

DEVELOPMENT OF TOURISM INDUSTRY IN TAMIL NADU WITH SPECIAL REFERENCE TO CHETTINAD IN SIVAGANGAI DISTRICT

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Abstract

The tourism is the development of mobility of man. Both in the pre-historic era and later, man searched for things he wanted and he travelled for food, shelter or just for curiosity. He was awed and wonders- struck by the vividness of nature and the environment. In due course, other urges, other motivations made man travel from one place to another. When the tourist's moved from country to country, they transformed the entire profile of the countries and changed the racial, religious and linguistic compositions of such locations throughout the world, India and the study area. The study area has analysed the opt tools with the help of reliability interview schedule (or) cornbach's alpha test.

Introduction

The early history of tourism is the story of the development of mobility of man. Both in the pre-historic era and later, man searched for things he wanted and he travelled for food, shelter or just for curiosity. He was awed and wonders- struck by the vividness of nature and the environment. In due course, other urges, other motivations made man travel from one place to another. Large-scale movements were also caused by natural elements or human pressure, which forced man to move to other locations. The absence of roads or other transport facilities, made travel hard and this led slowly to the development of land routes, as also of river and sea navigation. Man exploited the facilities and with the passage of time, this resulted in increased travel for a variety of reasons including wander-lust, conquest and gain, propagation of religion or pilgrimage. The hazards of travel were many and these often meant death caused by wild animals, marauders, inclement weather, sickness and lack of food and water.

When man moved from country to country, he transformed the entire profile of the countries and changed the racial, religious and linguistic compositions of such locations. Apart from migration, war or religious undertakings, another category of travellers, namely traders, gained importance in due course. Trade became the major initiative for travel from place to place and involved a large number of people. Persons, who travelled for the love of travel or for satisfying their wander-lust, or for increasing their knowledge, however, were a category apart. They were the tourists and that is how tourism, as it is understood today, came into being. Three major epochs of tourism may be distinguished.

As transport is the essential pre-requisite of tourism, the three epochs can be identified in relation to particular modes of transport. The first epoch was the early pre-railway age up to 1840. The second covers the rest of the railway age. The period between the two world wars which witnessed the development of the private motor car, the bus and the coach and the period after the Second World War when civil aviation along with private motor car assumed significance in tourism can be called the third epoch.

Tourism in Study Area

The Chettinadu literally means Chettiars' state. The Nagarathars, a Chettiar community, are the predominant people of the region flourishing in trade and commerce from many centuries. They are institutional in establishing in numerous educational institutions, financial services, temples, festivals, traditional ceremonies, and social welfare. Karaikudi and its neighboring places have quite a number of historical significant buildings, and distinguished institutions and places. The Chettinad mansions are sumptuous, spacious, and flamboyant with intricate carved structures. **Chettinad mansions** are built-in with arrangements for rainwater harvesting, to provide for clean drinking water. The rainwater is [fine cloth] filtered and funneled into large brassware; which then can be stored for weeks. The rainwater being free from [ground] impurities, and by storing it in brassware gets electrically charged, which neutralizes [many of the] harmful microorganisms. This provides a clean, healthy, and sweet drinking water that rivals the modern-day processed drinking water. Nowadays these Chettinad mansions are sought after place for film shootings; and are a well-known tourist attraction.

Edaikattur Church is the Sacred Heart Shrine Built with full of arts in Gothic architectural style on the model of the RHEIMS cathedral in France. All those beautiful statues were brought from France 110 Years back to Idaikattur. The holy Kaleeswarar temple in Kalaiyarkoil (Sivaganga District). It is 18 K.M east of Sivaganga, The temple of Kalaiyarkoil is a very large and handsome building surrounded by a strong stone-wall about 18 feet in height. Kalaiyarkoil has two Rajagopuram viz big and small one. There is a big Tank on the Southern side of the Temple. Karaikudi town is known for its magnificent mansions constructed by the Chettiars - a castle known as much for their prosperity as well, as their hospitality. Though the owners of these palatial wonders have long scattered having left for distant shore, the beautifully carved wood work as well as the stone and mortar work of these houses can still be appreciated. Kannadasan Memorial was established in Karaikudi. He was a great Lyricist. He raised the level of Tamil Film Songs to Himalayan Heights. Deivam Wonderland is located at a distance of about 1 km from Pillayarpatti and 14 km from Karaikudi on the Rameswaram to Madurai Road Kandadevi Temple is situated 3 Km away from Devakottai Town. Here the Temple is called as Arulmigu Sowarna

Moortheeswarar alias Siragilinathar. The Amman is called as PeriyaNayaki Amman. This is 350 years old Temple.

