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EMPIRICAL EVIDENCE ON SCHEMES, POLICIES AND INITIATIVES FOR SUNRISE INDUSTRY IN INDIA- FOOD PROCESSING INDUSTRIES

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Abstract

The Indian food processing industry with its vast potential has emerged as one of the major driver of economic growth and development. This sector is one of the largest sector also key sectors which are the mainstay of Indian economy. The study made an attempt to understand the opportunities of food processing industries and schemes and policy frame work offered by the government of India to promote this industry. Ministry of Food Processing Industry (MOFPI) has been segmented the food processing industry into six such as Dairy, Fruits & Vegetables, Grains & Cereals, Fisheries, Meat & Poultry, and Consumer goods. Government of India has been announced various schemes cover Infrastructural development, technology up gradation, human resource development, quality assurance, strengthening of institution, up gradation of quality of street foods. Thus given the high growth in India's income and food demand, the domestic industry need to use every opportunity to capture this market.

Key Words: FDI, Food processing, GDP, MOFPI.

Introduction

The Industrial development imparts to an economy dynamic element in the form of rapid growth and a diversified economic structure, which make it a progressive economy¹. Since India is an agrarian economy, the future of the Indian farmer depends on the success of the food industry as India's prosperity is

predominantly linked to the growth of incomes in the agrarian sector of the economy. Increasing liberalization of the economy has tried to lift the protection that the food and agriculture sector once enjoyed in the country². The Indian food processing Industry with its vast potential has emerged as one of the major driver of economic growth and development.

This sector is one of the largest sectors also key sectors which are the mainstay of Indian Economy because of its high share in employment and major contribution to GDP, number of countries showing interest to invest in India has displaced the US as the second Most favored destination in the world for FDI after China. The total food production in India is likely to double in the next ten years and there is an opportunity for large investments in food and food processing technologies skill, etc

Objective

1. To understand the challenges & opportunities of Indian Food Processing Industries
2. To know about the schemes & policies framework for Indian Food Processing Industries.

Importance of the Study

The market forces are compelling the Indian agriculture producers to increase the quality of their farm produce while continuing to maintain their cost competitiveness in order to be able to compete effectively in the global market. The Indian food processing sector is undergoing a significant revolution all the way from the plate to the plough.

So improvement in general infrastructure is also a must requirement for the industry to progress. Some other important initiatives that are needed are.

- Ø Promotion of appropriate crossbreeds while conserving indigenous breeds of livestock.
- Ø Establishment of livestock marketing system.
- Ø Promotion of rural backyard poultry in a co-operative marketing set up.
- Ø Development of co-operative dairy firms.
- Ø Enhancing livestock extension services.
- Ø Encouraging private veterinary clinic.

- Ø Institutionalizing a framework for utilizing synergy between restoration and creation of water bodies for water harvesting and fishery.
- Ø Provision of an insurance package to avoid distress.

Opportunities that India Enjoys

- Ø It is the seventh largest country, with extensive administrative structure & independent judiciary
- Ø Due to its diverse agro-climate conditions, it has a wide ranging and large raw material base suitable for food processing industries.
- Ø It is one of the biggest emerging markets, with over 1 billion population and a 250 million strong middle class.
- Ø Demand for processed and convenience food is constantly on the rise.
- Ø India's comparatively cheaper workforce can be effectively utilized to set up large low cost production bases for domestic and export market.
- Ø Very good investment opportunities exist in many areas of food processing industries, the important one being fruits & vegetable processing meat, fish & poultry processing, packaged, convenience food and drinks, milk products etc.

So the Government of India's focus toward Food Processing Industry as a priority sector is this sector and attract for investment and offers significant growth potential to investors³.

Food processing is a large sector that covers activities such as agriculture, horticulture, plantation, animal husbandry and fisheries. It also includes other industries that use agriculture inputs for manufacturing of edible products. The Ministry of Food Processing, Government of India indicates the following segments within the Food Processing industry.

Segmentation of Food Processing Industry

Segments	Particulars
Diary	whole milk powder, skimmed milk powder, condensed milk, ice cream, butter and ghee, cheese
Fruits & vegetables	Beverages, Juices, Concentration, Pulp, Slices, Frozen dehydrated products, Potato, Wafers/Chips etc.,
Grains & Cereals	Flour, Bakeries, Starch Glucose, Cornflake, Malted foods, vermicelli, beer and Malt extracts, Grain based alcohol.
Fisheries	Frozen & canned products mainly in fresh form
Meat & Poultry	Frozen & packed – mainly in fresh form egg powder.
Consumer foods	Snack food, Namkeens, Biscuits, Ready to eat food, Alcoholic and Non-alcoholic beverages.
<i>Source: Ministry of Food Processing: GOI, Annual Report, 2004</i>	

Schemes and Policy Framework

In order to promote investment in the food processing sector, several policy initiatives have

been taken during recent years. The liberalized over all policy regimes with specific incentives for the high priority food processing sector.

The scheme of the Ministry of Food Processing Industries.

- A. Scheme for infrastructural development.
- B. Scheme for technology up gradation.
- C. Scheme for human resources development.
- D. Scheme for quality assurance, codex standard and Research & Development.
- E. Scheme for strengthening of institution
- F. Scheme for up gradation of quality of street foods.

A. Scheme for Infrastructural Development.

Government attaches higher priority to development and expansion of physical infrastructure for facilitating prompt growth of industries setting up of Food Park, packing centre, Integrated cold chain facilities, value added centre, irradiation facilities modernized abattoirs above schemes, 25 per cent of the

total cost of plant is the salient feature.

B. Scheme for Technology Upgradation / Establishment / Modernization of Food Processing Industries.

This scheme is aimed at creating and up gradation of existing processing capabilities. This scheme provides 25 per cent of the cost of plant and machinery and technical civil works subject to a maximum of 50 lakhs in general areas and 33.33 per cent upto Rs.75 lakhs in difficult areas. It marks an important step towards implementation of e-governance initiative of the government.

C. Scheme for Human Resources Development.

- Ø Setting up of Food Processing and Training Centre(FPTC) – for training the trainers at recognized institute such as (FTRI) up to Rs. 0.50 lakh, me time assistance subject to actual on TA/DA etc.,
- Ø Creation of infrastructure facilities – it provides for creation of infrastructure facilities like library, laboratory, pilot plants etc for running programmes for Food Processing.
- Ø Training programmes sponsored by Ministry of Food Processing Industries – grants will be provided to institution organizing training in the area of food processing quantum of assistance will depend on number of trainees and duration of training.
- Ø Entrepreneurship development programme – it aims at enabling potential entrepreneurs to take up food processing project. Eligibility and pattern of assistance are maximum assistance of Rs. 1 lakh is available per EDP.

D. Scheme for Quality Assurance, Codex Standards & Research And Development

- Ø Setting up / up gradation of quality control / food testing laboratory.
- Ø Codex cell – to strengthen / setting up of

codex cell in the Ministry as well were centers, and implementing agencies are eligible for grants-in-aid.

- Ø Total quality management – for implementation of Hazard analysis and critical control points, financial assistance is in the form of grants-in-aid.
- Ø Bar coding – to popularize the concept of bar coding system following National / International standards and to encourage food processors to affix bar codes.
- Ø Research and Development in processed food sector assistance in the form of grant-in-aid.

E. Scheme for Strengthening Of Institutions

- Ø Defense Food Research Laboratory (DFRL) Mysore.
- Ø Central Food Technological Research Institute (CFTRI) Mysore.
- Ø Indian Agricultural Research Institute.
- Ø Central Institute of Post Harvest Technology Haryana.

F. Scheme for Up Gradation Of Quality Of Street Food

- Ø Sale food towns
- Ø Food corner / Food court.

Policy Regime

- Ø Allowing full repatriation of profit and capital
- Ø Automatic approvals for foreign investment upto 100 per cent, except for alcohol, beer and reserved items.
- Ø Zero duty import of capital goods and raw material for 100 per cent export oriented units.
- Ø Allows sales of up to 50 per cent in domestic tariff area for agro-based, 100 per cent export oriented units.
- Ø Government grants given for setting up common facilities in agro food park.
- Ø Fully duty exemption on all imports for

units in export processing zones.

Dairy

The department has implemented following schemes for development of dairy sector during 11th plan and started a new scheme National Dairy plan phase. I at the end of the year 2011-12.

- Ø Intensive dairy Development programme
- Ø Strengthening Infrastructure for quality and clean milk production.
- Ø Assistance of co-operative
- Ø Dairy entrepreneurship Development scheme
- Ø National Dairy Plan – Phase I (2011-12 to 2016-17)

Fruits and Vegetables

National horticulture Board (NHB) was set up by the Government of India in 1984 as an autonomous society under the society's registration act 1860. Board has its Head Quarter in Institutional area; sector 18 Gurgaon (Haryana), with the objective of development of hi-tech commercial horticulture in identified belts, and promotion and market development fresh horticulture produce⁵.

Grain Processing:-

Indian Institute of crop processing technology is a world class R & D and educational institute under the ministry of food processing industries, government of India. The mandatory activities of IICPT are teaching, research and outreach activities in post harvest processing, preservation and value addition of agricultural and horticultural produces.

To encourage new entrepreneurs to participate in the business of food processing and value addition, they have to see and work for themselves on processing and value addition of foods. To fulfill all the basic needs, IICPT has created a Hi-Tech, state of the art food processing incubation cum training centre

in its campus with the different product lines. It has also been offering consultancy services for the industry⁶.

Fisheries

The major thrust in fisheries development has been on optimizing production and productivity, augmenting export of marine products, generating employment and improving welfare of fishermen and their socio-economic status.

On-Going Schemes:-

- i. Development of Inland fisheries and aquaculture
- ii. Development of Marine Fisheries, infrastructure and post harvest operations.
- iii. National scheme of welfare of Fishermen
- iv. Strengthening of database and Geographical information system of the fisheries sector.
- v. Assistance to Fisheries Institutes
- vi. National Fisheries Development board
- vii. Issuance of Biometric Identify cards to coastal fishermen.

Meat & Poultry:

The government of India established the National Meat and Poultry processing Board on 19 February 2009. This Board ensures production, storage, Transportation and marketing of meat, food products in the country.

Related Schemes of Other Agencies

National Horticulture Board (NHB)

Setting up of cold storage (of capacity above 5000 MT and up to 10000 MT) and their modernization are eligible for assistance under the NHB Scheme of *Capital Investment subsidy for construction/ expansion/ modernization of cold storage for Horticulture Products (a sub scheme under MIDH)*. It is open ended credit linked scheme with scale of assistance @ 40% of capital cost

of project limited Rs 30.00 lakhs per project in general area and 50% limited to Rs 37.50 lakhs per project in case of NE, Hilly & amp.

National Horticulture Mission (NHM)

Cold storage (long term storage and distribution hubs) up to 5000 MT capacity are eligible for assistance under the open ended scheme of NHM/ HMNEH (a sub scheme of MIDH). The assistance is extended as subsidies to credit linked projects @ 35% of capital cost of project in general area and 50% in case of Hilly & Scheduled area. *Operational Guidelines for Mission for Integrated Development of Horticulture (MIDH)*.

Small Farmer Agri-Business Consortium (SFAC) assistance to cold storage

Setting up of cold storage as a part of a integrated value chain project are eligible for subsidy provided the cold storage component is not more than 75% of TFO (Total Financial Outlay). The scale of assistance as subsidy to projects is @ 25% of capital cost and maximum ceiling to Rs 2.25 crores in general area and 33.33% and maximum ceiling up to Rs 4 crores in case of NE, Hilly & Scheduled area. Integrated Scheme for Agricultural Marketing (ISAM)-Operational Guidelines.

Agricultural and Processed Food Products Export Development Authority (APEDA) assistance for cold chain

Setting up of cold chain is assisted by APEDA as a part of strategy to develop the industries relating to the scheduled products for export. The Scale of assistance as 40% subsidy subject to a limit of Rs 75 lakhs for cold chain projects with mechanized handling system. *Agriculture Export Promotion Plan Scheme For XII Plan*.

Development Commissioner Micro, Small and Medium Enterprises (MSME)-

are implementing scheme for promotion and technology up gradation of Small Scale Industries (SSI). Under the scheme *Credit*

Linked Capital Subsidy Scheme (CLCSS) DC MSME provides subsidy at the rate of 15% of the investment in plant and machine to micro and small manufacturing enterprises (MSEs). Maximum amount of subsidy is Rs 15 lakhs and maximum ceiling of investment in plant and machinery is Rs 1 crores.

Food Processing Unit

Under Horticulture Mission For North Eastern Region and Himalayan States (HMNEH) a sub scheme of MIDH Food processing units for horticulture products are extended credit linked back ended capital investment assistance of 50% of project cost (ceiling amount of project cost is Rs 8 crores) in the States of J&K, Himachal and Uttarakhand.

Venture Capital by Small Farmer Agri-Business Consortium (SFAC)

SFAC extends venture capital assistance in form of equity to agribusiness projects. The quantum of SFAC support is 26% of promoter's equity or amount of Rs 50 lakhs whichever is lower in general area and 40% of the promoter equity or amount of Rs 50 lakhs whichever is lower in Hilly and NE regions . This venture capital is repayable to SFAC after the repayment of term loan.

Operational Guidelines for Venture Capital Scheme for Agribusiness Development- XII Plan 2012-2017

Venture Capital by SIDBI Venture Capital Ltd. (SVLC) Funds Details of SVLC.

Extends support to MSME through one of its scheme Smaridi Fund with a corpus of Rs 450 crores invested by Department for International Development (DIFD) UK and SIDBI. The scale of support is between Rs 5 to Rs 25 Crores in form of equity and convertible instrument payable after 7 years.

Ministry of Micro, Small and Medium Enterprise

To promote innovation and entrepreneurship culture at grassroots level, Ministry of MSME under its scheme for Promotion of Innovation, Entrepreneurship and Agro Industry have been allotted budget of 210 crores

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship outcome-based skill training scheme of the new Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this skill certification and reward scheme is to enable and mobilise a large number of Indian youth to take up outcome based skill training and become employable and earn their livelihood. Under the scheme, the monetary reward would be provided to trainees who are successfully trained, assessed and certified in skill courses run by affiliated training providers. The scheme will be implemented through the National Skill Development Corporation (NSDC).

Upcoming Scheme:

Sampada

Announcing this, Food Processing Minister Harsimrat Kaur Badal said her ministry would soon approach the Cabinet for the approval of 'Scheme for Agro-Marine Produce Processing and Development of Agro-Processing Clusters (SAMPADA)⁵.'

The government will soon launch an umbrella programme 'SAMPADA' for food processing sector with Rs. 6,000 crore outlay to integrate current and new schemes aimed at reducing food wastage and doubling farmers' income.

The Ministry will shortly launch an umbrella scheme SAMPADA for overall development of the food processing sector. It will include ongoing schemes like mega food

parks and cold chain projects as well as three new schemes that we will launch,” Badal told reporters here.

To create infrastructure for improving the entire food supply chain, three schemes—‘Creation/ Expansion of Food Processing and Preservation Capacities’, ‘New Agro-Processing Clusters’ and ‘Backward and Forward Linkages’ are on anvil.

Badal said the government is taking steps to boost food processing sector as part of its objective to bring down post harvest losses preferably to zero level, provide quality food to consumers at cheaper price and for doubling of farmers’ income.

Government Initiatives:

The central government allows 100 per cent FDI in this sector. There are incentives for setting up processing plans either in Agri-export Zones or outside of them. Sourcing of

Raw materials- fruits and vegetables or flowers or meat – is easier with an AEZ since there are already participants with knowledge about the industry standards, There are opportunities to create- Halal hub (export to south-east Asia, the Middle-East), vegetarian hub (20 per cent of Indian population + overseas), organic food hub (Europe and the US) and seafood hub in the country.

Conclusion

Though there is untapped demand in India for processed food products the Government still has to calibrate its trade liberalization so that it leaves enough space for its own food processing industry to grow. Given the high growth in India’s income and food demand the domestic industry needs to use every opportunity to capture this market and maximize the gains from it. Increased FDI inflow, Government subsidized food parks, tax breaks are other reasons for the growth of this sector.

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SAURIA PAHARIA TRIBAL WOMEN EMPOWERMENT AND DEVELOPMENT: AN ANALYSIS

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Abstract

The Tribals are vulnerable section and living in natural condition with keeping their own values, customs and beliefs. The Indian Constitution defines "The Tribe or Tribal community or part of or group within any tribe or tribal community as deemed under article 342 is Schedule Tribes for the purpose of the constitution". In India, There are 645 districts tribes are living in our country. Tribals are knowledge persons until now they are protecting the forest even though they get the sick from the forest. Tribals are protecting the nature from the ancient days. The fact is that tribal people need special attention that can be observed from their low social, economic and participatory indicators. In this context, this paper has attempted to bring out the understanding factors which determine the Sauria Paharia Tribal Women's Empowerment, Development and their challenges.

Key words: Sauria Paharia, Tribal, Tribal Women, Empowerment, Development

Introduction:

India is the second largest Tribal population in the world. The Tribal population has accounted 8.61 percent of the country which are 104.28 million and covering 15 percent areas in the Country. The Tribals are peculiar in ethnic traits, language, social organization, economy, religion, belief, customs and demographical features. Moreover, the Tribals are different dialect, different food habits, different surnames and in India. The Indian government has recognized the Scheduled Tribes through enlisted in the government

gazette. The Tribal population is identified as original inhabitants of the India.

Sauria Paharia Tribal:

This community is one of the first of the aboriginal tribes of Bengal noticed by officers of East India Company published in 1795 A.D. There they were like thieves lived in the hills. Now Souria Paharia tribals are living in Jharkhand and West Bengal. The Paharias, as the name indicates, are a hill tribe settled in the hilly ranges of the Rajmahal Hills and the neighboring region in the Santhal Parganas,

The Saurias are concentrated mainly in the *Damin-i-koh* region called the Rajmahal hills. The land of the Malar consists of a succession of hills, plateaus, valleys and ravines, the general elevation of which varies from 500 to 800 feet above the sea level though some hills have an altitude of 1500 feet and a few are said to rise to the height of 2000ft. (Malley 1938). A Paharia village consists of ten to fifty houses. The size of each house hold has 4 to 6 members of the nuclear family system. In Sauria Paharia women title is Paharin. They are living in very far from the Block. The Sauria Paharia (Devanagri) language is spoken in the Jharkhand and West Bengal states of India, and Bangladesh.

Earlier Studies on Tribal Women

Sachchidanada (1996) has pointed out that a very few studies have been conducted in the field of Anthropology of women. He has emphasized the need for more studies in this area as there is an endless variety in the status of women among different tribes.

Jagirdar (1985) in a study on Minyong tribe reports that though work related to cultivation, hunting and fishing is equally shared by both the sexes in the tribes, some times more works done by women. Thus as major contributors to the economic production, Mingong women have more control over the resources of production as well as on the returns from it. This control is not only physical, but also functional.

The Dictionary of Sociology (1994) gives the approaches to social status. In its weak form it only means the position person occupies in the social structure, such as teacher or priest. It is often combined with the notion of social role to produce the idea of status role. In its stronger meaning, it refers to a form of social stratification in which status groups or strata are ranked or organized by legal, political and cultural criteria.

According to Singh (1988), of the conceptual level, the term status includes all culturally prescribed rights and duties inherent in social positions. Initially, status was referred only to the ascribed one, but of late the achieved status has also been given the place in sociological and anthropological parlance. Likewise, the concept of status also connected to role.

Social scientists customarily use the term “status as a recognized social position within a social group. Status simply refers to any socially defined position. Anthropologies have been till recently divided on the issue of status of women in tribal societies”. Diametrically opposite views have been expressed some of which take the stand that primitive societies generally assign a high status to women, whereas other viewpoints support the opposite proposition, namely that, in primitive societies women are generally a depressed group (D.N. Majumdar and T.N. Madan 1956).

According to Weidener (1977) “Development means more of the good things of life and a greater fulfillment of individual happiness”. It does not only include material well being but a complete range of welfare values including material well being but a complete range of welfare values including culture and health. Three dimensions are outlined by him to describe the concept of development, namely growth with system change, directional growth and planned or intended growth. He further summarized the development process as growth, whether under system change or not, in the direction of modernity and particularly in the direction of nation building and socio – economic process.

Mair (1984) defines development as ‘An improvement in the quality of life of all the people in a country, alleviation of poverty, ignorance and disease’.

The Sauria Paharia's political authorities mark the boundary of a village in these hilly areas. The traditional system of this community has following political posts in hierarchy namely Manjhi, Nayak, Sardar, Paraganait, Chakladar and Chaukidar.

Sauria Paharia Tribal Women Empowerment, Development and Challenges:

Sauria Paharin women are having equal status of taking decision in the family. More works are done by the women in the families. Women are having equal participation in rituals. Parents are seeing their children like same in their eyes. Men are giving the dowry to women to get marry. Girls are having right to choose the life partner from the same community.

Women are doing any mistake husband forgiving the mistakes. Equal rate of wages they are get in agricultural fields. Through the Government and Non Government Organizations girls get education to face day to day life. If the Manjhi do not have the male child after his death his wife after his daughter act as a village head man status. Women marriage conducted before the age of 18 years.

Occupation and Economic Status of Sauria Paharia Tribal Women:

Sauria Paharin women are having hill land in the name of her husband for agriculture purpose of this land 80 percent are hills 20 percent plain area in nature. These tribes are doing Shifting agriculture cultivation in the hills. This is one of the old methods of agriculture technology in this century. This refers to the common Zoom cultivation or slashes and burn cultivation. It affects the environment as well as the rich minerals in the hills. Year after year they move migrating one place to another place in a same village, before starting the work all the tribal people joint together to plan for their place of cultivation.

For those who do not posses land village head give the land or they borrow from others for cultivation.

After the planning of family members both husband and wife or more people go for the cleaning work in the forest by cutting trees. After coming from the field women have to brings water from distance place or the near. Then women have to cook food for morning and evening for her families. The work load depends according to the land size and nature of soil. When there is need of more labour the family members they hire the labours from only their area community of men and women. Their traditional wages rate of Rs 80 each is paid hired and family members without gender discrimination. Sometimes they share the pig meat to the cleaning labours to their delight. When the first rain starts husband and wife sow the Maize seeds in the hill field.

They follow Zukkadi type of planting methods that is with sticks remove the mud make a hole and put the seeds in them. After the rain they work in the paddy fields. Paddy produced is for their food consumption of their households. During the transplanting the paddy plant and harvesting, removing the unwanted straw weeds is done by women. After August 15 from within 10 days they finish the cowpea seeds sow the fields. For this work people work in groups standing 20 to 30 people line by line. They keep one stick in hand and cowpea in the sari or towel.

They collect mango during May and June from the forests. They take them to the nearby markets to sell the Mangos to fewer prices. On the way they get Cotton from the forest in April and sell them in the market. During the month of March and April they collect maquwa flowers in the early mornings. Through the selling of these products they buy the groceries and other items. Yearly 10 to 15 days they get NERGA works sponsor by central

government. Now some women have started small scale business like, Pickle making, leaf plate making, Bamboo box making, running petty shop etc., Women have started new method of paddy cultivation known as SRI method. Women are working in Governments and Nongovernmental organizations even though they are of unskilled in nature due to the reason people migrating to different cities.

Health status of Sauria Paharia Tribal Women:

Health status of Sauria Paharia women is very poor. Sauria Paharin villages are fully covered by forest. Drinking water resources for the people are open well and stream water Hand pump. Stagnant water everywhere and forest mosquitoes cost high resistant Malaria diseases due to inadequacy of food material men, women, and children get brain malaria, fever, malnutrition, TB, and other diseases.

As the Government hospitals are very far from the village people have to go to native doctors called "Jola doctors". The tribal need not make down payment, but installments after cure to the native doctors. Many tribal women believe in native doctors. Going to the hospital requires money for medicine and travel. The native doctors charge Rs 200 and above for injection. However, through government "Sahaya" scheme pregnant women are treated in government hospital.

The Government arranges vehicle for transport of pregnant women to hospital under this scheme. Government is giving money for delivery to Sauria Paharin. More over when they take women to the hospital for delivery they are paid money for those services. They are trained in Government and Non Government Organizations to work as health workers. There are those who availed by know government facilities. Some women die due to snake bite. Women who get TB are given medicine free by government hospital. But the

women stop taking medicine midway without completion course.

The Government and Non Government are conducting awareness programmes to eradicate TB from the area. They also celebrate TB awareness rally in district level. Sauria Paharia women do not grow in stature due to malnutrient. Many people die before reaching 55 years. They do not have nutrient food in their life style. Weekly ones they eat meat, and on other days they take dal and potato. They do not have the proper toilet facility in all the villages so they resort to open defecation. During malaria medicine they are not getting from Govt.

Education Status and its Challenges of Sauria Paharia Tribal Women

Sauria Paharia women are illiterate and they are ignorant of school education. The Adult Education Programme has improved little bit of Sauria Paharia Women Tribals by which they are able to write their name for signature and still most of the women depend on thumb impression. Groups started by Government and Non Government Organisations. But they do not have the basic understanding of awareness of self help group functioning due to lack of education they are depended on their husband and male relative.

The Government allotted funds for SHG loans are not used for the tribal development. Most of the lands are hill terrace so tractors given by government to SHG, are useless. Within two months there the tractor leased to non tribal's for a mean sum of 1500. After the few months later tractors become damaged.

The Self help group people are targeted by banks. Krishi Vigyan Kendra (K.V.K) and Agricultural Technology Management Agency (ATMA) are giving food processing training and agricultural training to women farmers. Women children are studying in Government

schools, Private schools and Mission schools.

The Government has established one school in every village for this people. But in fact teacher absence and absenteeism of children make schools not running in villages. Saurai Paharia men Ganga Malto said most students who are passed 10 standards are not having the minimum knowledge of expression in writing literature and Mathematics. So successfully running self employment of to the employed locally or migrant are out of their reach. Hence development has not taken place.

In these scenarios, The Evangelical Fellowship of India Commission on Relief (EFICOR) has involved to improve their condition in the area of Socio-Economic especially, Agriculture, Animal Husbandry, Education, Health, Employment and women Empowerment. The Researchers have described their improvement through Case Studies and presented.

Case study – 1: Kuee paharin [46 years old] from Kowda Pahade village. She belongs to Christian family, Mothipahari Panchayat, Borio block Sahibganj district, Jharkhand state India. In this village are 13 Km from the Borio block. There is no transport facility and road facility 13 km from the main road. She has to walk to reach market or other main place in week days. Kuee is a self help group member in this village. She is saving the money monthly twenty rupees. She is having two children in his house. Both they are girls.

She used to help husband in cultivation field in Paddy, Maize, Pigeon pea, corn, Cowpea and Suthri dal. She has not studied in the school. She doesn't know the reading and writing skills. Due to the reasons she was getting very difficult to read and write the words. In this situation EFICOR was conducted 45 day camp method adult education programme in this village. She was

very happy to hear this information. She has enrolled in her name in the register. She used to come regularly in class. Classes will be her mother tongue called Malto language. Through the adult education programme she was benefited. She started to write her name in the note. She is very happy to read and write her own mother tongue. She was attending the full 45 days class without fail. She was telling that through the adult education programme she has learned that how to read and write.

Case - 2: DharmiPaharin [30 year old] hails from Dumki village, PowalPanchayat, Borio block, Sahibganj district, Jharkhand state. She works as a house wife besides helping her husband in (Kallu) cowpea cultivation. Her husband name is SundraPaharia and they have two children. Both children are studying in the village school run by the mission, in 3rd and 1st standard. She is the member of Sundri Self Help Group. Earlier DharmiPaharin had learnt a little through non-formal education but she was not able to read and write. EFICOR conducted 45 days Literacy programme in this village (Camp Method), holding the class from evening 6'o clock up to night 9'clock and teaching through Songs, Games, Oral lessons and writing activities. She also participated in this literacy class.

Through the Literacy class she learned to read and write. Her inspiration is to practice the learning in the SHG weekly meetings. Now she is able to write the SHG meeting minutes and collect money from each member. Now she is cheerful and confident. She is thankful to EFICOR for making her literate through the Adult Literacy program.

Case – 3: Rami Paharin is come from Keraya village 45 years old, Powal Panchayat Borio block Sahibganj district. In this village are 11 Km from the Borio block. Her husband name is Chandra paharia 48 years old. They

don't have the children in the house. He is having 44 biga of forest land and he is a farmer. He used to cultivate Maize, Pigeon pea, corn, Suthri dal and cowpea. From the cultivation and forest protect he used to get annual income 5300. He used to get 35 kg rice from the Government schemes in four month ones.

Rama Paharin and his family were using the firewood for cooking purpose. For this purpose fire wood they used to bring from the forest. Men and women they used to bring during the January month of every year. Most of the trees are deforestation. In this situation EFICOR was explain the smokeless shula concept and its benefits during the village meeting.

After the training he received the information about smokeless Shula. EFICOR was distributed the smokeless stove to in this family. Through this stove the fire wood is reduced and smoke also is coming less. She is very happy to receive the Smokeless stove. She told thanks to EFICOR for the Smokeless stove. She was sharing after the repair or damage I will buy new smokeless stove.

Case study- 4: Salomipaharin is come from Dhobni village 40 years old, BedoRaksoPanchayatBorio block Sahibganj district. In this village are 13 Km from the Borio block. Her husband name is Osiya Paharia. She is having one daughter. She is studying in first standard at Mission school at Borio. She is illiteracy and house wife. She is helping to the husband in the agriculture field as well as House hold works. She is doing agriculture activities like Cowpea, Paddy, selling of cotton, selling of maquwa plants and raising the livestock. In her yearly family income is Rs.14400.

