

**SATISFACTION TOWARDS WOMEN EMPOWERMENT SCHEMES IN TAMILNADU  
STATE TRANSPORT CORPORATION LIMITED, COIMBATORE**

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**ABSTRACT**

Tamil Nadu State Transport Corporation Ltd. (TNSTC) is a government owned public transport bus operator in Tamil Nadu, India. It operates intercity bus services to cities within Tamil Nadu, and from Tamil Nadu to its neighbouring states. In an era of encouraging as much as possible the shift of passenger traffic to public transport and to more environmentally friendly transport modes in general, transport operators have a major role to play. Recently, the government announces free travel facilities for all women including working women, Transgender and girls who are pursuing higher education in ordinary fare city buses operated under the control of the Tamil Nadu State Transport Corporation since 2021. Thus, this study has aimed to analyse the satisfaction towards women empowerment schemes in Tamilnadu State Transport Corporation Limited, Coimbatore. The nature of this study is descriptive and quantitative method. For this purpose, the researcher has selected 75 women passengers randomly who are travelling in Tamilnadu State Transport Corporation Limited, Coimbatore. A structured questionnaire has been framed and distributed among population to collect the primary information. The collected data are entered in Microsoft Excel 2013 and analyzed by applying the statistical techniques namely percentage analysis, standard deviation and Chi-square test with the help of SPSS 22.0. The result indicated that high level of satisfaction towards women empowerment schemes is perceived by women passengers who accepted as ‘providing valuable service’ and ‘playing dynamic role at women empowerment schemes’.

**Keywords:** Satisfaction, Social Welfare Schemes, Women Passengers, Perception, Women Empowerment Schemes, Tamilnadu State Transport Corporation Limited.

**1. INTRODUCTION**

Before independence, there had been continuing road passenger transportation business in unrecognized system. In India, the states and city transportation is managed by Respective State Governments. Tamilnadu State Transport Corporation Limited is one of them and it provides valuable services & safety to the passengers particularly women. The government of Tamil Nadu announced a women empowerment scheme that enables all working women in the State to travel free of cost in government-owned city and town buses with immediate effect. Since a concrete definition has not been given for the term ‘working women’, every woman would qualify as a beneficiary in this scheme. The main intention behind this scheme is to increase the work participation rate of women and to promote public transportation. Since there is no restriction on the number of trips a day or month, it appears to be a simple and straightforward scheme of open-ended subsidies for travel by women. The previous government implemented a scheme aimed at women’s empowerment by providing direct subsidies to buy two-wheelers to working women whose annual income was below a certain level. However, the main criticism of the scheme was that the women who would otherwise use public transport were incentivised to use two-wheelers, creating the possibility of increasing traffic congestion on the roads and polluting the air by burning fossil fuels.

**2. REVIEW OF LITERATURE**

According to Yannis Tyrinopoulos (2014) revealed that female respondents tended to place their attention on punctuality, waiting conditions and driver behavior, while male respondents on invehicle transport conditions and the existence and quality of transfer information. Also, the analysis indicated that male respondents were, in general, more satisfied with transit services than

female respondents. In case of Ingle Sangapal Prakash (2016) displayed that most of respondents were agreed about MSRTC providing valuable services/facilities to the society and there were agreed about the MSRTC played a very vital role in the development of the district. Moreover, most of the respondents were satisfied about the services of MSRTC.

In view of Zhao et al. (2023) assumed that the seating arrangement and smoothness of travel of Macau's public transport services need to be improved and the dial-a-ride service's price setting and waiting time need to be improved. Further, the price setting, convenience of hailing, and payment method of the taxi service need to be improved. Furthermore, the satisfaction level of the dial-a-ride service is significantly higher than that of the taxi service. The author Gajendran (2012) mentioned that passengers were more aware of the medical relief and trauma care facilities available on the NH than on the other roads. On the NH, they were aware of the availability of ambulance and emergency services in case of any accident. Also, most of the passengers felt safe while traveling in public and private sector bus transports in Tamil Nadu. Further, passengers traveling on the NH do feel unsafe to some extent.