Kundrakudi Temple is situated at 10 Kms from Karaikudi, Sivaganga District. Built around the year 1000 in Lord Shanmuganathan is the presiding deity and the History is referred Mayuragiri Puranam. Marudhu Pandiyars Kings of Sivaganga renovated the Temple in their days. Marudupandiyar Memorial is located in swedish Mission Hospital Campus, Tiruppattur, Pillaiyarpatti Temple is rock-cut temple, 12 kms from Karaikudi on the Karaikudi Madurai road. It was built after hewing a hillock by the early pandiya kings and the image of Karpaga Vinayaka and that of a Siva Linga were carved out of a stone. Ilayankudi Mara Nayanar was one among 63 saivite saints, He was a farmer. Maranar was his name and lived here. He was a great devotee of Lord Siva and his devotees, He took greatest pleasure in serving them. Thirukostiyur Temple is important out of 108 Vaishnava temples. The Alwar Ramanujar has visited and prayed God Sri Vishnu. The God's name is Swami Narayana Perumal.

Statement of the Problem

Tourism is not only an economic activity of importance in as much as it earns a country the foreign exchange and provides employment; it can correct adverse trade balance and regional imbalances, as it is both a labour-intensive and capital-intensive activity. It is an important medium of social cultural development, capable of promoting lasting goodwill and friendship among the nations of the world. It also helps in the regional development of the country and acts as a means of social education and better understanding among people of different regions in the country. In the long run, the most important contribution of tourism is in the area of developing understanding among varied cultures and life styles. Thus, it is clear that tourism is a fast growing industry which has vast and inexhaustible potentials to enhance national income, foreign exchange reserves and opportunities of employment to the growing millions of the country as well. Further, its impact on the environment of an economy is also rather enormous. This study on tourism is purely explorative in nature. Hence, an attempt has been made to analyze the tourism development at Chettinad area in Sivagangai District.

Objectives of the Study

The study is undertaken with the following objectives.

1. To study the conceptual framework of tourism industry in India and international.
2. To evaluate the shoppers opinion about employment generation in Chettinad.
3. To assess the opinion of the domestic tourist about Chettinad tourism.
4. To examine the opinion of the foreign tourist about Chettinad attractions.
5. To offer suggestions based on findings of the study.

Scope of the Study

Tourism is one of the largest service industries in terms of gross revenue and foreign exchange earnings. Its role and importance in fostering economic development of a country and creating greater employment opportunities has been well recognized worldwide. In India, the tourism industry has the potential to grow at a high rate and ensure consequential development of the infrastructure. It has the capacity to stimulate other economic sectors through its backward and forward linkages and cross-sectional synergies with sectors like agriculture, horticulture, poultry, handicrafts, transport, construction, and so on. It is also a major contributor to the national integration process of the country and encourages preservation of natural as well as cultural environments. The main purpose of this work is to explore the unlimited business opportunities of entrepreneurship in tourism industry and a guide for entrepreneurs entering tourism business

HYPOTHESES OF THE STUDY

1. There is no significant difference between the educational qualification and visiting places.
2. There is no significant difference among the responses of the respondents towards attraction tourist spot.
3. There is no significant difference among the responses of the respondents about the problems faced by tourist.
4. There is no significant different between the income and hotel preferences.
5. There is no significant difference among the responses of the respondents about the complexities faced by the foreign tourist.

Methodology

This study comprises of both primary and secondary data. The primary data are collected directly from the tourist by using interview schedule to access the opinion relating to the Chettinad tourist. For analyzing the opinion of the shoppers towards the employment generation, another interview schedule was prepared. The secondary data have been collected from books, periodicals, various committee reports; research works of published and unpublished M. Phil. and Ph. d theses on the subjects, newspapers, journals, tourism website, and so on.