Paharia people are not mingling with others community as well as not interests to explore the other areas for improve the quality of life. There is chance to go to money lender for

getting seeds from the money lender. The interest retest is 100% from the money lenders. Even though she used go to money lenders for getting seeds through down payment. In this Situation EFICOR give 10 KG cow pea seeds to this family. She was cultivated the cowpea seeds in the field. From his hilly field 150 kg cow pea seeds yield came through her family hard work. She was sold in the market in the sum of rupees 5100. She has returned the 15 kg cow pea to seed bank in her village. Through the project help her yearly income are increased.

Conclusion

In the 21st century, The Tribal Women have wide range opportunities to enhance their livelihood. The EFICOR has provided a variety of services in the major areas particularly, agriculture, animal husbandry, education, health, employment and women empowerment to the Sauria Paharia Tribal Women for enabling their socio-economic condition to enhance their welfare and development. Moreover, the EFICOR has made possibility to enhance the Sauria Paharia Women Tribal's knowledge through learn by sharing system which creates platform to the women to enhance their knowledge and also aware the women legal rights.

In addition to that, the EFICOR has been found that its integral part of the Tribal Women Development System in improving Tribal women livelihood. In order to improve the standard of living of the Tribal women, the EFICOR effectively scaling up its services to earn income by providing free seeds of mango, potato and also encourage the women to form the kitchen garden for utilize the vegetables for own purposes and through improve the health.

Moreover, EFICOR has support the women farmers to earn better income by way of providing goat and chicks to enable their earning opportunities and also support to make

green of forest through proper management and protect the forest from fire and deforestation. The EFICOR has helped the Sauria Paharia women Tribals to have education through adopting the adult literacy programme in their village. In order to improve the health condition of Tribals, it conducts frequent health camps, distributing free medical kits. The EFICOR has facilitated to provide welfare and development. The EFICOR has created well-structured management systems with community participation for effective utilization of its services in Tribal development.

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ONLINE SHOPPING VALUE VS WEBSITE CUES ON PURCHASE BEHAVIOR: A STUDY USING S-O-R FRAMEWORK

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Abstract

The e-commerce industry in India has seen unprecedented growth in last few years. Eyeing India's substantial e-retail opportunity across multiple segments, investors have been aggressively funding the e-commerce sector. This growth has been fueled by rapid adoption of technology, improving standards of living, an increasing young population and economically advancing middle class, besides increasing access to the Internet through broadband and use of smartphones and tablets. The entry of global e-commerce giants has intensified the competition for home-grown players. E-retailers use web atmospherics to differentiate themselves from their competitors and evoke positive cognitive and emotional states of online consumers. However, though this Indian online market is growing at an exponential rate, it is still unexplored in terms of its shopping behavior. Using a survey method to test the research model, primary data were collected in Chennai. Confirmatory factor analysis (CFA) was used to estimate the measurement model with respect to convergent and discriminant validities. Findings suggest that both internal and external elements have direct influence on WS. As the mediating variable, WS affects purchase intention. This research highlights on why and how 'satisfaction with website' matters in the contribution of shopping values and website atmospherics to behavioral outcomes by presenting its mediating role.

Introduction

Avast gaunt of studies have highlighted the role of information technology in promoting and distributing products and services, besides offering transaction convenience and payment security. there is a geographical shift in online spending with shoppers in the Asia-Pacific region spending more than their counterparts in North America, surpassing the latter as the largest regional e-commerce market in 2015–2016. Eyeing India's substantial e-retail opportunity across multiple segments,

investors have been aggressively funding the e-commerce sector.

The entry of global e-commerce giants such as Amazon and Alibaba in India has intensified competition. Reckoned for their financial might and strong business expertise, these players have rich learning experience in a multitude of markets at different levels of the business cycle. Increased competition has made home-grown players such as Flipkart, Snapdeal, and Jabong experiment with alternative means to attract shoppers and

increase online traffic. They are increasing the number of vendors on their market place, designing customer-focused services and expanding their delivery services to the remote parts of India.

The emergence of fierce competition has made online marketers use web atmospherics and its elements to differentiate themselves from their competitors, thus creating a web environment that evokes positive cognitive and emotional states of online consumers. improve shopping experience, online marketers must conceptualize and design a web environment in such a way that it enables consumer interactions. Another objective of the this article is to augment the present knowledge on the importance of design elements and delivery of the controllable web environment cues in enabling WS. More precisely, it emphasizes on how online shoppers observe and understand the internal and external factors. Through the S-O-R model, an attempt has been made to describe the impact of a store's offline and online environment on consumers' shopping behaviour. With stimuli, mediating variables, and behavioural outcomes, the proposition of the S-O-R framework is that shoppers passionately respond to environmental variables and also defines the relationships between online shopping values (hedonic and utilitarian) and purchase intention; the influence of web atmospheric cues on shoppers' purchase intention; and the mediating role of WS in the relationship among shopping values, website atmospherics (stimuli), and purchasing behaviour (response).

Literature Review

In their seminal work, Mehrabian and Russell (1974) conceptualized the S-O-R framework that explains 'the impact of environmental stimuli (S), which affect organisms (consumers; O) and result in approach or avoidance response (R)

behaviours'. According to this model, physical stimuli such as colour, aroma, music, and illumination stimulate sensations such as pleasure, arousal, and dominance.

As per Ha and Lennon (2010), these physical stimuli include sensory variables of everyday surroundings. The response could manifest in searching (browsing) for shopping stores and in purchase and/or repurchase intentions. Substantiating the S-O-R framework, various studies have noted that individuals' behavioural response is induced by the influence of environmental elements on them (Ha & Lennon, 2010; Mummalaneni, 2005).

In the retail context, the S-O-R model was first used by Robert and John (1982). The authors operationalized stimuli as atmospheric cues, organism as consumers' cognitive or emotional states, and response as approach or avoidance.

Eroglu, Machleit and Davis (2001) used this framework to comprehend atmospheric qualities of e-commerce. The study showed that online shoppers' involvement level and atmospheric responsiveness mediate the association between atmospheric cues and buying behaviour (outcomes) like website revisit as well as time and money spent. A study by Menon and Kahn (2002) opined that when shoppers are directed to a pleasant online website, they search for stimulating products, spend more time browsing the website, and exhibit the tendency of actively engaging in impulse purchasing. It also established that e-shoppers' emotional states, induced by the first experience with the web portal, can impact their succeeding shopping behaviours.

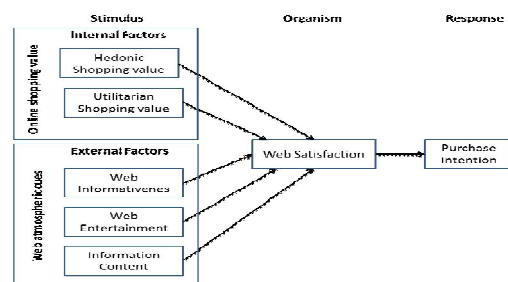
The S-O-R model has also been used to understand shoppers' intrinsic motivations for online shopping and how these motivations have significant impact on their online shopping satisfaction (McKinney, 2004). Mummalaneni (2005) reported that there is

asignificant effect of the consumers' emotional state on their online satisfaction.

Richard (2005) observed that the cues provided by a website have effect on consumer attitude and response behaviour. Koo and Ju (2010) observed that online environmental signals do impact consumers' emotions and intentions. Wang, Hernandez, and Minor (2010) used the S-O-R model and found that there is a substantial connection among web aesthetics, service quality, and satisfaction. Similarly, establishing the influence of several website signals on online consumers.

Haand Lennon (2010) opined that pleasure and arousal, stimulated by the website atmospherics, are positively linked with shopper satisfaction, buying intention, and approach behaviour. The present work proposes a research model based on the S-O-R concept. We use shopping values (hedonic and utilitarian) as internal motivation and web atmospheric cues (information, entertainment, and effectiveness) as external motivation. We have considered WS as 'organism (O)' and consumers' purchase intention reflecting behavioural outcomes as 'response (R)'.

Conceptual Framework



Research Methodology

The measurement items for each construct were Hedonic Shopping Value (4 items) Babin et al. 1994; Utilitarian Shopping Value (5 items) Babin et al. 1994; Website Informativeness (4 items) Chen and Wells (1999); Website Entertainment (5 items) Chen

and Wells (1999); Effectiveness of Information Content (5 items) Bell and Tang (1998); Website Satisfaction (3 items) Bhattacharjee (2001); Purchase Intention (4 items) Dodds (1991). The sampling frame consisted of any individual who had carried out minimum five online transactions. The survey enumerators facilitated 85 respondents in completing the self-administered questionnaire.

Mesurement Model

The robustness and validity of the factors were tested by subjecting the model to CFA. This permitted specification and estimation of one (or more) hypothesized model(s) of factor structure (Hair et al., 2013). Evaluation was done to check the adequacy of parameter estimates as well as that of the model as a whole. The proposed model was found to be adequate as indicated by goodness-of-fit statistics.

Factors	Factor Loading	C.R	Cronbach	AVE	Construct Reliability
Hedonic shopping value			0.70	0.61	0.83
Online shopping excite me	0.752	8.765			
Online shopping gives me pleasure	0.783	6.653			
Time spent on Online shopping is enjoyable	0.811	7.703			
Utilitarian shopping value			0.60	0.39	0.84
The products and services I purchase online are always right priced and are of good quality	0.717	7.862			
I am successful in my online shopping	0.792	6.688			
While shopping online, I search just the items I am looking for	0.178	0.178			
Web Informativeness			0.82	0.53	0.82
Online shopping, websites are useful to me	0.781	12.583			
I find online shopping websites to be resourceful	0.700	11.078			
The online shopping website(s) is/are knowledgeable for me	0.715	Fixed			
Web Entertainment			0.84	0.63	0.88
It is fun to browse online shopping websites	0.723	11.744			
The online shopping website(s) is/are entertaining	0.798	12.857			
I find online shopping website(s) to be exciting	0.860	13.696			
There is sufficient imaginativeness in online shopping website(s)	0.780	7.864			
Effectiveness of Information Content			0.81	0.55	0.85
The information on the website is conveniently available	0.783	9.812			
I find the information on the online shopping websites is relevant	0.723	10.461			
Web Satisfaction			0.66	0.52	0.71
While shopping I feel like I am exploring new worlds	0.712	9.523			
I am pleased with the experience of using online shopping website(s)	0.730	10.199			
The shopping website(s) do a good job of satisfying my needs	0.573	Fixed			
Purchase Intention			0.89	0.67	0.88
My likelihood of purchasing products from online shopping website is high	0.784	14.648			
The probability that I would consider buying through online shopping website is high	0.815	15.326			
I intent to purchase through the website	0.777	Fixed			

From the study, we received values of GFI (= 0.893), adjusted GFI (= 0.904), IFI (= 0.926), CFI (= 0.922), normed fit index (NFI)

(= 0.90), TLI (= 0.915), and RMSEA (= 0.078). The statistical significance of parameter estimates was established as test-statistic t (critical ratio). These values, found to be high in each case for loadings, indicate convergent validity. The standardized loadings and the measurement model along with t values (critical ratios) are shown in the same table.

Analysis of the Structural Model

The overall measurement model, including the five exogenous latent constructs (HSV, USV, WI, WE, and EIC), the endogenous latent construct (WS), and the dependent construct (purchase intention), is tested to identify the validity of the proposed model and the hypotheses. SEM is used to evaluate the relationship between the constructs.

Structural parameter estimates :

Hypothesis	Estimates	Critical Ratio	Results
H1 Hedonic shp sat \rightarrow web satisfaction	0.25	6.57***	Accepted
H2 Utili shp sat \rightarrow web satisfaction	0.11	2.99***	Accepted
H3 Web info \rightarrow web satisfaction	0.14	3.57***	Accepted
H4 Web content \rightarrow web satisfaction	0.25	6.40***	Accepted
H5 Web collect \rightarrow web satisfaction	0.23	5.28***	Accepted
H6 Web satisfaction \rightarrow Purchase Intention	0.95	16.19***	Accepted

Goodness of fit indices:

CMIN/DF	CFI	GFI	AGFI	NFI	IFI	RMSEA	SRMR
3.35	0.974	0.965	0.901	0.963	0.974	0.080	0.04

The results above presents the path coefficients (\hat{a}) and variance explained (R^2 values) of hypothesized relationships. Table 4 presents structural parameter estimates and illustrates the vector impact of the standardized path coefficients. Our results indicate a good fit of the proposed model with the data (CMIN/df = 3.35; CFI = 0.974; GFI = 0.965; AGFI = 0.901; NFI = 0.963; IFI = 0.974; TLI = 0.940; RMSEA = 0.08). As indicated by Hair et al. (2013), when the RMSEA value is close to 0.08, standardized root mean square residual (SRMR) should also be used as an indicator of the model fit. The SRMR value should be less than 0.08 (Hair et al., 2013). For the present study, the SRMR value obtained was 0.04, indicating the good fit of the model. These indices indicate goodness of the model, thereby providing a sound basis for testing the

hypothesized paths. Hypothesized relationships among the latent constructs are accepted or rejected by examining the structural model using significant coefficients.

Standardized Direct, Indirect, and Total Effects of Construct

EFFECTS	HSV	USV	WI	WE	EIC	WS
Total Effect	-	-	-	-	-	-
Web Satisfaction	0.25	0.11	0.14	0.25	0.23	-
Purchase intention	0.24	0.10	0.13	0.22	0.24	0.95
Direct effect	-	-	-	-	-	-
Web satisfaction	0.25	0.11	0.14	0.25	0.23	-
Purchase intention	-	-	-	-	-	0.95
Indirect effect	-	-	-	-	-	-
Web satisfaction	-	-	-	-	-	-
Purchase intention	0.24	0.10	0.13	0.22	0.24	-

The results above shows the effect of factors of WS on customers' purchase intention is the indirect effect of HSV ($\hat{a} = 0.24$), USV ($\hat{a} = 0.10$), WI ($\hat{a} = 0.13$), WE ($\hat{a} = 0.22$), and EIC ($\hat{a} = 0.24$). The total effect is 0.95, which reflects that WS with an online shopping site acts as a significant mediator in determining purchase intention. Thus, WS fully mediates the association among online shopping values, web atmospheric cues, and purchase intention.

Discussion and Implications

The present study uses S-O-R framework to comprehend this online buying behaviour and statistically examine the hypothesized associations influencing such behaviour. The research has cumulatively focused on investigating the effect of two online shopping values (hedonic and utilitarian) and three website atmospheric cues (WI, WE, and EIC) on WS and its impact on online purchase intention. With the application of S-O-R framework in the Indian online shopping context, this pioneer attempt contributes to the Internet marketing literature. Validating the applicability of present knowledge of S-O-R in the field of e-retailing in the developing Indian economy, the outcomes of the study support the hypothesized framework. The study findings report that both the internal elements of stimulus (HSV and USV) and the external elements (WI, WE, and EIC) have influence on WS (organism). In an Indian context, WS

plays an 'intervening role' in the relationship between online shopping values and website atmospheric cues (inputs) and purchase intention (response). The finding of this article unravels some significant perspectives related to online shopping values, web atmospheric cues, satisfaction with website, and purchase intention(s) that have not been deliberated by earlier scholars.

The study demonstrates that behavioural outcome (purchase intentions) is not directly impacted by shopping values and web environmental cues. Rather, these antecedent factors act as causes of satisfaction, which consequentially effects purchase intention. This suggests the need of incorporating mediating variable (WS) in developing the framework of purchase intention (behavioural outcome). As per this study, in the Indian context, web managers must allocate more resources to those cues that contribute to entertainment and excitement values of web portals' atmospherics. These values being the most influential cues in creating WS, core website design principle would be to keep the website attractive, imaginative, and exciting. Since the influence of information effectiveness on site satisfaction is equally robust, e-retailing managers must commit to load the site with pertinent, relevant, and conveniently located information. Also, e-retailers ought to offer portals that have attractive appeal with the cues having a strong influence on consumers' satisfaction level, which further affects their buying behaviour. Thus, the findings support the validity and relevance of applying S-O-R model in theorizing shoppers' behavioural response (outcomes). A significant contribution of the present study lies in its attempt to decipher the impact of both the internal and external influencers simultaneously on WS. This research sheds light on why and how 'satisfaction with website' matters in the contribution of

shopping values and website atmospherics to behavioural outcomes by presenting its mediating role. Hence, web portal marketers should delineate the key web atmospheric cues for the select target segment(s) and the shopping values. Hence, the findings of this study in an e-retail setting augment our understanding of how online retailers drive online consumption.

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ASSET QUALITY: –A COMPARATIVE STUDY OF IDBI AND SBI

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Abstract

The asset quality reflects the quantity of existing and potential credit risk associated with the loan and investment portfolios, other real estate owned, and other assets, as well as off-balance sheet transactions. Bank Management is concerned with the quality of their loans since that provides earnings for the bank. The quality of assets is an important parameter or component to gauge the financial strength of the bank. Indian banks in general and the Public Sector Banks in particular are galloping with the huge stock of stressed assets that has piled up in the system over the years. The outlook for the Indian banking sector, especially for public sector banks (PSBs) remains challenging given their weak asset quality. The increase in default is leading to rise in Non-performing Assets, impairing the profitability and quality assets in financial statements of banking industry. The primary focus of this paper is to compare the asset quality belonging to public sector banks like IDBI & SBI during the period 2011-2016.

Keywords: Assets Quality, Non-performing Assets, Banks

Asset Quality:

The banking business is the life blood of economy. The banking system forms the core of the financial sector of an economy meeting the financial needs of the trade and industry and also satisfy the institutions of the country. Asset quality is one of the most critical areas in determining the overall condition of a bank. The primary factor affecting overall asset quality is the quality of loan portfolio and the credit administration process. Asset quality refers to the overall risk associated with the various assets held by an individual or

institution. The term asset quality implies the quality of loans that a bank has given out. A bank is said to have good quality assets if loans given out by it are being repaid on time. The banking stability indicator (BSI) shows that the risks to the banking sector remained elevated due to continuous deterioration in asset quality, low profitability and liquidity. Bad quality assets include loans that are not being paid on time. An important measure of the asset quality of banks is the metric Non Performing Assets (NPAs). NPAs are loans in which the interest, instalment or principal have not been repaid

for more than 180 days. Thus, a higher proportion of NPA implies worse asset quality of a bank. RBI has recently estimated in one of its working papers that gross NPAs in Indian banking sector could be 4.4% of total loans given out by March end 2014.

The most important reasons for rising NPAs have been insufficient appraisal of loan proposals and also inadequate monitoring of the loans given out. Aggressive lending by banks to big corporate houses is also to be blamed. Asset quality will remain a negative driver of the credit profiles of most rated Indian banks and the stock of impaired loans.

Determinants of Bank Asset Quality

Economic activity, exchange rate depreciations might also have a negative impact on asset quality, especially in countries with a large amount of lending in foreign currency to unhedged borrowers. The potential channels through which stock prices could have an impact on nonperforming loans are: (i) banks' direct exposure to the stock market; (ii) wealth effects among borrowers; or (iii) a decreased value of collateral. Finally, lending interest rates, which tend to negatively affect asset quality on account of higher borrowing costs, might be a further possible determinant of the level of non-performing loans. To the extent that lending rates are affected by the policy rate set by central banks, the swift monetary policy response to the crisis (mostly in countries with flexible exchange rates which pursue inflation targeting or other strategies aimed at price stability) is thus also taken into account.

Review of Literature

Arpita Ghosh (2014) had suggested that the best way to handle NPAs in bank is to take preventive measures particularly at the credit appraisal stage. Prevention can also be in the form of early deduction, early rectification or prompt restructuring of the stressed assets. This paper also found in post-crisis years, the

reduction of NPAs experienced weakness particularly for PSBs.

As per the Global Financial Stability Report of International Monetary Fund, (IMF) 2009 revealed that asset quality aids improvement in profitability. In order to improve profitability, it is imperative on the banks to manage their asset quality as well as determinants of profitability. The growing incidence of poor bank asset quality calls for a renewed look at the factors that impact on the performance of the banks in terms of both profitability and asset management.

Rajini Saluja and Roshan Lal (2010) examined that the growing NPAs in Indian banking industry is an issue of deep concern. The study also reveals that there is a huge difference in NPAs of public and foreign banks. Gross and Net NPAs of Public Sector Banks have improved over the years because of rigorous policy initiatives and enforcement of various legal and non-legal measures.

Vigneshwara Swamy (2015) had mentioned that favourable macroeconomic conditions facilitate in NPA management leading to better asset quality. This study has established that private banks and foreign banks have advantages in terms of their efficiencies in better credit management in containing the NPAs, which indicates that privatization can lead to better management of default risk. The state owned banks need to be toned up with adequate measures to sharpen their NPA management practices.

Poornima.S and Theivanayaki.M (2015) examined that level of Stressed assets is increasing in Public Sector Banks with an alarming rate. Authors concluded that Public Sector Banks must take on methodical frame work with a clear objective, flexibility and sufficient financial support in order to resolve the problem of stressed assets.

Chilukuri SS (2016) had observed that there is a tremendous increase of advances during 2001-2012. The success in

enhancement of asset quality can be accredited to the respective banks management in compliance with the prudential norms, income recognition and provisioning norms .In order to reduce the menace and intensity of NPA banks should develop efficient ,management information system and should employ the specialized and trained staff who can use their expertise and deal the situations cautiously.

Rihana Banu.A.R (2016) had pointed out to reduce the NPAs banks should allot the Unique customer identification code for customers which will help the banks to identify a customer, track the facilities availed, monitor financial transactions in various accounts, improve risk profiling as soon as possible. Efficient recovery mechanism can be established for recovery of risky loans.

Gagan Bhati (2017) had observed that the level of Gross and NPA is increasing with an alarming rate particularly in Public Sector Banks in India. The management of PSBs in India must pay the singular attention towards the problem of bad loans and take appropriate action to curtails the creation of new NPAs, besides putting efforts on the recovery funds of existing NPAs. Effective and timely action is essential to ensure future growth of the Banking system of India.

Objectives

To compare the Total Advances ,Net Profit, Gross NPA & Net NPA of IDBI and State Bank of India.

To compare the Asset Quality Ratios of IDBI and State Bank of India.

To compare the classifications of loan assets of IDBI and State Bank of India.

Research Methodology

The secondary data were extensively used. The secondary data were collected from various published and unpublished sources of annual reports of IDBI and SBI, relevant website and journals.

Profile of IDBI

IDBI Bank Ltd. is today one of India's largest commercial Banks. For over 40 years, IDBI Bank has essayed a key nation-building role, first as the apex Development Financial Institution (DFI) (July 1, 1964 to September 30, 2004) in the realm of industry and thereafter as a full-service commercial Bank (October 1, 2004 onwards). To be the most preferred and trusted bank enhancing value for all stakeholders the vision of IDBI and their mission is to Delighting customers with our excellent service and comprehensive suite of best-in-class financial solutions. IDBI Bank Ltd., has branches in 39 states. For the year 2017, Global ratings agency Standard & Poor's (S&P) has downgraded by IDBI Bank to BB from BB+ on very weak asset quality.

Profile of SBI

State Bank of India (SBI) is an Indian multinational, public sector banking and financial services company. It has established in the year as per the State Bank of India Act ,1955. It is a government-owned corporation with its headquarters in Mumbai, Maharashtra. On 1st April, 2017, State Bank of India, which is India's largest Bank merged with five of its Associate Banks (State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore) and Bharatiya Mahila Bank with itself. This is the first ever large scale consolidation in the Indian Banking Industry. The Vision of SBI is to Become the Bank of choice for Corporates, Medium Business And Upmarket Retail Customers And Developmental Banking For Small Business, Mass Market And Rural Markets and mission is to provide superior, proactive banking service to niche markets globally, while providing cost effective, respective, responsive service to others in our role as a development bank, and in doing so, meet the requirement of our stakeholders. The Chairman of SBI Ms.Arundhati Bhattacharya has observed in

the year 2016, As a shadow of its legacy, State Bank of India's books may continue to see asset quality pressures because of non-fund exposures to businesses

Table 1 Comparison of Total Advances, Net Profit, Gross and net NPA (Rs.in Crores)

Year	Total Advances		Net Profit		Gross NPA		Net NPA	
	IDBI	SBI	IDBI	SBI	IDBI	SBI	IDBI	SBI
2011-12	180,572.30	867,578.89	2,031.61	11,707.29	4,551.37	39,676.46	2,910.93	15,818.85
2012-13	186,306.45	1,015,616.55	1,882.08	14,104.98	6,440.98	51,189.29	311.36	21,956.48
2013-14	197,686.00	1,209,828.72	1,121.40	10,891.17	9,960.16	61,605.35	1,007.30	31,096.07
2014-15	208,376.87	1,300,026.39	874.39	13,101.87	12,684.97	56,725.34	5,992.52	27,590.58
2015-16	215,893.45	1,463,700.42	-3,064.80	9,950.65	24,875.07	98,172.80	14,643.39	55,807.02

Source: Annual Reports of IDBI and SBI 2011-12 to 2015-16

The above table depicts the amount of Total Advances, Net Profit, Gross and Net NPA during the period of 2011-12 to 2015-16. The total advances given by IDBI and Net Profit of SBI are increasing continuously from 2011-2012 to 2015-16 which shows that bank is performing very well. But the Net profit of IDBI decreases continuously from 2011-12 to 2015-16 which indicates poor performance. The Gross and Net NPA is also increasing from 2011-12 to 2015-16 which shows performance is declining due to mismanagement of banks. On the other hand decline in Net NPA of IDBI in the year 2012-13 indicates good NPA management.

Table 2 Asset Quality Ratio

Particulars	2011-12		2012-13		2013-14		2014-15		2015-16	
	IDBI	SBI	IDBI	SBI	IDBI	SBI	IDBI	SBI	IDBI	SBI
Gross NPA to Gross Advances	2.49	4.44	3.22	4.75	4.90	4.95	5.88	4.75	10.98	6.50
Net NPA to Net Advances	1.61	1.82	1.58	2.10	2.48	2.57	2.88	2.12	6.78	3.81
ROA	0.74	0.88	0.62	0.91	0.35	0.65	0.28	0.76	-0.98	0.46
ROE	11.79	14.36	9.31	14.3	5.14	9.6	3.92	10.5	-13.70	6.8
CAR	14.58	13.86	13.13	12.92	11.68	12.96	11.76	12.00	11.67	13.12

Source: Annual Reports of IDBI and SBI 2011-12 to 2015-16

The ratio of Gross NPA to Gross Advances depicts the proportion of gross NPA in the total gross advances. IDBI Gross NPA increased from 2.49 to 10.98 for the period 2011-12 to 2015-16. SBI Gross NPA increased from 4.44 to 4.95 and decreased to 4.25 and ends with an increase to 6.50 from 2011-12 to 2015-16. This indicates decline in asset quality.

The ratio of Net NPA to Net Advances shows the proportion of net NPA in the net advances. IDBI Net NPA increased tremendously from 1.61 to 6.78 during the period 2011-12 to 2015-16. SBI Net NPA increased from 1.82 to 3.81 for the period 2011-12 to 2015-16 because of adequate provisions were not made by IDBI & SBI to meet the requirements of NPAs.

Return on assets (ROA) is an indicator of how profitable a company is relative to its total assets. ROA gives an idea as to how efficient management is using its assets to generate earnings. ROA is expressed as a percentage.

$$\text{ROA} = \text{Net Income} / \text{Total Assets}$$

ROA of IDBI comes down from 0.74 to -0.98 for the period 2011-12 to 2015-16 and SBI ROA goes up from 0.88, 0.91 and 0.76 for the period 2011-12 to 2012-13 and 2014-15.

ROA of SBI summarising the efficiency of the bank to maintain a strong asset quality management.

Return on Equity indicates how profitable a company is by comparing its net income to its average shareholders' equity. ROE is expressed as a percentage.

$$\text{ROE} = \text{Net Income} / \text{Shareholder's Equity}$$

ROE of IDBI decreased from 11.79 to -13.70 for the period 2011-12 to 2015. ROE of SBI shows declining trend from 14.36 to 9.6 for the period 2011-12 to 2013-14 and slight increase to 10.5 and ends with 6.8 for the period 2014-15 and 2015-16.

In the year 2014-15 only SBI showed a better return to its investors.

Capital Adequacy Ratio is the measure of a bank's capital and is expressed as a percentage of a bank's risk weighted credit exposures.

The CAR of IDBI declined from 14.58 to 11.67 for the period 2011-12 to 2015-16. SBI

CAR also declined from 13.86 to 12.00 for the period of 2011-12 to 2014-15 and increased subsequently to 13.12 for the period of 2015-16. The Idle ratio of 12% was maintained by SBI in the year 2014-15.

