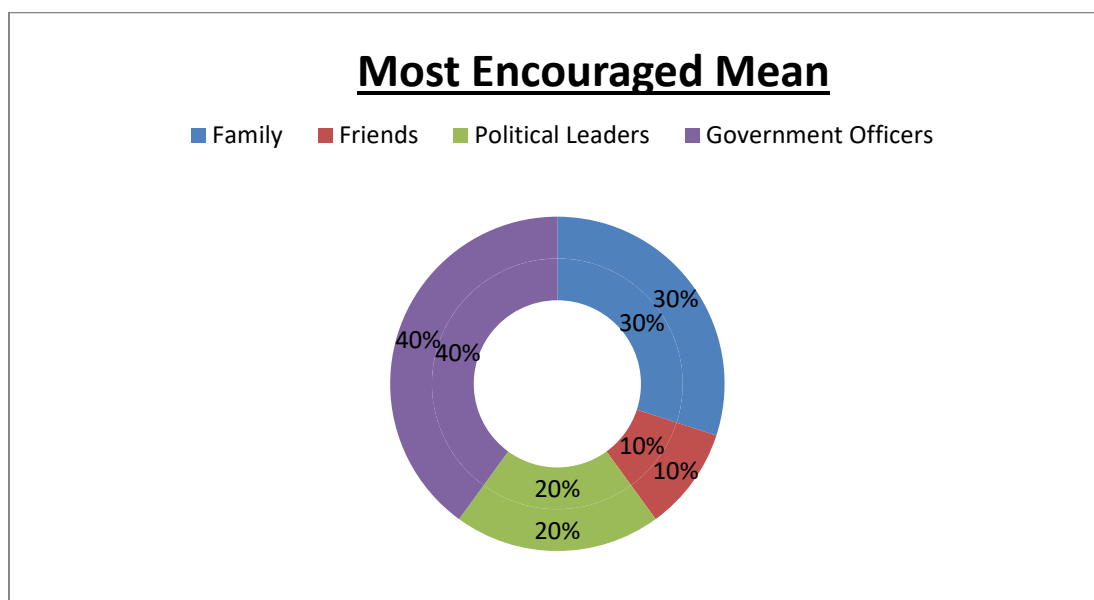
The degree of beneficial for government is Good 30%, Better 60% and best 10%.

For the Formers the degree of beneficial is good 45%, Better 35%, Best 5% and Neutral 15%.

From the above table it shows that an average benefits are got by the Government, Formers and MGNREGS workers.

Analysis of the Most Encouraged Mean

KIND	No of Respondent	Percentage
Family	30	30%
Friends	10	10%
Political Leaders	20	20%
Government Officers	40	40%
TOTAL	100	100%

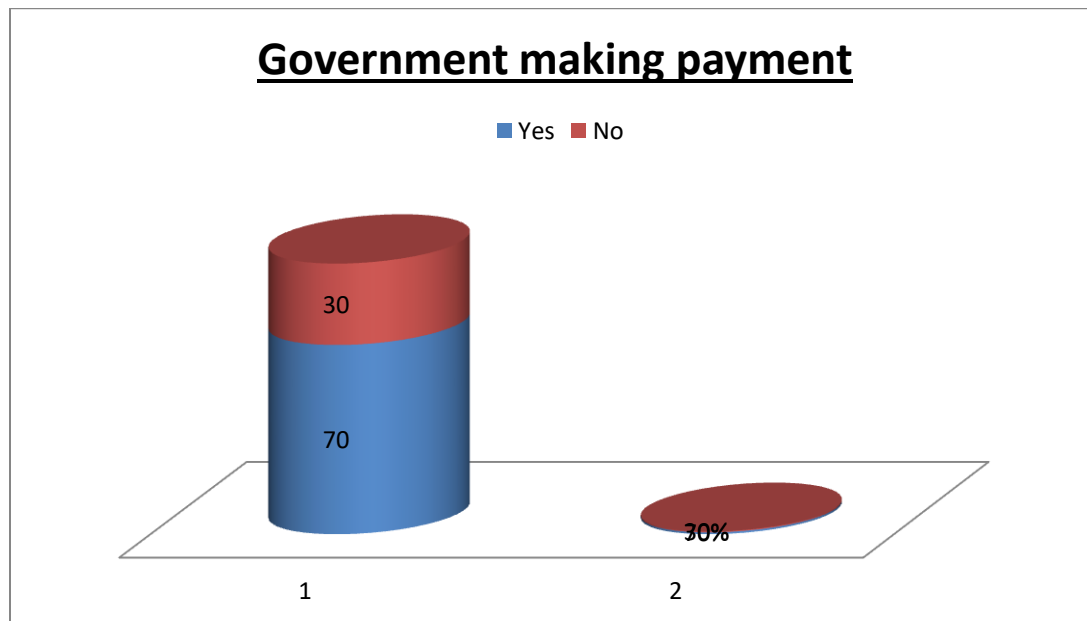


Interpretation:

Basing on the 100 Collected Survey Samples, the encouraged means are Family 30%, Friends 10%, Political leaders 20% and Government officers 40%. It interprets that the government officers are playing main role in encouraging the respondents.

Analysis of Government making payment time to time

Response	No of respondents	Percentage
Yes	70	70%
No	30	30%
Total	100	100



Interpretation:

Basing on the 100 Collected Survey Samples, Response of time to time payment “Yes “is 70% and “No” is 30%.

It reveals that there is more positive (Yes) response than the negative (No).

OBSERVATION AND FINDINGS

The research done on the workers under MGNRES Act. And MGNRES Act left us with a number of findings. All these findings and conclusions are basically drawn from the questionnaires, which are filled by the respondents in person. I cannot say that, all these findings are accurate because the answers given by the respondents may not be absolutely true. They may be considered as findings as findings with as they are contingent

- From the study it reveals that there is 45% Female workers are worked in MGNREGS. It means the income levels of female members in the village are increasing.
- And it coming to know that the minimum requirements like water and first aid is not providing at work, these requirements have to arrange employees by themselves.
- Some working groups in the village does not get the payment till 8 weeks from work completed.
- Employments days are provided by the government are not sufficient to the large family because the family members are working only on one job card.
- Lacking of transparency and Accountability in maintaining of accounts.
- The villagers are bothered about the difference in wage payments to the workers
- The local farmers are hesitating about the implantation of the scheme because it increased the wage rates, and decreased the supply of labor.
- Peoples are not aware about the Social Audit.
- Peoples are do not have the knowledge about the MGNREGS Act.

CONCLUSIONS AND SUGGESTIONS

After analyzing the findings, the following suggestions have been prepared. Great care has taken in making these suggestions for the improvement of workers under Act.

- The government should provide the drinking water facilities at the work site.
- The inequalities in the wage payments should be eliminated.
- The government should take necessary actions towards not to manipulate the records and books of accounts by concern authorities.
- Minimum requirement like First Aid facility should be provided at the work site as they will have to work in the fields.
- The government should create awareness among the workers about Social Audit
- However the scheme has been increased the socio-economic position of poor (SC, ST) in the country. It is also providing financial security to the poor by providing work through increasing the productivity of rural areas.

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A Study on MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT QUESTIONNAIRE

Dear respondent please lend me few minutes for fillings this questionnaire it is strictly for academic purpose and therefore all information provided shall be treated with maximum caution and confidentiality all personal data provided shall be treated collectively and not on personal levels

Personal profiles:

Name:

Age:

Address:

Gender:

Marital Status:

Name of the College:

Occupation:

1. Gender Category

a) Male b) Female

2. Groups of Respondents

a) 18-20 b) 20-30 c) 30-40 d) 40-50 e) 50-60 f) 60 above

3. Most Preferable Media

a) Print Media b) Electronic Media c) Others

4. Marital Status of Respondents

a) Married b) Un-married

5. Education status of respondents

a) Un Educated b) Below 10th class c) below Graduation

6. Social status of respondents

- a) OC b) BC c) SC d) ST e) MINORITY

7. Annual Income Groups of Respondents

- a) Below 20,000 b) 20,000-30,000 c) 30,000-40,000 d) 40,000-50,000

8. Occupation of Respondents

- a) Coli b) Agriculture Labor c) Small Farmers d) Students

9. Beneficial

- a) Employee under MGNREGS b) Government c) Formers

10. the Most Encouraged Mean

- a) Family b) Friends c) Political Leaders d) Government Officers

11. Government making payment time to time

- a) Yes b) No

A PROJECT REPORT ON
“A STUDY ON THE WORKING CONDITION OF SHGs IN NALGONDA
DISTRICT.”

For the Academic Year-2017-18.

SUBMITTED

BY

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INTRODUCTION:

A self-help group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions. To make the bookkeeping simple, flat interest rates are used for most loan calculations.

Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions. SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interactions. Since the reconstitution of the Commission in January 2000, the Commission started projects with the aim of making women economically empowered.

One of the major initiatives taken by the Delhi Commission for Women in the year 2000-2001 was to set up pilot projects in collaboration with partner NGOs for empowering women economically and thus helping prevent crimes against women. The Commission tied Help Groups. up with various NGOs working in various parts of Delhi for formation of Self-

OBJECTIVE OF SELF HELP GROUPS

- To meet the credit needs of the poor by combining flexibility, sensitivity and responsiveness of the informal credit system with the strength of technical and administrative capabilities and financial resources of the formal credit institutions.
- To build mutual trust and confidence between the bankers and the rural poor.
- To encourage banking activity both on thrift as well as credit side in a segment of the population that the formal financial institutions usually find difficult to cover.

ADVANTAGES OF SELF HELP GROUPS:

1. Meeting other stammerers.
2. Encouragement from other stammerers.
3. knowing you are not alone.
4. Hearing of other therapies and seeing them in use.
5. Talking about your therapy and practicing it.
6. Generally exchanging ideas.
7. being able to address several people, up to the whole group.
8. Gaining more confidence in speaking and social situations.
9. Having people to practice with the telephone.
10. Engaging in role play (Interviews etc).
11. If the group is set up for 'exchanging jobs around the group', experience in carrying out new job functions.
12. Starting or continuing to desensitize you by stammering freely, until you switch in to 'speaking tools' mode.
13. with luck, easy access at meetings to a trained and / or under training Speech Language professional.
14. Equal voice in shaping the direction of the group.
15. Possibility of asking for talks from professionals.
16. Occasional meetings with other groups.
17. Inviting others (employers / police / government representatives etc.) to meetings to hear firsthand about your problems and how you cope.
18. Inviting local media to see and hear your experiences.
19. All these things will build your own self image, and start to deal with emotional baggage

many stammerers have.

20. The meetings can be both fun and enjoyable, with you enjoying speaking.

DISADVANTAGES OF SELF HELP GROUPS:

There are also sometimes significant disadvantages to self-help approaches as well.

- **You may lack the perspective to properly understand the nature of your issues:**
- **You may lack the knowledge of how to fix your issues:**
- **You may lack the motivation or will-power to stick to a self-help plan:**

NEED FOR THE STUDY:

This study results from the support and efforts of very many people who are part of the SHG movement in Nalgonda. In particular, in the field, it is impossible to name all the SHG members – and others too in their villages (including drop-outs, and non-members) – and the leaders and staff of the SHG promoting agencies (NGOs, government agencies and banks) who have spent time with the study team and shared their views, experiences and data. Our main hope is that we have fairly reflected what they told us, and that the study findings will lead to a better understanding of some of the realities facing SHGs –especially as their numbers grow, and to practical strategies to address the dark sides and Strengthen the lights.

OBJECTIVES OF THE STUDY:

- To sensitize women of target area for the need of SHG and its relevance in their empowerment process.
- To create group feeling among women.
- To enhance the confidence and capabilities of women.
- To develop collective decision making among women.
- To encourage habit of saving among women and facilitate the accumulation of their own capital resource base.
- To motivate women taking up social responsibilities particularly related to women development.

The SHG programmed has assumed such enormous dimension in a brief period of about one year that these are as mentioned below.

SCOPE OF THE STUDY:

- The scope of the study is restricted to Nalgonda district. Because in view of the time constraints and accessibility.
- It involves developing and understands of the selected problem, if calls for decision on the data sources, study approaches instruments available.

METHODOLOGY:

Collection of data:

Primary:

- For collection of primary data a structured questionnaire which includes open ended, yes or no, three to four scales have been used.
- The data also has been collected from several farmers, with personal approach, & it includes my personal experience.

Secondary:

- The secondary data has been collected from various books, catalogs, and other printed materials, and websites.
- The data collected from primary and secondary sources are tabulated, analyses and their by various interpretations have been made.

- **SAMPLING SIZE: 50**

- **SAMPLING TECHNIQUE: Convenience sampling technique**

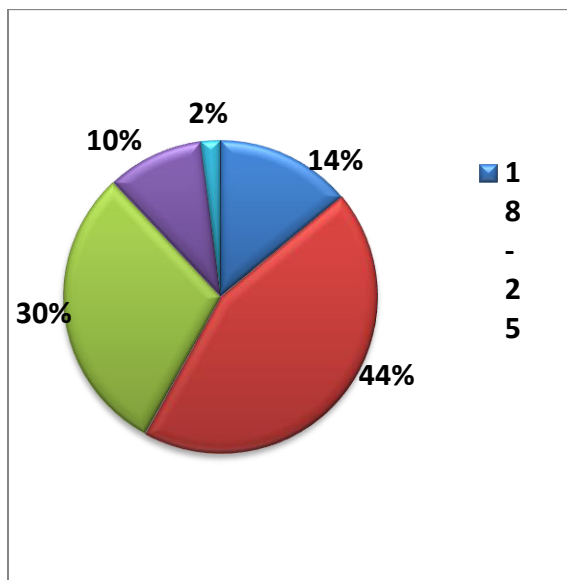
- **PERIOD OF THE STUDY: 45 days**

DATA ANALYSIS AND INTERPRETATION

1). Age of the Respondents

Category	Respondents	Percentage (%)
18-25	07	14%
25-35	22	44%
35-45	15	30%
45-55	05	10%
55-65	01	02%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

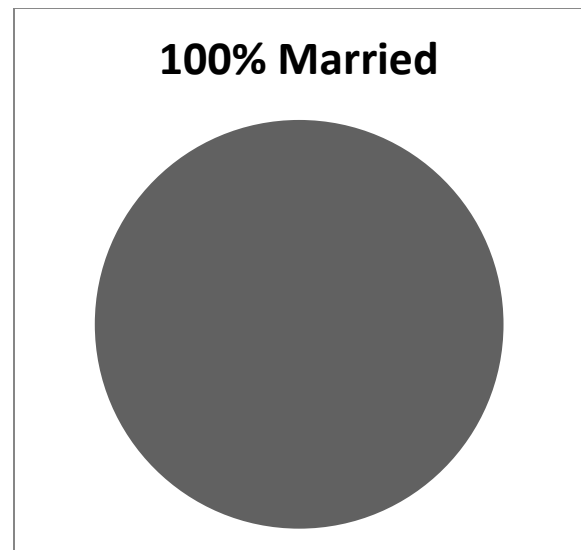


Interpretation: The above graph shows the number of respondents belonging to different age groups. The number of respondents lies in between 18-25, 25-35, 35-45, 45-55, 55-65 above respectively 07,22,15,05,01 and carries 14% ,44% ,30% ,10 % ,2 % .

2). Marital status of respondents

Category	Respondents	Percentage (%)
Married	50	100%
Un married	Nil	0%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

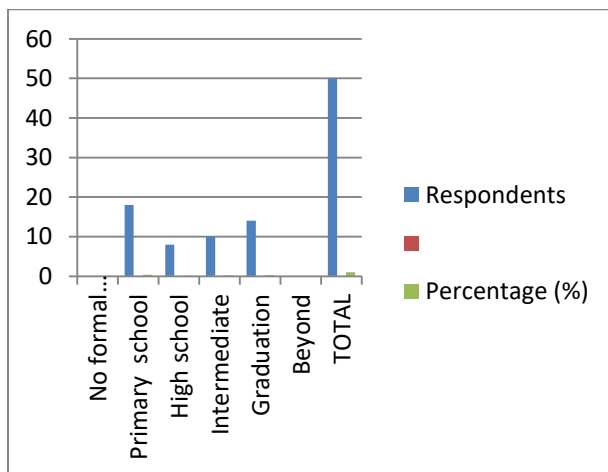


Interpretation: The above graphs and table shows that it is clear that all respondents are 100% married with the self half groups.

3). Education details of respondents

Category	Respondents	Percentage (%)
No formal education	0	0%
Primary school	18	36%
High school	08	16%
Intermediate	10	20%
Graduation	14	28%
Beyond	0	0%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

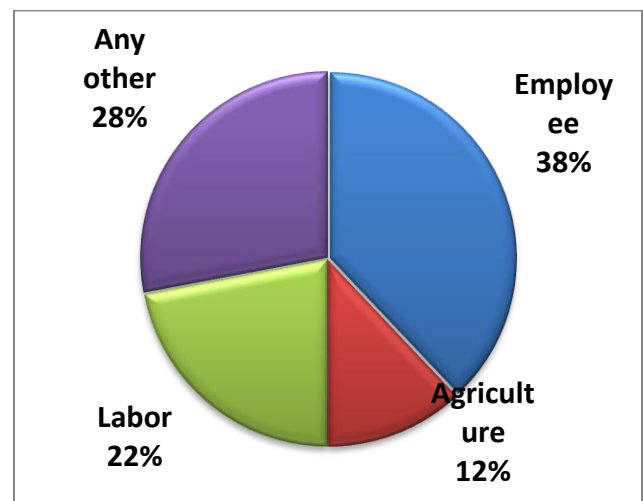


Interpretation: the above graph shows the educational qualification of the respondents. The majority of the respondents fall under the category of primary school i.e. 36% next is Graduation category respondents are 28%, and third majority of respondents fall under the category of Intermediate 20% of respondents, 16% of the respondents fall under the category of high school.

4). Occupation

Category	Respondents	Percentage (%)
Employee	19	38%
Agriculture	06	12%
Labor	11	22%
Any other	14	28%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

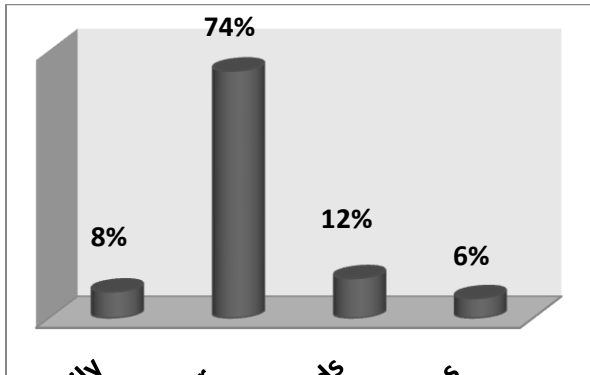


Interpretation: From The above table and graph it is clear that the majority of the respondents fully depend on employee i.e., 38% and least of the respondents are any other i.e. 28%, and labor. 22% of the respondents and 12% of the respondents are agriculture.

5).Who motivated you to join self help Group?

Category	Respondents	Percentage (%)
family	04	8%
Neighbor	37	74%
Friends	06	12%
Govt policies	03	6%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

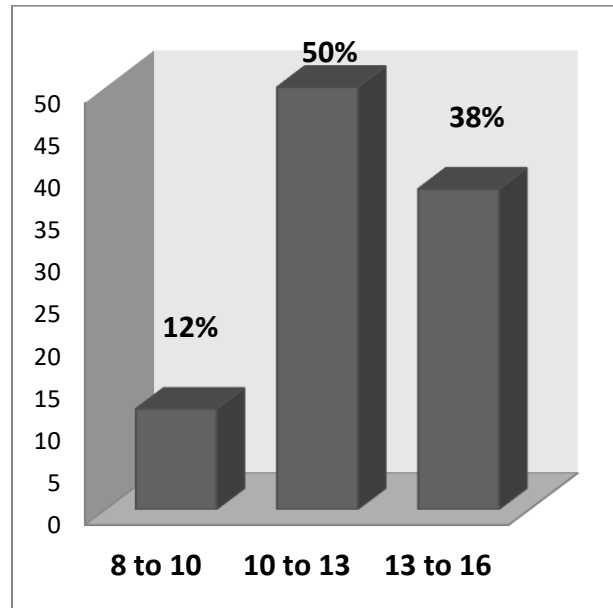


Interpretation: the above table and graphs that the majority of the members motivated by neighbors i.e. 74% and very few members attracted with government policies i.e. 6%.

6).How many members are there in the group?

Category	Respondents	Percentage (%)
8 to 10	06	12%
10 to 13	25	50%
13 to 16	19	38%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

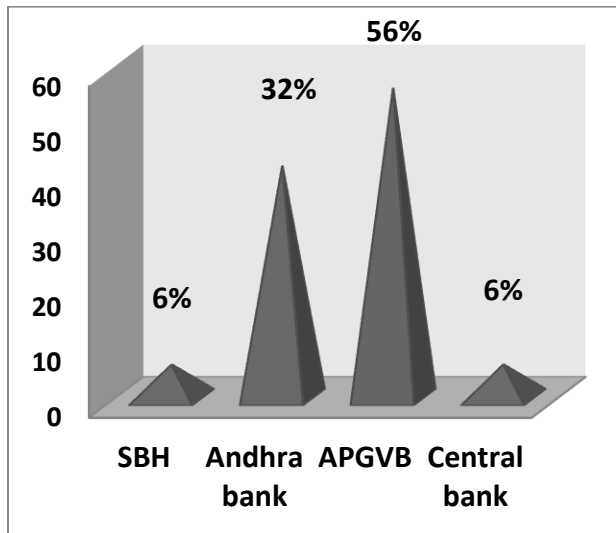


Interpretation: From my study it is clear that the majority groups formed with 10 to 13 members and I found with my study the 30% of groups formed with 8 to 10 members in their groups.

7). From which bank Does your group take loan?