Construction of Tools

A pre-test was conducted by the researcher in order to identify the validity and reliability of the interview schedules. Draft interview schedule was issued to 30 domestic and foreign tourist as well as shoppers under tourism in Chettinad area. The interview

schedule was administered and discussions, both formal and informal, were held for right content of schedule. The response are given by the experts their views and suggestions helpful to reconstruction of schedules. The interview schedule was finalized after the pre-test.

Validity and Reliability

The pre test was conducted before finalizing the questionnaire. It was issued to 30 tourist and 30 shoppers. It was administrated and discussed. Both formal and informal discussions were held for fine tuning the question pattern and content. Their views and suggestions were helpful in rearrange and restructuring the questionnaire. The Cornbach's Alpha test was administrated to the sample respondents to find out the reliability of the questionnaire. The questionnaire was finalized after the pre test. The reliability of interview schedule is given in Table 1.1.

Table 1
Reliability of Interview Schedule

Sl. No.	Variables	No. of Respondents	No. of Items	Cornbach's Alpha value
1.	Priority for choosing hotels	30	15	0.787
2.	Various services by tourism agency	30	9	0.980
3.	Tourist satisfaction	30	12	0.756
4.	Nature of difficulties faced by owners	30	7	0.920

Source: Primary Data. SPSS - Cornbach's alpha test

Table 1 shows that the Cornbach's Alpha value indicates that the variance with the opinion of the tourist is significant at the 5 percent level. This implies the Cornbach's Alpha value is greater than the value of 0.75. Therefore, it can be concluded that the interview schedule were constructed five point scale and all likert's five point scale is highly significant and fit to conduct the research.

Sampling Design

In order to assess the development of tourism in Chettinad area, 460 tourists were randomly selected with the help of tourist information centre in the Sivagangai district by using Rao soft sample size calculator out of the total population of 4.26 crore at 5 percent of significance level. Among the total population as per the evidence of the Hindu paper noted that 41 percent visitors from the domestic tourist and 23 percent of tourists from the foreigners on the basis of tourist arrival to this area, the researcher has selected the tourist

into 2:1 ratio basis of the domestic and foreign tourists. For which, 306 (70.80 per cent) belong to domestic tourists group and the remaining 154 (29.20 per cent) belong to the foreign tourist group which was identified the sample of domestic and foreign tourist. To analyze the contribution of tourism to employment generation in Chettinad area, the proportionate probability sampling technique was adopted in order to select 210 owners from the selected six varieties of employment (35 owners for each domain) which are dominant in this area. The selected six employments are related to lodging, hotel, fancy stores, Chettinad handicrafts, Chettinad handlooms and travel agency.

Data Processing

After completing the data collection a thorough check was made. The whole interview schedule was processed for coding the data in a computer in the excel sheet. Then the cross table were prepared by using SPSS package. Moreover, after consulting the research experts, appropriate tools were framed to get good results.

Mode of Analysis

In order to analyze the opinion of the both tourist as well as shoppers, the data were analyzed by using appropriate statistical tools like percentage analysis, Garrets ranking test, Kendall's co efficient of concordance test, Freidman test, Factor analysis, weighted average method and so on. The percentage analysis is used throughout the report wherever required. The Garret ranking test is used to find out the factor influencing to visit the place; attractions in the tourist spots. The factors analysis is used to measure the tourist attitude towards services of the hotel, and there are two structural equations modeling are framed for the tourist as well as the shoppers towards Chettinad tourism and overall services of the Chettinad areas in sivagangai district.

Development of Tourism in Chettinad Area - Sem

The tourism are established with the aim of rendering services to the tourist. The tourist agencies are offered plenty of services to the tourists but till they are not satisfied. In order to access the opinion of tourist towards services of the tourism and services of Chettinad area as well as the level of satisfaction of the tourists. Hence the researcher has framed SEM model to identify the level of satisfaction and fulfil the both of their requirements by using model fit analysis or structural equation modeling.