Table 3 Quality of Assets (Rs.in Crores)

	2011-12	2012-13	2013-14	2014-15	2015-16
IDBI					
Sub-standard assets	2,449.80	2,144.45(0.12)	2,901.52(0.35)	1,143.44(-0.61)	4,692.43(3.10)
Doubtful assets	1,981.38	4,108.76(1.07)	6,724.19(0.64)	3,069.92(-0.54)	5,921.00(0.93)
Loss assets	120.11	196.77(0.64)	334.46(0.70)	-----	34.25(-0.00)
SBI					
Substandard assets	22,690.19	26,175.89(0.15)	28,289.86(0.08)	23,611.17(-0.17)	38,661.95(0.64)
Doubtful assets	22,965.14	34,413.09(0.50)	47,686.25(0.39)	47801.80(0.00)	81831.39(0.71)
Loss assets	3993.37	3398.45(-0.15)	4760.93(0.40)	3213.66(-0.32)	2970.53(-0.08)

Source: Basel-II disclosure norms of IDBI and SBI from 2011-12 to 2015-16

IDBI sub-standard assets shows negative trend in 2014-15. In the year 2012-13 the sub-standard assets have decreased to 2,144.45 Crores in the year 2012-13. Later on the sub-standard assets moved on and reached to 4,692.43 Crores by the year ending 2015-16 with a compound rate of 3.10. Coming to SBI the sub-standard assets in the year 2011-12 were 22,690.19 and immediately in the subsequent year 2012-13, 2013-14, 2014-15 diminished to 23,611.17 Crores having a negative rate of -0.17 and finally reached to 38,661.95 Crores.

IDBI doubtful assets were 16981.38 Crores in the year 2011-12 and move on to 5924 Crores by the year ending 2015-16 with a compound rate of 0.64. SBI showed inconsistent trend the assets were 22,965.14 Crores and it reached its highest in 2015-16 were 81,831.39 having a compound growth rate of 0.71.

Loss assets of IDBI representing a fluctuating growth rate from 120.11 Crores in the year 2011-12 reached to 196.77 Crores for the year 2012-13 and in 2013-14 the assets were 334.46 Crores and the overall negative growth rate of -0.00 for the year 2015-16. Coming to SBI loss assets in the year 2011-12 were 3993.37 Crores and immediately in the next year 2012-13 diminished to

3398.45 Crores having a negative rate of -0.15. The bank continued the same negative trend and finally it reached 2970.53 Crores with a compound rate of -0.08 for the year 2015-16. This indicates the improvement in the credit recovery system efficiently followed by IDBI & SBI.

Conclusion

The increase in NPAs shows the inefficiency of banking system to maintain their asset quality and it renders negative impact on the operational efficiency of the banking system in India. The level of Gross and Net NPA is increasing with an alarming rate particularly in public sector banks in India. From the above analysis IDBI and SBI banks have the problem of sub-standard, doubtful and loss assets. SBI have higher level of loss assets. For asset quality ratio, the higher the ratio, the more loss-producing assets the bank has relative to the money the bank has to cushion those losses. Both the banks concentrate on reducing the proportion of NPAs to total assets and also take necessary monitoring system to enable the banks to sustain good asset quality.

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DEMOGRAPHIC PROFILE OF CORPORATE DECISION MAKER AND THEIR PROFESSIONAL SATISFACTION

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Abstract

Decision making is a process of selecting the best among the different alternatives. The decision is made in all managerial activities and in all functions of the organization. It must be taken by all staff, according to nature of issues such as routine problems, complicated and highly complex. Any policy or plan is established through decision making. Without decision making, no plans and policies are performed. The study aimed to know the level of satisfaction of employees of select IT companies in Bangalore. This study mainly concentrates on the level of satisfaction of employees based on gender, age, marital status, monthly income, experience, duties and responsibilities and style of decision making of on corporate decision making of select IT companies in Bangalore. Suitable statistical tools like mean, standard deviation and chi-square test are employed to find out the level of satisfaction of the employees.

Keywords: corporate decision making, topdown decision, bottomup decision, organisation

Introduction

Information Technology companies has grown tremendously in India. Various companies are operating in India and abroad. These companies cater to the needs of foreign companies. The software developers work hard day and night to fulfill the needs of various companies in India and also in foreign countries for their requirements. No doubt without IT companies and their programmers it is not

possible to fulfill the requirements of each and every sector of the economy. The dependency on information technology has increased progressively for organizations as a strategically important competitive advantage. If planned, developed, and managed properly, information technology can bring about greater efficiency in organizational operations, better working environments, and effective decision-making processes. Many

information technology projects have failed because of poor decision in planning, false selection of the staffs. In this competitive world; organization can exist when the correct and appropriate decisions are made. Not only that organisational function depends much on the working personnel in the company. The satisfaction of the working personnel or employees determine the smooth functioning and success of the organisational development. Keeping this in mind the level of satisfaction of the employees of the select IT companies this study has been undertaken based on gender, age, marital status, monthly income, experience, duties and responsibilities and style of decision making on corporate decision making of select IT companies in Bangalore.

Review of literature

Motvaseli and Lotfizadeh (2013) in their study on “Gender and Decision-Making Styles of Entrepreneurs” attempts to illustrate the decision-making styles used by entrepreneurs. The study takes a quantitative approach to test decision-making styles of entrepreneurs. Data were gathered through a self-administered survey among 162 students of Tehran University in Iran. The results indicated that Iranian female and male students of entrepreneurship employed different decision-making styles. It was concluded that Iranian female and male students employ different decision making styles. Thus, the organizations should take these differences into consideration when they decide to recruit new employees. Furthermore, this study could benefit entrepreneurial venture capitalists. In this sense it is important to perceive how a female or male entrepreneur makes decisions more efficiently and assist investors trust them with their capital.

Hasan and Wu,(2015) in their study on “Gender differences in financial reporting decision making: evidence from accounting conservatism”, in their study examined the impact of CFO gender on financial reporting

decision making in the context of accounting conservatism. The study found that following the hiring of a female CFO there is a significant increase in the degree of accounting conservatism as compared to the degree of their male predecessor. To alleviate endogeneity concerns, they applied a difference-in-differences approach and a propensity-score matching approach using male to male CFO transition as the control group, and find robust results. The results from the female to male transition sample are consistent with the hypothesis and they triangulate the findings from the male to female transition sample. The study found that the positive relation between female CFOs and conservatism is more pronounced or only exists when firms have higher litigation risk, default risk, systematic risk, or management turnover risk.

Results and Discussions

Demographic Profile of Corporate Decision maker and their professional satisfaction

Variables	N	Mean	Min	Max	SD	X ²	Df	TV	Sig.	II ₀	II ₁
Gender											
Male	193	49.99	21	73	14.76	11.236	2	5.991	5%	R	A
Female	107	44.87	20	74	16.512						
Age											
Below 39	96	47.99	20	72	16.343	15.560	4	9.488	1%	R	A
30-45 yrs	116	50.30	21	74	16.034						
Above 45	88	45.55	21	72	13.756						
Marital Status											
Married	136	50.21	23	72	13.820	11.375	2	5.991	1%	R	A
Unmarried	164	46.48	20	74	16.748						
Monthly Income											
<Rs.20000	22	47.09	27	68	14.934	5.885	6	16.802	NS@1%	A	R
20001-30000	164	47.37	20	74	16.385						
30001-40000	91	49.81	22	69	14.102						
Above 40000	23	48.39	20	74	16.259						
Experience											
<2 years	32	51.31	26	70	12.898	16.234	6	12.592	5%	R	A
2-5 years	148	46.98	20	74	16.745						
5-10 years	91	48.87	23	69	14.534						
Above 10 years	29	48.55	21	72	15.324						
Duties and Responsibilities											
HR activities	47	44.47	21	72	15.679	17.428	8	15.507	5%	R	A
Staff training & development	133	49.02	20	74	16.080						
Organizational Development	33	46.30	23	69	16.962						
Career planning Potential	54	48.17	21	68	13.627						
Appraisal & development	33	51.88	22	72	14.515						
Style of decision Making											
Low	46	46.15	21	72	16.109	9.802	4	9.488	5%	R	A
Medium	163	50.08	20	74	14.999						
High	91	45.76	21	72	16.022						

Source: Analysed data

N=Number; SD=Standard Deviation;
Df=Degrees of freedom; TV=Table Value

Ho= Null hypothesis H1=Alternate hypothesis.

It is inferred from the above table that gender sample consists of 193 respondents (64.3%) belonged to male category and 107 respondents (35.7%) respondents belonged to female category. the level of satisfaction perceived on the overall corporate decision making in select IT industries among the male respondents ranged between 21 and 73 with an average of 49.99 and its standard deviation is 14660. On the other hand, the Female respondents have expressed their level of satisfaction ranged between 20 and 74 with an average of 44.87 and its standard deviation is 16.512. From the analysis, it is inferred that the male respondents have perceived the maximum level of satisfaction than the female respondents on the overall corporate decision making in IT industries. The results of the chi-square analysis revealed that the calculated chi-square value (11.236) is greater than the table value (5.991), and the result is significant at the 1 percent and 5 percent level. Hence, the Null hypothesis is rejected. The hypothesis Gender of the respondents and their level of satisfaction perceived Corporate Decision making in IT industries, are associated, hold good. From the analysis, it is concluded that there is a close relationship between gender of the respondents and the level of satisfaction perceived on Corporate Decision making in Select IT industries.

The analysis of age and the level of satisfaction perceived by the respondents of IT companies on corporate decision making showed that the respondents in the age group of below 30 years ranges between 20 and 72 with a mean score of 47.99 and its standard deviation is 16.343. The respondents in the age group of 30 - 45 years age group ranges between 21 and 74 with a mean score of 50.30 and its standard deviation is 16.034. The

respondents under the age group above 45 years ranges between 21 and 72 with a mean score of 45.55 and its standard deviation is 13.756. From the analysis, it is inferred that the respondents belonging to 30 to 45 years age have perceived maximum level of satisfaction. The results of the chi-square test revealed that the calculated chi-square value (15.560) is greater than the table value (9.488) and the result is significant at 1 percent level. Hence, the null hypothesis (Ho) is rejected and the alternative hypothesis (H1) is accepted. The hypothesis, Age of the respondents and their level of satisfaction perceived Corporate decision making IT industries employees are associated, holds good. From the analysis, it is concluded that there is a close relationship between age of the respondents and their level of satisfaction perceived by the Corporate decision making IT industries employees.

The analysis of marital status and the level of satisfaction perceived by the respondents of IT companies on corporate decision making, the sample selected for the study has been classified into two category namely married and unmarried. The sample consists 136 (45.3 percent) belonging to married category and the remaining 164 (54.7 percent) respondents were unmarried category. The analysis revealed that level of satisfaction perceived by Corporate IT industry employees was the highest among the unmarried category which ranged between 20 and 74 with a mean score of 46.48 and its standard deviation was 16.748. The married category of respondents have perceived the low level of satisfaction on the Corporate decision making IT employees ranged between 23 and 72 with a mean score of 50.21 and the standard deviation is 13.820. From the analysis, it is inferred that the unmarried category of respondents have perceived the maximum level of satisfaction. The results of the chi-square analysis showed that the calculated chi-square value (11.375) is greater than the table value (5.991) and the result is

significant at 5 percent level. Hence, the null hypothesis (Ho) is rejected and the alternative hypothesis (H1) is accepted. The hypothesis marital status of the respondent and the level of satisfaction perceived on the Corporate IT industries employees are associated, holds good. From the analysis, it is concluded that there is a significant relationship between the marital status of the respondent and the level of satisfaction perceived on the Corporate IT industries employees.

For the purpose of the monthly income and the level of satisfaction perceived by the respondents of IT companies on corporate decision making, the respondents monthly income has been classified into four categories viz., less than Rs.20000, Rs.20,001 to 30,000, Rs.30001 to 40000 and above Rs.40,000. The respondents earning less than Rs.20000 ranged between 27 and 68 with a mean score of 47.09 and its standard deviation is 14.934. The respondents earning the monthly income of Rs.20001 to Rs.30000 have expressed their level of satisfaction Corporate decision making in IT industries ranged between 20 and 74 with a mean score of 47.37 and its standard deviation is 16.385. The respondents with monthly income between Rs.30000 to 40000 ranged between 22 and 69 with a mean score of 49.81 and the standard deviation is 14.102. From the analysis, it is inferred that the respondents with monthly income of Rs.30001 to 40000 getting the high level of satisfaction towards the corporate decision making in IT industries. The results of the chi-square analysis revealed that the calculated chi-square value (5.885) is less than the table value (16.8122) and the result is not significant at 1 percent level. Hence, the null hypothesis is accepted and the alternative hypothesis is rejected. The hypothesis, Monthly income earned by the respondents and the level of satisfaction perceived on the Corporate IT industry employees, are not associated, does not hold good. From the analysis, it is concluded that

there is no close relationship between the monthly income earned by the respondents and the level of satisfaction perceived by the Corporate decision making in IT industry employees.

The analysis of experience and the level of satisfaction perceived by the respondents of IT companies on corporate decision making, the classification is made into four strata viz., less than 2 years, 2 years to 5 years and 5 to 10 years and above 10 years. The level of satisfaction perceived by the Corporate IT industries employees having less than two years experience ranged between 26 and 70 with a mean score of 51.31 and its standard deviation is 12.898. The respondents having 2 to 5 years experience have expressed their level of satisfaction ranged between 20 and 74 with a mean score of 46.98 and its standard deviation is 16.745. The respondents having above 5 to 10 years experience have expressed their satisfaction ranged between 23 and 69 with a mean score of 48.87 and its standard deviation is 14.534. The respondents above 10 years have revealed their satisfaction ranged between 21 and 72 with a mean score of 48.55 and its standard deviation is 15.324. It is concluded from the analysis that the employees having less than two years of experience perceived highest level of satisfaction. The results of the chi-square tests revealed that the calculated chi-square value (16.234) is greater than the table value (12.592) and the result is significant at 5 percent level. Hence, the null hypothesis (Ho) is rejected and the alternative hypothesis (H1) is accepted. The hypothesis experience of the respondents and the level of satisfaction perceived on the overall functioning of the Corporate decision making in IT industries are associated, holds good. From the analysis, it is concluded that there is a significant relationship between experience of the respondents and the level of satisfaction perceived on the Corporate decision making in IT industries.

The analysis of duties and responsibilities and the satisfaction perceived by the IT companies on corporate decision making, the level of satisfaction perceived by the Corporate IT industries employees with regard to human resource development activities ranged between 21 and 72 with a mean score of 44.47 and its standard deviation is 15.679. The respondents classified on the basis of staff training and development have expressed their level of satisfaction ranged between 20 and 74 with a mean score of 49.02 and its standard deviation is 16.080. The respondents with organizational development have expressed their satisfaction ranged between 23 and 69 with a mean score of 46.30 and its standard deviation is 16.962. The respondents with career development have revealed their satisfaction ranged between 21 and 68 with a mean score of 48.17 and its standard deviation is 13.627. The respondents with potential appraisal and development ranged between 22 and 72 with a mean score of 51.88 and its standard deviation is 14.515. It is concluded from the analysis that the employees with potential appraisal and development perceived highest level of satisfaction. The results of the chi-square test revealed that the calculated chi-square value (17.428) is greater than the table value (15.507) and the result is significant at 5 percent level. Hence, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. The hypothesis duties and responsibilities and the level of satisfaction perceived on the Corporate decision making in IT industries are associated, holds good. From the analysis, it is concluded that there is a significant relationship between duties and responsibilities of the respondents and the perceived on the Corporate decision making in IT industries.

The analysis of style of decision making and the level of satisfaction perceived by the IT professional on corporate decision making revealed that the level of satisfaction perceived

by the Corporate IT industries employees with regard to low level style of decision making ranged between 21 and 72 with a mean score of 46.157 and its standard deviation is 16.109. The respondents classified on the basis of medium style of decision making have expressed their level of satisfaction ranged between 20 and 74 with a mean score of 50.08 and its standard deviation is 14.999. The respondents with high style of decision making have expressed their satisfaction ranged between 21 and 72 with a mean score of 45.76 and its standard deviation is 16.022. It is concluded from the analysis that the employees who are in favour of medium style of decision making perceived highest level of satisfaction. The results of the chi-square test revealed that the calculated chi-square value (9.802) is greater than the table value (9.488) and the result is significant at 5 percent level. Hence, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. The hypothesis, style of decision making and the level of satisfaction perceived on the Corporate decision making in IT industries are associated, holds good. From the analysis, it is concluded that there is a significant relationship between style of decision making and the level of satisfaction perceived on the Corporate decision making in IT industries.

Findings

The above analysis reveals that the demographic features like gender, age, marital status, monthly income, experience, duties and responsibilities and style of decision making very much influence the level of satisfaction of IT employees on the corporate decision making. Among the variable selected for the study except monthly income, gender, age, marital status, experience, duties and responsibilities and style of decision making has a close relationship on the level of satisfaction perceived on the corporate decision making.

Suggestions and Conclusion

The survival and support for a business to exist depends on the capability to create a decision-making solution. Managers are expected to resolve a variety of issues concerning a firm's strategies, structures, quality improvement systems, and performance appraisal workflow. Managerial decisions have significant consequences for firm's performance and success. In fact organisations are a collection of knowledge sets and managers contribute to such collections by constructing, maintaining and applying. In achieving the objective of the firm, managers, especially at the upper level, have in their domain, the functions relating to managing the organizational knowledge bases to overcome obstacles, exploiting opportunities for accelerating the growth of industry, coping up with technological complexity and a host of environmental changes. The actual design and maintenance of working conditions is largely the work of the engineering and plant maintenance departments. But there are personnel aspects to such work. Personnel have a stake in such matters because of their effect upon the loyalty attitude of employees. The department should therefore have an advisory relation to the departments that may plan for and maintain physical conditions. Hence the personnel department should be attentive to such matters, so that disputes or frictions do not arise. And there, the personnel department should keep abreast of new developments in order to be able to advise management on steps that might be taken so that desirable improvements will not be overlooked. Decision making should be made to the full satisfaction irrespective of gender, age, income,

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GROWTH OF BANKING SECTOR IN INDIA

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Abstract

No country can have a healthy economy without a sound and effective banking system. The Banks always remain the main participants of the financial system in any country. The Banking sector offers several facilities and opportunities to their customers and, therefore, it should be able to meet the new challenges posed by technology and other internal and external factors. With the establishment of the first Bank in India by British, the Banking sector has made rapid progress in various phrases. Before the establishment of banks, the financial activities were handled by money lenders and individuals and due to that people had to suffer a lot because of ignorance and many other reasons. This paper is a small contribution to the existing vast knowledge of banking industry and will be useful for bankers, Industrialist, policy maker and researchers.

Keywords: Nationalization Movement, Liberalization, Banking Structure, Banking Regulations, RBI IBA

Introduction

A bank is a financial institution that provides banking and other financial services to their customers. A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. But there is also an existence of non-banking institutions that provides certain banking services without meeting the legal definition of a bank. A banking system is also referred as a system provided by the bank which offers cash management services for customers and reporting the transactions of their accounts and portfolios, throughout the day. Now with the

overgrowing rise of economy in India, the banking system should not only be hassle free but it should also be able to meet the new challenges posed by the technology and any other external and internal factors. For the past three decades, India's banking system has made several outstanding achievements to its credit. The Banks are the main participants of the financial system in India. The Banking sector offers several facilities and opportunities to their customers. All the banks safeguard the money and provide basic facilities such as loans, credit, and other payment services including checking accounts, money orders, and cashier's cheques. In addition, banks also

offer investment and insurance products. India cannot have a healthy economy without a sound and effective banking system. The banking system should be hassle free and able to meet the new challenges posed by technology and other factors, both internal and external.

History of Banking in India

The first bank in India, though conservative, was established in 1786. From 1786 till today, the journey of Indian Banking System can be segregated into three distinct phases:

Early phase of Indian banks, from 1786 to 1969

Nationalization of banks and the banking sector reforms, from 1969 to 1991

New phase of Indian banking system, with the reforms after 1991

Phase one: Early phase of Indian banks, from 1786 to 1969: The first bank in India namely, "General Bank of India," was set up in 1786 by the British. Subsequently, two other banks namely "Bank of Hindustan" and "Bengal Bank" were formed after that. The East India Company established Bank of Bengal (1809), Bank of Bombay (1840), and Bank of Madras (1843) as independent units and called them Presidency banks. These three banks were merged in 1920 and the Imperial Bank of India, a bank of private shareholders, mostly Europeans, was established. Allahabad Bank was established, exclusively by Indians, in 1865. Punjab National Bank was set up in 1894 with headquarters in Lahore. Between 1906 and 1913, a number of other banks, i.e., Bank of India, Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were set up. The Reserve Bank of India came in 1935. During the first phase, the growth in banking sector was quite slow and banks also experienced periodic failures between 1913 and 1948. There were approximately 1,100 banks in total existing

only in India, but most of them were small. This was creating a lot of confusion among people regarding their choices and believes. Therefore, in order to streamline the functioning and activities of commercial banks, the Government of India came up with the Banking Companies Act, 1949, which was later on changed to the Banking Regulation Act, 1949 as per amending Act of 1965 (Act No. 23 of 1965). This act bestowed The Reserve Bank of India (RBI) with extensive powers for the supervision of banking in India as the Central banking authority. But still, even after all that improvement in banking industry; the general public had lesser confidence in banks. As an aftermath, deposit mobilization was slow. Moreover, people were more inclined towards Postal department because they believed that the savings bank facility provided by them was comparatively safer, and funds were largely given to traders.

Phase two: Nationalization of banks and the banking sector reforms, from 1969 to 1991: After Independence in 1974, the government took major initiatives to reform the banking sector. In 1955, Indian government nationalized the Imperial Bank of India and started offering extensive banking facilities, especially in rural and semi-urban areas. The government constituted the State Bank of India and gave it powers to act as the principal agent of the Reserve Bank of India (RBI) and to handle banking transactions of the Union government and state governments all over the country. After that, seven other banks owned by the Princely states were nationalized in 1959 and were made subsidiaries of the State Bank of India. In 1969, 14 commercial banks in the country were nationalized. Subsequently, 07 more banks were nationalized in 1980. As a result, 80 percent of the banking sector in India came under the direct ownership of government.

Phase Three: New phase of Indian banking system, with periodic reforms after

1991: This phase is the most important as it introduced many more products and facilities in the banking sector as a part of the reforming process. In 1991, under the chairmanship of M. Narasimham, a committee was set up, which worked for the liberalization of banking practices. The result of committee's efforts is quite evident as now; the entire country is flooded with foreign banks and their ATM stations. Now all the banks are more concerned to give a satisfactory service to customers in comparison to the previous times. With the emergence of phone banking and net banking, the entire system has become more convenient and swift. Now time is given more importance in all money transactions.

Nationalization Movement of Banks:

By the 1960s, the Indian banking industry has emerged as an important tool to facilitate the development of the Indian economy. At the same time, it has also emerged as a large employer, and as a result a debate started concerning about the possibility to nationalize the banking industry. Indira Gandhi, the-then Prime Minister of India expressed the intention of the Government of India (GOI) in the annual conference of the All India Congress Meeting in a paper entitled "Stray thoughts on Bank Nationalization". The paper was received with positive enthusiasm. Thereafter, her move was swift and sudden, and the GOI issued an ordinance and nationalized the 14 largest commercial banks with effect from the midnight of July 19, 1969. Jayaprakash Narayan, a national leader of India, described the step as a "Masterstroke of political sagacity". Within two weeks of the issue of the ordinance, the Parliament passed the Banking Companies (Acquisition and Transfer of Undertaking) Bill, and it received the presidential approval on 9 August, 1969. A second step of nationalization of 6 more commercial banks followed in 1980. The stated reason for the nationalization was to give the government more control of credit delivery.

With the second step of nationalization, the GOI controlled around 91% of the banking business in India. Later on, in the year 1993, the government merged New Bank of India with Punjab National Bank. It was the only merger between nationalized banks and resulted in the reduction of the number of nationalized banks from 20 to 19. After this, until the 1990s, the nationalized banks grew at a pace of around 4%, closer to the average growth rate of the Indian economy.

Liberalization in Banking Sector

In the early 1990s, the-then Narsimha Rao government embarked on a policy of liberalization, licensing a small number of private banks. The policy came to known as New Generation tech-savvy banks, and included Global Trust Bank (the first of such new generation banks to be set up), which later on merged with Oriental Bank of Commerce, Axis Bank (earlier as UTI Bank), ICICI Bank and HDFC Bank. This was a great initiative and along with the rapid growth in the economy of India, it revolutionized the banking sector which witnessed rapid growth with strong contribution from all the three sectors of banks, namely, government banks, private banks and foreign banks. The next stage for the Indian banking has been setup with the proposed relaxation in the norms for Foreign Direct Investment, where all Foreign Investors in banks may be given voting rights which could exceed the present cap of 10%, at present it has gone up to 49% with some restrictions. The new policy transformed the banking sector in India completely. Bankers, till this time, were used to the 4-6-4 method (Borrow at 4%; Lend at 6%; Go home at 4) of functioning. The new wave ushered in a modern outlook and tech-savvy methods of working for the traditional banks. All this led to the retail boom in India. People not just demanded more from their banks but also received more. Today, in terms of quality of assets and capital adequacy, Indian banks are considered to have clean,

strong and transparent balance sheets as compared to other banks in comparable economies in its region. The Reserve Bank of India is an autonomous body, with minimal pressure from the government. The stated policy of the Bank on the Indian Rupee is to manage instability but without any fixed exchange rate.

The Banking Structure In India

The commercial banking structure in India consists of scheduled and unscheduled commercial banks. Scheduled banks contain a list of those banks that are included in the second schedule of Reserve Bank of India (RBI) Act, 1935. As on June 30, 1999; there were 300 scheduled banks in India having a total network of 64,918 branches. The scheduled commercial banks in India comprise State Bank of India and its associates (8), nationalized banks (19), foreign banks (45), private sector banks (32), co-operative banks, and regional rural banks. Before the nationalization of Indian banks, the State Bank of India (SBI) was the only nationalized bank, which was nationalized on July 1, 1955, under the SBI Act of 1955. After the nationalization of banks in India, the branches of the public sector banks rose to approximately 800 percent in deposits and advances took a huge jump by 11,000 percent.

Types of Banks In India

In India, banks are segregated in different groups. Each group has its own benefits and limitations in its operations. Each one has its own dedicated target market. A few of them work in the rural sector only while others work both in rural as well as urban areas. Many banks are operating in cities only. Some banks are of Indian origin and some are foreign players. Banks in India can be classified into:

- 1) Public Sector Banks
- 2) Private Sector Banks
- 3) Cooperative Banks

4) Regional Rural Banks

5) Foreign Banks

One aspect to be noted is the increasing number of foreign banks in India. The RBI has shown certain interest to involve more foreign banks. This step has covered the way for a few more foreign banks to start business in India.

Growth Of Banking

Zhao, Casu and Ferrari (2008) used a balanced panel data set covering the period of 1992-2004 and employed a Data Envelopment Analysis (DEA) based Malmquist Total Factor Productivity (TFP) index. The empirical study indicated that, after an initial adjustment phase, the Indian banking industry experienced sustained productivity growth, which was driven mainly by technological progress. Banks' ownership structure does not seem to matter as much as increased competition in TFP growth. Foreign banks appear to have acted as technological innovators when competition increased, which added to the competitive pressure in the banking market. Finally, results also indicate an increase in risk-taking behaviour, along with the whole deregulation process. It was found in the study of Goyal and Joshi (2011) that small and local banks face difficulty in bearing the impact of global economy therefore, they need support and it is one of the reasons for merger. Some private banks used mergers as a strategic tool for expanding their horizons. There is huge potential in rural markets of India, which is not yet explored by the major banks. Therefore ICICI Bank Ltd. has used mergers as their expansion strategy in rural market. They are successful in making their presence in rural India. It strengthens their network across geographical boundary, improves customer base and market share.

Regulations For Indian Banks

Currently in most jurisdictions commercial banks are regulated by government entities and require a special bank license to operate.

Usually the definition of the business of banking for the purposes of regulation is extended to include acceptance of deposits, even if they are not repayable to the customer's order although money lending, by itself, is generally not included in the definition. Unlike most other regulated industries, the regulator is typically also a participant in the market, i.e. a government-owned (central) bank. Central banks also typically have a monopoly on the business of issuing banknotes. However, in some countries this is not the case. In UK, for example, the Financial Services Authority licenses banks, and some commercial banks (such as the Bank of Scotland) issue their own banknotes in addition to those issued by the Bank of England, the UK government's central bank. Some types of financial institutions, such as building societies and credit unions, may be partly or wholly exempted from bank license requirements, and therefore regulated under separate rules. The requirements for the issue of a bank license vary between jurisdictions but typically include:

- 1) Minimum capital
- 2) Minimum capital ratio
- 3) Fit and Proper' requirements for the bank's controllers, owners, directors, and/or senior officers
- 4) Approval of the bank's business plan as being sufficiently prudent and plausible.

Reserve Bank Of India (RBI)

The central bank of the country is the Reserve Bank of India (RBI). It was established in April, 1935 with a share capital of 5 crores on the basis of the recommendations of the Hilton Young Commission. The share capital was divided into fully paid shares of 100 rupees each, which was entirely owned by private shareholders in the beginning. The government held shares of nominal value of 220,000 into its custody. Now, as it is already mentioned that the RBI commenced its operation on April 1, 1935, under the Reserve

Bank of India Act, 1934. The Act (II of 1934) under which it was constituted provided the legislative basis for the functioning of the Bank. The bank was constituted to meet the following requirements:

- 1) Regulate the issue of currency notes
- 2) Maintain reserves with a view to securing monetary stability
- 3) Operate the credit and currency system of the country to its advantage

Indian Banks' Association (IBA)

The Indian Banks' Association (IBA) was formed on September 26, 1946, with 22 members. Today, IBA has more than 156 members, such as public sector banks, private sector banks, foreign banks having offices in India, urban co-operative banks, developmental financial institutions, federations, merchant banks, mutual funds, housing finance corporations, etc.

