

# **IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**Bachelor of Commerce**

Submitted by

**SETHULAKSHMY K S**

**(Reg.No:CCAVBCM059)**

Under the guidance of

**Dr. ARUN BALAKRISHNAN M B**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "Importance of MGNREGA in Rural livelihood" by **Ms. Sethulakshmy K S** is a bonafide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

**Dr. JOSHEENA JOSE**

**(Head of the department)**

**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide, Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O., Irinjalakuda Dt.  
Kerala, India - 686 125

**Dr. ARUN BALAKRISHNAN**

**(Project Guide)**

**Dr. M.B. ARUN BALAKRISHNAN**  
ASSISTANT PROFESSOR  
DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA



**Dr. Kenulka V.K.**

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr. Arun Balakrishnan, my Project Guide, for her valuable guidance and help during the course of my work.

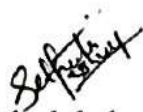
I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 04/03/2024

  
Sethulakshmy K S

## DECLARATION

I, SETHULAKSHMY KS, hereby declare that the bona-fide record of "IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD" was done in partial fulfilment of B.com degree program of Calicut University under the guidance of DR.ARUN BALAKRISHNAN, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 04/03/2024

  
SETHULAKSHMY KS



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# **IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**Bachelor of Commerce**

Submitted by

**SNEHA M**

**(Reg.No:CCAVBCM060)**

Under the guidance of

**Dr. ARUN BALAKRISHNAN M B**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)**

**UNIVERSITY OF CALICUT**

**MARCH 2024**


**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "Importance of MGNREGA in Rural livelihood" by **Ms. Sneha M** is a bonafide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
**Dr. JOSHEENA JOSE**  
(Head of the department)

**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D.  
Head of the Department of Commerce

  
**Dr. ARUN BALAKRISHNAN**

(Project Guide)

**Dr. M.B. ARUN BALAKRISHNAN**  
ASSISTANT PROFESSOR  
DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA









## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

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I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 04/03/2024

  
SNEHA M

## DECLARATION

I, SNEHA M, hereby declare that the bona-fide record of **“IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD”** was done in partial fulfilment of B.com degree program of Calicut University under the guidance of DR.ARUN BALAKRISHNAN, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 04/03/2024

  
SNEHA M

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**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG  
SALES PERSON IN THRISSUR DISTRICT**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**SREEKUTTY E R**

**(Reg.No:CCAVBCM061)**

Under the guidance of

**Assistant Prof. MUVISH MURALI**



**POST GRADUATE DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)  
UNIVERSITY OF CALICUT**

**MARCH 2024**


**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**




**DEPARTMENT OF COMMERCE**

**CERTIFICATE**


This is to certify that the project entitled "**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**" by Ms. **SREEKUTTY E R CCAVBCM061** is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
**Dr JOSHEENA JOSE**  
(Head of the department)

  
**Asst Prof. MUVISH MURALI**  
(Project Guide)

**Dr. JOSHEENA JOSE**  
M.Com., MBA, PGDCA, B.Ed, Ph.D  
Research Guide of Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O. Thrissur  
Kerala, India - 680 006



  
**Dr - Renuka V. V.**

## DECLARATION

I, SREEKUTTY E R, hereby declare that the bona fide record of **“GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT”** was done in partial fulfillment of B Com degree program of Calicut University under the guidance of Mr. Muvish Murali, Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associate-ship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 1/03/2024



SREEKUTTY E R

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr. Dr. JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Assistant Prof. Muvish Murali, my Project Guide, for her valuable guidance and help during the course of my work.


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Place: IRINJALAKUDA

Date: 1 | 03 | 2024



SREEKUTTY E R



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**“A STUDY ON SERVICE QUALITY OF CANTEEN IN  
VIMALA COLLEGE AUTONOMOUS, THRISSUR”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**TREASA GINO PULLELY  
(CCAVBCM 027)**

Under the supervision of

**Mrs. SHINE PAUL**



**DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**  
**CERTIFICATE**

This is to certify that the project report entitled **"A STUDY ON SERVICE QUALITY OF CANTEEN IN VIMALA COLLEGE AUTONOMOUS, THRISSUR"** is a bonafide record of project done by **TREASA GINO PULLELY**, Reg.No.CCAVBCM027, under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **BACHELOR OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

  
**Dr. Josheena Jose**

**H.O.D**

  
**Mrs. Shine Paul**

**Project Guide**

**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, P.H.D  
HOD & Research Guide of Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur Dist.  
Kerala, India - 680 125



  
**Dr. Kenu V.A.**

## **DECLARATION**

**I, TREASA GINO PULLELY, hereby declare that the project work entitled "A STUDY ON SERVICE QUALITY OF CANTEEN IN VIMALA COLLEGE**

**AUTONOMOUS, THRISSUR" is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mrs. Shine Paul, Asst. Professor, Department of Commerce ,Christ College(Autonomous), Irinjalakuda.**

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.



**Place: IRINJALAKUDA**

**TREASA GINO PULLELY**

**Date: 1/3/2024**

**CCAVBCM027**



## ACKNOWLEDGEMENT

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

I would like to express my sincere obligation to Rev. Dr. Jolly Andrews CMI our Principal, for providing various facilities..

I am thankful to my class teacher, Mr. Jebin K Davis, Asst. Professor, for providing proper help and encouragement in the preparation of this report.

I express my sincere gratitude to Mrs. Shine Paul, Asst. Professor, whose guidance, and support throughout the training period helped me to complete this work successfully.

I would like to express my preferred gratitude to all the faculties of the department for their interest and cooperation in this regard.

I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation.

I express my sincere thanks to my friends and family for their support in completing this report successfully.



Place: IRINJALAKUDA

TREASA GINO PULLELY

Date: 1/3/2024

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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN  
EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**YAMINI K M**

**(CCAVBCM062)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled **"EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY"** is a bona-fide record of project done by Ms. YAMINI KM CCAVBCM062 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

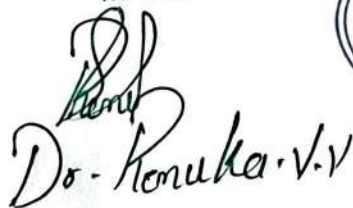
(Head Of The Department)



**DR. JOSHEENA JOSE**

(Project Guide)

Dr. JOSHEENA JOSE  
M.com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide of Commerce  
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Irinjalakuda P.O., Thrissur - 680 125  
Kerala, India



Dr. Kenuka V.V.

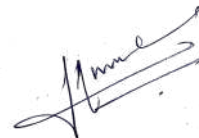
## DECLARATION

I, YAMINI K M, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of Bcom degree program of Calicut University under the guidance of Dr. Josheena Jose , Research and Post graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01-03-2024



YAMINI K M

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD** and my guide **Dr. Josheena Jose** for her valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

YAMINI K M

Date:

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**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG  
SALES PERSON IN THRISSUR DISTRICT**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ATHIRA SREENI**

**(Reg.No:CCAVBCM003)**

Under the guidance of

**Assistant Prof. MUVISH MURALI**



**POST GRADUATE DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**" by Ms. ATHIRA SREENI is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

*Handwritten signature of Dr. Josheena Jose*  
*Dr. Josheena Jose*  
*External Examiner*

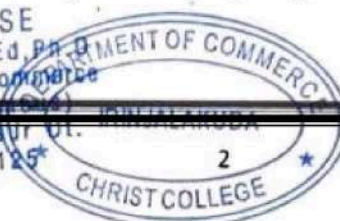
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**(Project Guide)**

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IIT & Research Guide of Commerce  
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## DECLARATION

I, ATHIRA SREENI, hereby declare that the bona fide record of **“GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT”** was done in partial fulfillment of B Com degree program of Calicut University under the guidance of Mr. Muvish Murali , Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associate-ship or other similar title of any other university or institute.

Place: IRINJALAKUDA

  
ATHIRA SREENI

Date: 01-03-2024

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Assistant Prof. Muvish Murali, my Project Guide, for his valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate and Research Department of Commerce and other faculties of the department for their valuable advises and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: IRINJALAKUDA

  
ATHIRA SREENI

Date: 01-03-2024

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**“A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND  
THEIR MONEY CIRCULATION IN THRISSUR DISTRICT”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ATHULYA ROSE TOMY**

**(Reg. No: CCAVBCM004)**

Under the guidance of

**Prof. P A Varghese**



**RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT " is a bonafide record of the work done by Ms. ATHULYA ROSE TOMY (CCAVBCM004) under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce .



**DR. JOSHEENA JOSE**

(Head of the Department)




**PROF. P A VARGHESE**

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Kerala, India - 686 015



  
Dr. Renuka V. S.  
External Examiner

## DECLARATION

I, ATHULYA ROSE TOMY, hereby declare that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT " is a bonafide record of work done in partial fulfilment of requirement of award of the degree of bachelor of commerce of Calicut University under the guidance of Prof. P A Varghese, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree , Diploma, Associateship or other similar title of any other university or institute.



Place: Irinjalakuda

ATHULYA ROSE TOMY

Date:

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev. **Dr. Jolly Andrews CMI** for his encouragement and for giving me the permission for the study. I express my gratitude to **Dr. Josheena Jose**, head of the department of Commerce.

I am thankful to **Prof. P A Varghese**, my project guide, for his valuable guidance and help during the course of my work and other faculties of the department for their valuable and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

ATHULYA ROSE TOMY

Date:



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**“GENDER DIFFERENCES IN FINANCIAL LITERACY AND  
INVESTMENT BEHAVIOUR: WITH REFERENCE TO  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**AUGNES AJ**

**(CCAVBCM005)**

Under the supervision of

**Assistant Prof. JEBIN K DAVIS**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR: WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY" is a bona-fide record of project done by Ms. AUGNES AJ CCAVBCM005 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

**(Head Of The Department)**




**Asst Prof. JEBIN K DAVIS**

**(Project Guide)**

DR. JOSHEENA JOSE  
B.A., PGDCA, B.Ed, Ph.D  
Research Guide of Commerce  
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P.O., Thrissur  
- 681 125



  
Dr. Ronu K.P.  
External Examiner

## DECLARATION

I, AUGNES AJ, hereby declare that the bona-fide record of **“GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY”** was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Asst Prof. JEBIN K DAVIS, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 14/03/2024



AUGNES AJ

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

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Place: IRINJALAKUDA

AUGNES AJ

Date: 14/03/2024



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**“A STUDY ON FINANCIAL INDEPENDENCE THROUGH  
PART-TIME JOBS AMONG COLLEGE STUDENTS WITH  
SPECIAL REFERENCE TO THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**AVIN JOSEPH LEO**

**(CCAVBCM006)**

Under the supervision of

**Mr. RENSON JOHN**

**Assistant Professor**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "ASTUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bona-fide record of project done by Mr. Avin Joseph Leo CCAVBCM006 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



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**Mr. RENSON JOHN**

Assistant Professor

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RENSON JOHN  
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P.G. Dept. of Commerce  
Christ College (Autonomous), Irinjalakuda



Dr. Renuka V. V.

Internal Examiner



## DECLARATION

I, AVIN JOSEPH LEO, hereby declare that the bona-fide record of "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Assistant Prof. Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01/03/2024



AVIN JOSEPH LEO

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank God Almighty, who has been constant support in every walk of my life and source of my strength in presenting this project.

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I am thankful to our beloved Principal Rv. Fr. Dr. Jolly Andrews for giving an opportunity to carry on with this project. I would also like to thank our HOD Dr. Josheena Jose and my guide Assistant Prof. Renson John for his valuable guidance, help and encouragement in preparing this project work, in spite of his busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

Date: 01/03/2024



AVIN JOSEPH LEO

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**“A STUDY ON SERVICE QUALITY OF CANTEEN IN CHRIST  
(AUTONOMOUS) COLLEGE, IRINJALAKUDA”**

Project report submitted to

**CHRIST (AUTONOMOUS) COLLEGE, IRINJALAKUDA**

In partial fulfillment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**BHARATH JOGY ANTONY**

**(CCAVBCM 044)**

Under the supervision of

**Mrs. SHINE PAUL**



**PG AND RESEARCH DEPARTMENT OF COMMERCE  
CHRIST (AUTONOMOUS) COLLEGE, IRINJALAKUDA  
UNIVERSITY OF CALICUT**

**MARCH 2024**





**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**




**PG AND RESEARCH DEPARTMENT OF COMMERCE**  
**CERTIFICATE**

This is to certify that the project report entitled “**A STUDY ON SERVICE QUALITY OF CANTEEN IN CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**” is a bonafide record of project done by **BHARATH JOGY ANTONY**, Reg.No.CCAVBCM044, under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **BACHELOR OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

  
*Dr. Renuka V. V.*

  
**Dr. Josheena Jose JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide of Commerce  
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Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125

  
**Mrs. Shine Paul**

**Project Guide**





## DECLARATION

I, **BHARATH JOGY ANTONY**, hereby declare that the project work entitled “**A STUDY ON SERVICE QUALITY OF CANTEEN IN CHRIST (AUTONOMOUS) COLLEGE, IRINJALAKUDA**” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mrs. Shine Paul, Asst. Professor, Department of Commerce, Christ College (Autonomous), Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place:** IRINJALAKUDA

**Date:** 01-03-2024



**BHARATH JOGY ANTONY**

**CCAVBCM044**



## ACKNOWLEDGEMENT

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

I would like to express my sincere obligation to Rev. Fr. Dr. Jolly Andrews CMI, our Principal, for providing various facilities.

I am thankful to Dr. Josheena Jose, Head of the department, for providing proper help and encouragement in the preparation of this report.

I wish to express my sincere gratitude to Mr. Jebin K Davis, Asst. Professor, whose insights were instrumental in the successful completion of this project.

I express my sincere gratitude to Mrs. Shine Paul, Asst. Professor, whose guidance, and support throughout the training period helped me to complete this work successfully.

I would like to express my preferred gratitude to all the faculties of the department for their interest and cooperation in this regard.

I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation.

I express my sincere thanks to my friends and family for their support in completing this report successfully.

Place: IRINJALAKUDA

Date: 01-03-2024



BHARATH JOGY ANTONY

CCAVBCM044



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# **IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**Bachelor of Commerce**

Submitted by

**BIBIYA SIMON**

**(Reg.No:CCAVBCM007)**

Under the guidance of

**Dr. ARUN BALAKRISHNAN M B**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT



DEPARTMENT OF COMMERCE

CERTIFICATE

This is to certify that the project entitled "Importance of MGNREGA in Rural livelihood" by *Ms. Bibya Simon* is a bonafide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
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Dr. Kunal K. V.

External Examiner

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr. Arun Balakrishnan, my Project Guide, for her valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 4/3/2024

  
BIBYA SIMON



## DECLARATION

I, BIBIYA SIMON, hereby declare that the bona-fide record of **"IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD"** was done in partial fulfilment of B.com degree program of Calicut University under the guidance of DR.ARUN BALAKRISHNAN, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 04/03/2024

  
BIBIYA SIMON

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**“A STUDY ON FINANCIAL INDEPENDENCE THROUGH  
PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL  
REFERENCE TO THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**M A. ABHINAND**

**(CCAVBCM051)**

Under the supervision of

**Assistant Prof. RENSON JOHN**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
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**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled **"A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT"** is a bona-fide record of project done by Mr. M A. Abhinand CCAVBCM051 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



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## DECLARATION

I, M A. ABHINAND, hereby declare that the bona-fide record of "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Assistant Prof.Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01/03/2024



M A. ABHINAND

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank God Almighty, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved Principal Rv. Fr. Dr. Jolly Andrews for giving an opportunity to carry on with this project. I would also like to thank our HOD Dr. Josheena Jose and my guide Assistant Prof. Renson John for his valuable guidance, help and encouragement in preparing this project work, in spite of his busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.



M A. ABHINAND

Place: IRINJALAKUDA

Date: 01/03/2024

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**“A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND  
THEIR MONEY CIRCULATION IN THRISSUR DISTRICT”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

MEERA P B

**(Reg. No: CCAVBCM052)**

Under the guidance of

**Prof. P A Varghese**



**RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**



CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA

UNIVERSITY OF CALICUT


CERTIFICATE

This is to certify that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT" is a bonafide record of the work done by Mrs. MEERA PB (CCAVBCM052) under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce .

  
DR. JOSHEENA JOSE

(Head of the Department)

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Kerala, India - 680 125

  
Dr. Renuka V. X

  
PROF. P A VARGHESE

(Project Guide)





## DECLARATION

I, MEERA PB, hereby declare that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT " is a bonafide record of work done in partial fulfilment of requirement of award of the degree of bachelor of commerce of Calicut University under the guidance of Prof. P A Varghese, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree , Diploma, Associateship or other similar title of any other university or institute.

Place: Irinjalakuda

Date: 1/3/2024

  
MEERA PB



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev. **Dr. Jolly Andrews CMI** for his encouragement and for giving me the permission for the study. I express my gratitude to **Dr. Josheena Jose**, head of the department of Commerce.

I am thankful to **Prof. P A Varghese**, my project guide, for his valuable guidance and help during the course of my work and other faculties of the department for their valuable and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 1/3/2024

  
MEERA P B

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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN  
EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**MERIN FRANCIS**

**(CCAVBCM053)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**


**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**CALICUT UNIVERSITY**

**CERTIFICATE**

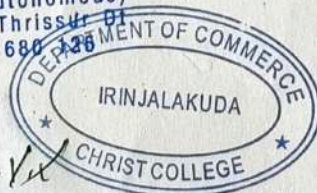
This is to certify that the project entitled **"EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY"** is a bona-fide record of project done by Ms. MERIN FRANCIS CCAVBCM053 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.

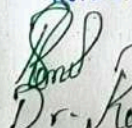
  
**DR. JOSHEENA JOSE**

  
**DR. JOSHEENA JOSE**

(Head Of The Department)  
**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D  
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Kerala, India - 686 126

(Project Guide)



  
**Dr. Kenyika V. K.**  
External Examiner

## DECLARATION

I, MERIN FRANCIS, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Dr. Josheena Jose, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

  
MERIN FRANCIS

Date: 01/03/2024

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD** and my guide **Dr. Josheena Jose** for her valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

MERIN FRANCIS

Date: 01/03/2024

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**“A STUDY ON SERVICE QUALITY OF CANTEEN IN  
CARMEL COLLEGE AUTONOMOUS , MALA”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**MERIN XAVY**

**(CCAVBCM 019)**

Under the supervision of

**Mrs. SHINE PAUL**



**DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**


**MARCH 2024**

CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT



DEPARTMENT OF COMMERCE  
CERTIFICATE

This is to certify that the project report entitled "A STUDY ON SERVICE QUALITY OF CANTEEN IN CARMEL COLLEGE AUTONOMOUS, MALA " is a bonafide record of project done by MERIN XAVY, Reg.No.CCAVBCM019, under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of BACHELOR OF COMMERCE and it has not previously formed the basis for any Degree ,Diploma and Associateship or Fellowship.

  
Dr. Josheena Jose

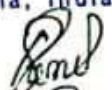
H.O.D

  
Mrs. Shine Paul

Project Guide

Dr. JOSHEENA JOSE  
M.com, MBA, PGDCA, B.Ed, Ph.D  
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Kerala, India - 680 125



  
Dr. Renjith V.V.  
Alternat Examiners -

## DECLARATION

I, **MERIN XAVY** , hereby declare that the project work entitled **“A STUDY ON SERVICE QUALITY OF CANTEEN IN CARMEL COLLEGE AUTONOMOUS, MALA”** is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mrs. Shine Paul, Asst. Professor ,Department of Commerce ,Christ College(Autonomous), Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: IRINJALAKUDA**

**Date: 01-03-2024**



**MERIN XAVY**

**CCAVBCMO19**

## ACKNOWLEDGEMENT

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

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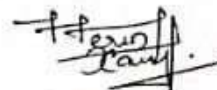
I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation.

I express my sincere thanks to my friends and family for their support in completing this report successfully.

Place: IRINJALAKUDA

MERIN XAVY

Date: 01-03-2024



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**“GENDER DIFFERENCES IN FINANCIAL LITERACY AND  
INVESTMENT BEHAVIOUR: WITH REFERENCE TO  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**MERITTA SHIBU**

**(CCAVBCM020)**

Under the supervision of

**Assistant Prof. JEBIN K DAVIS**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY" is a bona-fide record of project done by Ms. MERITTA SHIBU CCAVBCM020 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

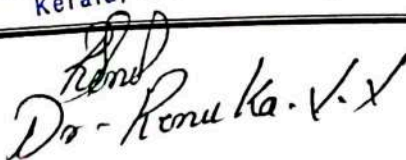
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Dr. JOSHEENA JOSE:  
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**Asst Prof. JEBIN K DAVIS**

(Project Guide)



Dr - Renuka V. V.

