

KNOWLEDGE ECONOMY
HALF YEARLY
Journal of Social Sciences

Vol. 10

Issue No. 19

July 2020

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Online ISSN: 2581-7183

Print ISSN: 2231-2854

Published by

Dr. Sambamurthy Padmavathy, Principal
on behalf of Shri Shankarlal Sundarbai Shasun Jain College for Women

Under the auspices of **Shasun Knowledge Centre**,
Shri Shankarlal Sundarbai Shasun Jain College for Women

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Printed by Mrs. Sri Kalaivani of Sri Maruthy Laser Printers,
200 (173), Peters Road, Royapettah, Chennai – 600 014.

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Editorial

The outbreak of COVID-19 in different parts of the world is a major concern for all the administrative units of respective countries. India is also facing this very tough task for controlling the virus outbreak and has managed its growth rate through some strict measures. This study presents the current situation of coronavirus spread in India along with the impact of various measures taken for it. With the help of data sources from various state units of India and Ministry of Health and Family Welfare, Government of India, this study presents various trends and patterns. This study answers six different research questions in a comprehensive manner. It has been reported that growth rate of infected cases has been controlled with the help of National Lockdown, however some uncontrolled mass level events had negatively impacted the infected cases. With the help of exponential and polynomial regression modelling, the predictions of up to 75000 cases have been done by the end of April 2020. It has also been seen that there are some prominent clusters and patient nodes in the network of patients which are the major influencers for COVID-19 spread. Also, death rate case predictions have been done through two-class classification models with an accuracy of 60%. At the end, strategies for continuation for lockdown has been discussed and presented. It appears that only essential services should be open for the citizens of India and the national lockdown should be carried on for next 2-4 weeks. This study will be useful for the Government of India and various states of India, Administrative Units of India, Frontline health workforce of India, researchers and scientists. This study will also be favorable for the administrative units of other countries to consider various aspects related to the control of COVID-19 outbreak in their respective regions.

COVID-19, or more popularly known as Novel Corona Virus, is associated with the respiratory disorder in humans which has been declared as a global epidemic and pandemic in the first quarter of the year 2020 by the World Health Organization.

India is being looked upon by various nations now as a World Leader and even WHO acknowledged that world is looking towards Indian strategies to contain the outbreak of this epidemic. India accounts for almost one-fifth of the world's population and is second leading country in terms of population in the world. India contributes heavily to the world's GDP and is amongst the most prominent developing country in the world with fairly strong economic growth percentages. India's good camaraderie with majority of the nations in the world and its helpful nature makes it a perfect ally for other countries. Therefore, the analysis of COVID-19 outbreak in Indian region is closely watched and monitored by the World and there is a need of comprehensive analytical studies based on different strategies taken by Indian administrators from time to time. India has been following a nationwide lockdown since 22-March-2020, which was a one-day lockdown, followed by a 21-day lockdown after two days. Every activity in India since then has been happening with permission from various administration units and almost all the domestic and international travels have been either banned or monitored closely. India is yet to get into the third phase of COVID-19 outbreak i.e. the community outbreak as seen by various countries around the world, but the cases have been rising continuously. India's lockdown period has been impacted by two major events in the recent days which were related to the mass exodus of laborers and workers from one state to other states (especially from Delhi to neighboring states) and conduction of a religious event in Delhi which led to spike in the number of cases in various states of India. During this time, the Indian Prime Minister has been trying to connect

with Indian citizens through innovative strategies and coming up with various engagement activities which are impacting the whole nation. With so much happening in India right now, it becomes imperative that we study the current situation and impact of various such events in India through data analysis methods and come up with different plans for future which can be helpful for the Indian administrators and medical professionals.

The use of our traditional medicines contributes to the building of our immune system. The cases are rising very fast and they need aggressive control strategies from the Administrative unit of India. There are six different aspects related to presenting the growth trends of infected cases in India, predictions for the number of infected cases for next few days, impact of social distancing on the citizens of India, impact of mass events on the number of infected cases in India, network analysis and mining of patterns on the patients suffering from coronavirus, and analyzing the strategies for uplifting lockdown in India.

July 2020

Dr. S.T. Deepa
Editor

“A PASTORAL OF SELF HELP GROUP FOR WOMEN LEGITIMIZE - IN PALAVKKAM AREA.”

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ABSTRACT

Empowerment is designed to increase the degree of freedom and self-determination in women in order to enable women to show their interests in a responsible and self-determined way in their own jurisdiction. Women development today means to legitimate women, which helps them to access to resources and services essential for their empowerment. The women development is important for the benefit and self development. To be an active participant in the society women have to overcome financial dependence and inferiority complex. Grass root organizations can implement the participation of women where women can be embolden to take up activities essential to their development. The present research is an attempt to analyze the reasons for join in Self Help Group and benefits gained by women in Self Help Group. The study has been made by collecting the responses of women in SHG through interview schedule. A total number of responses are 160. The mean and standard deviation is used for analyze the data of reason for join in Self Help Group and Benefits gained by Self Help Group.

Keywords: Self Help Group, members in SHG, reason for join in SHG and benefits gained

1.0 Introduction

Legitimate women means accepting and allowing women in the decision-making process inside and outside environment. This turns into a strong attention on participation in political structures and formal decision-making in the economic sphere.

Women legitimate are believed to be in financial independence. The Government of India, through Prime Minister's schemes trying to legitimate women. Few schemes introduced by our Prime Minister for women are Mudra loan scheme, under Pradhan Mantri Mudra Yojana (PMMY), These are some of the schemes were provided by the government for women legitimate through Self Help Group.

1.1 Objectives of the study

- To determine the reason for joining in self help groups.
- To evaluate the benefits gained by women through self help groups.

1.2 Purpose of the study

A critical study of Self Help Groups well enables us to know the role and functions in Palavakkam, Chennai city. It also helps us in locating the strength, weaknesses, opportunities and threads of Self Help Groups and helps to give suggestions for improvement and remedial measures wherever necessary.

1.3 RESEARCH DESIGN

1.3.1 Research Methodology

This study deals with the general research strategy that outlines the way in which research is undertaken and identifies the methods used. These methods define the means or modes of data collection or sometimes, a specific result is obtained.

1.3.2 Tools for data analysis

The tools applied for data analysis are percentage analysis, structured questionnaire, Likert scale, Friedman test, chi-square has been applied. The study has used pie charts, bar diagram and graph wherever necessary.

Descriptive Analysis

The statistical tools for data analysis are based on the objectives of the study. Most variables used for analyzing socio economic status, self confidence and savings habits of the women in SHGs. Hence the percentage analysis test of independence is considered the most suitable statistical technique for examine the difference in the mean function of variables such as income, savings, age, education qualification, etc.,

Percentage analysis

Percentage analysis is one of the statistical estimates used to divulge the attributes of the sample or population in total. It includes computing proportions of factors chosen for the analysis and its findings will give simple elucidation for the researcher.

Mean & Standard deviation

Mean is the average used to add up all the numbers and then divide by the number of numbers. Standard deviation is a statistic that measures the dispersion of a dataset relative to its mean and is calculated as the square root of variance by determining the variation between each data point relative to the mean. If the data points are further from the mean, there is a higher deviation within the data set; thus, the more spread out the data, the higher the standard deviation.

II REVIEW OF LITERATURE

Ramadevi.N (2018)¹ Mahalir thittam and marketing strategies a study on women empowerment process through self help groups in madurai district tamil nadu her study revealed the marketing opportunities available to the Self Help Groups (SHGs) was determined by various factors like quality of the products easy availability, price of the product must be accepted by the government and government support for release products in market and also approve the innovative market strategies by the government. The study also revealed that the growth of market of SHGs products, the women are economically empowered and also improved their social status in the society.

Amuthavalli.P (2018)³ A study on women empowerment through marketing self help group products in dindigul district examined that the marketing of SHG Products by women in Dindigil district has been a course for empowering them in terms of economically, socially and psychologically. Among the three sectors business activities run by the women production-cum- sales has brought about higher level of empowerment in many variables, than the other

two sectors. The study had also found that the women had been faced competitions unleashed by the private players particularly corporate. However, most of the women pinned their faith positively and hoped that the business activities carried out through micro enterprises would further empower them.

Dr. G.K.Lavanya, Dr. V.V.V.Leela kumari (2018)⁴ Women empowerment through self help group's a case study in pesalabanda village, kurnool district, andhrapradesh, India had studied about the Self Help Group in rural area. They have founded that the SHGs are fast developing in rural areas, there are more possibilities of startup business in that area, and the SHGs in that area are quite successful because of coordination of women. The authors had concluded that there must be constant motivation and support by the government. Entrepreneurial orientation, skill development programmes to women are effective in that area.

IV DATA ANALYSIS AND INTERPRETATION

4.1 REASON FOR JOIN IN SELF HELP GROUP

The mean and standard deviation was calculated to find the reason for join in Self Help Group and presented in the following table.

Table 4.1.1
DESCRIPTIVE STATISTICS

| Reason for join in Self Help Group | Mean | Std. Deviation | Rank |
|---|------|----------------|------|
| Improve financial condition | 4.69 | .485 | 6 |
| Improve financial condition | 4.62 | .523 | 5 |
| Improve social status | 4.62 | .541 | 3 |
| Start up business | 4.61 | .561 | 2 |
| Loan at low interest | 4.65 | .534 | 4 |
| Recommended by relatives, friends,etc., | 4.44 | .568 | 1 |

Source: computed data

“From the above table it is noted that the reason for join in Self Help Group “Recommended by relatives, friends, etc.” is ranked first, “Start up business” is ranked second, “Improve social status” is ranked third, “Loan at low interest” is ranked forth, “Improve financial condition” is ranked fifth and “Improve financial condition” is ranked sixth.

And it is concluded that the reason for join in SHG are Recommended by relatives, friends, etc.,Start up business and Improve social status.

4.2 . BENEFITS ATTAINED THROUGH SELF HELP GROUP

The mean and standard deviation was calculated to find the benefits attained through Self Help Group and presented in the following table.