Category	Respondents	Percentage (%)
SBH	03	6%
Andhra bank	16	32%
APGVB	28	56%
Central bank	03	6%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

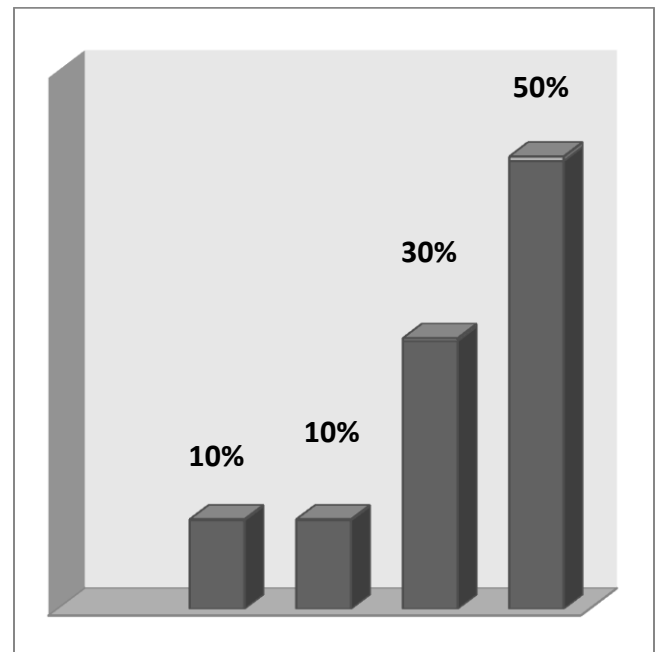


Interpretation: The above table and graph tells that the majority SHG members i.e. 56% has taken the loan from APGVB, 32% of SHG members raised the loan from Andhra bank, very few i.e. 6% of members has taken the loan from SBH and central bank respectively.

8). According to you fell the rate of interest charged is?

Category	Respondents	Percentage (%)
Very high	05	10%
High	05	10%
Normal	15	30%
Low	25	50%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

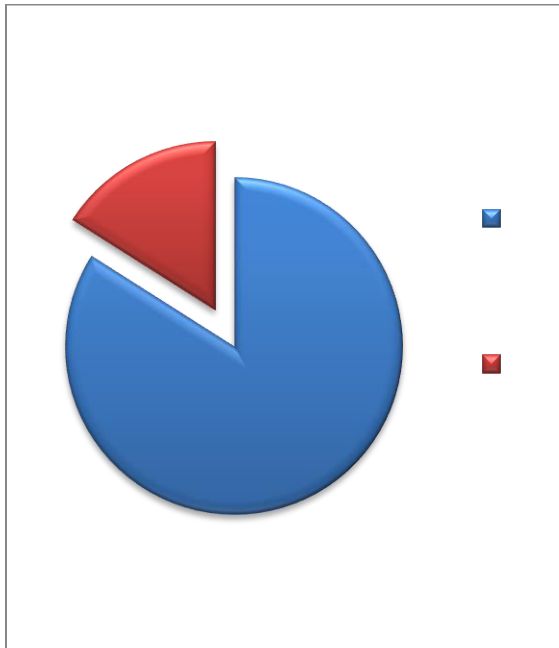


Interpretation: From my study it is clear that the majority of SHG members i.e. 50% felt that the interest charged by the SHG very low and 30% of member felt that SHG charging normal interest rate and also some members and SHG feeling that the SHG charging high interested.

9).Do you pay installments regularly?

Category	Respondents	Percentage (%)
Yes	42	84%
No	08	16%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

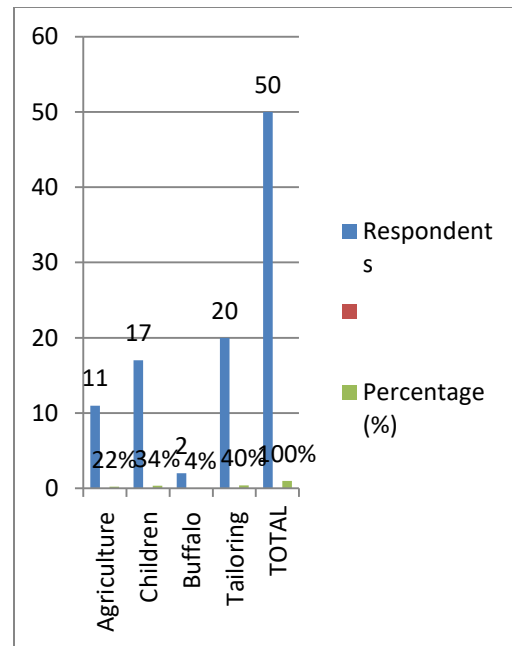


Interpretation: Majority of the members in SHG paying their installments regularly and very few members not in a position to pay the Installments regularly.

10) If yes for which purpose?

Category	Respondents	Percentage (%)
Agriculture	11	22%
Children	17	34%
Buffalo	02	4%
Tailoring	20	40%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

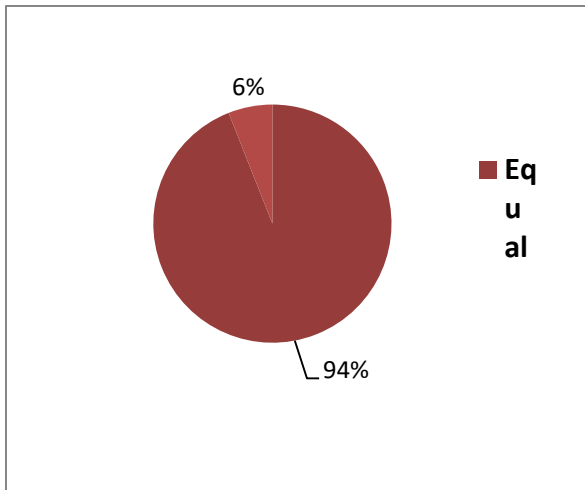


Interpretation: The above table and graph shows the purpose for which the members has taken loan it is clear that the 40% of the members raised the loan for tailoring the 34% of members raised the loan for children education 22% of the members used the loan for agricultural uses and very few members i.e. 4% raised the loan to clear their prior loan amount.

11).What is the distribution pattern of lone among the members?

Category	Respondents	Percentage (%)
Equal	47	94%
Purpose	03	6%
According need	Nil	0%
Other specified	Nil	0%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

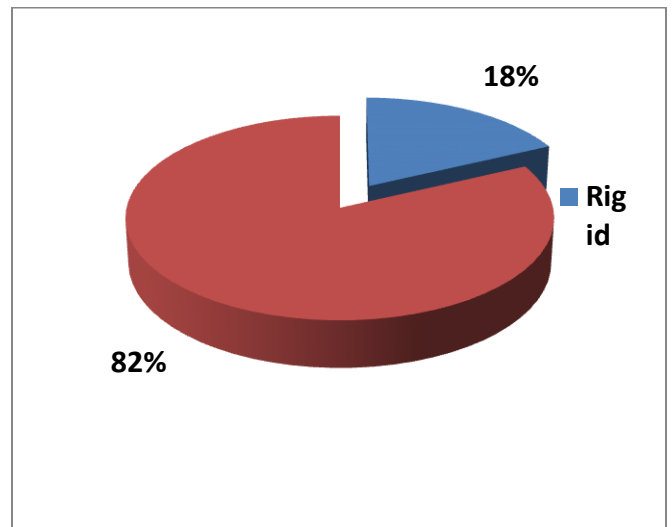


Interpretation: From my study I found that the SHG s members share the loan amount equally i.e. 94% and very few groups distributing the loans according to group members par pose.

12). According to you recovery conditions are?

Category	Respondents	Percentage (%)
Rigid	09	18%
Flexible	41	82%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

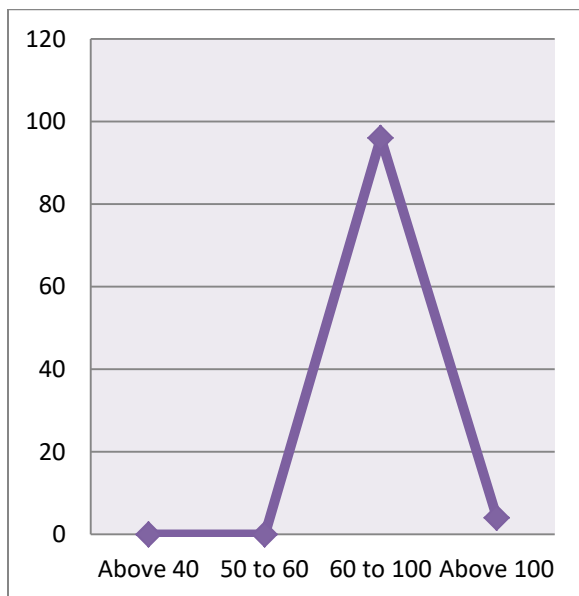


Interpretation: The above table and graph shows the loan recovery condition by SHGs it clear the 82% of members feeling that the recovery condition by SHG s very flexible.

13). What is the amount saving by each member in group monthly?

Category	Respondents	Percentage (%)
Above 40	0	0%
50 to 60	0	0%
60 to 100	48	96%
Above 100	02	04%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

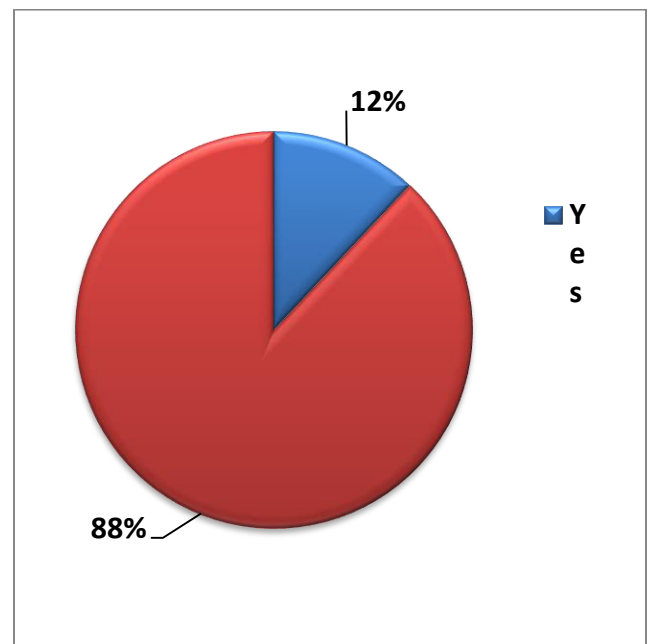


Interpretation: The above table and graph depicts that the majority of the members of the member's savings 60 to 100 as their additional savings and very few members are savings above 100.

14. Is there any conflicts among the group members?

Category	Respondents	Percentage (%)
Yes	06	12%
No	44	88%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

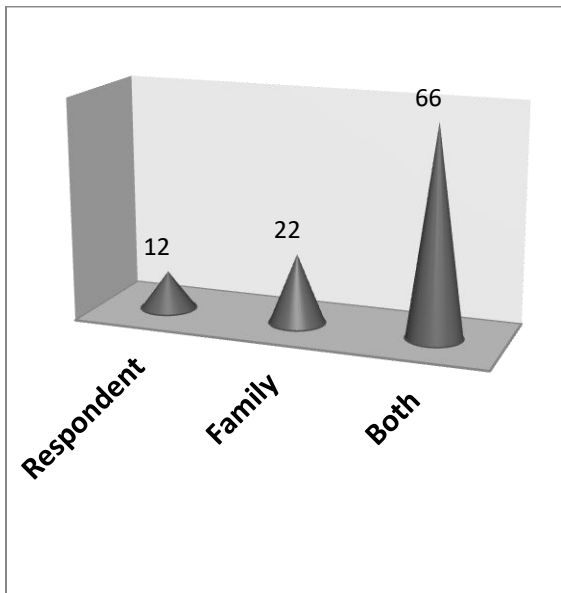


Interpretation: My study clearly elation that the 88% of members felt that there is no conflicts among the group members but very few I.e., 12% of members having conflicts with their group members.

15. Who will decide for which purpose the lone is utilized?

Category	Respondents	Percentage (%)
Respondent	06	12%
Family	11	22%
Both	33	66%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

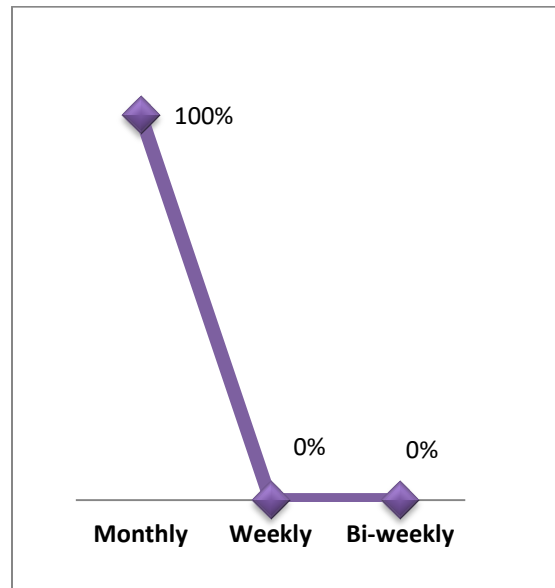


Interpretation: From my study it is clear that the majority for the members discussing with their family before getting the loan to which purpose the loan amount utilize.

16. What is the installment period to reply the lone?

Category	Respondents	Percentage (%)
Monthly	50	100%
Weekly	0	0%
Bi-weekly	0	0%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:

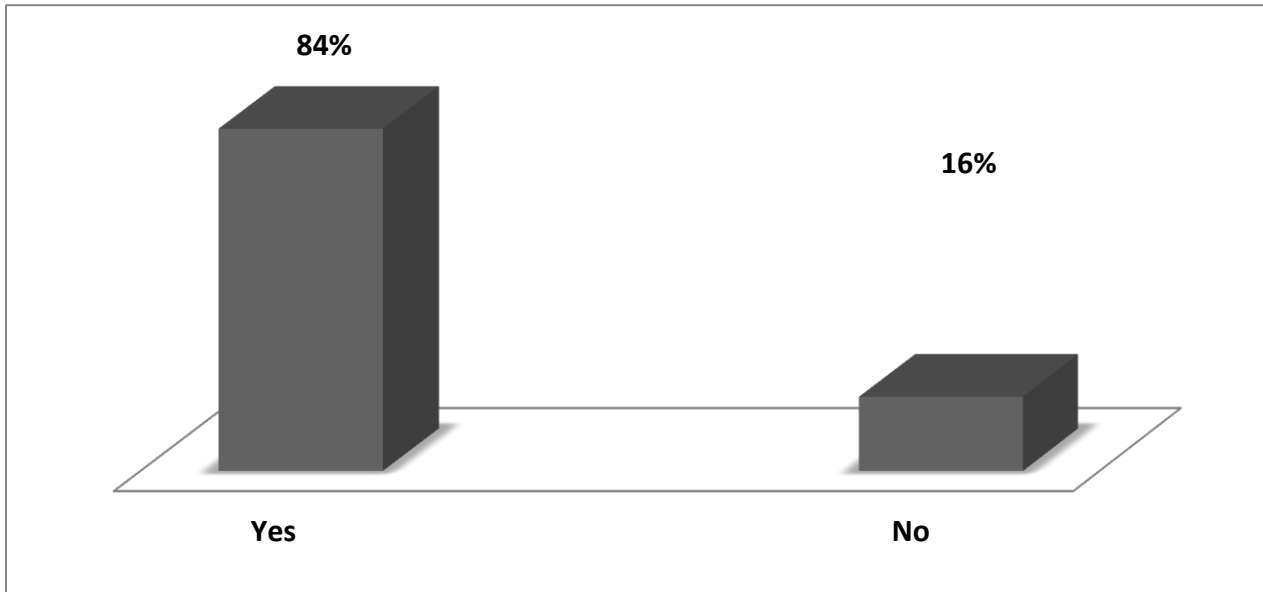


Interpretation: The above table graph depicts that the 100% of the group members their loan installments monthly basis.

17. Do you think that your financial position is improved after joining SHGS?

Category	Respondents	Percentage (%)
Yes	42	84%
No	08	16%
TOTAL	50	100%

GRAPHICAL REPRESENTATION:



Interpretation: From the above table graph it is clear that 84% of member's financial position improved after going SHG s and 16% said that there is no impact of SHG on their financial position after joining the SHG.

FINDINGS:-

- Majority of the respondents in age between 25-35, 44% of respondents in responding the self help groups.
- The educational qualification of the respondents. Majority of the respondents fall under the category of primary school i.e. 36% and less than 16% of the respondents fall under the category of high school.
- From the study it is clear that the majority of the respondents fully depend on employment i.e., 38% and less than 12% of the respondents are agriculture.
- Majority of the members motivated by neighbors i.e. 74% and very few members attracted with government policies i.e. 6%.
- The purpose for which the members has taken loan it is clear that the 40% of the members raised the loan for tailoring.
- From my study I found that the SHG s members share the loan amount equally i.e. 94% and very few groups distributing the loans according to group members par pose.
- The loan recovery condition by SHGs it clear the 82% of members feeling that the recovery condition by SHG s very flexible.
- That the majority of the members of the member's savings 60 to 100 as their additional savings and very few members are savings above 100.
- My study clearly elation that the 88% of members felt that there is no conflicts among the group members but very few I.e., 12% of members having conflicts with their group members.

CONCLUSIONS:

From the Self Help Groups survey we can concluded that:

- ❖ Majority of the respondents in age between 25-35, 44% of respondents in responding the self help groups.
- ❖ From my study it is clear that the majority of the respondents fully depend on employee i.e., 38% and least of the respondents are any other i.e. 28%, and labor. 22% of the respondents and 12% of the respondents are agriculture.

- ❖ The majority of the members motivated by neighbors i.e. 74% and very few members attracted with government policies i.e. 6%.
- ❖ From my study it is clear that the majority groups formed with 10 to 13 members and I found with my study the 30% of groups formed with 8 to 10 members in their groups.
- ❖ The purpose for which the members has taken loan it is clear that the 40% of the members raised the loan for tailoring the 34% of members raised the loan for children education 22% of the members used the loan for agricultural uses and very few members i.e. 4% raised the loan to clear their prior loan amount.

SUGGESTIONS

- On the basis of present study, a few suggestions are put forward for the agencies and department that are involved in the formation and smooth working of SHGs in Himachal Pradesh.
- The group members should collectively utilizes the benefits of different government schemes so as to enhance their living standard.
- The group members should be made insight that self-help group are not only means of taking easy loan or credit; 128 rather it provides the opportunity to improve their socioeconomic conditions. • Self-help groups should extend the area of their business and try to reach to local markets for their home making products.

ANNEXURE

A Study on the working condition of SHG'S in Nalgonda.

Questionnaire

Dear respondent , please lead me few minutes for filling this questionnaire it is strictly for academic purpose and therefore all information provided shall be treated with maximum caution and confidentiality .all personal data provided shall be treated collectively and not on personal levels.

Personal profile:

Name of the respondent:

Age:

Marital status: Married/Unmarried

Education: No Formal Education/Primary school/High school/PUC/post graduation/beyond

Occupation: Employee/agriculture Labor/Any other

1. Who motivated you to join self help Group?

a. Family b. neighbor c. friend's n d. government's policies

2. How many members are there in the group ?

a.8 b.8 to 10 c.10 to 13 d.13 to 16

3. From which bank Does your group take lone?

a.SBH b. ANDRA Bank c. APGVB d. Central bank e. Others.....

4. According to you feel the rate of interest charged is?

a. Very High b. High c. Normal d. Low

5. Do you pay installments regularly?

a. Yes

b. No

6.If yes for which purpose?

a. Agriculture

b. Children Education

c. Buffalo lone

d. Tailoring

7. What is the distribution pattern of lone among the members?

a. Equal

b. According to proportion

c. According to need

d. Other specified

8. According to you recovery conditions are ?

a. Rigid

b. Flexible

9. What is the amount saving by each member in group monthly?

a. Above 40

b.50 to 60

c.60 to 100

d. Above 100

10. What is the amount of lone taken?

a.10, 000-20000

b.20, 000-30000

c.30, 000-50000

d.50, 000-100000

11. Is there any conflicts among the group members?

a. Yes

b. No

12. Who will decide for which purpose the lone is utilized?

a. Respondent

b. Family

c. both

13. What is the installment period to reply the lone?

a. Monthly

b. Weekly

c. Bi-weekly

14. Do you think that your financial position is improved after joining SGHS?

a. Yes

b. No

15. Yours Comments / Suggestions.

A PROJECT REPORT
ON
“MISSION BHAGIRATHA.”
For the Academic Year-2017-18.

SUBMITTED

BY

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INTRODUCTION

Water is life! International community has declared clean drinking water as a human right long back. Yet, lack of drinking water is a common sight in our state and country. Even though two perennial rivers flow across the state, the tragedy is, most of Telangana state does not have access to clean drinking water. To change this situation, the Telangana government, under the able leadership of CM Sri K Chandrashekar Rao, has designed the Telangana Water Grid - a mammoth project intended to provide a sustainable and permanent solution to the drinking water woes.

Mission Bhagiratha is a project for safe drinking water for every village and city household in Telangana State, with a budget of 43,791 crores.

The project is a brain child of Telangana Chief Minister, K. Chandrashekar Rao, that aims to provide piped water to 2.32 crore people in 20 lakh households in urban and 60 lakhs in rural areas of Telangana.

The ambitious project will supply clean drinking water to all households in the state through water sourced from River Godavari (22 TMC) and River Krishna (19 TMC). The bulk supply is expected to be completed by May 2018 and intra-village, intra-locality works will be completed by December 2018.

Prime Minister Narendra Modi launched Mission Bhagiratha with an objective to provide safe drinking water to all.

It was launched by state Government at Komatibanda Village, Gajwel in Medak District of Telangana.