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

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I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

Date: 14/03/2024



MERITTA SHIBU

## DECLARATION

I, MERITTA SHIBU, hereby declare that the bona-fide record of “**GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY**” was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Asst Prof. JEBIN K DAVIS, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 14/03/2024

  
MERITTA SHIBU



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**“A STUDY ON SERVICE QUALITY OF CANTEEN IN  
ST. JOSEPH’S COLLEGE AUTONOMOUS,  
IRINJALAKUDA”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**MISIYA SULTHANA RAZAK  
(CCAVBCM 021)**

Under the supervision of

**Mrs. SHINE PAUL**



**DEPARTMENT OF COMMERCE  
CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**  
**CERTIFICATE**

This is to certify that the project report entitled **"A STUDY ON SERVICE QUALITY OF CANTEEN IN ST. JOSEPH'S COLLEGE AUTONOMOUS, IRINJALAKUDA"** is a bonafide record of project done by **MISIYA SULTHANA RAZAK**, Reg.No.CCAVBCM021, under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **BACHELOR OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

  
**Dr. Josheena Jose**

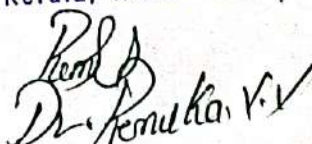
**H.O.D**

  
**Mrs. Shine Paul**

**Project Guide**

**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide of Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O. Thrissur Dist.  
Kerala, India - 680 126



  
**Dr. Renuka V.V.**



## **DECLARATION**

**I, MISIYA SULTHANA RAZAK, hereby declare that the project work entitled "A STUDY ON SERVICE QUALITY OF CANTEEN IN ST.JOSEPH'S COLLEGE**

**AUTONOMOUS, IRINJALAKUDA is a record of independent and bonafide work carried out by me under the supervision and guidance of Mrs. Shine Paul, Asst Professor , Department of Commerce , Christ College (Autonomous), Irinjalakuda**

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: IRINJALAKUDA**

**Date: 01 - 03 - 2024**

  
**MISIYA SULTHANA RAZAK**

**CCAVBCM 021**

## ACKNOWLEDGEMENT

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

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**Place: IRINJALAKUDA**

**MISIYA SULTHANA RAZAK**

**Date: 01 - 03 - 2024**

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**“GENDER DIFFERENCES IN FINANCIAL LITERACY AND  
INVESTMENT BEHAVIOUR: WITH REFERENCE TO  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**NIKHIL.P**

**(CCAVBCM054)**

Under the supervision of

**Assistant Prof. JEBIN K DAVIS**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

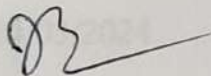
**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

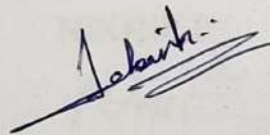
**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "**GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR: WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY**" is a bona-fide record of project done by Ms. NIKHIL.P CCAVBCM054 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



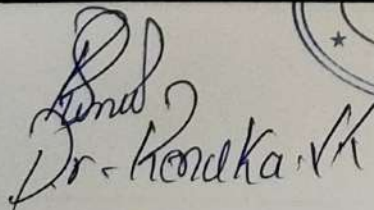
**DR. JOSHEENA JOSE**



**Asst Prof. JEBIN K DAVIS**

(Head of the Department)  
M.com, MBA, PGDCA, B.Ed, Ph.D  
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Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 126

(Project Guide)



## DECLARATION

I, NIKHIL.P, hereby declare that the bona-fide record of "**GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA**

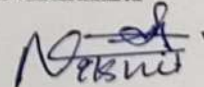
**MUNICIPALITY**" was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Asst Prof. JEBIN K DAVIS, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 14/03/2024

NIKHIL.P



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr.Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD Dr. Josheena Jose** and my guide **Asst Prof. JEBIN K DAVIS** for their valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

NIKHIL.P

Date:14/03/2024



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**PERFORMANCE ANALYSIS OF MUTUAL FUND:A  
COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES  
IN INDIA**

Project report submitted to

**CHRIST COLLEGE(AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**NOYAL RAJU T**

**(Reg.No:CCAVBCM022)**

Under the guidance of

**Dr. TOM JACOB**



**POST GRADUATE AND RESEARCH DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

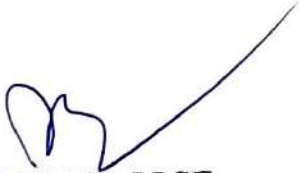
**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**




**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**PERFORMANCE ANALYSIS OF MUTUAL FUND:A COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES IN INDIA**" by Mr NOYAL RAJU T CCAVBCM022 is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
**Dr. JOSHEENA JOSE**  
(Head of the department)

Dr. JOSHEENA JOSE  
M.com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide of Commerce  
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Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125

  
**Dr. TOM JACOB**  
(Project Guide)

**Dr. TOM JACOB**  
Assistant Professor  
Research Department of Commerce  
Christ College (Autonomous)  
Irinjalakuda, Thrissur - 680 125





## DECLARATION

I, NOYAL RAJU T , hereby declare that the bona-fide record of **“PERFORMANCE ANALYSIS OF MUTUAL FUND :A COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES IN INDIA”** was done in partial fulfilment of Bachelor of Commerce degree program of Calicut University under the guidance of Dr Tom Jacob , Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associate ship or other similar title of any other university or institute.

Place: Irinjalakuda

Date: 01/03/2024



Noyal Raju T

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr. JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr Tom Jacob, my Project Guide, for his valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

  
Noyal Raju T

Date: 01/03/2024

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**“GENDER DIFFERENCES IN FINANCIAL LITERACY AND  
INVESTMENT BEHAVIOUR: WITH REFERENCE TO  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**PAARVANA BABY**

**(CCAVBCM067)**

Under the supervision of

**Assistant Prof. JEBIN K DAVIS**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "**GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR: WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY**" is a bona-fide record of project done by Ms. PAARVANA BABY CCAVBCM067 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.

  
**DR. JOSHEENA JOSE**


(Head Of the Department)

**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide of Commerce  
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Irinjalakuda P.O., Thrissur Dt  
Kerala, India - 689 125

  
**Asst Prof. JEBIN K DAVIS**

(Project Guide)



  
**Dr. Hemulka V. K.**

## DECLARATION

I, PAARVANA BABY, hereby declare that the bona-fide record of "**GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR: WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY**" was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Asst Prof. JEBIN K DAVIS, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 014/03/2024

  
PAARVANA BABY

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

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Place: IRINJALAKUDA

  
PAARVANA BABY

Date: 14/03/2024



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**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF  
PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**PRANAV C RATHISH**

**(Reg.No: CCAVBCM056)**

Under the guidance of

**Dr. TOM JACOB**



**POST GRADUATE & RESEARCH DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**" by Mr. PRANAV C RATHISH is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

**Dr. JOSHEENA JOSE**

**(Head of the department)**

**Dr. JOSHEENA JOSE**

M.com, MBA, PGDCA, B.Ed, Ph.D  
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Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125

**Dr. TOM JACOB**

**(Project Guide)**



**Dr. TOM JACOB**

**Assistant Professor**  
**Research Department of Commerce**  
**Christ College (Autonomous)**  
**Irinjalakuda, Thrissur - 680 125**

## DECLARATION

I, PRANAV C RATHISH, hereby declare that the bona-fide record of “**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**” was done in partial fulfilment of B Com degree program of Calicut University under the guidance of Dr. Tom Jacob, Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: Irinjalakuda

Date: 1/3/24



PRANAV C RATHISH

CCAVBCM056



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr.JOLLY ANDREWS CMI for his encouragement and for giving me permission for the study.

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I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 1/3/24

  
PRANAV C RATHISH

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**“A STUDY ON FINANCIAL INDEPENDENCE THROUGH  
PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL  
REFERENCE TO THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**REVATHY P**

**(CCAVBCM023)**

Under the supervision of

**Asst Prof. RENSON JOHN**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bonafide record of the project done by Ms.REVATHY P CCAVBCM023 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
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## DECLARATION

I, REVATHY P, hereby declare that the bona-fide record of "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT " was done in partial fulfillment of B.com degree program of Calicut University under the guidance of Assistant Prof.Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.



Place: IRINJALAKUDA

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Date: 1/3/2024



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank God Almighty, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved Principal Rv. Fr. Dr. Jolly Andrews for giving the opportunity to carry on with this project. I would also like to thank our HOD Dr. Josheena Jose and my guide Assistant Prof. Renson John for his valuable guidance, help and encouragement in preparing this project work, in spite of his busy schedule.

I express my thankfulness to the Librarian and Non-teaching staff of Christ College (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.



Place: IRINJALAKUDA

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Date: 1/3/2024



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**“GENDER DIFFERENCES IN FINANCIAL LITERACY AND  
INVESTMENT BEHAVIOUR: WITH REFERENCE TO  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

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Under the supervision of

**Assistant Prof. JEBIN K DAVIS**



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**MARCH 2024**



**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

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**CERTIFICATE**

This is to certify that the project entitled "GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY" is a bona-fide record of project done by Ms. RIEA ROY CCAVBCM024 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



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## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD Dr. Josheena Jose** and my guide **Asst Prof. JEBIN K DAVIS** for their valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

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RIEA ROY

## DECLARATION

I, RIEA ROY, hereby declare that the bona-fide record of "GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY" was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Asst Prof. JEBIN K DAVIS, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 14/03/2024



RIEA ROY

**"A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND  
THEIR MONEY CIRCULATION IN THRISSUR DISTRICT"**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

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Under the guidance of

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**RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

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**MARCH 2024**



CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA

UNIVERSITY OF CALICUT

CERTIFICATE

This is to certify that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT " is a bonafide record of the work done by **Mr. RIJO NOBLE(CCAVBCM057)** under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce .



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I, RIJO NOBLE, hereby declare that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT " is a bonafide record of work done in partial fulfilment of requirement of award of the degree of bachelor of commerce of Calicut University under the guidance of Prof. P A Varghese, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree , Diploma, Associateship or other similar title of any other university or institute.



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## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev. **Dr. Jolly Andrews CMI** for his encouragement and for giving me the permission for the study. I express my gratitude to **Dr. Josheena Jose**, head of the department of Commerce.

I am thankful to **Prof. P A Varghese**, my project guide, for his valuable guidance and help during the course of my work and other faculties of the department for their valuable and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

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Date: 01/03/2024

  
RIJO NOBLE

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**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF  
PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

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Under the guidance of

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**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**" by Ms. RISNA V.N is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

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## DECLARATION

I, RISNA V.N, hereby declare that the bona-fide record of “A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA” was done in partial fulfilment of B Com degree program of Calicut University under the guidance of Dr. Tom Jacob, Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

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CCAVBCM058

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr.JOLLY ANDREWS CMI for his encouragement and for giving me permission for the study.

I am thankful to Dr. Tom Jacob, my Project Guide, without whose guidance and encouragement, I could not have completed my project work. In spite of his busy schedule, he spared some of his precious time to me for this work.

I express my sincere gratitude to Dr. Josheena Jose, Head of the Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

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RISNA V.N

Date: 01-03-2024

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**PERFORMANCE ANALYSIS OF MUTUAL FUND:A  
COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES  
IN INDIA**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

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**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

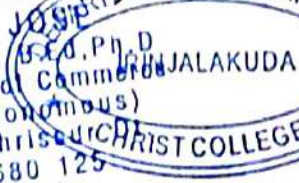
**CERTIFICATE**

This is to certify that the project entitled "**PERFORMANCE ANALYSIS OF MUTUAL FUND:A COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES IN INDIA**" by Ms JENY JOINSON CCAVBCM047 is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
Dr. Renuka V.V.

  
**Dr. JOSHEENA JOSE**

**(Head of the department)**

  
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Irinjalakuda P.O., Thrissur  
Kerala, India - 680 125

  
**Dr. TOM JACOB**

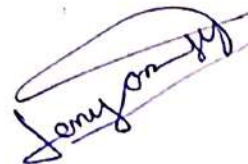
**(Project Guide)**

Dr. TOM JACOB  
Assistant Professor  
Research Department of Commerce  
Christ College (Autonomous)  
Irinjalakuda, Thrissur - 680 125

## DECLARATION

I, JENY JOHNSON, hereby declare that the bona-fide record of "PERFORMANCE ANALYSIS OF MUTUAL FUND :A COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES IN INDIA" was done in partial fulfilment of Bachelor of Commerce degree program of Calicut University under the guidance of Dr Tom Jacob , Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associate ship or other similar title of any other university or institute.



Place: Irinjalakuda

Jeny Johnson

Date: 01 - 03 - 2024



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr. JOLLY ANDREWS for his encouragement and for giving me permission for the study.


I am thankful to Dr Tom Jacob, my Project Guide, for his valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

  
Jeny Johnson

Date: 01 - 03 - 2024

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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN  
EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**JIJA GEORGE**

**(CCAVBCM048)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**

**MARCH 2024**



**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled **"EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY"** is a bona-fide record of project done by **Ms.JIJA GEORGE CCAVBCM048** under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.


  
**DR. JOSHEENA JOSE**

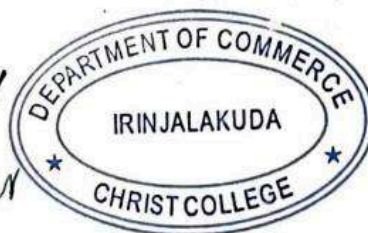
(Head Of The Department)

Dr. JOSHEENA JOSE  
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Kerala, India - 680 125

  
**DR. JOSHEENA JOSE**

(Project Guide)

  
*Dr. Kenuka V.V.*  
*for Internal Examiner*



## DECLARATION

I, JIJA GEORGE, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of Bcom degree program of Calicut University under the guidance of Dr. Josheena Jose , Research and Post graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01/03/2024



JIJA GEORGE

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD** and my guide **Dr. Josheena Jose** for her valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

JIJA GEORGE

Date: 01/03/2024

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**“ A STUDY ON CANTEEN SERVICE QUALITY OF CANTEEN IN  
NAIPUNNYA INSTITUTE OF MANAGEMENT AND INFORMATION  
TECHNOLOGY, PONGAM”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**BACHELOR OF COMMERCE**

Submitted by

**JOFIN JOY  
( CCAVBCM014 )**

Under the supervision of

**Mrs. SHINE PAUL**



**DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**  
**CERTIFICATE**

This is to certify that the project report entitled **"A STUDY ON SERVICE QUALITY OF CANTEEN IN NAIPUNNYA INSTITUTE OF MANAGEMENT AND INFORMATION TECHNOLOGY, PONGAM"** is a bonafide record of project done by **JOFIN JOY**, Reg.No.CCAVBCM014, under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **BACHELOR OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

**Dr. Josheena Jose**

**H.O.D**

**Mrs. Shine Paul**

**Project Guide**

**Dr. JOSHEENA JOSE**  
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Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur Dt.  
Kerala - 680 125



**Dr. Runka K.V.**  
*External Examiner*



## DECLARATION

I, JOFIN JOY , hereby declare that the project work entitled "A STUDY ON SERVICE QUALITY OF CANTEEN IN NAIPUNNYA INSTITUTE OF MANAGEMENT AND INFORMATION TECHNOLOGY, PONGAM" is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mrs. Shine Paul, Asst. Professor ,Department of Commerce ,Christ College(Autonomous), Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 1/03/2024



JOFIN JOY

CCAVBCM014

## ACKNOWLEDGEMENT

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

I would like to express my sincere obligation to Rev. Dr. Jolly Andrews CMI our Principal, for providing various facilities.

I am thankful to my class teacher, Mr. Jebin K Davis, Asst. Professor, for providing proper help and encouragement in the preparation of this report.

I express my sincere gratitude to Mrs. Shine Paul, Asst. Professor, whose guidance, and support throughout the training period helped me to complete this work successfully.

I would like to express my preferred gratitude to all the faculties of the department for their interest and cooperation in this regard.

I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation.

I express my sincere thanks to my friends and family for their support in completing this report successfully.

Place: IRINJALAKUDA

  
JOFIN JOY

Date: 1/03/2024

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**“GENDER DIFFERENCES IN FINANCIAL LITERACY AND  
INVESTMENT BEHAVIOUR: WITH REFERENCE TO  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**JOMY ANTONY**

**(CCAVBCM049)**

Under the supervision of

**Assistant Prof. JEBIN K DAVIS**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR: WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY" is a bona-fide record of project done by Ms. JOMY ANTONY CCAVBCM049 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

(Head Of The Department)

**Dr. JOSHEENA JOSE**  
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Kerala, India - 680 125



**Asst Prof. JEBIN K DAVIS**

(Project Guide)





## DECLARATION

I, JOMY ANTONY, hereby declare that the bona-fide record of “**GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY**” was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Asst Prof. JEBIN K DAVIS, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 14/03/2024



JOMY ANTONY

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD Dr. Josheena Jose** and my guide **Asst Prof. JEBIN K DAVIS** for their valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.



Place: IRINJALAKUDA

JOMY ANTONY

Date: 14/03/2024

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**“ A STUDY ON SERVICE QUALITY OF CANTEEN IN SRI VYASA NSS  
COLLEGE, VYASAGIRI”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

*In partial fulfilment of the requirement for the award of the degree of*

**BACHELOR OF COMMERCE**

Submitted by

**JULIA WILSON**

**( CCAVBCM015 )**

Under the supervision of

**Mrs. SHINE PAUL**



**DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**




**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**  
**CERTIFICATE**

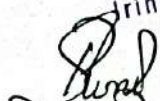
This is to certify that the project report entitled **“A STUDY ON SERVICE QUALITY OF CANTEEN IN SRI VYASA NSS COLLEGE, VYASAGIRI”** is a bonafide record of project done by **JULIA WILSON**,  
Reg.No.CCAVBCM015, under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **BACHELOR OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

  
**Dr. Josheena Jose**

**H.O.D. JOSHEENA JOSE**  
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Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125

  
**Mrs. Shine Paul**

**Project Guide**

  
**Dr. Kunika V. X**  
External Examiner



## DECLARATION

I, **JULIA WILSON** , hereby declare that the project work entitled “**A STUDY ON SERVICE QUALITY OF CANTEEN IN SRI VYASA NSS COLLEGE, VYASAGIRI** ” is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mrs. Shine Paul, Asst. Professor ,Department of Commerce ,Christ College(Autonomous), Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: IRINJALAKUDA**

**Date: 01-03-2024**

  
**JULIA WILSON**

**CCAVBCM 015**



## ACKNOWLEDGEMENT

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

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Place: IRINJALAKUDA

  
JULIA WILSON

Date: 01-03-2024

**“A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND  
THEIR MONEY CIRCULATION IN THRISSUR DISTRICT”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**LAKSHMI PRIYA K S**

**(Reg. No: CCAVBCM017)**

Under the guidance of

**Prof. P A Varghese**



**RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**



**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT" is a bonafide record of the work done by Ms. LAKSHMI PRIYA K S (CCAVBCM017) under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

(Head of the Department)




**PROF. P A VARGHESE**

(Project Guide)

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Kerala India - 680 125



  
Dr. Renuka V  
External Examiner

## DECLARATION

I, LAKSHMI PRIYA K S, hereby declare that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT" is a bonafide record of work done in partial fulfilment of requirement of award of the degree of bachelor of commerce of Calicut University under the guidance of Prof. P A Varghese, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree , Diploma, Associateship or other similar title of any other university or institute.

Place: Irinjalakuda

  
LAKSHMI PRIYA K S

Date:



## ACKNOWLEDGEMENT

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Place: Irinjalakuda

  
LAKSHMI PRIYA K S

Date:

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**“A STUDY ON SERVICE QUALITY OF CANTEEN IN MES  
ASMABI COLLEGE P.VEMBALLUR ”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**LAKSHMI P U**

**(CCAVBCM 016)**

Under the supervision of

**Mrs. SHINE PAUL**



**DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**  
**CERTIFICATE**

This is to certify that the project report entitled **"A STUDY ON SERVICE QUALITY OF CANTEEN IN MES ASMABI COLLEGE P. VEMBALLUR"** is a bonafide Record of project done by **LAKSHMI P U**, Reg.No.CCAVBCM016, under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **BACHELOR OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.