### **3. STATEMENT OF THE PROBLEM**

Road transport has close relationship with people life style. It is important for development of industrialization and country. The Tamilnadu government announces various social welfare and women empowerment schemes through Social Welfare & Women Empowerment Department. In recent, Tamil Nadu's scheme facilitating free bus travel for women is laudable as it will boost their work participation rate, but the government evaluates the actual demand and provide transport undertakings with adequate subsidy as compensation. Although women passengers getting more facilities through Transport Corporation, all the passengers are not getting satisfaction towards women empowerment schemes in Coimbatore. In this juncture, the researcher aimed to analyze the satisfaction towards women empowerment schemes in Tamilnadu State Transport Corporation Limited, Coimbatore.

### **4. OBJECTIVES OF THE STUDY**

- To discover the demographic profile of the selected respondents in Tamilnadu State Transport Corporation Limited, Coimbatore.
- To examine the satisfaction towards women empowerment schemes in the study area.

### **5. HYPOTHESIS OF THE STUDY**

- There is no significant relationship between opinion of the passengers on providing valuable service and satisfaction towards women empowerment schemes.
- There is no significant relationship between opinion of the passengers on playing dynamic role and satisfaction towards women empowerment schemes.

### **6. RESEARCH METHODS**

The research is mainly based on survey and descriptive research. The researcher has desired to collect the present information among women passengers through immediate survey about women empowerment schemes in Tamilnadu State Transport Corporation Limited, Coimbatore. For examining this, around 75 women passengers were selected randomly as sample size. For gathering the required primary data, the researcher has framed a well-structured questionnaire that inclusive of demographic profile and satisfaction towards women empowerment schemes in TNSTC with the help of 5 points Likert's scale technique. By using the statistical tools such as percentage analysis, mean score analysis, standard deviation and Chi-square analysis, the collected data were classified into tables though MS-Excel and analyzed via SPSS 22.0 software.

### **7. RESULT AND DISCUSSION**

#### **7.1 Demographic Profile of the selected respondents**

The demographic profile of the selected women passengers are furnished in the following table.

**Table 1: Demographic Profile of the selected passengers**

No.	Variables Name	Number of Respondents	Percentage
<b>1</b>	<b>Age Group</b>		
	• Upto 30 Years	34	45.3
	• 31 - 40 Years	18	24.0
	• 41 - 50 Years	14	18.7
	• Above 50 Years	9	12.0
	<b>Total</b>	<b>75</b>	<b>100.0</b>
<b>2</b>	<b>Education Qualification</b>		
	• No formal education	12	16.0
	• School level	31	41.3
	• College level	17	22.7
	• Professional	15	20.0
	<b>Total</b>	<b>75</b>	<b>100.0</b>
<b>3</b>	<b>Providing valuable service</b>		
	• Yes	52	69.3
	• No	23	30.7
	<b>Total</b>	<b>75</b>	<b>100.0</b>
<b>4</b>	<b>Playing dynamic role at Women Empowerment Schemes</b>		
	• Yes	46	61.3
	• No	29	38.7
	<b>Total</b>	<b>75</b>	<b>100.0</b>
<b>5</b>	<b>Travelling Purpose</b>		
	• For working	23	30.7
	• For studying	28	37.3
	• Personal work	17	22.7
	• Others	7	9.3
	<b>Total</b>	<b>75</b>	<b>100.0</b>

- From the above table, it is observed that 45.3% of the passengers are belong to upto 30 years of age group, 24.0% of the passengers are came into 31-40 years age category, 18.7% of the passengers are 41-50 years aged and 12.0% of the passengers are under above 50 years age group.
- From the analysis, it is displayed that 16.0% of the passengers have no formal education, 41.3% of the passengers are completed educated school level, 22.7% of the passengers are qualified college level and 20.0% of the passengers are qualified professional degree.
- From the analysis, it is noticed that 69.3% of the passengers opined that providing valuable service to women in TNSTC and 30.7% of the passengers are opined that not providing valuable service to women in TNSTC.
- From the analysis, it is assumed that 61.3% of the passengers opined that playing dynamic role at women empowerment schemes in TNSTC and 38.7% of the passengers are opined that not playing dynamic role at women empowerment schemes in TNSTC.
- From the analysis, it is confirmed that 30.7% of the passengers are travelling for working, 37.3% of the passengers are travelling for studying, 22.7% of the passengers are travelling for personal work and 9.3% of the passengers are travelling for other purposes.

### 7.2 Satisfaction Towards Women Empowerment Schemes in TNSTC

This section has explored that the satisfaction of the passengers towards women empowerment schemes in TNSTC. For this study, six statements have been framed about satisfaction towards women empowerment schemes and measured by using 5 points Likert’s scaling method.

