

A STUDY ON ROLE OF WOMEN IN DIRECT SELLING ENTERPRISES

P. Sharmila¹ and Dr. V. Poongodi²

¹Research Scholar & Assistant Professor, Department of Commerce, Sree Narayana Guru College,
K.G.Chavadi, Coimbatore

²Associate Professor and Head, Department of Commerce, Sri Jayendra Saraswathy Maha Vidyalaya
College of Arts and Science, Coimbatore

ABSTRACT

The Vedic literature says that gods send prosperity to the house where women are worshipped. This chapter deals with the analysis and interpretation of the study on the topic “Role of women in direct selling enterprises” based on the data collected from the dealers of Tupperware, Amway, Oriflame and Herbalife companies. Modern women nowadays capable of achieving any task and creative have a significant role in business. It’s hard to imagine, how the world of business would be without direct intervention of women. The collected data have been classified and tabulated. Purposive random sample technique has been adopted to select 125 responses from Coimbatore district.

INTRODUCTION

Direct selling

Direct selling is a dynamic, vibrant, rapidly expanding channel of distribution for marketing of products and services directly to consumers. Direct selling provides important benefits to individuals for those who desire an opportunity to earn an income and build a business of their own. It offers an alternative to traditional employment for those who desire to choose a flexible income earning opportunity to supplement their household income or whose responsibilities or circumstances do not allow for regular part-time or full time employment. In many cases, direct selling opportunities develop into a fulfilling career for those who achieve success and choose to pursue their independent direct selling business on a full time basis.

Women in direct selling

The traditional gender role expectations and attitudes in a developing nation like India, women are coming up in a big way. Enabling women to help themselves through direct selling enterprises raises their sense of self-worth and has social, economic and community benefits. One is that the expertise and experience are usually perpetuated and passed on to others making them successful as well. Women entrepreneurs in the earlier years after independence and up to 1970s were confined to entrepreneurship in traditional areas like food processing, preservation, embroidery, knitting and stitching. However, later in the 1980s subsequently women have branched out to several nontraditional areas like engineering, consultancy, advertising, nursery education, beauty parlors, health clinics, boutiques, fine arts and latest being direct selling enterprises. In the modern scenario with rising aspirations of people and increasing prices, direct selling is a good career opportunity for women as compared to other jobs. It can be self-employment training for the poor women and entrepreneurship to those who are educated, skilled and more resourceful. Most of the women entrepreneurs are engaged in direct selling companies like Avon, oriflame, Tupperware etc. Their investment is less than Rs.2000 so they will earn profits in a short period of time and increase their living standard.

Women in business

The Vedic literature says that gods send prosperity to the house where women are worshipped. The essence of Indian culture lies in its respect to the mother, father and teacher. Mother’s rank is regarded as the highest as she is the originator and sustainer of life. The society which allows freedom to its women and enables them to make a suitable contribution to it is an ideal society. It is worthy of being called civilized and cultured. Modern women nowadays capable of achieving any task and creative have a significant role in business. It’s hard to imagine, how the world of business would be without direct intervention of women.

OBJECTIVES

To study the factors that motivated the respondents to enter into the direct selling business. To study the opinion of the respondents towards the quality of the products sold in direct selling companies. To study

the satisfaction level of the respondents towards the services rendered by direct selling companies. To know various entrepreneurial activities carried out by the respondents to develop their business. To know the challenges faced by the respondents in developing the business.

SCOPE OF STUDY

This study mainly focuses on the socio economic impact of women-owned businesses through direct selling companies. This study creates awareness to household women to start up their own business with a small investment and to earn money in a short period of time and to become a successful entrepreneur in future.

LIMITATIONS OF THE STUDY

The universe being large, the study is restricted only to the distributors of Coimbatore district. This study is based only on women direct sellers. This study may not be very accurate because it is responded by 125 dealers. In this study we mainly concentrated on four companies regulated under the IDSA. There may be more women direct sellers involved in various other direct selling companies.

RESEARCH METHODOLOGY

The process used to collect information and data for the purpose of making business decisions. The methodology may include the research, interviews, surveys and other research techniques, and could include both present and historical information. Purposive random sample technique has been adopted to select 125 responses from Coimbatore district.

STATISTICAL TOOLS

Percentage Analysis, Kendall's coefficient of concordance, Chi-Square analysis, Weighted Average, ANOVA

REVIEW OF LITERATURE

Hans W Micklitz, Bettina Monazzahian, Christiana Robler (1999)¹, in their study commissioned by the European commission which seeks to provide answer to two questions (1) whether and to what extent it is feasible to adopt common approach to door step and distant selling contracts (2) whether and to what extent is it necessary to have European rules on pyramids/snow ball system and multilevel marketing. The answers to this study are based on extensive comparative analysis of the way in which member states have implemented the door step direct selling directive 85/577/EC into national law as well as the way in which Member States deal with pyramid snowball systems and multilevel marketing. At the end they concluded that evaluation of MLM system made it necessary to analyse new marketing strategy which would have not been possible without the invaluable support of MLMC, national direct selling organisation and their European counterpart. On consumer part, European consumer organisation did their part to promote consumer point of view. **Pei-Chia Lan (2002)**² examined the process of network construction and its control effects over Taiwan distributors. The popularity of direct selling has rapidly grown into another "economic miracle" of Taiwan when Amway's first branch was established there. The main research methods included ethnographic observation and in-depth interviews. This analysis has manifested a dynamic process of network construction in which DSO distributors develop two strategies, personalizing sales and familiarizing sponsorship, to transform their relationships with customers and down lines into trustworthy business ties. The networking process subjects distributors to the disciplinary actions of customers as well as mutual surveillance between up lines and down lines who are tied into a relationship of financial interdependence. According to **Steward Brodie, Gerald Albaum, Der-Fa-Robert-Chen, Leonardo Gracia, Rowan Kenndy, Pumelamsveli, Elimaoksenan and Thomas Wortruba of Westminster business school (2004)**³ presented a report on a study of public perception and experience of direct selling as a channel of distribution for goods and services and also as a personal business opportunity in eight different countries (U.S.A, South Africa, Australia, New Zealand, Taiwan, The Philippines, Finland and United Kingdom). It deals with people who have not been in contact with direct selling as a customer or even as a direct seller. This report concluded with a positive perception of direct selling with 76% of the population is good but it could still allow for considerable improvement. **Susanne E. Jalbert (2008)**⁴ performed a study to explore the role of women entrepreneurs in a global economy. It also examined how women's business associations can strengthen their position in business and international trade. The analysis is performed on the basis of facts and data collected through field work (surveys, focus