  
**Dr. Josheena Jose**

  
**Mrs. Shine Paul**

**Project Guide**

**H.O.D**  
**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D.  
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**Dr. Renuka**  
External Examiner



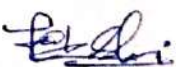
## DECLARATION

I, LAKSHMI P U, hereby declare that the project work entitled "A STUDY ON SERVICE QUALITY OF CANTEEN IN MES ASMABI COLLEGE P.VEMBALLUR" is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mrs. Shine Paul, Asst. Professor, Department of Commerce, Christ College (Autonomous), Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: IRINJALAKUDA**

**Date: 01 - 03 - 2024**

  
**LAKSHMI P U**

**CCAVBCM016**

## ACKNOWLEDGEMENT

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Place: IRINJALAKUDA

  
LAKSHMI P U

Date: 01 - 03 - 2024

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**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG  
SALES PERSON IN THRISSUR DISTRICT**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**AADITHYAN S D**

**(Reg.No:CCAVBCM028)**

Under the guidance of

**Assistant Prof. MUVISH MURALI**



**POST GRADUATE DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**" by Mr AADITHYAN S D is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

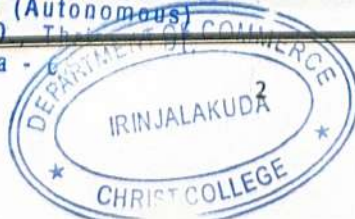
  
**Prof. Dr. JOSHEENA JOSE**


**(Head of the department)**

**DR. JOSHEENA JOSE**  
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Kerala, India - 695014

  
**Asst Prof. MUVISH MURALI**

**(Project Guide)**



  
**Dr. Renuka**



## DECLARATION

I, AADITHYAN S D, hereby declare that the bona fide record of "GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT" was done in partial fulfillment of B Com degree program of Calicut University under the guidance of Mr. Muvish Murali , Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

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Place: IRINJALAKUDA

AADITHYAN S D

Date: 02-03-2024

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Place: Irinjalakuda

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**POST GRADUATE DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)  
UNIVERSITY OF CALICUT**

**MARCH 2024**

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## **ABSTRACT**

The gender pay gap remains a persistent issue globally, highlighting earnings disparities between men and women across industries. This research delves into the textile sector, focusing on salespersons in Thrissur District, Kerala, to examine the dynamics of this gap. Through a mixed-methods approach, including surveys and interviews, the study aims to assess the extent of the gender pay gap, identify contributing factors such as occupational segregation and bias, and propose strategies for mitigation. Preliminary findings reveal a significant gap, with women earning lower salaries on average, influenced by factors including differential treatment and entrenched biases. The study concludes with recommendations for transparent salary policies, gender equality training, mentorship programs, and advocacy for work-life balance initiatives. Addressing the gender pay gap necessitates collaborative efforts to foster fairness and inclusivity in the textile sector and beyond.



**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG  
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Project report submitted to

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In partial fulfillment of the requirements for the award of the degree of

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Submitted by

**ADITHYA P G**

**(Reg.No:CCAVBCM063)**

Under the guidance of

**Assistant Prof. MUVISH MURALI**

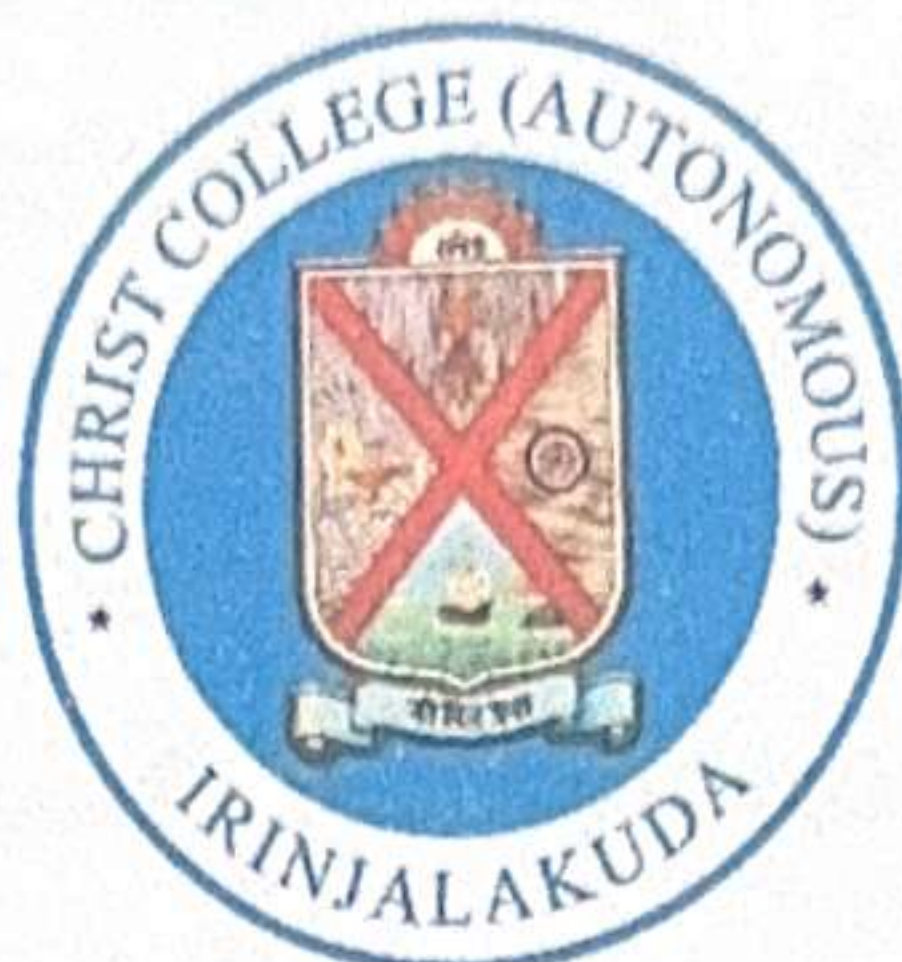


**POST GRADUATE DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)  
UNIVERSITY OF CALICUT**

**MARCH 2024**



**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**" by Ms. ADITHYA P G is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

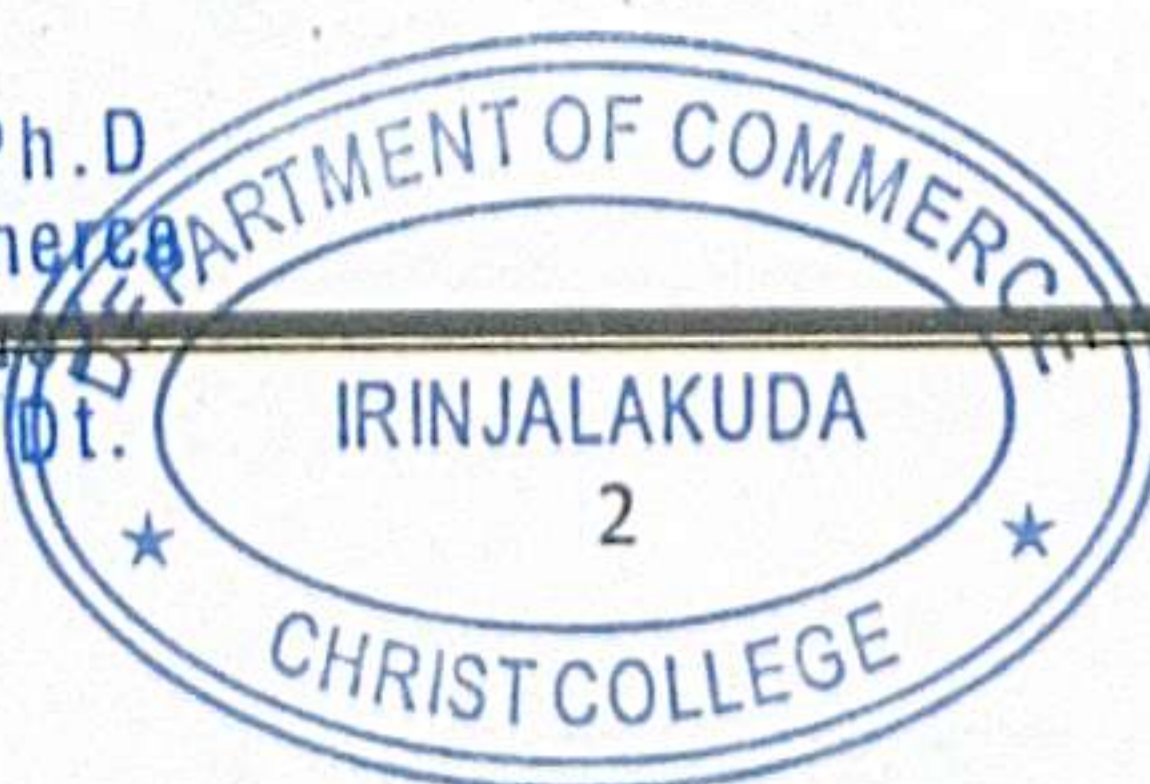
  
**Dr JOSHEENA JOSE**


**(Head of the department)**

  
**Asst Prof.MUVISH MURALI**

**(Project Guide)**

**Dr. JOSHEENA JOSE**  
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Kerala, India - 680 125



  
**Dr. Renuka V. L.**




## DECLARATION

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Place: IRINJALAKUDA

Date: 1-3-24

  
ADITHYA P G



## ACKNOWLEDGEMENT

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Place: Irinjalakuda

Date: 1-3-24

  
ADITHYA P G



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## **ABSTRACT**

The gender pay gap remains a persistent issue globally, highlighting earnings disparities between men and women across industries. This research delves into the textile sector, focusing on salespersons in Thrissur District, Kerala, to examine the dynamics of this gap. Through a mixed-methods approach, including surveys and interviews, the study aims to assess the extent of the gender pay gap, identify contributing factors such as occupational segregation and bias, and propose strategies for mitigation. Preliminary findings reveal a significant gap, with women earning lower salaries on average, influenced by factors including differential treatment and entrenched biases. The study concludes with recommendations for transparent salary policies, gender equality training, mentorship programs, and advocacy for work-life balance initiatives. Addressing the gender pay gap necessitates collaborative efforts to foster fairness and inclusivity in the textile sector and beyond.

# **CHAPTER I**

## **INTRODUCTION**



## **1.1 INTRODUCTION**

Gender inequality in the workplace, particularly the persistent gender pay gap, continues to be a pressing issue globally, reflecting systemic disparities between men and women. In the textile sector, where salespersons constitute a significant workforce, understanding and addressing the gender pay gap is paramount. This research, conducted in collaboration with Christ College (Autonomous), Irinjalakuda, aims to investigate the gender pay gap among salespersons in Thrissur District's textile sector.

Christ College Autonomous, located in Thrissur District, is a leading educational institution committed to academic excellence and societal engagement. With a strong emphasis on research and community development, the college serves as an ideal partner for conducting empirical studies aimed at addressing social and economic challenges.

## **1.2 STATEMENT OF THE PROBLEM**

The gender pay gap in the textile sector of Thrissur District poses a significant challenge, with women typically earning lower salaries compared to their male counterparts, despite performing similar roles. This disparity reflects broader societal inequalities and systemic biases, highlighting the need for empirical research to understand its underlying causes and potential solutions.

## **1.3 OBJECTIVES OF THE STUDY**

This research aims to achieve the following objectives:

1. To study the gender gap pay scenario in Kerala.
2. To identify the factors influencing Gender pay gap

## **1.4 HYPOTHESIS OF THE STUDY**

The hypothesis of the study posited that there exists a significant gender pay gap

among salespersons in the textile sector of Thrissur District, with women earning lower salaries compared to their male counterparts. It was further hypothesized that factors such as occupational segregation, discriminatory practices, and societal norms contribute to this disparity.

## **1.5 RESEARCH DESIGN**

### **1.5.1 Nature of Study**

The study adopted an analytical approach, aiming to analyse the factors contributing to the gender pay gap among salespersons in the textile sector of Thrissur District comprehensively.

### **1.5.2 Nature of Data**

Primary data were collected directly from the participants through surveys and structured interviews to ensure accuracy and relevance to the research objectives.

### **1.5.3 Sources of Data**

The primary source of data collection was through questionnaires distributed via Google Forms. This method facilitated efficient data collection and allowed for the anonymization of responses, encouraging candid feedback from participants.

## **1.6 Sample Design:**

### **1.6.1 Nature of Population**

The population consisted of salespersons employed in textile stores across Thrissur District.

### **1.6.2 Sample Size**

A sample size of 55 salespersons was selected to ensure adequate representation across different store sizes and locations.

### **1.6.4 Method of Sampling**

A sample of salespersons from various textile stores in Thrissur District was selected using convenience sampling, which is a non-probability sampling technique where subjects are selected based on their easy availability or accessibility to the researcher.

## **1.7 Tools for Analysis**

Statistical techniques such as descriptive statistics, t-tests, and regression analysis were utilized to analyse the quantitative data collected from the surveys. Qualitative data from interviews were analysed thematically to identify patterns and themes.

## **1.8 Operational Definition**

### **Gender Pay Gap**

The difference in average earnings between male and female salespersons, expressed as a percentage.

### **Salespersons**

Individuals employed in the textile sector whose primary role involves selling products to customers.

## **1.9 Limitations**

The study's findings may be limited to the specific context of Thrissur District and may not be generalizable to other regions.

The reliance on self-reported data from salespersons may introduce response bias and inaccuracies.

Factors such as job tenure, performance evaluations, and negotiation skills, which were not fully accounted for, could influence the observed gender pay gap.

## **1.10 Chapterization**

1. Introduction
2. Review Of Literature
3. Theoretical Framework
4. Data Analysis and Interpretation
5. Findings, Suggestions and Conclusion.

# **CHAPTER II**

## **REVIEW OF LITERATURE**



## 2.1 REVIEW OF LITERATURE:

The literature on the gender pay gap offers a comprehensive view of the complexities surrounding this pervasive issue, drawing from diverse methodologies and contexts.

Here's a synthesized review:

- Skalpe Ole, (2007)<sup>1</sup> in his article highlights the gender pay gap among chief executive officers (CEOs) in a sample of Norwegian tourism and manufacturing firms. More than 20% of the CEOs in tourism are women, as opposed to less than 6% in the sample of manufacturing firms. The results confirm that female CEOs are wage discriminated in both sectors. Nevertheless, the gender wage gap is larger in tourism because the female CEOs in this industry are employed in relatively smaller firms than is the case in manufacturing. The tourism industry offers women better odds of reaching the top, but the female CEOs are employed in smaller firms that offer less pay. This phenomenon could be evident at other levels and in other countries too. The results should induce the large female workforce in the tourism industry to pursue more challenging leadership positions.
- Manning & Saidi,( 2010)<sup>2</sup> challenge the notion that women are inherently less competitive in performance-based pay environments, finding that while women are less likely to work under such contracts, the gender gap in earnings under these contracts is small. A number of researchers have argued that men and women have different attitudes toward and behavioral responses to competition; that is, women are more likely to opt out of jobs in which performance pay is the norm and to under-perform in some competitive situations. Laboratory experiments suggest that these gender differences are rather large. To check these hypotheses and findings against differences in the field, the authors use performance pay as an indicator of competition in the workplace and compare the gender gap not only in incidence of performance pay but also in earnings and work effort under these contracts. They find that although women are less likely than men to work under performance pay contracts, the gender gap is small. Furthermore, the effect of performance pay on earnings is modest and does not differ markedly by gender.
- Dipa Mukherjee And Rajarshi Majumder, (2011)<sup>3</sup> delve into the Indian labor market, revealing increasing disparities in occupational distribution and earnings across social classes, regions, and genders, attributable to both discrimination and

endowment gaps. This paper explores issues of occupational distribution, wage rates, and total earnings in the Indian labour market over the last decade across social classes, regions, gender, and job types. The findings suggest increasing disparities in recent times caused by both Discrimination and Endowment gaps.

- Janice Fanning Madden, (2012)<sup>4</sup> in their article analyzes organizational mechanisms, and their contexts, leading to gender inequality among stockbrokers in two large brokerages. Inequality is the result of gender differences in sales, as both firms use performance-based pay, paying entirely by commissions. This article develops and tests whether performance-support bias, whereby women receive inferior sales support and sales assignments, causes the commissions gap. Newly available data on the brokerages' internal transfers of accounts among brokers allows measurement of performance-support bias. Gender differences in the quality and quantity of transferred accounts provide a way to measure gender differences in the assignment of sales opportunities and support. Sales generated from internally transferred accounts, controlling for the accounts' sales histories, provide a "natural experiment" testing for gender differences in sales capacities.
- Madden, (2012)<sup>5</sup> analyzes organizational mechanisms, and their contexts, leading to gender inequality among stockbrokers in two large brokerages. Inequality is the result of gender differences in sales, as both firms use performance-based pay, paying entirely by commissions. This article develops and tests whether performance-support bias, whereby women receive inferior sales support and sales assignments, causes the commissions gap. Newly available data on the brokerages' internal transfers of accounts among brokers allows measurement of performance-support bias. Gender differences in the quality and quantity of transferred accounts provide a way to measure gender differences in the assignment of sales opportunities and support. Sales generated from internally transferred accounts, controlling for the accounts' sales histories, provide a "natural experiment" testing for gender differences in sales capacities.
- Reese & Warner, (2012)<sup>6</sup> investigate the impact of gender-based pay adjustments by states in the US, finding significant differences in the relative pay of women employed in states with major pay adjustments, with women better paid relative to men in the public sector. The authors utilize a panel set of EEO-4 data on public sector employment by state to investigate the pay of women relative to men for 1999-2005. The authors find that there is a significant difference in the

relative pay of women employed in states that have had a major pay adjustment in female-dominated job classes upward at any time in the past quarter century. Utilizing GLS multiple regression to predict the relative pay gaps by state, the authors find that women are better paid relative to men in the public sector than the private. The authors also find that women are better paid relative to men in Elazar's traditionalistic states as opposed to individualistic and moralistic ones, which are usually credited with having more progressive public policies.

- Janssen et al., (2016a, 2016b)<sup>7</sup> analyzes the relationship between discriminatory social attitudes toward gender equality and firms' pay-setting behavior by combining information about regional votes on constitutional amendments on equal rights for women and men with a large data set of multi-establishment firms and workers. The results show a strong relationship between discriminatory social attitudes toward gender equality and gender pay gaps within firms across regions. Overall, the results suggest that gender pay gaps are larger in regions where more people oppose gender equality rights. In other words, in the same firm women earn lower wages than their male coworkers in regions where more people have discriminatory social attitudes toward gender equality.
- Bishu & Alkadry, (2017)<sup>8</sup> in their study conduct a systematic review of 98 peer-reviewed journal articles that empirically investigate the presence of the gender pay gap along with factors that espouse it in organizations. The purposes of this study are threefold. First, it aims to explore trends in recurring themes that surface as factors that engender the gender pay gap in the workforce. Second, based on identified themes, the review summarizes and compares the gender pay gap by sector. Finally, the study presents a discussion on how the public sector fairs out in closing the gender pay gap and factors that predict it.
- Deshpande et al., (2018)<sup>9</sup> use nationally representative data from the Employment–Unemployment Surveys in 1999–2000 and 2009–10 to explore gender wage gaps among Regular Wage/Salaried (RWS) workers in India, both at the mean, as well as along the entire wage distribution to see “what happens where”. The gender log wage gap at the mean is 55% in 1999–2000 and 49% in 2009–10, but this change is not statistically significant. They also reveal that over the decade, while the wage-earning characteristics of women improved relative to men, the discriminatory component of the gender wage gap also increased. In fact, in 2009–10, if women were “paid like men”, they would have earned more than

men on account of their characteristics. In both years, we see the existence of the “sticky floor”, in that gender wage gaps are higher among low-wage earners and lower for high-wage earners. Machado–Mata–Melly decompositions reveal that, in both years, women at the lower end of the wage distribution face higher discriminatory gaps compared to women at the upper end.

- Stanberry, (2018)<sup>10</sup> in his article addresses new approaches to address a long-standing employment compensation problem - the gender pay gap. Existing approaches, including the Equal Pay Act and Title VII, are more than 50 years old, and have only been marginally successful in resolving this problem. A pay gap based on gender remains a problem today. New approaches include the potential passage of the Paycheck Fairness Act at the federal level and a variety of laws at the state level. Some states have passed pay equity laws that are more successful than the federal law due to the use of the comparable work concept. Additionally, some states have passed laws regulating the asking of salary history questions, as well as the use of non-compete and no-poaching agreements, all of which have a chilling effect on pay equity.
- Wodon et al., (2018)<sup>11</sup> finds that in addition, many girls are married or have children before the age of 18, before they may be physically and emotionally ready to become wives and mothers. Women and girls also face higher risks of gender-based violence in their homes, at work, and in public spaces. Their voice and agency is often lower than that of males, whether this is within the household, at work, or in national institutions. This also affects their children. For example, children of young and poorly educated mothers often face higher risks of dying by age five, being malnourished, and doing poorly in school. Fundamentally, gender inequality disempowers women and girls in ways that deprive them of their basic human rights.
- Kireyeva & Satybaldin, (2019)<sup>12</sup> in their study aims is to analyze of existing concepts of gender stereotypes and gender differences in wages, defining of gender pay gap determinants, and to evaluate the level of discrimination against women in Kazakhstan. This paper begins by reviewing trends in gender stereotypes and gender segregation during the past several decades. In this research, authors propose the methodological tools for presenting a standard form of evaluation of gender pay gap. Wages in the industrial sector are higher for men than for women, because men's professions are characterized by severe and



unhealthy working conditions. In addition, employers prefer male managers, but if they take woman managers, they give them salary 3 times less.