Table 4.2.1
DESCRIPTIVE STATISTICS

| Benefits of self help groups | Mean | Std. Deviation | Rank |
|--|-------------|-----------------------|-------------|
| living standards improved after joined in Self help group | 4.60 | .529 | 4 |
| savings increased after joined in self help group | 4.61 | .527 | 3 |
| able to repay loan amount easily without any due | 4.65 | .567 | 1 |
| self help group provide any training for your career development | 4.53 | .617 | 6 |
| self help group members are facilitate to lend internal loan | 4.61 | .624 | 3 |
| income improved after joined in self help group than before | 4.57 | .533 | 5 |
| able to support your family after joined in self help group | 4.53 | .586 | 6 |
| gained self confidence and able to stand by own | 4.63 | .521 | 2 |
| self help group provide you incentives | 4.51 | .555 | |
| self help group helped in educate you more about socially, economically, financially | 4.54 | .553 | 5 |

Source: computed data

From above table, it is noted that the benefit “able to repay loan amount easily without any due “ is ranked as first, “gained self confidence and able to stand by own” is ranked as second, “savings increased after joined in self help group” is ranked as third, “living standards improved after joined in Self help group” is ranked as forth, “income improved after joined in self help group than before” is ranked as fifth,” “self help group provide any training for your career development and “able to support your family after joined in self help group” is ranked as sixth”,

And it is concluded that the women are attained benefits through Self help group is they can able to repay loan amount without any due and they gained self confidence and able to stand by their own.

V Findings

- And it is concluded that the reason for join in SHG are Recommended by relatives, friends, etc., Start up business and Improve social status.
- And it is concluded that the women are attained benefits through Self help group is they can able to repay loan amount without any due and they gained self confidence and able to stand by their own.

Suggestions

- The schemes which the government provided the public and women in Self Help Group are unaware about schemes and opportunities for them in the society.

- The NGOs, NABARD and Self Help Group officials has to educate the women in the SHG as well as to the public to gain benefits of government policies to reduce poverty.
- The women in Self Help Group (SHG) are facing enormous problems like unaware of policies, no training, uneducated about schemes, no proper accounts maintained, cheating among members, no corporation among self help group members, banks take long time to sanction loans to self help group members, repayment of loans by the members is delayed, inefficient leader in the group, etc., these problems can be rectified by strict rules imposed on SHG by government.
- The government has to provide a platform for self help group members to sell their products in the market, to make reasonable market profit.
- The government has to make these members to use technology for improving knowledge to adopt recent trends in the society

Conclusion

The research study is an attempt to study the pastoral of Self Help Group for women legitimate in palavakkam, Chennai city. The study watches at the legitimize women at four stages are individual, household, self help groups and education qualification level. In this aspect of the study bring changes in women life has highlighted.

Self Help Group plays an effective role in achieving poverty alleviation and many developmental programs for women in diversified filed. Self help group aims women to legitimate in the society. Many women in Self help group are now cherishing and give their hand to their family to improve standard of living in the society. Women are now financially independent. Still, there are some areas of Self help group management need to be improved. Over dependence on leaders is a major problem faced by the members in palavakkam, Chennai city. Although there is a many problems faced by women and their participation and dedication in the group are appreciable. Self Help Group in Palavakkam, Chennai city is quite successful. I hope that the youngsters will bring changes in the lives of women by entering into the life of self help groups and be a part of them.

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2. <http://www.socialjustice.nic.in>
3. <https://en.wikipedia.org>

A SURVEY OF DEEP LEARNING APPLICATION FOR IMAGE ANALYSIS IN MEDICAL SCIENCE

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ABSTRACT

Deep Learning is the advanced stage of Artificial Intelligence which is a major subset of Machine Learning. It is an emerging technology under computer technology. It becomes very popular in many fields such education system, project development, agricultural field, government functions, medical field etc. Deep Learning technology is developed in 2012. There are many applications are developed by deep learning such as speech recognition, object recognition, text analysis, etc. Deep learning in Medical Science helps to develop the quality of the scanned image. Normal scanning image in medical fields is very poor in quality. With those images, it is high risk of providing good diagnosis. With the help of deep learning architectures and learning algorithms, can able to improve the quality of the scanned image. It is very important to develop the interior parts of an image in medical science. The main drawback of the previous technology is that failed to provide information after enhancement as original image provides. With using deep learning mechanisms, improve the quality of an image and also enhance the particular part of an image without losing any information as previously recorded. This paper explain about the various technologies available for image sensing in medical science with some neural networks such as convolution neural network (CNN), artificial neural network (ANN), back propagation algorithm, deep belief network (DBN) and many more. This paper also discuss about the different types of mechanisms available for enhancing the image with the comparison of updated or advanced technology used in this enhancing domain.

KEYWORDS:

Deep Learning, Artificial Intelligence, Machine Learning, Neural Networks, Enhancement, Convolution neural network, Artificial neural network, deep belief network.

I. Introduction

Deep learning is developed under some machine learning mechanisms such supervised learning which provides output for each and every individual input dataset, unsupervised learning which provides the throughput information about the input dataset and process of procedure, semi – supervised learning can be defined as the mixture of supervised learning and unsupervised learning in which it provides output for some input dataset only and finally reinforcement learning which using learning agent for processing the dataset and learning environment for the procedure. [1] In the developed countries, many hospitalizations are provided with deep neural architecture for image sensing, cancer detection, etc. When compared to the previous technology, deep learning provides accurate data rate and also feasible in solution. The main goal of developing deep learning is to solve the problems which an artificial intelligence resists. This

paper is designed with the information about the image sensing technology in various domains such as by using KERAS, Image processing, Tensor flow, etc. Fig 1 explains about the basic structure of the deep learning with four hidden layers. [2]

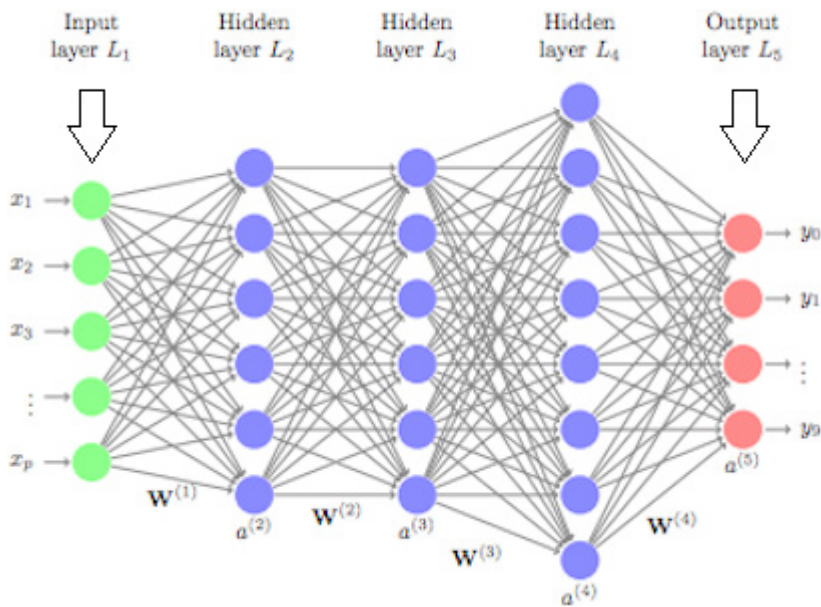


Fig 1 – Basic Architecture of Deep Learning

II. DEEP LEARNING ALGORITHMS

There are many algorithms provide by deep learning for many purposes. Some of those important algorithms are as follows:

2.1 MULTILAYER PERCEPTRON NEURAL NETWORK (MLPNN):

.MLPNN proposes feed forward classification algorithm. It uses one of the deep learning mechanisms called supervised learning for data propagation for training input dataset. It consists of both straight line progress and regression. It follows linear perceptron for layers distribution. It is not separated by linear process. [3] MLPNN with single hidden layer is

$$f: \mathbb{R}^D \rightarrow \mathbb{R}^L \quad (1)$$

where $D \rightarrow$ Size of input x and $L \rightarrow$ Size of output $f(x)$

In matrix notation,

$$f(x) = G \left(b^{(2)} + W^{(2)} \left(s \left(b^{(1)} + W^{(1)} x \right) \right) \right) \quad (2)$$

where $b^{(1)}, b^{(2)} \rightarrow$ Bias Vectors, $W^{(1)}, W^{(2)} \rightarrow$ Weight Matrix and

$G, S \rightarrow$ Activation functions

MLPNN is used solve the complex problems with providing approximate solutions. It has the ability to sort out huge value of input datasets. [4]

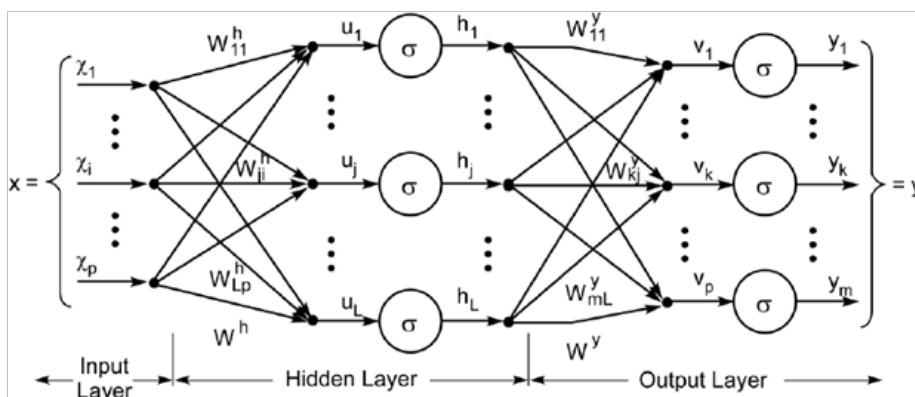


Fig 2 – Structure of MLPNN

2.2. CONVOLUTIONAL NEURAL NETWORK (CNN):

CNN has the ability to perform under the applications for image recognition, object detections, face recognition, classification of images, etc. It can able to classify the differences among the huge number of images based on the array values of the pixels on recognition of an image. It can able to access both gray – scale images and RGB images with the dimension of $[24 \times 24 \times 24]$. CNN with image processing has the ability to make mask filter in the edges of the images with some transformation like Fourier transform, etc. [5]