The Structural Equation Model (SEM) is a general statistical modeling technique to establish relationship among the variables. A key feature of SEM is that the observed variables are understood to represent a small number of 'latent constructs' that cannot be directly measured, only inferred from the observed measured variables. Even though no variables have been manipulated, variables and factors in SEM may be classified as independent variables and dependent variables. Such classification is made on the basis of

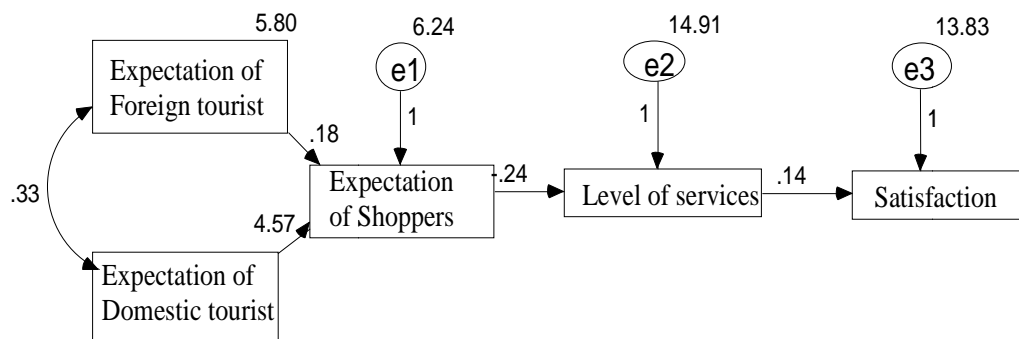
a theoretical casual model, formal as well as informal. The casual model is presented in a diagram where the names of measured variables are within rectangles and the names of factors in ellipses. Rectangles and ellipses are connected with lines having an arrowhead on one (unidirectional causation) or two (no specification of direction of causality) ends.

The first measure of model fit is the Goodness- of- Fit Index (GFI). The GFI measures the relative amount of variance and covariance in the Simple Covariance Matrix that is jointly explained by the population covariance matrix. The GFI values range from 0 - 1, with values close to 1 being indicative of good fit. A second type of Goodness-of-Fit index used in the analysis that can be classified as incremental indices of fit are based on a comparison of the hypothesized model against some standard. Comparative Fit Analysis (CFA) is useful in that it takes sample size into account. The CFI values range from 0 to 1, whereas .90 percentages was considered a good fit for GFI, a revised cut off of .95 has recently been advised for CFI.

The final set of fit statistics used in the analysis focuses on the Root Mean Square of Error Approximation (RMSEA). This fit statistics has only recently been recognized as one of the most informative criteria for use in covariance structure model. The RMSEA takes into account the error of approximation in the population with unknown but optimally chosen parameter values, fit the population covariance matrix if it is available. This discrepancy, as measured by the RMSEA, is expressed per degree of freedom, thus making the index sensitive to the number of estimated parameters in the model values less than .05 indicate good fit, values between .08 and 1.00 indicate mediocre fit, and those greater than 1.00 indicate poor fit. It is also possible to use confidence intervals to assess the precision of RMSEA estimates; AMOS (the statistical program that is used to run the SEMs) reports a 90 percent interval around the RMSEA value.

Figure 1

Measures the opinion of the tourists and the shoppers - SEM



Outcome of the Structural Equation Model

The SEM is a model for analyzing the more number of dependent and independent variables. In connection with that Table 2 explains that the result about opinion of the domestic as well as the foreign tourist and also shop owners.

Table 2
Measures the opinion of the tourists and the shoppers - SEM

Variables	Values	Significance	Result
Chi square	2.233		The model is highly fit to the analysis for this study.
P - Value	0.816	>0.05 is model fit	
GFI	0.993	> 90% model shows the goodness of analysis	
AGFI	0.979		
CFA	1.000		
RMR	0.319	Error may be <0.10 is > 10 %	
RMSEA	0.001		

Source: Primary Data

Table 1.2 elucidates that the model of tourism in Chettinad by the tourism services, tourists expectation and the shoppers expectation leads to the satisfaction of the tourists are constructed as variables for the Structural Equation Model (SEM). The Chi-square value is more than the 0.05 percent (2.233 percent) at 5 percent level, which shows that the model which is constructed is fit; normally if the model has to be fit the P value should be greater 5 percent level. The Goodness of Fit Index (GFI) 0.993 percent indicates that the model is good for analysis. The Confirmatory Factor Analysis (CFA) 1.000 indicates that the model is highly fit and shows goodness.

The Root Mean Square of Residual is (RMR) 0.319 and shows that error value is smaller which is less than 10 percent and Root Mean Square Error of Approximation (RMSEA) is 0.001 indicates that it lies between the confidence interval of less than 0.06 to 0.08. Hence the analysis shows that the Expectations of tourists as well as shoppers lead to the satisfaction of visitors as a variables have significant influence on Chettinad tourism.