- Gawel & Mroczek-Dąbrowska, (2021)<sup>13</sup> investigate the influence of industry specificity on the gender pay gap and its relation to female entrepreneurship across European countries, highlighting discriminatory factors hindering women's entrepreneurship in certain industries. The authors distinguish industries based on the gender equality level, measured jointly by two factors: pay gap level and female participation rate. The study has been conducted among 22 European countries with relatively similar institutional backgrounds. The authors carry out the analysis based on the panel regression models, which enable the authors to verify two predefined research questions. The results of panel regression models indicate that industry specificity plays a significant role in the relation between the pay gap and female entrepreneurship.
- Bai et al., (2022)<sup>14</sup> analyze the gender pay gap in China, revealing persistent disparities and attributing a significant portion to discrimination, particularly affecting married women. The results show that on average women only earned 71.57% of what men earned in China. The gender pay gap exists across all age groups and educational levels. Contrary to the commonly held view that developments in education, economy, and a more open culture would reduce the gender pay gap, the fusion analysis of resume data and socioeconomic data presents that they have not helped reach the gender pay equality in China. China seems to be stuck in a place where traditional methods cannot make further progress. In particular, compared with the unmarried, both the gender pay gap itself and proportion potentially attributed to discrimination of the married are larger, indicating that married women suffer greater inequality and more discrimination than unmarried ones.
- Finley et al., (2022)<sup>15</sup> In his study examines gender pay gaps among nonprofit executives and how compensation negotiability influences these disparities. Using tax return data from IRS Form 990 filings, we find that females earn 8.9% lower total compensation than men in our sample. Further, we observe that settings more conducive to negotiation manifest in larger pay disparities, whereas settings that limit executives' opportunities to negotiate or that encourage females to negotiate produce smaller gender pay gaps. Our nonprofit setting constrains mechanisms, such as labor force participation rates and risk preferences, that are

thought to explain the pay gap, and our results are robust to using a Heckman correction model and matched samples. These findings provide evidence from a large-scale archival dataset of a plausible mechanism for the gender pay gap and point to a potential cost of work environments where negotiations play a larger role in setting compensation.

- Woodhams et al., (2022)<sup>16</sup>examine gender pay gaps within UK higher education institutions, identifying organizational-level practices perpetuating inequalities, and emphasizing the role of management practices in reward systems. Academic studies of gender pay gaps within higher education institutions have consistently found pay differences. However, theory on how organization-level factors contribute to pay gaps is underdeveloped. Using a framework of relational inequalities and advanced quantitative analysis, this paper makes a case that gender pay gaps are based on organization-level interpretations and associated management practices to reward ‘merit’ that perpetuate inequalities.
- Gender Pay Gap Report Item Type Report Gender Pay Gap Report,(2022)<sup>17</sup>. The gender pay gap is the difference in pay between men and women at scale. Gender pay gap research measures how society values the work of women compared to the work of men by analyzing reasons for the gap. The gender pay gap is based on data science and studied by multiple accredited institutions working on independent data sets.
- Joshi & Kumra <sup>18</sup> contribute to the understanding of the gender wage gap in the Indian context, focusing on personal characteristics and job attributes as determinants. Utilizing data from the most recent Employment–Unemployment Survey, their study employs regression models to identify key factors influencing wage inequality. They find age to be a significant determinant for women's wages, while industry-specific factors play a more prominent role in men's wages, shedding light on the nuanced nature of wage determinants.
- Durai & Krishnaveni<sup>19</sup>address the lack of research on performance measurement and compensation practices for women sales associates in the Indian textile industry. Their study highlights systemic biases and inequities faced by women workers, particularly in sales roles, leading to dissatisfaction and increased stress. By employing a behavioral approach and identifying performance indicators, they propose solutions to mitigate these disparities and improve work conditions for women in the industry.

- Blau & Kahn 2 examine trends in the gender pay gap in the United States, noting both progress and persistent disparities. While women's relative earnings have increased since the late 1970s, the gender pay gap remains a significant issue. The authors discuss whether the observed slowdown in convergence represents a temporary fluctuation or if further progress is possible. Their analysis provides valuable insights into the complex dynamics underlying gender wage differentials in the US labor market.

Overall, these studies contribute to our understanding of gender wage disparities by exploring contextual factors, systemic biases, and potential avenues for addressing inequality in pay.

# **CHAPTER III**

## **THEORETICAL FRAMEWORK**



## 3.1 THEORETICAL FRAMEWORK

The **Gender Pay Gap** in sales refers to the disparity in earnings between men and women working in sales-related roles. This gap can be attributed to various factors such as gender discrimination, differences in negotiation skills, occupational segregation, and biases in performance evaluations. Efforts to address this gap often involve promoting gender equality in hiring, providing equal opportunities for advancement, and implementing transparent pay policies.

Studying the gender pay gap among salespersons in the textile sector in Thrissur District would involve examining several concepts:

### 3.1.1 Gender role theory

**1. Negotiation Skills:** Research indicates that men are more likely to negotiate for higher salaries and bonuses than women. This can result in higher initial compensation and subsequent pay increases for men in sales roles.

**2. Perceived Value:** There may be biases that undervalue the contributions of women in sales, leading to lower compensation packages. This can stem from traditional gender stereotypes about communication styles, assertiveness, and leadership qualities.

**3. Representation in Leadership:** The lack of gender diversity in sales leadership positions can perpetuate inequalities in pay. Women may face barriers in advancing to higher-paying roles due to glass ceilings, implicit bias, and limited mentorship opportunities.

**4. Work-Life Balance:** Women often face greater caregiving responsibilities, which can impact their ability to pursue high-paying sales roles or advance in their careers. This can result in women prioritizing flexibility over compensation, contributing to the gender pay gap.

### 3.1.2 Age related factors

The gender pay gap in sales is influenced by age-related factors. Younger individuals may face initial wage disparities due to differences in negotiation skills. As employees age, biases can hinder advancement, particularly affecting older women who may be perceived as less ambitious. Family responsibilities peak in middle age, impacting availability for work-related activities, especially for women. To address this gap, proactive measures such as promoting equitable negotiation, combating age-related biases, and implementing family-friendly policies are essential. These efforts can create a fairer compensation structure in the sales industry, supporting employees at various career stages.

**1. Career Interruptions:** Women often take breaks from their careers to raise children or care for family members. These interruptions can impact their earning potential compared to men who may not experience similar breaks.

**2. Promotion Opportunities:** Women may face challenges in advancing to higher positions as they age due to factors such as implicit bias, stereotypes, and workplace cultures that favor men.

**3. Occupational Segregation:** As individuals age, they may be more likely to stay in the same field or industry. If women are concentrated in lower-paying sectors or roles due to factors like occupational segregation, this can contribute to the gender pay gap as they progress in their careers.

**4. Salary Negotiation:** Research suggests that women are less likely to negotiate for higher salaries compared to men, which can result in lower earnings over time, especially as they progress in their careers.

### **3.1.3 Work place related factors**

The gender pay gap in sales stems from multiple factors. Historically, male dominance in sales leads to biased hiring and promotion practices. Implicit bias and stereotypes hinder women's advancement and evaluations. Sales culture, emphasizing assertiveness, can disadvantage those with different communication styles. Lack of transparent pay structures fosters inequality, while family responsibilities further limit

women's earning potential. To address this, initiatives must focus on diversifying hiring and leadership, implementing clear pay policies, combating bias, and supporting work-life balance. Such efforts are crucial for fostering equality and ensuring fair compensation in sales.

**1. Unequal pay for equal work:** Women may be paid less than men for performing the same job with the same qualifications and experience.

**2. Lack of advancement opportunities:** Women may face barriers to career progression such as limited access to leadership positions or opportunities for skill development.

**3. Discrimination and bias:** Conscious or unconscious biases in hiring, promotion, and compensation decisions can result in women being undervalued and underpaid compared to their male counterparts.

**4. Work-life balance issues:** Women may encounter challenges balancing work and caregiving responsibilities, leading to reduced working hours or interruptions in their careers, which can impact their earning potential.

### **3.1.4 Education related factors**

The gender pay gap in sales is influenced by several education-related factors. Firstly, differences in educational attainment between genders contribute to earning potential variations. Historically, women encountered barriers accessing higher education, limiting career advancement and access to higher-paying sales roles. Additionally, the choice of fields of study impacts earning potential in sales. Women are often underrepresented in high-paying fields like business administration and STEM (Science, Technology, Engineering, and Mathematics), perpetuating the gender pay gap. Stereotypes and societal expectations can steer women away from these fields. Educational attainment and field of study directly impact career opportunities and earning potential. Efforts to address the gender pay gap must include strategies to promote equal access to education and encourage women's participation in lucrative

fields. Closing the gender gap in education and career opportunities is essential for achieving pay equity in sales and other sectors.

**1. Educational Attainment:** Disparities in educational attainment between genders can contribute to the pay gap. Historically, women have faced barriers to accessing higher education, which can limit their earning potential.

**2. Field of Study :** Gender segregation in fields of study can lead to differences in earning potential. For example, women are often underrepresented in STEM fields, which tend to offer higher salaries.

**3. Career Progression :** Women may face obstacles in advancing their careers, such as discrimination, bias, and challenges related to work-life balance, which can impact their earnings compared to men.

**4. Work Experience:** Interruptions in career progression due to caregiving responsibilities, which disproportionately fall on women, can result in less work experience and lower wages.

**5. Implicit Bias and Discrimination:** Stereotypes and biases about gender roles can influence hiring decisions, promotions, and salary negotiations, resulting in unequal pay for equal work.



# **CHAPTER IV**

## **DATA ANALYSIS AND INTERPRETATION**

The important objective of analysis of data is to provide answers to the questions activated in research. Interpretation refers drawing inferences from the collected facts after analytical study. Here analysis of data is done for finding solutions to the objectives raised.

## **4.1 Methodology**

### **Sample Selection:**

A sample of salespersons from various textile stores in Thrissur District was selected using convenience sampling ,which is a non-probability sampling technique where subjects are selected based on their easy availability or accessibility to the researcher. It's used for its simplicity and convenience.

### **4.2 Data Collection:**

Data will be collected through Surveys and Questionnaires. Questions will focus on demographics, job characteristics, salary information, perceptions of gender-related pay differentials, and experiences of discrimination or bias.

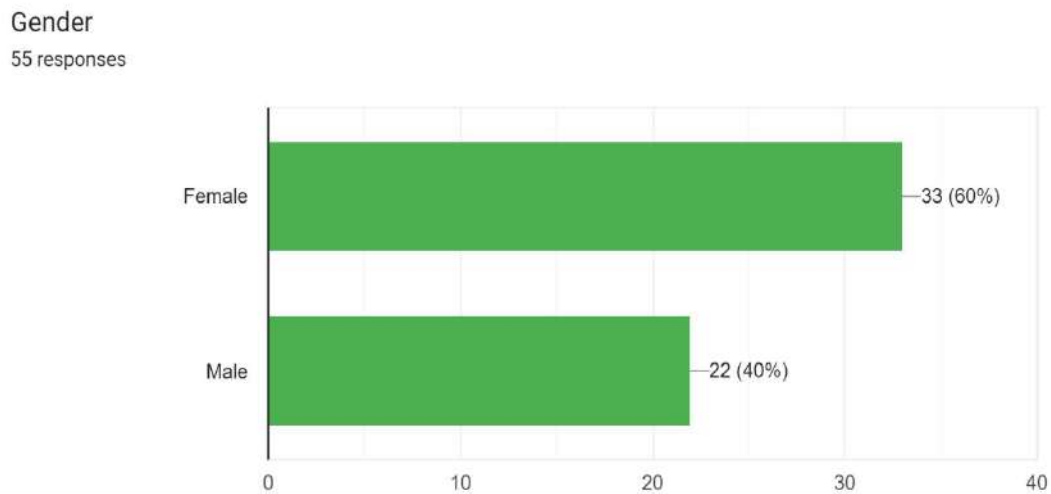
### **4.3 Data Analysis:**

**Table 4.1 Classification of respondents based on Gender**

<b>Female</b>	<b>33</b>
<b>Male</b>	<b>22</b>
<b>Total</b>	<b>55</b>

The above table shows that out of the 55 respondents collected, 33 are female sales persons while 22 are male.

**Figure 4.1 Classification of respondents based on Gender**



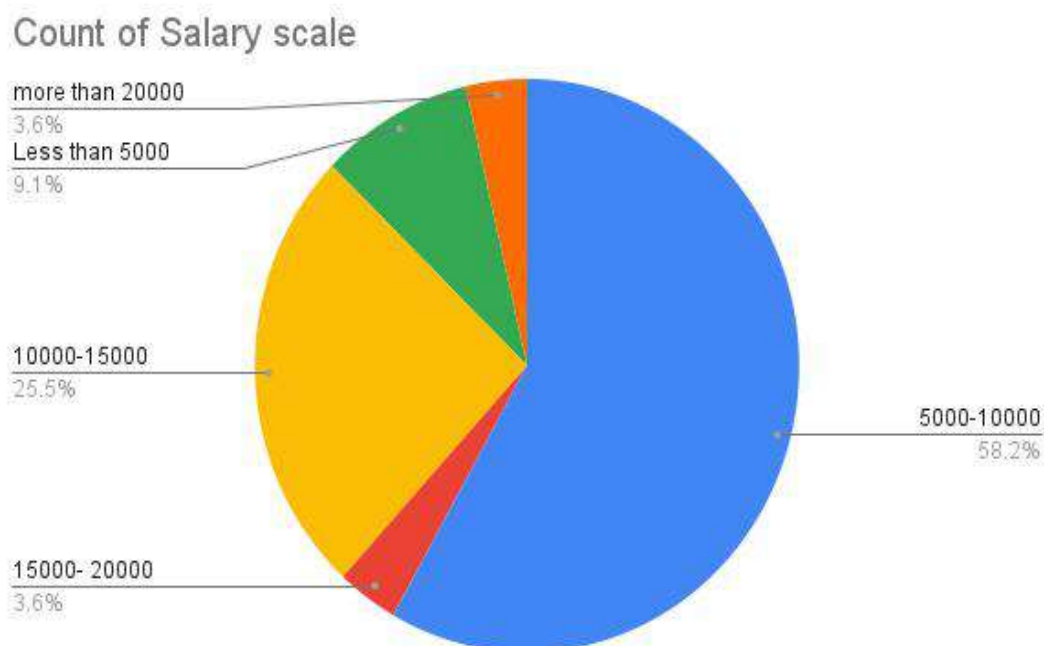
The above diagram shows that out of the 55 respondents collected, 33 are female sales persons while 22 are male.

**Table 4.2 Classification of respondents based on salary scale.**

Salary Scale	Female	Male	Grand Total
10000-15000	7	7	14
15000- 20000	0	2	2
5000-10000	24	8	32
Less Than 5000	2	3	5
More Than 20000	0	2	2
<b>Grand Total</b>	Female	Male	Grand Total

The above table shows that among 55 respondents, 7 female and 7 males are getting a salary scale between 10000 to 15000, 2 female respondents fall in the range of 15000 to 20000, 24 females and 8 males are in the range 5000 to 10000, 2 female and 3 males are getting less than 5000 and 2 males more than 20000.

**Figure 4.2 Classification of respondents based on salary scale.**



The above diagram shows that the salary scale of 58.2% respondents is between 5000 to 10000, 25.5% falls in the range of 10000 to 15000, 9.1 % of respondents are getting less than 5000, 3.6 % between 15000 to 20000 and 3.6% is getting more than 20000.

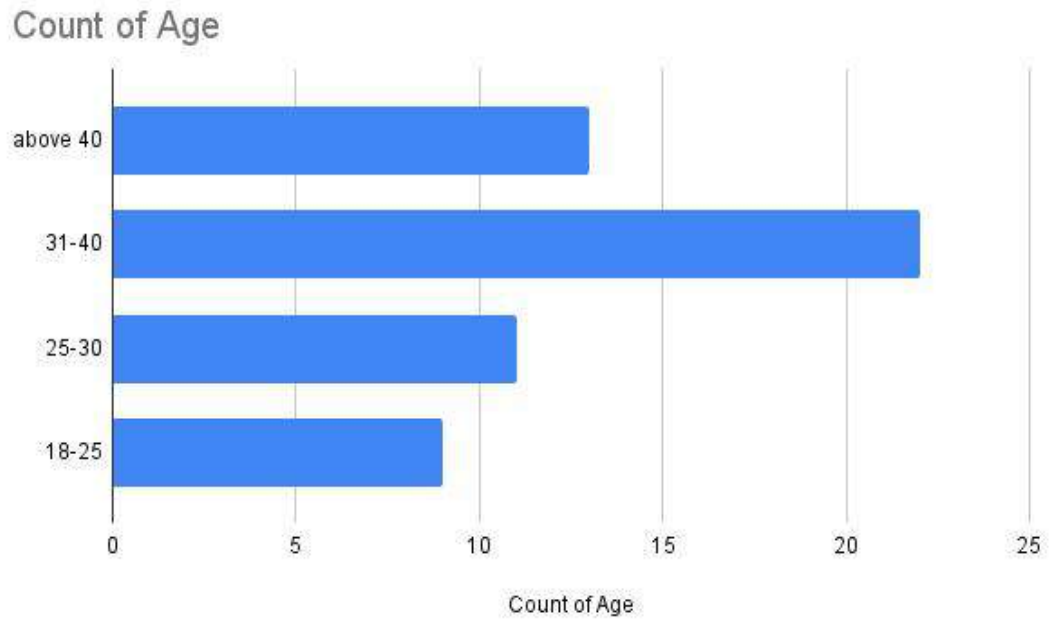
**Table 4.3 Classification of respondents based on age.**

Age	Respondents
18-25	9
25-30	11
31-40	22
above 40	13
<b>Grand Total</b>	<b>55</b>

The above table shows that among 55 respondents, 9 are in the age group 18 to 25, 11 respondents are in the group 25 to 30, 22 respondents belong to the age group 31 to 40 and 13 respondents are above 40 years.



**Figure 4.3 Classification of respondents based on age.**



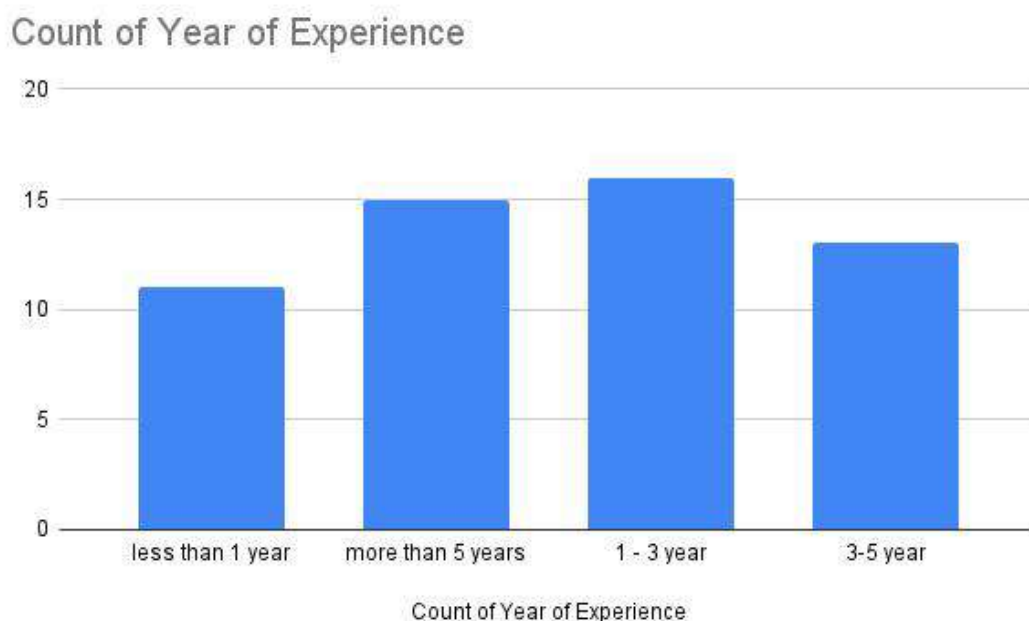
The above diagram shows that among 55 respondents, 40% is in the age group of 31 to 40, 23.6 % belongs to above 40, 20% between 25 to 30 and 16.4% between 18 to 25.

**Table 4.4 Year of experience of the respondents.**

Year Of Experience	Respondents
1 - 3 year	16
3-5 year	13
less than 1 year	11
more than 5 years	15
<b>Grand Total</b>	<b>55</b>

The above table shows that among 55 respondents, 16 respondents are having a work experience of 1 to 3 years, 13 respondents 3 to 5 years, 11 respondents are having work experience less than 1 year and 15 of them more than 5 years.

**Figure 4.4 Year of experience of the respondents.**



The above diagram shows that the 16 respondents have 1 to 3 years of experience, 15 respondents have more than 5 years of experience, 13 respondents fall under the range of 3 to 5 years and 11 respondents have work experience less than 1 year.