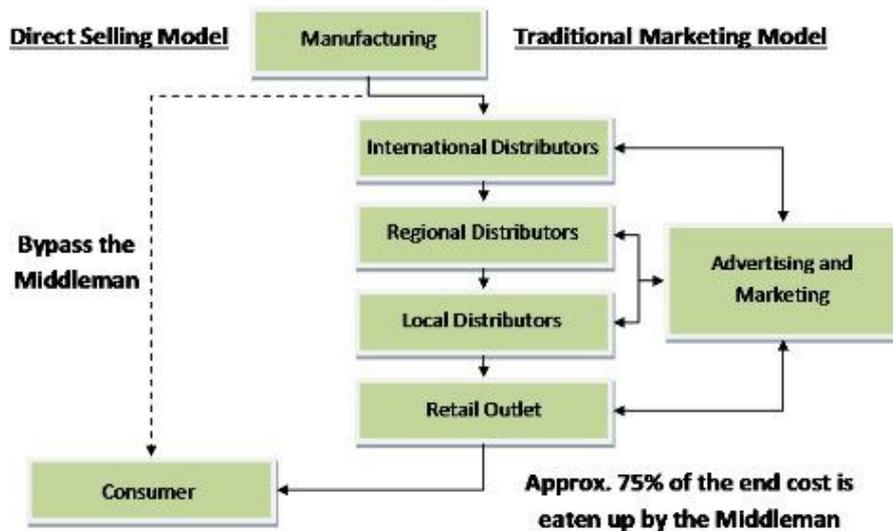
groups and interviews) and through examining the existing published research. The study has shown that the women business owners are making significant contributions to global economic health, national competitiveness and community development bringing many assets to the global market. As per the analysis of the research study, women entrepreneurs have demonstrated the ability to build and maintain long-term relationships and networks to communicate effectively, organize efficiently, fiscally conservative, and aware of the needs of their environment and to promote sensitivity in cultural differences. Researchers contend that women business owners possess certain specific characteristics that promote their creativity. These characteristics include focus, high energy level, personal motivations, self-employed father, social adroitness, interpersonal skills etc. There is a worldwide pool of economically active persons, known as the Women's Indicators and Statistical Data Base (WISTAT) from which one can extrapolate the general number of women entrepreneurs. WISTAT titles the category "employers and own-account workers," but the category could be termed as well as self-employed or business owners. The category describes those who are economically independent and who could be entrepreneurs. The study revealed that the gap between men and women business owners has narrowed significantly. In, 1970 women numbered 26 for each 100 men, but by 1990 women numbered 40 for each 100 men who were self-employed. **Walmart (2008)**⁵ in his research mainly focused on the economic impact of women owned businesses in U.S. economy. This research specifically analysed three types of economic impact which includes output effect, Income effect and Employment effect. The sample size of 417 women business owners of United States had given their useful information for the research. The findings of this research ascertained that total output or sales during the year were \$147 million, the total input effect \$54.8 million and they have created 1224 employment opportunities in United States. He concluded that \$2.8 trillion dollars from majority-women-owned firms annually coupled with more than 23 million people who are employed directly and indirectly by these firms. This proves that women-owned firms are not a small market but a major contributor and player in the overall economy.

Direct selling

Several terms have been used over the years to describe sales made to consumer by sales people away from retail establishments. Some of the more common ones are Door to door sales, at-home shopping, and non-store retailing. While direct selling association defines "direct selling as the sale of a consumer product or service, person-to-person, away from a fixed retail location, marketed through independent sales representatives who are sometimes also referred to as consultants, distributors or other titles". Direct sellers are not employees of the company. They are independent contractors who market and sell the products or services of a company in return for a commission on those sales.

Traditional selling vs. direct selling

Traditional selling refers to selling where the manufacturer and the consumers are far away but the products passes through various middlemen such as agents, wholesalers and retailers, which breaks the direct communication between the manufacturer and the consumer. The middlemen may not have the complete knowledge of the product as he deals with selling various other products also. The manufacturer has the complete knowledge of the product but they cannot explain them to their consumers directly. The price in the traditional selling varies in each stage, and finally when it reaches the customer, it comes at a high price. However, direct selling avoids this inconvenience, the manufacturer directly sells the products to the consumers at the manufacturing price, so the consumer and the manufacturer both are benefited. Direct selling is the place where the middlemen are being avoided. The person who becomes a member of a direct selling company will create an awareness among the public and encourage them to join the company as members as their downlines. Now the downlines will be having a direct contact with the company and the chain continues.



INDIAN DIRECT SELLING ASSOCIATION (IDSA)

The Indian Direct Selling Association IDSA is an autonomous, self-regulatory body for the direct selling industry in India formed with following companies which includes, Amway, Avon, Oriflame, and Tupperware. The Association was incorporated in Mumbai in 1996 and continued to operate as a registered office in New Delhi from 1998 onwards. IDSA sets the Code of Practice with which its member companies shall comply in the conduct of their business. This Code contains sections entitled “Conduct for the Protection of Consumers,” “Conduct Between Companies and Direct Sellers” and “Conduct Between Companies.” These three sections address the varying interactions across the spectrum of direct sales. This Code is designed to assist in the satisfaction and protection of Consumers, promote fair competition within the framework of free enterprise and enhance the public image of Direct Selling. This Code covers all of Indian Direct Selling Association (IDSA) members, their staff, contractors, distributors, agents and Independent sales consultant/ Direct Sellers, including full and associate members while engaged in Direct Selling.

List of members under IDSA

Tupperware India Pvt. Ltd., Tiens India Pvt. Ltd., Oriflame India Pvt. Ltd., Modicare Ltd., Maxlife Insurance co, Ltd., Hindustan unilever network., K link healthcare (India) Pvt. Ltd., Jafaruchi cosmetics India Pvt. Ltd., Daehsan trading P. Ltd., Herbalife International India P. Ltd., Elken International India Pvt. Ltd., Amway India Enterprises., CNI enterprises (India) Pvt. Ltd.,

Avon beauty products India Pvt. Ltd., 4 Life trading India Ltd., AMC cookware (India) Pvt. Ltd.,

Glaze trading India Pvt. Ltd

Benefits for the Society

It provides self-employment opportunities, It encourages entrepreneurship, It has no gender, age, ethnicity and disability barriers, It increases globalization, It offers alternatives to large outlets.