An input dataset with an image of dimension $(h \times w \times d)$ pass through median filter $(f_h \times f_w \times d)$ provides an output with volume $(h - f_h + 1) \times (w - f_w + 1) \times 1$ [6]

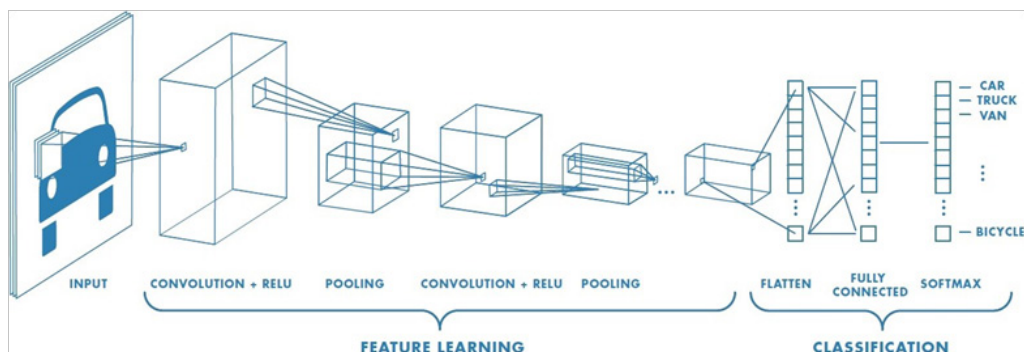


Fig 3 – Neural Network with many CNN layers

2.3. DEEP BELIEF NETWORK (DBN):

DBN is a classic model provides the flow of the process of functions. It is basically graphical in nature in dataset distribution. It provides the possible values at each node of the distribution. It

consists of multiple layers under perceptron. [7] The first layer of DBN architecture will transmit as linear regression method to the other layers. The main drawback of DBN is insufficient to provide the relation between each layer. The aim of this network algorithm is to help the main system by providing the classification categories of each dataset.

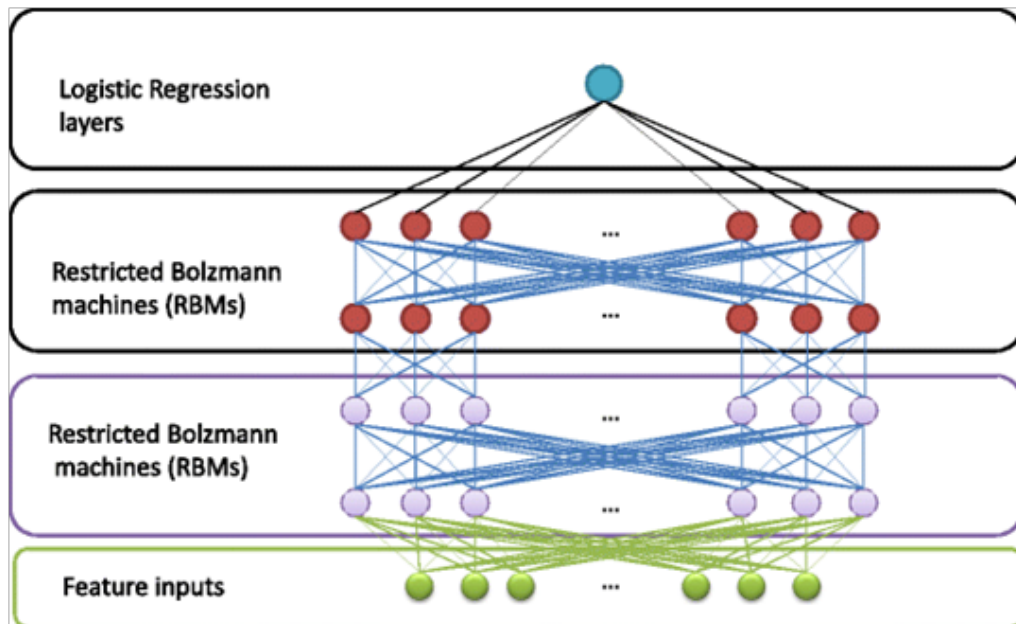


Fig 4 – Simple Architecture of DBN

III. DEEP LEARNING IN MEDICAL IMAGE PROCESSING

Deep learning provides network architecture with image processing transformation in medical image. Some of those transformations are as follows:

3.1FOURIER TRANSFORM:

The Fourier transform is an important and basic transformation method in digital image processing. It mainly used to decompose the sine and cosine functions of the image components. It returns the output without changes in the information provided by the original image.

$$F[f(x, y)] = F(u, v) = \int_{-\infty}^{\infty} \int_{-\infty}^{\infty} f(x, y) \cdot e^{-j2\pi(ux+vy)} dx dy \quad (3)$$

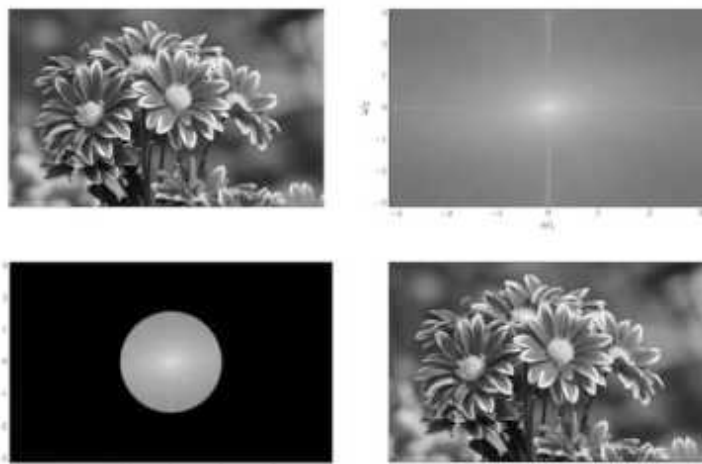


Fig 5 – Image Processing with Fourier Transform

3.2 DISCRETE FOURIER TRANSFORM (DFT):

DFT is used to convert the finite sequence of pixel range in the image to dataset values. It also can solve the problem by partial integration method. The values mention in the DFT is always in independent in nature. It can also process the functions in discrete method.

$$F(u, v) = \frac{1}{N} \sum_{u=0}^{N-1} \sum_{v=0}^{N-1} f(x, y) \cdot e^{-j2\pi(ux+vy)/N} \quad \text{for } u, v = 0, \dots, N-1 \quad (4)$$

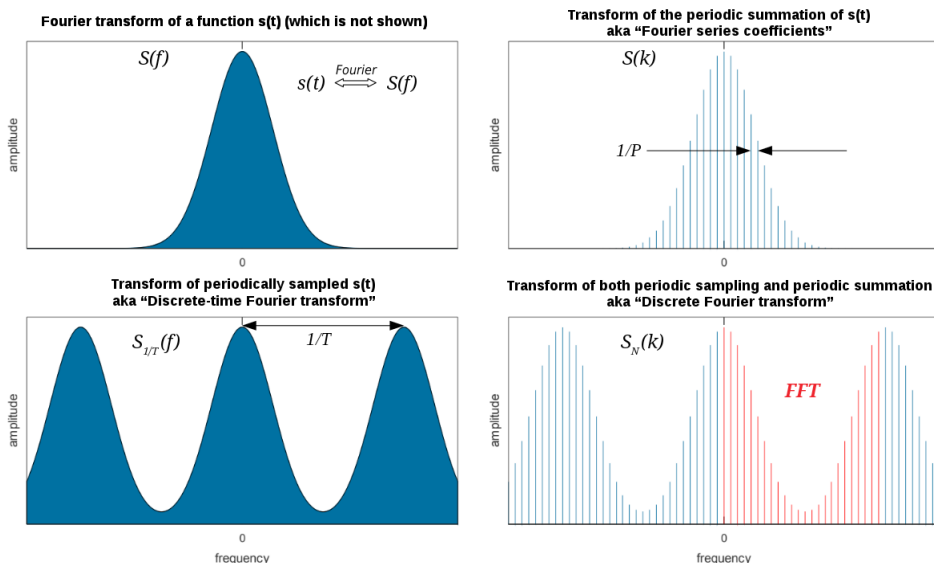


Fig 6 – Image Processing with DFT

3.3 FAST FOURIER TRANSFORM (FFT):

FFT is used to convert an image from spatial domain to frequency domain. FFT applies filter after the conversion of an image completes. FFT is derived from DFT using divide – and – conquer method. The main goal of developing FFT is to reduce the number of computations occurred by DFT. [8]

$$F(u + M) = \frac{1}{2} [F_{\text{even}}(u) - F_{\text{odd}}(u) W_{2M}^u] \quad (5)$$



Fig 7 – Conversion of Spatial to Frequency using FFT

IV. CURRENT DEEP LEARNING APPLICATIONS IN MEDICAL IMAGING

Deep learning provides various applications as mentioned below:

4.1 DEEP LEARNING CANCER DETECTION:

Cancer detection in medical imaging is very useful. Cancer is the deadliest form of medical field which can be cure only at the detection of early stage. So, deep learning provides assistant diagnostics for detection of cancer cells among other normal blood cells. Major use of deep learning for medical image sensing is brain cancer detection. Screening in brain cancer has the level tumor in the blood cells this system helps to monitor the accurate growth of tumor cells in the blood cells. This system proposed by using convolutional neural network.