Concept of Water:

Water covers about 70% of Earth's surface, makes up about 70% of your mass, and is essential for life. This photograph of planet Earth, taken by the Apollo 17 crew as they traveled to-ward the moon on December 7, 1972, shows an area of the planet from the Mediterranean Sea to Antarctica. Water is visible in this photograph as the Atlantic, Indian and Southern (or Antarctic) Oceans, the south polar icecap, and as heavy cloud cover in the southern hemisphere and scattered along the equator. Water is unique; it moves in space and time; it is ice, vapour and

liquid; and it exists in a continuous and dynamic hydrological cycle which, among its key aspects, converts water vapour into rainfall, runoff and evaporation and infiltration into groundwater. While there has been enormous progress in understanding water in the atmosphere, knowledge about the dynamic connection between water, soil processes and ecosystem responses to climatic signals is still being obtained. Climate change has brought to light a new level of complexity, represented by the immense challenge of predicting the non-linear behaviour of water in the atmosphere, the earth, and its interaction with the ocean. Earth's water resources, including rivers, lakes, oceans, and underground aquifers, are under stress in many regions. Humans need water for drinking, sanitation, agriculture, and industry; and contaminated water can spread illnesses and disease vectors, so clean water is both an environmental and a public health issue. In this unit, learn how water is distributed around the globe; how it cycles among the oceans, atmosphere, and land; and how human activities are affecting our finite supply of usable water.

The Global Water Cycle:

Water covers about three-quarters of Earth's surface and is a necessary element for life. During their constant cycling between land, the oceans, and the atmosphere, water molecules pass repeatedly through solid, liquid, and gaseous phases (ice, liquid water, and water vapor), but the total supply remains fairly constant. A water molecule can travel to many parts of the globe as it cycles. There are three basic steps in the global water cycle: water precipitates from the atmosphere, travels on the surface and through groundwater to the oceans, and evaporates² or transpires back to the atmosphere from land or evaporates from the oceans.

Nearly 97 percent of the world's water supply by volume is held in the oceans. The other large reserves are groundwater (4 percent) and icecaps and glaciers (2 percent), with all other water bodies' together accounting for a fraction of 1 percent. Residence times vary from several thousand years in the oceans to a few days in the atmosphere.

Concept of Drinking Water:

Drinking water, also known as potable water or improved drinking water is water that is safe to drink or to use for food preparation, without risk of health problems. Globally, in 2015, 91% of people had access to water suitable for drinking. Nearly 4.2 billion had access to tap

water while another 2.4 billion had access to wells or public taps. 1.8 billion People still use an unsafe drinking water source which may be contaminated by feces. This can result in infectious diarrheal such as cholera and typhoid among others. Drinking water in India: The Department of Drinking Water Supply (DDWS) was created in the Ministry of Rural Development in 1999, which was subsequently renamed as the Department of Drinking Water and Sanitation in 2010. Keeping in view the significance of Rural water supply and Sanitation, the Government of India created and Notified the Ministry of Drinking water and Sanitation as a separate Ministry on 13th July, 2011. The Ministry of Drinking Water & Sanitation⁴ is the nodal Ministry for the overall policy, planning, funding and coordination of the flagship programmes of the Government for rural drinking water viz. the National Rural Drinking Water Programme and for Sanitation, the Swachh Bharat Mission-(Gramin) in the country. There are three programme divisions namely Water, Water Quality and Sanitation to carry out the functions of the Ministry. For the Eleventh Five Year Plan, it had been decided that the major issues which need tackling during this period are problems of sustainability, water availability and supply, poor water quality, centralized versus decentralized approaches and financing of O&M, cost on equitable basis with full consideration to ensure equality in regard to gender, socially and economically weaker sections of the society, school children, socially vulnerable groups such as pregnant and lactating mothers, specially disabled and senior citizens etc.

NEED OF MISSION BHAGIRATHA

Telangana State suffers from chronic drought conditions – scarcity of drinking water-deficit rainfall in 6 years during last decade

- a. Severe drought leading to ecological imbalance.
- b. Depletion of Ground water – by more than 3 metres in the last 10 years.

Rain shadow area increasing alarmingly, inadequate infrastructure and supply and Current Schemes also plagued by

- Fluoride affected GW sources
- Prevalence of contamination leading to water borne diseases
- Poor Water quality

Already covered habitations slipping back to Quality affected and scarcity habitations

Telangana Drinking Water Supply Corporation Limited (TDWSCL) is the nodal agency for implementation of Telangana Drinking Water Supply Project (TDWSP) in the state. TDWSP is a

flagship programme of the newly constituted state of Telangana. The Objective of the project is to ensure safe and sustainable PIPED drinking water supply from surface water sources at 100 LPCD (litres per capita per day) for rural areas, 135 LPCD for Municipalities, 150 LPCD for Municipal Corporations and 10% to meet Industrial requirements. The Project comprises of 26 segments in 9 districts and supply water to 62, 01,552 habitations which covers the pipeline of entire state is of about 1.697 lakh Km and it includes 19 nos. of intake structures, 549 nos. of Over Head Balancing Reservoirs, 550 nos. of Ground Level Balancing Reservoirs & sumps, 35,573 nos. of Village Over Head Service Reservoirs and 153 nos. of Water Treatment Plants. The Works costing of about Rs. 37813.01 Cr has been sanctioned. All intake structures, transmission lines, WTP structures are in advance stage and are currently in very good progress stage and are currently in very good progress.



Mission Bhagiratha pylon

The Project comprises of 26 segments in 9 districts and the Stages involved in the entire Water supply chain include;

- a) Sourcing water from Major rivers or reservoirs fed by these rivers
- b) Purify the raw water in nearby Water treatment Plant.
- c) Pump treated water to the major OHSRs & Sumps at the highest points
- d) Transmit from the highest point through secondary pipeline network to all the habitations by gravity (98%)
- e) Distribute to each house hold through a modern, rationalized intra village network by providing tap connections to each household

Key Facts

- Mission Bhagiratha is a water grid project that aims to provide safe drinking water to all even to remotest places in Telangana.
- Its objective is to provide 100 litres of clean drinking water per person in rural households and 150 litres per person in urban households.
- Under it safe drinking water will be provided to about 25000 rural habitations and 67 urban habitations.
- Apart from providing a sustainable and permanent solution to the drinking water woes, it also aims to rejuvenate more than 45000 water tanks.

Mission Bhagiratha — Telangana government’s ambitious project to provide piped drinking water to every household — has crossed several barriers and is now closer to becoming a reality. The project, when completed, is likely to be a major socio-economic game-changer for a populace that is currently facing several issues in this regard, such as fluoride-contaminated water, availability of potable water only at far-off areas and dependence on water tankers.

- The biggest challenge while implementing the project, experts say, was laying pipelines to the length of a whopping 50,000 km — almost four times the distance between India and the US. A group of companies with technological expertise in this area has come forward to make the government’s dream a reality, with Megha Engineering & Infrastructures Ltd. (MEIL), being a prominent player.
- MEIL has been assigned 50 per cent of the pipe-laying works (25,000 km), of which it has already laid pipelines to the length of 20,000 km. The company is also in charge of the operation and maintenance of the project for the next 10 years.

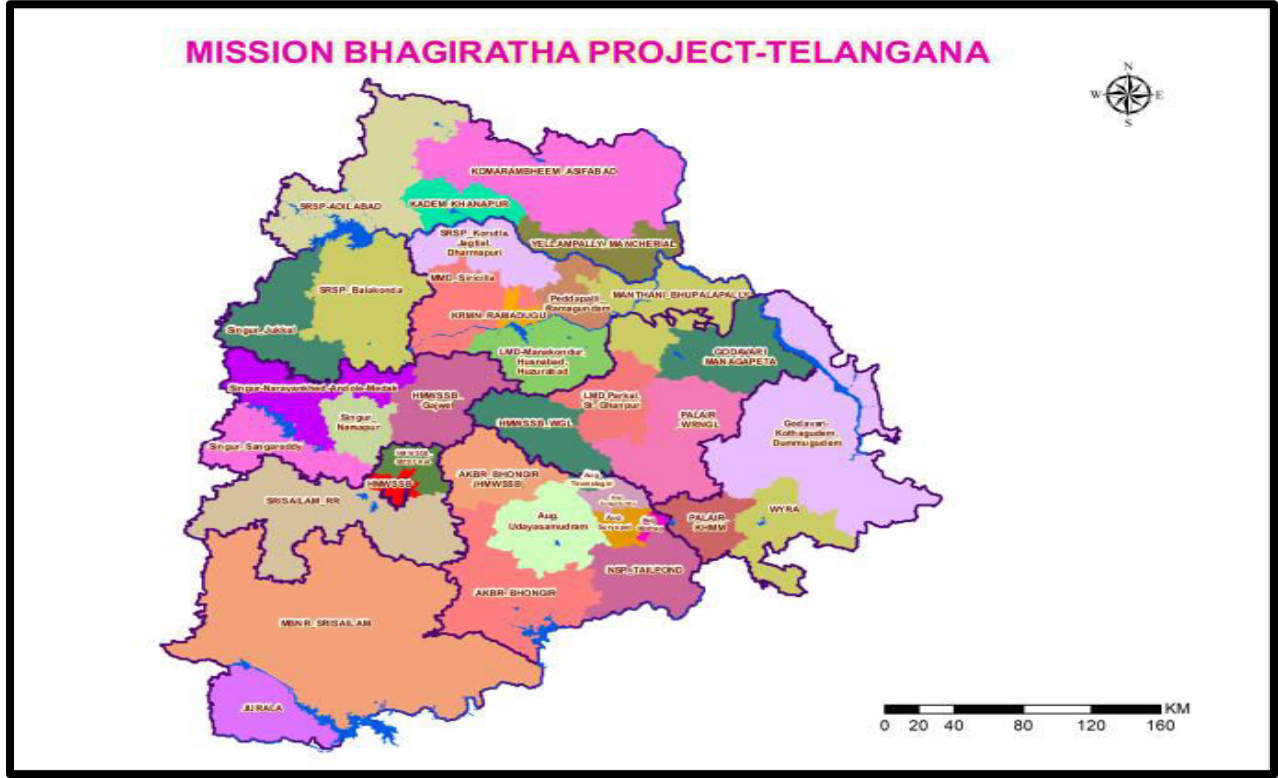
- As of February 2018, 95 per cent of the works have been completed in some of the water grid projects entrusted to MEIL, such as Nizamabad-Singanoor Water Grid, Warangal Paleru Water Grid, SRSP Adilabad Water Grid, and the AKBR segment of Nalgonda Water Grid. All these projects are scheduled to be fully commissioned later this year. In the future, these projects will cater to the drinking water needs of about 45 lakh people of more than 5,000 habitations in both urban and rural areas of the state.

Highlights of Mission Bhagiratha

- Interlinking Krishna and Godavari rivers with reservoirs in the state to collect, conserve and supply much needed water to the state
- Total water pipeline length: 1,30,000 km – covering 26 internal grids, 62 intermediate pumping stations, 16 intake wells, 110 water treatment plants and 37,573 Overhead Service Reservoirs
- Total cost: Rs 42,000 crore
- Year of completion: 2018
- Based on detailed topography analysis, water to be pumped using gravity and minimal electricity (182 MW)
- Piped drinking water supply to : 67,000 urban households in Gajwel constituency at the rate of 150 liters per day per household, in areas under Municipal Corporations
- Piped drinking water supply to: 25,000 rural households at the rate of 100 litres per day per household
- Project water allocated for industrial use: 10%
- Women in villages empowered to oversee allocation and distribution of water in villages and collection of taxes
- Water drawn from Godavari river: 19.62 thousand million cubic feet (TMC)
- Water drawn from Krishna river: 19.65 thousand million cubic feet (TMC)

DETAILS OF PROJECT AREA

The entire project comprises of 26 segments in 9 districts of Telangana state are shown as below.



Location Map of the project

The segment wise details of the project are given in Table-1.

Segment wise details of the project

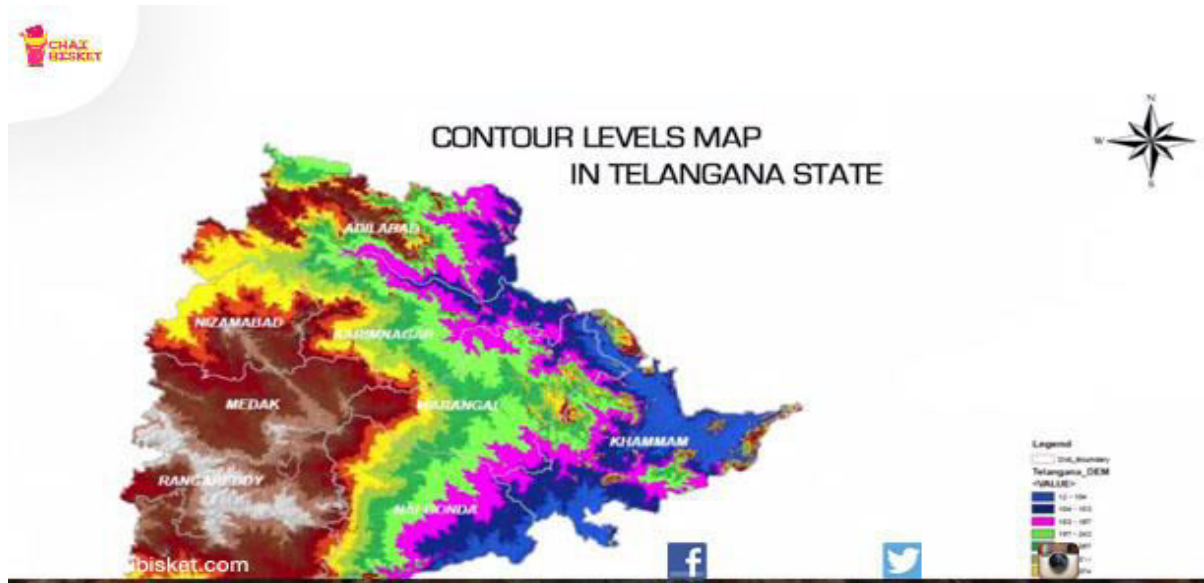
No.	District	Segment Name
1	Mahabubnagar	Srisailam-Gudipally-Mahabubnagar Part-I,II Primary &Secondary segment
2	Mahabubnagar	Jurala segment
3	Rangareddy	HMWSSB-Medchal segment
4	Rangareddy	Srisailam segment
5	Nalgonda	AKBR segment
6	Nalgonda	NSP Tailpond segment

No.	District	Segment Name
7	Nalgonda	Nalgonda-Augmentation segment
8	Medak	Singur-Narayankhed, Andole, Medak
9	Medak	Singur-Sangareddy segment
10	Medak	Singur-Narsapur segment
11	Medak	HMWSSB – Gajwel segment
12	Nizamabad	SRSP Balkonda-segment
13	Nizamabad	Singur-Jukkal, Bhodan segment
14	Karimnagar	SRSP-Korutla, Jagtial segment
15	Karimnagar	MMD-Sircilla and Yellampally-Peddapally segment
16	Karimnagar	L Madugu-Manthani, Bhupalapalli segment
17 A	Karimnagar	LMD-Karimnagar, Ramadugu segment
17 B	Karimnagar	LMD-Manakondur, Husnabad, Huzurabad segment
18	Adilabad	SRSP-Adilabad segment
19	Adilabad	Komarambheem-Asifabad segment
20	Adilabad	Yellampally-Mancherial and Kaddem segment
21	Warangal	Palair segment-17 mandals in Wgl + 1 mandal Kmm districts
22	Warangal	Godavari-Mangapet
23	Warangal	LMD-Manakondur extn-parkal, Ghanpur, Warangal
24	Warangal	HMWSSB metro segment
25	Khammam	Godavari-Kothagudem segment
26	Khammam	Palair and Wyra segments

MAIN SOURCE OF THE SCHEME:

The Telangana Water Grid would depend on water resources available in Krishna & Godavari which are two perennial rivers flowing through the state. A total of 34 TMC of water from Godavari River and 21.5 TMC from Krishna River would be utilized for the water grid. This scientifically designed project intends to use the natural gradient wherever possible and pump water where necessary and supply water through pipelines. The state-level grid will comprise of a total of 26 internal grids. The main trunk pipelines of this project would run about 5000 KM,

and the secondary pipelines running a length of about 50000 KM would be used to fill service tanks inhabitations and the village-level pipeline network of about 75,000 KM would be used to provide clean drinking water to households. The contour map of the Telangana state is shown as below



Contour map of the Telangana state



Intake well at SRSP near Velmal, SRSP Adilabad segment



Laying of MS pipeline, Yellore segment in progress



Structure showing WTP, OHBR and pump house



Inspection of MS pipe at M/s MEIL factory, Hyd



Inspection of sluice gates at M/s Oriental Castings factory, New Delhi



Inspection of valves at M/s KBL factory, Pune

COMPLETION OF GAJWEL SEGMENT:

Gajwel segment work was completed in a record time of 9 months and Inaguration & Commissioned by Hon'ble Prime Minister on 7.8.2016 and are shown as below.



**Gajwel segment commissioned by Hon'ble Prime Minister Sh. Narendra Modi on 7th
August, 2016**

**A STUDY PROJECT
ON
“CUSTOMER SATISFACTION OF JIO USERS IN NALGONDA DIST.”**

For the Academic Year-2018-19.

SUBMITTED

BY

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INTRODUCTION:

INTRODUCTION OF JIO 4G NETWORK

The aim of this study is to determine the customer satisfaction Of smart mobile phone users. This research was conducted with 50 respondents by using Questionnaires in Nalgonda Dist. For this purpose 15 Statements were given to the smart phone users and the degree of agreement for each statement at was determined by a liker scale

The services were first beta-launched to Jio's partners and employees on 27 December 2015 on the eve of 83rd birth anniversary of late Dhirubhai Ambani, founder of Reliance Industries, and later services were commercially launched on 5th September 2016. In June 2010, Reliance Industries (RIL) bought a 96% stake in Infidel Broadband Services Limited (IBSL) for 4,800 crore (US\$740 million). Although unlisted, IBSL was the only company that won broadband spectrum in all 22 circles in India in the 4G auction that took place earlier that year. Later continuing as RIL's telecom subsidiary, Infotel Broadband Services Limited was renamed as Reliance Jio Infocomm Limited (RJIL) in January 2013.

In June 2015, Jio announced that it would start its operations all over the country by the end of 2015. However, four months later in October, the company's spokesmen sent out a press release stating that the launch was postponed to the first quarter of the financial year 2016–2017.

QUICK FACTS

Reliance Jio Infocomm Limited, more popular known as Reliance Jio, recently shot to news when Mukesh Ambani announced the ideas and plans of Jio which shook the industry. Share prices of Airtel, Vodafone, and Idea fell considerably when the launch of Jio was made. Though the Lyf phones and Jio sim had already started doing the rounds through preview offer, this was the first proper launch event that took the industry by storm.

Research Design

A research design is a specific action of the methods and procedures for acquiring the information needed to structure or solve the problems

the research design ensures that the information obtained is relevant to the study, a research design might be described as a series of advanced decision that have taken together from a master plan or model for the conduct of investigation.

There are different types of research design applied for different or suitable conditions of research study.(Exploratory and Descriptive Research both of researches are chosen for this project.)

Research tools:

- **Collection of primary data:**

The researcher can obtain the primary data either through Observation or through direct communication with respondents in one or another or through personal interviews. There are several methods useful for collecting primary data. Such as,

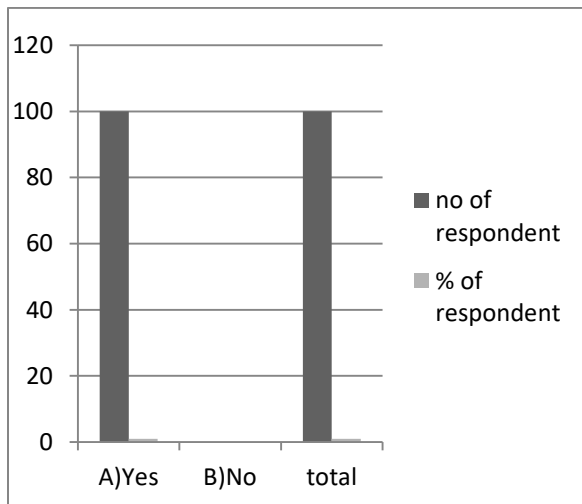
- Observation method
- Interviewing method
- Through questionnaire
- Collection of secondary data

Secondary data means data that are already available that is they refer to the Data which has been already collected and analyzed by someone else. The Sources of secondary data can be given as under In my study I have used both primary and secondary data. For primary Data collection I have prepared a Questionnaire consisting of both Open and closed away that maximum information can be obtained From the respondent In secondary data I have used the information available with related Marketing books, magazines business news papers also gather Information

DATA ANALYSIS AND INTERPETAION

1) Do you use Jio?

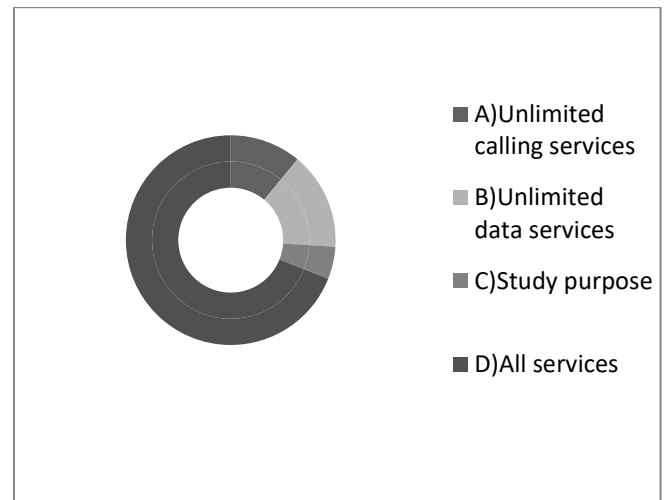
options	No of respondent	% of respondent
A)Yes	50	100%
B)No	0	0
total	50	100%



Interpretation: According to the above data it is observed that 100% of respondents are used to JIO overall satisfied the respondents

2) Why did you choose this service provider

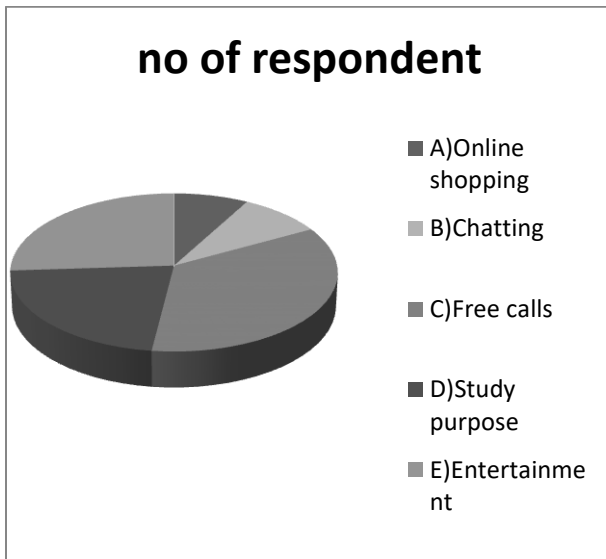
options	no of respondent	% of respondent
A)Unlimited calling services	5	10%
B)Unlimited data services	8	16%
C)Study purpose	3	6%
D)All services	34	68%
total	50	100%



INTERPRETATION: From the above data it shows that out of 100 respondents 68% of respondents this service provider to unlimited calling, unlimited data service and study purpose. Overallly jio users ar satisfie

3) In which purpose you are using JIO sim.