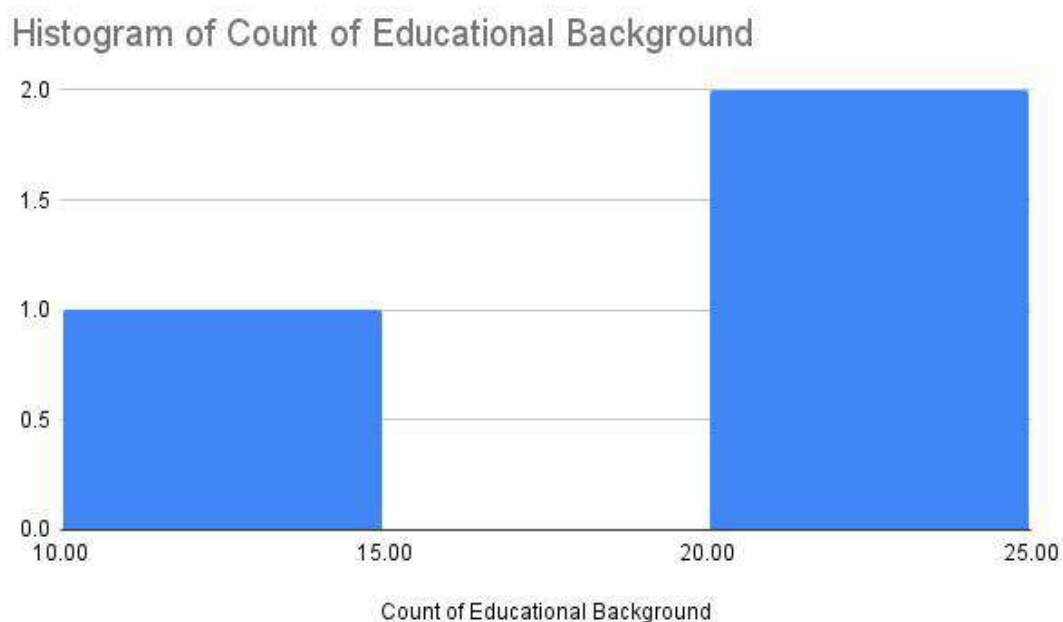
**Table 4.5. Educational background of the respondents.**

Educational Background	COUNT
Graduation	11
PLUS TWO	21
SSLC	23
Grand Total	55

The above table shows that among fifty-five respondents 11 completed graduation, 21 of them qualified plus two and 23 of them qualifies SSLC.

**Figure 4.5. Educational background of the respondents.**

The below diagram shows that among 55 respondents, 41.8% has passed 10<sup>th</sup> grade, 38.2% has passed 12<sup>th</sup> grade and 20% of the respondents have completed graduation.



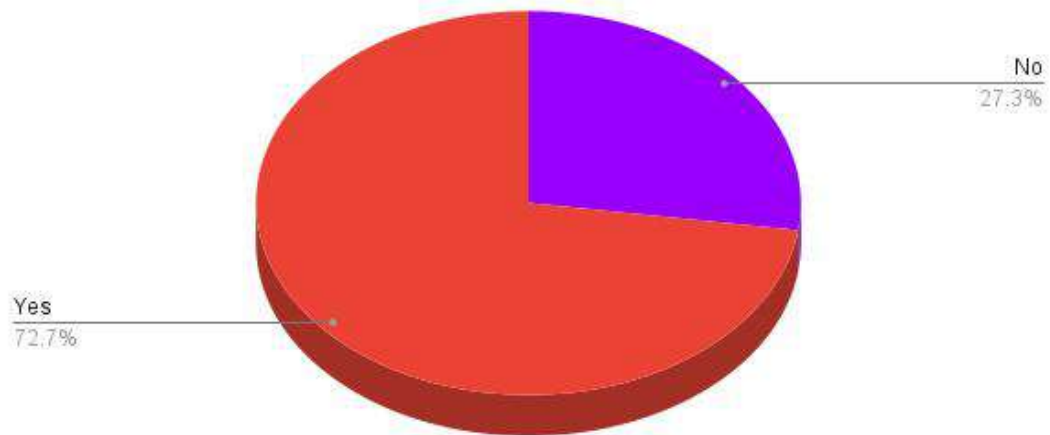
**Table 4.6 Showing the count of textiles that provide overtime wages.**

<i>Does the textile provide Overtime wages?</i>	COUNT
No	15
Yes	40
<b>Grand Total</b>	<b>55</b>

The above table shows that among 55 respondents, 40 received over time wages and 15 didn't received the same.

**Figure 4.6 Showing the count of textiles that provide overtime wages.**

Count of Does the textile provide Overtime wages ?



The above diagram shows that the 72.7 % of the respondents are getting overtime wages while 27.3 % are not.

**Table 4.7 Showing the count of respondents who believe in gender pay gap.**

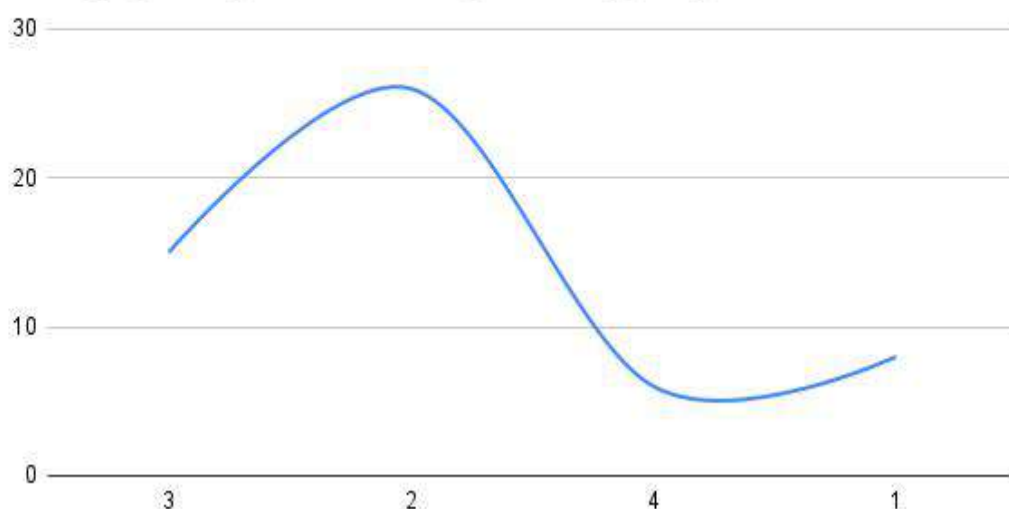
a. Do you believe there is a gender pay gap in the textile sector?	No of Respondents
1.strongly agree	8
2.agree	27
3.neutral	14
4.disagree	6
5.Strongly Disagree	0

The above table shows among 55 respondents, 8 are strongly agree that there is a gender pay gap in the textiles. 27 answered “agree” to the question, 14 respondents are neutral towards the question and 6 disagree.

**Figure 4.7 Showing the count of respondents who believe in gender pay gap.**

Count of a. Do you believe there is a gender pay gap in the textile sector?

1.strongly agree 2.agree 3.neutral 4.disagree 5.strongly disagree



The above graph shows among 55 respondents, 8 are strongly agree that there is a gender pay gap in the textiles. 27 answered “agree” to the question, 14 respondents are neutral towards the question and 6 disagree.

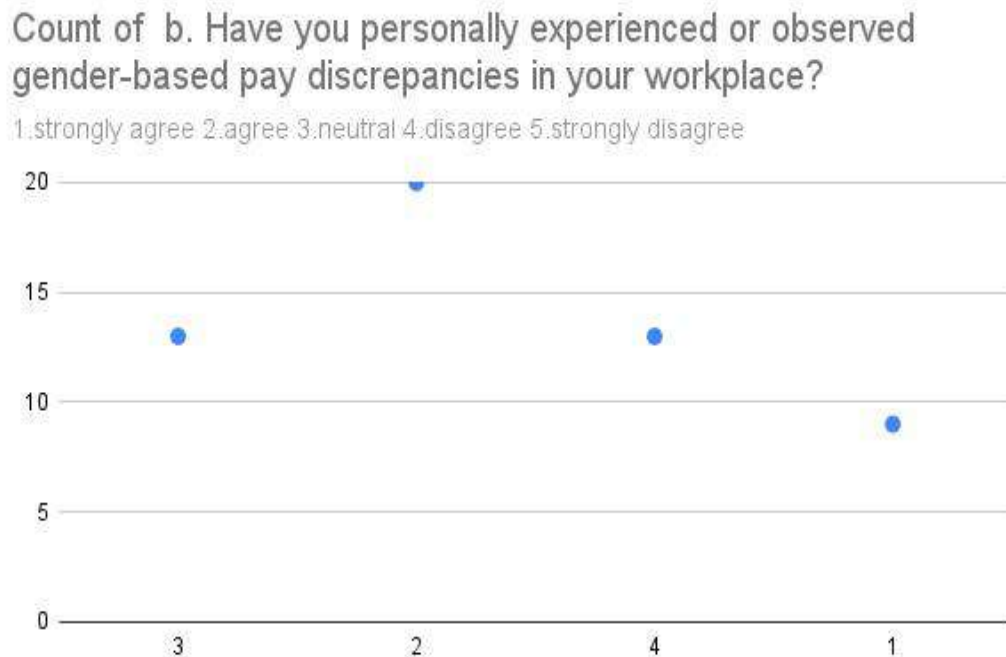
**Table 4.8 Showing the count of respondents who experienced / observed gender pay discrepancies in their workplace**

b. Have you personally experienced or observed gender-based pay discrepancies in your workplace?	No of Respondents
1.strongly agree	9
2.agree	20
3.neutral	13
4.disagree	13
5.Strongly Disagree	0



The above table shows that 9 respondents have experienced or observed gender pay discrepancies in their workplace, 20 respondents answered 'agree' to the question, 13 respondents are neutral towards the question and 13 disagree.

**Figure 4.8 Showing the count of respondents who personally experienced or observed pay discrepancies at their workplace.**



The above scatter diagram shows that 9 respondents have experienced or observed gender pay discrepancies in their workplace, 20 respondents answered 'agree' to the question, 13 respondents are neutral towards the question and 13 disagree.

**Table 4.9 Showing the count of respondents who think gender influences salary negotiations and promotions in the textile industry.**

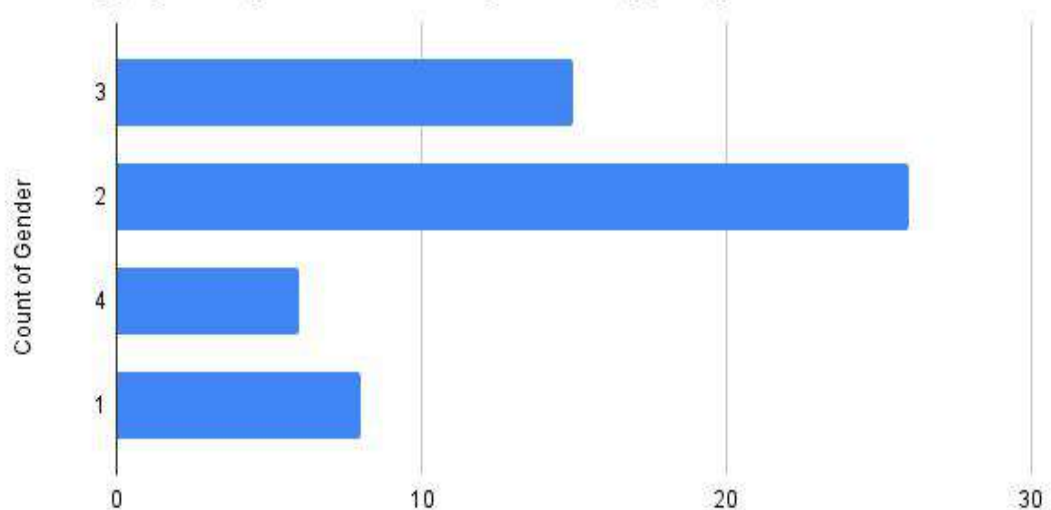
c. Do you think gender influences salary negotiations and promotions in the textile industry?	No of Respondents
1.Strongly Agree	13
2.Agree	17
3.Neutral	23
4.Disagree	2
5.Strongly Disagree	0

To the question “Do you think gender influences salary negotiations and promotions in the textile industry” 13 respondents strongly agree, 17 respondents agree, 23 respondents are neutral towards the question and 2 of respondents disagree.

**Figure 4.9 Showing the count of respondents who think gender influences salary negotiations and promotions in the textile industry.**

Count of Gender" c. Do you think gender influences salary negotiations and promotions in the textile industry?

1:strongly agree 2:agree 3:neutral 4:disagree 5:strongly disagree"



To the question “Do you think gender influences salary negotiations and promotions in the textile industry” 13 respondents strongly agree, 17 respondents agree, 23 respondents are neutral towards the question and 2 of respondents disagree.

**Table 4.10 Showing the count of respondents who noticed any differences in pay based on age within their sales team or organisation.**

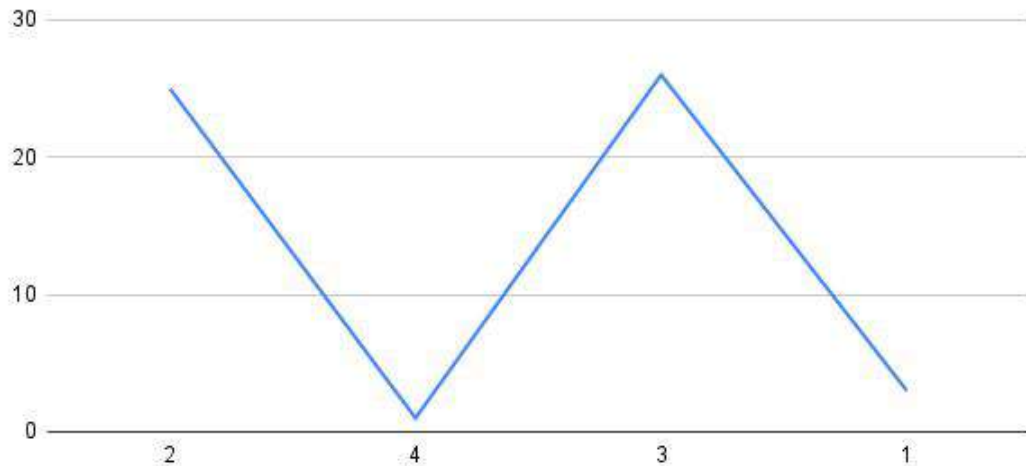
a. Have you noticed any differences in pay based on age within your sales team or organization?	No of Respondents
1.strongly agree	3
2.agree	25
3.neutral	26
4.disagree	1
5.Strongly Disagree	0

Among 55 respondents 3 have noticed differences in pay based on age within their sales team or organization, 25 answered agree to the question. 26 respondents are neutral towards the question and 1 respondent disagree.

**Figure 4.10 Showing the count of respondents who noticed any differences in pay based on age within their sales team or organisation.**

Count of a. Have you noticed any differences in pay based on age within your sales team or organization?

1.strongly agree 2.agree 3.neutral 4.disagree 5.strongly disagree



The above diagram shows among 55 respondents 3 have noticed differences in pay based on age within their sales team or organization, 25 answered agree to the question. 26 respondents are neutral towards the question and 1 respondent disagree.

**Table 4.11 Showing the count of respondents who think older salespeople are compensated differently compared to younger ones.**

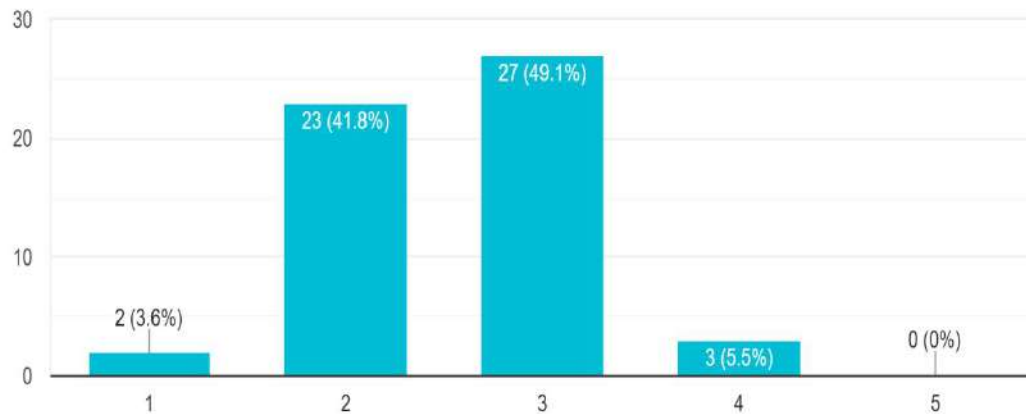
b. Do you think older salespeople are compensated differently compared to younger ones?	No of Respondents
1.strongly agree	2
2.agree	23
3.neutral	27
4.disagree	3
5.Strongly Disagree	0

The above table shows that 2 respondents are stating there is a difference in compensating older sales people compared to the younger ones, 23 respondents agree to the question, 27 are neutral and 3 respondents disagree.

**Figure 4.11 Showing the count of respondents who think older salespeople are compensated differently compared to younger ones.**

b. Do you think older salespeople are compensated differently compared to younger ones? 1.strongly agree 2.agree 3.neutral 4.disagree 5.strongly disagree

55 responses



The above diagram shows that 2 respondents are stating there is a difference in compensating older sales people compared to the younger ones, 23 respondents agree to the question, 27 are neutral and 3 respondents disagree.

**Table 4.12 Showing the count of respondents who think that there is gender discrimination in terms of job assignments or responsibilities.**

a. Do you feel that there is gender discrimination in terms of job assignments or responsibilities?	No of Respondents
1.Strongly Agree	5
2.Agree	23
3.Neutral	20
4.Disagree	6
5.Strongly Disagree	0

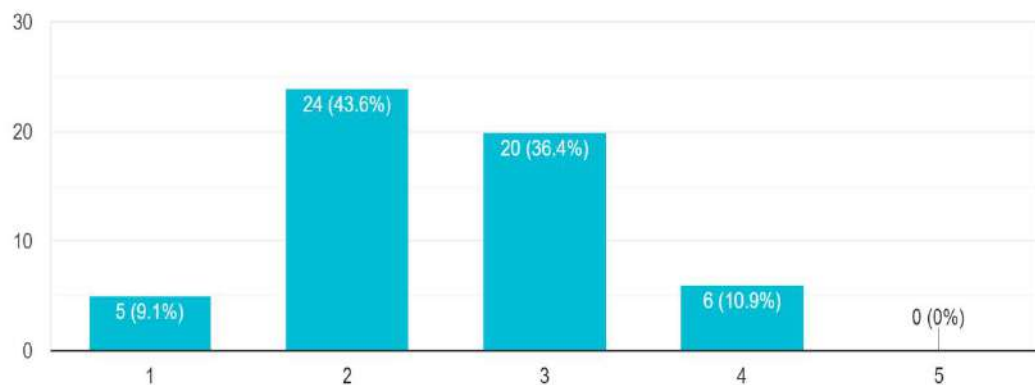
The above table shows that 5 respondents believe that there is a gender discrimination in terms of job assignments and responsibilities prevailing, 23 respondents agree to



this statements, 20 respondents are neutral towards the statement and 6 respondents disagree.

**Figure 4.12 Showing the count of respondents who think that there is gender discrimination in terms of job assignments or responsibilities.**

a. Do you feel that there is gender discrimination in terms of job assignments or responsibilities? 1.strongly agree 2.agree 3.neutral 4.disagree 5.strongly disagree  
55 responses



The above figure shows that 5 respondents believe that there is a gender discrimination in terms of job assignments and responsibilities prevailing, 23 respondents agree to this statements, 20 respondents are neutral towards the statement and 6 respondents disagree.

**Table 4.13 Showing the count of respondents who observed any age related stereotypes affecting pay or treatment within their workplace.**

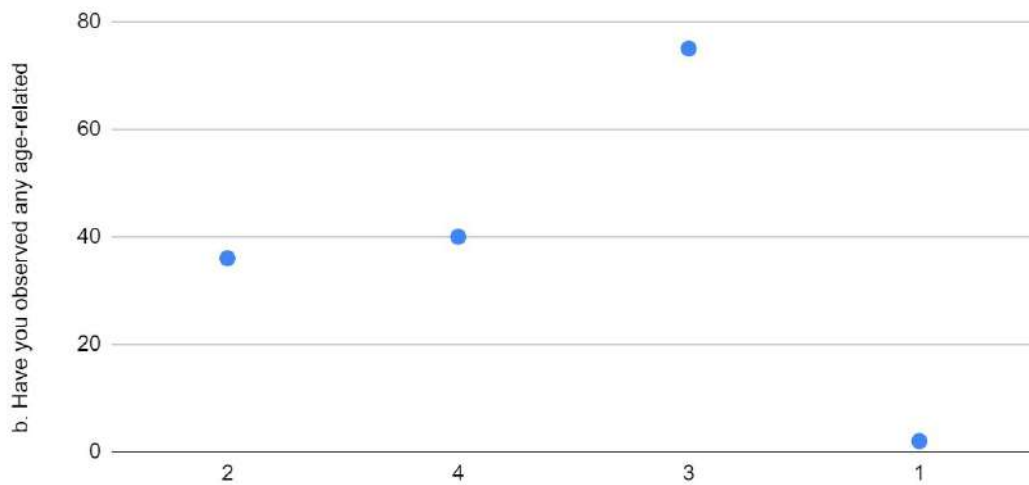
b. Have you observed any age-related stereotypes affecting pay or treatment within your workplace?	No of Respondents
1.Strongly Agree	2
2.Agree	18
3.Neutral	25
4.Disagree	10
5.Strongly Disagree	0

The above table shows that among 55 respondents, 2 observed age related stereotypes affecting pay or treatment within their organization, 18 answered agree to the question, 25 are neutral and 10 respondents disagree.

**Figure 4.13 Showing the count of respondents who observed any age related stereotypes affecting pay or treatment within their workplace.**

b. Have you observed any age-related stereotypes affecting pay or treatment within your workplace?