LYNA was trained with datasets of pathological slides. Once trained, it was able to halve the time spent reviewing each slide and could recognize characters of tumors in just one minute. LYNA has a 99 percent rate of accuracy for identifying metastatic cancer and locate even small metastases that a human pathologist might miss. [9]

4.2 DEEP LEARNING MEDICAL IMAGE ANALYSIS – ACCELERATING MRI IMAGE PROCESSING:

When compared to human role, system role is better by providing zero error. Also, system provides better high-definition quality in the enhancement of an image. MRI is major concept in most of the medical science domains. MRI process requires long duration to produce the

required data analysis. To reduce the computation timing and also to provide the accurate image with millions of voxels this system is used. [10]

4.3 RETINAL BLOOD VESSEL SEGMENTATION:

Retinal blood vessels take small amount of volume in the image. During the segmentation process, each pixel can be enhanced as required. During the enhancement, this system is designed in the process of providing original information without losing any information from the original image. Deep learning is used to increase the efficient work of the segmentation process in the concept of artificial intelligence.

4.4 TRACKING TUMOR DEVELOPMENT:

Tumor is the important and unpredictable manner in the medical science. Images provided by the scanned copy are not sufficient to diagnose in an effective way. So for the better image sensing, tumor cells can be tracked by using deep learning network. It is very important to monitor the growth speed of the tumor in the blood cells, so that it can be treated by reducing the speed and then by proper treatment, it can be cured. [11]

V. CONCLUSION

Hence, image quality is very important in medical field for proper and excellent diagnosis. The concept provide by this paper derives about the enhancement concept with losing any information provided by the original image. Image sensing in medical field can be developed much better than current application by using deep learning with neural networks and image processing algorithms. This paper explains about the deep learning and its applications in the domain of medical images. This paper provides various deep neural networks like convolution neural network, deep belief network, artificial neural network and multi-layer perceptron neural network with their uses. This paper also explains about the transformations provided by digital image processing for better improvement with deep learning. Transformations such as Fourier transform, Discrete Fourier transform, Fast Fourier transform and Walsh Transform which are useful for providing better image quality. This paper also provides the current trending application of deep learning in medical science such cancer detection, MRI image processing, blood vessel segmentation, tumor detection and 3D medical imaging.

FUTURE ENHANCEMENT:

Since medical image quality is very important in day-today medical fields, the future enhancement of this survey paper is “Deep Learning Classification for Medical Image Sensing using Hadamard Transform with Adaptive Neural Network” which helps the process of enhancing the scanned MRI images or any other medical image without losing the information provided by the original image. Here there are various methods of enhancing the medical images. But, all those methods take much time for processing. But this proposed image can able to manipulate the process for 15 sec per image which is better when compared with other methods. This proposed system is designed in the manner of processing 300 input images.

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“A STUDY ON INVESTORS PREFERENCE TOWARDS MUTUAL FUND AS AN INVESTMENT OPTION”

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ABSTRACT: Mutual fund as an investment avenue provides a platform to the investor who do not want to take high risk on their hard earned investment. In India, mutual fund industry is growing rapidly and this industry has emerged as an important segment of financial market of India, especially in channelizing and mobilizing the savings of millions of individuals into the investment in equity and debt instruments. Investment in mutual fund is affected by the preference of investors and hence the major objective of the study is to identify the investor's preference towards mutual fund as an investment option. The sample used for the study has been taken from 150 investors residing in Chennai.

1.0. INTRODUCTION

Investment can be defined as an item of value purchased for income or capital appreciation. Investments are made to achieve a specific objective and savings are made to meet an unforeseen event. There are various avenues of investments in accordance with individual preferences and they are made in different asset classes depending on an individual's risk and return characteristics. Out of various traditional investment avenues, very few are providing high return and also because of high inflation the real return from these avenues are very low. Earlier in terms of investment Bank fixed deposits, saving account and PPF used to be preferable investment avenues among investors. But investors are now understanding that to beat inflation investment in these traditional avenues is not enough and one has to adopt diversification to meet out the different goals of their life.

OVERVIEW OF MUTUAL FUNDS IN INDIA

After the government policy of liberalization in the industrial and financial sector, many new financial instruments came into existence. These mutual fund products have proved to be the most catalytic instrument in the Indian capital market. Mutual Fund is designed to target small investors, salaried people and others who are intimidated by the mysteries of stock market but, nevertheless like to reap the benefits of stock market investing. The growing importance and interest of investors towards Indian mutual fund may be noted, in terms of increased mobilization of funds and the increasing number of schemes and investors in the industry. To fulfill the expectations of millions of account holders, the mutual fund are required to function as successful institutional investors. There is a substantial growth in mutual fund market is due to a high level of precision in the design and marketing of variety of mutual fund products.

Researchers have attempted to study the changing perception of investors towards mutual fund investments, their needs and expectations from different type of mutual funds available in Indian market and identify the risk return perception with the purchase of mutual fund. Various techniques applied to find the important characteristics being considered by the Indian investors

in investment decision. Today investors are on the way of exploring the mutual fund investment and willing to know how best it can serve as an investment tool.

Indian financial market presents multiple avenues to the investors. Though certainly not the best or the deepest of markets it has ignited the growth rate in mutual fund industry to provide reasonable options for an ordinary person to invest their savings. With the progressive liberalization of economic policies, there has been a rapid growth of captive markets and financial services industry including merchant banking, leasing and venture capital.

PRESENT SCENARIO OF MUTUAL FUNDS

In the present scenario mutual funds are the most vivacious investment avenue among all other available options. One can explore investment in mutual funds which in turn will offer them exposure to various asset classes according to their selection on the basis of various parameters like their age, financial position, risk tolerance and return expectations. Mutual Funds provides liquidity, professional management, tax advantage and better returns according to the need of investors to meet their financial goals, also it issues units to the investors as per their money invested by them and the investors of mutual funds are known as unit holders.

1.1. STATEMENT OF PROBLEM

Out of various traditional investment avenues, very few are providing high return and also because of high inflation the real return from these avenues are very low. But investors are now understanding that to beat inflation investment in these traditional avenues is not enough. Thus Mutual fund is presently a growing industry in India and are the most vivacious investment avenue among all other available options which provides liquidity, professional management, tax exemption and better returns according to the need of investors to meet their financial goals.

1.2. OBJECTIVES OF THE STUDY

- To study various investment avenues preferred by the investors.
- To study the awareness of Mutual Fund investment.
- To identify the reasons for the investment in Mutual Funds.
- To estimate the level of investor's satisfaction with investment in Mutual Funds.

1.3. SCOPE OF THE STUDY

The scope of the study is to track out the investors' preferences, reasons and their level of awareness towards mutual fund investment. This study helps the general people to understand the importance and concept of mutual fund as an investment avenue and will be helpful in framing new plans as per customer requirements.

1.4. RESEARCH DESIGN

Research Methodology:

This chapter focuses on research methodology used in the study. It provides a detailed description of the research approach adopted in this study.

Population:

The population of this study is covered in the Chennai city. Primary data was collected from the population.

Sample Area:

The study was conducted within the Chennai limit. The samples were collected from various group of people within the Chennai limit.

Sampling Technique:

The sampling technique used in this study is simple random sampling. 150 respondents were selected to carry this study

Sample Size:

In this study the sample size was limited to 150 samples within the Chennai limit based on the simple random sampling technique.

Tools for Data Collection:

Data collection was done by questionnaire method. The questionnaire was prepared based on the objectives of the research. Secondary data was collected from various sources like journals, articles, research papers and websites.

TOOLS FOR DATA ANALYSIS:

Both Descriptive and inferential statistics is used to analyze the data.

2.0. REVIEW OF LITERATURE

S.Rajkumar and Dr. D.Venkatramaraju (2014) In their study entitled Investors Preference towards Mutual Funds Investments at Chennai. This study analyzed whether investors have chosen their funds based on liquidity rather than having chosen them by the level of safety of mutual funds. The study also highlighted that the socio-economic factors like age, gender, education, income and savings of investors perception towards mutual fund are not encouraging, but the age Of investors and saving habit of respondents is correlated.

Rekha Sharma (2015) Presented a paper on behavior of mutual fund investors towards Investment Avenue. This paper made an attempt to identify the main objective to invest in mutual fund schemes by retail investors and types of mutual fund schemes in which they like to invest. The analysis of the study concluded that investors invest in mutual fund scheme for good return, safety and tax benefits. It also reveals that they select growth schemes and balanced schemes for better benefits.

3.0. ANALYSIS AND INTERPRETATION

3.1. Investment Alternatives Preferred by Respondents

The following table depicts the distribution of investment alternatives preferred by the respondents.

Table

| Investment Alternatives | No. of Respondents | Percentage |
|-------------------------|--------------------|------------|
| Savings Bank | 23 | 14.9 |
| Fixed Deposit | 30 | 19.5 |
| Shares/Debentures | 23 | 14.9 |
| Gold/Silver | 19 | 12.3 |
| Postal Savings | 1 | .6 |
| Real Estate | 7 | 4.5 |
| Mutual Funds | 28 | 18.2 |
| Insurance | 23 | 14.9 |
| Total | 154 | 100.0 |

It has been inferred from the table that out of total respondents, 19.5% of them prefer fixed deposit and the second most preferred investment avenue is mutual funds(18.2%) . On the other hand, around 15% of the respondents do prefer in shares and debentures, savings banks and insurance. And the other investment alternatives are much lesser in opting as avenue like postal savings (0.6%), Gold & Silver (12.3%), Real estate (4.5%).

3.2. Awareness Of Respondents Towards Mutual Funds

The following table depicts the distribution of awareness level of the respondents towards mutual fund investment.

Table

| Awareness | No. of Respondents | Percentage |
|-----------|--------------------|------------|
| Aware | 142 | 92.2 |
| Unaware | 12 | 7.8 |
| Total | 154 | 100.0 |

It has been inferred from the table that from a sample of 154 respondents, 92.2% of the respondents are aware and 7.8% of respondents are unaware about mutual fund investment.

3.3. Reasons For Investment In Mutual Funds

The following table depicts the reasons for investment in mutual funds.