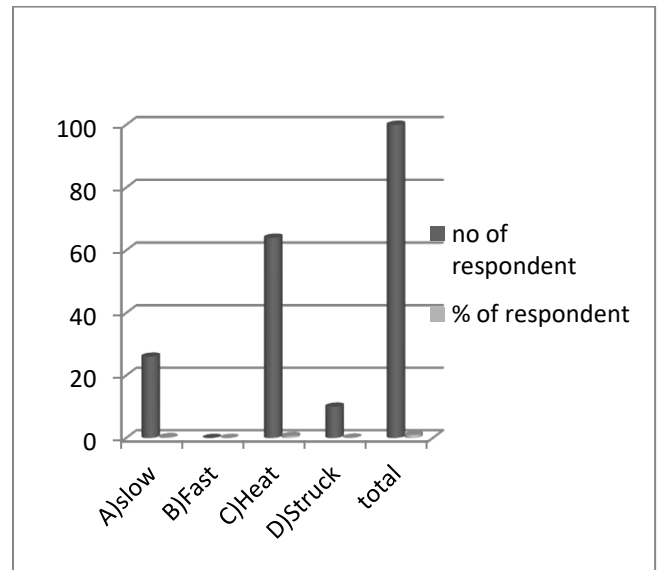
options	no of respondent	% of respondent
A)Online shopping	4	8%
B)Chatting	5	10%
C)Free calls	18	36%
D)Study purpose	11	22%
E)Entertainment	13	26%
total	50	100%



INTERPRETATION: Based on the above data it indicates out of 50 36% of respondents study purpose to use JIO and 52% of respondents to use JIO other purpose.

4) when you are using JIO sim what is your device status

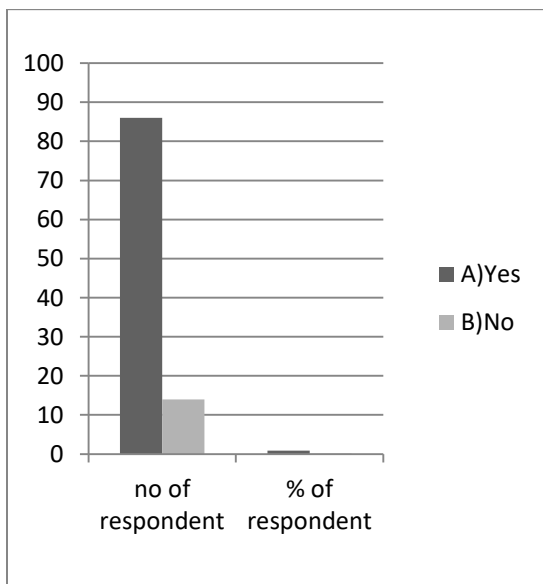
options	no of respondent	% of respondent
A)slow	13	26%
B)Fast	0	0%
C)Heat	32	64%
D)Struck	5	10%
total	50	100%



INTERPRETATION: according to the above data it observe the 64% of respondents device status is heat and 26% of respondents device status is slow and remaining 10% respondents of struck

5) Have you satisfied sims in terms of data speed

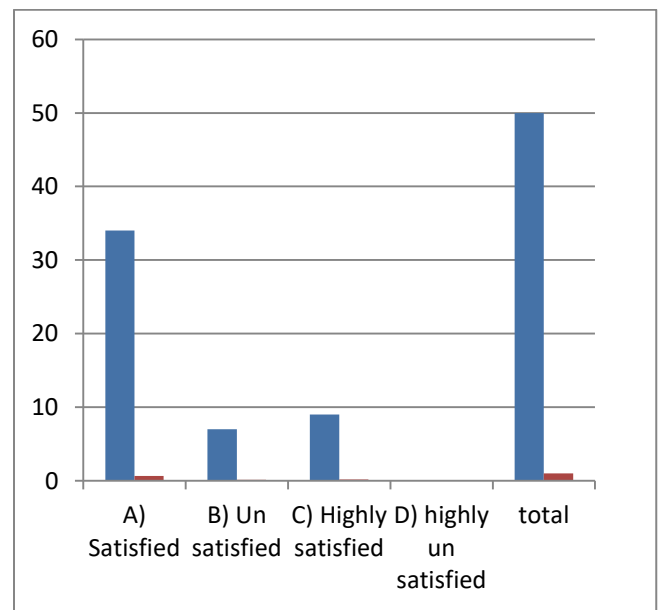
options	no of respondent	% of respondent
A)Yes	43	86%
B)No	7	14%
Total	50	100%



INTERPRETATION: from the above table it shows that 86% of respondents satisfied to in terms data speed and 14% of respondents not satisfied over ally satisfied the respondent.

6) Are you satisfied about jio net work

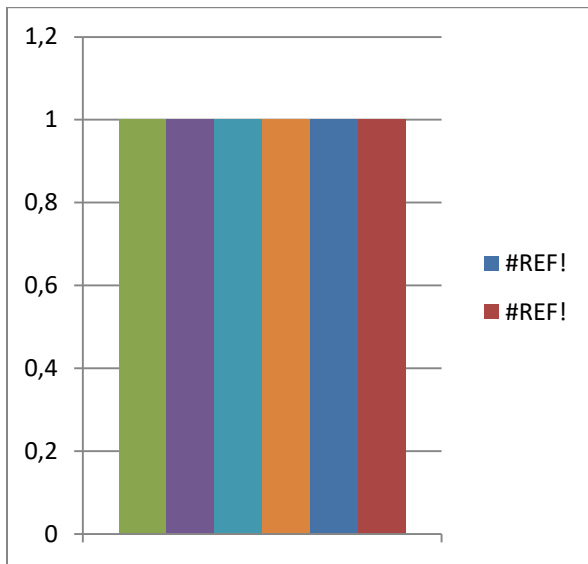
options	no of respondent	% of respondent
A) Satisfied	34	68%
B) Un satisfied	7	14%
C) Highly satisfied	9	18%
D) highly un satisfied	0	0%
total	50	100%



INTERPRETATION: Based on the above data it indicates that out of 50 68% of respondent are satisfied jio network and 18% resn are highly satisfied overallly satisfied the respondents

7) what are the expectation regarding jio

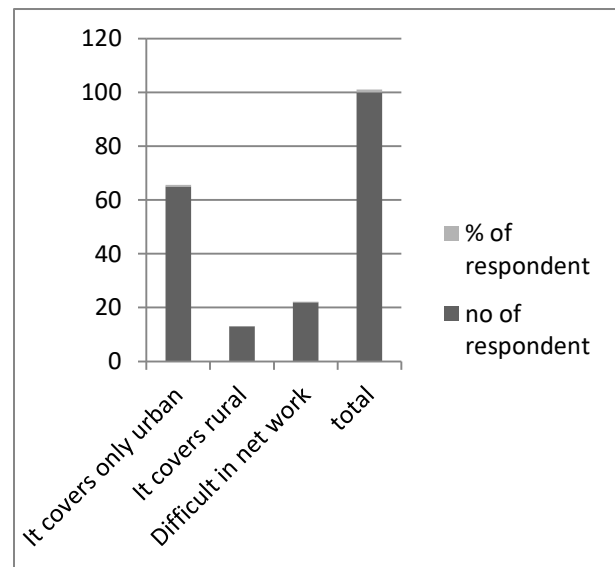
options	no of respondent	% of respondent
Unlimited free call	22	44%
Un limited free data	15	30%
IT IS Available in 2G,3G Data	13	26%
total	50	100%



INTERPRETATION: according to the above data it is observed that 44% of respondent unlimited free calls to expecting from jio and 30% of respondents are unlimited free data expecting from jio

8) what is the network coverage

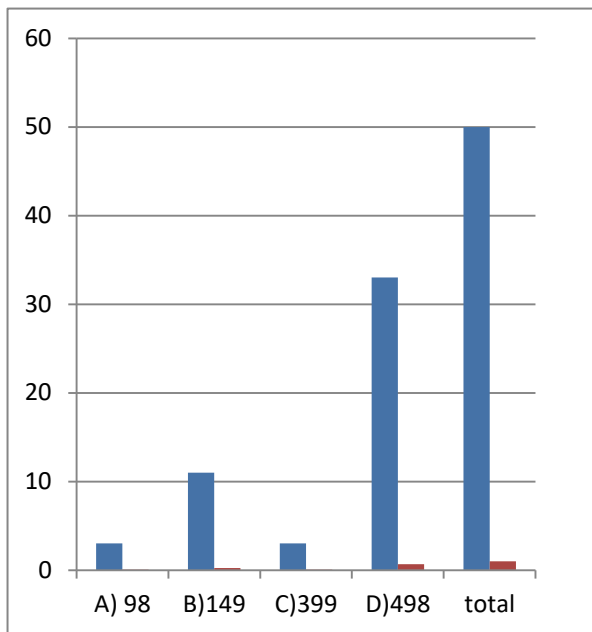
options	no of respondent	% of respondent
It covers only urban	32	64%
It covers rural	7	14%
Difficult in net work	11	22%
total	50	100%



INTRPETATION: From the above data it shows that 34% of respondents are said it covers only urban in network courage and 22% of respondents are difficult in network

9) what is the latest attractive plan of JIO sim

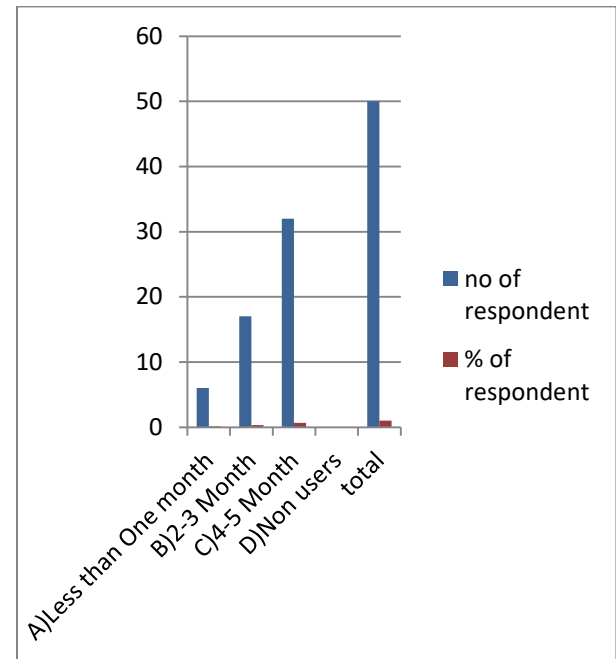
options	no of respondent	% of respondent
A) 98	3	6%
B)149	11	22%
C)399	3	6%
D)498	33	66%
total	50	100%



INTERPRETATION: Based on the above data it indicates that 655 of respondents are 301 plan of jio on 66% of respondents are 498 plan of jio.

10) since how long you are using reliance jio services

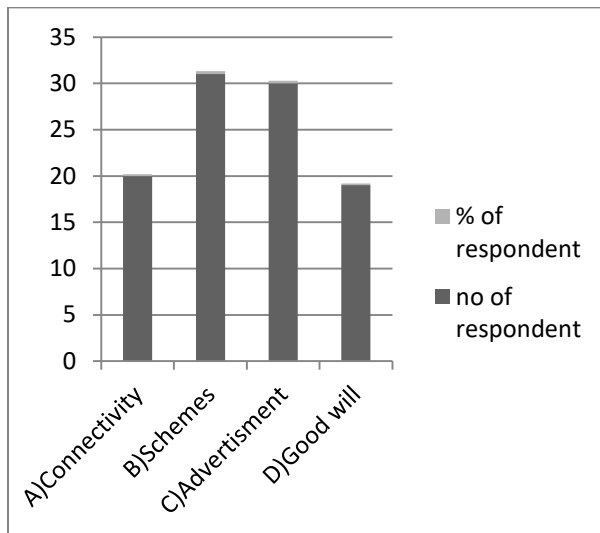
options	no of respondent	% of respondent
A)Less than One month	6	12%
B)2-3 Month	17	34%
C)4-5 Month	32	64%
D)Non users	0	0%
total	50	100%



INTERPRETATION: From the above data it shows that 64% of respondents are 4-5 months using jio services and 34% of respondents 2-3 months using jio services over ally satisfied the respondents

11) which feature of reliance JIO convinced you to use this

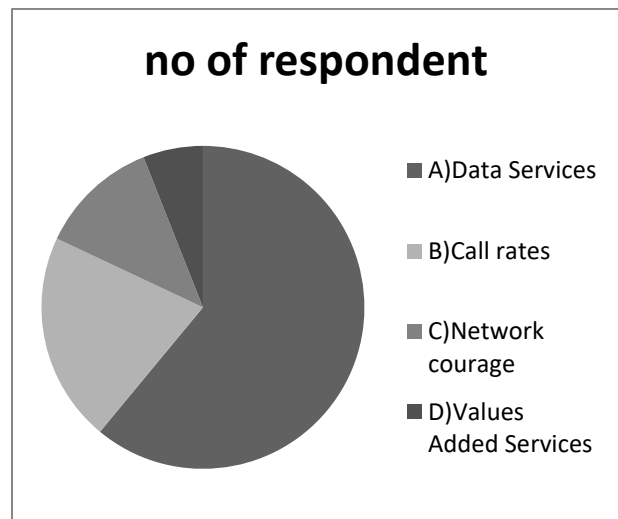
options	no of respondent	% of respondent
A)Connectivity	10	20%
B)Schemes	15	30%
C)Advertiseme nt	15	30%
D)Good will	10	20%
total	50	100%



INTERPRETATION: According to the above data that out of 50 30% of respondents are schemes to provide jio and 60% of respondents are to provide advertisement over ally satisfied the respondents.

12) which service do you like must while using the reliance JIO services

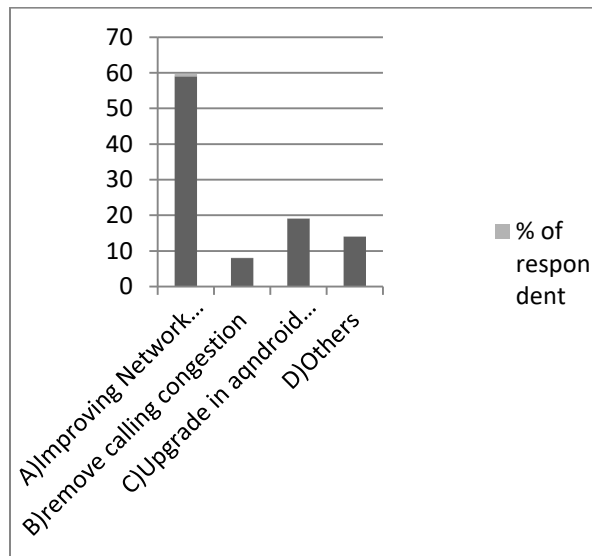
options	no of respondent	% of respondent
A)Data Services	30	60%
B)Call rates	10	20%
C)Network courage	5	10%
D)Values Added Services	3	6%
total	50	100%



INTERPRETATION: From the above table it shows that 60% of respondents are data services most like jio services and 40% of respondents are like call rates jio services.

13) what should be improved in reliance JIO services

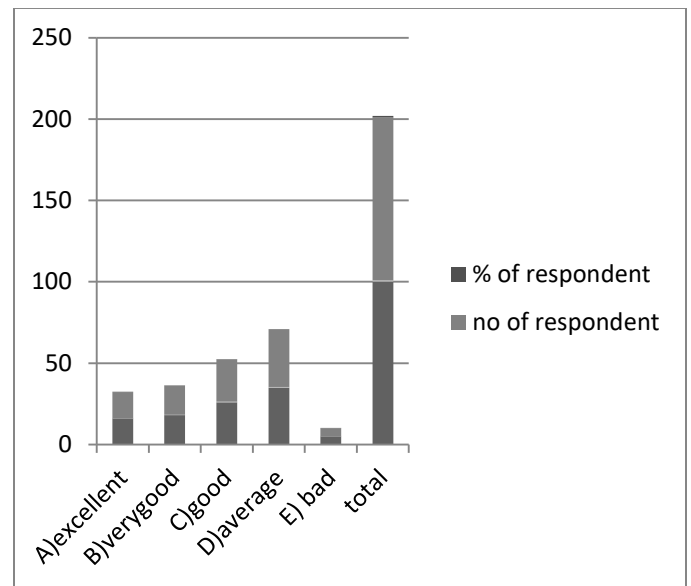
options	no of respondent	% of respondent
A)Improving Network Courage	30	60%
B)remove calling congestion	4	8%
C)Upgrade in android Version	9	18%
D)Others	7	14%
total	50	100%



INTERPRETATION: According to the above data it is observed that 60% of respondent are to suggest the improving of network coverage jio services and 18% of respondent are to suggest up grade in android version over ally not satisfied the respondents

14) Rate the following reliance jio services on basis of your satisfaction

options	no of respondent	% of respondent
A)excellent	8	16%
B)very good	9	18%
C)good	13	26%
D)average	12	24%
E) bad	8	16%
total	50	100%



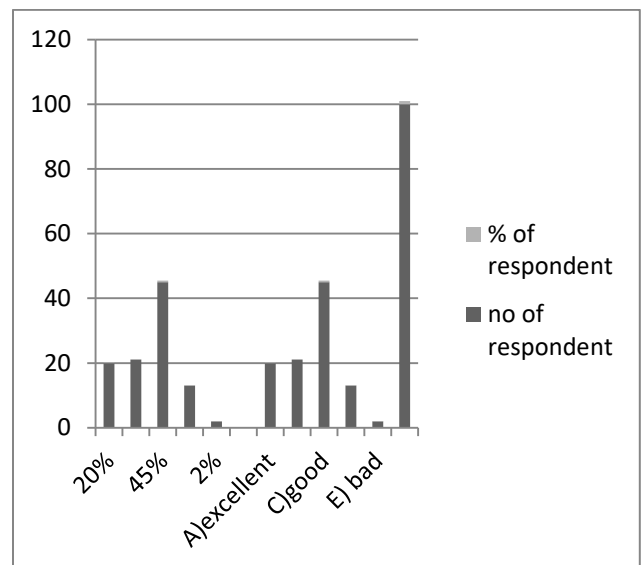
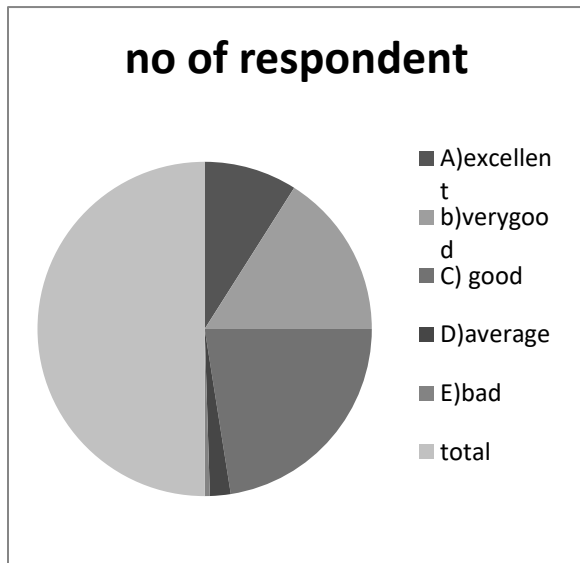
INTERPRETATION: According to above data 26% of respondents are satisfied good services. 16% respondents are satisfied excellent services and 16% respondents are bad satisfieds.

14) a) network coverage

options	no of respondent	% of respondent
A)excellent	9	18%
b)very good	16	32%
C) good	22	44%
D)average	2	4%
E)bad	1	2%
Total	50	100%

14)b) data service

options	no of respondent	% of respondent
A)excellent	10	20%
B)very good	10	20%
C)good	23	46%
D)average	5	10%
E) bad	2	4%
total	50	100%

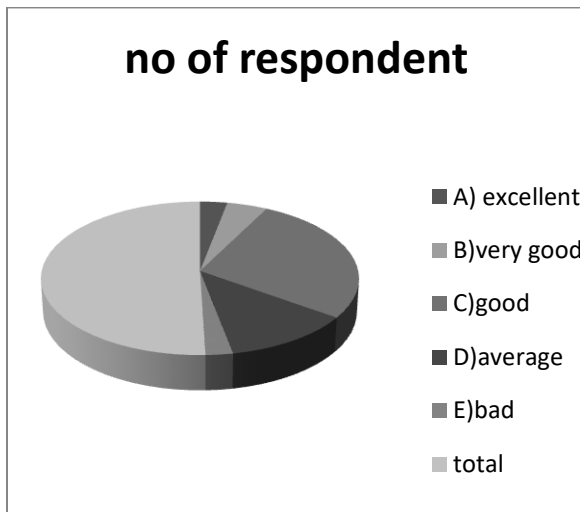


INTERPRETATION: According to the above data highest percentage(44%) of respondent are good network coverage.

INTERPRETATION: According to the above data related to data services highest percentages (46%) of good.