Summary of Findings

The findings are presented in two forms namely summary form and list form. The theoretical information relating to Chettinad tourism is presented in the summary form because it is theoretical in nature. The perceptions of the tourist of domestic as well as foreign regarding the Chettinad tourism and shoppers opinion also were presented in the list form because it is analytical nature.

Domestic Tourist Opinion towards Chettinad Tourism

1. It is inferred from the table that most of the respondents are males. Because, male group of tourist is mostly engaged in visit the places frequently rather than female.
2. It is concluded that a majority of them are married because they require money for personal use as well as interested to visit the places.
3. It is however noted from the table that majority of the customers belong to the age group of 25 - 45 years and above 65 years. Because these group of people crossed the younger life and enter into earning money and above 65 years are going to yatra.
4. It is found that about 39.9 percent of them are other.
5. It is inferred that majority of the respondents are visit the Chettinad from semi urban and urban people rather than rural.
6. It is concluded that the private employees are not willing to go for tour once in a year except very few due to low level of income.
7. From table it is found that equally all income grouped people like to visit Chettinad areas.
8. It is inferred that the respondents stay in Chettinad depends on the distance and money.
9. It is concluded that the most of the respondents are coming by their own car and tourist van or car.
10. Hence it is inferred that "own interest" is the major factor that motivate to visit the Chettinad areas are giving the first priority to the tourist.
11. It is concluded that most of the tourist are visit the of Chettinad areas for spent their leisure time.
12. It is inferred that from the table most of the tourist visit the Chettinad area with their friends followed by with family.
13. Hence it is inferred that "Kundrakudi temple" is the major attraction spot in Chettinad region, because it is famous god muruga.
14. Out of 306 respondents, 109 respondents are said that occasionally to visit the Chettinad region, 25.5 per cent of them said regularly, it includes educational students and business man. 24.8 per cent of them opined that they visit rarely.
15. The most of the respondents (35.6 per cent) of them said Chettinad architecture is most likeable one, 25.5 per cent of them opined archaeological sites of Chettinad is second one, the least percentage of(14.1 percent) per cent of them opined religious places.
16. It is concluded that most of the tourist are getting information through the travel agents.

17. Through the analysis it is inferred that all group of people are included in this study.
18. It is concluded that majority of the respondents in Chettinad areas like non Vegetarian because it is famous of Chettinad chicken pepper chicken and so on prepared very nicely.
19. It is concluded that the majority of the respondents (48.0%) opined that the hospitality is reasonable.
20. Through the analysis, it is found that most of the respondents are said double rooms give preference.
21. Hence it is inferred that all most all the tourist are ready to buy any one Chettinad products especially Chettinad household articles and Chettinad snakes.
22. Through the analysis it is limelight that majority (37.3%) of the respondents are interest to book the room yourself through internet.
23. It is concluded that there were nineteen factors identified by the researcher for collecting opinion about the measurement of tourist attitude towards Chettinad tourism. Each factor is correlated with common factors, through the factor analysis all these factors of tourist are brought under three heads namely, good quality of services, effective services, and improvement Chettinad tourism.
24. The Confirmatory Factor Analysis (CFA) 1.000 indicates that the model is highly fit and shows goodness. The Root Mean Square of Residual (RMR) 0.048 shows that error value is smaller which less than 10 per cent is and Root Mean Square Error of Approximation (RMSEA) 0.906 indicates that it lies between the confidence interval of less than 0.06 to 0.08.

Foreign Tourist Opinion towards Chettinad Tourism

1. It is inferred that even in the current situation the females are minority in numbers.
2. It is concluded that a majority of them are married because they require money for personal use.
3. As per the analysis, it could be seen that majority of the respondents are below 39 years of age.
4. It is inferred that majority of the respondents are graduates and post graduates.
5. It is inferred that these most of the respondents are coming from the semi urban areas.
6. About 29.2 per cent of the respondents are private employees as well as other kind of occupation, followed by the 20.01 percent of them are as business man and entrepreneurs, 12.03 percent of them are housewives, 11.0 percent of them are agriculturist.