Table

| Reasons For Investment | No. Of Respondents | Percentage |
|-------------------------|--------------------|------------|
| Low Cost | 9 | 8 |
| Tax Exemption | 8 | 7.1 |
| Safety | 7 | 6.3 |
| High Return | 5 | 4.5 |
| Convenient | 3 | 2.7 |
| Retirement Benefits | 3 | 2.7 |
| Diversification of Risk | 2 | 1.8 |
| Liquidity | 2 | 1.8 |
| Others | 74 | 65.4 |
| Total | 113 | 100 |

It has been inferred from the table that 8% of respondents invest in mutual funds due to low cost, 7.1% for tax exemption, 6.3% for safety, 4.5% for high return, 2.7% for convenience and also retirement benefit, 1.8% for diversification of risk and also liquidity and 65.4% for other reasons. Therefore the above table shows that majority of the respondents invest in mutual funds because of low cost and tax exemption with the highest percentage of 8% and 7.1% respectively.

3.4. Satisfaction Level Of Investors Towards Mutual Fund Investment.

The Weighted Average has been calculated to analyze the Satisfaction level of Investors towards Mutual Fund Investment.

Table

| Satisfaction of Investors | Weighted Average | Rank |
|---|------------------|------|
| Provides investment as per convenience | 2.69 | 5 |
| Systematic Withdrawal | 2.97 | 4 |
| Provision of online facility | 3.75 | 1 |
| Provides flexible mutual fund option | 3.11 | 3 |
| Satisfied with minimum amount of investment | 2.66 | 6 |
| Open for sale or redemption | 3.26 | 2 |

Therefore the above table shows that majority of the respondents are highly satisfied with the provision of online facility and open for sale or redemption facility with the highest weighted average of 3.75 and 3.26 respectively.

FINDINGS

- It is inferred that 19.5% of respondents prefer fixed deposit and the second most preferred investment avenue is mutual funds with 18.2%.
- It is observed that 92.2% of the respondents are aware and 7.8% of respondents are unaware. This denotes that majority of the respondents have high rate of awareness towards mutual fund avenue.
- It is inferred that majority of the respondents invest in mutual funds because of low cost and tax exemption with the highest percentages of 8% and 7.1% respectively.
- It is observed that majority of the respondents are highly satisfied with the provision of online facility and open for sale or redemption facility.

SUGGESTIONS

- Mutual funds industry should focus on increasing the awareness level of investors through different activities such as talk shows, seminars, advertisement and through direct interaction with the investors.
- Mostly a lay person doesn't have enough knowledge to invest in mutual funds. So they depend on the mutual fund managers who are experts in managing efficient portfolios. They should have clear cut knowledge of when to invest and in which securities to invest and should also mobilize the investor's savings in such a way that they can get maximum benefits out of them.
- Mutual Fund industry should focus on solving the problem by providing steady returns and also focus on portfolio management.
- Mutual fund industry focus on creating a positive perception in the minds of investors by building strong image and also by focusing on providing satisfactory returns compared to other investment avenue.
- Mutual fund industry should also focus on clearly explaining the investors about the funds' performance and functions, highlighting the transparency element.

CONCLUSION

From the analysis, which was based on the responses it can be concluded that the mutual funds industry is tremendously growing, but still few investors are not fully aware of mutual funds and its functions. The different demographic factors such as educational qualification, occupation and annual income have a significant impact on awareness of investors. The study revealed that mutual fund ranks as the most popular avenue for investment followed by fixed deposits with regard to safety factor. The study also revealed that low cost and tax exemption are the main reasons for investment in mutual funds and majority of the investors are satisfied with their investments in mutual fund. The respondents also show their interest to probably invest their money in future towards mutual funds. Therefore it can be concluded from the study that each investor has own goal of mutual fund investment.

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BIOLOGICAL DEVICES AND SENSORS IN BIOMEDICAL SCIENCE FOR PROPER DIAGNOSING

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ABSTRACT

Diagnosing sensors are such a devices which can be used in anywhere at any time. Detection, processing, analyzing, rectifying, etc. are some kind of operations performed by sensor. They can even hold information and transferring information from one device to another device. In hospital, with the help of sensor many processing functions can be done. In this paper, we developed a processing function of Mertia sensing devices in hospital zone especially for patients concern. This sensing device helps to detect the exact condition about the patient's health like glucose level, blood pressure level, temperature, blood plates, blood tissues, etc. This device helps the doctor to know the condition for each patient, hope a single doctor has to manage many patients with different problems on them.

KEYWORDS: Mertia sensing device, Glucose, Blood pressure, Temperature, Blood tissues.

1. INTRODUCTION:

In various ways, sensors are useful. To detect the exact glucose level of the patient; BP sensor helps to detect the exact range of the pressure level of the patient; temperature sensor helps to detect the body temperature of the patient and so on. Since doctor has to manage n number of patients, only one person can't able to remember those issues. So this paper overcomes the problem of the doctor regarding patient's health care. This project gives the solution regarding the information of the n number of patients to the doctor. In this proposed model, the system is bounded with multi-process sense ability proceedings which possess the different information about single patient. [1] [2]

2. GOAL OF THE PROJECT:

The main goal of this project is mentioned as follows:

1. Processing multi information about single patient.
2. Transferring the collected information to the doctor's view.
3. Makes the separate processor regarding information to avoid conflict.
4. Makes easy for the doctor to identify the problem of the patient.

3. LITERATURE REVIEW AND RELATED WORK:

3.1. WHAT IS THE PROBLEM AND HOW IMPORTANT IT IS?

When many patients are appointed to the hospital which contains only few numbers of doctors available, there may be confusion between the doctors regarding if they attend a same patient

at different time. It arise a huge problem. If suppose morning shift doctor knows the patient details and which disease the patient was suffering, so that he may have some analyze about the patient and would have given some precautions. [3]A patient may came across the BP and glucose level to formalize his condition by a doctor at morning. Again another doctor may want to know the BP and glucose level of the same patient, he may want to check those condition on him once again which leads to a lack of time. When the same patient was handled once again by the evening shift doctor, the following problems will arise:

1. Arrival of conflict in the information about the patient between two doctors.
2. Or the second doctor has come once again from the initial stage of the patient to rectify his disease to give his precaution on him.
3. Gathering information again will lose time.
4. Processing the information by rechecking will consume time a lot. [4]



FIG 1.1 – DOCTOR RECHECK A PATIENT

3.2. AVAILABLE SOLUTIONS:

So far in many hospitals, a letter pad will laid down near the patient's bed in which a doctor writes the condition about the patient. This method has a problem of understanding the handwriting of one doctor to another doctor. And transferring information via nurse or via any communication process. These methods are followed by many high specialized hospitals. Communication between the doctors through note pad or by tele communication is possible only when the patients count is less as possible. [5] [6]

3.3. POSSIBLE ALTERNATE SOLUTIONS:

To overcome such problems of these gathering, processing and transferring information, we have an alternate and feasible solution. We can insert the mertia sensing device into the patient's body for trapping that information. It is a tiniest device and weightless sensor too. It gathers the information and communicates via a trapping sensor which already inbuilt in it to the doctor. This method of transferring information will safe and accurate as per the doctor. So there will be no need of any confusion between the patient and doctor. [7] [8]

4. SENSABLE DEVICE:

Mertia sensing device is the tiniest device which worn into the body. It is attached by the usage of skin-friendly adhesive. So that no issues can be form in the patient's body. Since it is connected with the tracking information process, so that is helps to transfer the information to the doctor's view. It helps to gather the variety of patient's information from basic to middle of the medical issues. This device does not create any harmful feeling or any problem to the patient's body. [9] [10]



FIG 1.2 –SENSABLE DEVICE

5. PROCESSING OF PROJECT:

This project can be implemented simple by following process:

1. First the patient's condition to be checked for fitting the device.
2. If the patient's condition is quite good to enough for worn the device, the next step is to worn the device into his body.
3. Once the device connected successfully, it should be monitor by the database management system.
4. After the device made to be work, it starts to collect the information.
5. All the informations are transferred as nodes to the communication protocol.
6. Those informations will be stored in a database management system by computing of the informations.
7. All the information will process and transaction of the information takes part via Bluetooth.
8. All the information will be display in the mobile
9. This device is built by following sensors:
 - a. **Temperature Sensor** which helps to take the temperature of the patient. If the temperature goes less than a normal, then the alter message sent via Bluetooth to the doctor's mobile as well to the management.

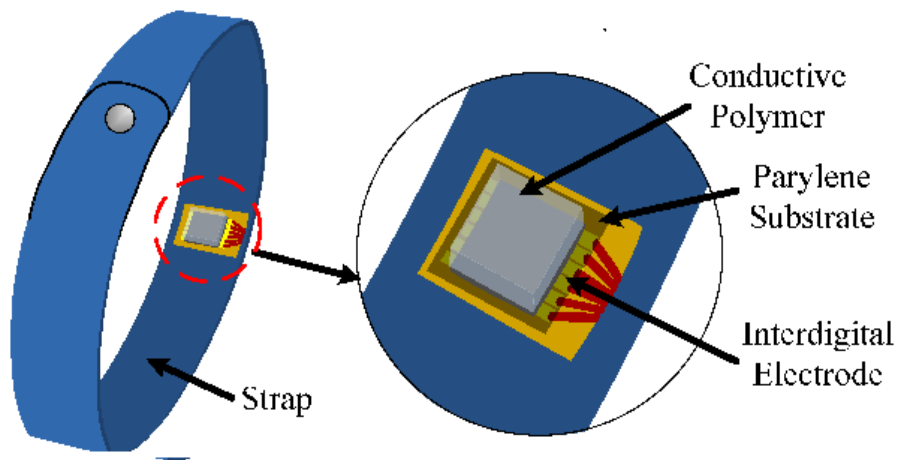


FIG 1.5 – PRESSURE SENSING ARRAY

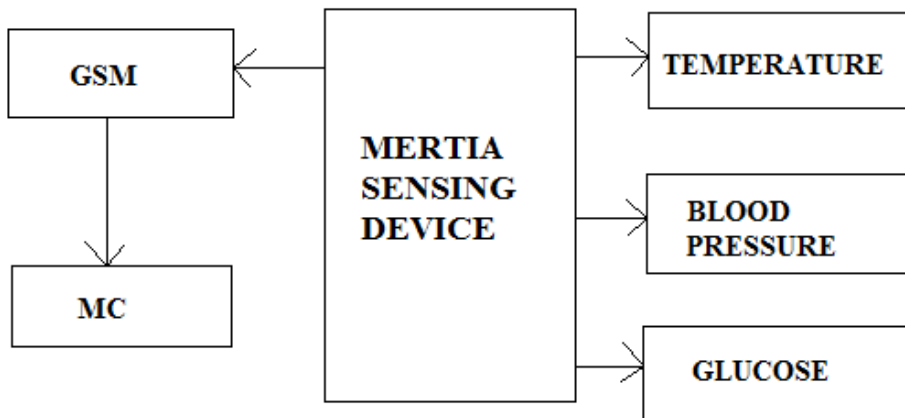


FIG 1.5 – FLOW GRAPH OF THE PROJECT

10. This device will transfer the information via Bluetooth only when the condition goes abnormal.
11. By checking alert message, an immediate action can be taken by the present doctor.