Functions Of Iba

- 1) Promote sound and progressive banking principles and practices.
- 2) Render assistance and to provide common services to members.
- 3) Organize co-ordination and co-operation on procedural, legal, technical, administrative, and professional matters.
- 4) Collect, classify, and circulate statistical and other information.
- 5) Gain expertise towards common purposes such as cost reduction, increased efficiency, productivity, and improving systems, procedures, and banking practices etc.
- 6) Project good public image of banking through publicity and public relations.
- 7) Encourage sports and cultural activities among bank employees.

Conclusion

Over the years, it has been observed that clouds of anxiety and drops of growth are two

important phenomena of market, which frequently changes in different sets of conditions. The pre and post liberalization era has witnessed various environmental changes which directly affects the aforesaid phenomena. It is evident that post liberalization era has spread new colors of growth in India, but simultaneously it has also posed some challenges. This article discusses the various challenges and opportunities like history and growth of banks, transparency, customer expectations, management of risks, and growth in banking sector, human factor, global banking, environmental concern, social, ethical issues, and employee and customer retentions. Banks are striving to combat the competition. As per the above discussion, we can say that the biggest challenge for banking industry is to serve the mass market of India. Companies have shifted their focus from product to customer. The better we understand our customers, the more successful we will be in meeting their needs. In order to mitigate above mentioned challenges Indian banks must cut their cost of their services. Another aspect to encounter the challenges is product differentiation. Apart from traditional banking services, Indian banks must adopt some product innovation so that they can compete

in gamut of competition. Technology up gradation is an inevitable aspect to face challenges. The level of consumer awareness is significantly higher as compared to previous years. Nowadays they need internet banking, mobile banking and ATM services. Expansion of branch size in order to increase market share is another tool to combat competitors. Therefore, Indian nationalized and private sector banks must spread their wings towards global markets as some of them have already done it. Indian banks are trustworthy brands in Indian market; therefore, these banks must utilize their brand equity as it is a valuable asset for them.

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ENTREPRENEURSHIP MEMORANDUM FILING IN INDIA

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Abstract

The Department of Industrial Policy and Promotion (DIPP) has taken up a series of measures to improve Ease of Doing Business. The emphasis has been on simplification and rationalization of the existing rules and introduction of information technology to make governance more efficient and effective. Process of applying for Industrial License (IL) and Industrial Entrepreneur Memorandum (IEM) has been made online and this service is now available to entrepreneurs on 24x7 bases at the website. This had led to ease of filing applications and online payment of service charges is one among the steps to improve ease of doing business.

Key words: MSMEs, online payment, Industrial License, Industrial Entrepreneur Memorandum

Introduction

The Micro Small and Medium enterprises (MSMEs) have been accepted as the engine of economic growth and play an important role in the equitable economic development of country. MSME forms a major part of India's industrial base and to ensure the benefits of fourth industrial revolution flow to the villages and country sides, we have to relook into the issues of MSME in the changing arena. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the MSME sector is much higher than that of the large enterprises. The MSMEs constitute over 90% of total enterprises in most of the economies and are

credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. Historical records of presently developed countries show the importance of this sector in their development process. These units act as ancillary units and provide processed raw material to advanced industrial units. Several MSMEs also directly produce and supply final products to consumers also. In addition to this, these units also provide unskilled and semi-skilled labor to these advanced industrial units. MSMEs have been established in almost all-major sectors in the Indian industry such as: Food Processing, Agricultural Inputs, Chemicals & Pharmaceuticals, Engineering;

Electricals, Electronics, Electro-medical equipment, Textiles and Garments, Leather and leather goods, Meat products, Bio-engineering, Sports goods, Plastics products, Computer Software, etc.

The initiatives have an impact on the filing of the entrepreneurship memorandum. MSMEs have shown consistent growth in terms of number of Entrepreneurs Memorandum-Part II [EM-II] filed every year. Number of EM-II filed during 2007-08 in the DICs across the country was 1.73 lakh. This has increased continuously during 2007-08 to 2014-15 periods, which shows that even in adverse environment, both internal and external, the entrepreneurs have shown their courage and had firm belief in the economic fundamentals of the economy. In 2014-15, number of EM-II filed in the DICs across India was 4.25 lakh. There has been 145% increase in the EM-II filed during 2007-08 to 2014-15.

Objectives

The study follows the following objectives:

- ✓ To analyze the trends in number of EM-II filed among the States and Union Territories in India.
- ✓ To identify the consistent States and Union Territories in filing EM-II in India

The study uses the data from Entrepreneurship Memorandum (Part-II) Data on MSME Sector published by the Government of India under the Ministry of Micro, Small & Medium Enterprises. The study uses the time series data of the States and Union Territories (UT's) in India for a period of eight years from 2007-08 to 2014-15.

Findings

It was observed that in the year 2007-08 there were 172,703 EM-II filed all over India. In 2008-09 and 2009-10 it rose to 193,026 and 213,206 with 11.76% and 10.45% growth rate respectively. During the year 2010-11 and

2011-12 the number of EM-II filed was 238,429 and 282,428 with growth rate of 10.57% and 18.45% respectively. For the year 2012-13 and 2013-14 the number of EM-II filed were 322,818 and 362,991 with growth rate of 12.51% and 12.44%. In the year 2014-15 it was 425,358 memorandums filed with growth rate of 17.11%. The growth rate of filing Entrepreneurship memorandum was highest during 2011-12 and second highest in 2014-15.

Table 1: Number of Entrepreneurship Memorandum -II filed from 2007-08 to 2014-15

S.No	State	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
1	Tamil Nadu	27,309	32,049	41,799	57,902	70,639	90,974	116,393	143,104
2	Gujarat	13,185	17,866	19,992	27,930	51,781	68,235	58,627	64,160
3	Uttar Pradesh	30,443	31,629	33,479	33,027	32,304	30,933	45,342	52,203
4	Maharashtra	10,244	11,682	11,896	14,496	15,606	16,136	19,826	36,992
5	Karnataka	14,984	15,705	17,195	18,434	21,021	24,208	25,966	28,754
6	Madhya Pradesh	12,319	14,183	19,748	19,704	20,104	19,832	19,374	19,903
7	Rajasthan	13,786	14,703	14,631	14,863	14,678	15,363	17,601	18,655
8	West Bengal	17,618	13,428	11,685	10,109	13,470	10,342	11,380	15,244
9	Kerala	10,757	15,541	10,956	11,089	11,071	13,551	14,997	14,906
10	Telangana	2,745	2,836	4,528	6,177	6,479	5,332	6,844	5,787
11	Jharkhand	940	1,051	669	690	939	4,554	3,592	3,450
12	Odisha	1,515	1,588	1,558	1,657	2,155	2,622	2,815	2,995
13	Andhra Pradesh	1,733	1,890	4,616	3,027	2,781	2,868	2,403	2,810
14	Uttarakhand	1,500	1,346	1,871	1,973	2,121	2,291	2,469	2,669
15	Assam	1,811	1,711	1,678	1,506	1,218	1,451	1,860	2,629
16	Punjab	932	1,272	2,189	2,988	3,087	2,644	2,282	2,137
17	Bihar	2,855	3,134	4,010	4,302	4,108	3,737	3,133	2,009
18	Chhattisgarh	1,335	1,291	1,089	1,206	1,741	1,472	1,556	1,702
19	Haryana	2,396	3,270	2,747	2,929	2,715	2,105	2,481	1,482
20	Jammu&Kashmir	1,044	971	1,192	914	1,170	1,027	918	1,159
21	Delhi	131	70	165	199	335	430	529	652
22	Himachal Pradesh	832	925	1,053	942	856	773	627	388
23	Mizoram	226	478	500	198	131	122	213	278
24	Manipur	54	138	81	122	122	181	178	198
25	Tripura	156	236	220	218	205	150	173	172
26	Chandigarh	32	161	255	174	259	139	185	160
27	Goa	57	76	112	88	97	103	169	160
28	Meghalaya	403	397	1,040	748	573	581	641	118
29	Andaman&Nicobar	52	61	68	78	82	100	100	112
30	Puducherry	144	214	200	186	120	86	76	96
31	Nagaland	687	2,498	1,445	217	213	231	242	91
32	D & N Haveli	232	150	105	77	103	93	93	90
33	Daman & Diu	164	247	107	126	83	76	64	56
34	Arunachal Pradesh	63	144	86	60	25	55	25	25
35	Sikkim	14	71	18	40	30	11	8	7
36	Lakshadweep	5	14	23	74	8	11	9	5
	All-India	172,703	193,026	213,206	238,429	282,428	322,818	362,991	425,358

Source: EM-II data on MSME Sector.

It was in the State of Uttar Pradesh the number of Entrepreneurship Memorandum was filed highest in the year 2007-08 with 30,443. The second highest was found in the State of Tamil Nadu during the same period.

From 2008-09 to 2014-15 highest number of Entrepreneurship Memorandum was filed continuously in the State of Tamil Nadu. It has filed 32,049 EM-II in 2008-09 to 143,104 EM-II in 2014-15. In the year 2008-09 Uttar

Pradesh was second highest in filing EM-II. It couldn't conquer the top position since 2008-09. The third highest state with more filing of EM-II in 2008-09 was Gujarat.

In 2009-10, Tamil Nadu topped with 41,799 EM-II followed by Uttar Pradesh with 33,479 and Gujarat with 19,992 EM-II. In 2010-11 Uttar Pradesh and Gujarat were second and third with 33,027 and 27,939 EM-II. During the years, 2011-12, 2012-13, 2013-14 and 2014-15, Tamil Nadu filed 70639, 90974, 116393 and 143104 EM-II. During the same period, Gujarat was second highest with 51781, 68235, 58627 and 64160 EM-II filed. Uttar Pradesh slipped to the third position after 2010-11. It filed 32304, 30933, 45342 and 52203 EM-II during the same period. Maharashtra, Karnataka, Madhya Pradesh, Rajasthan, West Bengal and Kerala are the states which significantly files EM-II.

Percentage Share of States and UT's in EM-II filed

Tamil Nadu is the state which is consistently making an increase in the percentage share from 2007-08 to 2014-15. It made an increase from 15.82% share in Total EM-II filed in 2007-08 to 33.64% share in 2014-15. There was a steady and consistent increase year on year. Gujarat was increasing steadily from 2007-08 to 2012-13 from 7.63% share to 21.14% share. But it declined in the next two consecutive years to 16.15% and 15.08% share in total EM-II respectively. Uttar Pradesh which is the biggest state in India wasn't able to withstand steadily with the share in filing EM-II. It got reduced from 17.63% in 2007-08 to 9.58% in 2012-13. However, it got an increase in share of total EM-II filed in the years 2013-14 and 2014-15. Uttar Pradesh had share of 12.49% and 12.27% in the years 2013-14 and 2014-15 respectively. Maharashtra was wavering between 5% to 6% the country's share from 2007-08 to 2013-14. In 2014-15 it got increased to 8.70% share in the nation's total EM-II filed.

Table 2: Percentage share of Entrepreneurship Memorandum -II filed from 2007-08 to 2014-15

S. No	State/ UT	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
1	Tamil Nadu	15.81	16.60	19.60	24.28	25.01	28.18	32.06	33.64
2	Gujarat	7.63	9.26	9.38	11.72	18.33	21.14	16.15	15.08
3	Uttar Pradesh	17.63	16.39	15.70	13.85	11.44	9.58	12.49	12.27
4	Maharashtra	5.93	6.05	5.58	6.08	5.53	5.00	5.16	8.70
5	Karnataka	8.68	8.14	8.06	7.73	7.44	7.50	7.15	6.76
6	Madhya Pradesh	7.11	7.15	9.76	8.76	7.12	6.11	5.51	4.68
7	Rajasthan	7.98	7.62	6.86	6.23	5.20	4.76	4.85	4.39
8	West Bengal	10.20	8.96	3.48	4.24	4.77	3.20	3.14	3.38
9	Kerala	6.23	8.05	5.14	4.65	3.92	4.20	4.13	2.50
10	Telangana	1.59	1.47	2.12	2.59	2.29	1.65	1.89	1.36
11	Jharkhand	0.54	0.54	0.31	0.29	0.33	1.41	0.99	0.81
12	Odisha	0.88	0.82	0.82	0.69	0.76	0.81	0.78	0.70
13	Andhra Pradesh	1.00	0.98	2.17	1.27	0.98	0.89	0.66	0.66
14	Uttarakhand	0.87	0.70	0.88	0.83	0.75	0.71	0.68	0.83
15	Assam	1.05	0.88	0.79	0.63	0.43	0.45	0.51	0.62
16	Punjab	0.54	0.66	1.03	1.23	1.09	0.82	0.63	0.50
17	Bihar	1.65	1.67	1.88	1.80	1.45	1.16	0.86	0.47
18	Chhattisgarh	0.77	0.67	0.51	0.51	0.62	0.46	0.43	0.40
19	Haryana	1.59	1.69	1.29	1.23	0.90	0.65	0.68	0.35
20	Jammu & Kashmir	0.60	0.50	0.56	0.38	0.41	0.32	0.25	0.27
21	Delhi	0.08	0.04	0.08	0.08	0.12	0.13	0.09	0.15
22	Himachal Pradesh	0.18	0.18	0.19	0.10	0.30	0.24	0.17	0.09
23	Mizoram	0.13	0.75	0.73	0.08	0.05	0.04	0.06	0.07
24	Manipur	0.03	0.07	0.04	0.05	0.04	0.06	0.05	0.05
25	Tripura	0.09	0.12	0.10	0.05	0.07	0.05	0.05	0.04
26	Chandigarh	0.02	0.08	0.12	0.07	0.09	0.04	0.05	0.04
27	Goa	0.03	0.01	0.05	0.01	0.03	0.03	0.05	0.01
28	Meghalaya	0.23	0.21	0.49	0.31	0.20	0.18	0.18	0.03
29	Andaman & Nicobar	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
30	Puducherry	0.08	0.11	0.09	0.08	0.04	0.03	0.02	0.02
31	Nagaland	0.40	1.29	0.68	0.09	0.08	0.07	0.07	0.02
32	D & N Haveli	0.13	0.08	0.05	0.03	0.04	0.03	0.03	0.02
33	Daman & Diu	0.09	0.13	0.05	0.05	0.03	0.02	0.02	0.01
34	Arunachal Pradesh	0.04	0.07	0.04	0.03	0.01	0.02	0.01	0.01
35	Sikkim	0.01	0.04	0.01	0.02	0.01	0.00	0.00	0.00
36	Lakshadweep	0.00	0.01	0.01	0.01	0.00	0.00	0.00	0.00
	All-India	100	100	100	100	100	100	100	100

Source: EM-II data on MSME Sector.

Karnataka is continuously losing its share from 2007-08 to 2014-15 in the country's total EM-II filed. It was with 8.68% share in 2007-08 and got declined to 6.76% share in 2014-15.

Conclusion

The MSMEs are considered the engine of economic growth and development as they generate large employment at low capital cost. The major finding of this paper is that there is a steady increase in filing of EM-II. States like Tamil Nadu are tremendous in filing the EM-II. Many Smaller States are lacking far behind in filing the EM-II. Though Foreign Direct Investment can boost the economy, it is the MSME sectors which can help the country to attain sustainable development.

The general estimation is that this ratio could be around 5:1 which could be derived on the basis of 3237 E.M Part-I issued and 251 units have only filed Entrepreneurs Memorandum Part-II under MSMED Act, 2006. Those unable to complete the formalities within the validity period of the said registration which is generally for 2 years in

case of E.M. Part -I Acknowledgement and 5 years for PRC holders are approaching for fresh Acknowledgement Part-I. It is also noted that many of the registered units shutdown their business on varied grounds. As the owners do not seek de-registration, the circumstances of closure remains unspecified in the records of DITC and the figures of permanent registered units continues unaltered in the register. One of the reasons for more closure of units outside the Industrial Estate is fast Urban Development & Environment cautious approach of the people.

The top three states, Tamil Nadu, Gujarat and Uttar Pradesh constitute about 60% of the Total EM-II filed in India. Also top ten states, which includes, Maharashtra, Karnataka, Madhya Pradesh, Rajasthan, West Bengal, Kerala and Telangana apart from the top three states constitute around 95% of the total EM-II filed in India. The remaining 24 states and Union Territories only constitute for 5% of total EM-II filed in India. There are 12 states and UT's, namely, Tripura, Chandigarh, Goa, Meghalaya, Andaman & Nicobar Islands, Puduchery, Nagaland, Dadra & Nagar Haveli, Daman & Diu, Arunachal Pradesh, Sikkim and Lakshadweep which are having less than 0.05% share in the country's EM-II filed. There is skewed EM-II filing from selective states and very marginal or no contribution from other states. This is an unbalanced distribution which should be addressed. This issue can be addressed by State Government by undertaking development of more Industrial Estates as well as expansion of some existing Industrial Estates.

Thus in the near future along with the enactment of New Industrial policy and creating a climate for ease of doing business by the State Governments and Union Territories will ensure accelerated Industrial Development, catalyze Economic Growth, ensure balanced Regional Growth, protect Environment and above all create sustainable Employment to local youth of the State.

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UNDERSTANDING SOCIAL SECTOR ,ITS NECESSITY AND APPROACHES

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Abstract

The social sector policy in India has been inadequate in addressing the challenges confronting the nation. Since the process of planning was initiated without altering initial structural inequities, the distribution of benefits of economic growth has not been egalitarian. The approach of the state towards social sectors has been ambivalent. They have been considered either as constituting welfare, or as a means for enhancing human capital. The objective of this paper is to highlight the requirement and importance of social sector in Indian Context and to understand the linkages between the approaches toward the same.

Keywords: Economic Growth, Development, Human Capital, Human Resource

Introduction

Social sector is one of the core areas of any economy where the impact of economic development is intensely felt by the inhabitants of the country. But unfortunately, this sector has been ascribed the least priority in economics and in economic policy in many developing countries including India. These countries are ignoring people, which should constitute the focus of economic policies, and are busy in chalking out policies for income growth. If the masses are deprived of the benefits of economic growth, then the latter cannot be associated with the process of development, which is not only the target but the necessary condition for successful development policies for any developing country. This is amply clear as we include

consideration for health, education, environment, poverty alleviation etc. under the consideration of the social sector for any country.

More than a decade ago, with the publication of Human Development Report where human being was put at the center of the development process, the social sector again became important.

The approach to development of social sector has come into constant center of activity by the United Nations Development Programme particularly since 1990 on the vital question as to how social attainments in various countries are being put into effect for enabling human resource to contribute to economic development. Since then, the subject has gained considerable importance not merely

to academicians but also to policy-makers to devote their attention to the role of social sector in economic development. Nevertheless, prior to the UNDP avenue to social sector evolution, the related concept of human development proposal which was originated in the mid-seventies also tried to define the basic means of well-being in terms of three main social components, i.e., food, health and education. It is now being increasingly realized that economic progress, or increase in per capita income of the vast majority of population, should be adequately matched by the advancement of social sector if the process of growth is to lead to increase in welfare of the common man.

Need for Social Sectors

Due to the presence of social and economic inequalities there arises a need for social sector in India. There are two divisions in the country i.e. the 'haves' and the 'have nots'. The Growth is evident only for the minorities and not for the masses. Therefore, the main aim is to improve the conditions of the weaker sections the disadvantaged, the discriminated and the disabled. Not only this, but the social sector has encompassed various fields such as public administration, defence, education, health, nutrition and other services, so it can be called social infrastructure. Under the social sector, the Indian Government has established an extensive social welfare system to cater to all the needs of the vast and diverse population. It covers a wide span of sectors. In order to improve the quality of life of these disadvantaged communities, a number of measures have been taken and several programmes have been implemented such as the minimum needs program that is to provide food, clothing, housing, education, drinking water etc.; social security programs for women, mainly including family planning, maternity care, education etc.; rehabilitation to socially vulnerable groups like migrated people, senior citizens expanse, street children etc.

Concept

The connotation of the term social sectors varies depending on the user and the occasion on which it is used. Conventionally the term is used to denote education, health and nutrition sectors, though in most countries with pervasive poverty, efforts to enhance social sector attainments rarely succeed. Without addressing the issue of poverty as well. However, most often in the appraisal of policies pertaining to social sector, the success or otherwise of various poverty alleviation strategies is usually not included. Apart from the lack of a clear delimitation, social sectors are rarely considered an analytical category and most of the analysis is generally confined to identifying the determinants and problems related to individual components such as education, health and nutrition. Thirdly, the theoretical underpinnings of the analysis on social sectors have not always been made clear. Consequently, the prescriptions to reform social sectors are often piece-meal in nature undermining the possibility for a coherent alternative social sector policy to emerge.

Approaches

The public policy with respect to social sectors could be governed by two distinct schools of thought, The Human Resource Approach and Human Development Approach.

Human Resource Approach

In this approach social sectors may be defined as all those sectors which contribute to an enhancement of human capital. Human capital refers to the fact that human beings invest in themselves through education, in-service training, nutrition and health so as to raise their life expectancy through lifetime earnings. As a logical sequel to the pursuit of this approach, a case for investment in these sectors is made using rates of return estimates. The impacts of nutrition and health care have been measured at the micro as well as macro-

levels. At the micro-level, health and nutrition enter wage relations, as inputs in the household farm and firm production functions and also affect productivity in schooling and production function for children.

The human capital theory has been criticized on the grounds that it is narrow in approach and unlike the case of physical capital, is unable to consider asset prices in the analysis. It also neglects the influence of preferences of individuals, home consumption and production, social reproduction and schooling and health of family members. More importantly, the theory views production as organized on an assembly line basis and ignores the role of human capital in creating new technology and new practices endogenous to economic units.

The new endogenous growth theory addresses itself to the last mentioned issue. **Paul Romer** highlights the fact that technological progress is not an exogenous factor influencing development but is the result of intentional actions taken by people who respond to market incentives. Since technology is considered to consist of a non-rival component which is separate from individuals and can grow without bound, it leads to increasing returns to scale. Thus, 'private investment in research and development raises the level of technology so that it acquires the nature of a public good. Another strand of endogenous growth theory led by **Robert Lucas** emphasizes investment in human capital more directly and links it to long-term rates of economic growth. These human capital theories indicate investment in education enables the entire production process to benefit from positive externalities. Educated people not only use technology more efficiently, they are also likely to innovate and spread the benefits of such innovation to co-workers thereby increasing the efficiency of all factors of production.

The expected benefits of skills, knowledge,

ideas and such other concepts emphasized by the endogenous growth theories can materialize only if the set of conditions that are necessary for translating individual level skills into enhanced productivity exist in the economy. This set of attitudinal and institutional characteristics, which is termed social capability, is a critical factor in economic development. In fact, economic development and social capability interact and influence each other in a cumulative manner which indicates that initially inadequate social capability may frustrate growth and limit its own enlargement.

Stiglitz pointing to the importance of this factor states "the externalities and scale effects associated with human capital arise not just from the number of educated individuals, or from the number of years of schooling of each. India may have far more college graduates than Hong Kong. Rather, it arises from the patterns of specialization and interaction which may arise; but whether these patterns of specialization and interactions do arise are matters of economic organization as well; they are affected, for instance, by patterns of industrial organization and social organization. Governments may affect both." This cautions against the adoption of an excessively narrow interpretation of the impact of human capital on economic growth.

Human Development Approach

The origin of the concept of human development may be traced to the efforts to define basic needs in the mid-seventies. This approach emphasized providing for all people the basic means of well-being which include among other things, food, health and education. The UNDP's human development concept emphasising the enlargement of the range of people's choices goes much further than the concept of basic needs as it is based on functioning achievements rather than on commodity possession. The concept of human development encompasses empowerment

cooperation, equity in basic capabilities and opportunities, sustainability and security. The composite Human Development India calculated by the UNDP however is more restricted in scope and concentrates only on three basic indicators, viz., per capita income, educational attainment and life expectancy. The inclusion of incomes is justified on the ground that it enables the exercise of choice with respect to the other two indicators. Educational and health indicators are common to the human resource development approach as well. The difference lies in viewing these attainments as ends in themselves. Thus, in the human development approach, education may be stressed more for its instrumental role and for its contribution to equity rather than merely as a means to raise productivity and incomes. Similar considerations in the health sector would imply according greater attention to basic health services than to curative care for the working population. Since several health problems in poverty ridden economies, particularly in under developed countries like India, are due to poor living conditions, a more holistic approach towards health care which takes into account nutrition, water supply and sanitation and housing may be adopted in place of a narrow focus on only medical-care.

The human development approach puts people at the centre stage and supports measures to promote education, health and nutrition even if the conventionally measured rates of return on these investments are zero. Since the advocates of human development attach a higher importance to the supply of social services, particularly public services, the use of the concept also implies a greater role and responsibility for public provisioning.

Relevant in this context is the concept of social security whose connotation has been expanded in recent times from the conventional measures aimed at relieving economic and social distress due to specific contingencies 'such as death, old age and

sickness, employment injury, maternity and temporary unemployment to encompass a, whole range of measures including income generation programmes. Following **Dreze** and **Sen**, who advocate the pursuit of social security as an objective through social means, the definition of social security has been widened by 'researchers to include maintenance of minimum levels of income. The distinction between the two sets of definitions of social security is sought to be made in terms of protective and promotional social security, with the ILO type measures constituting the former and direct anti-poverty measures, including asset distribution as well as employment generation programmes, provision of basic needs such as education, health, nutrition, housing for the poor and the like comprising the latter.

Following the approach, social sectors could be defined as those providing social security. The advantages of this approach, besides the more obvious one of linking the concepts of social sectors, social security and human development, would be that it provides a comprehensive framework which facilitates coordinated policy interventions for improving the state of human development. Sustained gains in human development can be made only if the poor have access to incomes and public policy facilitates their access to education, health and nutrition which in turn act to make the income distribution more egalitarian.

Links between Human Resource Development and Human Development

While the two concepts represent different approaches to the role of social sectors in economic development, they are linked together by the fact that the broad-based concept of human development provides the necessary conditions that enable human resources to contribute to economic growth. More specifically, the linkages can be illustrated from the field of education which has been discussed extensively by the 'human

resource developers.’ Empirical studies in this sphere stress the fact that productivity increases from education are more pronounced with the attainment of 4-6 years of schooling. It has been acknowledged that the East Asian approach of emphasis on universal high quality primary education had important payoffs both for economic efficiency as well as for equity. The excess demand for secondary and tertiary education generated by rapid attainment of universal primary education was met in these countries largely by a meritocracy-oriented public secondary system and a self-financed private system. Vocational training, a facet of education that is emphasised by the ‘human resource developers,’ is found to be effective if trainees have a solid base of primary and secondary education.

A more important reason for emphasizing acquisition of basic education in the present milieu of globalization is that it imparts the much sought after flexibility in labour skills and enables the economy to adapt to the changing market conditions and maintain its competitive edge. In developing countries with iniquitous structures, the access to education is likely to be limited to the elite. The restricted social base narrows the scope for the emergence of innovators, which in times of rapid technological growth is likely to be detrimental to economic growth. **Dreze** and **Sen** capture the essence of the argument in their more recent works when they term state intervention to reduce illiteracy, mortality and morbidity as ‘market complementary interventions.’ **Dasgupta** arguing in a similar vein, talks of the need for ‘complementary services’ provided by the state to enable investments in human capital to yield higher rates of return and proposes a social contract that precommits the access to commodities such as nutrition, shelter, primary and secondary education, basic health care and legal services, to people as components of their ‘positive rights.’

Conclusion

Social sector is one of the several terms created as alternatives to non-profit sector and non-governmental sector. The latter are seen as putting an emphasis on what this is not, rather than calling attention to its focus on a social mission. Other terms that have been proposed are voluntary sector and mission based sector. Social sector may be defined as that part of social and economic activity done for the purpose of benefitting society and which is funded, in part or whole through charitable gifts. If we talk about social sectors in terms of economic development, then it is very much the most important area in any economy as here the impact of economic development is felt by the inhabitants of the country. Development of social sector is very important as it fulfills the

social needs of the people and leads to overall development. In the current Indian society we see that there is a growing realization that social sector is an inseparable element of any economy. It has a very important role in the economy of India and it is not a new event. Attempts at creating an apt social sector is seen from the times of Independence. Social sector offers tremendous opportunities to create national wealth, employment etc.

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YOUTH ENTREPRENEURSHIP THROUGH NEEDS IN TAMIL NADU

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Abstract

Entrepreneurship is one of the emerging aspect and boosting socio and economic development of the country, entrepreneurship is a tool of key for the developing country. India is the highly youth populated and properly utilized. Youth is one the virtual source which are largely emerging in the Indian state of Tamil Nadu, youth are taking risk in order to develop and also to be succeed in business. Tamil Nadu is leading to promote the entrepreneurship for the finance assistance for DIC, and various finance assistance particularly NEEDS scheme, this scheme has been including for two categories that one is especially allot for youth because this scheme main objectives to promote the youth for themselves and they are creating able to availability on local sources to start up the new business environment and culture. The present paper made an attempt to discuss the promotion of youth entrepreneurship through NEEDS in Tamil Nadu.

Key Words: Entrepreneurship, Youth, Youth Entrepreneurship, Start up Business, DIC, NEEDS.