Benefits for direct sellers

It gives an opportunity to establish and to run own business at minimum cost/low risk, It has convenient and flexible earning opportunities, It gives flexibility to choose working hours, Spouses or family members can be partners in business (family business), It has adjustable opportunities ranging from part-time to full-time activity, For joining this no formal qualifications required, There will be adequate training and support from companies, Large range of products available, Social contact and personal recognition, It gives an opportunity to establish and to run own business at minimum cost/low risk,

Benefits for the customers

It gives the opportunity to try and test the products, It provides personalized home delivery, It provides demonstration and consultation in a friendly environment, It has the right to withdraw the purchase within a given period (additional protection), There will be a direct contact with the seller, They provide

guarantee and after sales service, It has flexible buying hours, They provide guarantee and after sales service.

Benefits for the Companies

The most effective method to enter new market with relatively low cost, especially providing unique products or services, It does not require high capital investment, It allows avoiding additional intermediaries in distribution, saved money can be invested elsewhere, It does not require business experience, It does not require specially educated workers, It is effective in gaining the initial interest and attention of prospective customer – personal touch, It is particularly effective in the marketing of low-cost consumer goods or products insufficiently known: new products, technically complex products, etc, It has unique competitive strategy.

Benefits for the Economy and State

It creates earning opportunities (mainly part-time) and facilitates economy, It has a channel of distribution away from large retail distribution unities, It creates micro-enterprises, It helps in Introducing self-employment, It develops entrepreneurship, It contributed to national economic welfare.

Benefits for the Society

It provides self-employment opportunities, It encourage entrepreneurship, It has no gender, age, ethnicity and disability discrimination, It increases globalization, It offers alternatives to large outlets.

Disadvantages of direct selling

Promoting this type of business can be very time consuming, This type of business is highly competitive, Direct selling results in unpredictable source of income, It will get quite a bit of rejection before finding people who will buy what we have to offer, If we are looking for one online it is sometimes hard to find a business that is legitimate, Sometimes we have to sell so many products or set dollar amount to remain in good standing with the business, Some of the products are similar to products we can find in the store but for a much higher price and we will have a hard time trying to convince people to purchase this product instead of one at a store. For research purposes, we have chosen 4 direct selling companies which include, Tupperware, Amway, Oriflame and Herbalife. The reason behind choosing these 4 companies is because it is comes under the 18 direct selling companies registered with IDSA and these 4 companies are bit popular where the distributorship is taken by women also. And our Project has focused on role of women distributors in selected (Tupperware, Amway, Oriflame and Herbalife) direct selling companies.

DATA ANALYSIS AND INTERPRETATION

Simple percentage analysis

Age of the respondents

Table No. 1

Age	No of respondents	Percentage (%)
18-30 Years	38	30.4
31-40 Years	43	34.4
41-50 Years	35	28.0
Above 50 Years	9	7.2
Total	125	100.0

Source: Computed

From the above table it is inferred that 34.4 percent of the respondents belong to the age group 31-40 years, 30.4 percent of them are between 18-30 years, 28 percent of them are between 41-50 years and 7.2 percent of them belong to the age above 50 years.

Educational qualification of the respondents

Table no: 2

Educational Qualification	No of respondents	Percentage (%)
No formal education	6	4.8
School Level	26	20.8
Graduate	67	53.6

Diploma	2	1.6
Post Graduate	20	16.0
Professionally Qualified	4	3.2
Total	125	100.0

Source: Computed

The above table denotes that 53.6 percent of the respondents are graduates, 20.8 percent of them have completed their schooling, 16 percent of them are post graduates, 4.8 percent of them have no formal education, 3.2 percent of them are professionally qualified and 1.6 percent of them are diploma holders.

Marital status of the respondents

Table No: 3

Marital Status	No of respondents	Percentage (%)
Married	105	84.0
Single	20	16.0
Total	125	100.0

Source: Computed

From the above table, it is interpreted that 84 percent of the respondents are married and 16 percent of the respondents are single.

Occupational status of the respondents

Occupational status of the respondents plays an important role in deciding to choose direct selling business as a full time or part time business.

Table No: 4

Occupational Status	No of respondents	Percentage (%)
Student	12	9.6
Employed	26	20.8
Professional	8	6.4
Business	31	24.8
Housewife	45	36.0
Full time direct selling distributor	3	2.4
Total	125	100.0

Source: Computed

It is explained from the above table that 36 percent of the respondents are housewives, 24.8 percent of them are doing business, 20.8 percent of them are employed, 9.6 percent of them are students, 6.4 percent of them are professionals, and 2.4 percent of them are full time direct selling distributors.

Family structure of the respondents

Table No. 5

Kind of Family Structure	No of respondents	Percentage (%)
Nuclear Family	104	83.2
Joint Family	21	16.8
Total	125	100.0

Source: Computed

From the above table it is concluded that 83.2 percent of the respondents are from nuclear family and 16.8 percent of the respondents are from joint family.

Number of members in the family:

TableNo.6

Size of the Family	No of respondents	Percentage (%)
2 members	9	7.2
3-4 members	83	66.4

5-6 members	31	24.8
Above 6 members	2	1.6
Total	125	100.0

Source: Computed

From the above table it is noted that 66.4 percent of the respondents have 3-4 members, 24.8 percent of them have 5-6 members, 7.2 percent of them have 2 members and 1.6 percent of them have more than 6 members in their family.

Family monthly income:

Table No. 7

Family Monthly Income	No of respondents	Percentage (%)
Up to Rs.50,000	48	38.4
Rs 50,001- Rs 1,00,000	37	29.6
Rs 1,00,001 - Rs 1,50,000	31	24.8
Rs 1,50,001 - Rs 2,00,000	5	4.0
Above Rs 2,00,000	4	3.2
Total	125	100.0

Source: Computed

From the above table it is understood that 38.4 percent of the respondents have family monthly income up to Rs.50000, 29.6 percent of them have Rs.50001-Rs.100000, 24.8 percent of them have an income between Rs.100001-Rs.150000, 4 percent of them have between Rs.150001-Rs.200000 and remaining of the respondents of 3.2 percent earned above Rs.200000.

Number of earning members in the family:

Table No. 8

Number of earning members in the family	No of respondents	Percentage (%)
1-2	109	87.2
3-4	14	11.2
5-6	1	.8
Above 6	1	.8
Total	125	100.0

Source: Computed

From the above table it reveals that 87.2 percent of the respondents have 1-2 earning members in their family, 11.2 percent of them have 3-4 earning members, 0.8 percent of them have 5-6 earning members and 0.8 percent of them have above 6 earning members in their family.