14)c) calling services

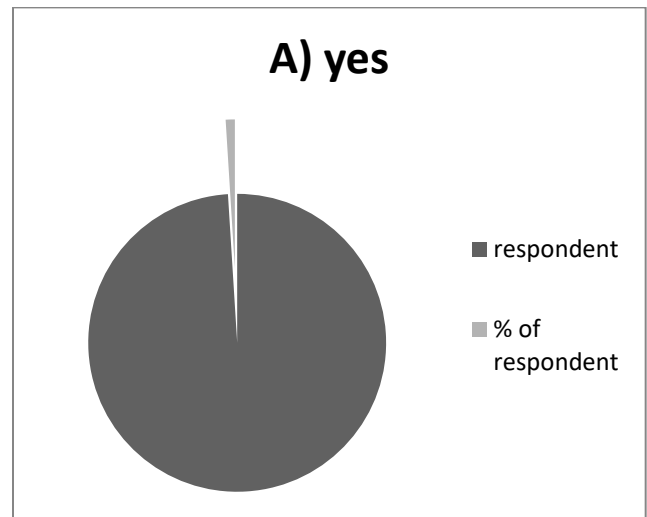
options	no of respondent	% of respondent
A) excellent	3	6%
B)very good	5	10%
C)good	20	40%
D)average	16	32%
E)bad	6	12%
total	50	100%



INTERPRETATION: According to the above data related to data related to calling services highest 40% of respondent are given perform to good.

15) Are you satisfy with JIO services

options	respondent	% of respondent
A) yes	50	100%
B) no	0	
total	50	100%



INTERPRETATION: Over ally satisfied to jio services.

FINDINGS

- Reliance jio offered unlimited data, calls and sms so mostly peoples select jio
- Overall research process most of the respondents are satisfied with jio network
- Jio network covers only urban areas
- Most of the people are selecting latest offer 149 and 399
- jio users attracted by the schemes and advertisements
- jio services is better than the other networks
- overally jio users satisfied with jio services

CONCLUSION

The growth of a company depends upon consumer perception, regarding product and the consumer perceptions can be studied only through the consumer buying behaviour. The consumer behaviour is the study of those actions directly involved in obtaining, consuming and disposing of product & services including the decision process that proceeds and follows up the action.

The buying behaviour of the consumer is influenced by a number of variables. The social environment in which he lives, his family, his society, his neighbours, his friends, his job, his colleagues influence the behaviour of the consumer. The personality factors of the consumers also effect his buying decision. It requires marketers to review their marketing practices. Now companies have to show their concern about consumer's interest.

They have to take many steps to satisfy the consumers. Now marketers have moved to consumer welfare from consumer satisfaction. Most companies have accepted consumerism in principles.

SUGGESTIONS

On the basis of my observations data and information, I submit certain useful recommendations to make Communication system of Tata Teleservices & Reliance very effective and customer centric. Some of the worthy suggestions are given as under:

- ▶ Reliance Communication doesn't have its own network. Since it uses BSNL networks. It should have it on network. It will give strength & wide coverage to Reliance Communication services.
- ▶ Tata Teleservices network is not upto the mark at providing service to wide area and improving quality of service.
- ▶ It is suggested that Tata Teleservices & Reliance Communication should develop innovative Communication services with in depth research development and continue improvement in the quality of services.
- ▶ They should resort to TQM philosophy with good corporate governance and transparency in its policies, programmes and strategies.
- ▶ It is further suggested that Reliance Communication, which enjoys highest market share, should diversify its services and further diversify the models and the systems as suggested by the respondent.
- ▶ The researcher suggests that Reliance Communication & Tata Teleservices should develop their competitive strength to meet the challenges and threats of global corporations in the Communication business. Conclusions and Suggestions 269

- ▶ It is suggested that Reliance Communication & Tata Teleservices should develop relationship marketing so as to know the real needs of the customers & should incorporate customer's suggestions.
- ▶ It is further suggested that Reliance Communication and Tata Teleservices should short analysis, which will help them to understand its real strengths and shortcomings.
- ▶ The researcher further suggests that Reliance Communication should develop bench-marks as standards for providing better customer services.
- ▶ It is further suggested there should be continuous revision in the pricing of Communication services.
- ▶ It is again suggested that they should take into consideration environmental factors in providing consumer services and determining prices.
- ▶ It is again recommended that Reliance Communication should develop quality circles in different functional areas of the organisations so the quality may be improved and suggestion should be obtained from the people.
- ▶ Finally, the researcher would like to suggest that Reliance Communication & Tata Teleservices should develop product research, product planning, strategic planning and Research & Development activities, so they would come up to the global culture and should compete with its competitors internally.
- ▶ The researcher hopes that marketing people of Tata Teleservices & Reliance Communication will follow the suggestion given above. They would go a long way to improve the Communication services being provided by the organization.

BIBLIOGRAPHY

For collection the required information sources have been referred.

News papers

Magazines – Upadi Hami Pathakam sanchika

-Yojana

-Prabhandhan

WEB SITES: www.trai.gov.in

A PROJECT REPORT ON
“A STUDY OF PRODUCTION AND MARKETING ON POWERLOOMS
PRODUCTS.”

For the Academic Year-2018-19.

SUBMITTED

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INTRODUCTION

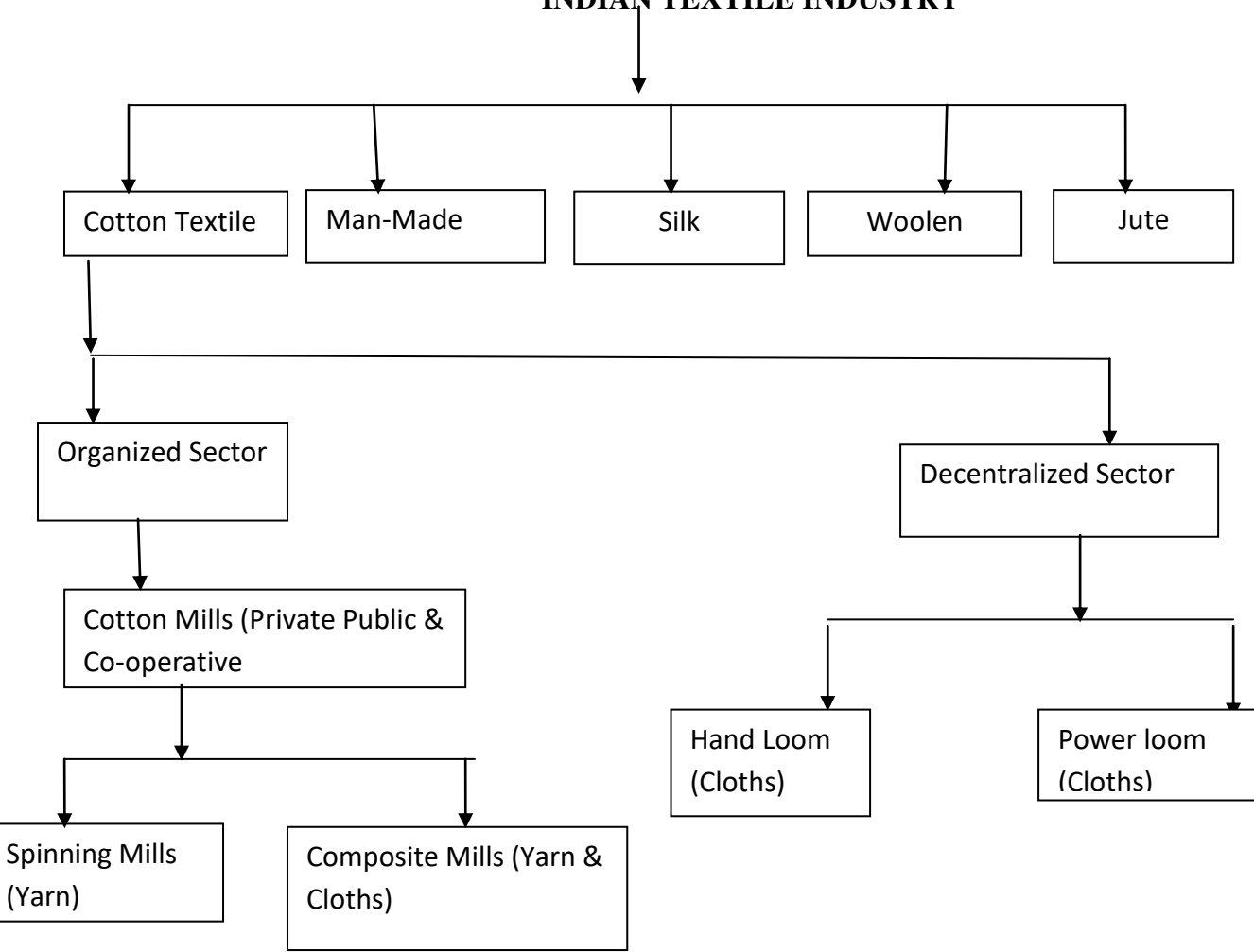
The term textile is derived from the Latin term “taxere” which means “to weave”. Textile is a very important part of the life, be it the clothes we wear or the bed and furnishings that we use in our daily life. The history of textile industry is very rich and has impacted the world economy in a big way. It is one of the oldest forms of draft and dates back to Neolithic age. Initially twigs, leave and branches were weaved but subsequently other natural fibres were interlaced to form cloth and fabrics.

The wool from sheep was the first to be spurned into yarn and then weaved into fabric. The first spinning wheel was invented in India. It was hand operated and by the 14th century had spread to Europe. In the year 1785, the first power loom was invented in England. The steps involved in making a cloth are – harvest and cleaning of fibres wool or cotton. Spinning of these fibres into 34the threads pr yams. Weaving of thread and yams into fabric or cloths and finally dyeing and stitching the cloth into dresses. Despite the industrial revolution and development in spinning and weaving an machines and technology, the handicraft and handloom sector has retained its place making unique and cloths, which are very much in vogue in the global market.

The Textile Industry occupies a vital place in the Indian economy and contributes substantially to its export earnings. Textiles exports represent nearly 30 per cent of the country’s total export. It has a high weight age of over 20 per cent in the National production the global market. The Textile Industry occupies a vital place in the Indian economy and contributes substantially to its export earnings.

Textiles exports represent nearly 30 per cent of the country’s total export. It has a high weight age of over 20 per cent in the National production. In provides direct employment to over 15 million persons in the mill, power l loom and handloom sectors. Indian is the world’s second largest producer of textiles after Chena. It is the world’s third largest producer of cotton-after China and the USA- and the second largest cotton consumer after China. The textile industry in India is one of the manufacturing sectors in the country and is currently it’s largest.

INDIAN TEXTILE INDUSTRY



The Textile industry occupies an important place in the Economy of the country because of its contribution to the industrial output, employment generation and foreign exchange earnings. The textile industry encompasses a range of industrial units, which use a wide variety of natural and synthetic fibers to produce fibers. The textile industry can be broadly classified into two categories, the organized mill sector and the unorganized mill sector. Considering the significance and contribution of textile sector in national economy, initiative and efforts are being made to take urgent and adequate steps to attract investment and encourage wide spread development and growth in this sector.

HISTORY

Cotton Fabrics:

Cotton fabrics all said to be the pearl of Indian weaving. It were as though these craftsmen were magicians and waved wants to produce what seemed like dreams. The weightlessness of these fabrics has

been sung by many poets, comparing them to the moonlight on the tulip or a dewdrop on the rose. Indians have known weaving of material from cotton since 5000 years. Cotton is woven universally all over Indian and one can take note of only a few places for their distinctive weave.

The conventional cotton weaving revolves around 'Khadi' which is woven by hand using hand spun yarn. In India, 23 different varieties of cotton are found. Cotton is used in producing a wide range of items like: summer wear, saree, bed sheets, napkins, shirts, tablemats etc. Cotton fabric is very popular in India, because of the soft twist imparted by the hand, maintains the hairiness of the yarn to an extent, which gives maximum comfort. Indian states have her own traditional weaving tradition.

Beautiful saris are produced from cotton. The elegant varieties of saris from Andhrapradesh, Telangana, Orissa, Madhya Pradesh, Gujarat and Uttar Pradesh are popular for their intricate design Maheshwaram sari, Jamdani sari, Gharchola sari, Sambhalpuri sari, Venkatagiri sari, paithani sari.

Cotton Textile in India:

Cotton textiles count among the oldest industries in India. One can follow it back to the times of Indus Valley Civilization, when cotton fabrics of India were in great demand even in the countries of Europe and West Asia. It used to be a cottage or village industry during those times. The spinning wheel comprised its only machine. Simple but exceedingly inventive. The modern textile industry in India first began at Fort Glister near Kolkata in

There are several worth mentioning features of the cotton textile industry in India. It is based on indigenous raw materials. Research shows that in between 1995 and 1996, this textile industry provided employment to over 64 million personas, next only to agriculture. Thus cotton textile industry is exceedingly meaningful for a country like India, because it is a labour intensive industry. It alone accounts for near about four percent of the gross domestic product. More prominently, it is responsible for 20 percent of the manufacturing value addition. Lately, it has been bringing home one third of India's total export earnings.

The cotton textile industry in India proceeds livelihood to farmers, and workers engaged in ginning, spinning, weaving, dying, designing and pack again, not leaving sewing and tailoring. It is India's one of the most traditional and esteemed industry. More importantly, the industry strikes a rational balance between tradition and modernity. While the spinning occupation is rather centralized, weaving is exceeding decentralized, providing scope for traditional skills of craftsmen in cotton, silk, zari, embroidery and so on. The hand spun and hand woven Khadi holds back the ancient tradition of providing large scale employment. Cotton textile industry in India has all along prospered on its own funds. On the other hand, the country possesses the most contemporary capital intensive and high speed mill produced cloth with a huge market both at home as well as abroad.

The fabrics are basically produced in three sectors-mills, power looms and handlooms. Together they account for around 98.5 percent of the fabrics produced in the country. The mill sector accounts for only 5.2 percent of the total fabrics produced in the country, where as power looms and handlooms are responsible for nearly 73 percent and 20.3 percent respectively. For example, the whole sari sector is earmarked for handloom and power loom sectors. The latter also produces hosiery on a vast scale, by and large for export purposes. India cotton textiles production is basically located in Maharashtra, Tamil Nadu and provinces of Gujarat. Interestingly, several government programmes have sustained cotton textile industries in almost all the states in the country. In the country, because of irrigation restriction, cotton textile productions are heavily dependent on monsoon season. Further, in 1997 and 1998 the country has produced 37.4 billion meters of fabrics. Now the proportion between natural and human made fibres is almost equal. The important centres of cotton textiles industry comprise Mumbai, Ahmadabad, Coimbatore, Madurai, Indore, Nagpisholapur, Kolkata, Kanpur, Delhi and Hyderabad.

Lately, the readymade cotton garments industry has been developing in tremendous momentum to cater to foreign markets. They are thus bringing home prized foreign exchange. One of the problems faced by cotton textile industry in India was the old fashioned technology of old mills and their industrial sickness. Slowly, but steadily old technology is being taken over by the new one. India is yet to exploit its enormous potential to manufacture classic cotton fabrics, for which there is enormous demand in the upper social classes of the industrialized countries of the globe.

OBJECTIVES

- To study the current position of the Business
- To find out the strengths and weakness of the cotton cloth business in Nalgonda.
- To identify the opportunities and threats in the cotton business.
- To find out the problems faced by employees and employees of the Business.

SWOT ANALYSIS

Strengths, Weaknesses, Opportunities and Threats (SWOT).

SWOT analysis is a tool for auditing an organization and/or industry and its environment. It is the first stage of planning and helps marketers to focus on key issues. SWOT stands for strengths, weaknesses, opportunities, and threats. Strengths and weaknesses are internal factors. Opportunities and threats are external factors. SWOT analysis is a strategic planning methods used to evaluate the strengths, Weaknesses. Opportunities and threats involved in a project or in a business venture. It involves specifying the objective

of the business venture or project and identifying the internal and external factors that are favourable and unfavourable to achieve that objective. The technique is credited to Albert Humphrey.



In SWOT, strengths and weaknesses are internal factors.

- **Strengths:** characteristics of the business or team that give it an advantage over others in the industry.

Strength could be:

- Your specialist marketing expertise.
- Location of your business.
- Quality processes and procedures.
- Any other aspect of your business that adds value to your product or service.

Strengths of Power loom products Producing Industry:

1. **Local Labour Availability:** The labours those are required for the production of cotton cloth (from purchasing raw material, washing, processing, knitting, storing, packaging, to the delivery of the finished goods) are locally easily available.
2. **Effective Distribution System:** The distribution system for procuring raw material as well as delivering of the finished products to the customers is very strong. Finished products are being delivered through trucks, private transport at right time.

3. **Effectiveness of Sales Force:** Though the sales forces are not very much educated yet they are having a lot of experience in that particular field. And are great positive impact on the selling and distributing of their products.
4. **Devotion of the Businessmen:** Businessmen are fully devoted to their work and making their best efforts to reach and/or compete with their competitors.

Weaknesses:

Weaknesses are characteristics that place the firm at a disadvantage relative to others.

Weaknesses could be:

- Lack of marketing expertise
- Undifferentiated products or services (in relation to your competitors)
- Location of your business
- Poor quality goods and services
- Damaged reputation.

Weaknesses of the Power loom products Producing Industry:

1. Unskilled labour:

Though all the labours for cotton cloth production are locally available yet they are not so much skilled as they can effectively perform all their respective works and tasks. Hence decrease the productivity of their own works as well as their respective firms. The reasons for their unskilledness are illiteracy and absence of proper training.

2. Poor Training Capacity:

Neither the owner nor the labours are very much interested in providing and receiving the training respectively. Owner are running with shortage of extra money to conduct training and some of them do not take it seriously.

3. Mismanagement on the Part of the Owner:

Majority of the owners are doing their business on the basis of their past experience only and are not aware about the present modern scientific management techniques of running business organization which are being used in the present corporate world.

4. Traditional Production Process:

There are various steps for the production of cotton cloths and all these steps require modern and advance production process (e.g. JIT, Assembly Line ect.) for efficiency of production. And

contrary to this the present Nalgonda cotton industry firms are lacking all these effective and productive process.

5. Poor Technological Support:

In the Nalgonda, the cloth producing machines which are being used (e.g. power looms, raw yarn washing machine, ect.) are of old techniques which productivity are very low as compare to the modern advanced available machines.

6. Lack of professionalism:

This business is run by the people who are not much educated. In this present ear of “Cut Throat Competition” there is dire need of professionalism in the business which will enhance the productivity and proficiency of the business as well as the employers. There is need of the person who can manage well the professionally e.g. a management graduate with experience in the concerned field.

7. Less Promotional Activities:

At the name of the promotion of the cotton cloth in Nalgonda, it's very few and whatever is being done that is very poor level. And well all know that promotion play very important role in sales and marketing.

Through promotion (e.g. advertisement etc.) the customers will be aware about the various products arrival and availability in the market for the respective brands. The customer then can make ‘impulsive buying’ also. Through promotional activities a proper communication channel will be created between the producers and the customers.

8. Less Availability of Capital or Capital Sources:

As we know that there needs for huge capital in the business of cotton cloth production. Capital is required for purchasing power looms, land for unit set up and purchasing of raw material. And the weavers/businessmen are not having sufficient capital.

In SWOT Opportunities and Threats are External Factors

- **Opportunities:** External chances to make greater sales or profits in the environment.
- A developing market such as the internet
- Merger, joint ventures, or strategic alliances
- Moving in to new market segments that offer improved profits
- A new international market
- A market vacated by an ineffective competitor

Opportunities of Power loom products Producing Industry

1. Untapped Market:

There is great scope for the consumption for the cotton cloth production in India. A large population of India wear cotton cloth and especially in summer season i.e. hot temperature of summer. And there are so many areas in India where we can deliver our cotton cloths.

2. High demand:

there is almost no difficulty in creating or searching for the new ground of the demand of cotton cloth. It means there is sufficient demand for selling and marketing of the cotton cloths in Nalgonda. As well as other states of India.

3. Estimated Needs:

As we all know that cloth is one of the three basic and most essential things (Roti, Kapra, aur Makan) for the survival of human being. Hence the demand of the cloths is very high.

Threats of Power loom products producing Industry

1. Perfect Competition:

In perfect market competition it's consumers who are going to be benefited through purchasing on low price and in this situation the bargaining power of the customer increase. And it's the producers who are going to be loss by reducing their products price in order to get maximum customer coverage.

2. High /increasing cost of raw material:

The raw material i.e.' yarn' constitute almost 75% to 90% of the total cost of the production of the cotton cloths. And we have seen that the price of this cotton yarn is increasing very fast. It has been increased from Rs. 500-650(in the year 2010-11) to Rs. 1250-1500(in the year 2013) and still increasing very fast day by day. Consequently creates hurdle in purchasing this by middle and lower level of weavers. And increase the overall cost of the production.

3. Trend of Western cloth culture:

With the passes of the time the preference of the consumers change and these changes could be due to the cultural and social factors. In this regard we see that there is a great impact and influence of the western cloths culture over the Indian societies. Thus reducing the market share of the domestic cotton cloth in the domestic market.

4. Environment Treat; winter and rainy season:

As we know that cotton cloth production involves various steps from processing raw materials to producing finished products. In which drying or raw material during its process is very important and the same must be dried at the same time without delay. And the winter and rainy season creates problems in drying it. If weavers get it dry inside of the house then it will not work efficiently for the further steps of the production process.

5. Seasonal Demand:

If we talk about the demand of the cotton cloth finished products then it's very high in hot summer season. And contrary to this, in winter and rainy season the demand is very low. Though the weavers change their products quality according to the season and customer requirement, need and want yet it does not create sufficient demand. Hence in these two season the weavers have to either sold their product at very low price of margin or go for making stock of the finished products i.e. not possible by middle and lower of the weavers or businessmen duo to huge blockage of money.

The other treats to cotton cloth production can be studied through the “Porter’s Five Force Model’s of this industry.

Porter’s Five Forces is frame work for industry analysis and business strategy development formed by Michel E.Porter of Harvard Business School in 1979. It draws upon INDUSTRIAL ORGANIZATION [IO] ECONOMICS T derive five forces that determine the competitive intensity and therefore attractiveness of a market. Attractiveness in this context refers to the overall industry profitability. An “unattractive” industry is one in which the combination of these five forces acts to drive down overall profitability. A very unattractive industry would be one approaching “pure competition” , in which available profits for all firms are driven down to zero.