1.strongly agree 2.agree 3.neutral 4.disagree 5.strongly disagree



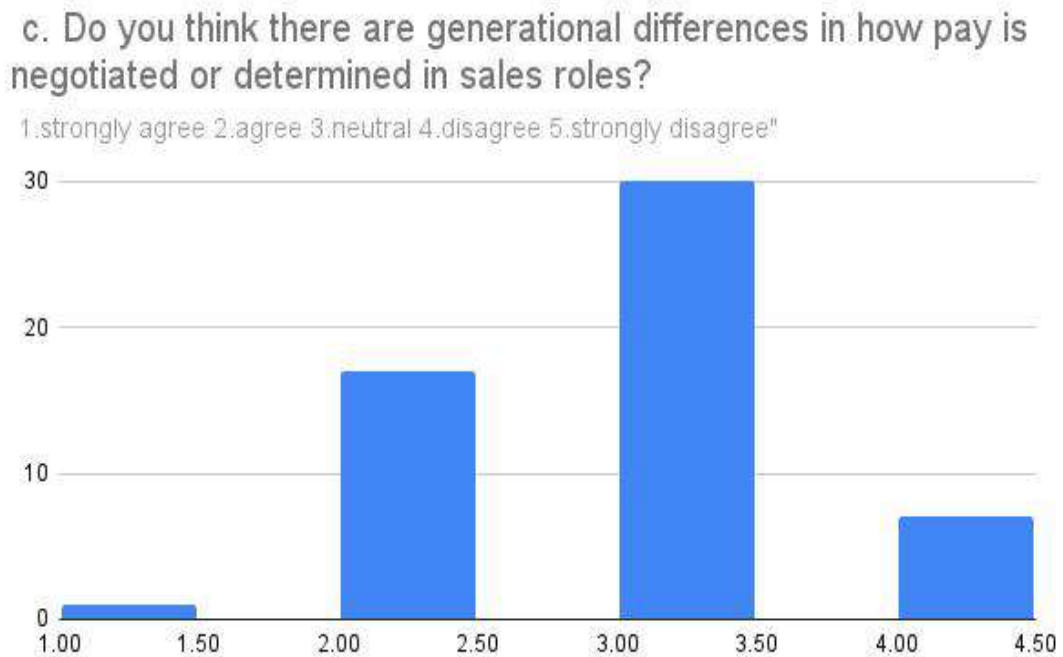
The above figure shows that among 55 respondents, 2 observed age related stereotypes affecting pay or treatment within their organization, 18 answered agree to the question, 25 are neutral and 10 respondents disagree.

**Table 4.14 Showing the count of respondents who think there are generational differences in how pay is negotiated or determined in sales roles.**

c. Do you think there are generational differences in how pay is negotiated or determined in sales roles?	No of Respondents
1.strongly agree	1
2.agree	17
3.neutral	30
4.disagree	7
5.strongly disagree	0

The above table shows that among 55 respondents, 1 strongly agrees that there are generational differences in how pay is negotiated ,17 agree, 30 stay neutral and 7 disagree with the statement.

**Figure 4.14 Showing the count of respondents who think there are generational differences in how pay is negotiated or determined in sales roles.**



The above diagram shows that among 55 respondents, 1 strongly agrees that there are generational differences in how pay is negotiated ,17 agree, 30 stay neutral and 7 disagree with the statement.

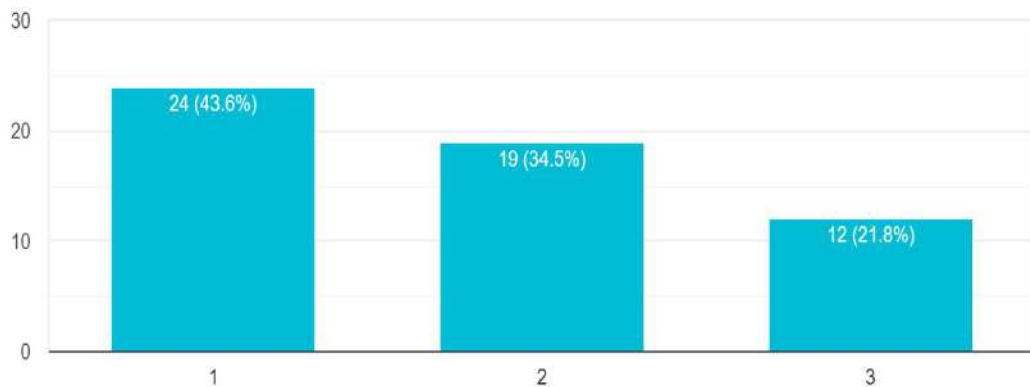
**Table 4.15 Showing respondents view on the importance of education for career advancement.**

a. How important do you think education is for career advancement in sales?	No of Respondents
1.Very important	24
2.Somewhat Important	19
3.Not Important	12

The above table shows that among the 55 respondents, 24 of them find education very important for career advancement in sales, while 19 of them consider it somewhat important and 12 of them do not consider it important for career advancement in the sales.

**Figure 4.15 Showing respondents view on the importance of education for career advancement.**

a. How important do you think education is for career advancement in sales? 1.Very important 2.Somewhat important 3.Not important  
55 responses



The above diagram shows that among the 55 respondents, 24 of them find education very important for career advancement in sales, while 19 of them consider it somewhat important and 12 of them do not consider it important for career advancement in the sales.

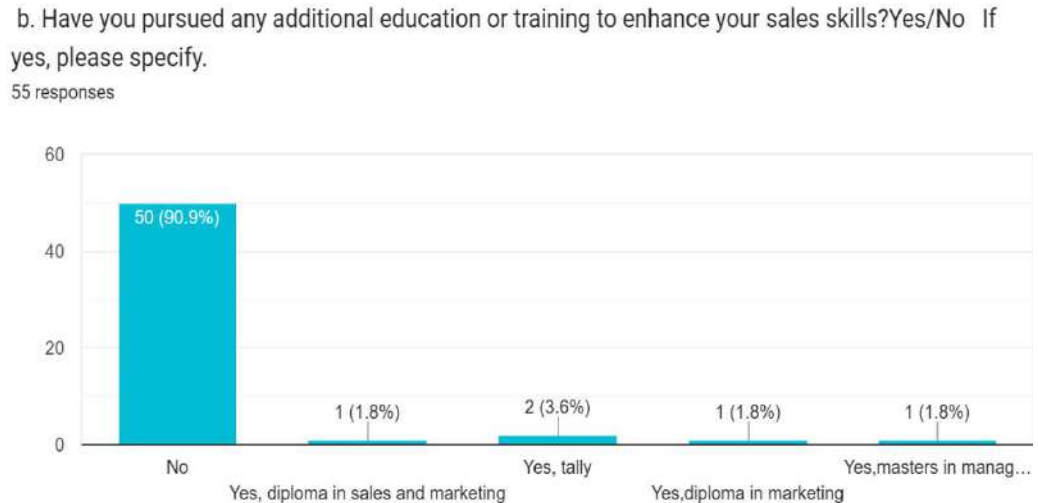
**Table 4.16 Showing the no of respondents who pursued any additional education or training to enhance their sales skills**

b. Have you pursued any additional education or training to enhance your sales skills?	No of Respondents
Yes	6
No	49



The above table shows that out of 55 respondents only 6 of them pursued additional education or training to enhance their sales skills. Rest of 49 respondents didn't find it necessary to get additional education or training to enhance sales skills.

**Figure 4.16 Showing the no of respondents who pursued any additional education or training to enhance their sales skills**



The above diagram shows that out of 55 respondents only 6 of them pursued additional education or training to enhance their sales skills. Rest of 49 respondents didn't find it necessary to get additional education or training to enhance sales skills.

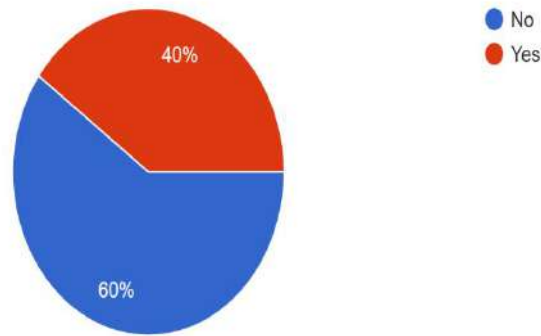
**Table 4.17 Showing the count of respondents who agree/ disagree that educational qualifications affect pay discrepancies between genders in sales roles.**

c. Do you think educational qualifications affect pay discrepancies between genders in sales roles?	No of Respondents
Yes	22
No	33

The above table shows that 22 respondents agree with the statement, “educational qualifications affect pay discrepancies between genders in sales roles”, while 33 respondents disagree with the same.

**Figure 4.17 Showing the count of respondents who agree/ disagree that educational qualifications affect pay discrepancies between genders in sales roles.**

c. Do you think educational qualifications affect pay discrepancies between genders in sales roles?  
55 responses



The above diagram shows that out of 55 respondents, 22 of them agree with the statement “educational qualifications affect pay discrepancies between genders in sales roles”, while 33 respondents disagree with the same.

**Table 4.18 Showing the count respondents’ thought on educational qualifications contribute to closing the gender pay gap.**

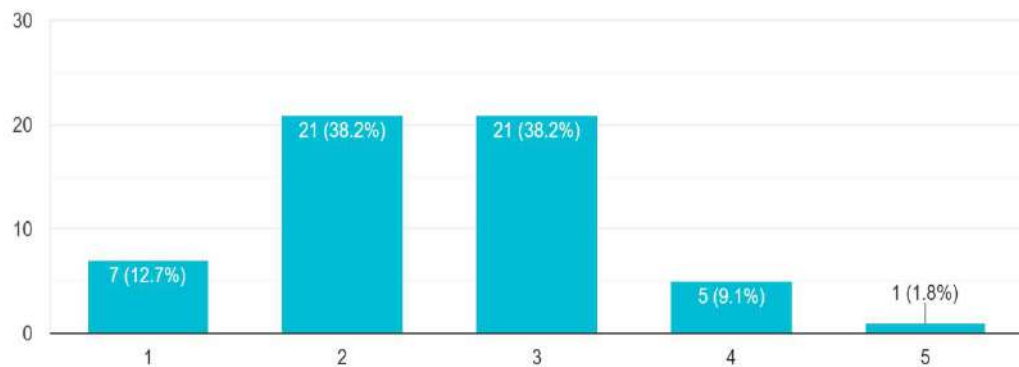
d. Do you think educational qualifications contribute to closing the gender pay gap?	No of Respondents
1.strongly agree	7
2.agree	21
3.neutral	21
4.disagree	5
5.Strongly Disagree	1

The above table shows that out of 55 respondents 7 strongly agree that educational qualifications contribute to closing the gender pay gap, 21 agree, 21 stay neutral about their opinion and 5 of them disagree with the same and 1 strongly disagrees.

**Figure 4.18 Showing the count respondents' thought on educational qualifications contribute to closing the gender pay gap.**

d. Do you think educational qualifications contribute to closing the gender pay gap? 1.strongly agree 2.agree 3.neutral 4.disagree 5.strongly disagree

55 responses



The above diagram shows that out of 55 respondents 7 strongly agree that educational qualifications contribute to closing the gender pay gap, 21 agree, 21 stay neutral about their opinion and 5 of them disagree with the same and 1 strongly disagrees.

**CHAPTER V**  
**FINDINGS, SUGGESTIONS AND**  
**CONCLUSIONS**



## 5.1. Findings

To investigate the gender pay disparity among salespersons in the textile sector within Thrissur District, we collected data on gender, age, workplace environment, and educational background to analyze potential factors influencing employees' pay.

### **Findings based on data presented in the tables and figures:**

**1. Gender Distribution:** The study involved 55 respondents, with 33 being female salespersons and 22 male salespersons.

**2. Salary Scale:** The majority of respondents (58.2%) earn between 5000 to 10000, followed by 25.5% earning between 10000 to 15000, with a small percentage earning less than 5000 or more than 20000.

**3. Age Distribution:** The largest age group among respondents is 31-40 (40%), followed by above 40 (23.6%), 25-30 (20%), and 18-25 (16.4%).

**4. Experience:** Most respondents have 1-3 years (29.1%) or more than 5 years (27.3%) of experience, with fewer having 3-5 years (23.6%) or less than 1 year (20%).

**5. Education:** The majority have completed SSLC (41.8%), followed by PLUS TWO (38.2%) and Graduation (20%).

**6. Overtime Wages:** 72.7% of respondents receive overtime wages.

**7. Perception of Gender Pay Gap:** A significant portion of respondents believe in the existence of a gender pay gap (strongly agree: 14.5%, agree: 49.1%).

**8. Experience or Observation of Gender Pay Gap:** Out of the respondents, 9 experienced or observed gender pay discrepancies, while others had varying opinions.

**9. Perception of Gender Influence on Salary Negotiations:** A considerable number of respondents believe that gender influences salary negotiations and promotions.

**10. Noticeable Differences in Pay Based on Age:** Some respondents noticed differences in pay based on age within their sales team.

**11. Compensation Discrepancies for Older Salespeople:** A few respondents highlighted differences in compensating older salespeople compared to younger ones.

**12. Gender Discrimination in Job Assignments:** Some respondents believe there is gender discrimination in terms of job assignments and responsibilities.

**13. Perception of Age-related Pay Discrepancies:** A significant percentage agree that age influences pay discrepancies within their organization.

**14. Perception of Generational Differences:** Some respondents believe in generational differences in pay negotiation.

**15. Importance of Education:** Most respondents consider education very important for career advancement in sales.

**16. Pursuit of Additional Education:** Only a small percentage pursued additional education or training to enhance their sales skills.

**17. Educational Qualifications and Gender Pay Gap:** Opinions vary on whether educational qualifications affect pay discrepancies between genders in sales roles.

**18. Educational Qualifications and Closing Gender Pay Gap:** Respondents are divided on whether educational qualifications contribute to closing the gender pay gap.

These findings shed light on various aspects related to the gender pay gap, perceptions of gender influence on salaries, age-related disparities, educational qualifications, and the pursuit of additional training within the textile sector.

## 5.2. Suggestions

To address the gender pay gap in the textile sector among salespersons in Thrissur District, consider implementing the following suggestions:

**5.2.1. Implement Pay Transparency Policies:** Promote transparency around pay scales and criteria for advancement to help eliminate unconscious biases in salary decisions.

**5.2.2. Provide Equal Opportunities for Advancement:** Offer training and development opportunities equally to all employees, regardless of gender, to ensure they have the skills and opportunities to advance in their careers.

**5.2.3. Encourage Work-Life Balance:** Offer flexible work arrangements, such as remote work options or flexible hours, to accommodate employees' personal responsibilities and promote gender equality in the workplace.

**5.2.4. Address Discrimination and Bias:** Provide training for managers and employees on unconscious bias and discrimination to foster a more inclusive and equitable work environment.

**5.2.5. Establish Support Networks:** Create mentorship programs or employee resource groups to support the career growth and development of women in the textile sector.

**5.2.6. Monitor and Track Progress:** Continuously monitor and track progress in closing the gender pay gap, and adjust strategies as needed to ensure meaningful progress is being made over time.

By implementing these suggestions, organizations in the textile sector in Thrissur District can work towards reducing and ultimately eliminating the gender pay gap among salesperson

## 5.3. Conclusion

The main conclusions drawn from the study on the gender pay gap in the textile sector among salespersons in Thrissur District are as follows:

**1. Educational Qualifications and Pay Discrepancies:** While a significant number of respondents (22) believe that educational qualifications affect pay discrepancies between genders in sales roles, a larger portion (33) disagrees with this notion.

**2. Efforts to Close the Gender Pay Gap:** The study reveals that a considerable number of respondents strongly agree (7) or agree (21) that educational qualifications contribute to closing the gender pay gap.

**3. Pursuit of Additional Education:** Only a small percentage of respondents (6 out of 55) pursued additional education or training to enhance their sales skills, indicating a lack of emphasis on further education within the sample group.

**4. Perceptions on Gender Influence in Salary Negotiations:** A notable number of respondents believe that gender influences salary negotiations and promotions within the textile industry.

**5. Observations on Age-related Pay Discrepancies:** Some respondents noticed differences in pay based on age within their sales team, highlighting potential age-related disparities in compensation.

**6. Gender Discrimination in Job Assignments:** A portion of respondents expressed beliefs in gender discrimination concerning job assignments or responsibilities within their workplace.

These findings underscore the complexity of factors contributing to the gender pay gap in the textile sector, emphasizing the need for further research and targeted interventions to promote gender equality and fair compensation practices.

Overall, the conclusion likely emphasizes the need for further action to address and reduce the gender pay gap among salespersons in the textile sector in Thrissur District.



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# **ANNEXURE**

## QUESTIONNAIRE

### Demographic information:

Name:

Gender: ☐ Female ☐ Male Other: \_\_\_\_\_

Contact No:

Age:

Name of the Textile:

Educational Background:

SSLC ☐

PLUS TWO ☐

Graduation ☐

Other: \_\_\_\_\_

Field of Study (Specify): \_\_\_\_\_

Year of Experience:

less than 1 year ☐

1 - 3 year ☐

3-5 year ☐

more than 5 years ☐

### Employment details:

Have you ever worked in another sector? If yes specify

Yes ☐

No ☐

Name the sector \_\_\_\_\_

Salary scale

Less than 5000 ☐

5000-10000 ☐

10000-15000 ☐

15000- 20000 ☐

more than 20000 ☐

Have you ever received salary increments?

Yes ☐

No ☐

How often did you receive salary increments?

\_\_\_\_\_

Have you ever negotiated your salary?

Yes ☐

No ☐

Does the textile provide Overtime wages?

Yes ☐

No ☐

**Gender-Related Factors:**

a. Do you believe there is a gender pay gap in the textile sector?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

b. Have you personally experienced or observed gender-based pay discrepancies in your workplace?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

c. Do you think gender influences salary negotiations and promotions in the textile industry?

- Strongly Agree
- Agree
- Neutral

- Disagree
- Strongly Disagree

**Age-Related Factors:**

a. Have you noticed any differences in pay based on age within your sales team or organization?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

b. Do you think older salespeople are compensated differently compared to younger ones?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

**Workplace Environment:**

a. Do you feel that there is gender discrimination in terms of job assignments or responsibilities?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

b. Have you observed any age-related stereotypes affecting pay or treatment within your workplace?

- Strongly Agree
- Agree
- Neutral
- Disagree



-Strongly Disagree

c. Do you think there are generational differences in how pay is negotiated or determined in sales roles?

-Strongly Agree

-Agree

-Neutral

- Disagree

-Strongly Disagree5.

**Educational Factors:**

a. How important do you think education is for career advancement in sales?

- Very important

- Somewhat important

- Not important

b. Have you pursued any additional education or training to enhance your sales skills?

- Yes

- No

- If yes, please specify

c. Do you think educational qualifications affect pay discrepancies between genders in sales roles?

- Yes

- No

d. Do you think educational qualifications contribute to closing the gender pay gap?

-strongly agree

-agree

-neutral

-disagree

-strongly disagree

**Suggestions for Improvement:**

what steps could be taken to solve gender pay gap?

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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN  
EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**AGNA PAULY**

**(CCAVBCM064)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

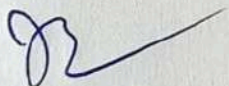
**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled **"EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY"** is a bona-fide record of project done by Ms. AGNA PAULY CCAVBCM064 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

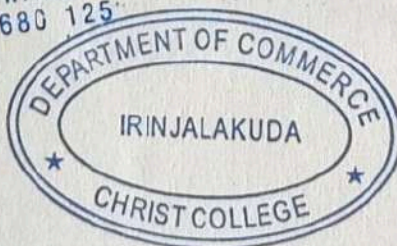
(Head Of The Department)

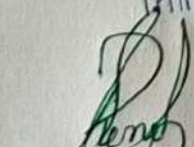


**DR. JOSHEENA JOSE**

(Project Guide)

Dr. JOSHEENA JOSE  
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Kerala, India - 680 125



  
Dr. Kundu K. V. V.  
External Examiner

## DECLARATION

I, AGNA PAULY, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of Bcom degree program of Calicut University under the guidance of Dr. Josheena Jose , Research and Post graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date:01/03/2024

  
AGNA PAULY



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

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I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

AGNA PAULY

Date:01/03/2024

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<b>6</b>	<b>CHAPTER 4 DATA ANALYSIS AND INTERPRETATION</b>	<b>21-28</b>
<b>7</b>	<b>CHAPTER 5 FINDINGS, SUGGESTIONS &amp; CONCLUSIONS</b>	<b>29-33</b>
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**PERFORMANCE ANALYSIS OF MUTUAL FUND:A  
COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES  
IN INDIA**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**AKHILA JOBY**

**(Reg.No:CCAVBCM029)**

Under the guidance of

**Dr. TOM JACOB**



**POST GRADUATE AND RESEARCH DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**PERFORMANCE ANALYSIS OF MUTUAL FUND:A COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES IN INDIA**" by Ms AKHILA JOBY CCAVBCM029 is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

*Dr. Renuka V.V.*  
*External Examiner*

**Dr. JOSHEENA JOSE**  
**(Head of the department)**

*Tom Jacob*

**Dr. TOM JACOB**  
**(Project Guide)**

**Dr. JOSHEENA JOSE**  
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Kerala, India - 680 125



**Dr. TOM JACOB**  
Assistant Professor  
Research Department of Commerce  
Christ College (Autonomous)  
Irinjalakuda, Thrissur - 680 125

## DECLARATION

I, AKHILA JOBY, hereby declare that the bona-fide record of "PERFORMANCE ANALYSIS OF MUTUAL FUND :A COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES IN INDIA" was done in partial fulfilment of Bachelor of Commerce degree program of Calicut University under the guidance of Dr Tom Jacob , Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associate ship or other similar title of any other university or institute.