Introduction

India is industrially developing country in the world at the same time Tamil Nadu is one of the fast growing for entrepreneurship. Tamil Nadu socio economic development has been depend on entrepreneurship so that the entrepreneurship is one of the vital although that entrepreneurship cycle has been how to move successfully on that drive person is able to dare and to risk taking so that this are all quality hear on the person is called for youth.

Youth is mantra for entrepreneurship and youth can make changing the society; youth entrepreneurship is build for socio economic development and to challenge solving employment problems in Tamil Nadu. Tamil Nadu is industrially developing and able to good environmental here on start up the business in Tamil Nadu, and the Tamil Nadu state government has been encourage and promote the youth entrepreneurs for increasing entrepreneurship of Tamil Nadu.

Review of Literature

Kamalesh Sharma.H.E (2015) the policy guide on young entrepreneurship developed jointly by UNVTAD and the commonwealth, is an important contribution to the efforts of the united nations systems and the commonwealth to find solution to address the challenges facing young people. It aims at supporting policy makers in developing countries and in transition economies to design policies and programmes, and to establish institutions that will promote youth entrepreneurship, providing the foundation for achieving job creation through the development, expansion and growth of youth-led enterprise.

Lalith Sharma (2013) this study we have tried to understand the barriers perceived by young generation that restrains them to enter the field of entrepreneurship. It is a quantitative study where as we have taken data of 530 young students studying in the various professional courses of Uttarakhand state of India. Most of these students were in the age group of 20-24 years, we have also evaluated the strength of each perceived barriers on a continuous scale.

Lalith Sharma (2015) the study confirms that there is no significant difference in the factors influencing entrepreneurial mindsets of students among students in two different regions within Uttarakhand although the cultural diversity in the state indicated that we might get different results in Garhwal and Kumaun regions. The support of family and friends towards entrepreneurial career was found to be moderate in Garhwal as well as Kumaun regions and no statistically difference was seen in the two regions.

Malik Sajad (2011) challenges and opportunities report is the first installment of the SKYE project's research agenda. This report presents findings from an extensive research effort conducted across the ten districts of the Kashmir valley to analyze and

understand key factors that are critical to boosting youth entrepreneurship.

Mathew.C. kannumkal (2011) social change refers to alteration in social order of the society. RSEITs are working as social change agent by empowering the youth. We all know that empowered youth is a real social change agent. Youth are a major human resource for development and the key agents of social change and driving force for economic development. Role and contribution of the youth is vital to any nation especially in a country like India with large population and with wider social and cultural diversities.

Sudahkar (2009) through the Tsunami reconstruction initiative, CCFID has not only supported thousands of youth in building viable enterprises and securing jobs, but strengthened its own capacity to deliver services in the future. According to its current five year plan CCFID expects to steady expand its reach to more than 42,000 youth by 2014.

NEEDS

Central and state government has been taken lot of efforts to promote entrepreneurship particularly youth entrepreneurship. In order to assist educated youth to become first generation entrepreneurs, a new scheme under the name "New Entrepreneur-Cum-Enterprise Development Scheme (NEEDS)" was introduced in the year 2012-13, under this scheme, educated youth will be given entrepreneur training, assisted to prepare their business plans and helped to tie up with financial institutions to set up new business venture.

They will be assisted to avail terms loans from banks/ Tamil Nadu Industrial Investment Corporation (TIIC) with capital subsidy at 25 per cent of the project cost not exceeding Rs. 25 lakhs and soft loans with 3 per cent interest subvention. Around 1,000 entrepreneurs will be trained each year under this scheme. Under this scheme, at least 50 per cent of the

beneficiaries will be women. This scheme was formally launched by the honorable chief minister on 20-02-2013.

Special Features

- This scheme is applicable for first generation entrepreneurs only.
- Educated youth with any degree, Diploma, ITI/Vocational training from recognized institutions aspiring to become entrepreneur would be eligible.
- The applicant should be a resident for Tamil Nadu for not less than 3 years.
- 50 per cent of allocation would be earmarked for women.
- Capital subsidy at 25 per cent of the project cost not exceeding Rs.25 lakhs.
- Soft loans with 3 per cent interest subvention. (NEEDS.tn.gov.in)

Youth Entrepreneurship

Youth entrepreneurship has an impact on social as well as cultural and economic progress of the society building an environment that promotes creatively and provides opportunities for entrepreneurship calls for multipronged strategies implementation and involvement at all levels including government, industry, and political, social as well as educational sectors. (Entrepreneurship & Skill Development by K. Parthasarathy)

Objectives of NEEDS:

The following are the major objectives of NEEDS in Tamil Nadu

1. Educated youth will be given entrepreneurship training to groom them as first generation entrepreneurs on the essentials of conceiving, planning, initiating and launching a manufacturing or service enterprise.
2. On completion of the training program they would be assisted to prepare their business plans and helped to tie up with

financial institutions to get term loan, to set up manufacturing or service enterprises with a project cost not exceeding Rs. 1.00 crore and capital subsidy of 25% of project cost not exceeding Rs. 25.00 lakhs with 3% interest subvention to be provided by the state government.

3. Subject to availability, they would also be provided with reservation up to 25% for allotment of posts sheds in SIDCO industrial estate in the state. (NEEDS.tn.gov.in)

Table No.1 No of youth benefited under NEEDS in Tamil Nadu: (Rs. In lakhs)

Sl. No	Year	NEEDS	
		Nos	Margin Money
1	2012-13	218	2385.76
2	2013-14	456	4334.82
3	2014-15	172	995.42
	Total	846	7716

(Source: State Industrial Profile 2014-15 Tamil Nadu)

There are 846 youth were benefited with the margin money of Rs. 7716 lakhs from the NEEDS during the year 2012-13 to 2014-15, of which in the year 2012-13, Rs. 2385.75 lakhs given an margin money to 218 beneficiaries, which increased to Rs. 4334.82 lakhs to 456 beneficiaries under the NEEDS in the year 2013-14, which decreased to Rs. 995.42 lakhs to 172 beneficiaries under the NEEDS in the year 2014-15.

Table No.2 Achievement during the last 4 year's NEEDS in Tamil Nadu: (Rs. In Crore)

Year	Target		Loan Disbursed		Margin Money Disbursed	
	No's	Subsidy amount	No's	Subsidy amount	No's	Subsidy amount
2012-13	1000	10000.00	224	2504.57	219	2396.51
2013-14	1000	10000.00	482	4952.00	470	4384.55
2014-15	1000	10000.00	555	5157.28	301	1607.41
2015-16	1000	10000.00	545	5497.71	531	6619.17
Total	4000	40000.00	1806	18112	1521	15008

(Source: sidco.tn.in)

Every year 1000 beneficiaries with 10000 crore targeted under the NEEDS during the year 2012-13 to 2015-16. But, in the year 2012-13, 224 beneficiaries with the subsidy amount

of Rs. 2504.57 crore loan disbursed of which only 219 beneficiaries with 2396.51 crore margin money distributed. In the year 2013-14, 482 beneficiaries with the subsidy amount of Rs. 4952 crore loan disbursed of which only 470 beneficiaries with 4384.55 crore margin money distributed. In the year 2014-15, 555 beneficiaries with the subsidy amount of Rs. 5157.28 crore loan disbursed of which only 301 beneficiaries with 1607.41 crore margin money distributed. In the year 2015-16, 545 beneficiaries with the subsidy amount of Rs. 5497.71 crore loan disbursed of which only 531 beneficiaries with 6619.17 crore margin money distributed.

Table No. 3 District Wise Performance of NEEDS 2014-15 (Rs. In Crores)

Sl. No	Name of the District	NEEDS			
		Amount Sanctioned	Percentage %	Amount Disbursed	Percentage %
1	Ariyalur	0.20	0.50	0.29	1.20
2	Chennai	1.02	2.57	0.96	3.97
3	Coimbatore	2.11	5.32	1.77	7.33
4	Cuddalore	2.28	5.75	0.45	1.86
5	Dharmapuri	2.85	7.19	1.40	5.80
6	Dindigul	0.00	0	0.24	1
7	Erode	2.13	5.37	0.77	3.19
8	Kanchipuram	0.89	2.24	1.21	5.01
9	Kanyakumari	1.83	4.61	0.48	2
10	Karur	0.17	0.43	0.14	0.58
11	Krishnagiri	1.13	2.85	2.00	8.28
12	Madurai	0.93	2.35	1.01	4.18
13	Nagapattinam	0.08	0.20	0.07	0.29
14	Namakkal	3.37	8.50	0.79	3.27
15	Perambalur	1.32	3.33	0.00	0
16	Pudukottai	0.91	2.30	0.72	3
17	Ramanathapuram	0.40	1.01	0.00	0
18	Salem	1.63	4.12	0.87	3.60
19	Sivaganga	0.00	0	0.18	0.75
20	Thanjavur	2.09	5.27	0.32	1.33
21	The Nilgiris	0.00	0	0.00	0
22	Theni	0.26	0.66	0.05	0.21
23	Tiruvallur	3.86	9.73	1.76	7.29
24	Tiruvelveli	0.48	1.21	1.03	4.26
25	Tirupur	4.28	10.79	4.65	19.25
26	Tiruvannamalai	1.43	3.61	0.44	1.82
27	Tiruvavur	0.00	0	0.19	0.79
28	Trichy	0.80	2.02	0.79	3.27
29	Tuticorin	0.00	0	0.55	2.28
30	Vellore	0.00	0	0.00	0
31	Virudunagar	3.21	8.09	1.03	4.26
32	Villupuram	0.00	0	0.00	0
Total		39.66	100	24.16	100

(Source: RTI Data)

In the year 2014-15, Rs. 39.66 crore sanctioned and 24.16 crore disbursed under the NEEDS scheme of which Tirupur district alone sanctioned Rs. 4.28 crore sanctioned followed by Tiruvallur district 3.86 crore sanctioned followed by Namakkal district Rs. 3.37 Crore and Virudunagar district 3.21 crore.

Table No. 4 Performance under this NEEDS scheme (Rs. In lakhs)

Year	Formal Sanction effected by banks/ TIIC		Disbursement Subsidy	
	No. of Project	Subsidy	No. of Project	Subsidy
2012-13	224	2504.37	218	2156.70
2013-14	482	4952.01	456	2500
2014-15	555	5157.00	172	3060
Total	1261	12613.38	846	7716.70

(Source: Tamil Nadu Performance budget 2015-16)

In the year 2012-13, there are 224 projects were formally sanctioned by banks/TIIC with the subsidy of Rs 2504.37 lakhs, but disbursement only to 218 projects with the subsidy of Rs. 2156.70 lakhs. In the year 2013-14, there are 482 projects were formally sanctioned by banks/TIIC with the subsidy of Rs 4952.01 lakhs, but disbursement only to 456 projects with the subsidy of Rs. 2500 lakhs. In the year 2014-15, there are 555 projects were formally sanctioned by banks/TIIC with the subsidy of Rs 5157 lakhs, but disbursement only to 172 projects with the subsidy of Rs. 3060 lakhs. On the whole, 1261 projects were formally sanctioned by banks/TIIC with the subsidy of Rs. 12613.38 lakhs and disbursement amounted to 846 projects with the subsidy of Rs. 7716.70 lakhs.

Conclusion

In India Tamil Nadu is one of the emerging trend at the same time top 5 state on industrially developing state, Tamil Nadu has been growing and trend moving for socio economic reason for the entrepreneurship. Entrepreneurship is backbone of the country even though the youth is successfully access the key for the entrepreneurship. Tamil Nadu is one of the industrially growing state in India even though in Tamil Nadu has given a long time period for the problems of the youth entrepreneur, on that problems adequate entrepreneurship education, financing problems and how to start up the business for local environment then how to utilize local

resources these are the problems has been obstacle for growing youth entrepreneurship in Tamil Nadu. Tamil Nadu government has taken a serious steps to promote the industrial development and employment generation through various schemes and programmes. NEEDS is one of the innovative and effective scheme which concentrate to promote the educated youth as an entrepreneurs in the state. With this regards NEEDS provides flexible financial assistance to need people but it could not achieve the targeted beneficiaries in every year due to lack of awareness, insufficient projects and un variable business plan

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தமிழாய்வுச் சங்கமம்

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TAMILAIVU SANGAMAM

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தமிழ் அறிஞர்கள், பேராசிரியர்கள், ஆய்வாளர்கள் மற்றும் எழுத்தாளர்களின் வேண்டுகோளையும், தேவைகளையும் பூர்த்திச் செய்யும் நோக்கத்தோடு IARA PUBLICATION-ன் மூன்றாவது இதழாக “தமிழாய்வுச் சங்கமம்” என்ற பன்னாட்டு ஆய்வு இதழின் பத்தாம் தொகுதி நவம்பர் 2017ல் வெளிவர இருக்கிறது.

இவ்விதழில் ஆய்வுக்கட்டுரை சமர்ப்பிக்க விரும்புகின்றவர்கள் தங்களது ஆய்வுக்கட்டுரைகளை மின் அஞ்சல் வாயிலாக (எடுத்துருவையும் சேர்த்து) tamilself@yahoo.in என்ற முகவரிக்கு அனுப்பலாம்.

தமிழாய்வுச் சங்கமம் - பன்னாட்டு ஆய்விதழின் கௌரவ ஆசிரியர்கள் மற்றும் ஆசிரியர்களுடைய உறுப்பினர்களாக விரும்புகின்ற தமிழ் அறிஞர்கள் மற்றும் பேராசிரியர்கள், தங்களின் வேண்டுகோள் கடிதத்துடன் ஒரு பக்க சுயகுறிப்பினை எங்களுக்கு அனுப்பலாம். மேலும் விபரங்களுக்கு www.selptrust.org என்ற வலை தளத்தை பார்க்கவும்.

- நிர்வாக ஆசிரியர்.

USAGES OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) AMONG WOMEN IN TAMILNADU

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Abstract

ICT forms a platform for information dissemination and it must be utilized properly as it can benefit only those who have an access to it. ICT helps to create public awareness to women issues providing greater access to technology and information and thus closing the gender gap. The effective role of women in sustainability can only be achieved through the equilibrium of the three pillars of the Government, the Private Sector and the Civil Society. The uses of ICT to empower women in remote and scattered areas are proved gradually as to be the best and fastest ways to achieve results.

Keywords : Information and communication technology, digital empowerment, women entrepreneurs, E-sources, self help groups.

Introduction

Information and Communication Technology (ICT) is actually a mediator and stands between scientist and public to provide suitable information through several channels. ICT is generally dominated by men, whereas women users are more reluctant to learn the advantage of the ICT application. This ICT illiteracy could hinder women from various work advantages, as well as bring some problems such as data security mistakes, hacked and fraud transactions etc., (Finarya Legoh, 2011). ICT forms a platform for information dissemination and it must be utilized properly as it can benefit only those who have an access to it. (Isha Sehgal, 2012). ICT helps to create public awareness to women issues providing greater access to technology

and information and thus closing the gender gap. It provides an access to information and services for women who are culturally or geographically isolated. It helps women in setting up new businesses and engagement into e-commerce and e-business to generate income and strengthen existing business while creating new employment opportunities. It also offers an opportunity to work from home creating more working conditions for women.

Gurumurthy (2006) indicated that there have been gains for females in the usage of ICT in many sectors, such as e-commerce, e-governance, health and information sharing via the internet. ICT play a major role in helping under privileged section of the society to access information, health care, education, social and economic opportunities and

facilitate in helping them to take their own decisions. Such groups can exchange information and start small business together. The 2014 report by the Cisco Learning Institute says that women comprise only 33 percent of India's Internet users. Grass root intermediaries such as NGOs and Community level health and education workers are key to success in poverty reduction through ICTs.

Digital empowerment

Digital Empowerment Foundation has established the Digital knowledge centre website, [<http://digitalknowledgecentre.in>] as a platform to promote sharing of ICT pilots and strategies in a broad range of development fields. (Jane Schukoske, 2013). Women's ownership of mobile phones in India lags behind men's ownership but is rapidly growing. From 2009 to 2011, women's ownership of mobile phones grew by 40 percent (Digital Empowerment Foundation and UNICEF, 2013). A women's helpline addressing security issues for women through a collaboration of an NGO and a Police Station (Vodafone India Foundation, 2011). A helpline of the TamilNadu Department of Education accept reports of complaints about implementation of the Right to Education (Department of Education, TamilNadu, 2013).

Short messaging service (SMS) audio or pictorial technology is a way to broadcast locally relevant information to targeted audiences regardless of illiteracy. Such SMS are used in many kinds of projects, including for accessing information such as weather or market information for women farmers (Vodafone India Foundation and Digital Empowerment Foundation 2011) and sending health messages to pregnant women and new mothers about maternal and child health. In rural India some NGOs, Local Government and entrepreneurs have helped to establish village-based centers. These centers may be located in existing institutions such as health centers, schools and community centers. Some

of the rural women with sufficient education can be trained for self-employment in the IT Sectors, such as data management and distribution transaction processing (Sulaiman et.al 2011).

ICT is an effective tool that makes access to all location without boundaries. Telecommunication, Radio, Television and Internet bring about unprecedented changes in the way people communicate, conduct business, pleasure, and make social interaction and carryout massive humanitarian and developmental work. ICT have made people's lives better especially in remote areas. People are simply reachable and any type of information is accessible at a finger tip for medical consultation, connecting buyers to sellers, and connecting sellers to markets, money transfers, and increasing awareness from how to cultivate crops, link individual donors with NGOs and spreading knowledge on income generation projects (Hanan et.al 2012). The effective role of women in sustainability can only be achieved through the equilibrium of the three pillars of the Government, the Private Sector and the Civil Society. Universities in both rural and urban regions can connect each other and share the education resources of lectures, e-books and internet access. As per a study in the NCR there are around 900 women journalists and even in cities like Chennai the number is impressive 200.

National information center (NIC) links 611 districts in 35 state and union territories through providing network information. National skill development policy is aimed at providing skill to 500 million populations by 2022. In Chennai IT sector is known for providing opportunity for women in recruitment. They make policies to provide women friendly work environment. They are arranging for lactating centers, granting maternity leave, crèches, transferring to husband place of work and also facilitating

work from home to women. In 2013, 33.4% of women worked in INFOSYS, 30% women in TCS, 29% women in WIPRO and 26% women in IBM.

Women entrepreneurs

Women in Tamilnadu are also participating in leading business sector of ICT because the Tamilnadu Women Entrepreneur Association (TWEA) encourages women in business and entrepreneurship. ICT opens up a direct window for women to the outside world. Information flows to them without any distortion. This leads to broadening of perspectives, greater understanding of their current situation and causes of poverty and the initiation of interactive processes for information exchange. In Tamilnadu, majority of women work in the informal sectors and also in rural areas. These women engage in economic activities such as handicrafts and sewing, weaving of baskets and fabrics, working as vendors and working without any contracts or benefits. It exposes these women to Telecommunication Services, Media and Broadcast Services that create markets for their products and services. The initiatives taken by READ (Rural Education And Development) setting up community library and rural centres in rural India and encouraging women to take part in the income generating programmes at these community centres. Today one can see a women entrepreneur in almost every field be it ICT, retail, service sector, health care, Insurance, tourism, education and even International trade. Thus, it contributes to the economic well-being of the family (Geeta et al 2013). Former President Pratibha Patil launched DOT-USOF's pilot project Sancher Shakti, which aims to provide useful information to women, about health, social issues and government scheme over their mobile phones.

E-sources

India ranks 112 out of 174 in internal usages. Female youth literacy is at 44% and

only 23% of India's internet users are women (UNESCO Statistical year Book). In TamilNadu e-panchayat architecture is web-based with the help ICT, it functions like application service provider for all panchayat level digital services to the entire stake holders. The State Government has taken an initiative to create awareness on e-technologies to women and girls (Madhu Babu, 2013). The Mobile phone is playing a major role in the Society; the smart phone creates an opportunity for users to establish connections to communities and cultures outside their physical periphery. A study found that smart phone is mainly adopted and used by the young women below 35 years in Chennai. The majority of them are college students and working women. Some other inside and outside home activities are searching Google, using Google map, voice calls, texts, photos, videos, sound recording, gaming, audio and FM listening etc.,

The smart phone is useful not only communication or entertainment, furthermore women adopted need based Apps such as period Tracker, My diet coach, Beauty guide, fit and etc., Online shopping also preferable by this women group used Amazon, Flip cart, E bay, Naatpaal etc., The people bought things like electronic goods, beauty products, mobile accessories, dresses, bags and etc., Tamil Society is a hierarchical society and a woman is a subordinate level of gender. ICT breaks this norm because of smart phone. Now the smart phone offers build the friendship beyond the gender disparities both male and female. So this generation of women does not have any hesitation to express their thoughts and views in a public forum like face book and twitter. So ICT has given personal development among the youngster and give the confidants as well as the awareness about the society. Mostly both Government and Private Institutions, Offices, Bus stand and Railway Stations all were connected by Wi-Fi. In rural areas, radio, television and news papers play a

vital role in spreading information, conducting propaganda and creating national identity. The most impact on the rural women social development was radio because 97% of the rural women had access to radio and also agreed that it made a greater impact on them.

Self help group (SHG)

Role of ICT among self-help groups in TamilNadu included marketing of SHG products, quality control of products information on animal husbandry, education, local farming, weather, maintaining accounts, payments, bank transactions, run PCOs, Computer centers and Television Channels. The budget scheme of Government of India named "Sanchar Shakti" aimed at facilitating SHG access to ICT enabled services.

Violence against Women

There are few recent advances in ICT to prevent violence against women. 6 App for iPhone and Android is used worldwide and launched in India in April-2013. It gives quick and easy access to reach the 6 selected friends in time of need. An innovation named Society Harnessing Equipment (SHE) is introduced by Engineering Students in Chennai. It is an anti-rape innerwear laced with a Global Positioning System (GPS) and a Global System for Mobile Communications (GSM), which can transmit messages to the owner's family members. Fight Back is also a women's safety application, sends SOS alerts from Mobile. It uses GPS, SMS, Location Maps, GPRS, email and Face Book Account to inform connected people in case of danger. All the reports are updated on a map in real-time to show "harassment hotspots" and dangerous areas (Suman Kapur 2014). Among the 250 million households in India, 63.2 percent have Telephones which makes the absolute number of Mobile Subscribers around 564 million, which is enough to serve nearly half of the country's (1.2 billion) population. Thus, there is a wide scope of making use of media and

telecommunication system to empower women in India.

Health Development Programs

In health sector, registration of vital events, such as deaths and births are still mostly paper based system. The use of electronic systems can contribute to drastically reduce delays, providing near real-time reporting, in addition to significantly improving data quality. Several RMNCH (Reproduction, Maternal, Neonatal and Child Health) indicators have benefited largely from the use of ICTs and innovative health projects, including maternal surveillance and response, health indicators data collection, and the registration of vital events, births and deaths. ICT can support women's health in milestones like puberty, pregnancy, child birth and child rearing, family planning, menopause and elderly care.

In TamilNadu, Ministry of Health and Family Welfare started the mother and child tracking system and Department of food and civil supplies has piloted a system for announcing food grain delivery as part of the transparent targeted Public Distribution System (Digital Empowerment Foundation et.al 2012) through Smart Card. One of the early ventures included the Village Knowledge Centers (VKC) by M.S. Swaminathan Research Foundation, where telecommunications infrastructure and community based innovations are carried out through women volunteers in Tamilnadu and Union Territory of Puducherry since 1998. The VKC was the instrument in providing educational services, employment and income generation, skill, development, weather and specific interventions through fisher women volunteers. It also provided services through linkage and partnership including health services, animal husbandry, data base on BPL etc., Women help line (WHL) scheme is being implemented since April 2015. Information is provided about the law, existing schemes and

government programs related to women empowerment and protection.

Conclusion

The women are actually the hope of the nation to bring about a change. Empowering women is the only feasible way to take the country out to a real sustainable development. The uses of ICT to empower women in remote and scattered areas are proved gradually as to be the best and fastest ways to achieve results. ICT can link women in many extents, speedup communication, reach more number of people in less time widen knowledge, learning can be made easier and faster, help coordinate agenda. ICT sector consists of segments as diverse as telecommunications, television and radio broadcasting, computer hardware, software and services and electronic media (for example, the internet and electronic mail). The ICT developments opening up opportunity for women in men dominated stereotypic industry where the doors were kept hard to open for women. The digital technology has invaded all the limitations that were challenged for women to work in the world.

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CHENNAI CATAclysm 2015- INVASION OF HUMAN RIGHTS AND CONSTITUTIONAL RIGHT: AN ANALYSIS

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Introduction

**It is rain that ruins and again it is rain
That lifts the ruined to gain¹(Footnotes)**

The above said Thirukural clearly depicts the 2015 floods which lead to catastrophe and current water scarcity in Chennai city due to human neglect of natural ecosystem and climate change. A disaster is a sudden, calamitous event that seriously disrupts the functioning of a community or society and causes human, material, and economic or environmental losses that exceed the community's or society's ability to cope using its own resources. Though often caused by nature, disasters can have human origins². Disasters are of two types natural and man-made and it can take many different forms, and the duration can range from an hourly disruption to days or weeks of ongoing destruction. If we take into account their severity, they may be classified as major and minor disasters. Flooding is come under the category of "water and climate disaster"³, the most common of natural hazards, and requires an understanding of the natural systems of our environment, including floodplains and the frequency of flooding events. The 2015 Chennai floods are not "act of god" but purely categorized as man-made, result of disrespect

over the nature which cause major disaster and human loss resulting in victimizing the public and their property.

The 2015 disaster was not just avoidable; it was a direct consequence of decisions pushed for by vested interests and conceded by town planners, bureaucrats and politicians in the face of wiser counsel. People were forced to come down to streets irrespective of status as "Ecological refugee", due to the willful negligence and mismanagement of the State. Both the bureaucracy and the public for their lethargies are to be blamed for this planned disaster. The irresponsible attitude of procrastination on the part of State Government, which is considered antithesis of "welfare state" leads to fulminations from media and public at large. This paper attempts to analyze the cause of 2015 floods with a human rights perspective and the headstrong neglect of the bureaucracy in protecting the citizens by flouting the norms and guidelines, ignoring the waterways and the topography of Chennai resulting in havoc and casualties during the said floods.

Chennai Topography

Chennai is located at 13.04°N 80.17°E on the southeast coast of India and in the northeast

corner of Tamil Nadu. It is located on a flat coastal plain known as the Eastern Coastal Plains. The city has an average elevation of 6 meters (20 ft), its highest point being 60 m (200 ft). The geology of Chennai comprises mostly clay, shale and sandstone.^[1] The city is classified into three regions based on geology, sandy areas, clayey areas and hard-rock areas. Sandy areas are found along the river banks and the coasts. Clayey regions cover most of the city. In clayey and hard rock areas, rainwater percolates slowly, but it is held by the soil for a longer time. Chennai features a tropical wet and dry climate. Chennai lies on the thermal equator and is also coastal, which prevents extreme variation in seasonal temperature. For most of the year, the weather is hot and humid.

Water Bodies and Drainage System

Chennai is geographically very uniquely placed and has a well spread out drainage system. We have three waterways that run through the city, something very few other places can boast of. We have the Kosasthalaiyar River running through the Northern part of Chennai; the Cooum River which takes care of Central Chennai; the Adyar caters to southern Chennai; further south, Chennai is blessed with the Palar River. And there is the Buckingham Canal which cuts across all the four. Unfortunately, these major drainage systems are in pretty bad shape due to heavy encroachment, reduction of bed-width by more than two-thirds, siltation and formation of sandbars at the mouth of the rivers. In addition to these major drainage systems, there are medium drainage systems such as the Mambalam canal, Velachery canal, Kodungaiyur drain, Otteri nallah, Virugambakkam / Arumbakkam canal, Veerangal Odai, Captain cotton canal, Villivakkam canal, Okkiyam maduvu and so on. At the moment, it is difficult to trace these medium canals. Moreover pallikaranai marsh land in Chennai city which acts as a “Natures

filters” during floods also depleted due to massive encroachment on wetlands.

Why 2015 Chennai Floods are Manmade Disaster?

An analysis shows that the Chennai Metropolitan Area (CMA) has a size of 1,189 sq km and comprises of eight districts, including the Chennai city district. The population has increased from 5.8 million in 2001 to 8.9 million in 2011 in CMA. Due to population explosion and migration, urbanization in the city increased by almost 20 times. In 2000, southern Chennai became an information technology hub. In the process of expansion, the city engulfed several fishing and agricultural villages and hamlets, thus paving way for several ecological and environmental challenges that the administration could not tackle. By 2011, the city corporation area increased four times its original size, says a 2014 report by Indian Institute of Science, Bangalore. Industrial developments and establishments at Sholinganallur and Perugudi, Special Economic Zone (SEZ) at Ennore and Nadambakkam attracted many investors to Chennai. The city almost changed to a concrete jungle. The open areas decreased drastically and the built up and paved areas, according to an analyses by IISC, increased from 29.53 per cent in 1991 to 64.4 per cent in 2013

There has been total disconnect between hydrology and urban planning in the city that has been experiencing a drop in water table, with saline intrusion due to unplanned extraction of groundwater. Moreover, the groundwater is highly polluted due to unplanned solid waste dumping; the effluents leached from these solid heaps and contaminated the groundwater. The recharge structures like lakes, tanks, ponds and other wetlands in the city have been disregarded and the natural course of water has been tampered. This is one reason for urban flooding in the urban and peri-urban areas.