It is examined from the analysis that among the six categories of satisfaction of the passengers towards women empowerment schemes, they mentioned that ‘free services with responsible’ with the mean score and standard deviation of 3.77 and 1.09 respectively followed by ‘environmental attitude encourages to use transport’ with the mean score and standard deviation of 3.49 and 1.30 respectively.

### 7.3 Relationship between Demographic Profile and Satisfaction towards Women Empowerment Schemes (Chi-Square Test)

With a view to find the degree of association between demographic profile of the selected passengers and their satisfaction towards women empowerment schemes in TNSTC, a cross-tabulation has been developed. In order to find the relationship between selected independent variables and satisfaction towards women empowerment schemes, hypotheses were developed and analyzed through applying Chi-square test.

#### Opinion on Providing valuable service to women and Satisfaction towards women empowerment schemes

H<sub>0</sub>: There is no significant relationship between opinion of the passengers on providing valuable service and satisfaction towards women empowerment schemes.

**Table 2: Opinion on Providing valuable service and Satisfaction towards Women Empowerment Schemes**

S. No	Providing valuable service	Level of Satisfaction			Total	Mean Score	Chi-Square Value
		Low	Medium	High			
1	Yes	5 (21.7%)	16 (69.6%)	2 (8.7%)	23 (100.0%)	3.44	<b>19.357 (0.000*)</b>
2	No	11 (21.2%)	11 (21.2%)	30 (57.7%)	52 (100.0%)	3.40	
	<b>Total</b>	<b>16</b>	<b>27</b>	<b>32</b>	<b>75</b>		

Note: Parenthesis indicates ‘p’ value; \* – Significant at 1% level

It is divulged from the above table that high level of satisfaction towards women empowerment schemes is perceived by passengers opined as ‘providing valuable service’. Also, the ‘p’ value is lesser than 0.05 and the null hypothesis is rejected. Hence, there is a significant relationship between opinion on providing valuable service of the passengers and satisfaction towards women empowerment schemes.

#### Opinion on Playing dynamic role and Satisfaction towards Women Empowerment Schemes

H<sub>0</sub>: There is no significant relationship between opinion of the passengers on playing dynamic role and satisfaction towards women empowerment schemes.

**Table 3: Opinion on Playing dynamic role and Satisfaction towards women empowerment schemes**

S. No	Playing Dynamic Role at Women Empowerment	Level of Satisfaction			Total	Mean Score	Chi-Square Value
		Low	Medium	High			

Schemes							
1	Yes	9 (19.6%)	8 (17.4%)	29 (63.0%)	46 (100.0%)	3.46	<b>23.195 (0.000*)</b>
2	No	7 (24.1%)	19 (65.5%)	3 (10.3%)	29 (100.0%)	3.38	
<b>Total</b>		<b>16</b>	<b>27</b>	<b>32</b>	<b>75</b>		

Note: Parenthesis indicates ‘p’ value; \* – Significant at 1% level

It is pointed out from the above table that high level of satisfaction towards women empowerment schemes is perceived by passengers opined as ‘playing dynamic role at women empowerment schemes’. Further, the ‘p’ value is lesser than 0.05 and the null hypothesis is rejected. Therefore, there is a significant relationship between opinion on playing dynamic role of the passengers and satisfaction towards women empowerment schemes.

## 8. FINDINGS

- It is found from the analysis that majority (45.3%) of the passengers are belong to upto 30 years.
- It is assumed from the analysis that majority (41.3%) of the passengers are educated school level.
- It is illustrated from the analysis that majority (69.3%) of the passengers opined that providing valuable service to women in TNSTC.
- It is inferred from the analysis that majority (61.3%) of the passengers opined that playing dynamic role at women empowerment schemes in TNSTC.
- It is proved from the analysis that majority (37.3%) of the passengers are travelling for studying purpose.
- It is displayed from the mean score analysis that they mentioned that ‘free services with responsible’ followed by ‘environmental attitude encourages to use transport’ with the mean score of 3.77 and 3.49 respectively.
- It is divulged from the analysis that high level of satisfaction towards women empowerment schemes is perceived by passengers opined as ‘providing valuable service’. The Chi-square test asserted that there is a significant relationship between opinion on providing valuable service of the passengers and satisfaction towards women empowerment schemes.
- It is revealed from the analysis that high level of satisfaction towards women empowerment schemes is perceived by passengers opined as ‘playing dynamic role at women empowerment schemes’. The Chi-square test justified that there is a significant relationship between opinion on playing dynamic role of the passengers and satisfaction towards women empowerment schemes.