Residential area of the respondents:

Table No. 9

Residential Area	No. of Respondents	Percentage (%)
Urban	93	74.4
Semi-Urban	16	12.8
Rural	16	12.8
Total	125	100.0

Source: Computed

From the above table it is analyzed that 74.4 percent of the respondents are residing in urban area, 12.8 percent of them are from semi-urban area and 12.8 percent of the respondents are living in rural area.

Awareness about Direct Selling Companies

Table No. 10

Company	No of respondents	Percentage (%)
Tupperware	120	96

motivated by others, 4 percent of them are motivated to this business through advertisements, 4 percent of them are doing business on their personal interest, 1.6 percent of them are doing business by attending meetings and 0.8 percent of them are motivated by their colleagues.

Reason for joining the direct selling the enterprises

Table No. 13

Reasons	No of respondents	Percentage (%)
To have own business	61	48.8
To earn more money	30	24
Attracted by many recognitions in achieving the target	21	16.8
Long term security	29	23.2
To gain reputation	20	16

Source: Computed

From the above table it is found that 48.8 percent of the respondents joined in direct selling company 'to have their own business', 24 percent of them saw this as an opportunity 'to earn little more money', 23.2 percent of them joined this business 'to attain long term security', 16.8 percent of them are 'attracted by many recognitions given for achieving the target' and 16 percent of them are joined in direct selling company 'to gain reputation'.

Nature of business

Table No. 14

Nature of Business	No of respondents	Percentage (%)
Full Time	23	18.4
Part Time	102	81.6
Total	125	100.0

Source: Computed

This table reveals that 81.6 percent of the respondents are doing the direct selling as part time business and 18.4 percent of them are doing it as a full time business.

Membership fees paid by the respondents

Table No. 15

Membership Fees	No of respondents	Percentage (%)
Free of Cost	16	12.8
Less Than Rs. 1500	77	61.6
Rs. 1501,- Rs. 2,500	26	20.8
Rs. 2501,- Rs. 5,000	6	4.8
Total	125	100.0

Source: Computed

From the above table it is understood that 61.6 percent of the respondents have paid less than Rs.1500 as membership fees at the time of joining the direct selling company, 20.8 percent of them have paid between Rs.1501-Rs.2500, 12.8 percent of them have joined at free of cost, and 4.8 percent of them have paid between Rs.2501-Rs. 5000.

Involvement of co-applicant in business

Table No. 16

Involvement of Co-Applicant	No of respondents	Percentage (%)
Yes	54	43.2
No	71	56.8
Total	125	100.0

Source: Computed

From the above table it is expressed that 56.8 percent of the respondents do not have a co-applicant in business and 43.2 percent of them have a co-applicant in business.

The co-applicant of the respondents

Table No. 17

Whose Your Co-Applicant	No of respondents	Percentage (%)
Father	6	11
Mother	6	11
Brother	3	5
Sister	3	6
Son	4	7
Daughter	2	4
Friend	8	15
Husband	22	41
Total	54	100.0

Source: Computed

Out of 54 respondents who have co-applicant in their business it is analyzed that 41 percent of the respondents have their husband as their co-applicant , 15 percent of them have friends as their co-applicant, 11 percent of them have father as their co-applicant, 11 percent of them have mother as their co-applicant, 7 percent of them have son as their co-applicant, 6 percent of them have their sister as the co-applicant, 5 percent of them have brother as their co-applicant, 4 percent of the respondents have their daughter as co-applicant.

Years of experience as the distributor in direct selling company:

Table No. 18

Year of experience	No of respondents	Percentage (%)
Less Than 2 Years	60	48.0
2-4 Years	48	38.4
5-7 Years	12	9.6
7 Years and Above	5	4.0
Total	125	100.0

Source: Computed

The above table shows that 48 percent of the respondents have been distributors for less than 2 years in the direct selling company, 38.4 percent of them are distributors for 2 to4 years, 9.6 percent of them are distributors for 5 to7 years and 4 percent of them are distributors for 7 years and above.

Percentage of proportion spend by respondents' on sponsorship and selling in the direct selling business

Table No.19

Percentage of proportion	No of respondents	Percentage (%)
100% in sponsorship	5	4.0
75% in sponsorship and 25% selling	13	10.4
50% sponsorship and 50% selling	35	28.0
25% sponsorship and 75% selling	38	30.4
100% selling	20	16.0
for personal consumption only	10	8.0
no activity at all	4	3.2
Total	125	100.0

Source: Computed

This table ascertains that 30.4 percent of the respondents have concentrated ‘25% on sponsorship and 75% on selling, 28 percent of them have stated that they concentrated ‘50% on sponsorship and 50% on selling’, 16 percent of them have concentrated ‘100% on selling’ only, 10.4 percent of them have concentrated ‘75% on sponsorship and 25% on selling’, 8 percent of the respondents will do only ‘personal consumption’, 4 percent of them concentrates ‘100% on sponsorship’ and 3.2 percent of the respondents ‘neither sell nor sponsor’.

Number of members met by the respondents in a week for selling and recruiting:

Table No. 20

No of members	No of respondents'	Percentage (%)
less than 10 members	60	48.0
10-20 members	58	46.4
20-30 members	4	3.2
more than 30 members	3	2.4
Total	125	100.0

Source: Computed

This table ascertains that 48 percent of the respondents meet less than 10 members in a week for selling and recruiting, 46.4 percent of them meet 10-20 members in a week, 3.2 percent of them meet 20-30 members in a week and 2.4 percent of them meet more than 30 members in a week for selling and recruiting.

Monthly expenditure incurred by the respondents towards the direct selling business activities:

Table No. 21

Monthly expenditure in Rs.	No of respondents	Percentage (%)
Less than Rs.5000	87	69.6
Rs.5001-Rs.10000	31	24.8
Rs.10001-Rs.20000	6	4.8
more than Rs.20000	1	.8
Total	125	100.0

Source: Computed

This table reveals that 69.6 percent of the respondents incurred less than Rs.5000 as their monthly expenditure towards the direct selling business activities, 24.8 percent of them have incurred a monthly expenditure between Rs.5001-Rs10000, 4.8 percent of them have incurred monthly expenditure ranging from Rs.10001 to Rs.20000 and 0.8 percent of them have incurred more than Rs.20000 towards the direct selling business activities.

Monthly income earned by the respondents from direct selling business:

Table No. 22

Monthly income in Rs.	No of respondents'	Percentage (%)
Less than Rs.5000	50	40.0
Rs.5001-Rs.10000	55	44.0
Rs.10001-Rs.20000	16	12.8
more than Rs.20000	4	3.2
Total	125	100.0

Source: Computed

From the above table it is identified that 44 percent of the respondents have earned a monthly income ranging from Rs.5001 to Rs.10000, 40 percent of them have earned less than Rs.5000, 12.8 percent of them have earned between Rs.10001-Rs.20000 and 3.2 percent of them have earned more than Rs.20000 from direct selling business.