On perusal of above factors namely population explosion, urbanization and industrialization the area of Chennai city is expanding in all directions of adjoining districts. But due to lack of legislative wisdom and deficiency in the legislation, executive apathy and flexibility in enforcement mechanism and unorganized town planning, public greed instead of need, the natural water ways and drains, water bodies, and wetlands are depleted. Moreover the successive Government's failure to preserve water bodies, desilting the water ways and removal of garbage in drainages are also counts. At last nature surmounts human greed which results in major man-made disaster.

The average annual rainfall is about 1,400 mm (55 in). The city gets most of its seasonal rainfall from the north-east monsoon winds, from mid-September to mid-December. Cyclones in the Bay of Bengal sometimes hit the city. Highest annual rainfall recorded is 2,570 mm in 2005. The most prevailing winds in Chennai is the Southwesterly between the end of May to end of September and the Northeasterly during the rest of the year. Unprecedented rains occur quite regularly in Chennai. As a city on the high-energy coast facing the Bay of Bengal, Chennai is no stranger to heavy rains and cyclonic storms. Chennai has experienced particularly heavy rains roughly once every 10 years – 1969, 1976, 1985, 1996, 1998, 2005, 2015.

Chennai received 1,049 mm (41.3 in) of rainfall in November, the highest recorded since November 1918 when 1,088 mm (42.8 in) of rainfall was recorded.⁵ The flooding in Chennai city was described as the worst in a century. The continued rain affects the normal life of Chennai people. Though rainfall from the earlier low pressure system ended on 24th November, another system developed on 29th November, bringing additional rain and the Indian Meteorological

Department predicted heavy rainfall over Tamil Nadu until the end of the week.⁶ On 1st December, heavy rains led to inundation in many areas of Chennai. By afternoon, power supplies were suspended to 60% of the city, while several city hospitals stopped functioning and the total transportation of Chennai city affected and public remained in houses.

Chennai was officially declared a disaster area on the evening of 2 December.⁷ At the MIOT Hospital, 14 patients died after power and oxygen supplies failed. With a letup in rainfall, floodwaters gradually began to recede in Chennai on 4 December, though 40 percent of the city's districts remained submerged and safe food and drinking water remained in short supply. As intermittent rains returned, thousands of displaced residents from Chennai, Kancheepuram and Tiruvallur districts attempted to flee the stricken region by bus or train and travel to their native. Though by 6th December, rescue efforts had largely concluded and relief efforts intensified, Government is not able to fulfill the basic needs of the affected public at large. Mobile, banking and power services were gradually restored; fuel and food supplies were reaching their destinations, the public transport slowly resumed. Many city neighborhoods, however, remained flooded with some lacking basic necessities due to the uncoordinated distribution of relief materials. After floods due to rain inundation, epidemics of water-borne illnesses affected the public and they are in need of urgent medical care.

Therefore Chennai experienced heavy rains throughout the month of November. This was followed by a heavy downpour on the first day of December that resulted in 500 mm of rainfall in the city in a single day. In spite of continuous rain and metrological warning, the lethargic attitude of State Government and executive apathy no proper precautionary steps were taken and suddenly water was released from chembarampakkam lake. The city

was flooded as a result of this. More than 500 people died and over 1.8 million people were displaced⁸. The damages are estimated to be more than 15,000 crores.

It is evident that during the Chennai disaster old aged, women and children are the worst affected. People were struggling for food, water, medicine and sanitation for more than a month. The water inundation was huge that they could not even come out of their homes for days together. The supply of essential commodities was shattered completely and the administration came to a standstill. However it is note-worthy to mention here most of the youth, NGO, community organization voluntarily came forward and participated in relief and rehabilitation measure, otherwise normalcy of the city would have been not restored soon. The above factors clearly exposed and established that Chennai 2015 floods were man-made disaster.

International Perspective

Losses due to disasters have shown growing trend in terms of lives and property throughout the world due to urbanization, increasing population and increasing degradation of environment. The global efforts to manage disasters are not matched with the frequency and magnitude of disasters. However, for the past 15 years or so some new thinking on disaster management has emerged at global level which pleads for a proactive and preventive approach and integrates disaster management with ongoing development activities that is sustainable development.

The new approach to disaster management evolved gradually in 1990s beginning with the declaration of 1990-2000 by UN General Assembly as the International Decade of Natural Disaster Reduction. The United Nation Report titled "Living with risk" claims that though there has been decline in the number of losses to human lives from disaster the occurrence of disaster is raising. The Yokhama Declaration exposed that economic loss was

increasing due to various disasters and the frequency and magnitude of all types of natural disasters are increasing globally⁹. Moreover regarding frame work of disaster management law at international level there is no specific legal standards, procedures, rights and duties pertaining to disaster response and assistance. Therefore a model Law for disaster response can be developed in similar lines of international humanitarian Law and refugee Law.

Violation of Human Rights and Constitutional Rights

The Universal Declarations of Human Rights (UDHR) is an international document that states the basic rights and fundamental freedoms to which all human beings are entitled. Out of 30 basic human rights mentioned, relevant human rights which are violated during disaster are listed below;

- Article 3- Right to life and liberty and security of the person
- Article 13 – Right to freedom of movement.
- Article 17- right to property
- Article 22- right to social security
- Article 23- right to work and employment
- Article 25- right to standard of living adequate for the health which includes food, clothing , housing, medical care and right to security in the event of sickness, disability or old age.

Under the Indian Constitution, right to life which is mentioned under Article 21 is considered to be repository of various human rights¹⁰. Under the canopy of Article 21, due to Judicial activism various rights are elevated as fundamental rights which are mentioned here;

- Right to healthy environment¹¹
- Right to health ¹²
- Right to shelter¹³

- Right to medical treatment¹⁴
- Right to safety and security¹⁵
- Right to electricity¹⁶

On analysis of above relevant human rights mentioned in the UDHR and constitutional rights recognized under Art 21 are squarely applicable and violated during the Chennai man-made disaster which happened purely on the lethargic attitude and negligence on the part of Government and people.

The object of the Disaster Management Act 2005 is not only to draw up, monitor and implement disaster management plans but also prevent and mitigate the effects of the disaster. The DM Act of 2005 stipulates various duties to States focusing the swift action in ensuring the safe life of the people. The Tamil Nadu Government did not have a blue print of disaster management plan so as to combat the disasters which is a prime mandate under S. 40 of the Disaster Management Act 2005. Despite the warnings by the Indian Metrological Centre, due to the inaction of the State Government, people suffered to a large extent in 2015 floods which is a serious human right violation. There were issues of inequity in the relief and response activities, Conflicts and lack of co-ordination between the Government and non- government organizations, more emphasis on short term relief activities rather than rehabilitation and reconstruction, and lack of standards of care in medical services.

Judiciary has taken a serious note of the importance of administration of the Government during disaster in the case of *G. Sundarrajan Vs Union of India*,¹⁷ the Supreme Court observed that, “the concept of disaster management cannot be allowed to remain in paper. Its procrastination itself rings the bell of peril. The administration has to be alive to the said situation and the awakening to manage the disaster in case of an unfortunate incident has to be founded on scientific and sophisticated methods. Taking care of the

situation of the present alone is not the solution. All concerned with the same are required to look to the future because that elevates the real concern. The present generation has no right to enjoy by eating away the time of future generation”. Again in *Swaraj Abhiyan V Union of India*¹⁸, the Supreme Court drew attention to Article 47 of the constitution which provides that one of the primary duties of the State is to raise the level of nutrition and the standard of living of the people, though Article 47 is not enforceable being a directive principle, there is a considerable moral force and authority in this provision to persuade the Government to attempt at to ensure that to the people.

Conclusion

It is the primary duty of the welfare state to protect its citizens at all times which is emphasized in *Doctrine of Parens Patriae*. Disaster management can be broadly divided into three phases – pre crisis, during crisis and post- crisis. Sustainable Development preparedness can reduce hazard. There is a need to link disaster management and development plans. Planned improvement in legal framework is needed. Therefore it is the need of the hour to look into the grey area in the disaster management policy and implementation. The following recommendations are suggested;

- The Subject matter of disaster management should be included in the concurrent list under the seventh schedule of Indian Constitution.
- Meaning of disaster in National disaster Management Act 2005 should be broadened to include participation of local Government .
- Bringing community consciousness and participatory approach particularly among students and youth regarding disaster management.
- Tamil Nadu State disaster mitigation, management, prevention Act should be

- enacted as in the States of Uttar Pradesh, Bihar and Uttarakhand.
- Disasters resources network, a web enabled centralized database should be developed to enable the authorities to face crisis management.
 - Review of Tamil Nadu legislations regarding urban town planning, conservation of water bodies and wetlands to protect the ecosystem.
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A STUDY ON AGRICULTURAL CREDIT IN THANJAVUR DISTRICT

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Introduction

Agriculture is the cornerstone of economy and contributes greatly to the gross domestic product of a country. In developing countries, where about 25 per cent of GDP is derived from the agricultural sector, agriculture plays a pivotal role. Even the governments of various countries are quite aware of this fact and this is the reason why different types of agricultural policies are made at different levels. There are many needs of agricultural sector for the fulfillment of which finance is required. Most of these needs pertain to farmers.

Finance is incumbent on the farmers for the purchase of different types of agricultural implements, for the purchase of high quality seeds, for making marketing arrangements and for storing, it is very important to understand that apart from the agricultural activities, finance is also provided to different types of allied agricultural activities like apiculture, horticulture etc. In each country, there is a separate department at the federal level that takes care of all the agricultural development activities in the nation. This department makes all the policies regarding agriculture finance

and ensures that all the financial programs are executed in the proper manner. These agencies help farmers by providing different types of financial assistance at the required time. While formulating policies and providing finance to agricultural sector, the government takes into consideration all the types of farmers, whether small farm holders or big farm holders.

Statement of The Problem

The institutional lending and the institutional credit has been reduced abnormally. Farmers are to depend on moneylenders and their indebtedness lead to sell their products below the production cost. So, they are not in a position to repay the loan in time. Farmers approach banks and cannot get a loan from the bank for the mere reason of holding small size of land and hence they approach moneylenders and take money at a higher rate of interest and suffer.

Objectives OF The Study

- 1.To draw the opinion of the farmers about receiving agriculture finance
2. To identify the problems of the farmers availing agricultural loan from banks.

Research Design:

Research design is the basic framework which provides guidelines for the rest of research process. It is a map or blueprint according to which the research is to be conducted. The research design specifies the methods for data collection and data analysis. The research specifically pinpoints that to carry out research properly; (i) how would the data be collected, (ii) which instruments for data collection would be used, and (iii) what sampling plan would be used?

Descriptive study involves formulating the objectives of the study, defining the population and selecting, designing the methods of data collection, and analysis of the data and results, hence it was used for the study. Descriptive type of research includes surveys and fact finding enquiries of different kinds. The major purpose of descriptive type is description of the state of affairs as it exists at present. The main characteristic of this method is that the researcher has no control over the variables and the variables and the research cannot be replicated.

Sampling Design

Two sampling methods, viz., stratified random sampling and purposive sampling have been adopted for selecting samples of the respondents. Stratified random sampling technique has been pursued for selection of banks and purposive sampling for farmers in Thanjavur. The farmers are selected by purposive sampling technique. The data have been collected from 1000 farmers

Tools for Analysis

The data collected were processed further with the help of the Statistical

Product and Service Solution (SPSS) to analyse and interpret the data in the study.

The following statistical tools namely, Mean and Standard Deviation, ANOVA Test, Friedman Test, Factor Analysis, Tree

Structured Analysis, Neural, Methods have

been used for analysis to arrive at meaningful conclusions.

Review of literature

Hardeep Kaur (2015), the researcher has to examine the performance and structure cooperative banks in the state of Haryana. The study is based on the secondary data. The paper covers the period from 2002-03 to 2009-10. Ratio analysis is also done to figure out some more facts about the cooperative banks. As statistical weapons average, percentage and coefficient of variance have been applied.

Seena P. C. (2015) this paper describes the management of agricultural credit in India and the impact of Various banking sector reforms on agriculture. She concluded that performance of agricultural credit in India reveals that though the overall flow of institutional credit has increased over the years, there are several gaps in the system like inadequate provision of credit to small and marginal farmers, limited deposit mobilization and heavy dependence on borrowed funds. Efforts are required to address and rectify these issues. Banking sector reforms like fixing prudential norms, reduced SLR, CRR, banking diversification all affect the Indian agricultural sector

Kannan, E (2011), Researcher has found out that the disbursement of credit through institutional Sources had a large impact on improving agricultural productivity. However, it points at its inadequacy and thereby urges for widening its coverage both in terms of the amount of credit and the coverage of more number of marginal and small farmers.

S. Gandhimathi and S. Vanitha (2010) in their study "Determinants of Borrowing Behaviour of Farmers – A Comparative Study of Commercial and Cooperative Banks", analysed that the preference of farmers between commercial and cooperative banks for

borrowing has been studied with the objectives of finding distribution of institutional credit across various categories of farmers and to assess the coverage and quantum of credit and socio-economic factors which tell on the borrowing behaviour of farmers towards commercial and cooperative banks

Analysis of the data

Table No.1 The problems faced while receiving agricultural finance

Problems faced while receiving agricultural finance	Mean	Std. Deviation
Not aware of the facilities available	2.9890	1.34040
Complex documentation	2.8880	1.43371
Not satisfied with area approach	2.7740	1.37361
Lack of service cooperation from the bank	2.4770	1.29195
No faith in scheme in institutions	2.8000	1.44848
Lack of Educational Knowledge	2.9820	1.22523
Not satisfied with indemnity level	2.9370	1.34568
Difficulties in opening bank account	3.1320	1.28305
Inaccessibility to credit	2.8010	1.45448
Inaccessibility to credit information	2.7940	1.41618
Untimely credit disbursement	2.8760	1.45696
Administrative bureaucracy	3.0350	1.44564
High interest rate	3.0150	1.38806
Insufficient Amount	3.0150	1.44113

Source: Output generated from SPSS 20

The above table describes the mean and standard deviation of the problems faced while receiving agricultural finance mean score difficulties in opening bank account (3.1320) tops the list of followed by administrative bureaucracy (3.0350) high interest rate & in sufficient amount (3.0150) respectively followed by not aware of the facilities available (2.9890) lack of education (2.9820,) complex documentation (2.8880) etc. among the 14 problems difficulties in opening bank account was considered as the basic problem for receiving agricultural finance.

ANOVA test for age of the farmers and the problems faced while receiving agricultural finance

HYPOTHESIS

Null hypothesis H0- There is no significant

relationship between the mean score of age of the farmers and the problems faced while receiving agricultural finance.

Alternative hypothesis H1- There is significant relationship between the mean score of age of the farmers and the problems faced while receiving agricultural finance.

Table No. 2

ANOVA test for age of the farmers and the problems faced while receiving agricultural finance

Problems faced while receiving agricultural finance	F - Value	Significant Value
Not aware of the facilities available	2.093	.124
Complex documentation	1.159	.314
Not satisfied with area approach	15.154	.000
Lack of service cooperation from the bank	.643	.526
No faith in scheme in institutions	.258	.772
Lack of Educational Knowledge	1.529	.217
Not satisfied with indemnity level	1.176	.309
Difficulties in opening bank account	2.975	.051
Inaccessibility to credit	2.581	.076
Inaccessibility to credit information	1.100	.333
Untimely credit disbursement	.410	.664
Administrative bureaucracy	.369	.692
High interest rate	4.419	.012
Insufficient Amount	2.838	.059

Source: Output generated from SPSS 20

The table shows the anova test of age of farmers and the problems faced while receiving agricultural finance. The f.value of not satisfied with area approach were high 15.154 and highly significant at 1% level. Based on the result generated by SPSS 20, the significant values of all the variables related to the problems faced while receiving agricultural finance(except Not satisfied with area approach and High interest rate) are greater than 0.05. So the null hypothesis is accepted in all these cases (except Not satisfied with area approach and High interest rate). Therefore, there is no significant relationship between the mean score of age of the farmers and the problems faced while receiving agricultural finance(except Not satisfied with area approach and High interest rate).

Table No. 3

Friedman test for significant difference between mean ranks towards the problems faced while receiving agricultural finance

Problems faced while receiving agricultural finance	Mean Rank	Chi-Square value	Degrees of freedom	Asymp. Significant
Not aware of the facilities available	7.72	186.105	13	0.000
Complex documentation	7.54			
Not satisfied with area approach	7.10			
Lack of service cooperation from the bank	6.30			
No faith in scheme in institutions	7.21			
Lack of Educational Knowledge	7.84			
Not satisfied with indemnity level	7.66			
Difficulties in opening bank account	8.21			
Inaccessibility to credit	7.17			
Inaccessibility to credit information	7.25			
Untimely credit disbursement	7.39			
Administrative bureaucracy	7.89			
High interest rate	7.90			
Insufficient Amount	7.84			

Source: Output generated from SPSS 20

Table No. 3 illustration the result of Friedman test for significant difference between mean ranks towards the problems faced while receiving agricultural finance among the 14 variables mean rank of difficulties in opening bank account (8.21) was high followed by high interest rate (7.90) administrative bureaucracy (7.89) lack of educational knowledge and insufficient amount (7.84) not aware of the facilities available (7.72) chi square value of the problems were 186.105 & highly significant at 1 % level. From the above table, it is found out that all the variables related to the problems faced while receiving agricultural finance had significance value less than 0.05 at 1 Per cent significance, thus the null hypothesis is rejected. Thus, it is concluded that there is significant difference between mean ranks towards the problems faced while receiving agricultural finance. Out of the fourteen problems faced while receiving agricultural finance variables, the “Difficulties in opening bank account” has the highest rank (8.21). So, the problems faced while receiving agricultural finance is highly influenced by Difficulties in opening bank account.

Findings:

1. The rural credit institutions have given overemphasis on the financial assistance

to the cultivators. While the finance is very important factor but it should be complemented with the extension of services in form of guidance, expertise and counseling on agricultural issues.

2. The rural credit structure is based on multi agency credit system whereby there exist numerous organizations providing similar kind of financial services. There is a lack of coordination in the system and the commercial viability is adversely affected in this scenario.
3. In order to fill the gap that occurred due to the failure of rural cooperative societies Government gave increasing role to the commercial banks. However, commercial banks lack the desired skills and expertise in the agro-credit. The banks have enough financial resources but the service consultancy is not available. Thus, there is a failure to provide complete package of assistance to the farmers. Further, financial sector reforms have put pressure on banks to improve their financial position and so these banks are now concentrating on selected clientele of large borrowers
4. Despite of a large network of the institutional credit system, it has not been able to adequately penetrate the informal rural financial markets and the non-institutional sources continue to play a dominant role in purveying the credit needs of the people residing in rural areas. The results of the All-India Debt and Investment Survey (AIDIS, 2002) also indicate that the share of the non-institutional sources, in the total credit of the cultivator households, had increased from 30.6 percent in 1991 to 38.9 percent in 2002.
5. The rate of interest charged by rural financial institutions (RFIs) from farmers continues to be considerably higher than those charged by financial institutions

from urban consumers. The owners of small or marginal farms, which are non-viable or viable at the margin, and self-employed in the informal sector, cannot afford to bear the level of interest charged by RFIs.

6. There is a problem of considerable delays in processing of loan applications and collaterals. Thus farmers shy away from institutional financing and increase their dependency upon non-institutional sources.

Suggestions

1. A national consensus among political parties should be evolved for not politicizing the RFIs and resist from announcement of loan or interest waiver schemes and giving calls for not repaying the institutional loans.
2. The Cooperative Credit Structure should be strengthened to make use of its wider reach. These have to be recapitalised so as to provide funds for improving their financial positions.
3. The long term policy framework needs to be designed to improve infrastructure facilities so as to boost rural economic growth.
4. RFIs needs to provide extension services like consultancy about seeds, availability and use of modern inputs, marketing strategies etc to the cultivators so that a holistic package of assistance can be provided to them.
5. The lending to homogenous farmer's groups needs to be organized to improve credit delivery. This would help to improve recovery because of peer pressure. Further, group lending tends to be cost-effective. Involving NGOs or rural educated youths in organizing farmers or rural families in groups, scrutinizing applications, disbursement of loan and effecting recoveries would help RFIs in reducing lending costs.

6. RRBs should be given more autonomy and flexibility in planning and lending policies, so that their comparative advantage in rural lending is restored.

7. The banks need to involve micro-finance agencies like SHGs, NGOs etc. and other grass root level financial intermediaries who have better understanding of the credit needs and recovery situations.
8. Technological improvements like computerization can be critical in building up a reliable credit information system and database on customers, reducing transaction costs and facilitating better pricing of risk, improving the efficiency of the financial system, and thereby increasing the access of un-banked rural people in an efficient manner.

Conclusion

Agriculture credit is an important prerequisite for agricultural growth. Agricultural policies have been reviewed from time to time to provide adequate and timely availability of finance to this sector. Rural credit system assumes importance because for most of the Indian rural families, savings are inadequate to finance farming and other economic activities. This coupled with the lack of simultaneity between income realization and expenditure and lumpiness of agricultural capital investments. The institutional credit system is critical for agricultural development and its role has further increased in the liberalized economic environment. In India a multi-agency approach comprising co-operative banks, scheduled commercial banks and regional rural banks (RRBs) has been followed to allow credit to agricultural sector

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ANALYSIS OF EFFECT OF BS-III BAN ON THE SHARE VALUE OF THE SELECTED AUTOMOBILE COMPANIES

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Abstract

Keeping in view the interest of the citizens' health, the ban held on Bhart Stage –III (BS-III) norm vehicle registration with effect from 1 April, 2017. The adoption of BS-IV norms in automobile industry led to a critical impact on this sector. This research has undertaken to understand if there is any significant change in the share value by the ban of BS-III vehicle registration. This article is to investigate the effect on share value in three Indian National Stock Exchange listed companies, namely Hero Motor Corp, TVS, Bajaj Automobiles of prior and post period. The data analyzed through paired T-test.

Keywords: Bharat stage-III, national stock exchange, hero motor corp. TVs, Bajaj automobiles, prior and Post, paired T- test.

Introduction

Due to the increasing concern on the environment, the government adopts Bharat Stage norms for a certain period of time and the standards goes on changes after a particular point of time. In this process, the automobile companies have been ordered to change from BS-III to BS-IV norm by the government of India on 29 March 2017. At that time, companies held with the stock of 8,24,275 vehicle units which includes 96,724 commercial vehicles, 6,71,308 two-wheeler vehicles, 40,048 three-wheeler vehicles and 16,198 cars of BS-III norms. The main intention in shifting the norm from BS-III to IV is only to lay more emphasis on citizens' health and environment rather than the commercial interest of the companies. This ban

has been taken into effect from 1st April 2017 and the new norm BS-IV has been adopted from the same date. Hence, the automobile companies have only an option to export the stock to other countries or turn them as scrap.

Based on this circumstance, there is an impact on the share price of the automobile industry. So the study is conducted to analyze the changes in share price of 3 automobile companies listed in National Stock Exchange namely Hero Motor Corp, TVS, Bajaj Automobiles for the prior and post ban period of BS-III.

Objectives

- ❖ To analyse the impact on share value of Hero Motor Corp for the prior and post period of BS-III ban.

- ❖ To assess the effect of BS-III ban on TVS share value in the prior and post period.
- ❖ To study the impact of BS-III ban on the share price of Bajaj automobiles for the prior and post period.

Methodology

Data collection: the study is entirely based on the secondary data only. Secondary data were mainly collected from Investing.com website, NSE website, and from other websites, magazines, journals, articles etc.

Time period: the time period taken for the study is from March 15, 2017 to April 13, 2017.

Tools used for analysis: Depending upon the objectives of the study, the statistical tool paired T test is used.

Hypothesis

H01: There is no difference on share value of Hero Motor Corp for the prior and post period of BS-III ban.

H11: There is difference on share value of Hero Motor Corp for the prior and post period of BS-III ban.

H02: There is no effect of BS-III ban on share value of TVS Automobile Company at the pre and post period

H12: There is effect of BS-III ban on share value of TVS Automobile Company at the pre and post period

H03: There is no difference on share value of Bajaj Automobiles in the prior an post period of BS-III ban.

H13: There is difference on share value of Bajaj Automobiles in the prior an post period of BS-III ban.

Analysis and interpretation

H01: There is no difference on share value of Hero Motor Corp for the prior an post period of BS-III ban.

Table-1 H01: There is no difference on share value of Hero Motor Corp for the prior an post period of BS-III ban.

Paired Samples Test

		Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	Prior and Post data of Hero motors Corp	136.895	27.154	8.587	117.470	156.320	15.943	9	.000

The output value of the data analysed p-value is .000 and the level of significance is 0.05. In this, we can observe that the output value is less than the level of significance. Hence, the null hypothesis may be rejected. Therefore, it is concluded that there is a significant difference between the share value of the Hero Motor Corp before and after the ban of BS-III. It clearly states that the ban of BS-III showed an impact on the share value of the Hero Motor Corp.

Table-2 H02: There is no effect of BS-III ban on share value of TVS Automobile Company at the pre and post period

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair1 Prior and Post data of TVS motors	-25.283	22.779	7.593	-42.793	-7.774	-3.330	8	.010

The output value of the data analysed p-value is .010 and the level of significance is 0.05. In this, we can observe that the output value is less than the level of significance. Hence, the null hypothesis may be rejected. Therefore, it is concluded that there is a significant difference between the share value of the TVs motors before and after the ban of BS-III. It clearly states that the ban of BS-III showed an impact on the share value of the TVs motors.

Table-3 H03: There is no difference on share value of Bajaj Automobiles in the prior and post period of BS-III ban.

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair1 Prior and Post data of Bajaj Auto	60.172	71.654	23.885	5.094	115.250	2.519	8	.036

The output value of the data analysed p-value is .036 and the level of significance is 0.05. In this, we can observe that the output value is less than the level of significance. Hence, the null hypothesis may be rejected. Therefore, it is concluded that there is a significant difference between the share value of the Bajaj motors before and after the ban of BS-III. It clearly states that the ban of BS-III showed an impact on the share value of the Bajaj motors.

Conclusion

The effect of BS-III ban had shown a drastic impact on the automobile industries. The automobile industries have already faced a huge loss through the demonetisation. Subsequently, this sector suffered with BS-III ban, which was more than the demonetization as they raised the production of units after the demonetization. By the time of BS-III ban, companies were holding the stock of 8.2 lakhs out of which 6 lakhs are two-wheeler vehicles. Nevertheless, the company's sale over the stock by increasing the discount rates, and

offered free insurance coverage. Moreover, they refitted the existing vehicles to BS-IV that is an expensive affair and exported their unsold stock.

One of the measures called discount sale of BS-III two-wheeler is a slow disadvantage as it may hit the companies in the long run. In addition, the other measure, remodelling to BS-IV involves a huge cost of production. These measures had reflected the profitability of the companies, their share values and on the growth of the automobile sector also.

Limitations

1. Only 10 days prior and post BS-3 registration ban were taken into consideration
2. Three companies of automobile industry are studied. Not the whole industry.
3. Only the BS-3 registration ban effect on share value has studied. Hence, other factor, which influenced the share price, is not included.

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CUSTOMER SATISFACTION AMONG TATA MOTORS 'A' SEGMENT CAR IN TIRUCHIRAPPALLI DISTRICT

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Abstract

Automobile Industry has played a major role in the Indian Economy during the last decade. Satisfied customer's form the foundation of any successful business as customer satisfaction leads to repeat purchase, brand loyalty, and positive word of mouth. Many researchers are going on in the field of customer satisfaction for not only retaining the customer but also for repeated business deals. The Indian automobile customer today is well tuned to global markets and, expects the same levels of quality in products and services. An attempt is made in this paper to highlight the level of customer satisfaction for improving the relationship with the customer.

Keywords: Customer satisfaction, service business, global markets, brand loyalty

Introduction

Customer satisfaction is the key to business servers. Customer satisfaction among different dealers has become an important and necessary concept in today's service business world. According to Hansemark and Albinson (2004) "satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of someone's needs, goals or desire". Customer satisfaction is the outcome felt by those that have experienced a company's performance that have fulfilled

their expectations. Many researchers and academicians highlight the importance of customer satisfaction. Many researchers see that customer satisfaction has positive effects on organizations profitability. Nowadays all companies are realizing the significance of delivering and managing service quality.

This paper deals with customer satisfaction of TATA Motors 'A' Segment car. This gives an insight on how customer satisfaction level for service sector like Automobile Industry is computed.

Objectives Of The Study

The present study is carried out with the following objectives.

- To examine the various factors considered by the customers while purchasing a TATA Motors 'A' Segment Car.
- To evaluate customer's level of satisfaction.
- To offer suggestions based on results of the study.

Hypotheses

1. There is no significant difference between ownership of TATA 'A' Segment car and sources of awareness to buy the car.
2. There is no significant difference between reasons for buying TATA Motor car and sources of awareness to but the car.

Scope of the Study

This study aims at highlighting the effectiveness of customer satisfaction on A Segment TATA Motors cars for fulfilling consumer's perceptions on their quality, price, fuel efficiency, maintenances, after sales services etc. The study also helps to understand the general mind set of the customers regarding the present image of TATA Motors.

Methodology of the Study

Survey method has been adopted to elicit the views of owners of TATA Motors cars. The customer satisfaction towards TATA cars is studied by administering structured questionnaire to 250 customers in Tiruchirappalli Town. Primary data has been collected with the help of questionnaires designed and developed for that purposes. Secondary data has been collected from published records of the company, Official Websites, Standard Text – books, Articles, Reviews, Researchers and Newspapers etc., Statistical tool used for the analysis are simple percentage method and Chi Square test.