7. The respondents' monthly incomes are below\$.30001-50000, 27.3 percent of them earned \$.50001 to Rs.70000, 22.7 percent of them have monthly income of \$.70001 to 100000, the least percentage of(1.9 percent) of them income received \$.above 100001 as monthly income.
8. It is inferred that the most of the foreign tourist are arrived to Chettinad region from the country of French.
9. It is inferred that most of the respondents are stayed at more than three days at Chettinad areas.
10. It is inferred that majority of the respondents are prepare tourist van or car.
11. Hence it is inferred that "own interest and other before visit tourist visit in India persons said about in Indian tourism" is the major factor that motivate to visit the Chettinad areas are giving the first priority to the tourist.
12. About 46.8 percent of respondents are coming for leisure, 12.3 per cent of them coming for health related, 6.5 per cent of them for the purpose of higher education, and the least of the per cent (8.4 percent) of them coming for the some other purpose.
13. It is confined that Table 5.15 explains that about 27.9 per cent of respondents came alone to visit the place their mostly educational students, 33.1 per cent of them coming along with family tour, 21.4 percent of them coming with friends, 9.1 percent of them came with arranged by working organization and 8.4 percent of them came with their wife.
14. It is concluded that Out of 154 respondents, 100 respondents are said that needed time only visit the Chettinad areas, 11.7percent of them said rarely, it includes educational students and business man. 23.4 per cent of them opined that they visit regularly.
15. Through the analysis the Table 5.20 shows that a most of the respondents (43.50per cent) of them said Chettinad architecture is most likeable one, 23.37 per cent of them opined that religious places like muruga temple, lord Ganesha and so on, the least percentage of(12.8 percent) per cent of them opined bird sanctuary.
16. It is evident from the above information majority of the respondents got information through the region tourist guide
17. large majority of the respondents (32.5 per cent) of them stayed at less than 10 days, 22.1 per cent of them stayed at 11-20 days in India, 16.9 percent of them stayed at more than 50 days because their coming for some other purpose, and the least per cent (8.4 percent) of them stayed at 31-40 days.
18. Through the analysis it is inferred that most of the respondents are spend per day Rs 3001 to 6000.

19. It is concluded that majority of the respondents in Chettinad areas like non Vegetarian because it is famous of Chettinad chicken pepper chicken and so on prepared very nicely.
20. It is concluded that the majority of the respondents (32.46%) opined that the hospitality is reasonable.
21. The respondents are said that Rs 1001 to 1500, 29.22 percent of the respondents Rs 751 to 1000 and the least percentage of respondents are said that 12.98 percent. Because of foreign respondents are spent and stayed at high cost.
22. Through the analysis, it is found that most of the respondents are said double rooms give preference.
23. Through the analysis it is limelight that majority (43.5%) of the respondents are interest to book the room yourself through internet
24. It is concluded that there were nineteen factors identified by the researcher for collecting opinion about the measurement of tourist attitude towards Chettinad tourism. Each factor is correlated with common factors, through the factor analysis all these factors of tourist are brought under three heads namely, good quality of services, effective services, and improvement Chettinad tourism.
25. Through the Friedman test it found that some of the criteria alone got maximum mean rank for highest. Like room size, food quality. There were the tourism department want to concentrate some other area also.
26. The Confirmatory Factor Analysis (CFA) 1.000 indicates that the model is highly fit and shows goodness. The Root Mean Square of Residual (RMR) 0.048 shows that error value is smaller which less than 10 per cent is and Root Mean Square Error of Approximation (RMSEA) 0.906 indicates that it lies between the confidence interval of less than 0.06 to 0.08.
27. From the F value 3.094 is found to be significant at one per cent level. Hence the null hypothesis is rejected and the values that are estimated are not a mere theoretical construct

Shoppers Opinion towards Development Of Chettinad Tourism

1. It is inferred from the table that most of the respondents are males. Because, male group of tourists is mostly visit the Chettinad areas with their friends, business and the like. Thereby, they have the opportunity to visit more Chettinad heritage places.
2. It is concluded that a majority of them are married because they require money for personal use as well as family consumption.
3. It is however noted from the table that most of the shop's owner belong to the age group of 25 - 35 years and 35 -45 years. Because these group of people crossed the

younger life and enter into the family life. They have responsibility to look after the family, children's education, children leisure, medical expenses and the like. Hence, such age groups of people are earning more money.