**A STUDY PROJECT
ON
“ROLE OF SELP HELP GROUP FOR WOMEN EMPOWERMENT.”**

For the Academic Year-2019-20.

SUBMITTED

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Self Help Groups

A self-help group (commonly abbreviated SHG) is a financial intermediary committee usually composed of 10 to 25 local women between ages of 18 and 40. Most self groups are in India, though they can be found in other countries, especially in South Asia and Southeast Asia. A SHG is generally a group of people work on daily wages and who form a loose group (or) union. Money is collected from those who are able to donate and given to members in need.

Defination

A self help group is small Economically homogenous and affinity group and rural people voluntarily come together.

- To save small amounts regularly.
- To mutually agree to contribute a common fund.
- To meet their Emergency needs.
- To have collective decision making.

- To solve conflicts through the collective decisions making and mutual decision
- To provide collateral free loans with terms decided by group at market rates.

Needs of SHGs

- High transaction cost the banks in financing a large number of small and marginal farmers.
- High cost to farmers while visiting banks due to distance and procedural families.
- Farmers often need financial assistance for consumptive purpose which is not there in the traditional banks.

Self Help Group may refers to :-

- Support group, group in which members provide each other with various types of help of a particular shared characteristic.
- Self help group, village based financial and Intermediary usually composed of between 10-15 local men.

2

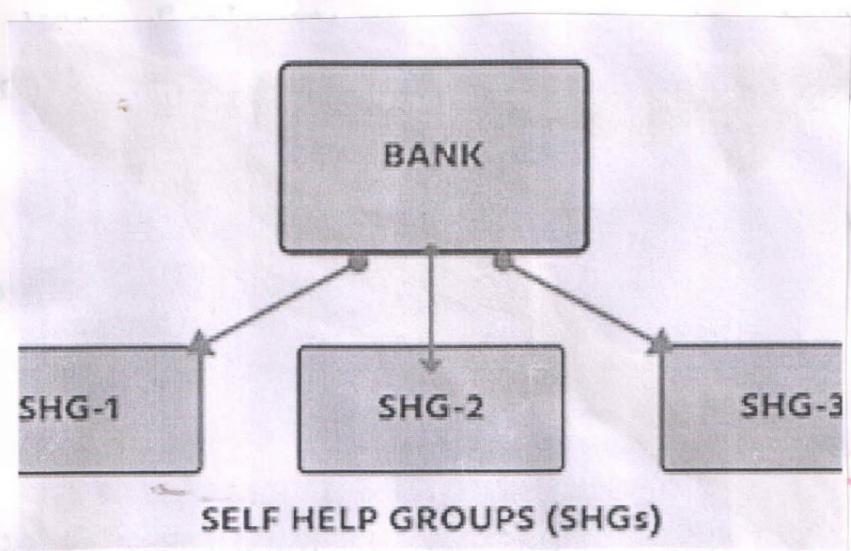
Micro Enterprises covers all aspects of the self Empowerment organisation for rural people into self help groups and their capacity building and planning of activity clusters, infrastructure build up, technology, credit and marketing.

It lays Emphasis on activity clusters based on the resources and the occupational skills of the people and availability of markets.

Members may also make small regular savings contributions over a few months until there is enough money in the group to begin the lending. Funds may then be lent back to the members (or) the others in the village of any purpose. In India, many SHGs are linked with banks for the delivery of micro credit.

Self-Help Groups

Self-help groups are a form of community organization where people help each other to improve their economic and social conditions. They are formed by people who have similar problems and needs. The members of the group help each other to solve their problems and improve their lives. Self-help groups are an important part of community development work.



Self-help groups are a form of community organization where people help each other to improve their economic and social conditions. They are formed by people who have similar problems and needs. The members of the group help each other to solve their problems and improve their lives. Self-help groups are an important part of community development work.

Advertisements:

Self - Help groups refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can have save conveniently out of their earnings, to mutually agree to contribute to a common fund and to lend the members for meeting their productive and emergency needs.

Meaning of Self - help group (SHG)

SHG is a holistic program of micro-Enterprises covering all aspects of self employment organisation of rural poor into self help groups and their capacity building and planning of activity clusters.

SHGs have been able to mobilise small savings either on weekly for monthly basis from persons who get expected to have been able to effectively recycle the resources generated among

the members for meeting the Emergency credit needs of members of the group.

SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for Emergency, disaster, social reasons, Economic support to each other have ease of conversation of, social Interaction and Economic Interaction.

✓ A SHG is an informal association to enhance the members financial security as primary focus and other common interest of members such as area development awareness, motivation, leadership, training and associating in other social. Inter-mediation programmes for the benefit of entire community.

Need of Self - Help groups (SHG)

Advertisement:

The very existence of SHG is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of the society to mainstream.

Ultimately, the nation reaps the advantages of socialism.

The Government of India and various state governments have been implementing various programmes for rural upliftment. However, rural poverty and unemployment still persist in the country. This problem is becoming severe and acute. The available latest statistics relate to Indian economy indicate that about 26% total population in country belongs to rural people.



Advertisements

Among the various programs "Swarna Jayanti Grama Swarajya Yojana" (SGSY) is an important one. This programme was launched on 1st April 1999, at 75:25 costs sharing between the state governments.

The main objective of this programme is to bring the beneficiaries above the poverty line by providing income generating assets to them through bank credit and government subsidy.

The self help groups (SHGs) are the major components of the this scheme to date.

F

Objectives of SHGs

1. To Inculcate the savings and banking and banking habits among members.
2. To secure them from financial technical and moral strenghts.
3. To Enable availing of loan for the productive areas.
4. To gain economic prosperity through loan/ credit.
5. To gain from collective wisdom in organising and managing their own finance and distributing the benefits among themselves.
6. To sensitize women of target area for need of SHG and its relevance in their Empowerment.

7. To create group feeling among women.
8. To enhance the confidence and the capabilities of women
9. To develop collective decision making among people.
10. To encourage the habit of saving among women and facilitates the accumulation of their own capital base.
11. The main objective of this programme is to bring the beneficiaries above the poverty line by the providing income generating assets to them through bank credit and government subsidy. The self Group are major component of this scheme.

The SHGs broadly go through three stages of Evaluation

- I. Group Information
- II. Capital formation through the revolving fund.
- III. Skill development and taking up of economic activity for income generation.

As SHGs are formed under the Swarana Jayanthi Sawarj Nagar (SJSY) for SHGs subsidy would be 50% percent of the project cost subject to a ceiling of Rs 1.25 lakh or per capital subsidy Rs 10,000.

The project cost subject which ever is less. There is no monetary ceiling on subsidy for minor irrigation and case of disabled persons and difficult areas.

i.e. hilly, desert and sparsely populated areas, this number may be a minimum of five.

The self help groups should also be drawn from BPL list approved by the Grama Sabha.



A STUDY PROJECT
ON
“A CASE STUDY ON KALYANA LSXMI AND SHADDI MUBHARACK SCHEMES IN IN
NALGONDA TOWN.”

For the Academic Year-2019-20.

SUBMITTED

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Department of Commerce.

The Project
On
Kalyana Lakshmi
Pothakam/
Shaadi Mubarak
Scheme

Kalyana Lakshmi / Shadi Mubarak Scheme

There are many steps in our tradition of the marriage. Choosing a bridegroom according to the requirement of their daughter. A marriage has a prominent role in our life.

Everybody all over the world salutes our marriage system. Where here "bond" between men and women begins with '3 knots' and continues till their last breath.

Such a marriage ceremony should perform in a traditional way and where here money plays a key role. Many parents are suffering and also frightening to give birth to a girl child because where marriage is so expensive.

Keeping in view of the above problem our State Government is implementing a scheme called "Kalyana Lakshmi" for very poor [BPL] minority, SC, ST ladies.

And Shadi Mubarak Scheme for muslim unmarried girls. In this scheme, they will help the parents financially with their daughters.

This scheme is set to financially assist the below poverty line [BPL] bride. This scheme provide money for marriage of daughters of the poor people.

Government has introduced "Kalyana Lakshmi Pothakam" / "Shadi Mubarak Scheme", with a view to alleviating the financial distress in the family for Scheduled Castes / Scheduled Tribes / Minorities / Backward classes / Economically Backward Classes.

Chief Minister to help girls from poor families under Kalyana Lakshmi and Shadi Mubarak schemes have had a positive fallout, with an upswing being witnessed in female student enrollment in higher school education and a downward trend in child marriages.

Officials also attribute the high percentage of girl education to Kalyana Lakshmi and

Shaadi Mubarak Schemes besides improving the educational standards in government schools.

Girls availed the benefit and the state government has spent money since the launch of the schemes.

The increasing number of families attracted to Kalyana Lakshmi and Shaadi Mubarak schemes has played a vital role in reducing the child marriages in the state.

Both the schemes have been successful in helping poor families perform their daughters' marriage to their satisfaction. To avail benefits under the Kalyana Lakshmi and Shaadi Mubarak schemes, the girls should be aged 18 years and above. Due to awareness programmes against child marriages by the State government as well as the financial benefits of these schemes, Telangana State has witnessed a drop in child marriages in the last four years.

The State government is currently providing financial assistance of Rs. 1,00,116 for brides

from economically backward sections among BC, SC, ST and Muslims under Kalyana Lakshmi and Shaadi Mubarak schemes. The Chief Minister introduced the schemes in 2014-15 to extend financial support to families of girls to meet marriage related expenditure.

The state government enhanced the amount from Rs. 75,116 to Rs. 1,00,116 in April 2018. It has recently proposed to increase the financial assistance further to Rs. 1,00,116 from the next fiscal in the view of escalating prices.

The scheme was launched by the Government of Telangana on 2 October 2014 by Kalvakurthi Chandrashekar Rao, chief minister of Telangana, providing Rs. 51,000 to families from scheduled castes and tribes and later to all poor families in the state.

The scheme is aimed at preventing the child marriages and support marriage expense for financially distressed families. By March 2018, the beneficiaries stood at 3,50,000.



Kalyana Lakshmi Scheme:

Kalyana Lakshmi Scheme to help for the Telangana SC, ST and BC brides, Kalyana Lakshmi Scheme for extending financial assistance of 1,00,116 to each unmarried girl belonging to SC/ST at the time of marriage residing in the Telangana State.

Shaadi Mubarak Scheme:

Shaadi Mubarak Scheme to help for the Telangana Muslim Brides, Shaadi Mubarak Scheme for extending financial assistance of 1,00,116 to each unmarried girl belonging to Minority Community at the time of marriage residing in the Telangana State.

The main objective of these schemes is to prevent child marriages that result only from the burden of marrying off one's daughter once she comes of age.

Who are eligible?

- * Minority, SC, ST unmarried girls belonging to the Telangana State.
- * Age should be 18 up to the date of marriage.
- * The annual income of parents should not exceed 2 lakh rupees.
- * To benefit this scheme, eligible ladies should apply before 1 month.

Benefits to Eligible Ladies:

- * 51,000/- will be paid by govt to the bride.
- * The amount will be credited to the account of the bride before 15 days of marriage.
- * They can utilize this money in marriage.

As we all know, even today girls are considered a burden and it is understood that a lot of money is needed for a girl's marriage.

That is why the Telangana government has started these schemes to eliminate this negative thinking.

all of proposed...
 at Ministry...
 Telangana State
 The annual income of parents should not exceed...



They can utilize this money in...
 After we all know, even today girls are considering
 a number and it is understood that a lot of
 money is needed for a girl's marriage.
 That is why the Telangana government
 has started these schemes to eliminate this
 negative thinking.

Eligibility Criteria:

- * The scheme is available for the applicant of categories such as SC, ST, EBC, BC, muslims or christians, or she must be belonging to 'Below Poverty Line' [BPL].
- * The parents should have the annual income lesser than 2 lakh rupees combined.
- * For all applicants belonging to rural areas, her parents income should be less than 1,50,000 rupees per annum combined.
- * The applicants must possess either a hard or soft copy of the Caste Certificate issued by the MRO officer.
- * The applicant must be a citizen of the Telangana State.
- * The bride must be more than or 18 years of age at the time of applying for this scheme.

Required certificates:

The following documents are required if you are applying for the Kalyana Lakshmi / Shaadi Mubarak Scheme:

- ⇒ Aadhar card for identification.
- ⇒ Birth certificate of the bride issued by the competent authority.
- ⇒ Caste certificate
- ⇒ Income certificate.
- ⇒ Bank account details of the bride's mother and bride.
- ⇒ Wedding card [optional]
- ⇒ Marriage confirmation certificate.
- ⇒ Village Revenue Officer (VRO) / Panchayat Secretary approval certificate.
- ⇒ Bride's photo
- ⇒ Age proof certificate.
- ⇒ Voter ID card
- ⇒ SSC Marks memo
- ⇒ PAN Card.

Required certificates

The following documents are required if you are applying for the Kalyan Lakshmi Scheme
Mudra scheme:

- ⇒ Aadhar card for identification
- ⇒ Birth certificate of the child



⇒ Niladri Kalyan Officer (NKO) / Parichayak
Secretary approval certificate

- ⇒ Bank photo
- ⇒ A photo of the certificate
- ⇒ Voter ID card
- ⇒ GCO Make memo

Features and Benefits:

* The scheme was launched on 2nd October 2014 for the BC/ST, minorities [BC-A, BC-B, BC-C] as well as economically weaker section of the state.

* At the time of the launch, the total amount was 51,000 rupees.

* After that, there was a hike in the amount in 2017 and the total amount was 75,116 rupees per beneficiary.

* A while back in March 2018 the amount again hiked up to a total of 1,00,116 rupees for per beneficiary.

* The scheme has benefitted 3,60,000 beneficiaries up until March 2018.

* The eligibility criteria or pre-requisites listed below are applicable to both Kalyana Lakshmi and Shaadi Mubarak scheme.

* Kalyana Lakshmi Scheme has now been limited to one beneficiary per family so only one-time financial assistance will be provided to each of the family.

Telangana government, who considered reflecting humanitarian values in every aspect of their administration, endeavoured to uplift the girl child and their parents from this financial distress. Even though it is not an assurance given in the Election Manifesto while studying the effects of poverty, the severity of the situation has moved us. Hence, we resolve to help the financially for the marriage of a poor girl and introduced the special scheme by the auspicious name of Kalyana Lakshmi on 2nd October 2014.

The scheme which helped the poor girl to get married had increased the prestige of the Telangana Government. Personally, Kalyana Lakshmi is the scheme very close to my heart and was praised by the people of the state. This scheme brought happiness in the lives of a girl child. Later on, with the requisition from poor people, this scheme was extended to all sections of the society.

Till now 3,60,000 people benefitted with this scheme. While taking the cheques of Kalyana Lakshmi / Shaadi Mubarak in time, the mothers of girl child are blessing this government with joyful tears in their eyes.

Kalyana Lakshmi / Shaadi Mubarak scheme had achieved other societal milestones. A decision was taken that the minimum age of getting the benefit of this scheme is 18 years. The marriages that received benefits of Kalyana Lakshmi will get the legal recognition along with the recognition of the government.

I am confident that this good decision taken by the government will be applauded by the girl child, their parents and all well wishers of the society. With the blessings of such people, we are carving Telangana as the welfare state.

A STUDY PROJECT
ON
“JOB SATISFACTION OF BSNL EMPLOYEES - STUDY IN NALGONDA DISTRICT.”

For the Academic Year-2020-21.

SUBMITTED

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INTRODUCTION

Human resource is considered to be the most valuable asset in any organization. It is the sum-total of inherent abilities, acquired knowledge and skills represented by the talents and aptitudes of the employed persons who comprise executives, supervisors and the rank and file employees. It may be noted here that human resource should be utilized to the maximum possible extent, in order to achieve individual and organizational goals. It is thus the employee's performance, which ultimately decides, and attainment of goals. However, the employee performance is to a large extent, influenced by motivation and job satisfaction

The term relates to the total relationship between an individual and the employer for which he is paid. Satisfaction does mean the simple feeling state accompanying the attainment of any goal; the end state is feeling accompanying the attainment by an impulse of its objective. Job satisfaction does mean absence of motivation at work. Research workers differently described the factors contributing o job satisfaction and job dissatisfaction.

The survey made regarding the job satisfaction in BSNL will facilitate and enables the management to know the perceptions and inner feelings regarding the job they are performing on day-to-day basis. The term job satisfaction reveals and focuses on the likes and dislikes of the employees of BSNL. In this particular study the researchers tries to identify the causes for satisfaction and dissatisfaction among the employees. So this is the most effective and selective instrument for diagnosing and peeping into the employee's problems.

Job satisfaction survey can give the most valuable information the perceptions and causes. For satisfaction/dissatisfaction among the employees attitude towards job satisfaction may be either positive or negative. This positive feeling can be re-in forced and negative feelings can be rectified. This survey can be treated as the most effective and efficient way, which makes the workers to express their inner and real feelings undoubtedly.

For any future course of action/ development, which involves employee's participation, is considered. The management will get a picture their employee's acceptance and readiness. This survey also enables to avoid misinterpretations and helps management in solving problems effectively. It is observed during study some of the employees accepted the proposal survey research.

A perfectly contentment and satisfaction motivates an employees to be confident with a high morale, it is an asset to organization as a whole.

Thus the high motivation and morale of an employee make him to remain in the organization and encourage him to face cut throat competition and gives him enough dynamism to face challenges.

Every human being possess him own unique resource, if properly channels it by supportive and supplement, ultimately for achieving organization goals.

As proper breathing and diet is necessary to healthy human being so as is contentment to the job satisfaction. This contentedness ultimately acts as a key factor to human resource

Definition

Job satisfaction refers to a person's feeling of satisfaction on the job, which acts as a motivation to work. It is not the self-satisfaction, happiness or self-contentment but the satisfaction on the job.

Hoppock describes job satisfaction as "any combination of psychological, physiological and environmental circumstances that cause and person truthfully to say I am satisfied with my job.

Job satisfaction is defined as the, "pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values.

OBJECTIVES OF THE STUDY

The main aim of the study is to analyze and examine level of job satisfaction among the BSNL employees and to know the problems faced by the employees of the various categories. The specific objectives are as follows:

- To present a profile of BSNL and organizational structure etc.,
- To observe the level of satisfaction among of employees relating to the nature of the job and other factors.
- To identify the extent of job satisfaction in the BSNL employees and its impact on the job performance of the employees.
- To evaluate the working environment in BSNL.
- To examine satisfaction regarding the salary and other benefits of its employees.
- To suggest suitable measures to improve the overall satisfaction of the employees in the organization.

SCOPE OF THE STUDY

In the survey an attempt has been made to analyze the job satisfaction of employees of BSNL, NALGONDA.

The Head Office of the BSNL is situated at New Delhi with as Circle Office in the Capital of Andhra Pradesh and a Divisional Office at Warangal District. The study tries to understand the level of satisfaction among the employees of BSNL. It further explains the area on which employees are mostly dissatisfied.

Job satisfaction of the employees has been analyzed on the basis of the following seventeen job related factors.

- Salary and monetary benefits
- Job security
- Promotion policy
- Working environment
- Employees participation in management

- Freedom of expressions
- Nature of job
- Interest taken by superiors
- Superiors and sub-ordinate relationship
- Medicare
- Loans
- Conveyance
- L.T.C.

METHODOLOGY

In the preparation of this report, the researcher the data from different sources. The sources of data as follows:

Primary data: This data is gathered from first hand information sources by the researcher, this data collection from employees, managers, clerks etc., by administrating the questionnaire having face to face interaction with employees.

Secondary data : This will give the theoretical basis required for the report presentation which can be available from various sources such as magazines, office files, inter office manual and web site.

SAMPLE SIZE: 50

DATA PROCESSING AND ANALYSING

Data, which is gathered by administering questionnaires, was processed in simple manner to determine the level of satisfaction among employees. Every response was assigned some score based on this overall satisfaction level was determined.

Data collected is carefully tabulated and analyzed by using satisfaction methods and also various graphs are used.

Review of literature

Despite its wide usage in scientific research, as well as in everyday life, there is still no general agreement regarding what job satisfaction is. In fact there is no final definition on what job represents. Therefore before a definition on job satisfaction can be given, the nature and importance of work as a universal human activity must be considered. Different authors have different approaches towards defining job satisfaction. Some of the most commonly cited definitions on job satisfaction are analysed in the text that follows. Hoppock defined job satisfaction as any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with my job (Hoppock, 1935). According to this approach although job satisfaction is under the influence of many external factors, it remains something internal that has to do with the way how the employee feels. That is job satisfaction presents a set of factors that cause a feeling of satisfaction. Vroom in his definition on job satisfaction focuses on the role of the employee in the workplace. Thus he defines job satisfaction as affective orientations on the part of individuals toward work roles which they are presently occupying (Vroom, 1964). One of the most often cited definitions on job satisfaction is the one given by Spector according to whom job satisfaction has to do with the way how people feel about their job and its various aspects. It has to do with the extent to which people like or dislike their job. That's why job satisfaction and job dissatisfaction can appear in any given work situation. Job satisfaction represents a combination of positive or negative feelings that workers have towards their work. Meanwhile, when a worker employed in a business organization, brings with it the needs, desires and experiences which determine expectations that he has dismissed. Job satisfaction represents the extent to which expectations are and match the real awards. Job satisfaction is closely linked to that individual's behaviour in the work place (Davis et al., 1985). Job satisfaction is a worker's sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one's efforts. Job satisfaction further implies enthusiasm and happiness with one's work. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment (Kaliski, 2007). Job satisfaction can be defined also as the extent to which a worker is content with the rewards he or she gets out of his or her job, particularly in terms of intrinsic

motivacion (Statt, 2004). The term job satisfactions refers to the attitudes and feelings people have about their work.

Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). Job satisfaction is the collection of feelings and beliefs that people have about their current job.