Complaints received from the customers:

Table No. 23

Received Complaints	No of respondents'	Percentage (%)
Yes	42	33.6
No	83	66.4
Total	125	100.0

Source: Computed

This table diagnosed that 66.4 percent of the respondents do not receive complaints from their customers and 33.6 percent of the respondents received complaints from their customers.

Remedial measures taken for the complaints received by the respondents

Table No. 23 (a)

Measures	Frequency	Percentage (%)
Explain clearly about the product	9	21
Replace damaged product	15	36
Explain about the cost per use of product	4	10
Suggest the customer to attend the product training sessions	9	21
Convince the customers	5	12
Total	42	100

Source: Computed

Out of 125 respondents only 42 respondents receive complaints from the customers about the products. Out of 42 respondents 36 percent of them 'Replace damage damaged product' to the customers as remedial measure, 21 percent of them 'Explain clearly about the product', 21 percent of them 'Suggest the customer to attend the product training sessions', 12 percent of them 'Convince the customers' and 10 percent of them 'Explain about the cost per use of product' to the customers.

Intention to continue to be a distributor of direct selling company

Table No. 24

Intention to continue	No of respondents'	Percentage (%)
Yes	96	76.8
No	29	23.2
Total	125	100.0

Source: Computed

This table concludes that 76.8 percent of the respondents have an intention to continue as the distributor of direct selling company and 23.2 percent of the respondents have intended not continue the direct selling business in the future.

Reasons for discontinuing to be the distributors in direct selling business

Table No. 24 (a)

Reasons	No. of respondents	Percentage (%)
High price	13	45
Delayed supply	2	8
Opposition form the family members	8	27
Lack of advertisement for the company promotion	3	10
Time consuming in developing networks	3	10
Total	29	100

Source: Computed

The above table reveals 45 percent of respondents says 'High price' as a reason to discontinue the distributorship from their direct selling business, 27 percent of them says 'Opposition from the family

members' as a reason, 10 percent of them says the reason as 'Lack of advertisement for the company promotion', 10 percent of them has a reason of 'Time consuming in developing networks' and 8 percent of them says that 'Delayed supply' is the reason to discontinue.

CHI-SQUARE ANALYSIS

Null hypothesis (H₀): There is no significant relationship between age of the respondents and their intention to become the distributor of the particular direct selling company.

Table-25: Age Vs. Intention to become the distributor in direct selling company

		DS Distributors				Total
		Amway	Tupper Ware	Herbal Life	Oriflame	
Age	18-30 Years	18	9	6	5	38
	31-40 Years	10	16	10	7	43
	41-50 Years	11	18	3	3	35
	Above 50 Years	3	4	1	1	9
Total		42	47	20	16	125

Source: Computed

Chi-Square Tests				
	Value	Df	Table value	NS/S
Pearson Chi-Square	11.091 ^a	9	16.92	NS

*S-Significant at 5% level *NS-Not Significant

According to the Chi-square table the $X^2 = 11.091$, degree of freedom is 9 and table value is 16.92. Here, the table value is higher than the calculated value ($16.92 > 11.091$). It is clear that there is no significant relationship between the age of the respondents and their intention to become the distributor of the particular direct selling company.

Hence, the null hypothesis is accepted at 5% level of significance.

Null hypothesis (H₀): There is no significant relationship between the occupational status of the respondents and hours spent by them on various activities in developing the direct selling business.

Table-26

Occupational Status Vs. Time spent on various activities in developing direct selling business

		Direct selling business				Total
		less than 1hr/week	10-20 hrs per week	20-30 hrs per week	more than 30 hrs/week	
Occupational Status	Student	5	7	0	0	12
	Employed	15	11	0	0	26
	Professional	3	3	1	1	8
	Business	17	13	0	1	31
	Housewife	26	15	3	1	45
	Full time direct selling distributor	0	2	1	0	3
Total		66	51	5	3	125

Source: Computed

Chi-Square Tests				
	Value	Df	Table value	NS/S
Pearson Chi-Square	20.567 ^a	15	25	NS

*S-Significant at 5% level *NS-Not Significant

According to the Chi-square table the $X^2 = 20.567$, degree of freedom is 9 and table value is 25. Here, the table value is higher than the calculated value ($20.567 > 25$). Hence there is no significant relationship

between the occupation status of the respondents and the hours spent on various activities in developing the direct selling business.

Hence, null hypothesis is accepted at 5% level of significance.

Null hypothesis (H₀): There is no significant relationship between montly income of the respondents and the level of importance on the motivational factor towards financial security.

Table-27

Family Monthly Income vs. Level of importance on the motivational factors towards financial security

		Financial Security					Total
		very important	Important	most important	slightly important	not important	
Family Monthly Income	Up to Rs.50,000	25	12	8	2	1	48
	Rs.50,001- Rs.1,00,000	14	10	11	1	1	37
	Rs.1,00,001-Rs.1,50,000	10	10	8	3	0	31
	Rs.1,50,001-Rs.2,00,000	0	2	2	1	0	5
	Above Rs.2,00,000	1	0	3	0	0	4
Total		50	34	32	7	2	125

Source: Computed

Chi-Square Tests				
	Value	Df	Table value	NS/S
Pearson Chi-Square	16.931 ^a	16	26.3	NS

*S-Significant at 5% significant level *NS-Not Significant

According to the Chi-square table the $X^2 = 16.931$, degree of freedom is 16 and table value is 26.3. Here, the table value is greater than the calculated value ($16.931 > 26.3$). Hence there is no significant relationship between montly income of the respondents with level of importance on the motivational factor towards financial security.

Hence, null hypothesis is accepted at 5% significant level.

Null hypothesis (H₀): There is no significant relationship between educational qualification of the respondents and the level of satisfaction towards product training seminars provided by direct selling company.

Table-28

Educational Qualification Vs. Level of satisfaction towards Product training seminars

		Product Training					Total
		highly satisfied	Satisfied	Moderate	Dissatisfied	highly dissatisfied	
Educational Qualification	No formal education	3	2	0	0	1	6
	School Level	15	8	3	0	0	26
	Graduate	32	29	2	1	3	67
	Diploma	2	0	0	0	0	2
	Post Graduate	8	11	1	0	0	20
	Professionally Qualified	2	0	2	0	0	4
Total		62	50	8	1	4	125

Source: Computed

Chi-Square Tests				
	Value	Df	Table value	NS/S
Pearson Chi-Square	27.131 ^a	20	31.41	NS

*S-Significant at 5% level * NS-Not Significant

According to the Chi-square table the $X^2 = 27.131$, degree of freedom is 20 and table value is 31.41. Here, the table value is higher than the calculated value ($27.131 > 31.41$). Hence there is no significant relationship between educational qualification of the respondents and the level of satisfaction towards product training seminars provided by direct selling company.