Customer Satisfaction

Customer satisfaction has been a central concept in marketing literature and is an important goal of all business activities. The principal concern of marketing is to connect with customers by building a strong customer relationship in order to meet their expectations.

Companies that are successful follow a model which has the customers at the top.

Factors That Influence Customer Satisfaction

From literature review, there are many factors that affect customer satisfaction. Such factors include friendly and courteous employees, knowledgeable and helpful employees, accuracy of billing, billing timelines, competitive pricing, service quality, good value, billing clarity and quick service (Hokanson, 1995). Therefore, building customer relationship is a backbone for all organizations in general, and companies in

Factors	Classification	No. of Respondents	percentage
Age	Below 30 year	50	20
	30 – 50 year	150	60
	Above 50 year	50	20
Sex	Male	175	70
	Female	75	30
Marital Status	Married	175	70
	Single	75	30
Occupation	Profession	67	27
	Govt. Employee	50	20
	Own Business	83	33
	Private Concern	50	20
Income Status	Below Rs. 2,00,000	50	20
	Rs. 2,00,000 – 5,00,000	75	30
	Above Rs. 5,00,000	125	50

service industries in particular.

Results and Discussion

Table 1: General Profile of the Customer

Source: Primary Data

Regarding personal profile of the customer, the Table.1 shows that 60 percentage of respondents were between the age of 30 – 50 year, 70 percentage of respondents were male,

around 70 percentage of respondents are married, nearly 33 percentage of respondents were business people and 50 percentage of

Factors	Classification	No. of Respondents	percentage
Ownership	Nano	167	67
	Tiago	50	20
	Zest	33	13
Motivational factors to buy	Self	75	30
	Colleagues	20	8
	Friends	25	10
	Relatives	40	16
	Family	60	24
	Neighbors	30	12
Reasons for buying	Brand Name	150	60
	Comparatively Cheap	33	12
	Resale Value	17	8
	Mileage	50	20
Important factors in buying	Price	76	30.4
	Quality	52	20.8
	Brand Image	65	26.0
	Service Availability	27	10.8
	Promotion Programs	20	8.0
	Other Reasons	10	4.0
	Newspapers	30	12
Sources of awareness	Television	100	40
	Magazines	83	33
	Friends	37	15
	Royal Gold	83	33
Preference of colors	Pearl White	75	30
	Damson Purple	50	20
	Dazzle Blue	25	10
	Persian Rose	17	7
	Self	50	20
Mode of finance	Bank Loan	200	80

respondents were earning above Rs. 500000 per annum.

Table 2: Ownership, Motivational Factors and Reasons For Buying Tata Motoras 'A' Segment Car

Source: Primary Data

The observation of the Table 2 reveals that 67 percentage of the respondents own a Nano car, 20 percentage of the respondents own Tiago, and 13 percentage of the respondents own Zest. In view of the above, it is observed that the 'A' Segment cars of TATA Motors have more respondents have Nano cars because of its stylish model, attractive and more comfortable to all kinds of people.

The observation of the Table 2 reveals that 30 percentage of the respondents are motivated by self, 8 percentage of the respondents are motivated by colleagues, 10 percentage of the respondents are motivated by friends, 16 percentage of the respondents are motivated by relatives, and 24 percentage of the

respondents are motivated by neighbors. Most of the car buyers are Self Motivated. From this, it is to known that even though 30 percentage are self motivated to purchase cars, the influence from family and relatives is also substantial (40 percentage). Thus family and relatives are considered to be the main motivators to purchase the TATA cars.

Table 2 reveals that 60 percentage of owners of TATA cars simply buy a TATA Car just because of its brand name, 20 percentage of respondents buy a TATA Car for high mileage efficiency, while 12 percentage to buy a TATA Car for its comparative cheapness and 8 percentage of respondents buy the TATA car for good resale value and 60 percentage buyers purchase on the basis of brand name that shows the Brand loyalty of TATA Motors cars. The TATA Motors has to capitalize the brand image for its growth and it is an unshakable fact that efforts should be made to maintain the brand image in the face of fierce competition in the automotive market with better facility, grand link, and attractive colors.

Table 2 shows the sample respondents about important factor in buying process. They are price, quality, brand image, service availability, promotion program and other reasons. It is evident that 30.4 percentage of respondents prefer price, 26.0 percentage of the respondents prefer brand image, 20.8 percentage of the respondents prefer quality, 10.8 percentage of the respondents prefer service availability, 8.0 percentage of the respondents prefer promotion programs and 4.0 percentage of the respondents prefer other reasons. Finally price and brand image play a vital role in buying process.

The Table 2 reveals that majority of respondents are influenced by the Television and Magazines as the advertisement in Television and Magazines are more effective. That means, the buyers are more influenced by seeing the models in the TV and Magazines.

The observation of the Table 2 reveals that

33 percentage of the respondents prefer Royal Gold, 30 percentage of the respondents prefer Pearl White, 20 percentage of the respondents prefer Damson purple, 10 percentage of the respondents prefer Dazzle Blue and 7 percentage of the respondents prefers Persian Blue etc. From this, it is concluded that many of the TATA Motors cars buyers prefer the Royal Gold cars because of its simple but elegant appearance.

The observation of the Table 2 reveals that

Particulars	High	Moderate	Low	Score
Performance	126	88	36	250
Comfort Level	102	96	52	250
Maintenance Cost	97	104	49	250
After Sales Services	140	75	35	250

majority of the respondents i.e., 80 percentage of the respondents prefer bank loan as a mode of finance for purchasing a four wheeler, while 20 percentage of the respondents prefer self as a mode of finance.

Table 3: Car Owners' Level of Satisfaction

Source: Primary Data

The owners of TATA Motors 'A' Segment car are highly satisfied with the performance, comfort level and after sales service. They are moderately satisfied with maintenance cost.

To know the impact of awareness on

Sources of Awareness/ Segment car	Nano	Tiago	Zest	Total
Newspaper	20	7	3	30
Television	67	20	14	101
Magazines	55	15	13	83
Friends	25	8	3	36
Total	167	500	33	250

purchase of car, the researcher has formulated another Hypothesis and tested.

H_0 – There is no significant difference between ownership of TATA 'A' Segment cars and sources of awareness to buy that car.

Table 4: Chi Square Analysis-I

Sources: Primary Data

Tabulated value for degree of freedom of 6 @ 5% level = **12.592**, the Calculated Value = **2.17**. Since calculated value is less than the table value Null Hypothesis is accepted. It is

Sources of Awareness/ Reasons to Buy	Brand Name	Comparatively Cheap	Resale Value	Mileage	Total
Newspaper	16	4	3	7	30
Television	58	11	5	27	101
Magazines	65	6	4	8	83
Friends	11	12	5	8	36
Total	150	33	17	50	250

concluded that there is no significant difference between ownership of TATA 'A' Segment cars and sources of awareness to buy that car.

H_0 – There is no significant difference between reasons for buying TATA 'A' Segment cars and sources of awareness to buy that car.

Table 5: Chi Square Analysis-II

Sources: Primary Data

Tabulated value for degree of freedom of 9 @ 5% level = **16.919**, the Calculated Value = **35.33**. Since calculated value is less than the table value Null Hypothesis is rejected and alternative hypothesis formed. It is concluded that there is significant difference between reasons for buying TATA 'A' Segment cars and sources of awareness to buy that car.

Major Findings of the Study

- The TATA 'A' Segment cars owned by medium age group (i.e 30-50 years). Proportion of male owners is large (70%) compared to female. Majority (70%) of the owners are married. Major percentage of the cars (80%) owned by Professionals, Govt. Employees and Businessmen. Half of the car owners' income ranges above Rs.5 lakhs.
- The preference for car model among the owners rises to Nano followed by Tiago.
- The car owners mainly motivated to buy the car by their own and by their relatives.
- The car owners give importance to factors like price, brand image and quality

respectively.

- The owners of TATA Motors 'A' Segment cars got awareness from the sources like television and magazines.
- The main reason for buying the TATA Motors 'A' Segment car among the respondents is brand name and its mileage features.
- The majority of the respondents prefer Royal Gold color followed by Pearl white and Dazzle blue.
- Eight percentage of the respondents got bank loan to buy the car.
- The hypothesis tested and proved that there is no significant difference between ownership of TATA 'A' Segment cars and sources of awareness to buy the car.
- With the help of chi square test it is proved that there is significant difference between reasons for buying TATA 'A' Segment cars and sources of awareness to buy the car.

Suggestions

- The company's management should put in more efforts to increase the market share in terms of introducing more innovative colors of cars, new models in 'A' Segment to cover the middle income groups of the people for providing new schemes in the loan arrangements and reduced down payment etc.
- More customers prefer the TATA Motors Because of its moderate price only. So the management has to fully concentrate on the price for ever in the long run aspect.
- Since majority of the customers are influenced by Television it is highly important for the management to keep in constant touch with the existing loyal customers. Keep on advertisement in the Television and Magazines to retain the customers.
- Customers go for bank loan to buy a car, therefore company's management can strive for having a better relationship with

all the leading banks providing car loan like conducting frequent meeting with them, creating promotional package deals for those plans etc.

- Since most of the customers are of the feeling that maintenance cost is pretty high, the management should take efforts in reducing and create awareness among customers by showing them how cheap it is to maintain TATA Motors 'A' Segment cars when compared to its competitors.

Conclusion

TATA Motors is popular automobile industry in India and has changed over the time to suit the needs of their customers. It holds more than 50 percentage market share in India.

TATA Motors paves the way to customers in all walks of life to buy the car with many models to choose. As the interest rate are heading and as it is easy to avail car loans in the present trend, the demand for cars is increasing and many two wheelers customers are switching to basic car like TATA Motors 'A' Segment car like Nano, Tiago and Zest.

With its present infrastructure and capital, TATA Motors should take the initiative to introduce new models according to the choice of the customers in regular intervals which will pave the way to become popular company throughout in India in the near future.

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TRUNCATED FAMILY RELATION IN URBAN LIFE OF INDIA

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Abstract

India is highly rich in its heritage and culture. So, integrity with the family members is significant. Their collaborative effort is being restored its role-relation variously in form of nuclear, joint or extended families. But in present days it has been seen as truncated. A new family relation has developed among these family, which is mostly related with the parents and their children up to a certain period of life. Especially, the patrilineal relationship has been trapped and similarly matrilineal relation has been maintained only during any occasion. The structure, process and functions of family have changed.

Key words: heritage , culture, role-relation, truncated family, matrilineal relation

Introduction

Family as an institution is the first organized effort of human being to make them social being and it made them separate from other living things. From the very beginning of human society, our primitive and uncivilized ancestors had felt the urgent need to survive through collaborative struggle against the animals and natural calamities in the then world¹. Gradually through this institution, they developed a relation in terms of food hunting and sharing, common living space and their inter- personal and intra-personal relationship made their bonding close and integrity². Depending on the family centric efforts human beings established their societal as well as economic relations with property rights that promoted the urgency of the formation of state³. Obviously it had given birth to multi-layered functional dimension of the society with its progress and development. All types

of division were then marked among the people with their job specification in the society. So, the hierarchical division of their own selves (according to their labour) was sincerely nurtured for the purpose of a sharing and caring society.

Thus, the history of the origin of family was the vital changing factor of the human society. In a household set up, the head of the family nurtured all the members through some rules of relation within the members of the family and with the out side world. Gradually progress and development of the human society led variously to the people's role and contribution to frame a more diversified society⁴.

From the theoretical perspective, the study of family is a different matter because everyone has experience of family life and every one has opinions and feeling on it. According to Henry Summer Maine and his Ancient Law (1861)⁵ "the movement of the progressive

societies has hitherto been a movement from status to contract”- ‘starting as from one terminus of history, from a conditions of society in which all the relations of persons are summed up in the relations of family, we seemed to have steadily moved towards a phase of social order in which all these relations arise from the free agreement of individuals.’⁶

It is viewed that patriarchal family is a group of men and women, children and slaves, of animate and inanimate property, all connected together by common subjection to the parental power of the chief of the household. It expressed an authority structure in which the senior most male agnate exercised absolute power including that of life and death, over all family members.

Indian family and Urbanisation:

India is a plural or multi-cultural society and it is a highly stratified one besides, but the domain of kinship is an area in which this is patently evident. The concept of Indian family has been denoted as large and noisy, with parents and children, uncles, aunts and sometimes cousins, presided over by benevolent grandparents, all of them living together under one roof. Its members often squabble among themselves but remain, in most cases, intensely loyal to each other and always present a united front to the outside world⁷.

Economic reason, especially the high cost of urban living space is the biggest question of why the joint family would survive. Modernization/industrialization/urbanization/development, as the case may be, is everywhere accompanied by a change from joint to nuclear families⁸.

Urbanisation is the main step denoted remarkably in human development. Urbanization as well as industrialization brings significantly rapid changes in the social mobility of people of every concern. That mobility was due to economic needs and

demands. Gradually all inputs for human development were synchronized and a competition among the countries and within the states got a priority for development⁹. Only the agro-based economy cannot able to fulfill all the needs of developed human beings. Rapid growth in population size generally makes a scope of out sourcing from rural area to urban. Therefore, as supplement of economic needs the rural people move towards urban area. This migration is linked up with social and economic mobility among people is most urgently welcome in urban area.

From the experiences on the study of the family it is being deduced that there are mainly three categories of family. Firstly, “the super trader family” which means according to Gary Becker(1981)¹⁰, ‘the economic approach’, individuals are assumed to be relentlessly pursuing their individual utilities, and in doing this they enter into trades at implicit prices resulting in marriage and the working in the family. While the individual utilities can conclude concern for others the process of utility maximization is carried out uncompromisingly- without constraints or property, norm or convention. The relationship between different members of such ‘super trader family’ takes the form of ‘as if’ market transactions at implicit prices have taken leading role in urban society. While the other two- “the glued-together family”- one approach is to ignore individuals altogether and to take the family as the unit in terms of which economic decisions are taken and economic processes function- individuals have no individualities – no individual decisions and individual utility, etc, but only family decisions, family welfare, and “the despotic family” is to assume that a despotic head of the family takes all decisions and other just obey. The family behaviour would then be just a reflection of the head’s choice function, and family welfare- in terms of revealed preference – would then have to be seen as the maximum and implicit in the head’s choice function are

not functional in the juncture of the present context of family.

As a consequence of this fact, urban migrants develop and establish their own household set up separately in urban area. And linkage with the rural household is being limited and restricted with a certain frequency or occasionally. In tandem with the effect of globalization and need & demand of the class-conscious citizen's sophisticated environment for residential purpose, the new urban housing unit known as flats/apartments has developed in Kolkata and its added area. It absorbs the urban population of different socio-economic and religious background. They live in the housing complex/apartments with their own belief and culture. A new culture to be considered as "flat culture" newly settled household in residual flats in housing complex/apartments of different measurement in urban area has given shelter to father- mother and children as first generation in urban family. Usually the primary social and economic unit in a flat includes the following function – (1) maintaining the physical health and safety of family members by providing basic necessities (2) providing for emotional growth, motivation and self esteem within the context of love and security (3) helping to shape a belief system from which goal and values are derived and encouraging shared responsibility for family and community (4) teaching social skills and critical thinking, promoting lifelong education and providing guidance in responding to culture and society and (5) creating a place for recreation and recuperation from external stress is being promoted now a days. But their personal social network and support system have been truncated because relationship/connection of the kins with their natal families is limited and sometimes, it becomes thinner, while the people in urban housing maintain a 'first order' social network.

Later on the children at their adulthood are usually separated from their parents, even

while they are in the same city. In their housing complex/apartments, many family units live together under one roof, but there is no or limited scope of emotional sharing and interaction with each other as per their choice. In many cases, they are not familiar with each other which may be considered as indirect linkage. They are involved in a gossip in their closed doors. They are very much purposive to build up specific relationship with their particular neighbour. It nourishes a special social bond. But it depends on mutual interest of co-residents.

This 'flat culture' creates some crucial problems in household set up. It reminds the exclusive description of slum culture by Jyotirindra Nandi¹¹ in his '*Baro Ghar Ek Uthon*'. There are also some differences between 'flat culture' and 'slum culture' in respect of social and economic parameters of people of both patterns of cultures. We may consider 'flat culture' as advanced 'slum culture'.

Impact of truncated family relation

This flat culture is a culture of showing off 'me'. This 'me' syndrome is the cause of self-centre and competitiveness of identity created and status consumption. It symbolizes dependence on domestic helps in everyday life as middle class character. In their life they do not have much time because they lead a so-called first order of life. They usually visit shopping malls/market places for entertainment and recreation. But they prefer to purchase daily uses via online marketing system(e-commerce). They prefer fast food rather than cooking at their house. Thus, they maintain a media- bound life style and life choices. The household in 'flat culture' is not much loaded with family relational network. Spouses and their child(ren) are the absolute members in a household. Majority of the both spouses are working. They are busy with their own life style. It pushes them into an isolated and lonely state. The results are a truncated

relations and limited social bonding . To add to it, they cope with material civilization and their bonding with materials is their identity. It causes spousal conflict of maladjustment and unfaithfulness. Further media bound cultural syndrome and effect of consumerism lead them to a life of greed/self-love. The chances of emotional ventilation are limited resulting in spousal relational crisis or family crisis. Mutual understanding and healthy leisure are virtually absent in their lives. Gradually they involve in unfaithful relations causing separation and divorce at alarming rate. Absence of guardian supervision and appropriate family network are an addition to this state of living.

We find that care and attention to the grown up children in 'flat culture' is mostly child centric. Parents' instrumental and expressive role for their child care and attention as appropriate control strategies is limited¹². The child is under foster care of maid servants/ domestic helps or the child is put into the child care institute. So, the child's nature is influenced by parental conflict, estrangement and emotional turmoil¹³. Apparently, family fragmentation and intactness are raising question when the family trend is towards de-institutionalization of marriage and the steady disintegration of the mother-father-child raising unit. Social ecology of parents and child on child development has adverse impact¹⁴.

Further the child is cyber savvy and they prefer friendship and peer relation (social media based). But in the virtual world they are alone. Parenting is inappropriate and child centric and parents hide their lack through various rewards(materials and monetary). Child enters into premarital sex at their high school age¹⁵. They do not prefer parental monitoring and punishment in their daily affairs. They perform adult like behaviour at their teenage. Habits of smoking and consumption of alcohol and drugs are their mode of relaxation. We find that their performance in school is not satisfactory many

times. Individualization isolates them and they are in anxiety and depression that lead to commit suicide and they are violent against parents, friends and peers.

Conclusion

India is highly rich in its heritage and culture. So, integrity with the family members is significant. Their collaborative effort is being restored its role-relation variously in form of nuclear, joint or extended families. But in present days it has been seen as truncated. A new family relation has developed among these family, which is mostly related with the parents and their children up to a certain period of life. Especially, the patrilineal relationship has been trapped and similarly matrilineal relation has been maintained only during any occasion. The structure, process and functions of family have changed. It generally promotes social affluent and social as well as cultural diffusion . Imitation of western culture facilitates cultural indiscipline. Children are worst sufferer of these broken family relations. Their rigidity, demandingness and so forth are causes of their deviant behavior. So, reformation of family relation, structure and process of the family needs urgent consideration.

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AN ECONOMIC STUDY ON OPERATIONAL EFFICIENCY OF TAMIL NADU ELECTRICITY BOARD

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Abstract

The sustainable growth of an economy critically depends upon the macro economic environment coupled with infrastructural development. As such, power development is one of the key inputs for the overall economic development of a state. The growth of the economy and its global competitiveness hinges on the availability of reliable and quality power at competitive rates. It has been estimated by the World Bank that the demand for power will grow by nearly twice the rate at which the economy grows. Therefore, adequate provision has to be made for augmenting power supply to bridge the gap between demand and supply as well as to meet the increasing future demand. Present study is an attempt to explore the physical performance of Tamil Nadu Electricity Board.

key words: Installed Capacity, State Owned, Central Owned, Mw

Introduction

Power infrastructure is a critical ingredient for accelerating a sustained growth of the economy. Power input is a pivot around which all economic activities revolve. It drives the State's agricultural, industrial, commercial, social and overall economic growth. Availability of affordable, reliable and quality power is a basic requirement for the State. Power projects are capital-intensive by nature with a long gestation period. Adequate participation of private sector is being encouraged to augment power resources. For an industrialized State like Tamil Nadu, the demand for quality power increases exponentially and moves in tandem with the rate of economic and population growth. As a result, the demand-supply gap is bound to

persist. The Government of Tamil Nadu is according topmost priority for development of power infrastructure in the State. Strategic steps are being taken to provide quality and uninterrupted power supply for all the sectors in the State by adding to installed capacity, giving thrust to development of nonconventional energy sources, resorting to purchase of power from other sources, enhancing performance in the working of thermal power plants, improving the efficiency of transmission and distribution networks and thus reducing losses in the system.

The viability of the power sector is mainly depending upon the physical, technical and financial performance. The variables like installed capacity, generation of power, auxiliary consumption, forced outage rate,

plant load factor, transmission and distribution losses, utilization of installed capacity and growth rate of the power industry are the important indicators of its physical and technical performance. The present study has attempted to look into the above aspects and analyzed performance in terms for the period 1986-87 to 2013-14. This period was divided into two parts namely, 1986-87 to 1997-98 (First Period) and 1998-99 to 2013-14 (Second Period).

Objectives

The following main objectives were framed for the present study is:

- To assess the extent of capacity utilized in power sector during the first period 1986-87 to 1997-98.
- To analyze the extent of capacity utilized in power sector during the second period 1998-99 to 2013-14.
- To find out the trend and growth of installed capacity of Tamil Nadu Electricity Board.
- To examine the physical performance of power sector in Tamil Nadu during the year 1986-87 to 2013-2014.

Methodology

The methodology adopted in this study is descriptive, analytical and comparative methods. For the present study twenty eight years data has been taken from 1986-87 to 2013-2014. This period was divided into two parts 1986-87 to 1997-98 and 1998-2013-14. Tamil Nadu's power sector privatization policy was announced in 1998. Indeed, privatization of power sector was an important component of the present study: 1998 was treated as policy break and the whole period was divided into two parts. To make a comparative study and performance evaluation of power sector during first and second period the necessary data has collected from Statistics at a Glance published by Tamil Nadu Electricity Board.

Data Analysis and Interpretation

It is observed from the below table-1 that the installed capacity of power sector in Tamil Nadu includes the state owned projects, central owned projects and independent power projects. The installed capacity of power sector in Tamil Nadu was 3987 MW in 1986-87 and it was increased gradually to 10031.18 MW in 2005-06. The share of state owned projects in installed capacity was 70.07 percent in 1986-87 and it was increased to 73.39 percent in 1997-98.

Table-1 Installed Capacity Of Power Sector In Tamilnadu (In MegaWatts)

Year	State owned projects	Central owned projects	Independent power projects	Total
1986-87	2794 (70.07)	1193 (29.93)	--	3987 (100)
1987-88	3300 (72.41)	1258 (27.59)	--	4558 (100)
1988-89	3642 (71.09)	1481 (28.91)	--	5123 (100)
1989-90	3877 (75.51)	1258 (24.49)	--	5135 (100)
1990-91	4089 (71.19)	1655 (28.81)	--	5744 (100)
1991-92	4310.5 (71.62)	1708.5 (28.38)	--	6019 (100)
1992-93	4315.105 (70.85)	1774.75 (29.15)	--	6089.855 (100)
1993-94	4317.105 (70.11)	1841 (29.89)	--	6158.105 (100)
1994-95	4737.105 (72.02)	1841 (27.98)	--	6578.105 (100)
1995-96	5067.105 (73.36)	1841 (26.64)	--	6908.105 (100)
1996-97	5067.105 (73.36)	1841 (26.64)	--	6908.105 (100)
1997-98	5075.105 (73.39)	1841 (26.61)	--	6916.105 (100)

Source: Statistics at a Glance published by TNEB

Note : Figures in Parenthesis indicate percentage

The installed capacity of power sector in Tamil Nadu for the second period is presented in the following table-2

Table-2 Installed Capacity Of Power Sector In Tamilnadu (in MegaWatts)

Year	State owned projects	Central owned projects	Independent power projects	Total
1998-99	5102.585 (71.48)	1841 (25.78)	196 (2.74)	7139.585 (100)
1999-00	5114.535 (71.01)	1893 (26.27)	196 (2.72)	7203.535 (100)
2000-01	5213.115 (69.38)	1905 (25.37)	395.16 (5.25)	7513.275 (100)
2001-02	5213.115 (65.78)	1913 (24.15)	798.11 (10.07)	7924.225 (100)
2002-03	5308.115 (64.19)	1903 (23.02)	1057.66 (12.79)	8268.775 (100)
2003-04	5401.015 (57.34)	2552 (27.09)	1465.66 (15.57)	9418.675 (100)
2004-05	5401.015 (56.66)	2705 (28.37)	1425.66 (14.97)	9531.675 (100)
2005-06	5551.015 (55.33)	2841 (28.32)	1639.16 (16.35)	10031.175 (100)
2006-07	5550.00 (55.20)	2841 (28.26)	1663.53 (16.54)	10054.53 (100)
2007-08	5597.385 (58.22)	2837 (29.51)	1179.76 (12.27)	9614.15 (100)
2008-09	5598.09 (58.23)	2835 (29.49)	1180.00 (12.28)	9613.09 (100)
2009-10	5690.00 (58.69)	2825 (29.14)	1180.00 (12.17)	9695.00 (100)
2010-11	5677.00 (60.28)	2861 (29.44)	1180.00 (10.28)	9718.00 (100)
2011-12	5709.00 (57.99)	2956 (30.03)	1180.00 (11.98)	9845.00 (100)
2012-13	5723.00 (55.04)	3520 (33.86)	1154.00 (11.10)	10397.00 (100)
2013-14	6860.28 (57.73)	3870 (32.56)	1154.16 (9.71)	11884.44 (100)

Source : Statistics at a Glance published by TNEB.

Note : Figures in Parenthesis indicate percentage

After 1998-99 the share of state owned project in installed capacity declined. It was 55.33 percent in 2005-06. The share of central owned projects remained around 27 to 29 percent over two decades. In 1998-99 the independent power projects were introduced in the power sector of Tamil Nadu. The share of independent power projects was 2.74 percent in the initial stage. Later it was increased to 16.35 percent in 2005-06. Thus independent power projects reduce the burden of state owned projects. The installed capacity in the State had increased from 9531.70 MW in 2004-05 to 11884.44 MW in 2013-14,

registering an overall increase of 24.68 per cent. This is a positive feature compared to the previous few years when the entire addition came from the Central owned projects. Tamil Nadu's state owned units (hydro, thermal, gas and wind), Neyveli Thermal Station I and Neyveli Thermal Station II, National Thermal Power Corporation, Nuclear Madras Atomic Power Projects, Manali and a few private companies are engaged in generation.

Analysis

In this part of analysis an attempt has been made to evaluate the installed capacity performance of all these units. In order to analyse the trend and growth of physical performance of TNEB, the following linear and semi-log tend equations have been fitted.¹

$$Y = a + bt \quad \dots\dots\dots(4.1)$$

$$\text{Log } Y = a + bt \quad \dots\dots\dots(4.2)$$

where, Y = Value of variable,

t = Time variable.

The above model was computed by the method of least squares.

The following formula has been used to calculate compound growth rate (CGR).

$$\text{CGR (\%)} = [\text{Anti log } b - 1] \times 100 \quad \dots\dots\dots(4.3)$$

The following table-3 presents the trend and growth of installed capacity of TNEB for the two periods and the overall period.

Table-3 Trend And Growth Of Installed Capacity Of TNEB

Sl. No.	Periods	Linear Trend Coefficients		R ²	Compound Growth Rate (%)
		A	B		
1.	First Period (1986-87 to 1997-98)	4152.89	260.12* (12.684)	0.94	4.80
2.	Second Period (1998-99 to 2013-14)	7169.42	243.68* (7.639)	0.81	2.75
3.	Overall Period (1986-87 to 1997-98)	4243.85	244.21* (22.727)	0.95	3.36

Figures in brackets represent t-values.

* Indicates the trend coefficients are statistically significant at 5 per cent level.

It is found from the table-3 that the trend co-efficients for the installed capacity under the three periods are positive and statistically significant at five per cent level. It implies that on an average installed capacity of power sector have been increasing at the rate of 260.12 MW in first period, 243.68 MW in second period and 244.21 MW in overall period. The compound growth rate of installed capacity was 4.80 percent during the first period which was greater than the compound growth rate of installed capacity in second period, which was 2.75 per cent.

In order to test the following hypotheses, t-test has been applied.

H_0 : There is no significant difference in installed capacity between two periods.

H_a : There is a significant difference in installed capacity between two periods.

The below table-4 gives the computed mean values and t-value in respect of the performance of installed capacity of TNEB during the study period.

Table-4 Performance Of Installed Capacity Of Power Sector In Tamil Nadu

Sl. No.	Periods	Mean (in MW)	S.D.	t-value
1.	First Period (1986-87 to 1997-98)	5843.70	966.60	7.63*
2.	Second Period (1998-99 to 2013-14)	9240.76	1291.87	
3.	Overall Period (1986-87 to 2013-14)	7784.88	2058.79	

Source: Computed data.

* Significant at 5 per cent level.