Place: Irinjalakuda

Date: 1 - 03 - 2024

  
Akhila joby



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr. JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr Tom Jacob, my Project Guide, for his valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

  
Akhila joby

Date: 1 - 03 - 2024



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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN  
EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ALENA JAISON**

**(CCAVBCM030)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled **"EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY"** is a bona-fide record of project done by Ms. ALENA JAISON CCAVBCM030 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.

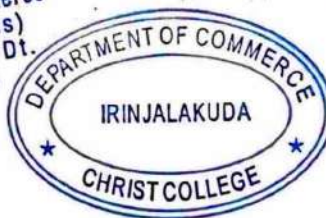
  
**DR. JOSHEENA JOSE**


(Head Of The Department)

  
**DR. JOSHEENA JOSE**

(Project Guide)

**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D  
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Kerala, India - 680 125



  
**Dr. Penula V. S.**  
External Examiner



## DECLARATION

I, ALENA JAISON, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Dr. Josheena Jose, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01/03/2024

  
ALENA JAISON

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD** and my guide **Dr. Josheena Jose** for her valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

ALENA JAISON

Date: 01/03/2024

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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT:  
AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ANAGHA MANOHARAN**

**(CCAVBCM033)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "**EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY**" is a bona-fide record of project done by Ms. ANAGHA MANOHARAN CCAVBCM033 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

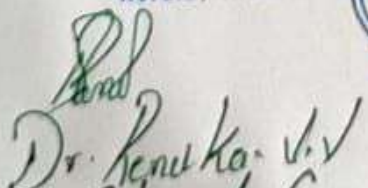
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**DR. JOSHEENA JOSE**

(Project Guide)

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HOD & Research Guide of Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125



Dr. Kenu K. V.  
External Examiner

## DECLARATION

I, ANAGHA MANOHARAN, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of Bcom degree program of Calicut University under the guidance of Dr. Josheena Jose , Research and Post graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

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Place: IRINJALAKUDA

Date: 01-03-2024



ANAGHA MANOHARAN



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

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Place: IRINJALAKUDA

Date: 01-03-2024



ANAGHA MANOHARAN

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**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG  
SALES PERSON IN THRISSUR DISTRICT**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ANJALI C R**

**(Reg.No:CCAVBCM036)**

Under the guidance of

**Assistant Prof. MUVISH MURALI**

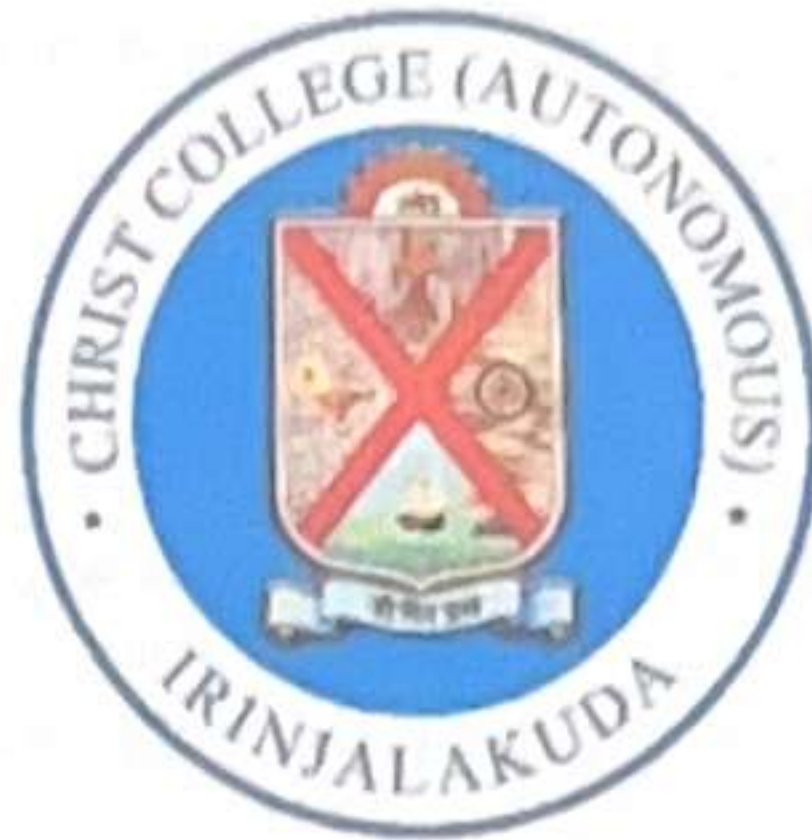


**POST GRADUATE DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)  
UNIVERSITY OF CALICUT**

**MARCH 2024**




**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**





**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**" by Ms ANJALI C R is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
Dr. Renuka V.

  
**Dr JOSHEENA JOSE**  
(Head of the department)

  
**Asst Prof. MUVISH MURALI**  
(Project Guide)

**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide of Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur Dt  
Kerala, India - 680 125





## DECLARATION

I, ANJALI C R, hereby declare that the bona fide record of “**GENDER PAYGAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**” was done in partial fulfillment of B Com degree program of Calicut University under the guidance of Mr. Muvish Murali , Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associate-ship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01-03-2024



ANJALI C R



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Assistant Prof. Muvish Murali, my Project Guide, for her valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate and Research Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

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I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda



ANJALI C R

Date: 01-03-2024



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**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG  
SALES PERSON IN THRISSUR DISTRICT**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**KRISHNENDU K**

**(Reg.No:CCAVBCM050)**

Under the guidance of

**Assistant Prof. MUVISH MURALI**



**POST GRADUATE DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**" by Ms. KRISHNENDU K is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

*Dr. Ponuka. V. K.*

**Dr JOSHEENA JOSE**

**(Head of the department)**

**Asst Prof.MUVISH MURALI**

**(Project Guide)**

M. Josheena Jose Ph.D  
M. Com, MBA, PGD, PGD in Ed  
HOD & Research Guide of Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125



## DECLARATION

I, KRISHNENDU K hereby declare that the bona fide record of "**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**" was done in partial fulfillment of B Com degree program of Calicut University under the guidance of Mr. Muvish Murali , Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associate-ship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01.03.2024



KRISHNENDU K



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Assistant Prof. Muvish Murali, my Project Guide, for her valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate and Research Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda



KRISHNENDU K

Date: 01.03.2024

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**“A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND  
THEIR MONEY CIRCULATION IN THRISSUR DISTRICT”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**DEVIKA C THILAKAN**

**(Reg. No: CCAVBCM008)**

Under the guidance of

**Prof. P A Varghese**



**RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT " is a bonafide record of the work done by Ms. DEVIKA C THILAKAN (CCAVBCM008) under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce .



**DR. JOSHEENA JOSE**

(Head of the Department)



**PROF. P A VARGHESE**

(Project Guide)

Dr. JOSHEENA JOSE  
M.com, MBA, PGDCA, B.Ed, Ph.D  
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Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur Dt  
Kerala, India - 680 125



External Examiner



## DECLARATION

I, DEVIKA C THILAKAN, hereby declare that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT" is a bonafide record of work done in partial fulfilment of requirement of award of the degree of bachelor of commerce of Calicut University under the guidance of Prof. P A Varghese, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree , Diploma, Associateship or other similar title of any other university or institute.

Place: Irinjalakuda

  
DEVIKA C THILAKAN

Date: 1/03/2024

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev. **Dr. Jolly Andrews CMI** for his encouragement and for giving me the permission for the study. I express my gratitude to **Dr. Josheena Jose**, head of the department of Commerce.

I am thankful to **Prof. P A Varghese**, my project guide, for his valuable guidance and help during the course of my work and other faculties of the department for their valuable and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 1/03/2024

  
DEVIKA C THILAKAN

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**“A STUDY ON FINANCIAL INDEPENDENCE THROUGH  
PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL  
REFERENCE TO THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**DEVIPRIYA K S**

**(CCAVBCM009)**

Under the supervision of

**Asst Prof. RENSON JOHN**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

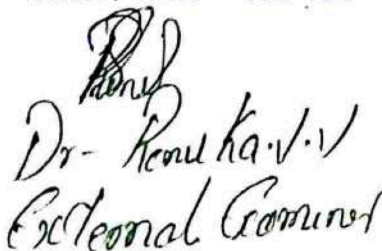
This is to certify that the project entitled "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bonafide record of the project done by Ms. Devipriya K S CCAVBCM009 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

(Head Of The Department)

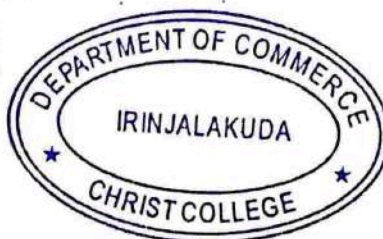
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**ASST PROF. RENSON JOHN**

(Project Guide)  
**RENSON JOHN**  
Assistant Professor  
P.G. Dept. of Commerce  
Christ College(Autonomous), Irinjalakuda



## DECLARATION

I, DEVIPRIYA K S, hereby declare that the bona-fide record of "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT " was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Assistant Prof. Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01/03/2024



DEVIPRIYA K S



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank God Almighty, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved Principal Rv. Fr. Dr. Jolly Andrews for giving the opportunity to carry on with this project. I would also like to thank our HOD Dr. Josheena Jose and my guide Assistant Prof. Renson John for his valuable guidance, help and encouragement in preparing this project work, in spite of his busy schedule.

I express my thankfulness to the Librarian and Non-teaching staff of Christ College (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

Date: 01/03/2024



DEVIPRIYA K S

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# **IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**Bachelor of Commerce**

Submitted by

**DHANYA V**

**(Reg.No:CCAVBCM010)**

Under the guidance of

**Dr. ARUN BALAKRISHNAN**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "Importance of MGNREGA in Rural livelihood" by *Ms. Dhanya V* is a bonafide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
**Dr JOSHEENA JOSE**

**(Head of the department)**

**Dr. JOSHEENA JOSE**  
M.Com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide of Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur  
Kerala, India - 680 125

  
**Dr. ARUN BALAKRISHNAN**

**(Project Guide)**

**Dr. M.B. ARUN BALAKRISHNAN**  
ASSISTANT PROFESSOR  
DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA



  
*Dr. Rendeka K.V.*  
*External Examiner*



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr. Arun Balakrishnan, my Project Guide, for her valuable guidance and help during the course of my work.

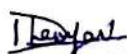
I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 4.3.2024

  
Dhanya V

## DECLARATION

I, DHANYA V, hereby declare that the bona-fide record of **"IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD"** was done in partial fulfilment of B.com degree program of Calicut University under the guidance of DR.ARUN BALAKRISHNAN, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 04/03/2024

  
DHANYA V

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**“A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND  
THEIR MONEY CIRCULATION IN THRISSUR DISTRICT”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**GANGA P S**

**(Reg. No: CCAVBCM011)**

Under the guidance of

**Prof. P A Varghese**



**RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT" is a bonafide record of the work done by Ms. GANGA P S (CCAVBCM011) under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

(Head of the Department)

**Dr. JOSHEENA JOSE**  
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HOD & Research Guide of Commerce  
Christ College (Autonomous)  
Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125



**PROF. P A VARGHESE**

(Project Guide)



## DECLARATION

I, GANGA P S, hereby declare that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT" is a bonafide record of work done in partial fulfilment of requirement of award of the degree of bachelor of commerce of Calicut University under the guidance of Prof. P A Varghese, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree , Diploma, Associateship or other similar title of any other university or institute.

Place: Irinjalakuda

  
GANGA P S

Date: 1/03/2024



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev. **Dr. Jolly Andrews CMI** for his encouragement and for giving me the permission for the study. I express my gratitude to **Dr. Josheena Jose**, head of the department of Commerce.

I am thankful to **Prof. P A Varghese**, my project guide, for his valuable guidance and help during the course of my work and other faculties of the department for their valuable and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 1/03/2024

  
GANGA P S



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# **IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**Bachelor of Commerce**

Submitted by

**GEYA V MANOJ**

**(Reg.No:CCAVBCM065)**

Under the guidance of

**Dr. ARUN BALAKRISHNAN M B**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)**

**UNIVERSITY OF CALICUT**

**MARCH 2024**




**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "Importance of MGNREGA in Rural livelihood" by *Ms. Geya V Manoj* is a bonafide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
**Dr. JOSHEENA JOSE**  
(Head of the department)

Dr. JOSHEENA JOSE  
M.com, MBA, PGDCA, B.Ed, Ph.D  
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**Dr. ARUN BALAKRISHNAN**

(Project Guide)  
Dr. M.B. ARUN BALAKRISHNAN  
ASSISTANT PROFESSOR  
DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA





Dr. Renuka - 1

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr. Arun Balakrishnan, my Project Guide, for her valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 04/03/2024

  
Geya V Manoj

## DECLARATION

I, GEYA V MANOJ, hereby declare that the bona-fide record of **“IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD”** was done in partial fulfilment of B.com degree program of Calicut University under the guidance of DR. ARUN BALAKRISHNAN, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 04/03/2024

  
GEYA V MANOJ

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**“A STUDY ON FINANCIAL INDEPENDENCE THROUGH  
PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL  
REFERENCE TO THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**GIFTY THOMAS**

**(CCAVBCM012)**

Under the supervision of

**Asst Prof. RENSON JOHN**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bonafide record of the project done by Ms. Gifty Thomas CCAVBCM012 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

(Head Of The Department)



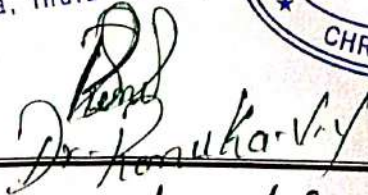
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Kerala, India - 680 125



  
General Examiner

## DECLARATION

I, GIFTY THOMAS, hereby declare that the bona-fide record of "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT " was done in partial fulfillment of B.com degree program of Calicut University under the guidance of Assistant Prof.Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.



GIFTY THOMAS

Place: IRINJALAKUDA

Date: 1/03/2024



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank God Almighty, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved Principal Rv. Fr. Dr. Jolly Andrews for giving the opportunity to carry on with this project. I would also like to thank our HOD Dr. Josheena Jose and my guide Assistant Prof. Renson John for his valuable guidance, help and encouragement in preparing this project work, in spite of his busy schedule.

I express my thankfulness to the Librarian and Non-teaching staff of Christ College (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

Date: 1/03/2024



GIFTY THOMAS

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**“A STUDY ON FINANCIAL INDEPENDENCE THROUGH  
PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL  
REFERENCE TO THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**GOPIKA MURALI**

**(CCAVBCM066)**

Under the supervision of

**Asst Prof. RENSON JOHN**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bonafide record of the project done by Ms. Gopika Murali CCAVBCM066 under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
**DR. JOSHEENA JOSE**

(Head Of The Department)

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Kerala, India - 680 125

  
**ASST PROF. RENSON JOHN**

(Project Guide)

**RENSON JOHN**  
Assistant Professor  
P.G. Dept. of Commerce  
Christ College(Autonomous), Irinjalakuda



  
**Dr. Renaker**



## DECLARATION

I, GOPIKA MURALI, hereby declare that the bona-fide record of "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT " was done in partial fulfillment of B.com degree program of Calicut University under the guidance of Assistant Prof.Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 1-3-2024

GOPIKA MURALI



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank God Almighty, who has been constant support in every walk of my life and source of my strength in presenting this project.

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Place: IRINJALAKUDA

GOPIKA MURALI

Date: 1-3-24



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**“A STUDY ON FINANCIAL INDEPENDENCE THROUGH  
PART-TIME JOBS AMONG COLLEGE STUDENTS WITH  
REFERENCE TO THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**GRACIA VARGHESE**

**(CCAVBCM045)**

Under the supervision of

**Mr. RENSON JOHN**

**Assistant Professor**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**



**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH REFERENCE TO THRISSUR DISTRICT" is a bona-fide record of project done by Miss. Gracia Varghese CCAVBCM045 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**  
(Head Of The Department)

**Dr. JOSHEENA JOSE**  
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**Mr. RENSON JOHN**  
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**RENSON JOHN**  
Assistant Professor  
P.G. Dept. of Commerce  
Christ College (Autonomous), Irinjalakuda



## DECLARATION

I, GRACIA VARGHESE , hereby declare that the bona-fide record of "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH REFERENCE TO THRISSUR DISTRICT "was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Assistant Prof. Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.



Place: IRINJALAKUDA

GRACIA VARGHESE

Date: 01/03/2024



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank God Almighty, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved Principal Rv. Fr. Dr. Jolly Andrews for giving an opportunity to carry on with this project. I would also like to thank our HOD Dr. Josheena Jose and my guide Assistant Prof. Renson John for his valuable guidance, help and encouragement in preparing this project work, in spite of his busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

Date: 01-03-2024



GRACIA VARGHESE



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# **IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**Bachelor of Commerce**

Submitted by

**ISSAC PAUL**

**(Reg.No:CCAVBCM046)**

Under the guidance of

**Dr. ARUN BALAKRISHNAN M B**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "Importance of MGNREGA in Rural livelihood" by **Mr. Issac Paul** is a bonafide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
**Dr. JOSHEENA JOSE**

**(Head of the department)**

**Dr. JOSHEENA JOSE**  
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**Dr. ARUN BALAKRISHNAN**

**(Project Guide)**  
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ASSISTANT PROFESSOR  
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CHRIST COLLEGE, IRINJALAKUDA

  
**Dr. Renatha K.V.**

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr. Arun Balakrishnan, my Project Guide, for her valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date 04/03/2024

  
ISSAC PAUL

## DECLARATION

I, ISSAC PAUL, hereby declare that the bona-fide record of **"IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD"** was done in partial fulfilment of B.com degree program of Calicut University under the guidance of DR.ARUN BALAKRISHNAN, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 04/03/2024

  
ISSAC PAUL



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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN  
EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**JEES.K.SIBI**

**(CCAVBCM013)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled **"EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY"** is a bona-fide record of project done by Mr. JEES.K.SIBI CCAVBCM013 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.

  
**DR. JOSHEENA JOSE**

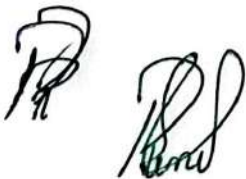
(Head Of The Department)

  
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Kerala, India - 680 125





*Dr. Renuka V. S.*  
*External Examiner*



## DECLARATION

I, JEES.K.SIBI, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of B.Com degree program of Calicut University under the guidance of Dr. Josheena Jose, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01-03-2024



JEES K.SIBI

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD** and my guide **Dr. Josheena Jose** for her valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

JEES.K.SIBI

Date: 01-03-2024

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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN  
EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ALENA JAISON**

**(CCAVBCM030)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled **"EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY"** is a bona-fide record of project done by Ms. ALENA JAISON CCAVBCM030 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.

  
**DR. JOSHEENA JOSE**


(Head Of The Department)

  
**DR. JOSHEENA JOSE**

(Project Guide)

**Dr. JOSHEENA JOSE**  
M.com, MBA, PGDCA, B.Ed, Ph.D  
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Kerala, India - 680 125



  
**Dr. Penka V. S.**  
External Examiner

## DECLARATION

I, ALENA JAISON, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Dr. Josheena Jose, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01/03/2024

  
ALENA JAISON



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

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Place: IRINJALAKUDA

ALENA JAISON

Date: 01/03/2024

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**“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN  
EMPIRICAL STUDY ON HARITHA KARMA SENA OF  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ALLWIN .P. THOMAS**

**(CCAVBCM031)**

Under the supervision of

**Dr. JOSHEENA JOSE**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled **“EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA KARMA SENA OF IRINJALAKUDA MUNICIPALITY”** is a bona-fide record of project done by Mr. ALLWIN .P. THOMAS **CCAVBCM031** under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



**DR. JOSHEENA JOSE**

(Head Of The Department)



**DR. JOSHEENA JOSE**

(Project Guide)

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Christ College (Autonomous),  
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Kerala, India - 686 111

## DECLARATION

I, ALLWIN .P. THOMAS, hereby declare that the bona-fide record of “EMPOWERING WOMEN THROUGH WASTE MANAGEMENT: AN EMPIRICAL STUDY ON HARITHA

KARMA SENA OF IRINJALAKUDA MUNICIPALITY” was done in partial fulfilment of Bcom degree program of Calicut University under the guidance of Dr. Josheena Jose , Research and Post graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.