Hence, null hypothesis is accepted at 5% significant level.

TABLE-29: KENDALL'S COEFFICIENT OF CONCORDANCE RANK AS PER THE ENTREPRENEURIAL ACTIVITIES CARRIED OUT BY RESPONDENTS IN DEVELOPING BUSINESS

Entrepreneurial activity	Mean Rank	Actual rank
New members	2.94	II
Meeting customers	2.76	I
Marketing products	3.65	IV
Attending meetings	3.38	III
Record keeping	5.13	VI
Training sessions	5.04	V
Sales promotion	5.39	VII
Any others	7.71	VIII

It is inferred from the above table that most of the respondents has given priority to meet the customers (2.76), 2nd priority is given 'new members' (2.94), 3rd priority is given 'to attend meetings' (3.38), 4th priority is given to 'marketing of products' (3.65), 5th priority is given 'to attend product training sessions' (5.04), 6th priority is given for 'record keeping' (5.13), 7th priority is given to 'sales promotion' (5.39) and 8th priority is given 'to other activities'(health camp,skin care camp ,demo sessions, get together etc.,).

Test Statistics	
Kendall's W ^a	.458
a.	Kendall's Coefficient of Concordance

Kendall's Coefficient of Concordance was used to find the extent of similarities among the respondents in the order of assigning ranks to the given items. Kendall's range between 0 and 1 the higher value of (w) more will be the similarities among the respondents in assigning the ranks. Kendall's (w) value was 0.458 this shows that there is less similarities among the respondents in carrying out the various activities to develop their business.

WEIGHTED AVERAGE

The weight age for the level of importance on the motivational factors that respondents consider in conducting the direct selling business

Table no-30

I	EXTRINSIC FACTOR	VI	I	MI	SI	NI	TOTAL	AVERAGE	RANK
A	To make a lot of money	40	46	17	11	11	468	3.744	3
B	To get rich quickly	15	45	31	13	21	395	3.16	6
C	To be free to name my own hour	20	50	34	15	6	438	3.504	4
D	To be free to work wherever I want-including from home	35	44	28	15	3	468	3.744	3
E	To have influence over and create a positive impact upon my community	19	38	38	15	15	406	3.248	5

F	To be able to have lavish lifestyle	18	35	37	16	19	392	3.136	7
G	To have financial security	50	34	32	7	2	498	3.984	1
H	To be able to vocation more often	46	44	24	8	3	497	3.976	2

Source: Computed

The above table shows the weight age for the level of importance on the motivational factors that respondents consider in conducting the direct selling business and it is inferred that ‘financial security’ has been the most important motivational factor influencing the respondents to become distributors which is evident with the highest mean score of 3.984 and hence it is assigned rank I followed by ‘able to vocation more often’ (mean 3.976). Next rank has been given to the factors ‘to make a lot of money’ (mean 3.744) and ‘to be free to work wherever I want-including from home’ (mean 3.744). ‘To be free to name my own hour’ has been given rank four with the mean score of 3.504. Next rank has been given to ‘To have influence over and create a positive impact upon my community’ with a mean followed by the factor ‘to get rich quickly’ (mean 3.16) and the least important is given to the motivating factor ‘to be able to have lavish lifestyle’ (mean 3.136).

Table No-31: The weight age for the level of satisfaction towards the services provided by respondents’ direct selling company

S.No	Services	HS	S	M	DS	HDS	TOTAL	AVG	RANK
1	Product training seminars	62	50	8	1	4	540	4.32	1
2	Better product training literature	36	63	25	4	0	515	4.12	2
3	Training in understanding sales and marketing plan	30	53	41	1	0	487	3.896	6
4	Training in presenting the sales and marketing plan	33	51	40	1	0	491	3.928	4
5	Training in selling the products to customers	38	64	19	4	0	511	4.088	3
6	Motivational seminars to yourself and your down line groups	26	54	37	5	3	470	3.76	7
7	Training in how to sponsor	23	47	42	12	1	454	3.632	9
8	Training in management	17	63	32	13	0	459	3.672	8
9	More company sponsored rallies	27	37	44	15	2	447	3.576	10
10	More recognition events or incentive schemes	33	55	30	6	1	488	3.904	5

Source: Computed

The above table shows the weight age for the level of satisfaction towards the services provided by direct selling company and it explains ‘product training seminars ‘has been the most important level of satisfaction of the respondents as it ranks first with the highest mean score of 4.32 followed by ‘Better product training literature’ placed with rank 2 with a mean score 4.12. Next rank has been given to ‘Training in selling the products to customers’ gaining a mean score of 4.088 and ‘Training in presenting the sales and marketing plan’ has been ranked fourth due to mean score 3.928. ‘More recognition events or incentive schemes’ with the mean score of 3.904 is assigned with rank 5 followed by the next level ‘Training in understanding sales and marketing plan’ ranking sixth with the merit of mean score 3.896 and seventh rank has been given to ‘Motivational seminars to respondents and their down line groups’ with a view of mean rank 3.76 and least rank has been given to ‘Training in management’ (mean 3.672) and ‘Training in how to sponsor’ (mean 3.632) the least important motivating factor has been ‘More company sponsored rallies ’ (mean 3.567).

Table-32: The weightage for the level of agreeability regarding the challenges faced by the respondents

S. No.	Statements	SA	A	N	D	SD	TOTAL	AVERAGE	RANK
(a)	My up line force me to attend the meetings	39	31	30	17	8	451	3.608	1

(b)	My up line force me to stock the product	9	43	40	26	7	396	3.168	5
(c)	My up line forces me to self use the product	13	28	43	31	10	378	3.024	8
(d)	My uplinecompels me to recruit the people	18	33	49	16	9	410	3.28	2
(e)	My upline force me to get the business building tools	12	29	44	33	7	381	3.048	7
(f)	My upline force me to sell the tickets for the meetings	16	21	41	37	10	371	2.968	10
(g)	My up line forces to achieve the target	15	44	29	29	8	404	3.232	3
h)	I am financially affected by doing this business	12	29	40	34	10	374	2.992	9
i)	I find no time to spend with my family	11	30	34	36	14	363	2.904	11
j)	Too many Lines snatching	11	34	42	30	8	385	3.08	6
(K)	Competition from other direct selling companies	13	37	45	20	8	396	3.168	4
(l)	Opposition from my family members	9	28	41	31	16	358	2.864	12