People's levels of degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. In addition to having attitudes about their jobs as a whole. People also can have attitudes about various aspects of their jobs such as the kind of work they do, their coworkers, supervisors or subordinates and their pay (George et al., 2008). Job satisfaction is a complex and multifaceted concept which can mean different things to different people. Job satisfaction is usually linked with motivation, but the nature of this relationship is not clear. Satisfaction is not the same as motivation. Job satisfaction is more of an attitude, an internal state. It could, for example, be associated with a personal feeling of achievement, either quantitative or qualitative (Mullins, 2005). We consider that job satisfaction represents a feeling that appears as a result of the perception that the job enables the material and psychological needs (Aziri, 2008). Job satisfaction can be considered as one of the main factors when it comes to efficiency and effectiveness of business organizations. In fact the new managerial paradigm which insists that employees should be treated and considered primarily as human beings that have their own wants, needs, personal desires is a very good indicator for the importance of job satisfaction in contemporary companies. When analysing job satisfaction the logic that a satisfied employee is a happy employee and a happy employee is a successful employee. The importance of job satisfaction specially emerges to surface if had in mind the many negative consequences of job dissatisfaction such as a lack of loyalty, increased absenteeism, increase number of accidents etc. Spector (1997) lists three important features of job satisfaction. First, organizations should be guided by human values. Such organizations will be oriented towards treating workers fairly and with respect. In such cases the assessment of job satisfaction may serve as a good indicator of employee effectiveness. High levels of job satisfaction may be sign of a good emotional and mental state of employees.

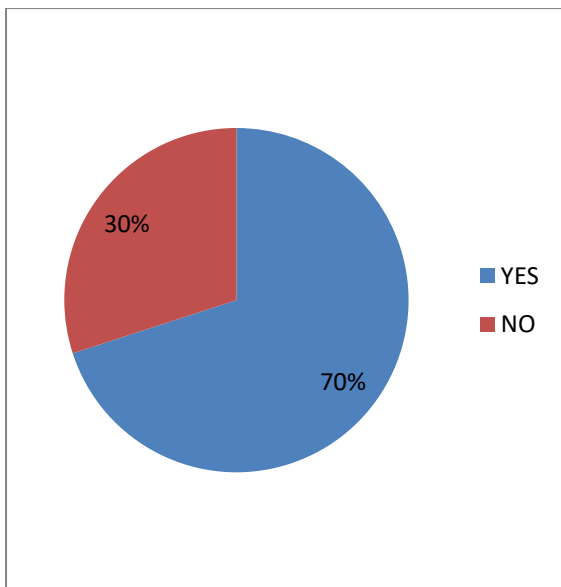
- Job related factors,
- Role perceptions,
- Job performance and.

DATA ANALYSIS

1. Are you satisfied with the wages paid to you?

Yes	No
40	10

(Data in Percentage)

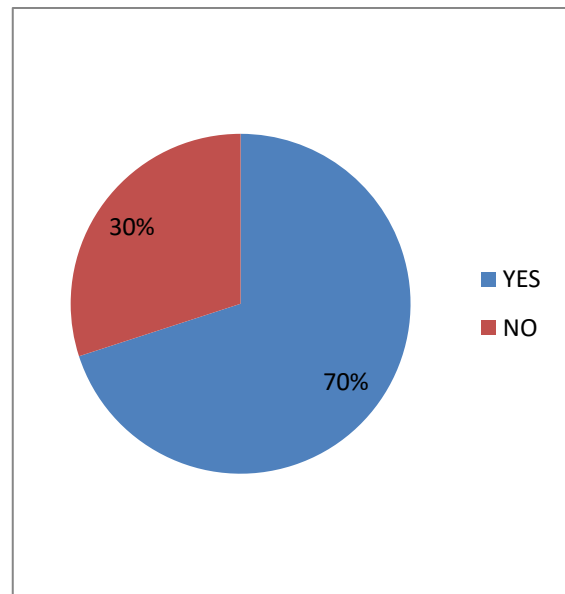


Interpretation: 80 percent of the employees are satisfied with the wages paid to them. Only 20 percent of the employees feel that there should be a hike in wages paid to them.

2. Do you have any incentives wage schemes for efficient work on your organization ?

Yes	No
35	15

(Data in Percentage)

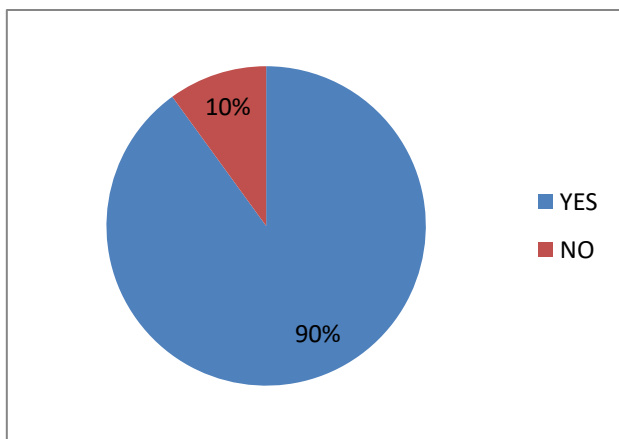


Interpretation: 70 percent of the employees feel that there should be an incentive wage scheme for efficient work in the organization.

3. Are you satisfied with the present working conditions and environment?

Yes	No
45	05

(Data in Percentage)

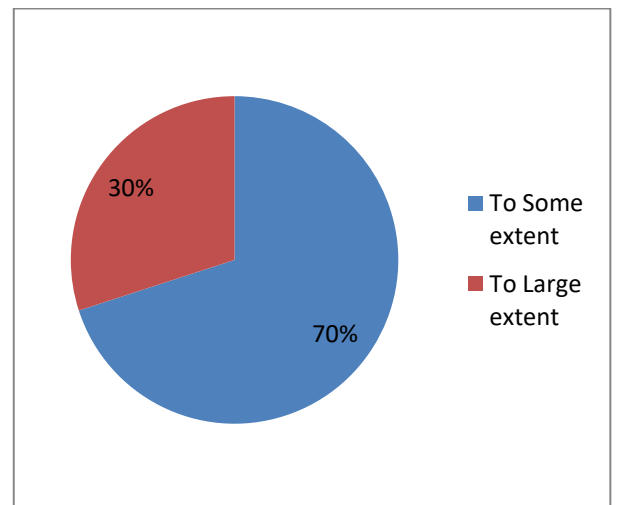


Interpretation: Almost all the employees are satisfied with the present working conditions and environment.

4. Is the management helpful and sympathetic to your problems in workstation?

To Some extent	To Large extent
35	15

(Data in Percentage)

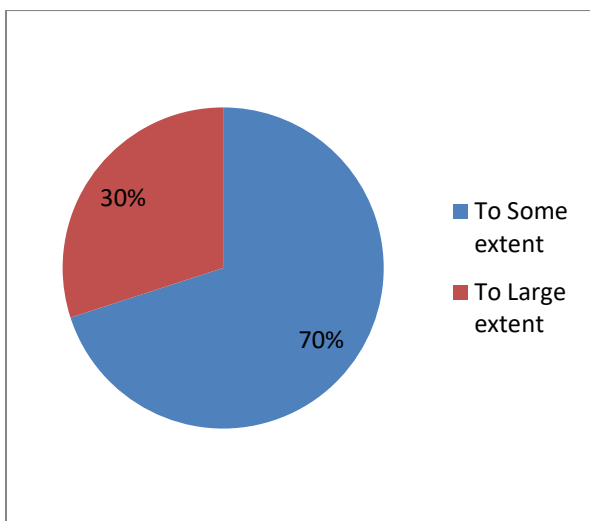


Interpretation: 70% of the employees feel that the management is sympathetic to some extent in their problems faced at workstation.

5. Are you satisfied with the facilities provided with the organization?

To Some extent	To Large extent
45	05

(Data in Percentage)

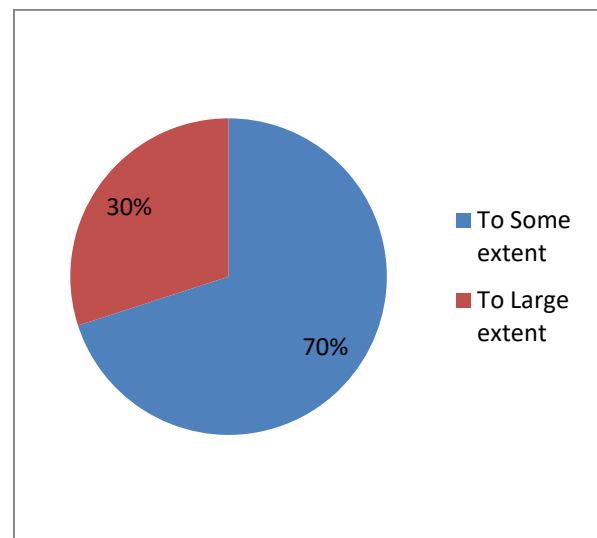


Interpretation: Almost all the employees are satisfied with facilities provided with the organization.

6. Does the management have good relation with the workers?

To Some extent	To Large extent
35	15

(Data in Percentage)

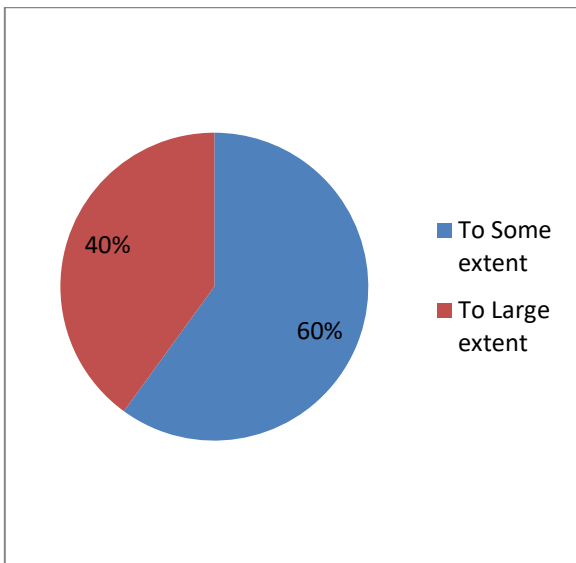


Interpretation: 70% of the employees feel that the management has a good relation with the workers and only 20% of them feel that the management should improve their relation with the workers.

7. Do you feel that the company policies really protect your interest?

To Some extent	To Large extent
30	20

(Data in Percentage)

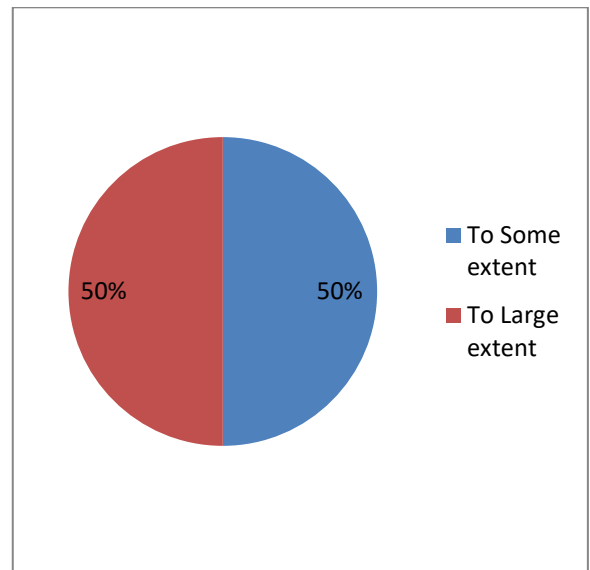


Interpretation: 60% of the employees feel that the company policies really protect their interest. 40% of them feel that their interests are not protected.

8. Do you have any problems with the present management setup?

To Some extent	To Large extent
25	25

(Data in Percentage)

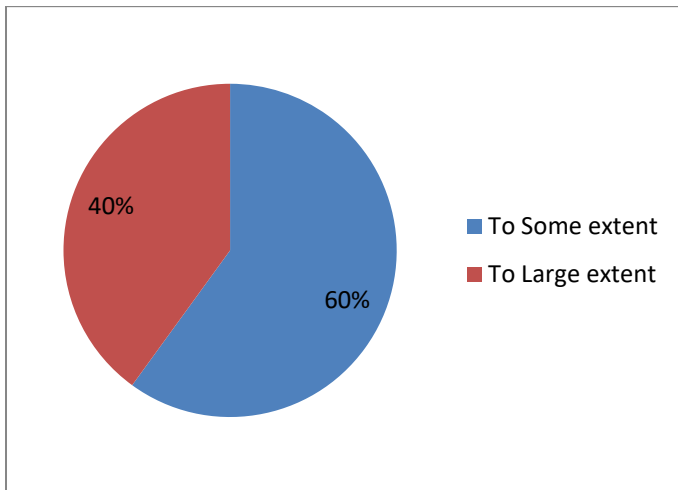


Interpretation: Only 50% of the employees are satisfied with the present management setup and the other 50% is not satisfied and feel that there should be change in the setup.

9. Do you feel that the company policies should be changed?

To Some extent	To Large extent
30	20

(Data in Percentage)

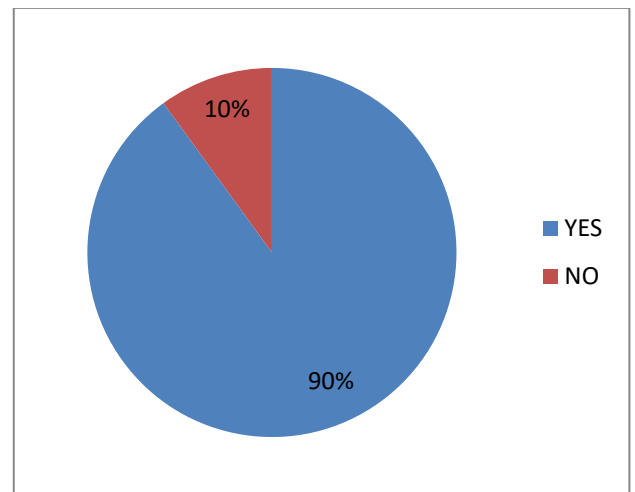


Interpretation: 60% of the employees feel that the company policies should be changed and 40% of them feel that the policies of the company are up to their satisfaction.

10. Does the company provide any training to improve your performance? If yes, are you satisfied with the training provided?

To Some extent	To Large extent
45	05

(Data in Percentage)



Interpretation: Almost all the employees are satisfied with the training provided by the company to improve their performance.

FINDING

There is a significant difference between the Mean Motivation Scores of the high and low satisfied employees. This implies that motivation is a function of job satisfaction and its value does get affected with change in the value of satisfaction i.e., the value of Motivation increases with increase in the value of Job Satisfaction and vice-versa. 2. There is a strong positive correlation ($r = 0.822134$) between the Motivation and Job Satisfaction of the employees and the functional relationship between them also indicates that the value of Motivation increases with increase in the value of Job Satisfaction and vice-versa. The Age and the Length of service of the employees do not bear any impact on the Motivational level of the employees. 4. The most important factor affecting the satisfaction level of employees came out to be compensation package which got the maximum weightage (419/500). This was inferred directly from the responses of the employees which the employees indicated in the questionnaire. 5. The least important factor affecting the satisfaction level of employees came out to be self actualization which got the minimum weightage (280/500). The sequence of factors according to their importance in decreasing order for Job Satisfaction, inferred directly from the questionnaire responses of the respondents:

- Compensation package
- Responsibility at work
- Empowerment at work
- Achievement
- Learning opportunities
- Recognition
- Growth opportunities in career
- Challenging assignments
- Job enrichment
- Self actualization

CONCLUSION:

Besides several other factors the economic development of a country depends upon the effective functioning of employees. In order to achieve this the superiors and the state should take necessary steps for the satisfaction of employees in their respective jobs.

Almost all the employees are satisfied with the wages paid to them.

70% of the employees feel that there should be an incentive wages scheme for efficient work in the organization.

Employees are satisfied with the present working conditions and feel secure about their job.

70% of the employees feel that the management is sympathetic to some extent in their problems faced at workstation,

Management shares a very good relation with the workers.

Employees are satisfied with the facilities provided to them and are free to express their views freely to the management.

Supervisors are ready to clear the doubts and help in improving their performance.

70% of the employees feel that the company policies really protect their interests.

50% of the employees are satisfied with the present management setup.

60% of the employees feel that the company policies should be changed.

Employees are satisfied with the training provided to them in improving their performance.

Medical, educational and housing loans are the financial benefits provided to the employees by the organization.

Expenses for the injured workers are borne by the organization.

Medical compensation is also provided to the injured workers.

Overall the employees of BSNL are having a very high job satisfaction and hence they are working with great enthusiasm and zeal to achieve their organizations goal.

SUGGESTIONS:

1. 50% of the employees feel that the present management should be changed.
2. 40% of the employees feel that the company policies should be changed.
3. 30% of the employees feel that the company policies are not able to protect their interests and hence they should be changed.
4. Majority of the employees feel that there should be an incentive wage scheme for efficient work in the organization.
5. The management should be more helpful and sympathetic towards the problems faced by the workers at the workstation.

QUESTIONNAIRE

A. Profile:

Name :

Age :

Income :

Qualification :

Designation :

Date of Joining :

B. Personal Problems & Benefits :-

1. Are you satisfied with the wages paid to you?
(a) Yes (b) No
2. Do you have any incentive wage schemes for efficient work in your organization?
(a). Yes (b). No
3. Are you satisfied with the present working conditions and environment?
(a). Yes (b). No
4. Is the management helpful and sympathetic to your problems in workstation ?
(a) Yes (b) No
5. Are you satisfied with the facilities provided with the organization ?
(a) Yes (b) No
6. Does the management have good relation with the workers ?
(a) Yes (b) No
7. Do you feel that company policies really protect your interests ?
(a) Yes (b) No
8. Do you have problems with the present management setup?
(a) Yes (b) No
9. Do you feel that the company policies should be changed ?
(a) Yes (b) No
10. Does the company provide any training to improve your performance ?
(a) Yes (b) No

A STUDY PROJECT
ON
CUSTOMER SATISFACTION ON GENARAL PRODUCTS IN KIRANAM AND
GENARAL STORS

For the Academic Year-2020-21.

SUBMITTED

BY

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INTRODUCTION

Marketing is the art of creating, satisfying customers by meeting the needs of customers and by creating value satisfaction for them. As Peter Ducker says “the essence of marketing is that the entire business has to be seen from the point given of the customer”. However, customers face a vast array of product and brand choices prices, supplies and to understand the needs and preferences of the customers it becomes imperative for us to carry out research together information.

We believe that customers estimate which offer will deliver the most value to them and which will deliver and maximize value, within the bounds of research costs and limited knowledge, mobility, and income they form an expectation of value and act on it. Whether or not the offer lives up to the value expectation affects both purchase and repurchase probability.

The purpose of any Marketing research is to provide information at a specific time on customer, trade, competition and the future brands, so as to enable marketers to formulate successful strategies in their quest for customers mind share and market share.

The research helps the marketers to find out the attributes and variable that influence the customers behavior towards a given product offering and it shapes the attitudes of the customers favorably towards a specific product, thus by analyzing these undertones the researcher can find out the levels of customer satisfaction, and the results of the marketing research can help the marketers to analyze the weak spots in their marketing strategies and can reformulate their strategies so that they can satisfy their customers and maximize their brand loyalty and profitability.

NEED AND IMPORTANCE OF THE STUDY

From the days of industrial revolution when goods & services were produced to the present day, the emphasis has shifted from the producers to the consumer and his needs, and with the consumer becoming more involved, in the marketing process there is greater need for information regarding the consumer needs. Preferences and making them satisfied of the products & services, has led to a constant but increasing need to conduct marketing research.

This research is an insight into the mind of the consumer, with the help of which the organizations will become aware of their pitfalls and in turn can also make improvements in the product

regarding the level of satisfaction of the consumers towards their offerings in the

The Telecom industry is highly competitive in nature and due to rapid advancements in the field of technology. Land line phones have become redundant and the shift is clearly towards cellular services. As such there has been a greater need to conduct market research studies. Since no risks can be entertained with regard to the satisfaction of the people. Hence the need to constantly monitor the changing preferences, attitudes of the consumers becomes that much more necessary.

The basic need of this project is to know the "Satisfaction" amongst the respondents, with regard to "GENERAL PRODUCT" services and its products.

SCOPE OF THE STUDY

- The scope of project work is to get the opinions from respondents on the issues mentioned earlier.
- It is limited to the Nalgonda town and is confined to the urban areas as the respondents are the subscribers of GENERAL PRODUCT services are one form or the other.

RESEARCH OBJECTIVES

- To study the "Customer Satisfaction" amongst the users of "GENERAL PRODUCT" products.
- To study the 'satisfaction' levels of "GENERAL PRODUCT" mobile customers & GENERAL PRODUCT fixed wireless customers.
- To study the 'Satisfaction' level of "GENERAL PRODUCT" customers with regard to other products and services offered by GENERAL PRODUCT.
- To make suggestions for improvement of their products & their services from the customer's point of view based on this research to fulfill customer's needs.
- To know the customers feed back towards the redressed of grievances by GENERAL PRODUCT.
- To ascertain the role of media in promoting and creating awareness towards the

RESEARCH METHODOLOGY

Research in common pursuance refers to a search for knowledge in a scientific and systematic way for pursuant information on a specified topic.

Once the objective is identified that next step is to collect the data which is relevance to the problem identified and analyze the collected data in order to find out the hidden reasons for the problem. There are two types of data namely.