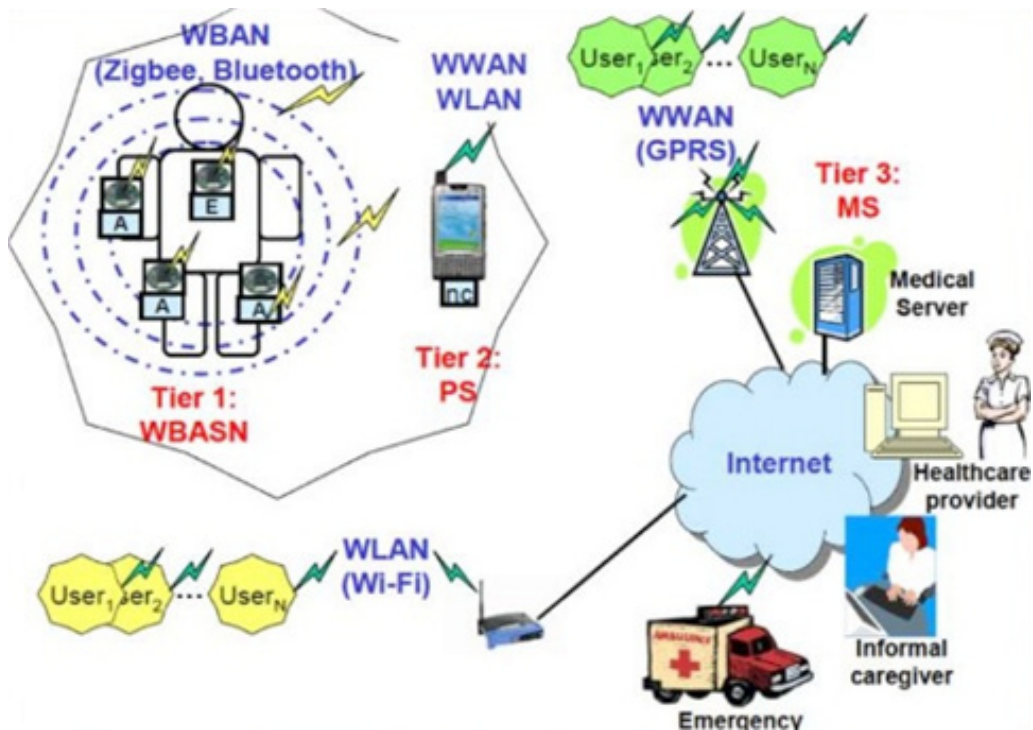


FIG 1.6 – TRANSFER OF INFORMATION

6. RESULT:

This project results in the manner to save the time of recheck the same patient for same conditions. Also, by using this device a doctor can able to the monitor his patient easily. Present information about the patient can be viewed by the doctor since this device has multiple sensors in it. Analyzing of information will be accurate not as predictable manner.

7. CONCLUSION:

Finally, we conclude that this project will help to gather the information about the patient and computes that information in the database of the hospital for future use. And, also this device will help to process the information for sending an alert message to the doctor in case of emergency. Also, this device helps to provide the present information about the patient to the doctor. It can able to process up to 64 bits of information in it.

8. FUTURE SCOPE:

This project can be enhanced by following methods:

1. Providing much better tiniest sensor in it to collect further more information.
2. Extending the storage capacity.
3. Providing some basic precautions in absence of doctor.

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“A STUDY ON THE PERCEPTION OF THE POLICY HOLDERS PROVIDED BY MOTOR INSURANCE COMPANY”

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1. INTRODUCTION AND DESIGN OF THE STUDY

Motor insurance is a combination of two words motor and insurance. Motor is defined in motor vehicle act is a self-propelled vehicle. Insurance is the protection against unforeseen risk. The unforeseen risk is an accident which cannot be foreseen, which may or may not happen it may result in creation of liabilities or result into financial loss.

An injury, death to a person or persons and damage to a property is liability. Damage to the vehicle itself and theft of parts or theft of the vehicle itself is financial loss. Motor insurance is the protection against the risk in order to overcome the liability including financial losses associated with accidents.

1.1. STATEMENT OF THE PROBLEM

Vehicle insurance company in India are faced by several challenges that makes their operation in the India not so easy. These challenges depend on the nature of the insurance policy. Laws governing insurance in specific areas and the lack of proper information about insurance

Automobile technology has witnessed rapid strides in their technological development from its humble beginnings in the late nineteenth century and a global spread through the whole of twentieth century. Travelling through car and two wheeler has become an inseparable part of life, but travel on the road comes with own share of risks.

In extreme situations, automobile owners may find themselves saddled with high financial liability if proper care is not taken. What is the way out for automobile owners against such potential risks related.

1.2. OBJECTIVES OF THE STUDY

- To find the significant difference between the types of company with respect to obstacles faced in the motor insurance policies A Study on awareness level of the respondent on motor insurance policy.
- To find the relationship between Awareness Level And Mode Of Vehicle
- To study the measures to overcome the problem in motor insurance.

1.3. SCOPE OF THE STUDY

Motor insurance is compulsory insurance policy for every person processing a vehicle which covers the risk for uncertain events

- The customer has to know the terms and condition before taking the policy

- This paper has been prepared based on primary data
- It help to covered against weather calamities
- It offers compensation to the policy holders family in the event of accidental death
- It helps to do easy online renewals

1.4. SIGNIFICANCE OF THE STUDY

The most important reason to own **insurance** is the financial, medical and personal protection. **Motor insurance** cover body injuries, damage to the **vehicle**, theft, payment of medical bills. Keeping in mind these financial and physical stresses it is important to purchase **motor insurance**

- The significance of this study is to achieve a great success and to solve some prevalent problems encounter in motor insurance contract.
- It will equally help to expose to the entire citizen or public the important of motor insurance contract.
- It will create a strategy for developing and improvement of motor insurance practice in chennai
- Finally, the result that we generated from this research work, will be immense benefit to all management staff of motor insurance in chennai and as well as student conducting similar research work on the same topic or topic related to it.

1.5. LIMITATIONS OF THE STUDY

- The sampling will be based on random sampling and the data will be collected from those who are taken insurance.
- Since the number of policyholders is very large a sample of 150 respondents has been selected Validity reliability of the data obtained depend on the response from the policy holder.
- Geographical scope the sample used for the study has been taken the policy holder on Chennai.

1.6. RESEARCH METHODOLOGY

An empirical evidence of personal experience challenged the sanction of vested authority and represented an important step in the direction of scientific inquiry. It provides a detailed description of the research approach adopted in this study.

1.7. TOOLS FOR DATA ANALYSIS:

Both descriptive and inferential statistics analysis was used to analyse the data collected.

2. REVIEW OF LITERATURE

V.b. kolhatkar, v.a. pai, “motor insurance” insurance institute of india mumbai (1999)¹, book no;- 1640 (nia) author’s book is a detailed analysis about the motor insurance. The history of motor insurance. Introduction about the motor insurance in india, legal aspects regarding the

rules and regulations on motor insurance in india. Motor policies and its impact in india. Motor tariffs. Documentations process of motor insurance. Underwriting process of motor insurance in india, and the claim procedures of motor insurance in india are mentioned in the book. The history of motor insurance, types of motor vehicles, and the motor vehicle act 1988 (act no 59 of 1988). Act is effective from 1st .July 1989 is taken for the reference study.

Selvarani (may 2000)², studied the “attitude of policy holders towards career agents” with the aim to study the various life insurance schemes, to measure the attitude of policy holders towards rural career agents, to make suggestions based on the study. She used both the primary & secondary data. The primary data were collected by using interview schedule. There are 150 samples were chosen to do the study. It is suggested that the agents may pay attention to the loan requirements of policy holders and assist them in getting loan with least difficulty.

Josephine. A (2001)³ made a study on, “role of new india assurance company in providing rural insurance schemes in tirunelveli kattabomman district”, this research is highlighted the study of overall growth of new india assurance company, determine the level of utilization of rural insurance schemes by the weaker section based on quota sampling and convenience sampling technique in 250 policyholders.

4. ANALYSIS AND INTERPRETATION

In this chapter the captured data is presented, analysed, described and interpreted in a systematic manner as the next step of the research process.

4.1. DIFFERENCE BETWEEN THE TYPES OF COMPANY WITH RESPECT TO THE OBSTACLES FACED AND SATISFACTION LEVEL OF MOTOR INSURANCE SCHEME POLICIES

An ANOVA has been carried out to find the difference between the types of company with respect to obstacles faced and satisfaction level of the motor insurance scheme policies

H1: There is no

H2: There is no significant difference between the types of company with respect to satisfaction level of motor insurance policies.