Source: Computed

The above table shows the weightage for the level of agreeability regarding the challenges faced by the respondents and it is inferred that ‘respondents up line force them to attend the meetings’ has been the most challenging aspect of the respondents which is evident with the highest mean score of 3.608 and hence it is assigned rank I followed by ‘the respondents upline compels them to recruit the people’ (mean 3.28). Next rank has been given to ‘The respondents, up line forces them to achieve the target’ (mean 3.232) and ‘Competition from other direct selling companies’ (mean 3.168). ‘The respondents up line force them to stock the product’ has been given rank five with the mean score of 3.168 followed by the level ‘Too many Lines snatching’ (mean 3.08) and ‘The upline force them to get the business building tools ’ with the mean rank 3.048 has been given rank seven, next rank has been given to ‘Their up line forces them to self use the product ’ (mean 3.024) and ‘I am financially affected by doing this business’ (mean 2.992) it is followed by ‘their upline force them to sell the tickets for the meetings’(2.968) with the rank 10 and the next rank has been ‘I find no time to spend with my family’(mean 2.904) the least important challenges has been ‘Opposition from my family members ’ (mean 2.864).

ANOVA

Opinion of the respondents towards the quality of the products sold in direct selling companies classified based on their personal factors

H₀: There is no significant difference in opinion of the respondents towards the quality of the products sold in direct selling companies classified based on their personal factors such as age, educational qualification, marital status, occupational status, monthly income, family structure, size of family, earning members and residential area.

Table No.33: Opinion of the respondents towards the quality of the products sold in direct selling companies classified based on their personal factors

		Sum of Squares	Df	Mean Square	F	Table value	Significant/ not Significant
Age	Between Groups	.583	3	.194	.221	2.66	NS
	Within Groups	106.617	121	.881			
Educational qualification	Between Groups	.822	3	.274	.201	2.66	NS
	Within Groups	165.130	121	1.365			
Marital Status	Between Groups	.850	3	.283	2.149	2.66	NS
	Within Groups	15.950	121	.132			

Occupational Status	Between Groups	7.362	3	2.454	1.172	2.66	NS
	Within Groups	253.438	121	2.095			
Family monthly Income	Between Groups	3.441	3	1.147	1.056	2.66	NS
	Within Groups	131.359	121	1.086			
Family structure	Between Groups	1.143	3	.381	2.824	2.66	S
	Within Groups	16.329	121	.135			
Size of the family	Between Groups	4.811	3	1.604	5.136	2.66	S
	Within Groups	37.781	121	.312			
Earning members in the family	Between Groups	.788	3	.263	1.363	2.66	NS
	Within Groups	23.324	121	.193			
Residential area	Between Groups	.175	3	.058	.115	2.66	NS
	Within Groups	61.393	121	.507			

*Source: Computed *S- Significant at 5% level *NS- Not significant*

From the above table it is inferred that there is no significant difference in opinion of the respondents towards the quality of the products sold in direct selling companies classified based on their personal factors like age, educational qualification, marital status, occupational status, monthly income, earning members and residential area, as the p value is greater than the table value. Hence the H_0 is accepted at 5% significant level.

It is inferred that there is a significant difference in opinion of the respondents towards the quality of the products sold in direct selling companies classified based on their personal factors like family structure and size of family, as the calculated value is less than the table value. So the H_0 is rejected at 5% significant level.

FINDINGS

34.4 percent of the respondents belong to the age group ranging from 31 to 40 years. 3.6 percent of the respondents are graduates. 84 percent of the respondents are married. 36 percent of the respondents are housewives. 83.2 percent of the respondents are from nuclear family. 66.4 percent of the respondents have 3-4 members in their family. 38.4 per cent of the respondents have a monthly income ranging up to Rs. 50,000. 87.2 percent of the respondents have 1-2 earning members in their family. 74.4 percent of the respondents are residing in urban area. 96 percent of the respondents are aware of Tupperware products. 38 percent of the respondents have taken Tupperware distributorship. 44 percent of the respondents have earned a monthly income ranging from Rs.5001 to Rs.10000 through direct selling business. There is no significant relationship between age of the respondents and in which direct selling company they are distributor. There is no significant relationship between the age and becoming the distributor of the particular direct selling company. Hence the null hypothesis is accepted at 5% level of significance. 56 percent of the respondents are motivated by their friends to enter the direct selling. 48.8 percent of the respondents have joined in direct selling company in order to have own business. There is no significant relationship between monthly income of the respondents with level of importance on the motivational factor towards financial security. Hence null hypothesis is accepted at 5% level of significance. The weightage for the level of importance on the motivational factors that respondents consider in conducting the direct selling business, to have financial security ranks 1st. It is found that there is no significant difference in opinion of the respondents towards the quality of the products sold in direct selling companies classified based on their personal factors such as age, educational qualification, marital status, occupational status, monthly income, earning members and residential area, as the calculated value is greater than the table value. Hence the H_0 is accepted at 5% significant level. It is inferred that there is a significant difference in opinion towards the quality of the products sold in direct selling companies classified based on their personal factors like family structure and size of family, as the calculated value is lesser than the table value. So the H_0 is rejected at 5% significant level. 76.8% of the respondents will continue to be a distributor of direct selling company. There is no significant relationship between educational qualification of the respondents with level of satisfaction towards product training seminars provided by direct selling company. Hence null hypothesis is accepted at 5% level of significance. The weightage for the level of satisfaction towards the services provided by direct selling company, Product training seminars ranks 1st. 81.6 percent of the respondents are doing direct selling business in their part time. 61.6 percent of the respondents have paid less than

Rs.1500 as membership fees at the time of joining the direct selling company. 56.8 percent of the respondents do not have a co-applicant in their business. 41 percent of the respondents' co-applicant is their husband. 48 percent of the respondents have been distributors for less than two years. 42.4 percent of the respondents have stated that there is high growth in their direct selling company. 76 percent of the respondents have mentioned that they recruit their friends as their down lines in the business. 48 percent of the respondents meet less than 10 members in a week for selling and recruiting. 69.6 percent of the respondents have incurred less than Rs.5000 as their monthly expenditure incurred towards the direct selling business activities. There is no significant relationship between occupational status of the respondents with hours spend on various activities in developing the direct selling business. Hence null hypothesis is accepted at 5% level of significance. Kendall's (w) value was 0.458 this shows that there is less similarities among the respondents in carrying entrepreneurial activities. 66.4% of the respondents do not receive complaints from their customers. The weight age for the level of agreeability regarding the challenges, My upline force me to attend the meetings ranks 1st.