- Primary Data
- Secondary Data

Sample size: 50

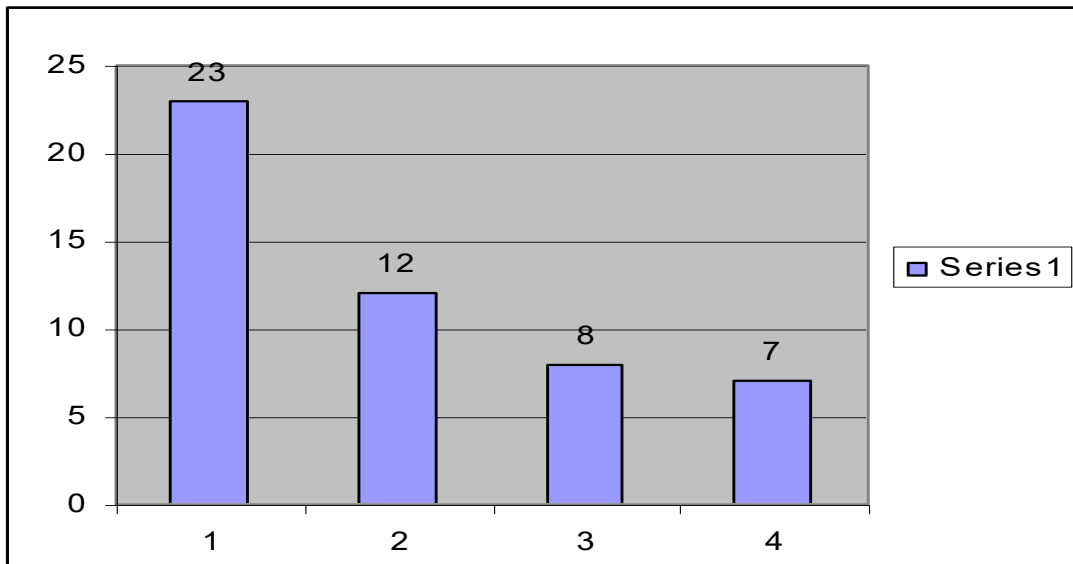


DATA ANALYSIS AND INTERPETAIONS

1. How often do you use our product/ service?

CATEGORYS	RESPONDENT	PERCENTAGE
Once a week	23	46%
Once a month	12	24%
2 or 3 times a month	8	16%
Daily	7	14%
Total	50	100%

GRAPHICAL REPRESENTON

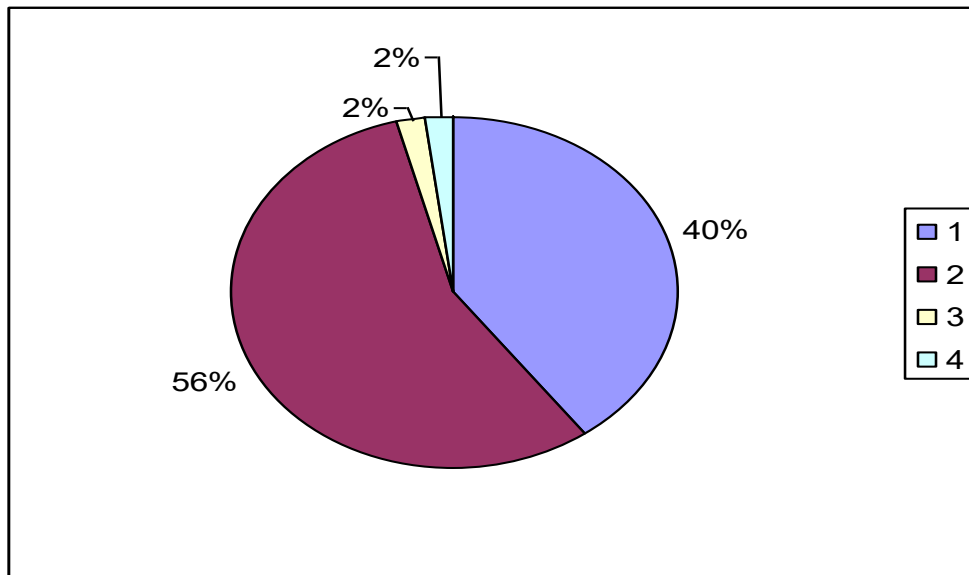


Interpretation: The above graphs show the no. of respondent belonging to different current position. The of respondent is once a week-23, once a month-12, 2 or 3 times a month-8, daily-7.

2. How satisfied are you with the product/service?

CATEGORY	RESPONDENTS	PERCENTAGE
very satisfied	20	40%
satisfied	28	56%
un satisfied	1	2%
very un satisfied	1	2%
Total	50	100%

GRAPHICAL REPRESENTON

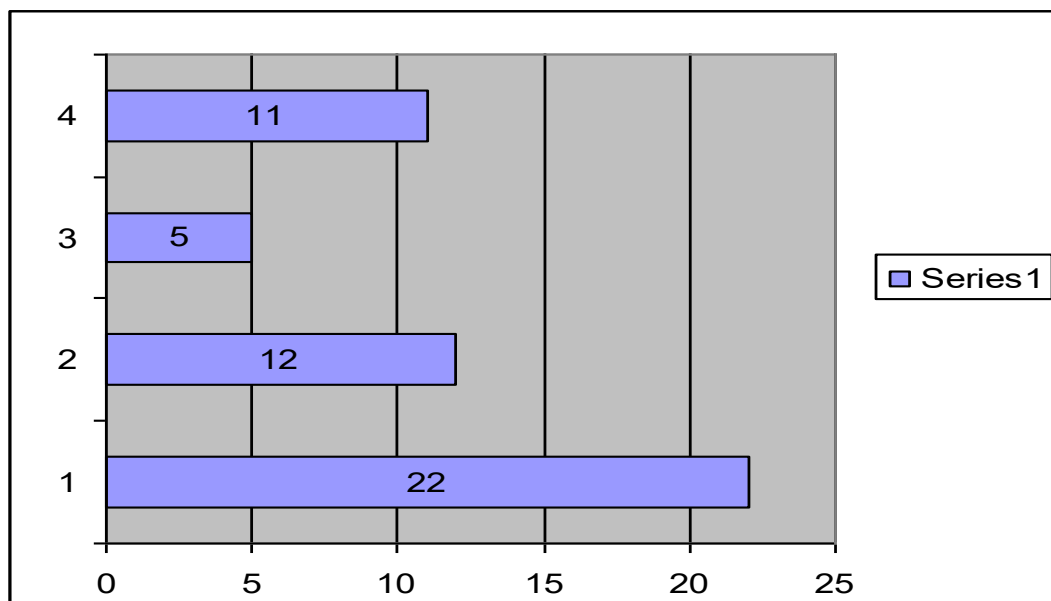


Interpretation: The above results reveal that while percentage satisfied with the product/service large number is 50% of customer preferred the very satisfied 40%, satisfied 56%, UN satisfied 2%, very unsatisfied 2%

3) What impressed you most about the product/service?

CATEGORY	RESPONDENTS	PERCENTAGE
Quality	22	44%
Price	12	24%
Shopping experience	5	10%
Customer service	11	22%
Total	50	100%

GRAPHICAL PRESENTATION:

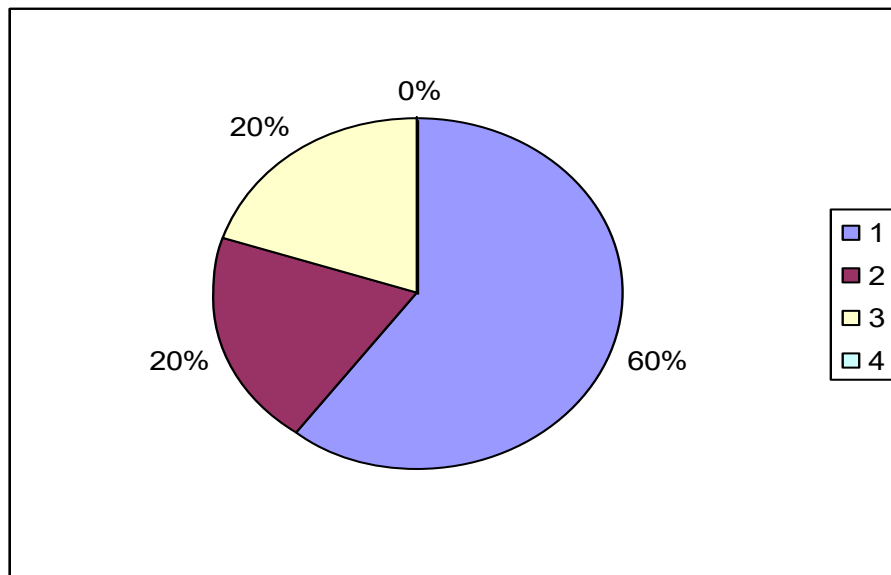


Interpretation: The above graph shows the Respondents impressed the product/service is majority of the respondents is impress the quality 44%.

4. Compared to similar products offered by other companies how?

Category	Respondents	Percentage
Much better	30	60%
Somewhat better	10	20%
About the same	10	20%
Don't know	0	0%
Total	50	100%

Graphical presentation:

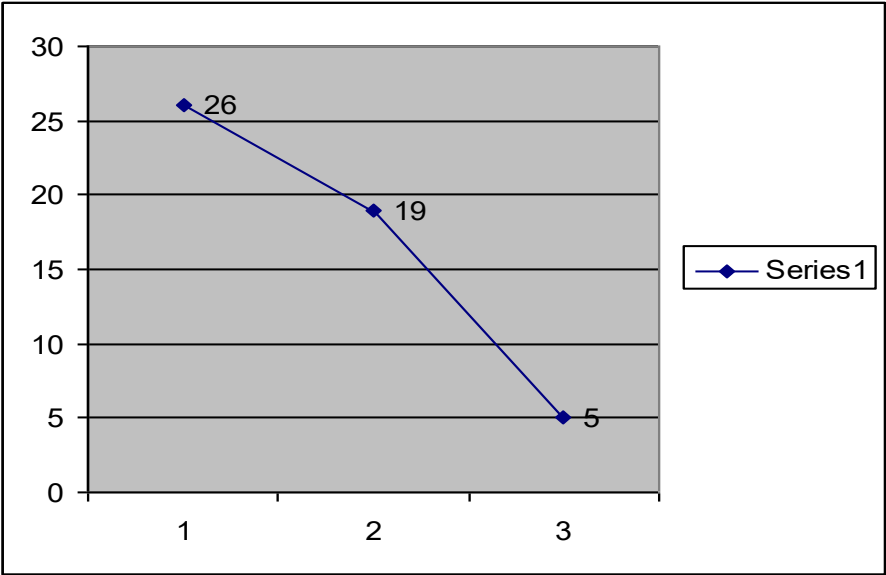


Interpretation: The above graph shows the compared to similar products offered by other companies how percentage is 60%, 20%, 20%, 0%.

5. Would you use our product/service in the future?

category	Respondents	Percentage
Definitely	26	52%
Probably	19	38%
Not sure	5	10%
Total	50	100%

Graphical presentation:

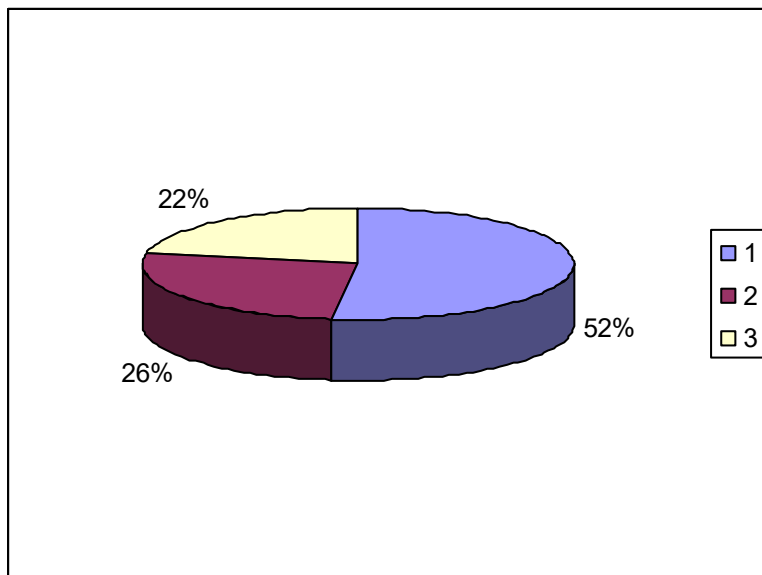


Interpretation: the above graph shows the product/service is used the future majority of the respondents 52%.

6. Would you recommend our product/service to other people?

Category	Respondents	Percentage
Definitely	26	52%
Probably	13	26%
Not sure	11	22%
Total	50	100%

Graphical presentation:

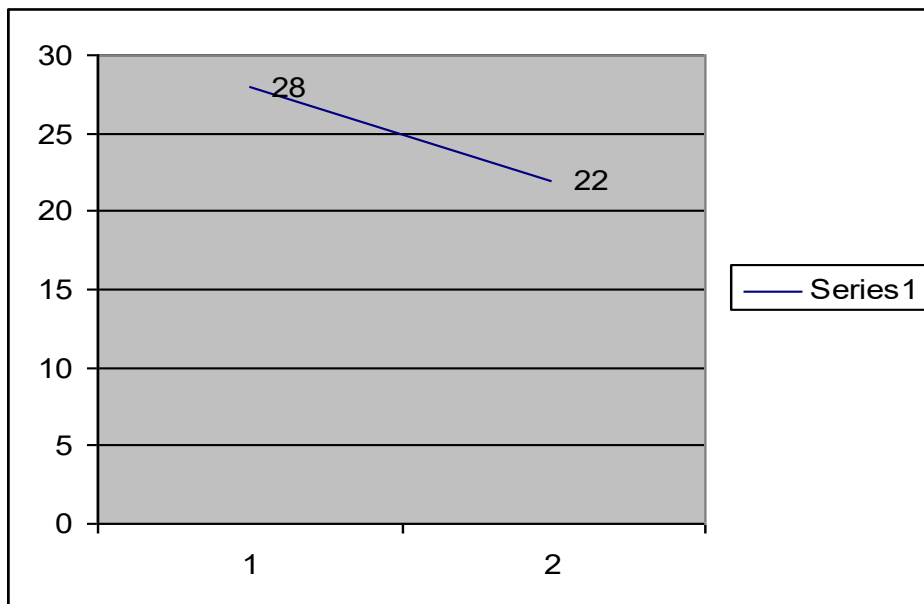


Interpretation: From my study it is clear that the recommended the product/service to other peoples are respondent the definitely 52%, and probably 26% and some of the respondents were responding the not sure 22%.

7. Have you ever contacted customer service?

Category	Respondents	Percentage
Yes	28	56%
No	22	44%
Total	50	100%

Graphical presentation:

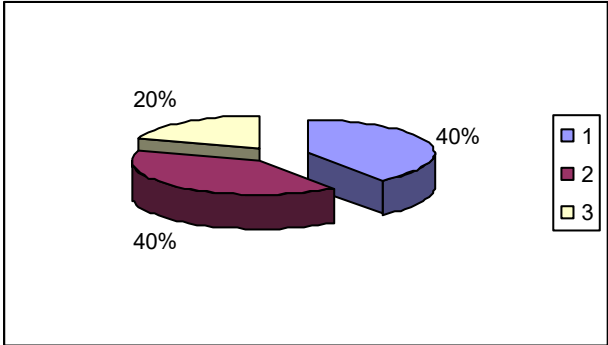


Interpretation: From the above table & graph is shows the contacted customer service with is category is Yes, No is respondents is 28, 22.

8. If you contacted (company) customer service, have all problems been resolved to your complete satisfaction?

Category	Respondents	Percentage
yes, by the company or its representatives	20	40%
yes, by me or someone outside the company	20	40%
No, the problem was not resolved	10	20%
Total	50	100%

Graphical presentation:

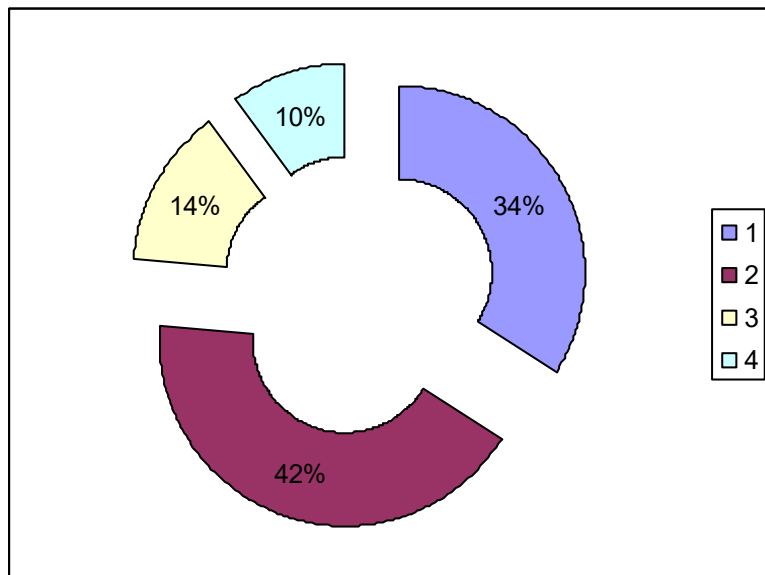


Interpretation: The above table & graph is shows the if you contacted company customer service, have all problems been resolved to your complete satisfaction percentage is 40%, 40%, and 20%.

9. Overall, how satisfied were you with your new (product)?

Category	Respondents	Percentage
Satisfied	17	34%
Very satisfied	21	42%
Dissatisfied	7	14%
Somewhat satisfied	5	10%
Total	50	100%

Graphical presentation:

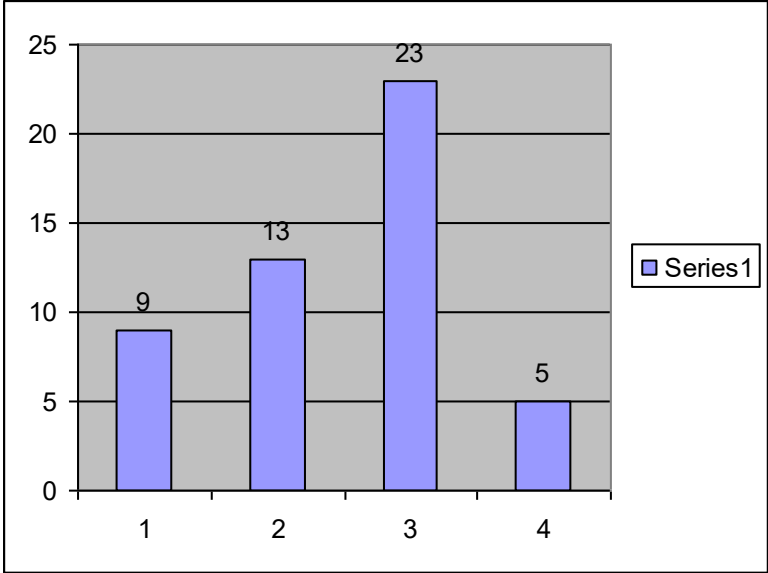


Interpretation: From the above graph it shows the overall satisfied were the new product is few members are responding is satisfied 14%, and majority of the respondents were responding the very satisfied 42%.

10. Suggest features you think needs improvement of product?

Category	Respondents	Percentage
Service	9	18%
Price	13	26%
Quality	23	46%
Benefits	5	10%
Total	50	100%

Graphical presentation:



Interpretation: The above graph, the product improvement features the respondents were responding the Quality 46% and service 18%, price 26%, benefits 10%.

FINDINGS:

- From my study the no. of respondent belonging to different current position. The respondent is once a week-23 once a month-12, 2 or 3 times a month-8, daily-7.
- From my study the compared to similar product offered by other companies how percentage is 60%, 20%, 20%,0%
- From my study the product/service is used the future majority of the respondents quality 52%
- The overall satisfied were the new product is few members responding the satisfied 10% and majority of the respondents were responding the satisfied 42%
- From my study the product improvement features the respondents were responding the Quality 46%.

CONCLUSION:

- The above graphs show the no. of respondent belonging to different current position. The of respondent is once a week-23, once a month-12, 2 or 3 times a month-8, daily-7
- The above results reveal that while percentage satisfied with the product/service large number is 50% of customer preferred the very satisfied 40%, satisfied 56%, UN satisfied2%, very unsatisfied2%.
- The above graph shows the Respondents impressed the product/service is majority of the respondents is impress the quality 44%.
- The above graph shows the compared to similar products offered by other companies how percentage is 60%, 20%, 20%, 0%.
- The above graph shows the product/service is used the future majority of the respondents 52%.
- From my study it is clear that the recommended the product/service to other peoples are respondent the definitely 52%, and probably 26% and some of the respondents were responding the not sure 22%.
- From the above table & graph is shows the contacted customer service with is category is Yes, No is respondents is 28, 22.

- The above table & graph is shows the if you contacted company customer service, have all problems been resolved to your complete satisfaction percentage is 40%, 40%, and 20%.

SUGGESTIONS

- Make the waiting chair's to stop the floating of customers.
- Prepare the good visible displays.
- Apply the bar code system to easy bill system.
- Appoint the one shop keeper.
- Install all cards acceptable machine.

CUSTOMER SATISFACTION ON GENREAL PRODUCTS IN KIRONAM AND GENERAL STORS

QUESTIONNAIRE

Dear respondent, please lend me few minutes for filling this questionnaire. It is strictly for academic purpose and therefore all information provided shall be treated with maximum caution and confidentiality. All personal data provided shall be treated collectively and not on personal levels.

Personal profile:

Name :
Age :
Address :
Gender : Male/Female
Marital status : Marred/Unmarried
Education : No Formal Education/Primary school/High school
/Intermediate/Degree/PG/Beyond
Occupation :

1. How often do you use our product/ service? ()

a) Once a week b) Once a month c) 2 or 3 times a month d) Daily

2. How satisfied are you with the product / service? ()

A. Very satisfied b) Satisfied c) Unsatisfied d) Very unsatisfied

3. What impressed you most about the product/service? ()

- a)Quality b) Price c)Shopping experience d) customer service
4. Compared to similar products offered by other companies how? ()
- a)Much better b) Somewhat better c) About the same d) Don't know
5. Would you use our product / service in the future? ()
- a)Definitely b) Probably c) Not sure
6. Would you recommend our product / service to other people? ()
- a)Definitely b) Probably c) Not sure
7. Have you ever contacted customer service? ()
- B. Yes b) No
8. If you contacted (company) customer service, have all problems been resolved to your complete satisfaction? ()
- a) Yes, by the company or its representatives
- b) Yes, by me or someone outside the company
- c) No, the problem was not resolved
9. Overall, how satisfied were you with your new (product)? ()
- a)Satisfied b) Very satisfied c) Dissatisfied d) Somewhat satisfied
10. Suggest features you think needs improvement of product? ()
- a)Service b)Price c) Quality d) Benefits