TABLE SHOWING THE DIFFERENCE BETWEEN THE TYPES OF COMPANY WITH RESPECT TO THE OBSTACLES

| ANOVA | | | | | |
|----------------|----------------|-----|-------------|------|------|
| SV | SUM OF SQUARES | DF | MEAN SQUARE | F | SIG. |
| BETWEEN GROUPS | 148.197 | 8 | 18.525 | .799 | .604 |
| WITHIN GROUPS | 3268.797 | 141 | 23.183 | | |
| TOTAL | 3416.993 | 149 | | | |
| BETWEEN GROUPS | 189.127 | 8 | 23.641 | .864 | .549 |
| WITHIN GROUPS | 3858.667 | 141 | 27.366 | | |
| TOTAL | 4047.793 | 149 | | | |

Inference

It is inferred from the ANOVA that there is no significant difference between the types of company with respect to problems faced in motor insurance policies. Since the P value is greater than 0.5. (P=0.604). It is also inferred from the ANOVA that there is no significant difference between the types of company with respect to satisfaction level of motor insurance policies. Since the P value is greater than 0.5. (P= 0.549).

4.2. ASSOCIATION BETWEEN AWARENESS LEVEL AND MODE OF VEHICLE

A chi- square test was carried out to find association between awareness level and mode of vehicle.

Ho: There is no association between awareness level and mode of vehicle.

H1 : There is an association between awareness level and mode of vehicle.

TABLE NO.4.1.14

**TABLE SHOWING THE ASSOCIATION BETWEEN
AWARENESS LEVEL AND MODE OF VEHICLE**

| | AWARENESS LEVEL ABOUT MOTOR INSURANCE | |
|--------------|---------------------------------------|-----|
| | NO | YES |
| TWO WHEELER | 2 | 104 |
| 1;2 | 0 | 21 |
| 1;2;3 | 0 | 1 |
| 1;3 | 1 | 0 |
| FOUR WHEELER | 0 | 17 |
| OTHER | 1 | 3 |

| | AWARENESS LEVEL ABOUT MOTOR INSURANCE |
|------------|---------------------------------------|
| Chi-square | 45.504 |
| df | 5 |
| Sig. | .000 ^{a,b,c} |

Inference

It is inferred from the chi-square table that there is a significant association between awareness level and mode of vehicle, since the p value is less than 0.05 (p=0.000). It is also concluded that the respondents having four wheeler is highly aware as compared to others

5. FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- It is ascertained from the study that there is no significant difference between the types of company with respect to problems faced in motor insurance policies. Since the P value is greater than 0.5. (P=0.604). It is also inferred from the ANOVA that there is no significant difference between the types of company with respect to satisfaction level of motor insurance policies. Since the P value is greater than 0.5. (P= 0.549).

- It is inferred that there is a significant association between awareness level and mode of vehicle, since the p value is less than 0.05 ($p=0.000$). It is also concluded that the respondents having four wheeler is highly aware as compared to others.

5.2. SUGGESTIONS

- Develop the agents of the company in terms of providing clear cut information to the customers regarding about insurance policy which could enhance customer knowledge level.
- Creating awareness about the terms and condition of the policy offered by the company to the policy holders through television advertisements, advertisement banners etc.
- Development of effective promotional activities in terms of advertisement in newspapers, TV, internet, magazines etc. and Give clear information regarding their facilities, Premium rates and service facilities.
- Standardize the service level by providing proper claim settlements within the stipulated time. Updating newly imposed service to customers through Advertisements, online and through agents.
- Impose new schemes of insurance policy in terms of offering bonus to the loyal policy holders such as bonus in the form of extended period of insurance policy, carry forward insurance policy scheme at less price.

5.3. CONCLUSION

Meeting and satisfying customers' changing preferences, expectations and needs represent a major challenge for insurance companies. Therefore, all insurance providers must innovate on a regular basis and come up with new ways of approaching the target segments and of promoting their offers. Companies should also attempt to increase customers' awareness of risk exposure when driving irresponsibly, as well as their understanding of the negative impact of this on themselves and on the society at large. In emerging economies, the upward trend of the workforce mobility entails more frequent and longer commutes between home and workplace. The awareness of risk exposures (the perception of the probability of being involved in a car accident) will increase given the heavy road traffic. Even if, from a legal point of view, motor damage insurance remains voluntary, its share of the non-life segment is expected to increase significantly. The percentage of university-educated people is also an upward trend, with the educational aspect instrumental in rendering these individuals more aware of the advantages of an insurance system compared to self-insurance. The other variables in the study (income, age, gender) are either statistically insignificant or relatively constant in time. Therefore, they are not expected to exert any impact on motor insurance consumption in the near future.

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A STUDY ON FINANCIAL PROBLEMS FACED BY SMALL SCALE RETAIL SHOPS IN T.NAGAR

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ABSTRACT

Retail shops are normally run as a sole proprietorship or a partnership, for which the capital is commonly small and it is raised from private savings, borrowed from friends or family or loan from banks. Small retailers obtain a great variety of goods in small quantities from wholesaler. In this study an attempt is made to study the financial problems faced by the small scale retail shops in T.nagar area through primary data. On the basis of the data collected statistical tools were used to interpret and draw the suggestions and conclusions.

Introduction

A Retail sale occurs while a commercial enterprise sells a products or services to an individual for his own use. The aspect of the sale that qualifies it as a retail transaction is that the consumer is the buyer. Ecological complicated is comprised of the population, Organization and Generation in reaction to the surroundings. As the population are diverse and complex it will of interest to see the positioning of retail organization. Retail organizations encompass both massive and small-scale stores, and both reply to the environment at both nearby and wider local stage at exclusive technological capabilities.

Since retail shops are made from edition to financial ecological factors, it will be of interest to look the contextual influence of small scale retail shops in T. Nagar. Here we focus on the financial problems faced by the small scale retailers. The survey was conducted throughout 150 respondents of retail shop owner to analyse the financial problem they come across. And also here we ask for suggestion from them to overcome the financial problem.

The literature on retail competition faced by small-scale retail stores may be regulated from the impacts of huge retail shops, impact of retail centres and effect of improvement policies. Large store retailing refers to large retail structures like hypermarkets, supermarkets, superstores, department stores and discount stores that replicate particular styles of specialization and division of labour and forms of organization.

Statement of the Problem

The main problem faced via the small scale retailers recognized right here as Financial Support. They generally run as a sole proprietorship (sole trader) or a partnership firm. The capital is usually small and it's far raised from personal savings, borrowed from friends or circle of relatives or loan from banks. Small retailers attain a sort of goods in small portions from wholesaler. Even they face financial problem because of lack of account renovation and long credit score duration from the dealers. And also overstock once in a while results in financial problem due to fewer sales. Overstocked items get old-fashioned and stay idle for greater periods. So they've to promote the ones items for less profit. This have a look at focus on these financial trouble faced

by way of the small scale retailer and the cause of the problem in every one's perspective. Survey responses had been analysed so that you can locate the real purpose of the trouble.

Need of the Study

In general, emerging markets have specific characteristics, inclusive of geographical spread, cultural diversity, market size, political system, language, and culture. These comprehensive factors within the rising markets attribute to make business strategies extremely challenging for both nearby and worldwide retailers. Gaining monetary assist is the primary trouble faced with the aid of retail shops. This have a look at is to find the major cause for their economic problem. And also to apprehend the approach and manner to be followed to conquer those trouble and to with stand inside the market for long survival.

Objectives of the Study

In order to carry out the research work on the financial problems faced by small scale retail shops, the researcher fixes the following as the objective of the study.

1. To study the demographic profile of the small scale retail shop.
2. To ascertain the financial problems of small scale retail shop.
3. To assess the cause of financial problems in small scale retail shop.

Scope of the Study

The study is to analyze the economic problem faced by small scale retail. The study says that financial decision plays a prime position to keep away from economic problem. Special observation is needed to analyses the problems involved in raising utilization of funds. This examine additionally identifies the diverse methods of the prevailing in small retail store like employ offers provided by the supplier, timely charge to suppliers help to avail exchange bargain in future transaction, strict manipulate over the credit score given to the customer.

Limitation of the Study

- The analysis is completely based on the information provided by the small scale retailers and hence could be biased.
- Sample size is limited due to the limited period allocated for the survey
- Taking appointment of the respondents became a little difficult.
- Only the domestic market is the focus of this study.
- Respondent felt that the questionnaire was too big.
- Geographical area is restricted only to Chennai region (T .Nagar).

Research Methodology

This study deals with the general research strategy that outlines the way in which research is undertaken and, among other things, identifies the methods used. These methods define the mean or modes of data collection or sometimes how a specific result is obtained.

Research Design

A descriptive research design was carried out to study the financial problems faced by small scale retail shops with reference to T. Nagar.

Population

The total set of observations that can be made or an aggregate of all the units concerning this study is called “population”. The population of the study is small scale retail shops belongs to T. Nagar.

Sampling Technique

The Sampling technique used in this study is Simple random sampling. Simple random sampling is otherwise called as smaller sample size from a larger population and use it to research and make generalizations about the larger group. The questionnaire collected from small retailers in T. Nagar.

Sample Size

Sample size is the act of choosing the number of respondents. Samples of 150 respondents were taken from the population by using random sampling method.

REVIEW OF LITERATURE

Heider F (1946) in his study he specified that, several balance model theories have been formulated. As per his theory, an individual received his environment in relation to triads. Specifically a person viewed himself in triangular relationship where person, ideas and things are three important components have either positive or negative relationship with each other which is termed as sentiment. If there is negative relationship among these three components then the model is referred as unbalanced one and balanced if the affiliation is positive.

Carlson.E.R (1956) he reveals that social psychologists in order to recognize attitude of consumer, initially performed an expectancy-value approach at the University of Michigan. This model mainly indicates that an attitude of individuals reflects the belief of individual. These beliefs can be represented as sum of the expected values which are attributed to the attitude object. Attitude can be predicted by multiplying the expectancy and value terms in association with each attributes and the products are added.