SUGGESTIONS

The IDSA (Indian Direct Selling Association) prohibits direct selling companies from advertising their products, as they insist that sales must be through word of mouth only. Because of this the people residing at rural areas are not aware of direct selling companies. Flexibility in this rule would help the entrepreneurs to capture more sales, as advertising is a very powerful tool. Most distributors focus on meeting the new members and try to recruit them as their down-lines, which leads only to widen their network but they give less importance to sales promotion activities. If they concentrate on both the aspects equally, there would be a remarkable change in the volume of the business which ultimately increases their income. Women distributors operate individually, which limits their business function. To achieve more in terms of sales volume as well as in widening network they could team up with their co-applicants in order to reach the desired goals by gaining their moral support. The up line distributors should not force their down line agents to stock the product in order to achieve the target at the end of the month. Most of the distributors are falling prey to the front loading of the product because if they are unable to move the product in the market, it will become a dead stock for them. High priced products of direct selling companies have discouraged many consumers to buy their products hence, during festive seasons discounts and attractive offers may be given to increase the sales. Down lines have been forced to attend business meetings regularly by their uplines. Instead many informal meeting (Get together, parties, etc....) can be arranged where lots of product training sessions and success stories of many distributors can be shared which will encourage them. Direct selling companies should have a buy-back policy so as to lessen the distributors' burden and strengthen their relationship. Though such claims are made in the initial stage of recruiting distributors, most of the cases reflect that promises made by the companies have not been honored. The direct selling companies must be careful in encouraging their new sales agents to set specific goals. The distributors need more guidance in how to turn their increased efforts in to earnings thereby improving their self-assessed performance and covering their propensity to quit.

CONCLUSION

In spite of traditional gender role expectations and attitudes in a developing nation like India, women are coming up in a big way. Enabling women to help themselves through direct selling enterprises raises their sense of self-worth and has social, economic and community benefits. One of them is that expertise and experience are usually perpetuated and passed on to others making them successful as well. Direct selling is one of the fastest growing methods of sales in the world. Many millions of people of all nationalities are now enjoying the benefits of this method compared to the traditional way of selling through retail stores. From the study it was concluded that it is easy for anyone to join any enterprise, as the membership fee is less than Rs.2000 only. Mostly women join the different enterprises due to typically feminine nature of products and the success of friends in business. Almost all the respondents engaged in different direct selling entrepreneurial activities and earned income per month from their enterprises ranging from rupees Rs.5001-Rs10000 per month. Most of the respondents will continue to be a distributor of direct selling company.

REFERENCES

1. Hans w Micklitz, Bettina Monazzahian, Christiana Robler (1999) study on “Door – to Door – Selling – pyramid Selling – Multilevel Marketing.
2. Pei-chia Lan (2002) “Networking Capitalism: Network Construction and Control Effects In Direct Selling,” *Sociological Quarterly* Vol. 43 (2), 2002.
3. Steward Brodie, Gerald Albaum, Der-Fa-Robert-Chen. Leonardo Gracia, Rowan Keedy, Pomelamsweli, Elimanksenan and Thomas wortruba of west minister business school (2004) Johnstanworth. “*International Small Business Journal*”. London: April- Jun 1998 vol 6, Iss 3; pg - 95, 7.
4. Susanne E. Jalbert(2008), *Women Entrepreneurs in the Global Economy*, education research.
5. Walmart (2008) study on Economic impact of women owned business in United States.” National women business council, center for women’s business research October (2009)
6. Singh, Surinder Pal, (2008), An Insight Into The Emergence Of Women-owned Businesses As An Economic Force In India, presented at Special Conference of the Strategic Management Society, December 12-14, 2008, Indian School of Business, Hyderabad
7. TulusTambunan (2009) “Women entrepreneurship in Asian developing countries: Their development and main constraints”. *Journal of Development and Agricultural Economics* Vol. 1(2), pp. 027-040, May, 2009
8. Hansen, Ann-Kristin (2009)The Interplay of Personal Selling and Direct Marketing an Exploratory Study in the Pharmaceutical Industry InstitutefürMarketingAmStadtgraben 13-15 48143
9. NeenaVyas and SavitaBatish(2009) “Involvement of women in Direct selling Enterprises”
10. Laura Aguglia, Francesco De Santis.CristinaSalvioni (2009) Direct Selling: a Marketing Strategy to Shorten Distances between Production and Consumption
11. Marius Stephanus Wait (2011) “The impact of direct selling practical project on the sales person’s profile of tertiary students” done in University of Johannesburg.
12. Claudia Isac, AlimIsac (2011) study about“direct sales in world Europe and Romania.” *Annals of the University of Petroşani, Economics*, 11(4), 2011, 151-158.
13. Elizabeth Ahern (2011)“The Benefits of Pink Think: A History of the Mary Kay Cosmetics Company in Domestic and Global Contexts,” *Tempus* 12.2 (2011), 59-73.
14. Vandana Gupta (2012) study on “socio –economic impact of direct selling”.in the journal “*Pacific Business Review International* volume 5 issue 3 (September 2012)
15. Dr. Ankitha Jain and AnkithaGoyal (2013) Direct Marketing in India - Opportunities andConstraints (With Reference To Amway "American Way"
16. SixtusMomanyiondieki, Dr. Walter Bichang’sokibo, Dr. Andrew Nyang ‘au, philemomogolaobenge, wesongajustusnyongesa, Dennis Nyamasege (2014)
17. Doulgas.M. Brooks, Robert L Fitzpatrick and brueCraig’ (2014) study on “pyramid selling industry: examining some legal and economic aspects of multilevel marketing”
18. CsikneMacasai Eva (2014)Direct Selling on the market of AgriculturalProductsSzentIstván University Gödöllő Faculty of Economics and Social Sciences PhD School of Management and Business Administration.
19. William W.Keepand Peter J.Vender (2014) Research on “Multilevel Marketing and Pyramid scheme in the United States” .*Journal of “ Historical Research in Marketing; volume 6, Issue 4”*. November (2014)
20. Arpita Mukherjee, Tanu M. Goyal, DivyaSatija, NirupamaSoundararajan, “Socio-Economic Impact of Direct Selling: Need for a Policy Stimulus onIndian Council for Research on International Economic Relations.

INTERNET SEARCH

1. www.dsa.org
2. www.phdcci.in
3. www.direct-ficci.com
4. www.idsa.co.in
5. www.wikipedia.com