## 9. SUGGESTIONS

- The government shall make use of advertisement including social media to bring awareness about the availability of women empowerment schemes in Tamilnadu State Transport Corporation Limited and to promote the new policies among passengers.
- Tamilnadu State Transport Corporation Limited should ensure the proper maintenance of buses and bus stands should be planned to retain the existing and attracting the new passengers for the survival of transport industries in the long run.
- The bus personnel should behave in smooth, pleasant and helpful manner with women passengers in order to increase their empowerment and satisfaction level.
- In general, poor road conditions and bad driving are as the main reasons for road accidents. Hence, government should take necessary steps to rectify these types of grievances of the women passengers otherwise it will lead to dissatisfaction.

## 10. CONCLUSION

This study aimed to analyze the satisfaction towards women empowerment schemes in Tamilnadu State Transport Corporation Limited, Coimbatore. This study noticed that there is a significant relationship between satisfaction towards women empowerment schemes and the variables like opinion on providing valuable service of the passengers and opinion on playing dynamic role of the passengers. This study suggested that most of the passengers were satisfied on women empowerment schemes and they felt safe while traveling in bus transports in Coimbatore. Further, Tamilnadu State Transport Corporation Limited should announce and develop women empowerment schemes to enhance the satisfaction of women passengers in Coimbatore.

## 11. ACKNOWLEDGMENT

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## AN EMPIRICAL STUDY ON STUDENT AWARENESS OF UNIFIED PAYMENT INTERFACE SERVICES

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### Abstract

This empirical study investigates the sources of awareness of Unified Payment Interface (UPI) services among students, focusing on their knowledge, and the factors influencing their awareness. UPI, a real-time payment system in India, has revolutionized digital payments, making it crucial to understand its penetration among the tech-savvy student demographic. The study found that both personal networks and digital media play pivotal roles in shaping UPI awareness among the study's participants. The chi-square analysis underscores the significant associations between gender, age, and family income with the sources of awareness for the Unified Payment Interface. These findings illuminate the intricate interplay between socio-economic variables and sources of awareness concerning UPI awareness, offering insights into how individuals access and accumulate knowledge about digital payment systems.

### Keywords:

UPI Services, Awareness, Digital Payment, Socio-Economic Variables, Information Sources.

### I. Introduction

In an era marked by rapid technological advancement and digital transformation, payment systems have undergone a significant evolution. One such innovation is the Unified Payment Interface (UPI) services, which have gained immense popularity in India. As the use of UPI services continues to grow, it is crucial to understand the awareness levels among students, who are often early adopters of technology. Unified Payments Interface (UPI) is a revolutionary digital payment system that has transformed the way financial transactions are conducted in India. Developed by the National Payments Corporation of India (NPCI), UPI has gained immense popularity and has become a cornerstone of the country's digital economy. At its core, UPI is a real-time payment system that allows individuals to link their bank accounts to a mobile application, enabling seamless and secure transactions. It operates 24/7, allowing users to transfer funds, pay bills, make purchases, and even invest in financial products with just a few taps on their smartphones. UPI transactions can be conducted through various channels, including mobile apps, websites, and USSD (Unstructured Supplementary Service Data) codes, making it accessible to a wide range of users.

This empirical study seeks to examine and analyze students' awareness of UPI services, providing insights into their understanding and the factors that impact their awareness.

### II. Review of Literature

**Rajeswari et al. (2021)** investigated that the over the past decade, India has experienced substantial growth in internet and mobile phone usage, driven by factors like government initiatives such as Digital India. This has led to a significant increase in the adoption of digital payments, encompassing transactions made through internet and mobile banking, as well as card payments at point of sale (POS). The study highlights the importance of consumer perception in driving the adoption of digital payments and aims to analyze awareness levels and usage purposes. Results indicate that respondents are highly aware of debit cards, and digital payment systems are predominantly used for utility payments, reflecting the convenience and positive perception of these methods.

**Rastogi et al. (2021)** found that a multi-faceted impact of UPI on financial literacy, financial inclusion, and economic development. Financial literacy significantly influences financial inclusion, which in turn plays a crucial role in driving economic development. This relationship is mediated by factors