Fishbein.M and Ajzen.I (1975) the author specified that other behavioral attitudes and belief are not observed as components of attitudes as such but it can be considered as background or outcome of consumer attitudes. In order to support consistency, the undimensionalist view has presented a casual flow in the component when the tripartite view included the notion of consistency in the midst of component. The next section deals with few theories incorporated in both undimensionalist and tripartite view of attitude.

Gardner M.P (1985) in this study, the strategic marketing variables of service encounters, point of purchase stimuli and marketing communication are found to be influenced by the mood of the individuals. He in his article also discussed about the self-correcting nature of negative moods. In addition to that they tend to give more preference to positive moods than negative moods.

Schwarz N and Clore G.L (1988) the researcher differentiates sixteen moods from emotion

regarding specificity of targets (such as moods are diffuse and unfocused and emotions are specific reaction regarding particular event) and timings for example moods is more remote in timing when compare to emotions. Though the cause and implication of each of these states cause some difference in conceptualization but there are several consistent elements exist between varieties of definitions. The characteristics positive or negative tone and intensity (weak to strong) have been found across affect, emotion, and mood.

DATA ANALYSIS AND INTERPRETATIONS

Gender

The frequency distribution related to the gender of the respondent is given in the below table:

Table 1 Gender of the Respondents

| Gender | Frequency | Percentage |
|--------|-----------|------------|
| Female | 58 | 38.7 |
| Male | 92 | 61.3 |
| Total | 150 | 100 |

(Source: Primary data)

From the table 1, it is observed that 38.7% respondent participated in the survey were female retailers and the remaining 61.3% were male retailer respondents.

Type of Retail Store

The frequency distribution relate to the types of retail store is given in the below table:

Table 2 Type of Retail Store

| Type of Retail Store | Frequency | Percentage |
|----------------------|-----------|------------|
| Organised retail | 89 | 59.3 |
| Unorganised retail | 61 | 40.7 |
| Total | 150 | 100 |

(Source: Primary Data)

From the table 2 it is observed that 59.3% respondents have organised retail shop and the remaining 40.7% have Unorganised retail shop.

Financial problems faced by small scale retail shops.

The Financial problems faced by small scale retailers were classified into 6 factors, and they are “Lack of capital”, “Unforeseen expenditure”, “Poor financial support”, “and Poor recovery of Account receivable”, “Poor market information”, “Low profit margin”. The mean and Standard Deviation is used to find out the major financial problem faced by the Small scale retailers and the same is presented in the following table

Mean and Standard Deviation

| Financial Problems | Mean | Standard Deviation | Rank |
|-------------------------------------|------|--------------------|------|
| Lack of Capital | 4.08 | 1.162 | 1 |
| Unforeseen Expenditure | 3.53 | 1.168 | 2 |
| Poor financial Support | 3.45 | 1.196 | 3 |
| Poor recovery of account receivable | 3.37 | 1.138 | 5 |
| Poor market Information | 3.43 | 1.113 | 4 |
| Low profit margin | 3.43 | 1.223 | 4 |

(Source: Computed data)

Inference

From the above table it is inferred that among the 6 factors, the factor “Lack Of Capital” is ranked as first, “Unforeseen expenditure” is ranked as second, “Poor Financial Support” is ranked as third, “Poor Market information” and “Low profit margin” is ranked as fourth, “Poor recovery” of account receivable is ranked as five.

It is concluded that lack of capital, unforeseen expenditure and Poor financial support are the major problems faced by the small scale retailers.

Perception on causes of financial problems faced by small scale retail shops.

Perception on causes of financial problems faced by small scale retail shops were classified into 8 factors, and they are “Lack of cash flow”, “Boost Strapping”, “Spending more in Stock”, and “Un availability of loan”, “Lack of Experience”, “Poor Accounting practice”, “Long credit period Allowed”, “Sales growth is not as Expected”, The mean and Standard Deviation is used to find out the major Cause of financial problem faced by the Small scale retailers and the same is presented in the following table

Mean and Standard Deviation

| Causes Of Financial Problems | Mean | Standard Deviation | Rank |
|---------------------------------|------|--------------------|------|
| Lack of cash flow | 3.97 | 1.126 | 1 |
| Boost strapping | 3.55 | 1.021 | 2 |
| Spending more in stock | 3.46 | 1.133 | 5 |
| Unavailability of Loan | 3.53 | 1.072 | 4 |
| Lack of Experience | 3.26 | 1.201 | 8 |
| Poor Accounting Practice | 3.37 | 1.126 | 7 |
| Long credit period Allowed | 3.39 | 1.146 | 6 |
| Sales growth is not as Expected | 3.54 | 1.202 | 3 |

(Source: Computed data)

Inference

From the above table it is inferred that among the 8 factors, the factor “Lack Of Cash Flow” is ranked as first, “Boost Strapping” is ranked as second, “Sales growth is not as expected” is ranked as third, “Unavailability of loan” is ranked as fourth, “Spending more in stock” is ranked as fifth, “Long credit period allowed” is ranked as sixth, “poor Accounting practice” is ranked as seventh and “Lack of Experience” is ranked as eight.

It is concluded that Lack of cash flow, Boost strapping and Sales growth is not as expected are the major causes of problems faced by the small scale.

Findings of the study

Demographic Factors of Retailers

- From the analysis it is observed that 38.7% respondent participated in the survey were female retailers and the remaining 61.3% were male retailer respondents.
- The analysis shows that 59.3% respondents have organised retail shop and the remaining 40.7% have Unorganised retail shop.

Financial Problems of the Retailers

- Through the mean and standard deviation, it is inferred that among the 6 factors, the factor “Lack Of Capital” is ranked as first, “Unforeseen expenditure” is ranked as second, “Poor Financial Support” is ranked as third, “Poor Market information” and “Low profit margin” is ranked as fourth, “Poor recovery” of account receivable is ranked as five.
- It is concluded that lack of capital, unforeseen expenditure and Poor financial support are the major problems faced by the small scale retailers.

Cause of the problem the retailer faced

- Through the mean and standard deviation, it is inferred that among the 8 factors, the factor “Lack Of Cash Flow” is ranked as first, “Boost Strapping” is ranked as second, “Sales growth is not as expected” is ranked as third, “Unavailability of loan” is ranked as fourth, “Spending more in stock” is ranked as fifth, “Long credit period allowed” is ranked as sixth, “poor Accounting practice” is ranked as seventh and “Lack of Experience” is ranked as eight.
- And It is concluded that Lack of cash flow, Boost strapping and Sales growth is not as expected are the major causes of problems faced by the small scale.

Suggestions for the study

Many small businesses start with a great deal of promise. The founder is talented and has a vision, the initial team is hard working and innovative, and the concept behind the venture is sound. Unfortunately, even promising small businesses fail, often within the first year or two, due to financial challenges commonly faced by entrepreneurs. From the above study we understood that the retailer were providing offers to keep on with customer and also frequently executing the sales promotion. Even though they were facing financial problem in managing the retail store. After analyzing the data here are some adequate measure recommended to overcome the financial problem faced by the small scale retailer. They are

- The retailer should avoid long credit period
- SME is the job opening for unemployed people so the government should take it into consideration and focus on providing easy loan accessibility to the retailers
- The small scale retailer should maintain a proper accounting practice.
- It is also good to avoid unforeseen expenditure.
- The retailer should urge with new technology and make easy way of payment like paytm, phonepe to maintain the cash flow properly.
- It is also safequard to maintain the insurance accordingly.

Conclusion

In India the vast middle class and its almost untapped retail industry are the key attractive forces for global giants wanting to enter into newer markets, which in turn will help the India retail industry to grow faster. India at the crossroads with regards to the retail sector. Several emerging market economies have gone ahead and reaped the benefits of modern retail. Politics is an unfortunate reality that has been coming in the way of success of organised sector and ultimately the overall retail sector. There is need of balanced approach to retail and government has to play a very vital role in shaping the future course. Though tradition retail has been performing a vital function in the economy, but it has to shed off its shortcomings and inefficiency and this is actually happening. Thus the organised sector is not only impacting the other sectors positively but also it had benefited its own competition i.e. unorganised sector. So, organised sector becomes the growth mantra of retail sector.

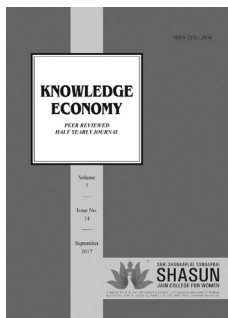
Government should provide financial support to the retailer as well awareness should be provided on how to avail the financial support and how to progress it.

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LETTERS TO THE EDITOR

Knowledge Economy Journal - Volume - 10 Issue - 18 December 2019



Articles are very much knowledge oriented and enhance the research skills of the reader.

- Purnimal Iyer

FORM IV

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| | | | |
|----|---|---|---|
| 1. | Place of Publication | : | Chennai |
| 2. | Periodicity of its publication | : | Half Yearly |
| 3. | Printer's Name | : | Mrs. Sri Kalaivani |
| | Nationality | : | Indian |
| | Address | : | 200 (173), Petres Road, Royapettah, Chennai – 600 014. |
| 4. | Publisher's Name | : | Dr. Sambamurthy Padmavathy |
| | Nationality | : | Indian |
| | Address | : | No: 3, Madley Road, T. Nagar, Chennai – 600 017. |
| 5. | Editor's Name | : | Dr. S.T Deepa |
| | Nationality | : | Indian |
| | Address | : | No: 3, Madley Road, T.Nagar, Chennai - 600 017 |
| 6. | <p>Name and addresses of individuals who own the newspaper and partners or shareholders holding more than one percent of the total capital:</p> <p>Shri Shankarlal Sundarbai Shasun Jain College for Women, No. 3, Madley Road, T. Nagar, Chennai – 600 017.</p> <p>I, Dr. Sambamurthy Padmavathy, hereby declare that the particulars given above are true to the best of my knowledge and belief.</p> <p>Date: December 2019</p> <p style="text-align: right;">S/d Signature of Publisher</p> | | |

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