Place: IRINJALAKUDA

ALLWIN .P. THOMAS

Date: 01/03/2024

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD** and my guide **Dr. Josheena Jose** for her valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

ALLWIN .P. THOMAS

Date: 01/03/2024



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**“A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND  
THEIR MONEY CIRCULATION IN THRISSUR DISTRICT”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**AMAL PAUL**

**(Reg. No: CCAVBCM032)**

Under the guidance of

**Prof. P A Varghese**



**RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**



CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA

UNIVERSITY OF CALICUT

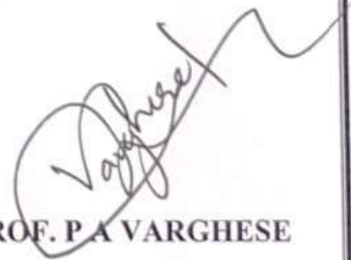
CERTIFICATE

This is to certify that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT " is a bonafide record of the work done by Mr. AMAL PAUL (CCAVBCM032) under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce .



DR. JOSHEENA JOSE

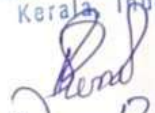
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PROF. P A VARGHESE

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Kerala, India - 686 012

  
Dr. Renuka V.V.  
External Examiner



## DECLARATION

I, AMAL PAUL, hereby declare that the project entitled "A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND THEIR MONEY CIRCULATION IN THRISSUR DISTRICT " is a bonafide record of work done in partial fulfilment of requirement of award of the degree of bachelor of commerce of Calicut University under the guidance of Prof. P A Varghese, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree , Diploma, Associateship or other similar title of any other university or institute.

Place: Irinjalakuda

  
AMAL PAUL

Date: 1-03-24

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev. **Dr. Jolly Andrews CMI** for his encouragement and for giving me the permission for the study. I express my gratitude to **Dr. Josheena Jose**, head of the department of Commerce.

I am thankful to **Prof. P A Varghese**, my project guide, for his valuable guidance and help during the course of my work and other faculties of the department for their valuable and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-teaching staffs of Christ College (Autonomous), Irinjalakuda for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 11/03/2024



AMAL PAUL

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**“A STUDY ON FINANCIAL INDEPENDENCE THROUGH  
PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL  
REFERENCE TO THRISSUR DISTRICT”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ANGEL MARY JOSE**

**(CCAVBCM034)**

Under the supervision of

**Assistant Prof. RENSON JOHN**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA  
CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" is a bona-fide record of project done by Ms. Angel Mary Jose CCAVBCM034 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



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(Head Of The Department)

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**Assistant Prof. RENSON JOHN**

(Project Guide)

RENSON JOHN  
Assistant Professor  
P.G. Dept. of Commerce  
Christ College(Autonomous), Irinjalakuda



Dr. Hemu Kumar



## DECLARATION

I, ANGEL MARY JOSE, hereby declare that the bona-fide record of "A STUDY ON FINANCIAL INDEPENDENCE THROUGH PART-TIME JOBS AMONG COLLEGE STUDENTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT" was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Assistant Prof.Renson John, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01/03/2024

ANGEL MARY JOSE

## ACKNOWLEDGEMENT

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Place: IRINJALAKUDA

Date: 01/03/2024

ANGEL MARY JOSE



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**“A STUDY ON THE STRUCTURE OF CHIT FUND COMPANIES AND  
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Project report submitted to

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In partial fulfilment of requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ANGEL MARY T**

**(Reg. No: CCAVBCM035)**

Under the guidance of

**Prof. P A Varghese**



**RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

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**DR. JOSHEENA JOSE**

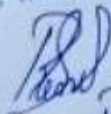
(Head of the Department)

  
**PROF. P A VARGHESE**

(Project Guide)

Dr. JOSHEENA JOSE  
M.Com, MBA, PGDCA, B.Ed, Ph.D  
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Dr. P. R. K. V. A.

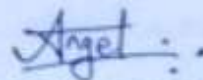
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Place: Irinjalakuda

Date: 1/3/2024

  
ANGEL MARY T



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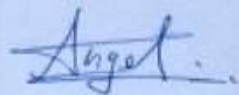
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Place: Irinjalakuda

Date: 1/3/2024



ANGEL MARY T

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**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF  
PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ANIGA UMESH C**

**(Reg.No: CCAVBCM001)**

Under the guidance of

**Dr. TOM JACOB**



**POST GRADUATE & RESEARCH DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS), IRINJALAKUDA  
UNIVERSITY OF CALICUT**

**MARCH 2024**


**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**" by Ms. ANIGA UMESH C is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
*Dr. Kemukha V.V*  
*External Examiner*

**Dr. JOSHEENA JOSE**

**(Head of the department)**

**Dr. TOM JACOB**  
Assistant Professor  
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Irinjalakuda, Thrissur - 680 125

  
**Dr. TOM JACOB**

**(Project Guide)**

**Dr. JOSHEENA JOSE**





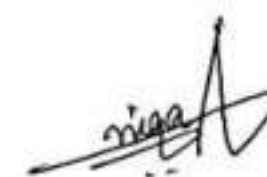
## DECLARATION

I, ANIGA UMESH C, hereby declare that the bona-fide record of “**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**” was done in partial fulfilment of B Com degree program of Calicut University under the guidance of Dr. Tom Jacob, Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

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Place: Irinjalakuda

Date: 01-03-2024



ANIGA UMESH C

CCAVBCM001



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr.JOLLY ANDREWS CMI for his encouragement and for giving me permission for the study.

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Place: Irinjalakuda

Date: 01-03-2024

  
ANIGA UMESH C

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**“A STUDY ON SERVICE QUALITY OF CANTEEN IN  
ST. THOMAS COLLEGE AUTONOMOUS, THRISSUR”**

Project report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ANLIN CHERIYAN**

**(CCAVBCM037)**

Under the supervision of

**Mrs. SHINE PAUL**



**DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**



**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**  
**CERTIFICATE**

This is to certify that the project report entitled **“A STUDY ON SERVICE QUALITY OF CANTEEN IN ST THOMAS COLLEGE AUTONOMOUS THRISSUR** “is a bonafide record of project done by **ANLIN CHERIYAN**, Reg.No.CCAVBCM037, under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of **BACHELOR OF COMMERCE** and it has not previously formed the basis for any Degree, Diploma and Associateship or Fellowship.

  
**Dr. Josheena Jose**


**H.O.D**

  
**Mrs. Shine Paul**

**Project Guide**

**Dr. JOSHEENA JOSE**  
M.Com, MBA, PGDCA, B.Ed, Ph.D  
HOD & Research Guide of Commerce  
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Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125



  
**Dr. Kenuka V.V.**


## **DECLARATION**

I, **ANLIN CHERIYAN**, hereby declare that the project work entitled "**A STUDY ON SERVICE QUALITY OF CANTEEN IN ST. THOMAS COLLEGE AUTONOMOUS, THRISSUR**" is a record of independent and bonafide project work carried out by me under the supervision and guidance of Mrs. Shine Paul, Asst. Professor, Department of Commerce, Christ College (Autonomous), Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

**Place: IRINJALAKUDA**

**Date: 01-03-2024**

  
**ANLIN CHERIYAN**  
**CCAVBCM037**

## ACKNOWLEDGEMENT

I would like to take the opportunity to express my sincere gratitude to all people who have helped me with sound advice and able guidance.

Above all, I express my eternal gratitude to the Lord Almighty under whose divine guidance; I have been able to complete this work successfully.

I would like to express my sincere obligation to Rev. Dr. Jolly Andrews CMI our principal, for providing various facilities.

I am thankful to my class teacher, Mr. Jebin K Davis, Asst. Professor, for providing proper help and encouragement in the preparation of this report.

I express my sincere gratitude to Mrs. Shine Paul, Asst. Professor, whose guidance, and support throughout the training period helped me to complete this work successfully.

I would like to express my preferred gratitude to all the faculties of the department for their interest and cooperation in this regard.

I extend my hearty gratitude to the librarian and other library staffs of my college for their wholehearted cooperation.

I express my sincere thanks to my friends and family for their support in completing this report successfully.

**Place:** IRINJALAKUDA

**ANLIN CHERIYAN**

**Date:** 01-03-2024

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**A STUDY ON IMPACT OF NON-PERFORMING ASSETS OF  
PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**

Project report submitted to

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In partial fulfillment of the requirements for the award of the degree of

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Submitted by

**ANN MARY JOHNSON**

**(Reg.No: CCAVBCM038)**

Under the guidance of

**Dr. TOM JACOB**



**POST GRADUATE & RESEARCH DEPARTMENT OF  
COMMERCE**

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**MARCH 2024**

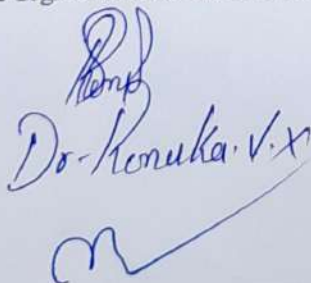
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**DEPARTMENT OF COMMERCE**

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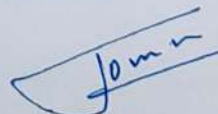
  
Dr. Josheena Jose

**Dr. JOSHEENA JOSE**

**(Head of the department)**

**Dr. JOSHEENA JOSE**  
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Assistant Professor  
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**Dr. TOM JACOB**

**(Project Guide)**



## DECLARATION

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Place: Irinjalakuda

Date: 01-03-2024



ANN MARY JOHNSON

CCAVBCM038



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Date: 01-03-2024

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**“GENDER DIFFERENCES IN FINANCIAL LITERACY AND  
INVESTMENT BEHAVIOUR: WITH REFERENCE TO  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ANNA ROY**

**(CCAVBCM039)**

Under the supervision of

**Assistant Prof. JEBIN K DAVIS**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**



**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR: WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY" is a bona-fide record of project done by Ms. ANNA ROY CCAVBCM039 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.

  
Dr. Josheena Jose

**DR. JOSHEENA JOSE**

(Head Of The Department)

**Dr. JOSHEENA JOSE**  
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Kerala, India - 680 125



**Asst Prof. JEBIN K DAVIS**

(Project Guide)



## DECLARATION

I, ANNA ROY, hereby declare that the bona-fide record of “**GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY**” was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Asst Prof. JEBIN K DAVIS, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 14/03/2024

ANNA ROY

P. Anna

## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD Dr. Josheena Jose** and my guide **Asst Prof. JEBIN K DAVIS** for their valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

  
ANNA ROY

Date: 14/03/2024

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**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG  
SALES PERSON IN THRISSUR DISTRICT**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ANUBHAV BABU NAIR**

**(Reg.No:CCAVBCM040)**

Under the guidance of

**Assistant Prof. MUVISH MURALI**



**POST GRADUATE DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)  
UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA  
UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "**GENDER PAY GAP IN TEXTILE SECTOR: A STUDY AMONG SALES PERSON IN THRISSUR DISTRICT**" by Mr ANUBHAV BABU NAIR is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
Dr. Josheena Jose

**Dr JOSHEENA JOSE**

**(Head of the department)**

Dr. JOSHEENA JOSE

B.Com, MBA, PGDCA, B.Ed, Ph.D

HOD & Research Guide of Commerce

Christ College (Autonomous)

Irinjalakuda P.O., Thrissur

Kerala, India - 680 125

  
**Asst Prof.MUVISH MURALI**

**(Project Guide)**





## DECLARATION

I, ANUBHAV BABU NAIR, hereby declare that the bona fide record of  
“GENDER PAYGAP IN TEXTILE SECTOR: A STUDY AMONG SALES  
PERSON IN

THRISSUR DISTRICT” was done in partial fulfillment of B Com degree program  
of Calicut University under the guidance of Mr. Muvish Murali , Post graduate and  
Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge.  
The report has not been previously submitted for the award of any Degree, Diploma,  
Associate-ship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 01/03/2024



ANUBHAV BABU NAIR

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Assistant Prof. Muvish Murali, my Project Guide, for her valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate and Research Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 01/03/2024

  
ANUBHAV BABU NAIR

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## **ABSTRACT**

The gender pay gap remains a persistent issue globally, highlighting earnings disparities between men and women across industries. This research delves into the textile sector, focusing on salespersons in Thrissur District, Kerala, to examine the dynamics of this gap. Through a mixed-methods approach, including surveys and interviews, the study aims to assess the extent of the gender pay gap, identify contributing factors such as occupational segregation and bias, and propose strategies for mitigation. Preliminary findings reveal a significant gap, with women earning lower salaries on average, influenced by factors including differential treatment and entrenched biases. The study concludes with recommendations for transparent salary policies, gender equality training, mentorship programs, and advocacy for work-life balance initiatives. Addressing the gender pay gap necessitates collaborative efforts to foster fairness and inclusivity in the textile sector and beyond.

# **IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**Bachelor of Commerce**

Submitted by

**ARATHI R**

**(Reg.No:CCAVBCM041)**

Under the guidance of

**Dr. ARUN BALAKRISHNAN M B**



**POST GRADUATE DEPARTMENT OF COMMERCE**

**CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "Importance of MGNREGA in Rural livelihood" by *Ms. Arathi R* is a bonafide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
**Dr. JOSHEENA JOSE**


**(Head of the department)**  
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M.com, MBA, PGDCA, B.Ed, Ph.D  
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**Dr. ARUN BALAKRISHNAN**

**(Project Guide)**

**Dr. M.B. ARUN BALAKRISHNAN**  
ASSISTANT PROFESSOR  
DEPARTMENT OF COMMERCE  
CHRIST COLLEGE, IRINJALAKUDA

  
**Dr. Renuka K.V.**



## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rev.Fr.Dr.JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr. Arun Balakrishnan, my Project Guide, for her valuable guidance and help during the course of my work.

I express my sincere gratitude to Dr Josheena Jose Head of the Post Graduate Department of Commerce and other faculties of the department for their valuable advices and co-operation, rendered for the successful completion of my project.

I put forward my thankfulness to the Librarian and Non-Teaching Staffs of Christ College Irinjalakuda (Autonomous) for their co-operation.

I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

Date: 04/03/2024

  
ARATHI R

## **DECLARATION**

I, ARATHI R, hereby declare that the bona-fide record of **“IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD”** was done in partial fulfilment of B.com degree program of Calicut University under the guidance of DR. ARUN BALAKRISHNAN, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 14/03/2024

ARATHI R

A handwritten signature in black ink, appearing to be 'A. R.' with a large, stylized flourish extending from the end.

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**PERFORMANCE ANALYSIS OF MUTUAL FUND:A  
COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES  
IN INDIA**

Project report submitted to

**CHRIST COLLEGE(AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ASHNA NAZREEN**

**(Reg.No:CCAVBCM042)**

Under the guidance of

**Dr. TOM JACOB**



**POST GRADUATE AND RESEARCH DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**




**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**




**DEPARTMENT OF COMMERCE**

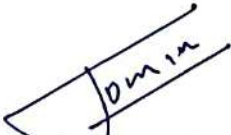
**CERTIFICATE**

This is to certify that the project entitled "**PERFORMANCE ANALYSIS OF MUTUAL FUND:A COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES IN INDIA**" by Ms ASHNA NAZREEN CCAVBCM042 is a bona-fide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
Dr. Renuka V.V.

  
**Dr. JOSHEENA JOSE**  
(Head of the department)

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**Dr. TOM JACOB**  
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## DECLARATION

I, ASHNA NAZREEN, hereby declare that the bona-fide record of "PERFORMANCE ANALYSIS OF MUTUAL FUND :A COMPARATIVE STUDY OF SELECTED DEBT FUND SCHEMES IN INDIA" was done in partial fulfilment of Bachelor of Commerce degree program of Calicut University under the guidance of Dr Tom Jacob , Post graduate and Research Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associate ship or other similar title of any other university or institute.

Place: Irinjalakuda

Date: 01.03.2024



Ashna Nazreen

## ACKNOWLEDGEMENT

First, I praise and thank God Almighty who showers his plentiful blessings upon me, who guide, shield and strengthen me all the time.

I wish to express my profound gratitude and heart-felt thanks to our Principal Rv.Fr.Dr. JOLLY ANDREWS for his encouragement and for giving me permission for the study.

I am thankful to Dr Tom Jacob, my Project Guide, for his valuable guidance and help during the course of my work.

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I also take this opportunity to thank my parents, friends and classmates who have been a source of inspiration. Without their encouragement, it would not have been possible for me to complete my project successfully.

Place: Irinjalakuda

  
Ashna Nazreen

Date: 01-03-2024

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**“GENDER DIFFERENCES IN FINANCIAL LITERACY AND  
INVESTMENT BEHAVIOUR: WITH REFERENCE TO  
IRINJALAKUDA MUNICIPALITY”**

Project Report submitted to

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

In partial fulfilment of the requirement for the award of the degree of

**BACHELOR OF COMMERCE**

Submitted by

**ASHNIL M M**

**(CCAVBCM043)**

Under the supervision of

**Assistant Prof. JEBIN K DAVIS**



**RESEARCH AND POST GRADUATE DEPARTMENT OF  
COMMERCE**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**UNIVERSITY OF CALICUT**

**MARCH 2024**

**CHRIST COLLEGE (AUTONOMOUS) IRINJALAKUDA**

**CALICUT UNIVERSITY**

**CERTIFICATE**

This is to certify that the project entitled "GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY" is a bona-fide record of project done by Mr. ASHNIL M M CCAVBCM043 under my guidance and supervision in partial fulfilment of the requirement for the award of the degree of Bachelor of Commerce.



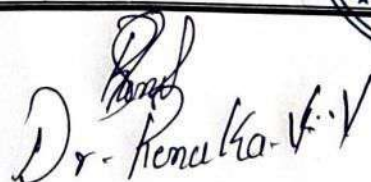
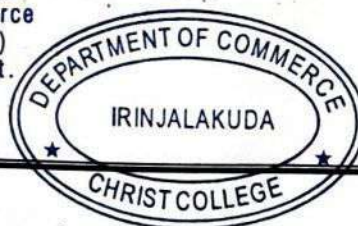
**DR. JOSHEENA JOSE**

(Head Of The Department)  
Dr. JOSHEENA JOSE  
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Irinjalakuda P.O., Thrissur Dt.  
Kerala, India - 680 125



**Asst Prof. JEBIN K DAVIS**

(Project Guide)



## DECLARATION

I, ASHNIL M M, hereby declare that the bona-fide record of “**GENDER DIFFERENCES IN FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR:WITH REFERENCE TO IRINJALAKUDA MUNICIPALITY**” was done in partial fulfilment of B.com degree program of Calicut University under the guidance of Asst Prof. JEBIN K DAVIS, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: <sup>01</sup>~~14~~/03/2024

  
ASHNIL M M



## ACKNOWLEDGEMENT

It gives pleasure to express gratitude to all those who helped me in the successful completion of this project work. First of all, I would like to thank **God Almighty**, who has been constant support in every walk of my life and source of my strength in presenting this project.

I sincerely feel that the credit of this project study must not be narrowed down to an individual. This is an integrated effort of those who rendered their valuable help and I am deeply indebted to all of them.

I am thankful to our beloved **Principal Prof. Fr. Dr. Jolly Andrews** for giving an opportunity to carry on with this project. I would also like to thank our **HOD Dr. Josheena Jose** and my guide **Asst Prof. JEBIN K DAVIS** for their valuable guidance, help and encouragement in preparing this project work, in spite of her busy schedule.

I express my thankfulness to the Librarian and Non-teaching staffs of Christ college (Autonomous), Irinjalakuda. I also thank my parents, friends and classmates who encouraged and motivated me to complete the project.

Place: IRINJALAKUDA

Date: <sup>01</sup>~~14~~/03/2024

  
ASHNIL M M

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# **IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD**

Project report submitted to

**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**

In partial fulfillment of the requirements for the award of the degree of

**Bachelor of Commerce**

Submitted by

**ASWATHI K S**

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Under the guidance of

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**CHRIST COLLEGE, IRINJALAKUDA (AUTONOMOUS)**

**UNIVERSITY OF CALICUT**

**MARCH 2024**



**CHRIST COLLEGE, (AUTONOMOUS) IRINJALAKUDA**  
**UNIVERSITY OF CALICUT**



**DEPARTMENT OF COMMERCE**

**CERTIFICATE**

This is to certify that the project entitled "Importance of MGNREGA in Rural livelihood" by *Ms. Aswathi K S* is a bonafide record of work done under my guidance and supervision in partial fulfillment of the requirement for the award of the degree of Bachelor of Commerce.

  
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## DECLARATION

I, ASWATHI KS, hereby declare that the bona-fide record of **"IMPORTANCE OF MGNREGA IN RURAL LIVELIHOOD"** was done in partial fulfilment of B.com degree program of Calicut University under the guidance of DR. ARUN BALAKRISHNAN, Research and Post Graduate Department of Commerce, Christ College (Autonomous) Irinjalakuda.

The information and data given in the report is authentic to the best of my knowledge. The report has not been previously submitted for the award of any Degree, Diploma, Associateship or other similar title of any other university or institute.

Place: IRINJALAKUDA

Date: 04/03/2024

*Aswathi*  
ASWATHI KS



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Place: Irinjalakuda

Date: 0.4.3.24

  
Aswathi Ks

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