Conclusion

The average installed capacity during the first period (1986-87 to 1996-97) was 5843.69 MW and it was 9240.76 MW during the second period (1998-99 to 2013-14). The difference between the average of the two periods was 3397.07 MW and the difference was significant at five percent level. Hence the average performance of installed capacity during the second period was comparatively better than the average performance of installed capacity during the first period. The t-value was 7.63 which was indicating that there is a significant difference in installed capacity of TNEB between two periods. Hence, it is concluded that the null hypothesis is rejected and the alternative hypothesis is accepted.

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PROMOTION OF MICRO FINANCE AMONG SHGS WOMEN THROUGH PUBLIC SECTOR COMMERCIAL BANK IN TAMIL NADU

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Abstract

Micro finance is one of the most powerful tools provisions of savings, credit, insurances, thrift and mobilization of fund resources, on economic activities among SHGs women. Finance is ensuring poverty alleviation mainly contribute promote the socio-economic empowerment of rural self help group women in India. Public sector commercial bank certain help to encouraging and motivation of financial assistance develop uneducated women creativity of employment opportunities among SHGs women. Government of India fully concentrates rural development of economic empowerment increasing micro enterprise of SHGs women entrepreneurs in India. NABARD is primary motive of financial institutions connectivity of banking linkage provide capital resources such as micro, small medium enterprises disbursed bank loan through various public sector commercial bank in India. Central government primary motive financial grant as well equipment on economic activities oriented on-site training change the social welfare in rural background areas.

Key Words: Finance , Bank, Entrepreneurs, Loan, Savings

Introduction

Micro finance is emerging trend on economic activities oriented financial services promoting rural SHGs women to start any small scale business enterprises. Banking institution fully pledged contributes financial assistance of women sector sustainable development of economic growth in our society. Self help group women establish social welfare activities involved changing standard life of women inclusive growth on emancipation and diversification of socio-economic development promoting rural

women. Micro finance is short-term credit the mobilization of capital resources various sector collected money rotation contribute to SHGs women. They have gathered loan to utilize economic activities to starts on micro enterprises produced multi-variety of home appliances standardized goods to sell their marketing. Public sector commercial bank framed the banking policy and procedures provide the financial assistance of SHGs women are benefit for rural development of economic growth in our country. Women are fully involved co-operation of among group to

adjustable not only financial aspects and also physical oriented on economic activities of micro entrepreneurs within group members. Banking sector mainly concentrate support of additional micro finance provide each and every members there is no partiality among the SHGs members. They have economic and financial background is fully weakness because not extent the improvement of micro enterprises at high level. Generally women sector is discrimination of social ethics to suffered number of impact both house and outside environment in our society. Government of India should be trying it to announce the special capital budget for promoting women sector and removing poverty alleviation of socio-economic barriers. Women is fundamentally are not ability to increasing on employment opportunities and knowledge of educational quality improve change the tradational of modern society in India. Still now our society women sectors are depend on other person they are not take own decision making with social and economic matters in family and society.

Statement of the problems

Public sector commercial bank is financial intermediaries' loan disbursed among SHGs women promoting their own micro enterprises to extent the innovation of small scale business entrepreneurs. Basically women entrepreneurs have not insufficient working capital finance getting micro loan any financial institutions. Public sector commercial banks set up certain ethical formalities contribute micro credit collection of reasonable interest rate and timely delivery of financial services to SHGs women. Tamil Nadu women Development Corporation is transformer of capital resources rotation of bulk money from NABARD. Government of India nutshell promoting sustainable development of women sector more concentrate to allocate financial budget estimation change in the SHGs women in India. Especially the rural women are not sufficient knowledge however improve the micro enterprises extent on global level.

NABARD occupying the economic activities oriented training provides and also financial support help the poverty women standard life flexible in our society.

Objectives

1. To analyze savings of SHGs women with public sector commercial bank in Tamil Nadu.
2. To ascertain bank loan disbursed and its impact on SHGs women through public Sector commercial bank in Tamil Nadu.
3. To found that bank loan outstanding against SHGs women with NPAs against bank loans to SHGs of public sector commercial bank.

Research Methodology

The study is purely based on secondary data. The data have been collected from published NABARD report. The micro finance analyses through SHGs women related to various text books, articles, newspaper and related website to be made. To know the promotion of micro finance among SHGs women through public sector commercial bank in Tamil Nadu. The researcher has to analyses savings, bank loan disbursed, bank loans outstanding and NPAs against Bank loans to SHGs.

Table -1 Savings of SHGs with Public Sector Commercial Bank

S. No	Bank Wise	Details of SHGs Saving with Bank		Out of Total SHGs Exclusive Women	
		No. of SHGs	Savings	No. of SHGs	Savings
1	Allahabad Bank	1437	118.64	1286	83.07
2	Andhra Bank	522	67.51	513	67.00
3	Bank of Baroda	2332	774.49	2199	711.02
4	Bank of India	28971	555.03	23102	542.94
5	Bank of Maharashtra	1154	77.82	990	38.05
6	Canara Bank	23703	8099.69	22236	7557.11
7	Central Bank of India	8325	1618.21	3076	725.80
8	Corporation Bank	7480	1252.29	6735	1178.12
9	Dena Bank	1710	629.80	972	594.91
10	IDBI Bank	4174	150.40	3781	104.72
11	Indian Bank	210805	29321.46	206589	28735.03
12	Indian Overseas Bank	49647	5158.29	40774	4117.13
13	Oriental Bank of Commerce	1734	90.69	1025	47.55
14	Punjab National Bank	3759	690.30	3692	668.83
15	State Bank of Hyderabad	17	0.60	17	0.60
16	State Bank of India	56420	2565.00	49486	2250.00
17	State Bank of Mysore	1840	290.00	1656	261.00
18	State Bank of Patiala	34	1.68	34	1.68
19	State Bank of Travancore	856	856.00	739	739.00
20	Syndicate Bank	7535	173.00	4975	149.00
21	UCO Bank	3908	166.31	2841	135.20
22	Union Bank of India	2985	331.00	2859	315.00
23	United Bank of India	0	0.00	0.00	0.00
24	Vijaya Bank	4657	298.97	2889	175.94
	Total	424005	53287.18	382466	49198.70

Sources: NABARD Report 2016.

Table -1 Savings of SHGs with public sector commercial bank. There are 210805 lakhs SHG opened saving account with Indian bank of 206589 lakhs SHG exclusively belongs to women. Savings of the SHG with Indian bank amounted Rs.29321.46 lakhs of which amounted to Rs. 28735.03 lakhs by SHG women. Savings of the SHG with state bank of India amounted to Rs. 2565.00 lakhs of which amounted to Rs. 2250.00 lakhs. Savings of the Indian overseas bank Rs. 5158.29 lakhs of which Rs. 4117.13 lakhs by women SHG and lowest of there are 17 lakhs SHG opened saving account with state bank of Hyderabad of 17 lakhs SHG exclusively belongs to women. Savings of SHG state bank of Patiala 34 lakhs SHG amounted to Rs. 1.68 lakhs.

Table -2 Bank Loan Disbursed by Public Sector Commercial Bank

S. No	Bank Wise	Details of SHGs Saving with Bank		Out of Total - Loan Disbursed under NRLM/ SGSY	
		No. of SHGs	Loan Disbursed	No. of SHGs	Loan Disbursed
1	Allahabad Bank	202	179.20	45	25.67
2	Andhra Bank	205	498.00	148	359.00
3	Bank of Baroda	173	355.25	23	80.14
4	Bank of India	3410	7963.00	3236	7850.00
5	Bank of Maharashtra	23	36.10	0	0.00
6	Canara Bank	7167	21355.00	2383	7529.24
7	Central Bank of India	3394	7133.06	782	2302.34
8	Corporation Bank	5256	9712.95	2657	4535.29
9	Dena Bank	38	36.36	34	33.00
10	IDBI Bank	2286	6984.60	0	0.00
11	Indian Bank	19610	76236.00	4679	17240.00
12	Indian Overseas Bank	19801	30255.87	18886	28822.78
13	Oriental Bank of Commerce	46	114.54	4	15.20
14	Punjab National Bank	106	353.73	11	9.54
15	State Bank of Hyderabad	6	2.00	6	2.00
16	State Bank of India	1384	3288.00	70	291.00
17	State Bank of Mysore	66	201.00	20	60.00
18	State Bank of Patiala	0	0.00	0	0.00
19	State Bank of Travancore	179	427.00	156	393.00
20	Syndicate Bank	1786	7516.00	1482	6010.00
21	UCO Bank	104	249.71	0	0.00
22	Union Bank of India	765	1861.00	659	1603.00
23	United Bank of India	0	0.00	0	0.00
24	Vijaya Bank	356	977.14	343	922.66
Total		66363	175735.51	35624	78083.86

Sources: NABARD-2016.

Table.2 inferred that bank loan disbursed by public sector commercial bank as on 31st march 2016. It is highest of Indian Overseas Bank disbursed loan 19801 SHG which amounted to Rs. 30255.87 lakhs out of loan

disbursed under NRLM/ SGSY schemes of 18886 SHG which amounted to Rs. 28822.78 lakhs and lowest of State Bank of Patiala there is no contribution loan through SHG women and United Bank of India not disbursed of various schemes of loan among SHG women. As on whole there are 66363 SHG of which loan disbursed amounted Rs. 175735.51 lakhs out of 35624 SHG total loans disbursed under NRLM/ SGSY schemes of which amounted to Rs. 78083.86 lakhs.

Table -3 Bank Loans Outstanding Against SHGs as on 31 March 2016

S. No	Bank Wise	Bank Loan Outstanding Against SHGs women			
		No. of SHGs	Percentage	Loan Outstanding	Percentage
1	Allahabad Bank	248	0.11	329.23	0.10
2	Andhra Bank	523	0.24	645.80	0.20
3	Bank of Baroda	2239	1.03	1573.68	0.49
4	Bank of India	13979	6.42	19945.00	6.27
5	Bank of Maharashtra	237	0.10	215.68	0.07
6	Canara Bank	26696	12.25	48644.90	15.28
7	Central Bank of India	7552	3.47	12837.21	4.03
8	Corporation Bank	7480	3.43	8796.37	2.76
9	Dena Bank	404	0.19	192.19	0.06
10	IDBI Bank	2416	1.10	6378.24	2.00
11	Indian Bank	61607	29.65	112902.00	35.47
12	Indian Overseas Bank	60003	27.54	65656.13	20.63
13	Oriental Bank of Commerce	284	0.13	157.67	0.05
14	Punjab National Bank	2235	1.03	1884.66	0.59
15	State Bank of Hyderabad	16	0.01	4.00	0.00
16	State Bank of India	15374	7.06	17014.00	5.35
17	State Bank of Mysore	258	0.12	519.00	0.16
18	State Bank of Patiala	0	0	0.00	0.00
19	State Bank of Travancore	856	0.39	1993.00	0.63
20	Syndicate Bank	5269	2.43	12335.00	3.88
21	UCO Bank	1763	0.81	1320.71	0.41
22	Union Bank of India	4496	2.06	3662.00	1.15
23	United Bank of India	0	0	0.00	0.00
24	Vijaya Bank	956	0.44	1275.07	0.40
Total		217891	100	318281.54	100

Sources: NABARD-2016.

Table no.3 reveals that bank loans outstanding against SHGs as on 31st march 2016. It Indian bank is a maximum of 29.65 percent of the SHGs women of which loan outstanding amounted to Rs. 112902.00 lakhs with (35.47%) and state bank of Patiala a minimum of 0 percent of the SHGs women of which loan outstanding amounted to Rs.0 with (0%) followed by State bank of Hyderabad 16 lakhs SHG women with bank loan outstanding amounted to Rs. 4.00 lakhs followed by bank of Maharashtra were loan outstanding amounted to Rs. 215.68 lakhs with (0.07%) It is concluded that 217891 SHG women of which loan outstanding amounted Rs. 318281.54 lakhs.

Table -4 NPAs against Bank loans to SHGs of Public Sector Com. Bank

S. No	Bank Wise	Total SHGs		SHGs under NRLM/SGSYY	
		Outstanding Against SHGs	Amount of NPAs	Outstanding Against SHGs	Amount of NPAs
1	Allahabad Bank	329.23	115.30	92.55	20.54
2	Andhra Bank	645.80	87.00	434.10	35.00
3	Bank of Baroda	1573.68	127.63	377.24	30.59
4	Bank of India	19945.00	1378.00	18348.00	839.00
5	Bank of Maharashtra	215.68	72.88	56.28	0.48
6	Canara Bank	48644.90	5829.00	18112.30	1975.52
7	Central Bank of India	12837.21	3767.03	2514.21	97.43
8	Corporation Bank	8796.37	877.65	4499.56	360.85
9	Dena Bank	192.19	126.24	173.00	114.00
10	IDBI Bank	6378.24	68.60	12.75	12.75
11	Indian Bank	112902.00	15952.00	30876.00	5543.00
12	Indian Overseas Bank	65656.13	12481.58	48713.21	10731.59
13	Oriental Bank of Commerce	157.67	24.72	12.86	0.41
14	Punjab National Bank	1884.66	528.45	184.00	102.00
15	State Bank of Hyderabad	4.00	1.00	4.00	1.00
16	State Bank of India	17014.00	4504.00	1656.00	346.00
17	State Bank of Mysore	519.00	38.00	146.00	6.00
18	State Bank of Patiala	0.00	0.00	0.00	0.00
19	State Bank of Travancore	1993.00	126.00	1056.00	87.00
20	Syndicate Bank	12335.00	2646.00	10670.00	2646.00
21	UCO Bank	1320.71	868.03	248.00	240.13
22	Union Bank of India	3662.00	941.00	3046.00	709.00
23	United Bank of India	0.00	0.00	0.00	0.00
24	Vijaya Bank	1275.07	316.05	934.32	39.73
Total		50876.16	142166.38	142166.38	23938.02

Sources: NABARD-2016.

It is seen from the above table no.4 NPAs against bank loans to SHGs of public sector commercial bank as on 31st march 2016. NPAs against were highly recorded in Indian bank amounted Rs.15952.00 lakhs followed by Indian overseas bank Rs.12481.58 lakhs and canara bank outstanding of against 48644.90 SHGs of which NPAs amounted to Rs. 5829.00 lakhs. State bank of Patiala was last placed in amount wise NPAs (0.00 lakhs) followed by United Bank of India (0.00 lakhs) and State Bank of Hyderabad (1.00lakhs). It is concluded that outstanding against SHGs of which amounted to Rs. 50876.16 out of SHGs under NRLM/SGSYY 142166.38 SHG of amounted to Rs. 23938.02 lakhs.

Suggestions

1. Public sector commercial banks promote the micro finance among SHGs women through various micro finance institution support the financial assistance to rural women. Banking sector reduces certain formalities and reasonable interest to arrange the capital resources to SHGs women.
2. Micro finance is one of the primary functions of working capital to start the

small-scale business enterprises. SHGs women have no sufficient capital fund extent business unit in modern/global level. Government of India promotes the women sector should be come forward and establishes women welfare association in rural and urban areas.

3. Non-performing assets is financial resources of bank loan which develop the women sector. Banking sector fully pledged contribute the capital requirement within short period delivery credit to SHGs women. Public sector commercial should be extent the NPAs against bank loans to SHGs group change new methods to be adopted.
4. Government of India implementation of new policy and scheme concentrate social relevant activities improve in our society. Central government should be declared capital budget for women development of social welfare schemes oriented programme will be extent.
5. NABARD is leading financial intermediaries of rural development promoting women sector changing certain obstacles in our society. NABARD must be conduct rural development activities extent micro enterprises oriented training facilities provide among SHGs women in India.
6. Tamil Nadu Women Development Corporation is one of the transformers of the self help group women collecting information to solve problems and promoting on economic activities in rural areas. Tamil Nadu Women Development Corporation must be arranging on-site training based on micro-enterprises though SHGs women.
7. Banking sector framed certain procedures follows contribute short-term loan to sector. Most of the SHGs women have no technical knowledge and skills how to get loan from banking institutions. Public

sector commercial bank should be creating bank loan and also KYC norms introducer among SHGs women.

8. Bank loan disbursed of public sector commercial bank is top most preferable of SHGs women. Banking sector collection of repayment on bank loan without penalties reduces interest rate. SHGs women quickly surrender value of nominal amount and reasonable interest pay immediately to bankers.
9. Self help group is small and homogenous group have not financial grants to formation of new business enterprises. Public sector commercial banks provide grants assistance to micro level entrepreneurs under various loan schemes must be arranged for improve on women sector.
10. Savings is part of earning income meet for emergency expenses in future which promote socio-economic growth in our society. They have saving small amount of money regular or monthly saving through banking sectors. Banking institution provide reasonable interest rate must be increasing additional percentage of interest changing declared under banking regulation act 1949.

Conclusion

Micro finance is small-scale loan contribute number of financial institution in India promoting very short period setup financial assistance to develop SHGs women in rural areas. Present day women sector not improve the socio-economic empowerment traditional discriminated both business and residences. Micro finance is a fundamental concept help the poverty women promote good quality of empowering aspects of social ethnics and gender equality removing change certain ethnics in our society. Public sector commercial bank strongly formed number of financial intuitions contributes grant assistance of rural development especially for SHGs women.

Government of India major role collecting information of rural women to analyses new solution declared innovation policy implementation in our women society. SHGs are formal group good quality of ability women promoting not only micro enterprises activities and also improve change social welfare activities. NABARD is fully dedicated the financial assistance and contribute economic activities oriented training change the empowerment of SHGs women.

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SOCIAL EXCLUSION AND DISCRIMINATION: A CASE STUDY OF DALIT IN SCHOOL IN INDIA

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Abstract

In India, exclusion is embedded in social relations and institutions that exclude discriminate and isolate some groups on the basis of caste and ethnicity. Dalit is an ex untouchable group that has a long history of social exclusion and they are stigmatized and discriminated in different periods of time and space. In civil, cultural, political and educational attainment sphere, Dalit faces humiliation and discrimination on the basis of caste which is evident from the biography of Ambedkar and also from the autobiography of Omprakash Valmiki. So to combat caste exclusion, a number of political mobilizations of Dalits such as democratization of Indian politics, Anti-Brahmin backward caste and Dalit movement and new sensibilities of education through different recommendations of education commissions have been taken place. Among those, educational attainment has been given importance to eliminate the discrimination against untouchable group as it helps them to educate and fulfill their educational and economic interest. But in reality there is a wide existence of discrimination and exclusion in the society.

Key Words : Social Exclusion, Discrimination, Dalits
Introduction

Educational development often determines the social development of a country. India has been taking a lot of initiatives to universalize elementary education. In 1976 the 42nd constitutional amendment has brought education into the state responsibility and included education in the concurrent list, i.e. education is shared by the state and the centre. In article 45, the Constitution declared that “the state shall endeavor to provide, within a period of ten years from the commencement of this

constitution, for free and compulsory education for all children until the age of fourteen” (Kumar and Rustagi 2010:1). In 2002, Government of India declared education as the fundamental right through the 86th constitutional amendment. After this declaration there have been many plans, policies and programmes which have been implemented to universalize elementary education: such as the Five year plans, 1968 National Policy on Education, and then revised 1992 National Policy on Education.

The revised National Policy on Education, 1992 is one of the major landmarks in education laying emphasis on reducing disparities and giving equal rights to women in education. It has provided special attention to the education of Scheduled Castes and Scheduled Tribes in rural and urban areas (NPE, 1992).

Dalit liberation from the shackle of caste has been fought for many social activists like BhimRao Ambedkar, Jyotiba Phule, E.V Ramaswamy and the contemporary Dalit writers Omprakash Valmiki and so on. In medieval time the assertion against Dalit suppression was found in the form of Bhakti movements. This was the initial stage of Dalit assertion. Dalit saints like Chokhamela, Ravidas, Nandnar have raised their voice on existing social exclusion of marginalized group in Brahminic system through poem, Bhajan etc. However the most important development regarding the position of Dalits was taken place in the mid 19th century to the beginning of 20th first century. The colonial period has given Dalits a mixed kind of treatment. It improved their status in education but at the same time Limited Dalits were educated. The educated Shudras were paid a lower wage employed and manual jobs while the upper educated Brahmin were given a high status job like employment in cotton textile and as heads in offices (Omvedt and Patankar, 1979).

In this connection, the present article tries to study Dalit movements in India and to specifically analyse the exclusion that Omm Prakash Valmiki face in his childhood days in school. In order to analyse the above objective, qualitative method and tools such as content analysis and case study method has been taken into consideration. The case study of Omm Prakash Valmiki has taken for study and government reports and documents for analysis.

Sociological perspective of Dalit: Definition and its Movement

In the literature of sociology, there were multiple definitions of Dalits existed and who constitute Dalits. They were addressed in name of 'Chandalas', 'Avarnas', 'Achhuts', 'Namashudras', 'Depressed classes' and 'Harijan' and so on (Kumar, 2008:273). In 1970, Panthers Movement preferred to use the term Dalit. Also Murugkar (1991) viewed that Panther definition of the Dalits was based on class. It includes Scheduled Caste, Scheduled Tribe, the landless and poor peasants, women and others exploited politically and economically. Panther used large group into Dalit term for their political support in movement (Kumar, 2008).

Later Dalit has been defined for ex-un-touchables who faced social exclusion. Madanipour et al, 1998) defined "social exclusion as a multi-dimensional process, in which various forms of exclusion are combined: participation in decision making and political processes, access to employment and material resources, and integration into common cultural process" (Kumar, 2008: 273). Then, the element of religious justification like dharma and Karma were added in exclusion of Dalits. So based on above definition, Dalit was defined separate from the other group like Scheduled Tribe, Women and poor person belonging to caste Hindus. Then, Dalits were used for the constitutional term 'Scheduled Caste' (ibid: 275).

In past history Dalits were experienced humiliation in education, job, religious practices, in politics and so on. They were excluded to receive formal education.

Historical perspectives of Dalit Movement

In 19th century, several agitations took place and opposed the brahminic-bougieos discrimination. The revolts took place by lower caste group in states like Maharashtra, Tamilnadu, and Kerala. During the mid 19th

century, some mass based Movement like Reform Movement and National Movement began against British and also the age old customary practices of untouchability, child marriage, Sati System in India. The most important Dalit movement are Ad-Dharma movement in Punjab in 1926, Ambedkar Mahar Movement, Namashudras Movement in Bengal, Adi-Dravida Movement in Tamilnadu, Adi-Andhra Movement in Andhra and Adi-Hindu Movement in Uttar Pradesh and so on. (Juergensmeier, 1975).

Therefore, Formalizing and abolition of untouchability was started when Dr Ambedkar suggested a draft on Fundamental rights that any privileges arise out of birth, rank, person, family, religion and religious usage and custom is abolished. Ambedkar belief on the optimistic and pragmatic democracy where there is no barriers for equality, upward mobility, respect for each every individuals. Ambedkar mobilized people through the establishment of political organization such as Bahishkrit Hitkarini Sabha, The All India Scheduled Caste Federation, People's Education Society, The Buddhist society of India, The Republican Party of India, All India Scheduled Castes Student Federation, the Samta Sainik Dal (Sontakke, 2004)

The achievement of Dalit was impressive. Their pressure in national movement made a constitutional provision for them like abolition of untouchability in article 17, article 15, 25, 29(2), 38 and 48 are deal with all forms of discrimination against any groups of people such as untouchable and help them to recover educational and economic interest. There are reservation of seats for Scheduled Caste in Lok Sabha and State legislative Assemblies (Srinivas, 1957).

But Dalit life from childhood to till date is painful which is evident from Dalits writer childhood experience Omprakash Valmiki. The experience of discrimination and exclusion express in his autobiography 'Joothan'.

Omprakash Valmiki, a Dalit belongs to 'chuhra' community. From his autobiography 'Joothan', it is evident that the caste discrimination still persists in 21st century. In narrative of Valmiki, the main issues concerned about caste identity. He was inspired by Ambedkar's Mahar movement and creates the identity of whole Dalit in larger social context. Valmiki's schooling days was also reflected humiliation and discrimination in school environment. The attitudes of school teachers toward Dalits were rude in comparison to non-Dalit children.

Experience of Social Exclusion and Discrimination of Omprakash Valmiki

Omprakash Valmiki writes his life experience of exclusion, that exclusion start from land in their village. There was a great divide between upper caste and the 'chuhra' (one of the Dalit group), pond divide 'chuhra' family from rest of dwellers. Dalits did all works in Tyagi's (upper caste) home like include agricultural work and cleaning, but many time they left without payment. So Valmiki narrates,

"Nobody dared to refuse this unpaid work for which we got neither money nor grain. Instead we got sworn at and abused. They did not call us by our names. If a person were older, then he would be called 'Oe chuhre'. If the person was younger or the same age, then 'Abey Chuhre' was used" (Valmiki, 2003:2). In school he sat outside classroom, swept the school floor and playground. Without any reason, he had beaten by upper caste child and teacher. Sometime from the fear of loose friends, he kept secret his identity. The life of Dalit is full of missing and many unfolded stories of pain and agony is resided in school education. They are alienated from his peer group interaction in classroom, at playground, in sharing food. In school, space of knowledge is monopolized. A Dalit is unable to achieve this cultural capital because of its long history of exclusion. The Brahminic model of caste

stratification construct in school. Children belonged to Dalit faced symbolic violence in attitude of teacher and his class mates at school space.

'Chuhra's were not treated human. Valmiki shared a school experience that his friend Hiram Singh was married off. For which there was a tradition constructed by upper caste that Shudras bridegroom will visit from house to house, where her mother in law worked. So when he greeted the people, upper caste women behave like insulting. The drummer stopped at a home where Hiram mother in law worked, she said,

"Chaudhrian, do I have three or four other daughters that any other sons-in-law will come to your door? Please give something so that I can send my daughter away honorably..." (ibid; 31) Women offered one rupee note and said "The stomachs of these Chuhra's are never filled." (ibid; 31). Again, they said "However much you study...you will still remain a Chuhra." (ibid; 32). This incident filled Valmiki in anger and his inner consciousness was revolt against the age old caste practices. In this regard his father replied, "Munshiji, [Valmiki's nickname] sending you to school has been a success... I, too, have understood your point...We will now break this custom". (ibid;32).

The physical school teacher Phool Singh Tyagi punished 'chuhre' for any silly mistakes. Once the teacher punished a 'Chuhre boy' Ram Singh and shouted at him, "Abey brother-in-law, progeny of a Chuhra, let me know when you die. You think you are a hero. Today I am going to draw oil from tresses." (ibid;47).

Tyagi teacher punished untouchable children for very baseless reason. In 1965, Valmiki experienced the reality of school, when the Narendra Kumar Tyagi, the mathematics teacher hesitated to take water from 'chuhre' after knowing his caste. He narrated in this way, "Master Saheb, I am not permitted even to touch those pitchers. Please

send someone else." Teacher wanted to know the reason, then Valmiki said "I belong to the Chuhra caste" and asked, "If you still want me to get you water, I will go" (ibid, 64-65). Teacher said "No, sit down." and then he himself go for water. Similarly another incident was taken place when Valmiki asked questions about their position in the story of Dronacharya. Valmiki narrated "The whole class stared at me. Though I had raised a meaningful point, Master Sahib screamed, 'Darkest Kaliyughas descended upon us so that an untouchable is daring to talk back' (ibid; 23) then teacher give punishment in Murga or rooster pose and shouted, "Chuhre ke, you dare compare yourself with Dronacharya. Here, take this, I will write an epic on your body." (ibid;23).

The experience of exclusion in school and college has never makes limitation for his desire to study. In every day the social reality has constructed through struggle. In this situation Valmiki asserted that social change of Valmiki will be developed through conscious about their education. It needs a long struggle to raise their merit in caste hierarchy. "Consciousness that brings revolutionary change both in the outside world and in the hearts a consciousness that leads the process of social change." (Valmiki,2003;132). Regarding this, Michel Apple viewed the notion of 'resistance' and 'creative adaptation' against capitalist society. To Apple, pupils are not bearer of the ideology which the school is attempting to transmit rather "culture is a lived process, pupils are creatively acting that often contradict theses expected norms and dispositions which pervade the school" (Blackledge and Hunt, 1985; 180).

Sarah Beth (2007) in her article "Hindi Dalit Autobiography: An Exploration of Identity" talked about how Dalit consciousness has developed through Valmiki. Valmiki experienced that although school door was open for them, they were not welcomed to

cultural capital. Knowledge was excluded for them. So the life story of Valmiki is also a story of their community.

So the interconnectedness between individual suffering and community of larger society was revealed by Valmiki's work. So the narratives of B.R Ambedkar and Omprakash Valmiki have revealed in different period of time. There was a social transition in these two periods of time which brings risks as well as opportunity of education for Dalits.

Conclusion

Although our Constitution has given equal status irrespective of caste, creed, sex, religion, the marginalized section has been facing a lot of problems. Hierarchy and differences in the social structure of India persists from Vedic periods. It creates inequality of caste, class and gender. So it can be considered that caste class and gender determine education of child. Child is not free to go to school with an open mind that they will learn a good lesson from school. They are influence by their atmosphere in which they live. They are not escaped from the historical background which determines their status. They belong to the family which is positioned lower in the society. Regarding this perspectives, Mills (1959) has stated that to study a individual three things are important such as biography of the persons, his history and society in which he lives. The lower caste children in the process of learning are bound to think that they have limited space in the society. They do not enjoy the same status like

other children do. So caste, class and gender bound the children. So he is not willing to go to school. The experiences in school such as the distance from peer groups, ill treatment of teacher toward lower caste, gender differentiation and so on feel them they are the lower group.

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