4. It is found that about 30.95 percent of them are having upto school level.
5. Hence it is concluded that in this study the researcher has choose six segments for this study evenly.
6. Majority of the respondents who belong to nuclear family have own shops rather than the joint family. Because they could took decision independently for all activities.
7. It is inferred that these respondents strictly follow the government policy to reduce the population.
8. Hence it is inferred that this study included all respondents are having equal proposition level of income for month.
9. Hence it is concluded that most of the respondents are invested amount of Rs.50001 to 100000 and Rs.100001 to 500000.
10. It is concluded that majority of the respondents were registered their enterprises under the norms of government
11. Out of 210 respondents, 110 respondents opined that they are facing the problems due to the legal formalities, through the complicated documentation 46 owners face the problems, 31 respondents pushing into the trouble by way of reluctant to approach higher officials, 23 respondents are face the problems in connection with other problem like technical problems, money and so on.
12. Through this analysis it is concluded that most of the respondents said that their business turnover is below Rs.5000 because of their small petty shops.
13. It is however concluded that the large majority (82.38 per cent) of the respondents are used to borrowed funds.
14. It is concluded that majority (53.33 per cent) of the respondents obtained amount partially.
15. It is inferred that most of the respondents are used amount from family members and banks.
16. Through the analysis of intensity value methods, it is found that the owners expect the convenience installment and fulfill the requirements from the government.
17. The t value of independent variables shows that the effectiveness of qualification is statistically significant at one per cent level. The independent variables such as agriculture and allied activities, Micro Credit, Housing loan, self employed persons, Sc/St weaker section, consumption loan, and Venture capital have significant influence on use qualification. Hence the null hypothesis gets rejected at one per cent significance level.

18. Through the analysis it is inferred that all group of people are included in this study.
19. It is concluded that most of the borrowers paid the interest upto 15 per cent; the bankers offer the subsidies under central subsidies schemes (CSS) to the shop owners.
20. It is concluded that the majority of the respondents (72.86%) opined that the interest rate is reasonable.
21. It is concluded that there were ten factors identified by the researcher for collecting opinion about the measurement of shop owners' opinion towards service of the banks. Each factor is correlated with common factors, through the factor analysis all these factors of shoppers are brought under three heads namely, good quality of services, effective services, and improvement of banking services.
22. It is concluded that large majority of the respondents had not received full amount as per the budget estimation. Few percentage of them get full amount, because they require less amount.
23. It is inferred that according to the Banking Regulation Act 1934, the bankers provide the loan amount in the ratio of 75:25, that is 75 per cent of the amount was contributed by the banks and remaining are met by the owners.
24. Through the analysis, it is found that majority of the borrowers do not avail the loan which is mentioned in the loan agreement.
25. It is inferred that the most of the respondents use the loan for family consumption and purchase of household purposes.
26. Through this analysis, it is inferred that large majority (85.71%) of the respondents have faced the problems while getting loan amount.
27. The t value of independent variables shows that the problem is statistically significant at one per cent level. The independent variables such as lack of influences, inability to provide collateral security, insufficient margin money, time delay and lack of awareness have significant influence on use qualification. Hence the null hypothesis gets rejected at one per cent significance level.

Suggestions of the Study

1. Tourism industry is absolutely essential for the socio - economic growth of any country.
2. Tourism helps to good relationship between two countries.
3. Medical tourism is helps to cure the health related affects the human body.
4. Education tourism solves the intervention between the educational differences of countries.
5. Tourism helps to the development of foreign currency.

6. It helps to create more employment opportunities to the poor people.
7. It creates good name and fame to the country.
8. The Department of Tourism can think of upgrading the tourists' spots under study area to the national area in the long term perspective. As a complementary to this elevation, accommodation and other environment can be boosted up.
9. Inter participation public and private sector service providers may be provided et.. The policy makers and executors can plan for configuration.
10. Beggar menace is a serious and an omnipresent, note worthy issue calling for redress.

Conclusion

In the study area of sivagangai District of Chettinad has more potential place in the tourism industries. But, the organization sector not interested to develop the tourism spots of the study area. When the government has should take necessary steps to improve the tourism sports, its action will be earnings more economic development and tourism sports development. So, the tourists are eagerly visiting (or) preferring the particular tourism sports of Chettinad area.

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